ROOM A | 130 6TH STREET WEST
COLUMBIA FALLS, MT 59912

PHONE (406) 892-4391
FAX (406) 892-4413

CITY COUNCIL REGULAR MEETING
AGENDA
MONDAY, MAY 05, 2025
COUNCIL CHAMBERS CITY HALL

FINANCE COMMITTEE – 6:30 P.M

(Barnhart, King & Price)

Contact City Clerk Barb Staaland for virtual meeting registration information no later than 5:00 PM the day of the meeting by calling (406) 892-4388 or email: staalandb@cityofcolumbiafalls.com for the Regular City Council Meeting at 7:00 PM

REGULAR MEETING – 7:00 P.M.

CALL TO ORDER

ROLL CALL

PLEDGE OF ALLEGIANCE

APPROVAL OF AGENDA

CONSENT AGENDA:

1. Approval of Claims - May 5, 2025 - $97,052.62
2. Approval of Payroll Claims - April 25, 2025 - $181,575.37
3. Approval of Regular Council Meeting Minutes - April 21, 2025

VISITORS/PUBLIC COMMENT (Items not on agenda)

UNFINISHED BUSINESS:

4. Sidewalk and Parking Improvements Project - Phase 2

   The proposed project is Phase 2 of the Sidewalk and Parking Improvements initiative within the Nucleus Avenue Business District. It involves replacing or installing concrete curb, gutter, and sidewalk along various streets.

5. Columbia Falls Housing Needs Study

NEW BUSINESS:

6. CFPD Grant Application Notification

The Columbia Falls Police Department has submitted a grant application with Flathead Electric to purchase equipment designed for crisis response.

7. Fiscal Year 2025-2026 Budget Plan of Action & Milestones

REPORTS / BUSINESS FROM MAYOR & COUNCIL

CITY MANAGER REPORT

8. City Manager's Report

CITY ATTORNEY REPORT

MISCELLANEOUS

9. Fire Department April Reports

10. Correspondence

ADJOURN

Next Scheduled Meetings:
City Council – Regular Meeting, **May 19, 2025 at 7:00 PM**
Planning Board – **May 8, 2025 at 6:00 PM**
Local Government Review Study Commission - **May 15, 2025 at 1:00 PM**

Item No.1.

For the Accounting Period: 5/25

* ... Over spent expenditure

Claim/	Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund	Org Acct	Object	Proj	Cash Account
		*** Claim from another period (4/25) ****								
47301		3112 406 CLEANING OF COLUMBIA FALLS	3,400.00							
		542 04/22/25 FAC- APRIL JANITORIAL SERVICE	3,400.00			1000	411200	399		101000
		Total for Vendor:	3,400.00							
		*** Claim from another period (4/25) ****								
47350		1606 ANYTIME LOCK & SAFE	1,368.85							
		LWCF GRANT - FENHOLT NEW BATHROOM: REPLACED LOCK KEYPAD, REMOVED DEADBOLTS								
		11488 04/24/25 PRKS-FENHOLT BATHROOM LOCK	1,368.85			4010	460400	930		101000
		Total for Vendor:	1,368.85							
		*** Claim from another period (4/25) ****								
47340	E	997 CENTURYLINK - ELECTRONIC PAY	724.06							
		041825 04/18/25 CRT-04/18-5/17/25	25.92			1000	410360	345		101000
		041825 04/18/25 PD-04/18-5/17/25	250.34			1000	420100	345		101000
		041825 04/18/25 FD-04/18-5/17/25	80.72			1000	420400	345		101000
		041825 04/18/25 POOL-04/18-5/17/25	44.45			1000	460445	345		101000
		041825 04/18/25 STRTS-04/18-5/17/25	86.37			2500	430200	345		101000
		041825 04/18/25 WTR-04/18-5/17/25	31.97			5210	430500	345		101000
		041825 04/18/25 SWR-04/18-5/17/25	108.35			5310	430600	345		101000
		041825 04/18/25 COMP SER-04/18-5/17/25	95.94			1000	410580	345		101000
		Total for Vendor:	724.06							
		*** Claim from another period (4/25) ****								
47306	E	3028 CENTURYLINK - LUMEN - ELECTRONIC	378.47							
		FIBER AND DATA ONLINE								
		73632630 04/16/25 COMP-3/16/25-4/15/25	378.47			1000	410580	345		101000
		Total for Vendor:	378.47							
		*** Claim from another period (4/25) ****								
47323		14 CITY OF COLUMBIA FALLS	427.33							
		042425 04/24/25 FAC-03/18/25-04/18/25	123.84			1000	411200	342		101000
		042425 04/24/25 FD-03/18/25-04/18/25	33.52			1000	420400	342		101000
		042425 04/24/25 STRS-03/18/25-04/18/25	97.63			2500	430200	342		101000
		042425 04/24/25 WTR-03/18/25-04/18/25	49.18			5210	430500	342		101000
		042425 04/24/25 SWR-03/18/25-04/18/25	102.00			5310	430600	342		101000
		042425 04/24/25 PRK-03/18/25-04/18/25	21.16			1000	460400	342		101000
		Total for Vendor:	427.33							

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Claim/	Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund	Org	Acct	Object	Proj	Cash Account
		*** Claim from another period (4/25) ****									
47346		1145 CITY OF WHITEFISH BUILDING	9,616.10								
Permits issued for March 2025											
		043025 04/30/25 BUILDING PERMITS 3/25	7,155.20			2394		420500	398		101000
		043025 04/30/25 ELECTRICAL PERMITS 3/25	1,144.00			2394		420500	398		101000
		043025 04/30/25 MECHANICAL PERMITS 3/25	829.40			2394		420500	398		101000
		043025 04/30/25 PLUMBING PERMITS 3/25	487.50			2394		420500	398		101000
		Total for Vendor:	9,616.10								
		*** Claim from another period (4/25) ****									
47342		3197 COLUMBIA FALLS AUTO CLINIC	2,150.76								
Black Dodge Durango											
		43959 04/29/25 PD-CAR#22 RADIATOR	2,150.76			1000		420100	361		101000
		Total for Vendor:	2,150.76								
		*** Claim from another period (4/25) ****									
47302		255 COLUMBIA FALLS CHAMBER OF	200.00								
		01206 04/01/25 2025 NONPROFIT CHAMBR MBR	200.00			1000		410100	335		101000
		Total for Vendor:	200.00								
		*** Claim from another period (4/25) ****									
47332		3026 DAILY INTER LAKE	221.93								
NO. 31155 HABITAT FOR HUMANITY AT RAILROAD ST											
		34986 04/20/25 P&Z- GROWTH POLICY AMEND	221.93			1000		411000	331		101000
		Total for Vendor:	221.93								
		*** Claim from another period (4/25) ****									
47307		3184 EGPS	2,500.00								
ANNUAL FEE CITY PAYS HALF FIRE RELIEF PAYS HALF											
		221908 03/20/25 ACTUAIRIAL VALUATION 7/01/24	2,500.00*			1000		410500	399		101000
		Total for Vendor:	2,500.00								
		*** Claim from another period (4/25) ****									
47305		438 FERGUSON WATERWORKS	1,208.65								
		0919639 04/17/25 WTR-2" REPAIR KITS	1,208.65			5210		430500	230		101000
		Total for Vendor:	1,208.65								
		*** Claim from another period (4/25) ****									
47344		3104 FIRST CALL COMPUTER SOLUTIONS,	1,800.00								
Monthly billing for May											
		104593 05/01/25 IT AGREEMENT FULL SUPPORT	1,800.00			1000		410580	355		101000
		Total for Vendor:	1,800.00								

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Claim/ Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund	Org Acct	Object	Proj	Cash Account
	*** Claim from another period (4/25) ****								
47303	1892 FLATHEAD COUNTY	150.00							
	WARREN AND CHRISTAL SMITH GREENHAVEN TOWNHOMES								
	6503 04/17/25 OWNERSHIP LIST-SMITH	75.00			1000	411000	390		101000
	6502 04/17/25 OWNERSHIP LIST-SMITH	75.00			1000	411000	390		101000
	Total for Vendor:	150.00							
	*** Claim from another period (4/25) ****								
47304	1819 FLATHEAD COUNTY PUBLIC	5,500.00							
	TRANSIT SYSTEM-CITY CONTRIBUTION 2025 FY								
	FY-2025 04/17/25 CITY CONTRIBUTION FY-2025	5,500.00			1000	430400	300		101000
	Total for Vendor:	5,500.00							
	*** Claim from another period (4/25) ****								
47326	3113 GLOBAL ARCHIVES INC	166.32							
	2024158 04/25/25 WTR-MONTHLY STORAGE AS BUILTS	83.16*			5210	430500	363		101000
	2024158 04/25/25 SWR-MONTHLY STORAGE AS BUILTS	83.16*			5310	430600	363		101000
	Total for Vendor:	166.32							
	*** Claim from another period (4/25) ****								
47319	2806 HANSON'S HARDWARE	118.60							
	614848 04/11/25 STR-MISC SCREWS	8.47			2500	430200	220		101000
	615045 04/23/25 WTR-VALVE EXTENSION BOX	28.99			5210	430500	230		101000
	614981 04/18/25 PRK-S-HOOK (3)	13.16			1000	460400	225		101000
	615089 04/25/25 PRK-FLAG (2)	67.98			1000	460400	220		101000
	Total for Vendor:	118.60							
	*** Claim from another period (4/25) ****								
47343	1119 HDR ENGINEERING, INC.	12,523.47							
	WWTP AND SEWER IMPROVEMNTS PROJECT. PROFFESIONAL SERVICE FROM 2/23/25-03/2925								
	1200713460 04/14/25 SWR-PROF SERVICES	12,523.47			5310	430600	930		101000
	Total for Vendor:	12,523.47							
	*** Claim from another period (4/25) ****								
47318	1659 HIGH COUNTRY LINEN SUPPLY	273.30							
	0631375 04/21/25 FAC-CITY HALL, PD, CRT, FIN	236.56			1000	411200	224		101000
	0631376 04/21/25 FAC-FIRE HALL	36.74			1000	411200	224		101000
	Total for Vendor:	273.30							

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Claim/ Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund Org Acct	Object	Proj	Cash Account
	*** Claim from another period (4/25) ****							
47328	3120 JACKSON GROUP PETERBILT, INC.	188.70						
BLUE DUMP TRUCK CHEVY 7000								
	4498CF 03/06/25 SWR-BRAKE INSPECTION	188.70			5310 430600	232		101000
	Total for Vendor:	188.70						
	*** Claim from another period (4/25) ****							
47330	1504 KALISPELL COPY CENTER	877.13						
	267637 04/14/25 STRS-BARACADE SHEETING	772.18			2500 430200	242		101000
	267770 04/16/25 STRS-MEASURE WHEEL	34.98			2500 430200	220		101000
	267770 04/16/25 WTR-MEASURE WHEEL	34.98			5210 430500	220		101000
	267770 04/16/25 SWR-MEASURE WHEEL	34.99			5310 430600	220		101000
	Total for Vendor:	877.13						
	*** Claim from another period (4/25) ****							
47349	1080 LES SCHWAB TIRE CENTER	103.96						
	9050062164 04/30/25 PD-WINTER CHANGE #22	103.96			1000 420100	361		101000
	Total for Vendor:	103.96						
	*** Claim from another period (4/25) ****							
47331	162 LOGAN HEALTH - WHITEFISH	63.00						
	58051739 04/17/25 PD-EVIDENCE	21.00*			1000 420100	390		101000
	58493233 04/19/25 PD-EVIDENCE	21.00*			1000 420100	390		101000
	58493103 04/19/25 PD-EVIDENCE	21.00*			1000 420100	390		101000
	Total for Vendor:	63.00						
	*** Claim from another period (4/25) ****							
47341	999999 MASTERS, JOHN	50.00						
Refund Plumbing Permit								
	042325 04/23/25 PLUMBING PERMIT REFUND	50.00			2394 323012			101000
	Total for Vendor:	50.00						
	*** Claim from another period (4/25) ****							
47308	3065 MODERN MACHINERY	2,303.66						
	30384784 04/15/25 STRS-PLOW CUTTING EDGES	2,303.66			2500 430200	232		101000
	Total for Vendor:	2,303.66						
	*** Claim from another period (4/25) ****							
47333	3152 MONTANA ELITE LLC	7,199.00						
	2524 04/27/25 SWR-GRIT CLASSIFIER ELECTRICAL	7,199.00			5310 430600	934		101000
	Total for Vendor:	7,199.00						

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Claim/ Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund Org Acct	Object	Proj	Cash Account
	*** Claim from another period (4/25) ****							
47309	194 MONTANA RURAL WATER SYSTEMS,	400.00						
500 PLUS SERVICE CONNECTIONS								
	148 04/16/25 2025 MEMBERSHIP DUES	200.00			5210 430500	335		101000
	148 04/16/25 2025 MEMBERSHIP DUES	200.00			5310 430600	335		101000
	Total for Vendor:	400.00						
	*** Claim from another period (4/25) ****							
47312	3119 MONTANA TRUCK WORKS, LLC	5,035.51						
	606 04/17/25 FD-DEF PRESSURE LINE UNIT 433	1,422.57			1000 420400	361		101000
	605 04/17/25 FD-INTAKE SENSOR UNIT 4333	3,612.94			1000 420400	361		101000
	Total for Vendor:	5,035.51						
	*** Claim from another period (4/25) ****							
47321 E	3303 MONTANASKY NETWORKS, INC -	79.95						
05/16/25 TO 06/16/25								
	5832051625 04/21/25 WTR-INTERNET/WIFI	79.95			5210 430500	345		101000
	Total for Vendor:	79.95						
	*** Claim from another period (4/25) ****							
47348	2707 MOUNTAIN ALARM	131.62						
ALARM MONITORING 05/01/25-05/31/25								
	6263629 05/01/25 FAC-CITY HALL	62.52			1000 411200	366		101000
	6262779 05/01/25 FAC-FIRE DEPT	69.10			1000 411200	366		101000
	Total for Vendor:	131.62						
	*** Claim from another period (4/25) ****							
47320	1247 MURDOCH'S RANCH & HOME	137.97						
	250843 04/16/25 PRK-SK PK GRASS SEED & FERT	137.97			1000 460400	225		101000
	Total for Vendor:	137.97						
	*** Claim from another period (4/25) ****							
47325	52 NAPA AUTO PARTS	67.86						
	112633 04/21/25 FD-LAMP	20.88			1000 420400	232		101000
	112180 04/15/25 FD-OIL FILTER/OIL	19.99			1000 420400	231		101000
	112325 04/17/25 STR-BLADE	26.99			2500 430200	232		101000
	Total for Vendor:	67.86						
	*** Claim from another period (4/25) ****							
47338	520 NORCO, INC.	230.00						
	43201892 03/31/25 STR-TORCH REGULATOR REFURB	230.00			2500 430200	240		101000
	Total for Vendor:	230.00						

Item No.1.

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	*** Claim from another period (4/25) ****									
47329	132 NORMONT EQUIPMENT COMPANY	4,184.00								
	33478 04/01/25 STRS-DURAPATCH HOSE PARTS	2,719.00			2500		430200	240		101000
	33478 04/01/25 STRS-ASPHALT EMULSION	1,465.00			2500		430200	471		101000
	Total for Vendor:	4,184.00								
	*** Claim from another period (4/25) ****									
47322	2816 O'REILLY AUTO PARTS	397.41								
	113490 04/09/25 STR-FILLER/SND PAPER/TOWELS	24.97			2500		430200	220		101000
	114339 04/16/25 PRK-HEADLIGHT	51.47			1000		460400	232		101000
	114911 04/21/25 PD-MOTOR OIL (4)	151.96			1000		420100	231		101000
	114071 04/14/25 STR- HOSE CLAMP	8.52			2500		430200	220		101000
	114186 04/15/25 STR-BATTERY	146.50			2500		430200	232		101000
	114186 04/15/25 STR-CORE CHARGE	22.00			2500		430200	232		101000
	114186 04/15/25 STR-CORE EXCHANGE	-22.00			2500		430200	232		101000
	114186 04/15/25 STR-16 OZ PROTECT	13.99			2500		430200	220		101000
	Total for Vendor:	397.41								
	*** Claim from another period (4/25) ****									
47347	999999 PALMER, AARON	861.70								
	043025 04/30/25 CANDIDATE INTERVIEW-PALMER	861.70*			1000		410100	390		101000
	Total for Vendor:	861.70								
	*** Claim from another period (4/25) ****									
47324	3192 POP A SQUAT PORTABLES	950.00								
RIVERS EDGE, TALBOT BIKE PATH, MARANETTE PARK, COLUMBUS PARK, HORINE, PINEWOOD, FENHOLT, WELCOME PARK, RAILROAD , DEPOT										
	18928 04/23/25 PRKS-PORTA POTTIES (10)	950.00			1000		460400	399		101000
	Total for Vendor:	950.00								
	*** Claim from another period (4/25) ****									
47317	66 POSTMASTER	1,000.00								
BILL CARD POSTAGE										
	042425 04/24/25 SWR-BILL CARD POSTAGE	500.00*			5310		430600	310		101000
	042425 04/24/25 WTR-BILL CARD POSTAGE	500.00*			5210		430500	310		101000
	Total for Vendor:	1,000.00								
	*** Claim from another period (4/25) ****									
47310	1042 SANDS SURVEYING, INC.	10,782.50								
	39744 04/22/25 P/Z-ROUTINE SRVS 3/19-04/17/25	3,045.00			1000		411000	399		101000
	39745 04/22/25 ADMIN-RETRACEMENT SURVEY	7,737.50			1000		410100	399		101000
	Total for Vendor:	10,782.50								

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Claim/	Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund	Org Acct	Object	Proj	Cash Account
		*** Claim from another period (4/25) ****								
47316		199 SCHELLINGER CONSTRUCTION	214.46							
		163675 04/10/25 PRKS-SAND FOR SKATE PRK	214.46			4010	460400	930		101000
		Total for Vendor:	214.46							
		*** Claim from another period (4/25) ****								
47345		2755 SHERWIN-WILLIAMS CO	55.78							
TABLE BROWN										
		5188-5 04/29/25 PRKS-PAINT P&F SATIN ULTRA	55.78			1000	460400	240		101000
		Total for Vendor:	55.78							
		*** Claim from another period (4/25) ****								
47300		3297 Staples, Inc	438.28							
		6029199678 04/12/25 FAC-TP/TOWELS/SOAP/DETRGNT	304.72			1000	411200	224		101000
		6029113264 04/11/25 PRK-GARBAGE LINERS	133.56			1000	460400	220		101000
		Total for Vendor:	438.28							
		*** Claim from another period (4/25) ****								
47335		2699 THE MAIL ROOM, INC	185.85							
INVOICE # D124359 04/11/25-04/25/25										
		D124359 03/24/25 PD-MAIL 4/11-4/25/25	8.02			1000	420100	310		101000
		D124359 03/24/25 FIN-MAIL 4/11-4/25/25	11.71			1000	410500	310		101000
		D124359 03/24/25 WTR-MAIL 4/11-4/25/25	23.81*			5210	430500	310		101000
		D124359 03/24/25 SWR-MAIL 4/11-4/25/25	23.81*			5310	430600	310		101000
		D124359 03/24/25 CRT-MAIL 4/11-4/25/25	76.18			1000	410360	310		101000
		D124359 03/24/25 PNZ-MAIL 4/11-4/25/25	42.32			1000	411000	310		101000
		Total for Vendor:	185.85							
		*** Claim from another period (4/25) ****								
47334		1623 THE UPS STORE #4515	58.37							
		029887 04/17/25 PD-EVIDENCE SHIPPING	13.39			1000	420100	310		101000
		029949 04/19/25 PD-EVIDENCE SHIPPING	26.78			1000	420100	310		101000
		030089 04/26/25 PD-EVIDENCE SHIPPING	18.20			1000	420100	310		101000
		Total for Vendor:	58.37							
		*** Claim from another period (4/25) ****								
47336		3237 THOMPSON, RONALD	575.80							
LAW ENFORCEMENT TRAINING BUTTE MT MAY 6,7,8 2025										
		042925 04/29/25 PD-TRAINING-THOMPSON RJ	575.80			1000	420100	380		101000
		Total for Vendor:	575.80							

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Claim/	Check	Vendor #/Name/ Invoice #/Inv Date/Description	Document $/ Line $	Disc $	PO #	Fund	Org	Acct Object	Proj	Cash Account
		*** Claim from another period (4/25) ****								
47339		3200 USABLUEBOOK	530.42							
		682894 04/16/25 SWR-BOD INCUBATOR PARTS	530.42*			5310	430600	240		101000
		Total for Vendor:	530.42							
		*** Claim from another period (4/25) ****								
47337	E	1218 VERIZON WIRELESS - ELECTRONIC	1,576.40							
		6110904619 05/04/25 ADMIN- 04/13/25-05/12/25	34.90*			1000	410400	345		101000
		6110904619 05/04/25 FIN- 04/13/25-05/12/25	34.90			1000	410500	345		101000
		6110904619 05/04/25 FD- 04/13/25-05/12/25	140.47			1000	420400	345		101000
		6110904619 05/04/25 FAC- 04/13/25-05/12/25	12.45			1000	411200	345		101000
		6110904619 05/04/25 STRS- 04/13/25-05/12/25	112.01			2500	430200	345		101000
		6110904619 05/04/25 PD- 04/13/25-05/12/25	848.23			1000	420100	345		101000
		6110904619 05/04/25 PRKS 04/13/25-05/12/25	49.79*			1000	460400	345		101000
		6110904619 05/04/25 WTR- 04/13/25-05/12/25	196.72			5210	430500	345		101000
		6110904619 05/04/25 SWR 04/13/25-05/12/25	97.14			5310	430600	345		101000
		6110904619 05/04/25 CRT- 04/13/25-05/12/25	49.79			1000	410360	345		101000
		Total for Vendor:	1,576.40							
		*** Claim from another period (4/25) ****								
47313		84 WESTERN BUILDING CENTER	478.91							
		1323399 04/15/25 FD-ELBO/ADAPTER/PIPE	78.64			1000	420400	240		101000
		1326404 04/17/25 FD-FLOOR SPRAY	41.99			1000	420400	224		101000
		1328256 04/18/25 FD-MAGNET SWEEPER	39.99			1000	420400	220		101000
		1336853 04/24/25 SWR-MISC SCREW/FASTNR/DRIVER	28.81			5310	430600	934		101000
		1312443 04/08/25 STR-BROOM/TAPE/GLUE	52.85			2500	430200	220		101000
		1331540 04/21/25 STR-DRILL BITS	23.77			2500	430200	220		101000
		1343396 04/28/25 FD-WEED KILL WAND	18.99			1000	420400	220		101000
		1337933 04/24/25 STR-SPOT LIGHT/ UT KNIFE	140.88			2500	430200	220		101000
		1340206 04/25/25 STR-LASER MEASURER	52.99			2500	430200	220		101000
		Total for Vendor:	478.91							
		*** Claim from another period (4/25) ****								
47311		3275 WITTY'S GARAGE	136.00							
		1083 04/21/25 PD-OIL/FILTER CHNG CAR 25	68.00*			1000	420100	360		101000
		1082 04/21/25 PD-OIL/FILTER CHNG CAR 1	68.00*			1000	420100	360		101000
		Total for Vendor:	136.00							

\# of Claims 48 Total: 82,022.08 # of Vendors 44

Total Electronic Claims 2,758.88

Total Non-Electronic Claims 79263.20

For the Accounting Period: 5/25

Fund/Account	Amount
1000 GENERAL FUND	
101000 CASH/CASH EQUIVALENTS	38,394.65
2394 BUILDING CODE ENFORCEMENT FUND	
101000 CASH/CASH EQUIVALENTS	9,666.10
2500 SPECIAL STREET MAINTENANCE DISTRICT FUND	
101000 CASH/CASH EQUIVALENTS	8,320.76
4010 CAPITAL PROJECTS FUND - Parks	
101000 CASH/CASH EQUIVALENTS	1,583.31
5210 WATER ENTERPRISE FUND	
101000 CASH/CASH EQUIVALENTS	2,437.41
5310 SEWER ENTERPRISE FUND	
101000 CASH/CASH EQUIVALENTS	21,619.85
Total:	82,022.08

Council Meeting Date: May 5, 2025

Claims Submitted to Council:$ $97,052.62 *includes 2 special check runs, see detail below.

Claims Denied/Withheld by Council Finance Committee:$______________ Claim #'s:________________

Prepared By: Jessica Rice, Finance Director

Jessica Rice
____

Approved by Eric Hanks, City Manager

Eric Hanks
____

City Council to Approve by motion on consent agenda

ADDITIONAL CHECK RUNS: On 4/24/25 two checks were cut to the following entities:

1. Glacier Nursery - $800.00 for Arbor Day trees. In order for the trees to be picked up in time for the event, the check was cut before the next Council meeting.(Fund 1000)
2. Flathead Electric (FE) - $14,230.54. Last claim approved by Council was approved with a $61.47 credit, making the payment $61.47 short. The Finance director canceled the original Claim #47284 and reissued the check with the correct amount on Claim #47314. In addition, the Finance Director has updated the spreadsheet to note CREDITS from FE will not be included and therefore avoid this in the future. This credit is from 2024 when the account wait inadvertently paid in duplicate. The credit on the account will be exhausted by June 2025, using all funds for the current fiscal period.

The Following claims are non-routine or significant in nature:

1. EGPs: $2,500 - Volunteer Firefighter pension fund actuarial valuation that is performed every 3 years. City and Fire split the fee. (Fund 1000)
2. HDR: $12,523.47 - Invoice for WWTP improvement ARPA project. (Fund 5310)
3. Masters, John: $50. Refund permit fee as he needs a different type of permit than the one issued. (Fund 100)
4. Montana Elite LLC: $7,199.00 - Grit Classifier SLIPA project. (Fund 5310)

The remaining claims are routine in nature. Please let me know if you have any questions.

Jessica Rice
(406) 892-4327

Payroll
April 24, 2025
$181,575.37
Barb Staaland

Total for Payroll Checks

	Employee	Employer	Amount
COMA HOURS (Comp Time Accumulated)	4.88		
COMP HOURS (Comp Time Used)	2.00		62.86
OVER HOURS (Overtime)	54.50		2,298.27
OVTD HOURS (STEP overtime)	16.00		678.72
REG HOURS (Regular Time)	2,801.00		91,898.11
REG1 HOURS (Additional to regular)	1.00		134.00
SHFN HOURS (Shift B)	396.00		792.00
SHFQ HOURS (OVT B)	12.50		37.50
SICK HOURS (Sick Time)	75.25		2,336.37
VACA HOURS (Vacation Time Used)	252.50		7,984.88
VOLN HOURS (Not in use)	24.00		1,200.00
GROSS PAY	106,222.71	0.00	
NET PAY	76,321.26	0.00	
NET PAY (CHECKS)	337.80		
NET PAY (DIRECT DEPOSIT)	75,983.46		
AFLAC-POSTTAX	86.97	0.00	
AFLAC-PRETAX	150.29	0.00	
CITY OF COLUMBI	20.00	0.00	
FIT	8,229.41	0.00	
FLEX ALLEGIANCE	712.50	22.50	
FOP	495.00	0.00	
HEALTHINS/PRE	2,910.80	26,893.90	
MEDICARE	1,504.17	1,504.17	
MT ST FIRE ASSO	110.47	0.00	
MUTUAL OF OMAHA	286.90	0.00	
NATIONWIDE/CITY	0.00	1,287.86	
NATIONWIDE/EMP	200.00	0.00	
P.E.R.S.	4,163.29	4,779.87	
PERS RETIREE	0.00	18.14	
PERS/FURS	1,182.02	1,586.33	
PERS/POLICE	2,817.74	4,511.54	
SIT	3,032.00	0.00	
SOCIAL SECURITY	3,650.39	3,650.39	
TEAMSTERS DUES	349.50	0.00	
UNEMPL. INSUR.	0.00	470.78	
WORKERS' COMP	0.00	3,540.07	
BECU	1,774.51	0.00	
CHARLES SCHWAB	1,851.95	0.00	
FIRST INTERSTAT	1,236.93	0.00	
FREEDOM BANK	3,716.89	0.00	
GLACIER BANK KA	6,363.75	0.00	
GLACIER BANK MS	3,103.86	0.00	
GLACIER BANK/CF	19,174.87	0.00	
GLACIER BANK/WF	2,142.84	0.00	
MORGAN STANLEY	4,467.50	0.00	
NAVY FEDERAL CR	2,032.55	0.00	
PARKSIDE CR U	12,046.85	0.00	
REGIONS BANK	2,581.32	0.00	

STOCKMAN BANK	1,256.07	0.00
USAA FEDERAL	1,528.95	0.00
WELLS FARGO	2,784.92	0.00
WELLS FARGO, TX	1,823.54	0.00
WFISH CR UNION	8,096.16	0.00
FIT/SIT BASE	94,086.07	0.00
MEDICARE BASE	103,736.98	0.00
PERS BASE	95,779.78	0.00
SOC SEC BASE	58,877.14	0.00
UN BASE	104,622.71	0.00
WC BASE	106,430.37	0.00
Total		48,265.55

Total Payroll Expense (Gross Pay + Employer Contributions): 154,488.26

*** PAYROLL REGISTER + VOLUNTEER PAYROLL REGISTER = PAYROLL SUMMARY ***

Check Summary

Payroll Checks Prev. Out.	$87,772.66
Payroll Checks Issued	$63,732.45
Payroll Checks Redeemed	$85,590.83
Payroll Checks Outstanding	$65,914.28
Electronic Checks	$117,842.92

Deductions Accrued		Carried Forward From Previous Month	Deduction Checks Issued	Difference	Liab Account
Social Security	7,300.78		7,300.78		212260
Medicare	3,008.34		3,008.34		212260
P.E.R.S.	8,943.16		8,943.16		212270
Unempl. Insur.	470.78	956.75		1,427.53	212210
Workers' Comp	3,540.07	7,009.89		10,549.96	212220
FIT	8,229.41		8,229.41		212260
SIT	3,032.00		3,032.00		212260
AFLAC-PRETAX	150.29	150.29	300.58		212230
NATIONWIDE/EMP	200.00		200.00		212280
Teamsters dues	349.50	349.50	699.00		212310
PERS/Police	7,329.28		7,329.28		212240
NATIONWIDE/CITY	1,287.86		1,287.86		212280
AFLAC-POSTTAX	86.97	86.97	173.94		212230
PERS/FURS	2,768.35		2,768.35		212275
MT ST FIRE ASSO	110.47		110.47		212315
HEALTHINS/PRE	29,804.70	29,631.70	60,029.00	-592.60	212400
CITY OF COLUMBI	20.00		20.00		212450
FLEX ALLEGIANCE	735.00		735.00		212285
FOP	495.00		495.00		212335
PERS RETIREE	18.14		18.14		212270
MUTUAL OF OMAHA	286.90	286.90	573.80		212400
Total Ded.	78,167.00	38,472.00	105,254.11	11,384.89	

**** Carried Forward column only correct if report run for current period.

City of Columbia Falls
City Council Regular Meeting Minutes
Held April 21, 2025

Mayor Barnhart called the meeting to order at 7:00 p.m.

ROLL CALL: Councilor Lovering, Councilor Piper, Councilor Price, Councilor Robinson, Councilor King, and Mayor Barnhart. Absent: Councilor Shepard.

Also Present: City Manager Hanks, Public Works Clerk Sobczak, City Attorney Justin Breck, Deputy City Attorney Stephanie Breck, Public Works Director Bates and Police Chief Stephens.

PLEDGE OF ALLEGIANCE

APPROVAL OF AGENDA: Councilor Robinson moved to approve the agenda, seconded by Councilor Lovering and motion carried unanimously.

CONSENT AGENDA: Councilor Piper moved to approve the consent agenda, noting that the claims were in order. The motion was seconded by Councilor Lovering and passed unanimously.
Approval of Claims – April 21, 2025 – $359,733.77
Approval of Payroll Claims – April 11, 2025 – $121,502.13
Approval of Regular Council Meeting Minutes – April 7, 2025

VISITORS/PUBLIC COMMENT: (Items not on the agenda)
Tanya Brothwell, 110 9th St E, Columbia Falls. inquired about the installation of lighting at the skatepark. Public Works Director Bates responded that lighting would not be installed. Ms. Brothwell also expressed concerns about potential noise disturbances from loudspeakers.

Darin Fisher, 303 3rd Ave E, Columbia Falls. thanked City staff for the prompt installation of pickleball and volleyball nets following snowmelt. He also requested signage on park restrooms indicating they are closed during the winter season.

NEW BUSINESS:
12th Avenue West Grade Crossing Tri-Party Agreement: City Manager Hanks presented a request from BNSF and MDOT to enter into a Tri-Party Agreement with the City for the installation of LED flashing lights and gates at the railroad crossing on 12th Avenue West. He clarified that this agreement is separate from ongoing sidewalk easement coordination. After installation, the crossing equipment will transfer to the City, with BNSF responsible for all future maintenance costs.
Motion: Councilor Lovering moved to approve the agreement; seconded by Councilor Price.
Vote: Roll-call vote; all present voted AYE. Motion carried.

State-Local Infrastructure Partnership Act Grants: The City seeks to finalize contracts for four SLIPA grants (House Bill 355, 2023), with a funding structure of 75% state and 25% local match. Projects include:

1. Flow meter repairs at Meadow Lake Boulevard lift station - completed
2. Maintenance of eight fire hydrants - completed
3. Repairs to the bike path between 11th and 9th Street West - completed
4. Upcoming fall repairs at the Wastewater Treatment Plant (electrical switchgear, grit bin, and scum pump systems)

Total: $135,000 in state funds, $45,000 City match.
Motion: Councilor King moved to enter into the contracts; seconded by Councilor Piper.
Vote: Roll-call vote; all present voted AYE. Motion carried.

Emergency Medical Services Annual Memorandum of Understanding: Annual MOU with Flathead County for Columbia Falls Fire Department's QRU services. Includes:

- $3,500 total annual readiness funding (2 mil EMS levy)
- Additional per-response payments ($5,381 in 2024)

Motion: Councilor Robinson moved to approve the MOU; seconded by Councilor King.
Vote: Roll-call vote; all present voted AYE. Motion carried.

ORDINANCES/RESOLUTIONS:
Resolution # 1939 – SRF Bond Resolution 2025: Resolution authorizing $750,000 in sewer system revenue bonds via the DNRC's Water Pollution Control Revolving Loan Program:

- $367,500 (Series 2025A): 0% interest, forgivable upon compliance
- $382,500 (Series 2025B): 2.5% interest, 20-year term

Funds will support ongoing modernization of the Wastewater Treatment Plant.
Motion: Councilor Lovering moved to adopt the resolution; seconded by Councilor Robinson.
Vote: Roll-call vote; all present voted AYE. Motion carried.

REPORTS / BUSINESS FROM MAYOR & COUNCIL:
Councilor Price asked about the status of ordered playground equipment and requested repairs to potholes on the Talbot Road walking path. Public Works Director Bates responded the equipment had not arrived and he would report back on repair plans.

Councilor Robinson announced Arbor Day celebrations on May 2nd with local fifth graders at Hoerner Park, where four trees will be planted.

Mayor Barnhart inquired about the location of the Railroad Park bleachers (currently at Hoerner Park). Requested their return post-tennis season. Asked about skatepark noise regulations—Police Chief Stephens confirmed a noise ordinance applies to sounds audible over 50 feet. Other topics discussed included:

- Traffic at skatepark: current infrastructure sufficient
- 9th Street East improvements: no current plans
- Fenholt Park restroom: plumbing complete, lock installation pending
- Skatepark signage under review

CITY MANAGER REPORT:
City Manager Hanks reviewed his new report format, which will be posted online. Key updates included:

- Skatepark grand opening: April 26, 12–5 p.m., ribbon cutting at 1:15 p.m.
- Fire Department training at airport
- Budget development ongoing; action plan to be presented next meeting
- Skatepark parking lot refinishing and grass seeding underway
- Still seeking a pool manager
- Second page of report will address Council/citizen questions
- Upcoming MDOT meeting
- Pickleball court gate estimates in progress
- Projected 2.1% inflation impact on budget
- MMI employee benefits renewal to increase by 12.2%
- Volleyball court fencing quotes being reviewed
- 2nd Avenue East parking also under evaluation

MISCELLANEOUS:
Finance Report – March 2025
Correspondence

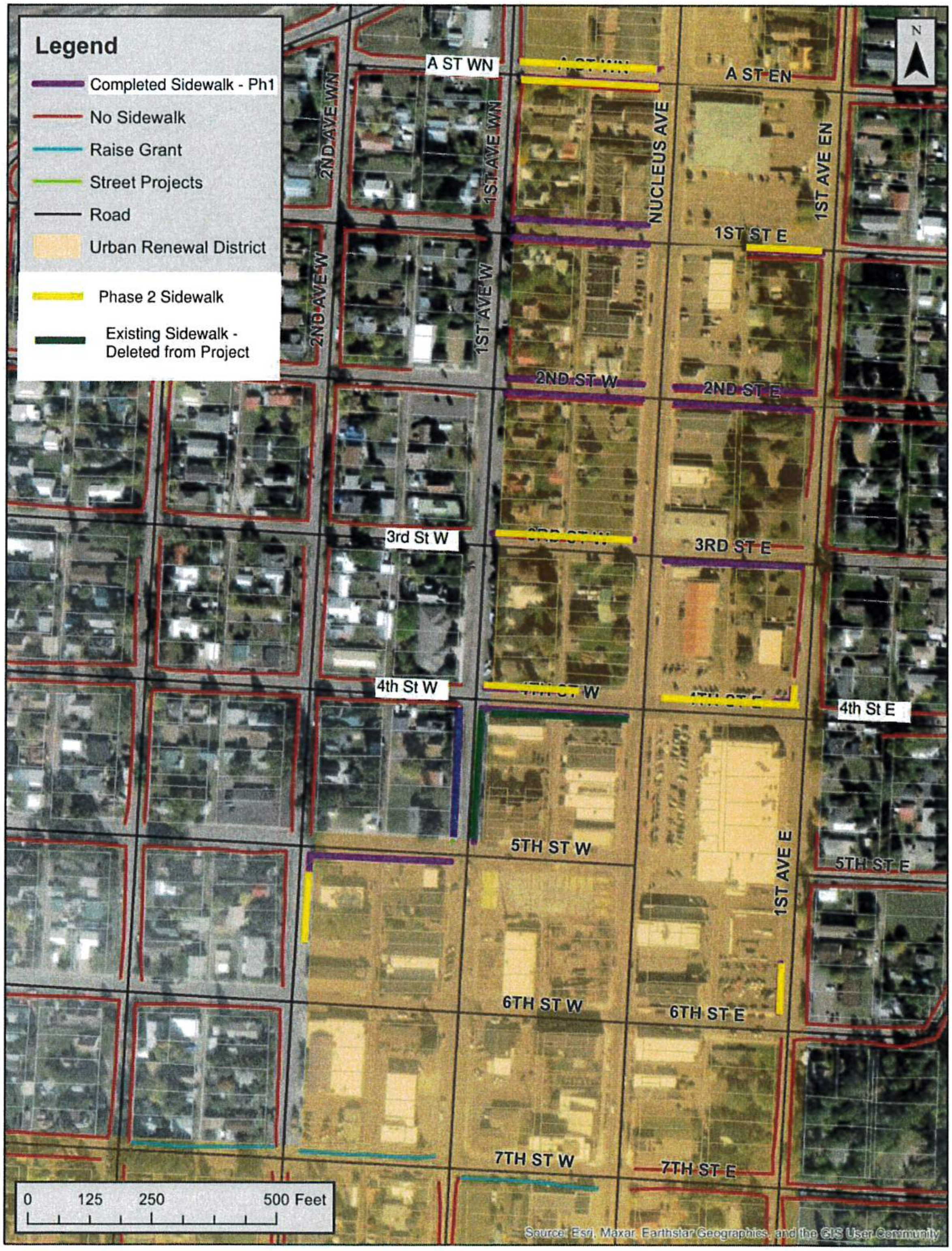
EXECUTIVE SESSION:
Mayor Barnhart closed this portion of the meeting for Council deliberations. (MCA 2-3-203-4) Except as provided in subsection (4)(b), a meeting may be closed to discuss a strategy to be followed with respect to litigation when an open meeting would have a detrimental effect on the litigating position of the public agency.

ADJOURNMENT:
Councilor Lovering moved to adjourn the meeting at 8:00 p.m. The motion was seconded by Councilor King.

____
Mayor

____
City Clerk

Morrison Maierle
engineers • surveyors • planners • scientists



COLUMBIA FALLS
MONTANA

City Council
Agenda Item Summary

Title: Sidewalk and Parking Improvements Project – Phase 2

Date: 05/01/2025

Staff Contact: Shawn Bates

AGENDA ITEM SUMMARY:

BACKGROUND: The proposed project is Phase 2 of the Sidewalk and Parking Improvements initiative within the Nucleus Avenue Business District. It involves replacing or installing concrete curb, gutter, and sidewalk along various streets. Phase 1 included development of 90% design plans based on sidewalk improvements identified by the city. However, due to budget constraints, several segments were removed. The design was finalized for the remaining areas, and a reduced-scope project was constructed in 2024.

ANALYSIS: Phase 2 involves completing the design of the remaining sidewalk improvements and advancing them to construction. These improvements, totaling approximately 1,900 linear feet of new or replacement sidewalk, are illustrated on the attached map. Areas included in Phase 2 are marked by yellow lines on the map.

FINANCIAL CONSIDERATIONS: The City has secured Tax Increment District Funding (TIF) resources necessary to fully fund the implementation of Phase 2 of the Sidewalk and Parking Improvements Project.

STAFF RECOMMENDATION: I recommend moving forward with phase 2 of the Sidewalk and Parking Improvements Project.

SUGGESTED MOTION: Motion to proceed with the engineering and design of the Sidewalk and Parking Improvements Project – Phase 2

ATTACHMENTS: Project map

CITY OF COLUMBIA FALLS
PLANNING COMMISSION REGULAR MEETING MINUTES
HELD APRIL 10, 2025

REGULAR MEETING – 6:00 PM.

President Fisher called Meeting to order at 6:01 PM

PRESENT: President Fisher, Vice President Ping, Commissioner Johnson, Commissioner Kavanagh, Commissioner Berube (late arrival)

ABSENT: None

Also present: City Manager Hanks, Public Works Clerk Sobczak, City Planner Mulcahy, City Attorney Breck

APPROVAL OF MINUTES:

Approval of December 12, 2024 Regular Meeting Minutes

Vice President Ping moved to approve the minutes of the December 12, 2024 meeting as presented. Commissioner Johnson seconded the motion. The motion carried unanimously.

VISITOR OR PUBLIC COMMENT: (An opportunity for the Public to comment on any items not on tonight's agenda)

Shirley Folkwein, 285 Shooting Star Drive, Columbia Falls. expressed concerns regarding the short notice provided for the meeting's agenda, which she felt was insufficient for public awareness and participation. She also referenced the participation plan approved in May 2024, emphasizing the need for improved informational outreach, particularly through social media, and highlighted the importance of gathering feedback from residents. Shirley encouraged the Commission to ensure broader public engagement and suggested conducting surveys to better understand housing challenges faced by residents.

PUBLIC HEARINGS AND ACTION:

Columbia Falls Housing Needs Study – An element of the Columbia Falls Land Use Plan Update: A request by the City of Columbia Falls to adopt the Columbia Falls Housing Needs Assessment. The Housing Needs Study is an element of the future Land Use Plan the City of Columbia Falls is working towards in compliance with SB 382. The Housing Needs Study estimates housing needs for Columbia Falls and surrounding areas and provides a number of options that the City can work towards to meet the needs. The Housing Needs Study is just one part of the future land use plan which will also include Land use analysis of the land use map, vacant lands, and zoning.

Wendy Sullivan with WSW Consulting presented the final report on the Columbia Falls Housing Needs Study. She gave a summary of the available 80+ page report using a slideshow. Key highlights included:

- An analysis of housing affordability using the standard that housing is considered affordable when monthly payments do not exceed 30% of gross household income.
- A review of market trends, including a significant rise in home sale prices (averaging 17% per year since 2019), rental increases (about 9% per year), and a growing gap between housing costs and wage growth (wages rising about 6% per year).

- Discussion of current housing shortfalls, with approximately 8% of housing needs unmet and about 54% of employees commuting into the area for work. Employer surveys indicated that 76% of employers are affected by the lack of affordable housing for employees, and 37% of commuting employees would prefer to live locally if housing were available.

- Identification of concerning trends, such as a 6% decline in families with children over the past decade (compared to a 3% decline countywide), increased pressure from low-paying tourism sector jobs, and a high percentage (60%) of renters who are cost-burdened.

- Projections regarding future needs, including the impact of retiring employees (estimated 6% of workforce over five years, equating to about 170 housing units needed for replacements), and the need for a significant portion of new housing to be priced below current market rates to address affordability.

- Exploration of potential strategies such as partnerships with public institutions, non-profit developers, and local organizations (e.g., Habitat for Humanity, Northwest Montana Community Land Trust, Whitefish Housing Authority); funding opportunities including resort tax allocations, tax increment financing, and general fund flexibility; incentives like density bonuses and infill development; and preservation initiatives to maintain existing affordable housing stock.

- Emphasis on the complexity of housing issues, the need for a balanced approach that supports both market-rate and affordable housing, and the importance of leveraging incentives and partnerships to achieve community goals.

Following the presentation, discussion ensued among Commission members and Staff.

President Fisher asked City Staff if this study complies with Senate Bill 382. inquired whether the study satisfies SB 382 requirements. City Planner Mulcahy confirmed that it does and noted that it will serve as a foundational element in updating the City's Growth Policy. Future steps include development of capital improvement plans (CIPs) for sewer and water, and issuance of an RFP for a land planner.

Vice President Ping questioned the calculation of needed affordable housing units. Sullivan clarified that while 1,000 affordable units are needed, this does not necessarily translate to a 5,000-unit total—10% would be a more realistic proportion. She also addressed a follow-up question about renter retention, noting that many renters may relocate within five years without access to homeownership opportunities.

Commissioner Kavanagh asked about the availability of vacant vs actual buildable lots. City Planner Mulcahy answered that this has been looked at by City Staff but there is a significant amount of ground-truthing involved in this and it is much more complicated than just counting the number of vacant lots available. 50% of available vacant lots being buildable may be too high of a figure.

Public comment was opened at 7:15 PM.

Shirley Folkwein, 285 Shooting Star Dr, Columbia Falls. Expressed support for the housing study and Senate Bill 382 compliance, encouraged continued public engagement, and raised questions about the process for updating the Growth Policy and the scope of public interviews conducted for the study. Sullivan clarified that while employer and HR input was prioritized, the study also incorporated broader community perspectives where possible.

Public comment was closed at 7:22 PM.

A motion was made by Kavanaugh, seconded by Ping, to move the Housing Study to the City Council for an additional public hearing and potential adoption at its May 5th meeting. Vice President Ping seconded. The motion passed unanimously.

ADJOURNMENT – Meeting duly adjourned at 7:27 PM

President

Attest:

Public Works Clerk

COLUMBIA FALLS
MONTANA

Housing Needs Study

March 2025

URBANrural continuum

WSW CONSULTING

Western Spaces, LLC

TABLE OF CONTENTS

INTRODUCTION

PURPOSE

This Housing Study estimates housing needs in the city of Columbia Falls and Columbia Falls zip code area 59912 ("Columbia Falls Area") and identifies where the market is and is not meeting those needs. It answers questions such as how much, what type and at which price points housing is needed to support Columbia Falls Area employees, employers and residents. This includes identifying homes needed for rental and ownership at price points ranging from lower-wage earners and entry-level workers through management positions – the full spectrum of housing needs.

This information will help the community establish housing goals and strategies to increase opportunities for local employees to live in the Columbia Falls Area, supporting the local community and economy. The information will also help shape growth management planning and zoning reforms pursuant to SB 382 guidance by informing:

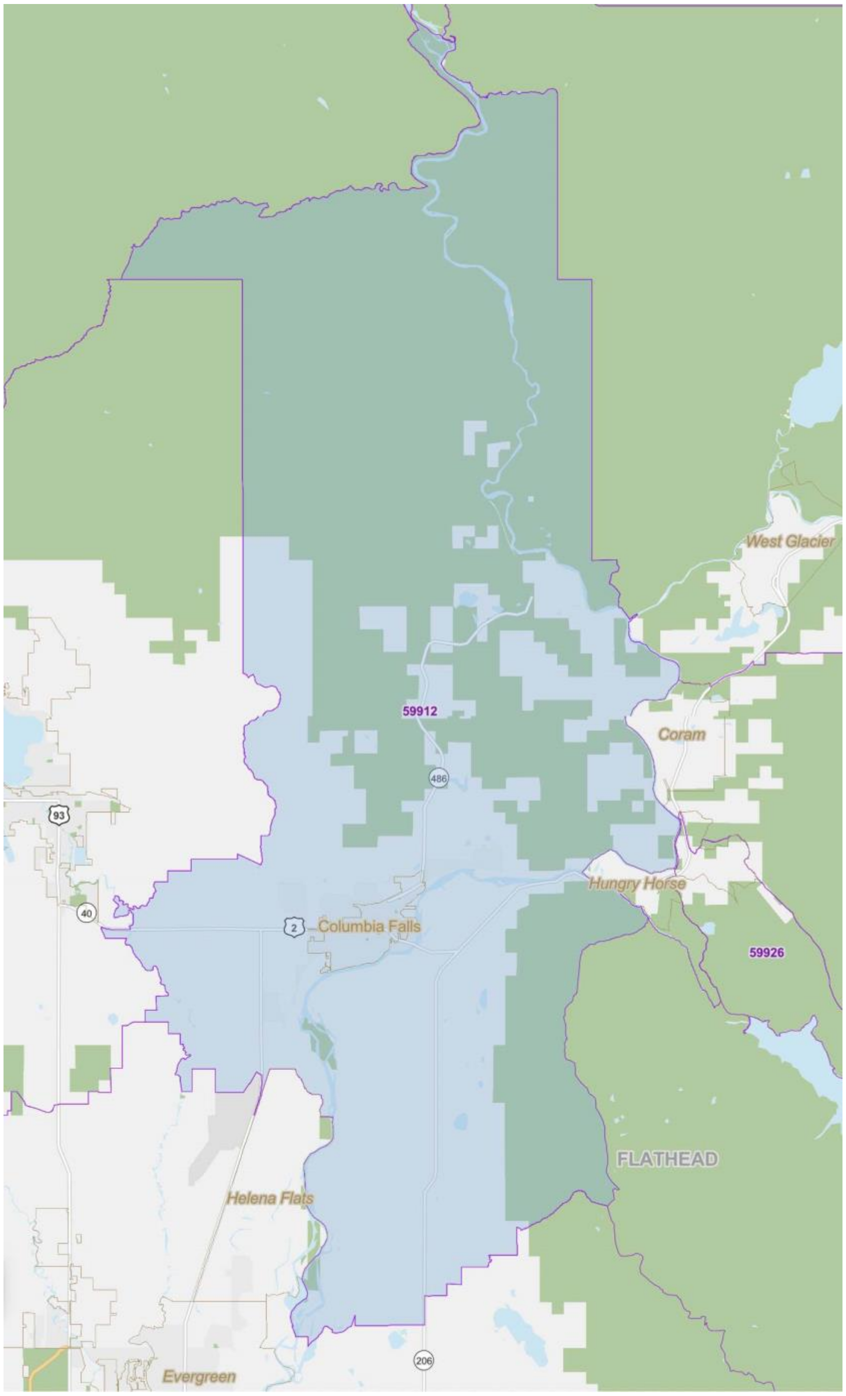
- The development of housing goals and priorities;
- The creation and refinement of housing programs and policies;
- Strategies to address resident and employee housing needs; and
- Partnership opportunities with the public, private and non-profit sectors.

The study focuses on housing needed to support local employees and year-round residents. While second homes and vacation properties are part of the Columbia Falls housing market, this report emphasizes understanding and addressing the housing needs of those who live and work in the community.

The report also identifies important trends in attainable housing needs among various populations, including long-term renters, seasonal workers, first-time homebuyers, and low-, moderate- and upper-income households, as well as populations that may require special housing services, including seniors. It does not, however, identify specific housing needs for populations that require special services, such as demand for special care facilities, supportive housing, emergency shelters or age-restricted developments. Analyzing the needs of these populations requires expertise and methods unique from workforce housing needs analysis.

STUDY AREA

This study covers the city of Columbia Falls and the 59912 zip code area, which includes the city and neighboring unincorporated area. Throughout this report, the term "Columbia Falls Area" and “Area” is used to indicate the zip code area and “Columbia Falls” is used to indicate the city. Flathead Valley or Valley is used to represent the county region as a whole. The Columbia Falls Area is highlighted in blue in the map below.



Source: US Census Bureau

Because housing and job markets do not start and stop at jurisdictional boundaries, the geographic scope encompassed by the Columbia Falls Area captures broader housing market dynamics while maintaining focus on the Columbia Falls community. Where relevant, data is presented separately for the city, the Columbia Falls Area and Flathead County to understand similarities and differences.

METHODOLOGY

Early in the process, a public session was held with the Planning Commission and staff to target primary housing concerns and understand local needs.

Primary research was conducted to generate information beyond that available from existing public sources and included:

Columbia Falls Area Employer Survey. An online survey was distributed to employers to reach businesses in the Columbia Falls Area. The Chamber of Commerce and other local organizations assisted with distributing the survey link through their networks. Questions probed:

- Number of year-round and seasonal workers
- Where workers live (commute patterns)
- Employee retention and recruitment issues
- Housing perceptions and problems
- Employee turnover trends
- Anticipated retirements

Survey responses included 42 businesses providing 2,200 average year-round jobs, which represents about 40% of jobs in the Columbia Falls Area.

Real Estate Agent Interviews. Interviews were conducted with local real estate agents for information about the ownership market, including current prices and trends, availability, housing preferences of buyers, and challenges residents may have when looking to buy.

Property Manager Interviews. Property managers of market-rate rentals, as well as managers of low-income rentals, in the Area were interviewed to understand current rents, vacancy rates, recent trends, renter profiles and units in most demand.

Developers. Local developers were interviewed to understand housing development trends, challenges, and opportunities in the Columbia Falls Area. Discussions focused on construction costs, labor availability, financing, regulatory development environment, land availability, infrastructure, and potential opportunities to increase the supply of housing for residents.

Lenders. Local lenders were interviewed to understand financing trends, challenges, and opportunities related to homeownership in the Columbia Falls Area. The availability of loans for first-time homebuyers and deed-restricted attainable properties was a particular focus.

Stakeholder Discussions and Interviews. Interviews were conducted with businesses, staff and organizations involved in housing and economic development in the Columbia Falls Area, including the Northwest Montana Community Land Trust, City and County staff and local employers. We also reached out to Habitat for Humanity and the Columbia Falls Montana Veterans Home to learn more about their programs.

SECONDARY AND LOCAL DATA SOURCES

- Primary data sources used include, but are not limited to:
- 2010 and 2020 U.S. Census data and population estimates from the Montana Department of Commerce to identify changes in Columbia Falls Area residents and households over time and identify the demographics of the Area.
- 2018 to 2023 5-year American Community Survey (ACS) data.
- Montana Department of Commerce population projections data.
- U.S. Census Longitudinal Employer-Household Dynamics (LEHD) data to evaluate employee commuting trends.
- Quarterly Census of Employment and Wages (QCEW) data from the Montana Department of Labor and Industry and the U.S. Bureau of Labor Statistics, and employment projections prepared by the Department of Labor and Industry.
- 2024 Area Median Income from the U.S. Department of Housing and Urban Development.
- Current MLS listings and recent home sales trends from the Montana Regional MLS.
- Flathead County property data, mapping information, vacation rental license data.
- Building permit and vacation rental license data from the city of Columbia Falls.
- Existing housing and development plans and studies in the Columbia Falls Area.

WHAT IS AFFORDABLE HOUSING FOR THE WORKFORCE?

"Affordable" Defined

This report focuses on understanding what households can afford for housing in the Columbia Falls Area and explores where needs are being met and where there are gaps. For the purposes of this report:

Housing is affordable (or attainable) when the monthly housing payment is equal to no more than 30% of a household's gross income (i.e., income before taxes).

Although there is some variation, this standard is commonly applied by federal and state housing programs, local housing initiatives, mortgage lenders and leasing agents. The term "affordable" may often be associated with low-income housing. In the Columbia Falls Area, however, affordability is a problem for a broad range of income levels, not just low-income.

Understanding Area Median Income (AMI)

Affordable rents and purchase prices meeting the affordable 30% standard can be calculated for various income levels and are often expressed as a percentage of the Area Median Income (AMI). AMI is published annually by the U.S. Department of Housing and Urban Development (HUD) for each county and represents the Median Family Income of an area. This means that the AMI does not incorporate incomes from non-family single and roommate households, which make up 34% of households in Flathead County. As a result, the AMI will generally be higher than the median income of all households.

The AMI varies by household size. The median (or middle) family income estimate in an area generally falls on or near the 100% AMI rate for a family of four. In Flathead County, for example, the AMI in 2024 is $88,400. Households that earn less than the middle income, or 100% AMI, will be identified as earning a lower percentage AMI (e.g., 80% AMI).

Flathead County AMI by Household Size: 2024

AMI Level	1-person	2-person	3-person	4-person
30%	$18,550	$21,200	$25,820	$31,200
60%	$37,140	$42,480	$47,760	$53,040
80%	$49,500	$56,600	$63,650	$70,700
100%	$61,900	$70,800	$79,600	$88,400
120%	$74,280	$84,960	$95,520	$106,080
150%	$92,850	$106,200	$119,400	$132,600
200%	$111,420	$127,440	$143,280	$159,120
250%	$139,275	$159,300	$179,100	$198,900

Source: Montana Board of Housing; US Dept. of Housing and Urban Development (HUD)

The average household size in the Columbia Falls Area is 2.5 persons. The below table shows the affordable rents and home purchase prices at various household incomes and the respective AMI level for an average-sized 2.5-person household.

Maximum Affordable Housing Costs

AMI Level	Household Income (2.5-person household)	Max Rent	Max Purchase Price*
30%	$23,510	$590	$78,300
60%	$45,120	$1,130	$150,300
80%	$60,125	$1,505	$200,250
100%	$75,200	$1,880	$250,450
120%	$90,240	$2,255	$300,550
150%	$112,800	$2,820	$375,700
200%	$150,400	$3,760	$500,950
250%	$188,000	$4,700	$626,200

*Assumes 30-year mortgage, 6.5% interest rate, 5% down payment, and 20% of monthly payment for taxes, insurance and HOA fees.
Source: Consultant team

Interest rates affect the borrowing power of buyers, impacting the price of home they can afford. Affordable purchase prices in the table above assume an average mortgage interest rate of 6.5%, which aligns with rates in early 2025. For every 1% rise in interest rates, the purchasing power of a household decreases by about 10%. Interest rates need to be considered when evaluating the affordability of housing and establishing prices for attainable housing.

Interest rates significantly affect the purchasing power of buyers.

DIVERSITY OF HOUSING NEEDS

Housing for residents and employees in Columbia Falls should accommodate a wide range of incomes. This includes households on fixed incomes, entry-level service employees earning $20 or less per hour, up to managers and professionals making $100,000 or more per year. It must also provide options for various household types and sizes to buy or rent - from singles to couples to families. Providing a range of ownership and rental housing allows households to grow and change, supporting a diverse and vibrant community and economy. More specifically:

- At the lowest income levels (under $35,400 per year for a 2-person household; below 50% AMI), homelessness and the threat of homelessness may be of significant concern. Special populations who are unable to work (e.g., seniors and people with disabilities) may require assistance at these lower income levels. Affordability problems, especially for renters, may also be present among very low-income workers.
- As incomes increase to between $55,000 to $85,000 per year for a 2-person household (about 80% to 120% AMI), households often seek to purchase their first home. Policies at this level typically aim to make homeownership more attainable, such as through down payment assistance and first-time homebuyer loans.

- At higher levels ($100,000 or more per year for a 2-person household; 150% AMI and above), upper-income groups may seek move-up and high-end housing. In many communities, the needs of this group may be met by the housing market, although in many high-cost communities, market-rate housing may still be too expensive.

Household Income Classification	AMI	Max Income (2-person household)	Typical Housing Needs
Extremely- and very-low income	<=50% AMI	$35,400	Emergency/subsidized housing; deeply subsidized rentals
Low income	51% to 80% AMI	$56,640	Subsidized rentals (e.g., LIHTC), low priced market rentals
Moderate income	81% to 120% AMI	$84,960	Newer market-rate rentals; first-time homebuyers
Middle and upper income	150% AMI or more	Over $106,200	Entry market and move-up homebuyers

Source: U.S. Department of Housing and Urban Development (HUD), Consultant team

SUMMARY OF FINDINGS

This section provides a brief summary of primary changes that have occurred in recent years, positive and concerning trends affecting the community, estimated housing needs over the next ten years, and opportunities to help address identified housing needs.

THE BIG PICTURE

The city of Columbia Falls is in the early stages of transition. As with most communities during and post-COVID, the housing market was thrown into chaos, rents and sale prices skyrocketed, and the area was inundated with visitors. There has been robust outside interest from new households moving in, as well as investor and second home buyer interest in desirable areas. Coming out of the COVID period, communities and housing markets are starting to stabilize, but some will have lasting changes that were expedited beginning in 2020.

Based on trends in Columbia Falls immediately prior to 2020 and continuing through 2022, the city appears to be at a pivot point. Whereas the city has traditionally been the more affordable, mostly blue collar job community in the Valley, it has been discovered by tourists, investment home buyers and second homeowners, and jobs and development are following suit. The city has early signs of a growing tourism-focused economy, but the city still holds its blue collar roots and ties to the greater housing and job market trends in the Valley.

The city is in a unique position. The changes that the city must consider to its growth plan and zoning codes pursuant to SB 382 provide an opportunity for the city to get ahead of the current momentum and plan for the community that it wants to be. **The city can either try to shut the door on development, which ensures that market forces will have their way, or help shape the incoming investment to best benefit the community**. The experience learned from the past five years, combined with the information in this report, can be used to shape the growth plan and zoning codes so that they encourage development that benefits the community, businesses, and residents.

KEY TRENDS

This section identifies key trends from the data reported in the other sections of this report. Some trends are positive and bode well for Columbia Falls' position in the Valley as a vibrant community for local residents, providing well-paying jobs. Other trends are concerning and point to pending market shifts toward a stronger tourism-based economy with lower paying jobs, more investor and second homeowner interest, and, of course, extreme disconnect between housing costs and household incomes and wages.

Positive trends affecting the city and Columbia Falls Area include:

- The working population (age 20 to 64) is a larger share of the population in Columbia Falls than other communities in the Valley and has been growing.
- Columbia Falls was on a growing trend before COVID brought growth to everyone, indicating a strengthening economy. In 2018 the population was growing faster than in the county and jobs were increasing.
- Jobs increased faster in the Columbia Falls Area than the county and other cities over the past five (5) years, many of which were higher-paying jobs in construction, manufacturing, and business and professional services.
- Recent housing development in the city has produced a mix of unit types – attached and detached, ownership and rental – increasing the diversity of housing.
- Habitat for Humanity and the Northwest Montana Community Land Trust and the city are working together to build seven (7) units of permanently affordable single family homes, bringing much needed attainable ownership opportunities to the city.
- Sale prices of homes have stabilized the past two years. The median sale price in 2024 was $577,500 in the Columbia Fall Area, marginally lower than the prior year.
- About 5% of market rentals are vacant, which is a healthy balance of occupancy for rental owners, while still providing options for renters. Market rate rental occupancies are stronger in the city than in Kalispell. Kalispell currently averages 10% to 15% vacancy.
- Many employers (63% responding to the survey) provide housing assistance to their employees by providing rooms or units, helping with the housing search, or paying stipends or higher wages than other areas for like jobs. Opportunity for more employer involvement exists.

Concerning trends affecting the city and Columbia Falls Area include:

- The number and percentage of families with children decreased more in the city than the county, indicating families may be struggling more to make it in the city.
- Of recent job growth, other strong growing sectors included tourism-related service jobs in lodging, food services, retail and recreation, which pay among the lowest wages in the Area.
- Vacation rentals increased from 12 to 83 licensed units in the city in five years. Many new condominiums built downtown are vacation rentals. New residences being built for short-term rental purposes decrease development opportunities for resident and workforce housing.
- Investor buyers and second homeowners have discovered Columbia Falls as a destination location. Home sales to investors and out-of-area buyers increased during

COVID and have remained a presence. Purchasing condominiums or smaller homes for vacation rentals and homes priced over $750,000 are common products of interest.

- Land is scarce in the city. As of February 2024, only two vacant multi-family lots remained. High land prices and low densities paired with high construction costs mean only expensive, high-end homes can be built - the combination encourages undesirable development.
- The median sale price of homes in 2024 in the Columbia Falls Area was $575,000, which is 85% higher than in 2019 ($310,000). Homes below $300,000 made up 48% of sales five years ago and 7% last year. Finding residences priced below $400,000 and that do not need significant repairs is rare.
- Average rents in Columbia Falls are about the same as the county average. City rents were 21% less than the county five (5) years ago. Columbia Falls is no longer the less expensive rent option in the county.
- Advertised rents average over $1,200 for a one-bedroom, $1,700 for a 2-bedroom and $2,100 for a 3-bedroom, which requires incomes between $55,000 and $90,000 to afford (about 80% AMI). About 50% of renter households earn less than $55,000 per year.
- Income-restricted rentals for families and seniors in the city are full with waitlists, which provide rentals for lower-income households earning below 60% AMI ($45,000 for a 2.5-person household).
- Home sale prices rose 17% per year on average over the past five (5) years; rents rose at an average rate of 8.7% per year. Wages and incomes severely lagged at 5.8% and 4.9% per year, respectively. Sixty-percent (60%) of renters are now cost-burdened in the city.
- Employers reported that 8% of jobs were unfilled during fall/winter 2024 (460 jobs). Some employers are considering leaving the area due to difficulties finding and retaining employees under the scarce and expensive housing market. Because housing prices are well beyond the scale of local wages, employers cannot pay enough to keep up.

FUTURE HOUSING NEEDS

This housing study centers on the understanding of what households making their living in the Columbia Falls Area can afford for housing and explores where their needs are being met and where there are gaps. It uses the definition that housing is affordable (or attainable) when monthly housing costs (rent or mortgage, plus utilities, insurance, and property taxes, HOA) is equal to no more than 30% of a household’s gross income (i.e., income before taxes). The objective is to estimate the housing needed to ensure quality housing is available and affordable for resident and employee households at all income levels and at different life stages to sustain community and economic health and vibrancy.

Rental housing trends in Columbia Falls and the Columbia Falls Area shows that:

- Renter households with incomes below 60% AMI ($45,000 per year) have very few options affordable to them in the Area. These households are also most likely of other income groups to be cost burdened by rental housing costs. More rentals for these households are needed.
- Rental units for families earning up to 80% AMI ($60,000 per year) are also in short supply. Two- and three-bedroom units priced below $1,500 per month are needed.

For sale housing trends in Columbia Falls and the Columbia Falls Area shows that:

- The core need for residents looking to purchase homes is for homes priced between $200,000 and $400,000, which are affordable for households earning between $60,000 and $120,000 per year (about 80% to 160% AMI). Since price increases post-COVID, there are almost no homes priced for sale under $300,000 in the Area and homes priced up to $500,000 often need significant repairs.
- Homes priced between $400,000 to $500,000 are in moderate need for residents. Subsidies are required to build single family homes at this price. The private market can build attached product (e.g., townhomes) in this price range given the proper balance of land prices and permitted densities.[1] Residents able to buy attached units in this price range are often competing with investment buyers and available units may not be designed with local families in mind. Supporting the construction of a variety of housing types, such as townhomes and duplexes, would help the market provide more housing options for residents.

Addressing resident and employee housing needs is more than just adding supply – it is adding quality supply at the right price. When housing prices are disconnected from area wages and demand for homes is strong from investors and second homeowners, it is necessary to ensure that development is designed for local residents at the price points needed.

Based on estimated current and future needs in the Columbia Falls Area, an additional 1,400 housing units will be needed through 2034. This equates to an average of 140 units per year over the next ten years in the Area, including between 45 to 65 units per year in the city.

This estimate includes homes that the free market will provide and units for which subsidies and/or incentives will be required to produce. Given current market and cost of construction conditions, it is expected that about 40% of this need will be met by the private development market alone. The other 60% (about 835 units) will need to be priced below current market prices. Producing below-market housing is challenging. Increasing the city's housing staff and resources, proactively planning for desired housing development, and facilitating strong

[1] See Section 7 – Housing Resources, Challenges and Opportunities for more information.

partnerships with local housing organizations, employers, and developers/homebuilders that are committed to serving locals will help bring additional housing expertise to the table.

The current and future housing need estimates provide a framework for housing policy discussions to focus local housing programs and development. Most jurisdictions do not address 100% of identified needs. The city will need to make their own policy decisions regarding whether it is in their interest or capacity to address all of the identified needs or focus on certain components of estimated needs.

Current and Future Housing Needs through 2034

	Columbia Falls Area	City
Total Current Needs	**620**	**245**
Overcrowding	50	20
Forced to commute	570	225
Total Future Needs (through 2034)	**780**	**200 to 405***
Job Growth	610	110 to 315*
Retiring Employees**	170	90
Total Housing Needs (through 2034)	**1,400**	**445 to 650***
Average per year	140	45 to 65*

*Range is based on retaining current commuting patterns (18% of Area employees live in the city) (low end) or building enough units to house employees filling 100% of new jobs in the city (upper end).
**Employers estimate that 6% of employees will retire by the end of 2029; the ten year projection assumes another 6% will retire between 2029 and 2034.
Note: figures rounded to nearest 5

POTENTIAL ATTAINABLE HOUSING TOOLS AND OPTIONS

Several tools and options that the city may choose to explore are summarized in the below table. Potential options are categorized as follows:

- Partnerships
- Funding
- Programs and Incentives
- Vacation Rentals

The intent of this section is to inform and educate the city of potential opportunities that may be used to help address estimated attainable housing needs and present options that the city may want to consider as it moves forward with housing planning required pursuant to SB 382.

Partnerships	Definition	What
Public/Institutional/ Private Land Opportunities	Working with public/institutional/private land owners to facilitate attainable housing development on suitable lands.	Inventory lands: City/institutional/non-profit/state/federal; private development partnerships.
Habitat for Humanity	International organization with local chapters that use volunteers and donations to build modest homes. Affordability may not be permanent.	Develop attainable ownership for low-income families below 80% AMI.
Northwest MT Community Land Trust	Community nonprofit owns land, procures/develops housing and provides long-term oversight for permanent affordability through land lease model.	Acquire/develop attainable housing for low- and moderate-income families up to 140% AMI.
Whitefish Housing Authority (WHA)	Public, non-profit organization founded in 1967 with the purpose of providing safe, decent, and affordable housing options for low and moderate income households in need of affordable and workforce housing.	Administers Housing Choice Vouchers that can be used in a portion of the city; may be a resource for technical assistance: grant writing, program operation and development. Would require approval from the City of Whitefish, WHA, and City of Columbia Falls.

Funding	Definition	What
LIHTC (Low Income Housing Tax Credits)	Provides project equity for public, non-profit and private developers. Market for credits uncertain with reduction in corporate tax rate. Widely used. Often done through public/private partnerships. Multifamily sites needed. Serves low-income renters (<80% AMI).	Requires partnership with developer; explore land opportunities – there is a shortage of attainable rentals for families in the city.
Federal and State Grants/Loans – CDBG. HOME, USDA/Rural Development	Potential federal funding cuts. Can only serve low income households (<50%, 60% or 80% AMI), limiting their use in high-cost communities. Competitive and complicated grant application and administration process.	Staff intensive – grant writing, management, reporting; competitive process.
Resort Tax	Communities in Montana with populations under 5,500 who meet specific resort qualifications can implement up to a 3% tax on non-essential “luxury” goods and services. Affordable/workforce housing is a legal use of the tax. An additional 1% may be added for infrastructure. HB 162 is currently proposed to allow the 1% to also apply for affordable/workforce housing.	City voters approved a 3% Resort Tax in 2020 with specified allocations (see Section 7, Local Funding Sources). Additional 1% tax for infrastructure can be explored. Requires voter approval; extensive public education necessary.
Tax Increment Financing	Allocation of new property and/or sales tax in defined districts. City has one Urban Renewal District and two Targeted Economic Development District (TEDD). Funds must be spent within the district.	Assess districts for housing suitability; support infrastructure.
General Fund	An annual or occasional budget allocation primarily to support staffing, pre-development and gap financing.	Provides funding flexibility for housing; strong message to public and developers regarding city’s commitment to attainable resident and employee housing.

Programs & Incentives	Definition	What
Preservation of existing attainable housing	Existing LIHTC expirations approaching; preserve existing Habitat for Humanity homes if they are pending expiration.	Preserve through purchase, renovations (4% tax credit or grants), local housing organization/land trust.
Infill development	More efficiently use existing city lots by implementing zoning changes to facilitate attainable development. Examples: duplex/townhomes permitted on small lots/joined lots. Tiny homes. Reduced setbacks. Accessory dwelling unit permissions.	Review as part of SB 382 adjustments.
Density Bonus	Providing additional density or FAR in exchange for permanently attainable housing. Additional density should be by-right if attainable requirements are met. Must be large enough to entice development yet small enough for livability and compatibility. Example: The city's Planned Unit Development zoning allows a density bonus in exchange for creative design elements. The PUD density bonus could be tied to a percentage of permanently attainable units.	Consider as part of SB 382 adjustments; utilize in lieu of up-zoning in prime attainable housing locations to ensure a portion of additional density will remain permanently attainable.
Infrastructure	Proactive planning of infrastructure improvements in priority areas for attainable housing. Can incentivize attainable housing with strategic infrastructure upgrades; shared infrastructure financing for developments in exchange for permanently attainable units; fee waivers for permanently attainable units. Infrastructure is a significant contributor to high development costs/high priced housing.	Consider as part of SB 382 adjustments/CIP master planning; requires funding replacement for fee waivers; funding would be needed to share infrastructure costs.
Annexation policy	Negotiating attainable housing as part of annexation agreements. Require percentage of development be permanently attainable housing in exchange for up-zone/access to city services that occurs upon annexation. Policy based.	Consider during SB 382 adjustment process.

Vacation Rentals	Definition	What
Short term rental (STR) restrictions	Prohibitions in zones where residents and employees reside, limiting the number in total or in defined areas, requirements that units be occupied as primary residences, prohibiting STR of deed restricted housing.	Develop community goals around vacation rentals and modify current zoning/licensing to meet goals.
Incentivize conversion to long term rentals	Providing rent guarantees and property management in exchange for renting units long term that were vacant or rented short term.	Requires funding source; staff required for program management.

SECTION 1 – POPULATION AND DEMOGRAPHIC TRENDS

This section of the report provides population and household estimates, examines trends and describes the demographic characteristics of households, including the mix of owner and renter households, age and type of households, and household income in the city and Columbia Falls Area.

POPULATION AND HOUSEHOLDS

As the smallest city in Flathead County, Columbia Falls had a population of approximately 5,787 in the summer of 2024, representing about 5% of Flathead County residents. The Columbia Falls Area houses 14% of county residents.

Population: 2010 to 2024 (Estimated)

	2010	2020	2024 (est.)	Avg. Yearly % change (2010-2020)	Avg. Yearly % change (2020-2024)
Flathead County	90,928	104,357	115,502	1.4%	2.6%
Columbia Falls Area	13,499	15,395	16,226	1.3%	1.3%
Columbia Falls	4,688	5,308	5,787	1.2%	2.2%

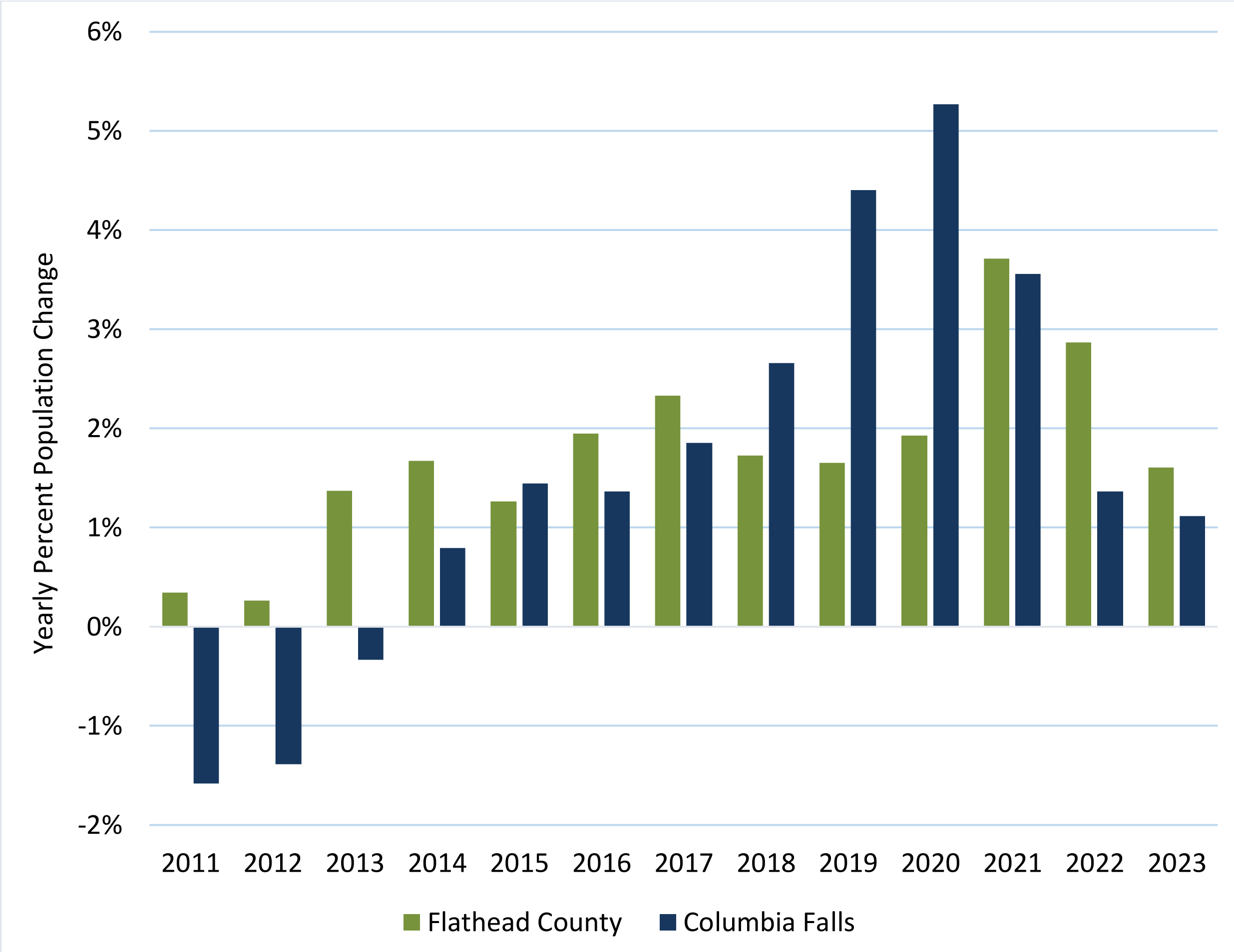
Source: U.S. Census Bureau Decennial Census (2010 & 2020); Population and Housing Units Estimates Program (compiled by the Montana Department of Commerce); Consultant team 2024 estimates

Changes in population over time have varied from the county since 2010:

- The city lost population following the 2008 recession and 2009 closure of the Columbia Falls Aluminum Company. The city also recovered from the recession slower than other areas and continued to lose population until 2014. The county, however, showed modest growth throughout this period.
- Between 2018 and 2020 the city grew much faster than the county and other cities, breaking its typical trend of slower growth. The city grew at a rate of 4.8% per year compared to 1.8% in the county, 3.9% in Whitefish and 3.1% in Kalispell.
- Beginning in 2021, the city's population has been growing more slowly than the county and notably slower than Kalispell and Whitefish, returning to 2015/2016 growth rates.

Between 2018 and 2020 the city grew much faster than the county and other cities in the Flathead Valley.

Change in Population: 2010 to 2023



Source: U.S. Census Population and Housing Units Estimates Program (compiled by the Montana Department of Commerce)

With an estimated average of about 2.5 persons per household in Columbia Falls, residents in the city occupy an estimated 2,353 households in 2024.

Households: 2010 to 2024 (Estimated)

	2010	2020	2024 (est.)	Avg. Yearly % change (2010-2020)	Avg. Yearly % change (2020-2024)
Flathead County	37,504	42,481	47,018	1.3%	2.6%
Columbia Falls Area	5,338	6,050	6,653	1.3%	2.4%
Columbia Falls	1,863	2,173	2,353	1.6%	2.0%

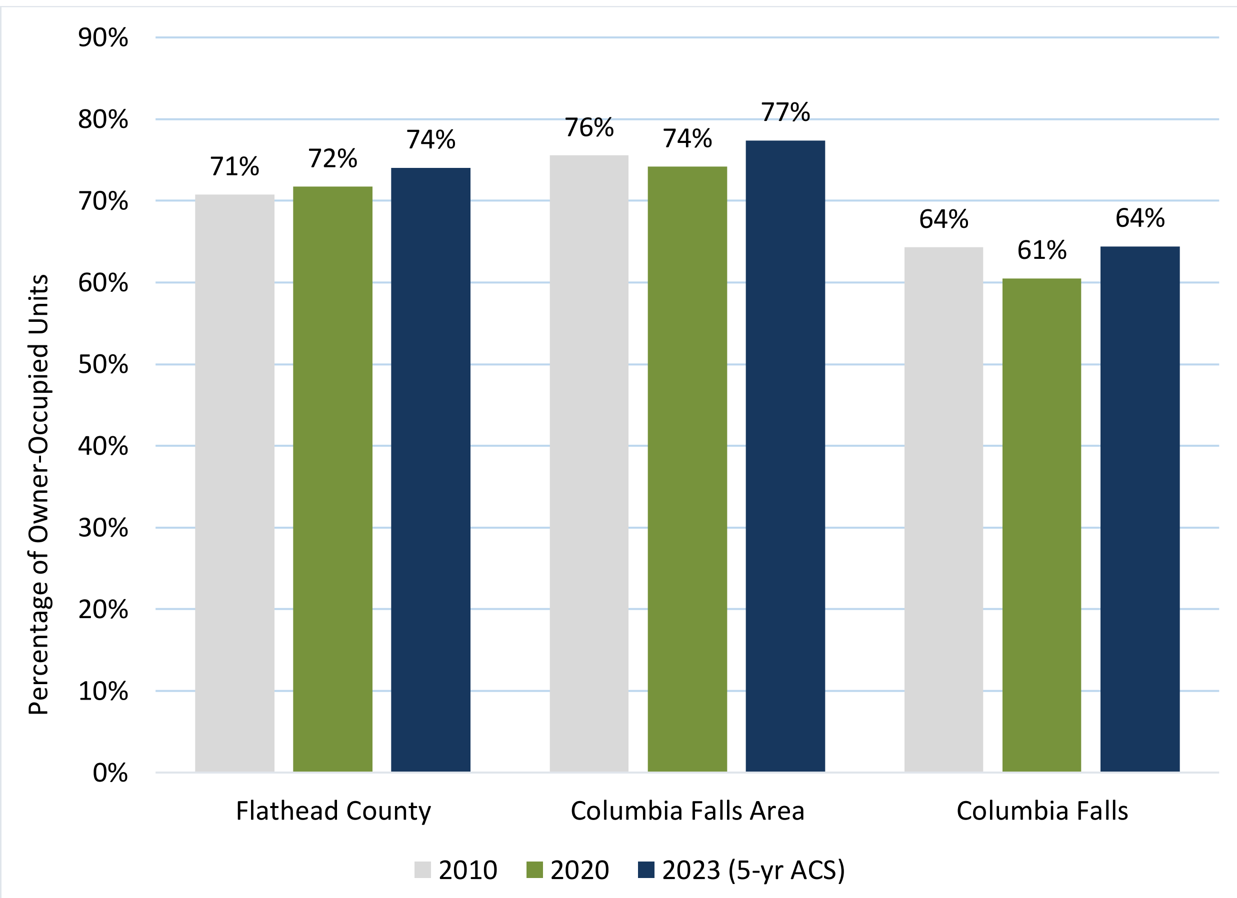
Source: U.S. Census Bureau Decennial Census (2010 & 2020); Consultant team 2024 estimates

OWNER AND RENTER HOUSEHOLDS

The share of households that own their home in Columbia Falls (64%) is lower than Flathead County (74%) and the Columbia Falls Area (77%), but higher than in Kalispell and Whitefish. As shown below:

- The homeownership rate in the county shows a modest increase since 2010. Both the city and Columbia Falls Area declined slightly in 2020, before increasing again in 2023. The rise is generally within the margin of error of the 2023 5-year ACS data, however, meaning that the 2023 increase may be overstated.
- The homeownership rate in the Columbia Falls Area, excluding the city, is extremely high (85%), which is not surprising given the predominance of single family homes in the county area.
- It is possible that completion and occupancy of the first phase of Highline Apartments (72 units) assisted the decline in the homeownership rate in 2020. In smaller communities, individual housing developments can make a big impact.

Rate of Homeownership: 2010 to 2023



Source: U.S. Census Bureau Decennial Census (2010 & 2020); 2019-2023 American Community Survey 5-Year Estimates

TYPE OF HOUSEHOLDS

The distribution of households by type in Columbia Falls differs from the county and other county jurisdictions. The share of couples without children is lower than in Flathead County and the Columbia Falls Area, whereas the share of people living alone is higher. The distribution of households by type in the city is more closely aligned with Kalispell and Whitefish than the Columbia Falls Area and county.

The 2023 5-year ACS indicates there has been little change to household type distributions in the county, but shows a potential rise in single parent households in the Columbia Falls Area and the city. Single parent households often find it more difficult than other types of households to afford housing.

Household Distribution by Type: 2020

	Flathead County	Columbia Falls Area	Columbia Falls
Couple, without children	35%	36%	27%
Couple, with children	17%	18%	17%
Single parent households	7%	7%	9%
Other family households, without children	7%	7%	7%
Living alone	27%	24%	31%
Other non-family households (e.g., roommates)	7%	7%	9%
TOTAL	**100%**	**100%**	**100%**

Note: may not sum to 100% due to rounding
Source: U.S. Census Bureau Decennial Census 2020

The number of families with children increased in Flathead County between 2010 and 2020 by about 2% (176 households). Despite this, because other households types grew at a faster rate, the ratio of total households in the county with children declined from 27% of households in 2010 to 24% in 2020.

The percentage of families with children dropped by six (6) percentage points in the city of Columbia Falls during this same decade (from 32% in 2010 to 26% in 2020), due both to a slight loss in the number of family households with children (about 30 households lost), as well as stronger growth in non-family households.

Although the decline in the percentage of households with children is a national trend, the faster rate of loss in the city compared to the county indicates families are struggling more to make ends meet in the city. Ensuring housing is available and affordable for young families to grow in the Columbia Falls Area will help retain these households.

Change in the Percentage Distribution of Households by Type: 2010 to 2020

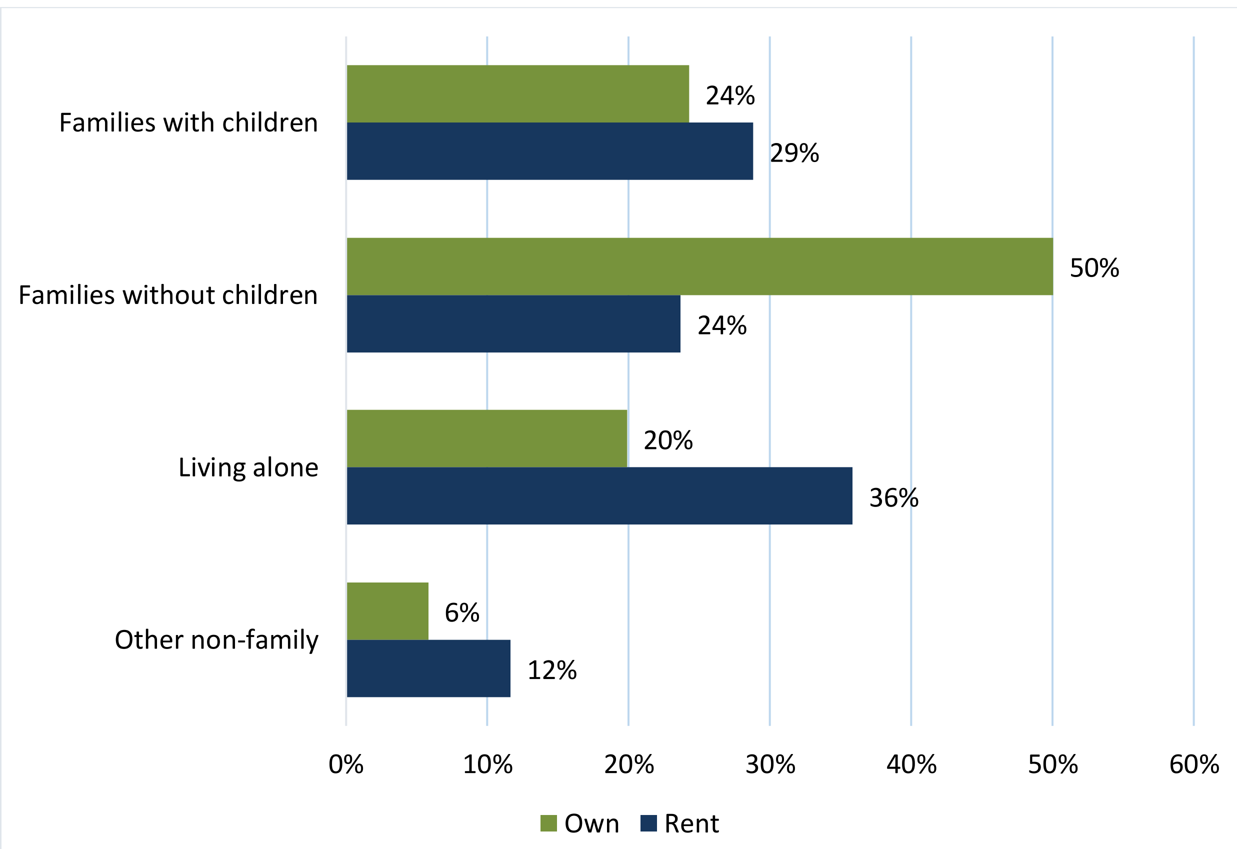
	Flathead County	Columbia Falls Area	Columbia Falls
Families with children	-3%	-4%	-6%
Families without children	2%	2%	1%
Living alone	0%	1%	2%
Other non-family	0%	1%	3%

Source: U.S. Census Bureau Decennial Census (2010 & 2020)

Comparing owner and renter households:

- Owners are comprised of a higher percentage of families without children than renters.
- Renters are much more likely to be living alone (36%) or with roommates (12%) than owners.
- A slightly larger percentage of renter households are families with children (29%) than households that own (24%). Property managers noted a shortage of rentals affordable for families in the Area. Families with children that rent are disproportionately single parent households.

Household Type by Tenure (2020): Columbia Falls Area



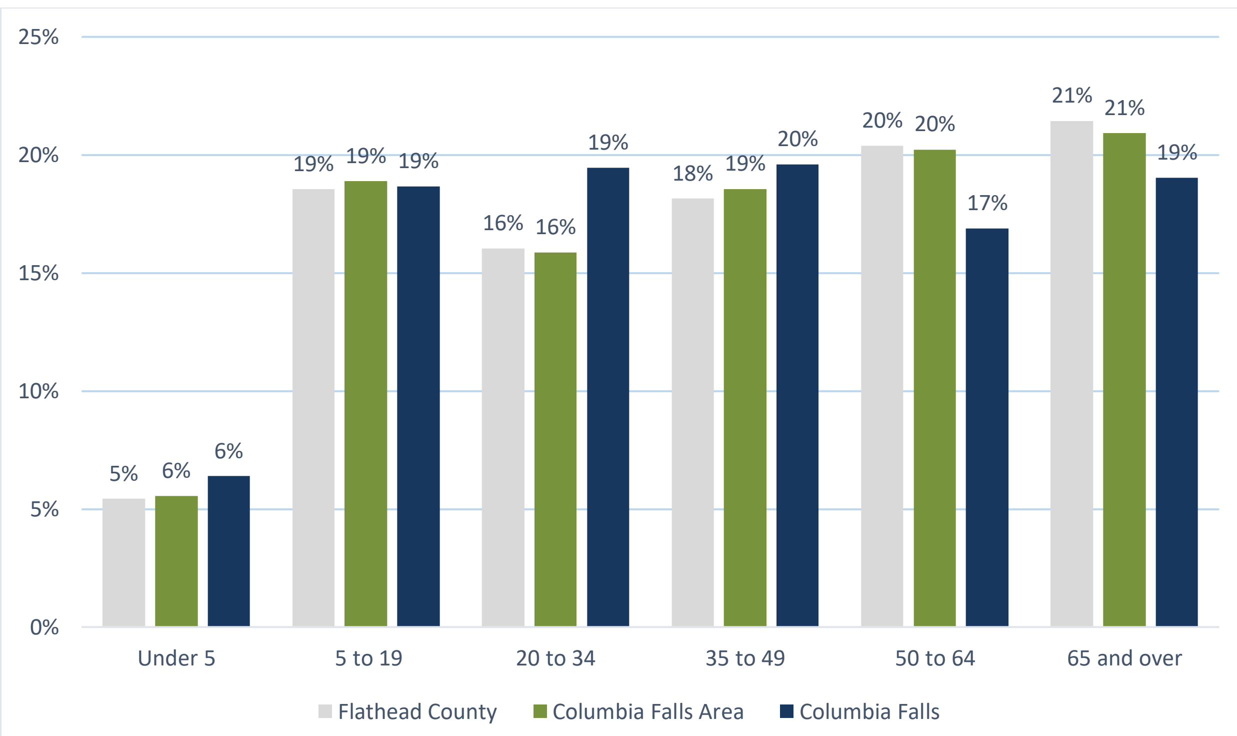
Source: U.S. Census Bureau Decennial Census 2020

AGE OF POPULATION

The age distribution of the Columbia Falls Area and county are very similar, with populations averaging just over 42 years of age.

- The city of Columbia Falls is slightly younger (38.5 years on average). The city has a higher percentage of working age residents between the ages of 20 and 49, with a slightly lower percentage of persons 65 and older.
- Persons age 65 and over were the fastest growing segment of the population throughout the Valley between 2010 and 2020, increasing in number by 60% to 75% during the decade. The city also had a notable 19% increase in persons between the ages of 35 and 49. Just under one-third of households in the county (32%) and 27% in the city have a person age 65 and older.
- The 2023 5-year ACS indicates that the working population between the ages of 35 and 64 continued to increase in the city and Columbia Falls Area, with a corresponding decline in the percentage of households age 65 and over. This rise coincides with people moving in post-COVID, as well as job growth in the Columbia Falls Area during this period,[2] helping to attract new working professionals.

Population Distribution by Age: 2020



Note: may not sum to 100% due to rounding
Source: U.S. Census Bureau Decennial Census 2020

[2] See the Economic Trends section of this report.

HOUSEHOLD SIZE

Households in Columbia Falls average about 2.5 people per household, similar to the county and Columbia Falls Area. Kalispell's household size is slightly lower (2.4) and Whitefish has the lowest average household size of the county's municipalities at 2.0 people per household. The average household size shows little change through 2023.

The distribution of households by size in the county, Columbia Falls Area and Columbia Falls is similar, with two primary exceptions:

- The Columbia Falls Area has a lower share of people living alone than the city or county.
- The city has a lower share of 2-person households (35%) than in the Columbia Falls Area and Flathead County (about 40%).

Household Size: 2020

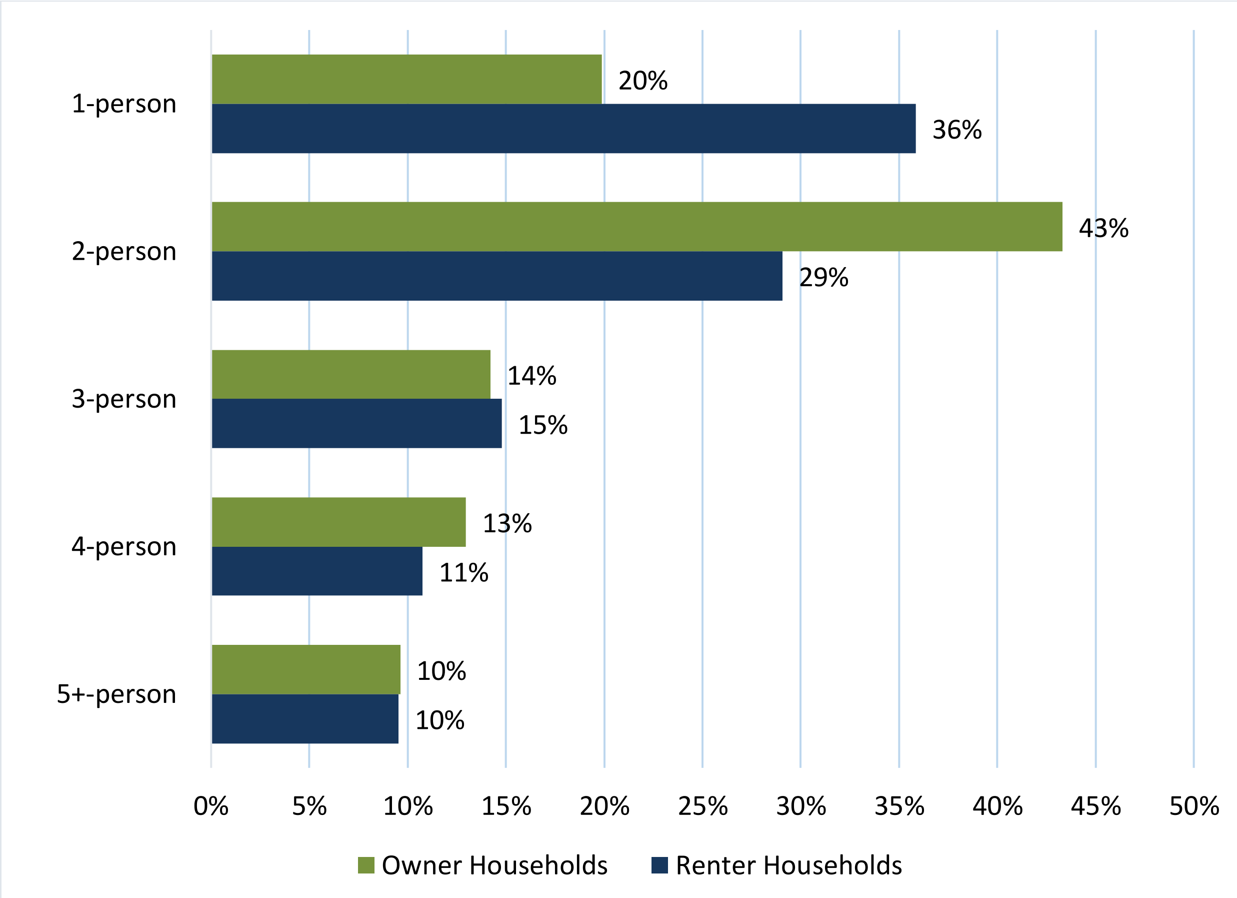
Persons per Household	Flathead County	Columbia Falls Area	Columbia Falls
1-person	27%	24%	31%
2-person	39%	40%	35%
3-person	14%	14%	13%
4-person	11%	12%	12%
5+-person	9%	10%	9%
Average household size	2.5	2.6	2.5
Owners	2.6	2.6	2.6
Renters	2.1	2.4	2.5

Note: may not sum to 100% due to rounding
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

Understanding the mix of household sizes for owners and renters can help target the right housing product.

- Owner households in the Columbia Falls Area are slightly larger on average (2.6 persons) than renter households (2.4 persons).
- A much higher percentage of renters live alone than owners.
- A similar percentage of owner and renter households are larger (3-persons or more), which includes mostly families in ownership and a mix of families and roommate households in rentals.

Household Size by Tenure (2020): Columbia Falls Area



Source: U.S. Census Bureau Decennial Census 2020

HOUSEHOLD INCOME

Household income is important to understand because, while jobs and wages in an area will affect how much households may earn, workers hired by local employers will make their housing decisions based on their household needs and total resources, rather than solely on their wage earned from a job. Housing affordability is based on household incomes and not just wages.

The median family income (MFI) reported by the U.S. Department of Housing and Urban Development (HUD) for a family of four increased from $69,600 in 2019 to $88,400 in 2024, an increase of 4.9% per year on average.[3] The income distribution of households in Flathead County and the Columbia Falls Area are very similar. Just over one-half of households have incomes below $75,000 in the County (54%) and Columbia Falls Area (53%).

[3] See the "Introduction – What is Affordable Housing for the Workforce" for a definition of the area median income (AMI) for Flathead County.

Estimated Income of Households: Flathead County and Columbia Falls Area, 2024

	Flathead County	Columbia Falls Area
Under $20,000	14%	12%
$20 to $39,999	16%	16%
$40 to $49,999	7%	8%
$50 to $59,999	6%	7%
$60 to $74,999	11%	10%
$75 to $99,999	13%	13%
$100 to $124,999	10%	12%
$125,000 or more	22%	23%
TOTAL	**100%**	**100%**
Median family income (ACS)*	$87,536	$85,262
Median household income (ACS)	$71,327	$73,515

*HUD uses the median family income reported by the ACS and other adjustments to calculate MFI, which is why the HUD MFI figure is slightly different from the ACS figure in this table.
Source: Ribbon Demographics, LLC (income distribution); 2019-2023 American Community Survey 5-Year Estimates (median income)

Because a primary purpose of this study is to determine the availability and need for housing that is affordable to the workforce, it is important to understand the income distribution of employed households filling jobs in the Columbia Falls Area. Housing for employees should generally be priced proportionate to household income distributions. There is no source of secondary data on the incomes of employed households, however. The best approximation of this data from available sources is the income distribution of households in Flathead County headed by persons under the age of 62, shown below.[4] Based on this data:

- The majority of renters earn under $60,000 (55%), compared to only 26% of owners, which is equivalent to the average sized 2.5-person household earning 80% AMI.
- A similar percentage of owners and renters earn between $60,000 and $75,000. This is approximately equivalent to households earning between 80% and 100% AMI, which is considered moderate income. This is the point at which renters often begin to move into ownership, which is reflected by the relatively equal percentage of renters and owners earning within this income range.

The majority of renters earn under $60,000.

- Owners are much more likely to earn incomes in the middle and upper ranges over $75,000 (62%) than renters (33%).

[4] Of available data sources, this data best represents the household income for working households in the Columbia Falls Area for a few reasons. About 56% of persons employed in the Area commute in from outside the Area, most of which reside in other parts of Flathead County; including households throughout the County captures commuters who currently cannot afford to live in the Columbia Falls Area, but would move nearer their jobs; and the employed rate of persons over 62 declines significantly, from about 80% for households under 62 to 20% or less for older residents based on the 2019-2023 ACS for Flathead County.

Most communities show similar variations in income between owners and renters.

Estimated Income of Employed Households: Flathead County, 2024

AMI Range	Income Range* (2.5-person household)	Renters	Owners	Total
Under 30%	<$24,000	17%	6%	9%
30.1 - 60%	$24 to $45,000	25%	10%	15%
60.1 - 80%	$45 to $60,000	13%	10%	11%
80.1% - 100%	$60 to $75,000	11%	12%	12%
100.1% - 120%	$75 to $90,000	8%	11%	10%
120.1 - 150%	$90 to $113,000	9%	15%	13%
150.1 - 200%	$113 to $150,000	7%	13%	11%
Over 200%	Over $150,000	9%	23%	19%
TOTAL		**100%**	**100%**	**100%**

*Incomes are rounded to nearest 1,000; 2.5-persons is the average household size
Source: Ribbon Demographics, LLC; Consultant team

SECTION 2 – ECONOMIC TRENDS

This section presents information on the number of jobs, job trends and projections, average number of jobs held per worker and per household, seasonality in employment, and wages. It also presents employer perceptions and problems related to the current housing market, including unfilled jobs, employee turnover and perceptions of employee housing issues.

JOB ESTIMATES

About 10% of jobs in Flathead County are located in the Columbia Falls Area.

Job growth in recent years has been stronger in the Columbia Falls Area than other parts of the Flathead Valley.

Job growth in recent years has been stronger in the Columbia Falls Area than other parts of the Valley. Between 2018 to 2023, the Columbia Falls Area added more jobs than the Whitefish Area, and the pace of growth was 1.6 times higher than the county and 4.7 times faster than the Kalispell Area.

Wage and Salary Job Estimates and Rate of Change: 2013 to 2023

				Average Yearly % Growth	
	2013	2018	2023	2013-2023	2018-2023
Flathead County	38,920	43,944	49,568	2.4%	2.4%
Columbia Falls Area	3,864	4,085	4,955	2.5%	3.9%
Kalispell Area (59901)	25,354	27,458	28,624	1.2%	0.8%
Whitefish Area (59937)	5,624	6,344	7,140	2.4%	2.4%

Note: Wage and salary jobs omit sole proprietors so are lower than total jobs in the Valley
Source: QCEW, Montana Department of Labor and Industry; Consultant team

Both high- and low-wage jobs dominated recent job growth.

- Two-thirds of the increase in jobs in the Columbia Falls Area from 2018 to 2023 was concentrated in four sectors: construction (23%), followed by business and professional services[5] (16%), manufacturing (15%), and accommodation and food services (12%). The fastest growing sector, however, was arts, entertainment, and recreation, growing by 16% (71 new jobs).
- Construction, professional services, and manufacturing pay higher than average wages in the county. Accommodation and food services and arts, entertainment, and recreation, however, pay the lowest average wages in the county (see Wages by Industry, below).

[5] "Business and Professional Services" includes: Information; Professional, Scientific, and Technical Services; Management of Companies and Enterprises; Administrative and Support and Waste Management and Remediation Services.

Change in Columbia Falls Area Employment: 2018 to 2023

Sector	2018	2023	Change in jobs (#)	Average Annual Change (%)
Construction	303	503	200	10.7%
Business and Professional Services	231	369	138	9.8%
Manufacturing	893	1020	127	2.7%
Accommodation and Food Services	481	588	107	4.1%
Arts, Entertainment, and Recreation	63	134	71	16.3%
Health Care and Social Assistance	485	538	53	2.1%
Real Estate and Rental and Leasing	81	120	39	8.2%
Educational Services	358	396	38	2.0%
Retail Trade	530	559	29	1.1%
Finance and Insurance	79	101	22	5.0%
Other Services (except Public Administration)	90	111	21	4.3%
Wholesale Trade	110	127	17	2.9%
Public Administration	54	60	6	2.1%
Agriculture, Forestry, Mining, Utilities, Transportation and Warehousing	326	324	-2	-0.1%

Source: QCEW, Montana Department of Labor and Industry; Consultant team

JOBS BY SECTOR

Employment in the Columbia Falls Area is concentrated in five sectors, including three of the four that added the most jobs from 2018 to 2023. About one in five jobs in the area is in manufacturing (21%), followed by accommodation and food services (12%), retail trade (11%), health care and social assistance (11%) and construction (10%).

Comparing the distribution of jobs in the Columbia Falls Area and the county shows:

- Manufacturing jobs, dominated by the forest products industry, represent a much higher share of jobs in the Columbia Falls Area than the county.
- Employment in the healthcare industry is lower than in the county, primarily due to Logan Health's large presence in Kalispell.

Employment by Sector: 2023

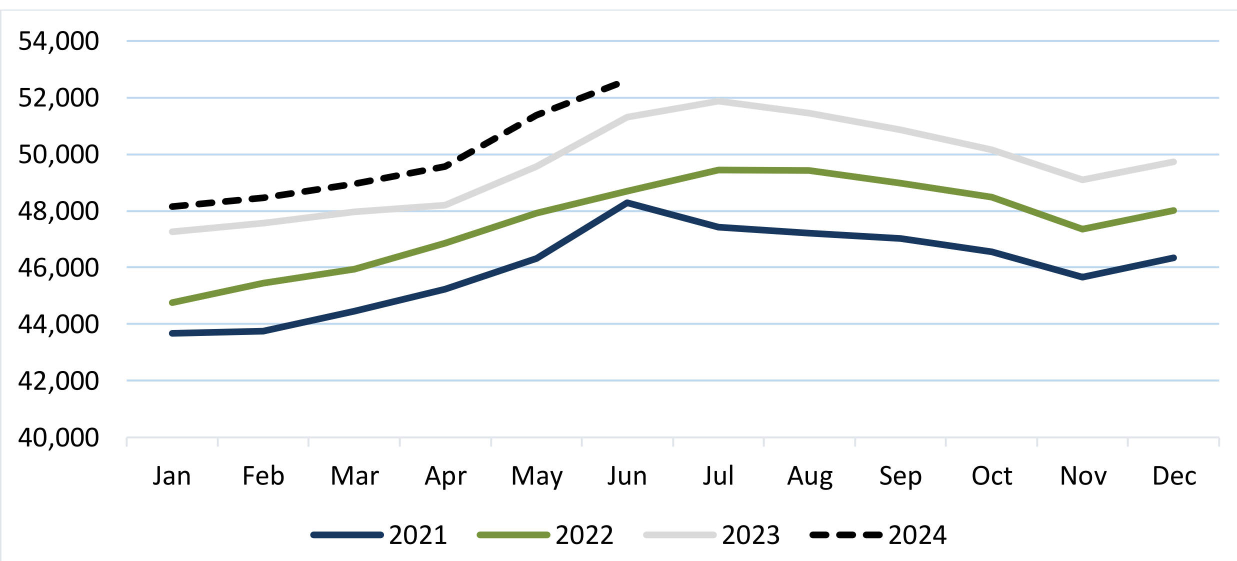
Sector	Flathead County	Columbia Falls Area
Manufacturing	6.6%	20.6%
Accommodation and Food Services	14.3%	11.9%
Retail Trade	14.4%	11.3%
Health Care and Social Assistance	15.9%	10.9%
Construction	9.4%	10.2%
Educational Services	6.0%	8.0%
Business and Professional Services	10.3%	7.5%
Agriculture, Forestry, Mining, Utilities, Transportation and Warehousing	4.0%	6.5%
Arts, Entertainment, and Recreation	3.8%	2.7%
Wholesale Trade	2.4%	2.6%
Real Estate and Rental and Leasing	1.8%	2.4%
Other Services	3.6%	2.2%
Finance and Insurance	3.7%	2.0%
Public Administration	3.6%	1.2%

Note: may not sum to 100% due to rounding
Source: QCEW, Montana Department of Labor and Industry; Consultant team

SEASONALITY OF JOBS

Employment in Flathead County fluctuates seasonally. The number of jobs is lowest in January and February, peaks in the summer, then drops before a brief year-end spike around the holidays.

Flathead County Employment by Month



Source: BLS QCEW

Employment in the Columbia Falls Area also peaks in the summer season, showing a larger percentage increase in jobs during the summer than the county.

- The seasonal employment increase in the Columbia Falls Area in recent years has been just over 500 jobs on average, or about a 10% rise from base year-round employment. Based on survey responses, some employers hire winter seasonal employees, but hires average only about 4% of the number of summer seasonal hires.
- Jobs that increase the most in the summer are tied to summer tourism, such as hotels, restaurants, recreation, and retail, and fair-weather operations, such as construction, agriculture, mining, utilities, and transportation and warehousing.
- Based on employer survey responses, about 48% of summer seasonal hires live in the county year-round. For the 52% of jobs filled by seasonal resident employees, employers provide some housing options for employees, such as shared rentals, limited family units, dorms, hotels, bunkhouses, RV sites, camping options, and rooms in employers' homes; however, employees that need to find housing struggle during the peak season. Winter seasonal employees can more easily locate housing because rental vacancies in the area tend to be higher during the winter months.[6]

About 48% of summer seasonal hires live in the county year-round.

WAGES BY INDUSTRY

The average annual wage in the Columbia Falls Area in 2023 was about $52,000, lower than the county and Kalispell and Whitefish areas.

Average Annual Wage: 2023

Flathead County	$54,907
Columbia Falls Area	$52,061
Kalispell Area (59901)	$57,289
Whitefish Area (59937)	$53,821

Source: QCEW, Montana Department of Labor and Industry

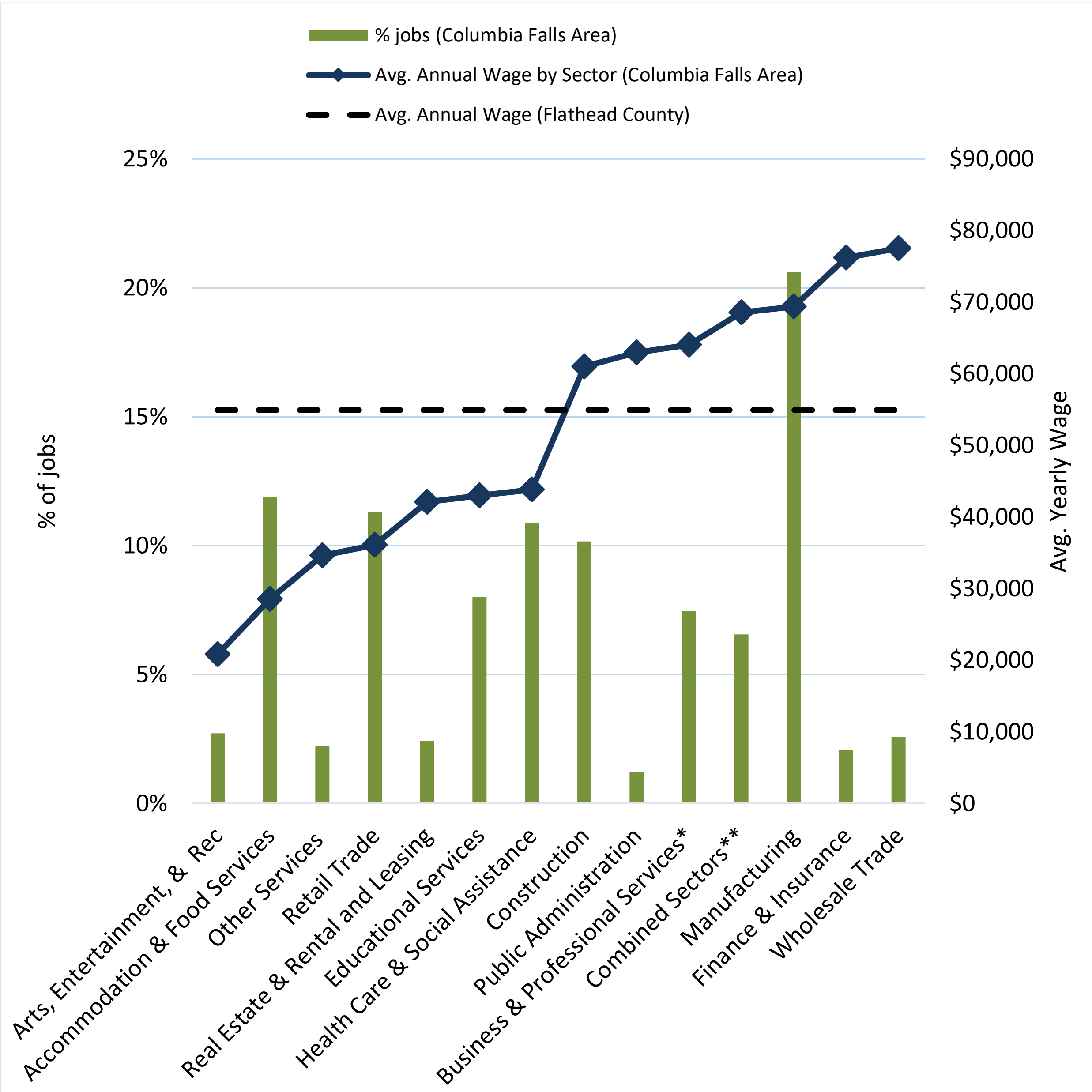
Wages paid differ greatly by sector.

- Jobs directly tied to the tourism economy, including retail, lodging, restaurants, entertainment and recreation pay the lowest average wages. Most of these jobs range from minimum wage ($10.55 per hour) up to $20 per hour on average.

[6] See Employer Workforce Housing Perceptions And Problems, below; Section 3 – Housing Inventory, Employer Assisted Housing; and Section 5 – Rental Housing Market for more information.

- Education and health care comprise about 20% of jobs in the Area and pay close to $44,000 per year on average (about $22 per hour), which is still well below the average wage in the county.
- Manufacturing is the largest job sector in the Area, comprising 21% of jobs, and pays almost $70,000 per year on average, which is well over the county's average wage.

Jobs and Wages by Sector (2023): Columbia Falls Area



*"Business and Professional Services" includes the following sectors: Information; Professional, Scientific, and Technical Services; Management of Companies and Enterprises; Administrative and Support and Waste Management and Remediation Services.

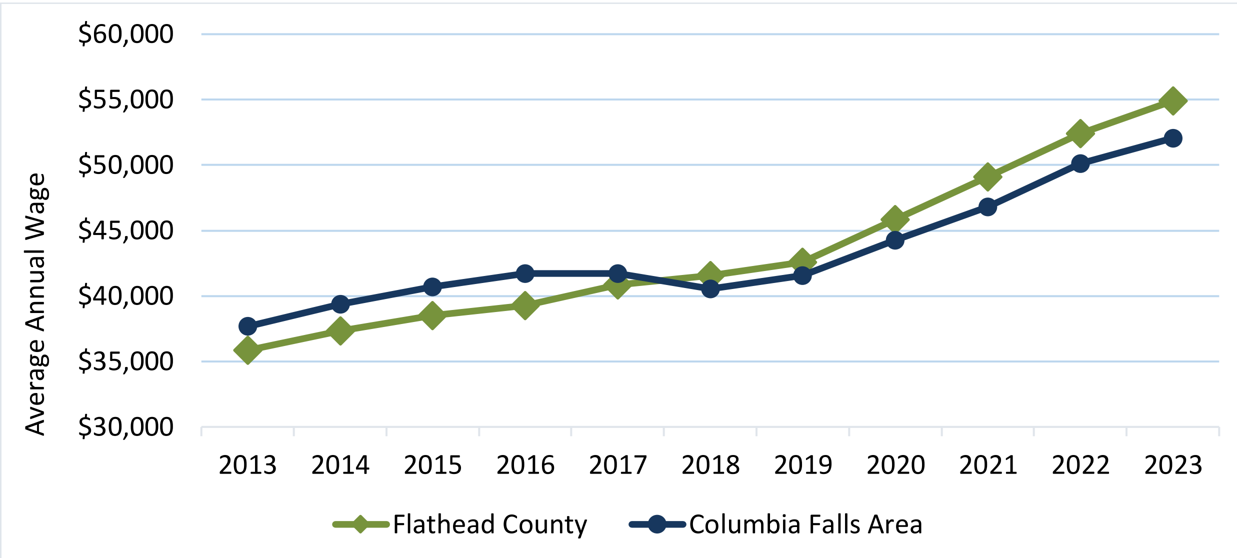
**"Combined Sectors" includes the following sectors: Agriculture, Forestry, Fishing and Hunting; Mining; Utilities; Transportation and Warehousing

Source: QCEW, Montana Department of Labor and Industry

Wages in the Columbia Falls Area stagnated in 2017 and fell below the county's average wage.

Between 2019 and 2023, a period that includes the largest wage increases in the past decade, the average wage in the Columbia Falls Area rose 5.8% per year. The county average wage increased at a faster 6.5% per year. Despite the fast rise in wages, housing costs rose faster.[7]

Average Annual Wage: 2013 to 2023



Source: QCEW, Montana Department of Labor and Industry

JOBS PER EMPLOYEE AND EMPLOYEES PER HOUSEHOLD

The number of jobs per employee and employees per employed household are used to translate job growth into the number of housing units needed by workers to fill new jobs.

Employees in the Columbia Falls Area hold about 1.2 jobs on average and have just under 1.7 employed persons per household. Based on these estimates, employees filling the Area's 5,675 jobs (wage salary jobs + proprietors) occupy about 2,850 households. The basis for these calculations are shown in Appendix A.

Translating Number of Jobs to Number of Employee Households

Total Columbia Falls Area jobs (2024 est.)*	5,675
Jobs per employee	1.20
Total employees filling jobs	4,730
Employees per household	1.66
Total employee households	2,850

*assumes 2.5% job growth from 2023 to 2024 and 11.7% of jobs are held by proprietors.

Source: Source: QCEW, Montana Department of Labor and Industry; U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates; Consultant team

[7] See Section 4 – For Sale Housing Market and Section 5 – Rental Housing Market

UNFILLED JOBS

Employers reported increased difficulty recruiting and retaining workers to fill positions. With unfilled positions, businesses struggle to provide quality services and generate needed revenue during peak business periods. Unfilled jobs are a key indicator of the need for additional housing for employees.

Employers responding to the survey reported that about 8% of jobs were unfilled this fall/winter. With 5,675 jobs in the Area, this means that about 460 jobs were unfilled.

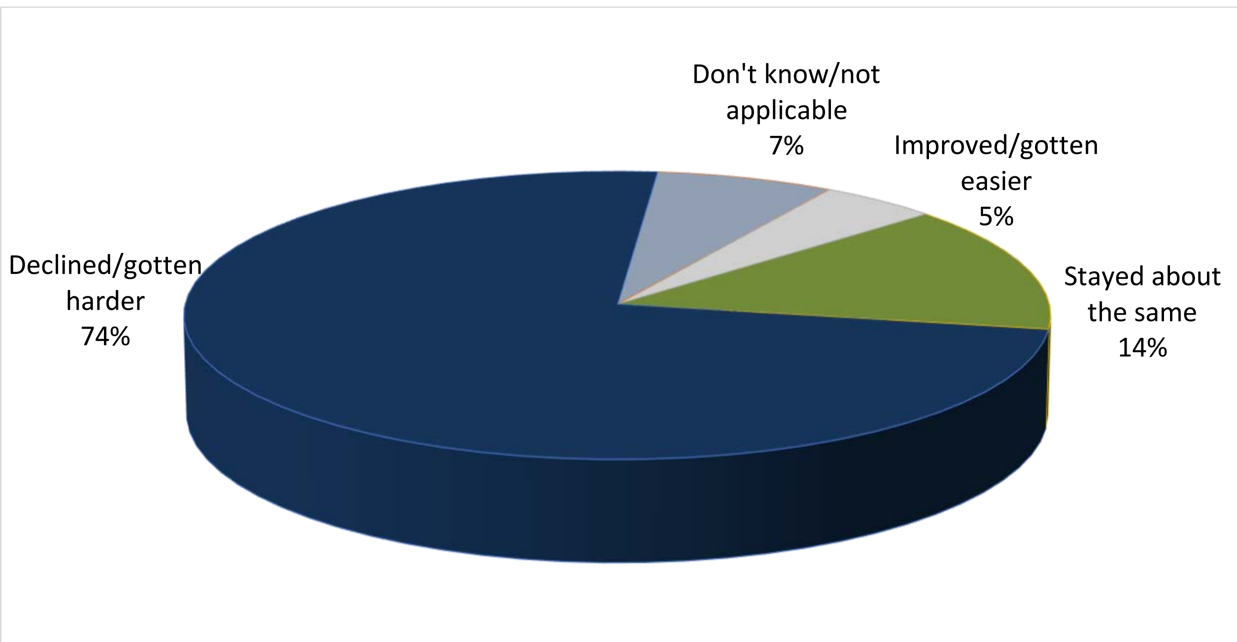
Unfilled Jobs in the Columbia Falls Area

# jobs unfilled	460
% jobs unfilled	8%

Source: 2024 Employer survey, interviews

The vast majority of Columbia Falls Area employers (74%) report that recruiting and retaining employees has become more difficult over the past three years.

"How has your ability to find and retain qualified employees changed over the past three years?"



Source: 2024 Employer Survey

COMMUTING

Commuting is a result of the imbalance between jobs and available and affordable housing in the Columbia Falls Area. To find homes they can afford, households search for housing away from their place of work, adding commuting costs to households and parking and traffic impacts to the community.

- Employers in the Columbia Falls Area were asked where their employees live. Based on responses, the Columbia Falls Area employs about 4,730 people on average year-round to fill its 5,675 jobs. The majority of these jobs are filled by workers that live outside of the Columbia Falls Area. About 2,550 employees (54%) commute in to the Columbia Falls Area for work throughout the year, on average.
- Slightly more workers commute in from Kalispell (about 1,135) than from other areas in the county (about 1,015).
- Less than 10% of employees live outside of Flathead County (about 400), which includes workers commuting from neighboring counties, as well as remote workers.

> *"Both the choice of housing, quality of housing and cost of available housing is a problem. Five years ago our employees lived in Columbia Falls, now they have to commute from Hungry Horse and beyond..."*
>
> *"I have employees that are making $50-$70k a year salary and they have zero disposable income. These are professional employees that are expected to look professional but can hardly afford to maintain their vehicles."*
>
> 2024 Employer Survey comment

- Employers indicate that seasonal workers primarily live in the city, zip code, and Canyon area. Some employers help provide accommodations for their seasonal employees (see Housing Inventory – Employer Provided Housing section).
- Employers estimate that about 37% of their in-commuting employees would prefer to live in the Columbia Falls Area if housing they could afford was available.[8] Many employees that currently live in the Area need to have roommates to afford rentals. Employees that are unable to live near their place of employment are at higher risk of leaving jobs to find employment nearer their residence.

[8] Employers have a good sense of where their employees want to live. Owners/managers of small businesses and Human Resources personnel working for larger employers often help employees with housing searches and may provide additional housing assistance.

Where Columbia Falls Area Workers Live[9]

	# Workers (est.)	% Workers (survey)	LEHD (2022)*
Columbia Falls Area	2,180	46%	41%
In city	*860*	*18%*	*16%*
Other zip code area	*1,320*	*28%*	*25%*
Canyon area	320	7%	3%
Whitefish area (59937)	360	8%	8%
Kalispell - Evergreen (59901)	1,135	24%	28%
Other Flathead County	335	7%	4%
Outside Flathead County	400	8%	16%
TOTAL	**4,730**	**100%**	**100%**

*adjusted to include sole proprietors
Source: 2024 Employer Survey; U.S. Census Bureau LEHD (2022)

EMPLOYER WORKFORCE HOUSING PERCEPTIONS AND PROBLEMS

The majority of employers feel that the availability of housing that is affordable for the workforce in the Columbia Falls Area is one of the more serious problems (52%). Another 31% feel that it is the most critical problem in the area.

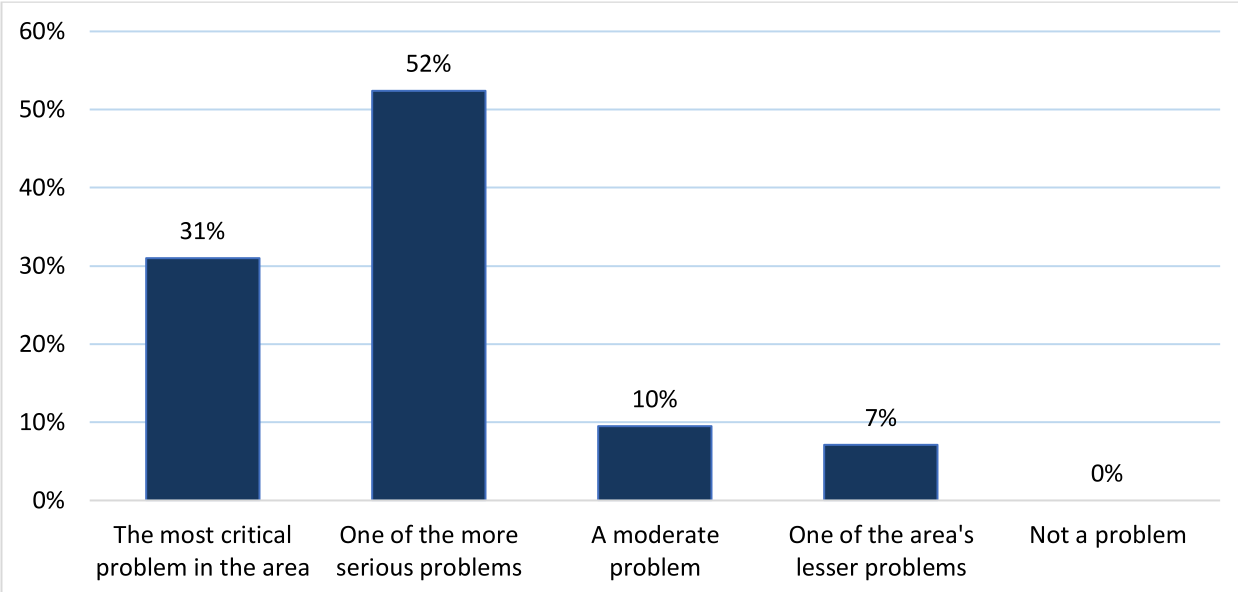
- The problem impacts employers in all types of businesses. No employers (0%) felt that the availability of housing affordable for employees was "not a problem" in the Columbia Falls Area. Some employers are considering leaving the area if the issue continues to worsen.

> *"… we'll likely shift our location to someplace where our young families can afford to live if prices continue to skyrocket. We can never increase wages to keep pace."*
>
> 2024 Employer Survey comments

- Employers that hire seasonal summer employees were more likely than other employers to feel housing is the most critical problem.

[9] Survey responses reporting where employees live were very similar with data reported by the U.S. Census Bureau Longitudinal Employer-Household Dynamics (LEHD), once the LEHD is adjusted to include sole proprietors. LEHD excludes sole proprietors from its reported estimates. LEHD also overestimates out-of-county employees in communities with seasonal employment due to its use of income tax addresses for place of residence information (e.g., seasonal employees who came from Michigan may be reported as living in Michigan during their employment), which accounts for most of the differences between the two data sources.

"Do you feel that the availability of housing that is affordable for the workforce in the Columbia Falls Area is:"



Source: 2024 Employer Survey

Difficulty Hiring or Retaining Employees

Employers were asked if they had anyone refuse a job offer or leave their employment within the past year for various housing and cost-of-living related reasons.

> *"It is almost impossible for me to hire and retain good employees, 100% is based on housing costs."*
>
> 2024 Employer Survey comment

- Over three-fourths (76%) of surveyed employers experienced at least one workforce challenge related to these issues in the past 12 months.
- Employers most frequently had employees refuse employment or leave positions due to the cost of living in the area (62%), followed by a lack of housing (55%).
- Another 29% of employers had someone leave a job or refuse employment because the employee found a job nearer their place of residence.

"Did anyone refuse a job offer or did anyone leave your employment in the past 12 months because they:"

	% of Employers experiencing the problem
Found the cost of living in the area to be too high	62%
Could not find/lacked adequate housing	55%
Found a different job nearer their place of residence	29%
Lacked transportation	24%
TOTAL*	**76%**

Source: 2024 Employer Survey

Employment Problems

Employers were asked how frequently they experienced several employment problems over the past year, which could be related to housing. About 88% of employers reported experiencing at least one of the identified employment problems "sometimes" or "often."

For problems that employers experienced "often":

- About 46% often had unfilled jobs this past year, with another 43% often having unqualified applicants, and 38% with no applicants.
- Employee turnover affected 30% of employers, both from employees leaving the Valley, as well as wage competition between employers within the Valley for the limited labor force.
- Tardiness and absenteeism, which can be related to commuting problems, affected 14% and 11% of respondents, respectively.

"We do not get the quality of candidate we are looking for based on the cost of living. We cannot compete or afford to pay the salary required to afford the costs associated with housing."

"…we cannot raise wages more without increasing prices."

2024 Employer Survey comment

Percent of Employers Experiencing the Following Problems "Often" in the Past Year:

	% of Employers experiencing the problem
Unfilled jobs	46%
Unqualified applicants	43%
No applicants	38%
Employee turnover	30%
Tardiness	14%
Absenteeism	11%
TOTAL Experience at least one problem*	**88%**

*The sum of the individual percentages exceeds 86% because some employers experienced more than one of the problems.
Source: 2024 Employer Survey

Difficulty Finding Workforce Housing

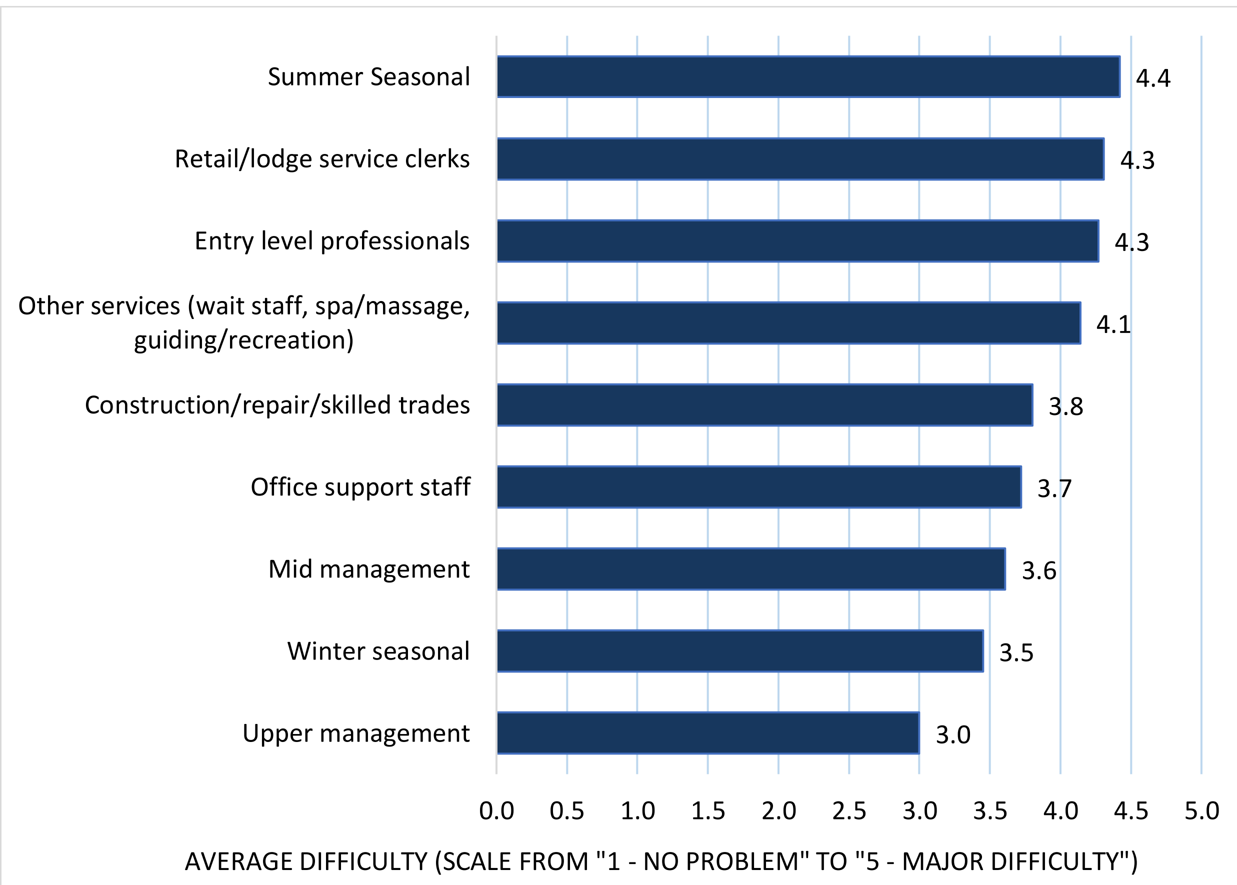
Employers were asked to indicate the level of difficulty that their employees have locating housing in the area on a scale from 1 (no problem) to 5 (major difficulty). Employees across all employment levels have difficulty:

Employees across all employment levels have difficulty locating housing.

- Employees with the most difficulty locating housing include summer seasonal employees, retail/lodge service staff, entry-level professionals, and other service staff (4.0 average or higher). Several lodging establishments and seasonal employers provide rooms or lodging options for at least some of their staff.

- Construction, office support staff, mid-management, and winter seasonal employees are reported to have significant difficulty as well, averaging between 3.5 and 4.0 on the difficulty scale.
- Summer seasonal workers are reported to have much more difficulty locating housing than winter seasonal workers. Employers hire more seasonal employees in the summer than winter, increasing demand for housing stock. Tourism also peaks in the summer, increasing demand for short-term rentals, which decreases the housing available for workers. Summer seasonal workers face more competition for a constrained housing supply.
- Even higher-paying positions have difficulty, with 27% of employers reporting that mid-management employees have major difficulty finding housing and 21% reporting the same for upper management.
- Employers report that low- and moderate-income employees struggle with finding year-round rentals they can afford, and mid- and upper-level employees struggle to buy homes. This would include rentals affordable for employees earning from about $15 to $30 per hour (up to $60,000 per year) and ownership priced from $200,000 to $400,000.

"To what extent do your employees have difficulty locating housing in the area?"



Source: 2024 Employer Survey

JOB PROJECTIONS

Between 2013 and 2023 Flathead County employment increased by 2.4% per year and the Columbia Falls Area increased by 2.5% per year. Looking ahead, the Montana Department of Labor and Industry for the Northwest Region, which includes Flathead County, projects jobs to grow at a much slower 1.2% per year through 2034. This rate would assume a significant economic slowdown in the county and ignores that Flathead County has been growing at a faster rate than other counties in the Northwest Region.

The below job estimates assume that job growth will continue to grow at 2.4% on average (the pace over the past 10 years) through 2029, then settle back to 1.5%[10] per year through 2034.

Columbia Falls Area Job Projections: 2024 to 2034

Year	Jobs (#)
2024*	5,675
2029	6,390
2034	6,885
New Jobs (2024-2029) - 2.4%/yr. increase	715
New Jobs (2029-2034) - 1.5%/yr. increase	495

*assumes 2.5% job growth from 2023 to 2024 and 11.7% of jobs are held by proprietors.

Source: QCEW, BLS and Montana Department of Labor and Industry; U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates; Consultant team

[10] Flathead County has grown 26% faster than the Northwest Region between 2013 and 2023. 1.5% per year growth represents the Northwest Region's projected growth rate of 1.2% adjusted upward by 26% to account for this difference.

SECTION 3 – HOUSING INVENTORY

This section provides an overview of the housing inventory. It includes information about the number and type of homes, when they were built, and occupancy. It also summarizes existing affordable and income-restricted housing in the city and employer-assisted housing for employees. Finally, licensed vacation rental trends and housing developments proposed or approved by the city but not built are summarized.

HOUSING UNITS – NUMBER AND OCCUPANCY

The City of Columbia Falls has about 2,600 housing units. The city's housing stock represents about 34% of the Columbia Falls Area's housing stock and just 5% of Flathead County's stock. Since 2010, the city's housing stock has increased by almost one-third (31%), outpacing residential growth in the larger Columbia Falls Area and the county.

About 90% of housing units in the city are occupied by local residents. Unoccupied units primarily represent homes used for seasonal/vacation use, including short-term rentals. Occupancy rates show little change since 2010.

Housing Unit and Occupancy Estimates

	Columbia Falls Area		Columbia Falls	
Year	Housing Units (#)	Occupied Units (%)	Housing Units (#)	Occupied Units (%)
2010	6,048	88%	1,994	93%
2020	6,820	89%	2,348	93%
2024 (est.)	7,544	88%	2,599	91%
% Change (2010-2024)	25%	---	30%	---

Source: U.S. Decennial Census (2010 & 2020); 2019-2023 American Community Survey 5-Year Estimates; HUD DOCDS Building Permits; Flathead City-County Health Department; City of Columbia Falls; Consultant team

AGE OF UNITS

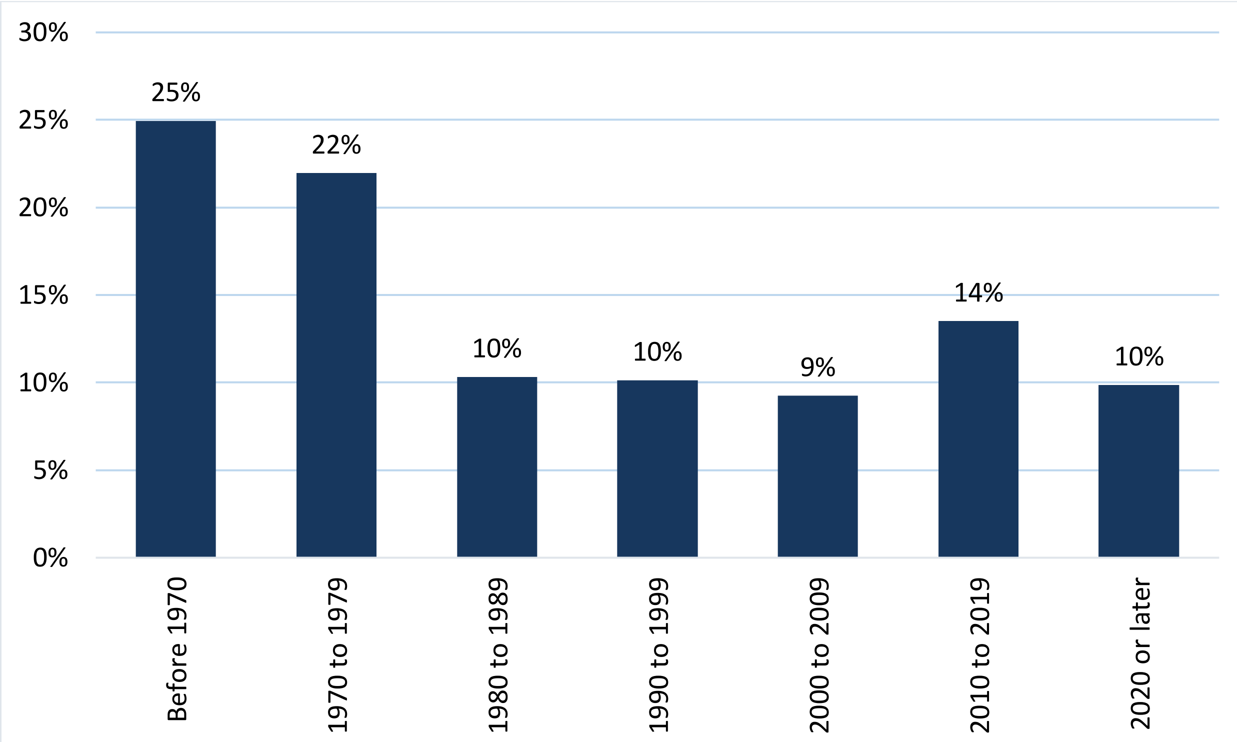
In Columbia Falls, half of homes were built prior to 1979 and half after. The age of the total housing stock is relatively well-balanced.

- About one quarter (24%) of Columbia Falls' housing stock has been built since 2010, with much of the new development occurring since 2018.
- About 29% of the city's housing stock was built from 1980 to 2009.
- Residential construction was robust in the 1970's. Homes built in this decade represent about one in five homes.

24% of the city's housing stock has been built since 2010.

- One quarter (25%) of the housing stock is now at least 55 years old. Older homes are typically in need of repairs and upgrades.

Age of Housing Units in Columbia Falls: 2024 Estimate



Note: may not sum to 100% due to rounding
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates; City of Columbia Falls; Consultant team

TYPE OF UNITS

The city's housing stock is dominated by single-family homes (72%). Despite this, the housing stock in Columbia Falls is more diverse than in Flathead County and the Columbia Falls Area. About one-in-four homes are in buildings with two or more units (e.g., duplexes, fourplexes, apartments) in the city. There are relatively few mobile homes.

Housing Units by Type: 2023

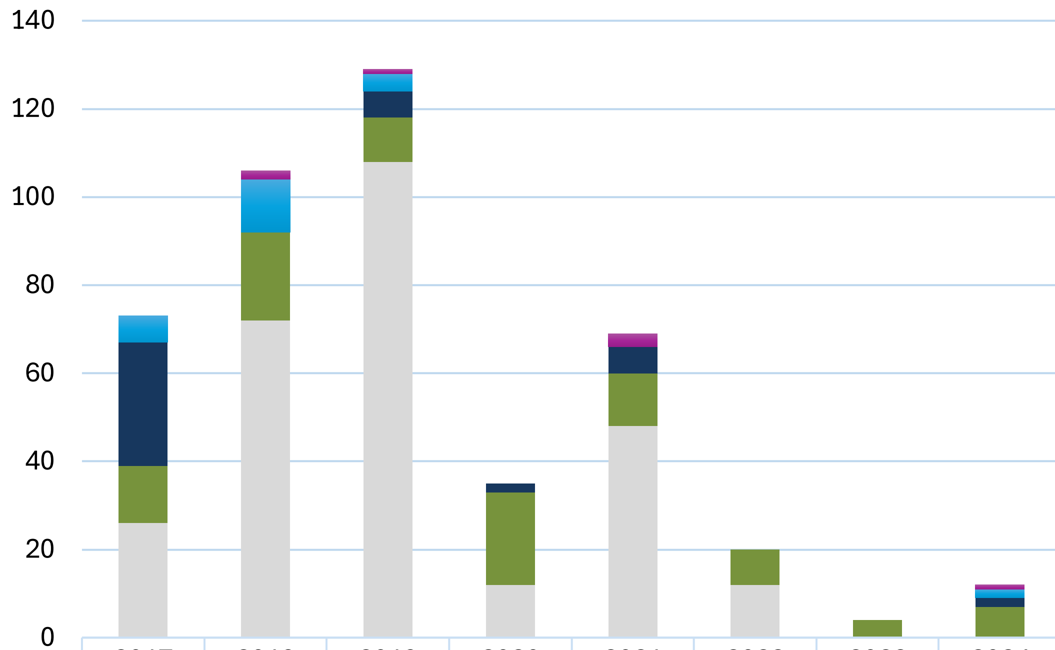
	Flathead County	Columbia Falls Area	Columbia Falls
Single Family*	78%	78%	72%
Duplex, Triplex, Fourplex	5%	4%	11%
Other Multi-Family	7%	5%	13%
Mobile Homes**	10%	13%	4%

Note: may not sum to 100% due to rounding
*attached and detached one-unit homes
**includes boat, RV, van, etc.
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

From 2017 to 2024, 56 building permits were issued each year on average. Permits issued were for a diverse mix of housing types; only 21% of permits were for single family homes.

- 62% of permits were for units in buildings with seven or more units, including the Highline Apartments.
- 10% of permits were for buildings with two to six units.

Columbia Falls Building Permits (2017-2024)



	2017	2018	2019	2020	2021	2022	2023	2024
ADU	0	2	1	0	3	0	0	1
Townhouse	6	12	4	0	0	0	0	2
Plex (2-6)	28	0	6	2	6	0	0	2
Single Family	13	20	10	21	12	8	4	7
7+ units	26	72	108	12	48	12	0	0

7+ units, Single Family, Plex (2-6), Townhouse, ADU

Source: City of Columbia Falls, Consultant team

AFFORDABLE HOUSING INVENTORY

Ownership

Columbia Falls has 18 affordable townhomes that were built by Habitat for Humanity in 2015. The development benefited from a $360,000 federal grant and community donations, including lumber from Plum Creek. Habitat homes are priced for households earning between 30% and 80% AMI (i.e., between $25,820 to $63,650 for a 3-person household). The townhomes have been reselling to new families. One 2-bedroom/1-bath home was available in 2024 for a household earning up to 80% AMI, priced around $200,000.

Another eight (8) single family homes are pending development this year by Habitat for Humanity in partnership with the Northwest Montana Community Land Trust (NWMTCLT) in the city. One home will be constructed on Third Avenue East near Columbus Park. The organizations are in the planning stages to build seven (7) single family homes and a park and playground on the youth sports fields on Railroad Street East. The partnership will help retain permanent affordability of homes upon resale to resident households. Sale prices will be affordable for households earning 80% AMI or less.

Rental

There are 92 Income-restricted rentals in Columbia Falls, all of which were constructed over 20-years ago.

- All units are restricted for households earning 60% or less of the area median income. Most are restricted for seniors/persons with disabilities (56 total).
- The units are primarily 1- and 2-bedrooms serving seniors/persons with disabilities, with only Columbia Villa providing a few larger 3-bedroom units for families.
- The units were constructed with a combination of funding, including low-income housing tax credits (LIHTC), USDA funding, Section 515, Section 202, and HUD insured mortgages.
- Properties for seniors/persons with disabilities are full, with waitlists spanning several months to 1-year or more. A few income-restricted senior apartments in Kalispell were contacted and were similarly full with waitlists.
- Apartments constructed with the LIHTC program after 1990, including Columbia Villa and Teakettle Vista Apartments, must remain affordable for 30 years, but can seek to remove this restriction after 15 years. Twenty-four (24) income-restricted rentals for seniors could expire as soon as this year, with another 56 units potentially expiring in 2030. Unless rent restrictions are preserved, units could shift to market prices.

Income-Restricted Rentals: Columbia Falls

Project	Total Units	1-b	2-b	3-b	Income level	Placed in Service	Target Population	Earliest / Latest Subsidy End
Columbia Arms Apartments	12	8	4	0	<60% AMI	1991	Elderly/ disabled	2041/2041
Columbia Villa Apartments	36	0	24	12	<60% AMI	2000	Family	2030/2040
Teakettle Vista Apartments	20	19	1	0	<60% AMI	2000	Elderly/ disabled	2030/2031
Teakettle Vista Apartments II	24	20	4	0	<60% AMI	2004	Elderly/ disabled	2025/2053
TOTAL Rentals	**92**	**47**	**33**	**12**		**-**	**-**	**-**

Source: U.S. Department of Housing and Urban Development, LITHC database

Veterans

The Columbia Falls Montana Veterans Home was built in 1970 with the most recent remodel in 2009. The home is a Medicare/Medicaid and Veterans' Administration certified facility with 105 intermediate/skilled-care beds for veterans needing care and 12 domiciliary beds for veterans who qualify for self-care living. The nursing facility includes a 15-bed Alzheimer’s unit. Most rooms are double occupancy including bath and shower facilities.

Veterans who were honorably discharged from the armed forces of the United States may apply for occupancy. Spouses may be admitted on a space-available basis, or with their veteran spouse if both qualify for nursing-home care or domiciliary living. Residents pay on the basis of their ability. The Veterans' Administration contributes toward the cost of care for each veteran. All beds are currently full, with a waitlist.

Under Development in Kalispell

Junegrass Place is under construction in Kalispell. The rental development is a combination 4% and 9% Low Income Tax Credit (LIHTC) project that will create 138 rental homes for families. The apartments will provide affordable rentals for very low to low-income families, with rents between 27% and 44% below market rate. The development will include a mix of one to three-bedroom homes designed to meet the needs of a variety of household sizes and special needs populations. This project was included because of the interconnectedness of the Valley.

EMPLOYER ASSISTED HOUSING

In response to the housing and cost of living challenges in the area, 63% of employers responding to the survey, representing the full range of employment sectors, offer some form of housing or cost of living assistance to their employees.

> *"It is increasingly difficult to attract and keep employees due to housing costs and availability - our workforce is being priced out of our Valley. We even have a team member dedicated to finding housing for our new and existing employees - in purchasing a home and renting."*
>
> 2024 Employer Survey comment

- Paying higher wages than nearby communities for the same job (28%) and providing housing to employees (28%) are the most commonly employed strategies to help compete for employees and compensate for the higher cost of living.
- Housing search assistance is provided by 25% of employers, helping employees find housing.
- Less common strategies include master leasing units to provide to employees (13%) and salary stipends/sign-on bonuses (13%).

Type of Housing Assistance Provided by Employers: 2024

	% of employers providing assistance
Pay higher wages than nearby communities	28%
Own units/rooms occupied by employees	28%
Assist employees with housing search	25%
Master lease units that are rented to employees	13%
Salary stipend/sign-on bonus	13%
Down payments or help with mortgage	0%
TOTAL	**63%**

Note: The sum of the percentages exceed 63% because some employers provide more than one form of assistance.
Source: 2024 Employer survey

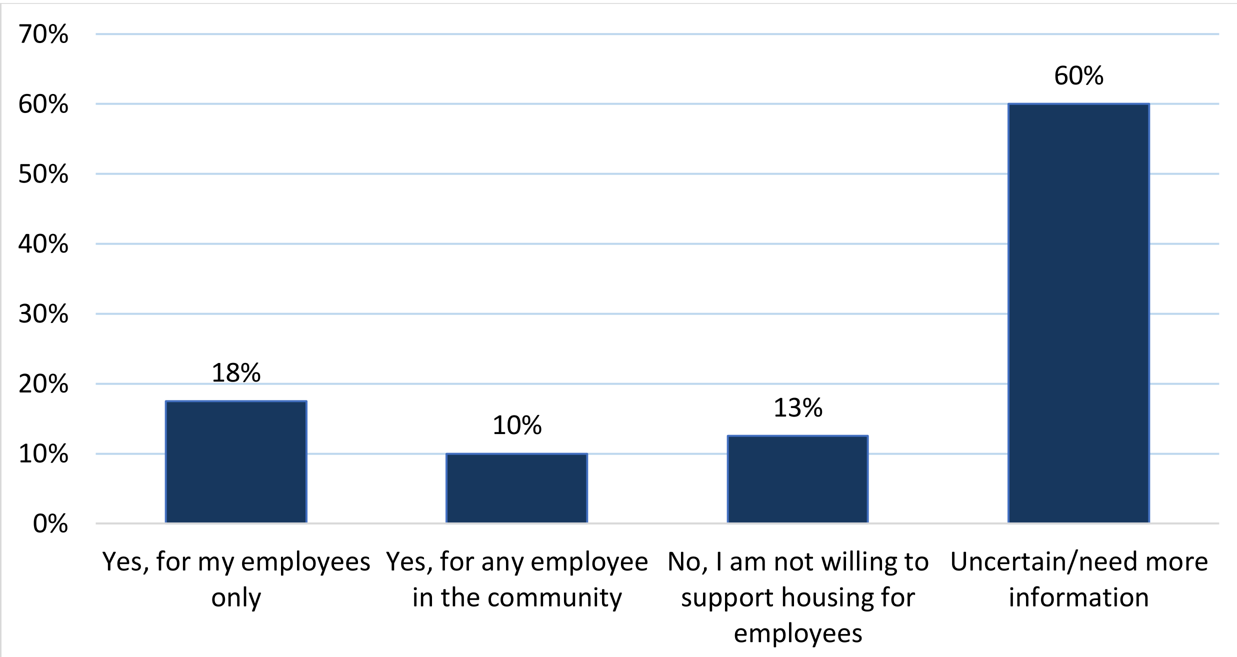
Employers across all industry sectors provide a range of housing assistance to their employees. Larger and seasonal employers have the widest range of housing assistance programs due to a combination of resources and necessity. Employer involvement ranges from dorms and bunkhouses for seasonal employees, owning or master leasing units for employees, rent stipends, RV hookups and camping options for summer employees, and employers housing employees within their own homes. Some employers have staff members who are dedicated to helping employees locate housing, building relationships with property managers to find units and offering relocation packages.

> *"Our business currently provides housing for 4 of our year round employees and 6 of our summer seasonal staff. If we didn't do so we would not be able to stay open the days and hours we need to be open."*
>
> 2024 Employer Survey comment

When asked about their willingness to assist with workforce housing:

- 18% of employers expressed willingness to assist for their employees only and 10% were open to supporting housing for any employee.
- A majority (60%) indicated they were uncertain/needed more information, suggesting potential opportunity for greater outreach or education on housing initiatives.
- Among the 13% that are not interested, a lack of resources, not wanting to be involved in housing, or that it should be the city's responsibility were noted.

"In the future would you be willing to assist with the provision of workforce housing?"



Source: 2024 Employer Survey

There is an opportunity to engage employers in housing solutions. Employers who were either uncertain or willing to assist with workforce housing were asked what would encourage or help them provide housing. Partnerships were selected by 57% of employers, suggesting that collaborative approaches might help expand employer participation in workforce housing solutions. Matching grants were also popular (43%).

What would encourage or help you to provide housing or housing assistance?

Partnering with government, private, or non-profit entities	57%
Matching grants	43%
Opportunities to participate with other employers	29%
Low-cost loans	26%
Technical assistance	11%

Source: 2024 Employer Survey

VACATION RENTAL INVENTORY

The city defines vacation rentals as "A residential use that allows paid visitors to rent an entire house, townhouse unit, condominium unit, apartment or other residence located in the applicable zoning district for a period of between one and thirty days." Understanding short-term rentals is of interest because the purchase of homes for short-term rental purposes by investment buyers or second home owners reduces the potential availability of homes for long-term rentals and/or for purchase by local residents.

Advertised Short-Term Rentals

In early 2025, between 75 and 95 short-term rentals in the Columbia Falls municipal boundary (excluding Hotel listings) were advertised on VRBO and Airbnb. Peak short term rental periods are from mid-May through September. Units may sit mostly vacant the rest of the year. Summer lease rates for downtown units range from about $200 to $400 per night, allowing properties to generate more revenue as a short-term rental over a 4- or 5-month period than they would as a year-round rental.

Licensed Vacation Rentals: Columbia Falls

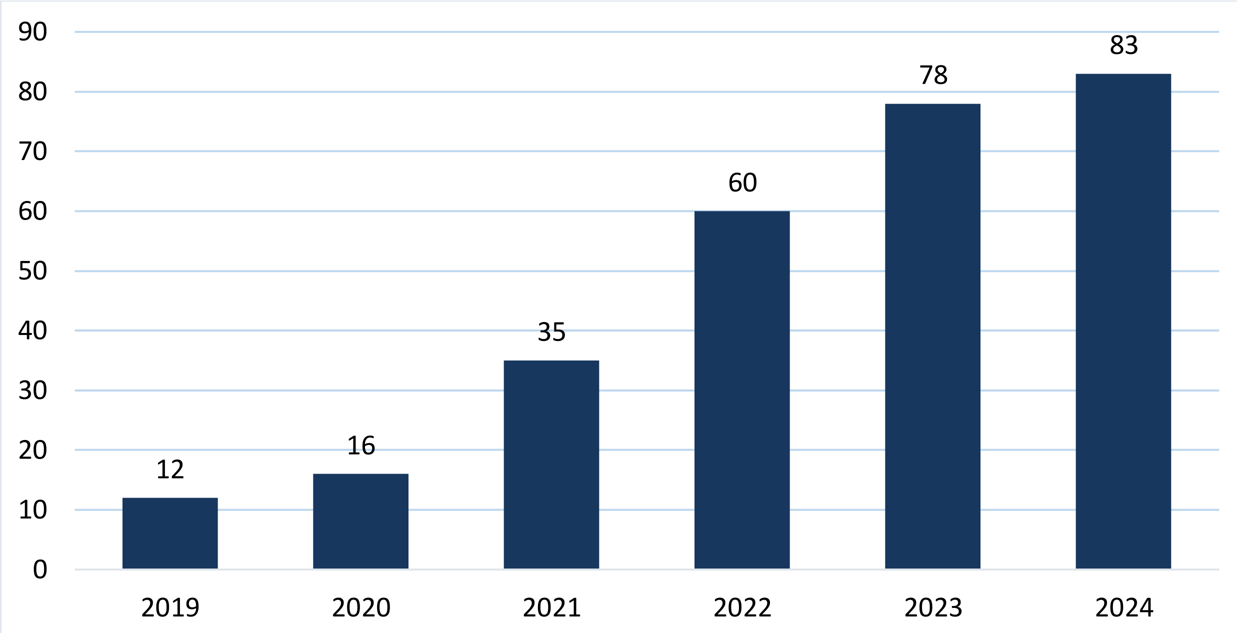
Vacation rentals are a permitted use by right in three of the city's business zoning districts. Vacation rentals in suburban agricultural and residential zoning districts must obtain an Administrative Conditional Use Permit.

To operate a vacation rental in the city, property owners must obtain a State of Montana Public Accommodation License and a city of Columbia Falls business license. Both licenses require an initial and yearly renewal fee of $40. Vacation rentals must collect and remit the 3% Resort Tax to the city and a 4% Lodging Facility Use Tax and a 4% Lodging Sales Tax to the state.

There are 223 active vacation rental licenses in the Columbia Falls Area, 37% of which are in the city (83 total). Five years ago, there were only 12 licensed vacation rentals in the city. These units include a combination of existing homes being utilized as short-term rentals, as well as new units built, including 24 units built in the past five years downtown. Real estate agents note that investor buyer interest in purchasing homes to short-term rent increased in Columbia Falls post-COVID, but settled when interest rates rose over 7%.

It is worth monitoring this trend and evaluating the priorities of the city as related to short-term rentals. Existing homes converting to short-term rentals may remove valuable housing stock from the local resident pool. New residences being built for short-term rental purposes decrease development opportunities for resident and workforce housing. Land is already scarce and expensive in the city.

Columbia Falls Housing Units with a Vacation Rental Business License by Year



Source: City of Columbia Falls

PROPOSED AND PENDING DEVELOPMENT

Land use control in the Columbia Falls Area changed significantly when the interlocal agreement that gave the city some planning jurisdiction for an approximate one-mile radius around the city in unincorporated Flathead County known as the "doughnut" expired. As of June 2024, Flathead County alone oversees land use approval in the doughnut area. Because the city is impacted by development near its boundary, this section discusses proposed and pending development in the city and doughnut area.

Approved Developments. At the end of 2024, at least 115 market-rate housing units had been approved but not yet built in the Columbia Falls Area. Most of these units will be built north of the city, in the Meadow Lake area.

Proposed. Three market-rate developments are proposed, totaling 122 units.

- Two smaller condominium projects are proposed in the city, totaling 20-units. It is anticipated seven (7) of the units may be for short-term rental use.
- A larger single family development with up to 102 homes is proposed north of the city on Meadow Lake Drive, but south of the railroad tracks. The applicant is requesting to be annexed into the city.

City of Columbia Falls Residential Development Pipeline

Location/Address	Type	Number of Units	Status	Price Point
812 4th Ave. W	Townhomes	12	Approved 2023	Market Rate
Tamarack Meadows	Single Family	103	Approved 2023 (NOT IN CITY)	Market Rate
Block 51	Condominiums	13	Proposed/Conceptual	Market Rate
639 9th St. W	Condominiums	7	Proposed/Conceptual	Market Rate
Garnier Heights	Single Family Dominant (TBD)	102	Proposed/Conceptual (NOT CURRENTLY IN CITY)	Market Rate

Source: City of Columbia Falls

SECTION 4 – FOR SALE HOUSING MARKET

This section evaluates how much home sale prices have changed since 2016 to understand the extent to which homes may have become more or less affordable to local residents and employees. It also summarizes units currently advertised for sale compared to units available in 2016 to illustrate changes in the availability of homes.

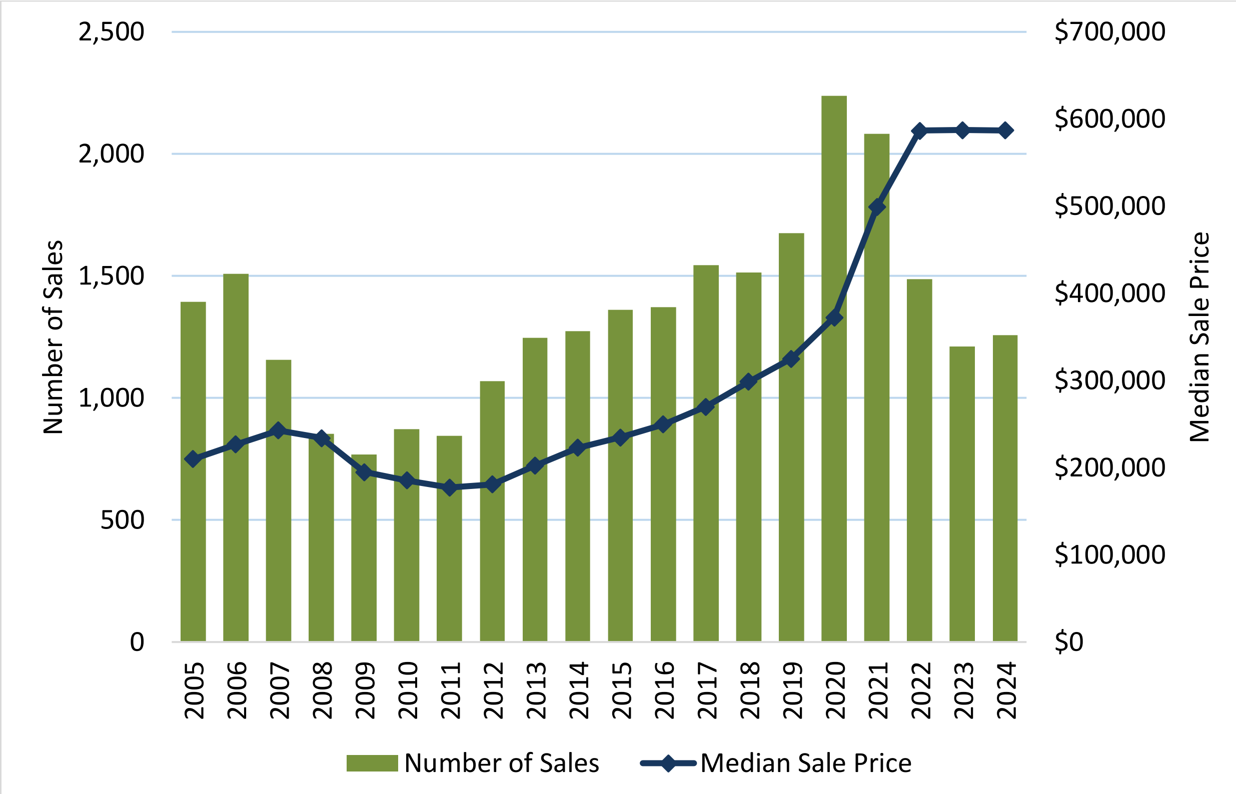
RESIDENTIAL SALES TRENDS

The real estate market in Flathead County has been through a few peaks and valleys over the past 20 years.

- During the 2008 to 2011 housing recession, sales volume dropped in Flathead County, along with sale prices. Demand for homes dried up, resulting in fewer sales and lower prices. The median sale price peaked in 2005, dropping 27% to its low in 2011.
- During the recovery period from 2012 to 2019, prices steadily rose 8.7% per year on average, along with sales volume. Median sale prices of homes increased by about 80% during this seven (7) year period, from $180,900 in 2012 to $325,000 in 2019.
- In the COVID years, the housing market exploded. In only four years, from 2019 to 2022, the median sale price increased 80%, with yearly rises averaging 16% per year – nearly double the yearly rate of increase during the prior seven years. Sales volume increased 33% in 2020 from 2019, with an average of 6 homes *per day* being sold. Despite sales volumes dropping by 29% in 2022, prices still rose. The median sale price in 2022 was $586,727.
- The median sale price stayed at about $587,000 the past two years. Sales volumes, however, dropped considerably, returning to below 2013 levels. Because the decline in sales was driven by a lack of supply of homes for sale rather than lack of demand, prices have remained high. Increased interest rates (currently about 6.5%) have impacted some buyer segments, but because demand still exists, prices have yet to drop.

The current market has, in some real estate agents' words, "returned back to normal," meaning open houses are again being held, asking prices are being negotiated, and homes are taking several weeks to a few months, instead of hours or days, to sell. But prices are staying high.

Number and Median Price of Residential Sales: Flathead County, 2005 to 2024



Source: Montana Regional MLS 2019 - 2024

The trend over the past five years in the Columbia Falls Area shows similar changes as the county, with a few differences to note:

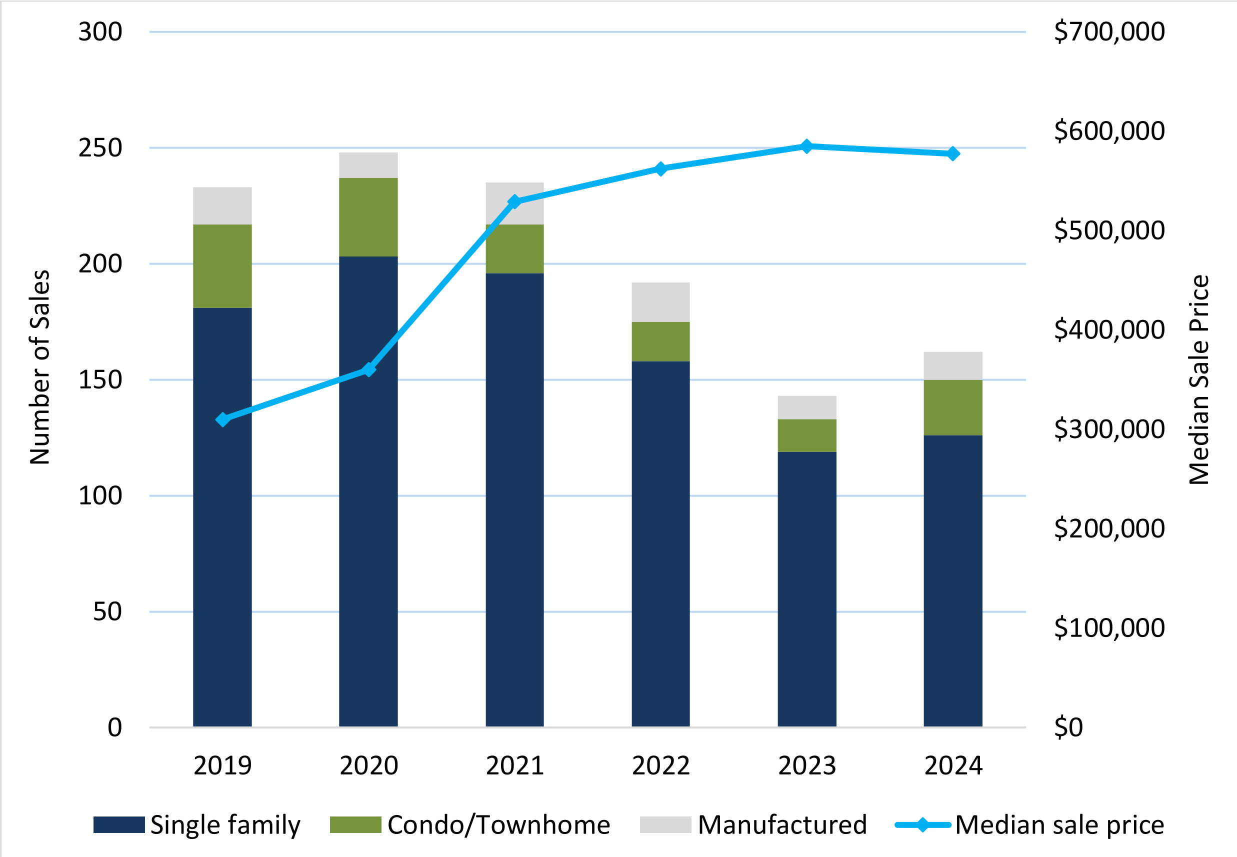
- Sales volumes did not increase as much, mainly because the Area does not have as much supply as the county.
- The median home sale price increased faster than the county, rising by 85% from 2019 to its peak in 2023 (17% per year on average).

Home sale prices increased 85% in four years.

- Homes are now taking about 15 weeks on average to sell and are selling for about 90% of the asking price. Negotiation is again occurring, but prices remain high.
- The vast majority of sales in the Area are single family homes (81%), higher than the county (74%). There is little diversity in the type of homes for sale in the Area.

Perhaps more importantly, during and post-COVID, investor buyers (vacation rentals) and second home buyers discovered the Columbia Falls Area. Over the past two years, investment and second home buyer interest increased. Real estate agents indicate that buyers are now relatively evenly split between investment/second home buyers and local residents. Columbia Falls is shifting from a predominantly blue-collar community to more of a destination location. Home prices, and some of the new housing product being produced, reflect this shift.

Number and Median Price of Residential Sales by Type: Columbia Falls Area, 2019 to 2024



Source: Montana Regional MLS 2019 - 2024

- Over the past five years, residential sale prices per square foot for the Columbia Falls Area have more than doubled.
- The median sale price of both single family and attached homes increased over 90%.
- Overall, median sale prices rose 13% per year on average.

Median Residential Sale Price: Columbia Falls Area, 2019 to 2024

	2019	2024	% Change
All Residential			
Median sold price	$310,000	$575,000	85%
Median sold price per sq. ft.	$182	$373	105%
Single Family			
Median sold price	$331,500	$636,000	92%
Median sold price per sq. ft.	$182	$380	109%
Attached (condo/townhome)			
Median sold price	$246,250	$470,000	91%
Median sold price per sq. ft.	$205	$393	92%

Source: Montana Regional MLS 2019 - 2024

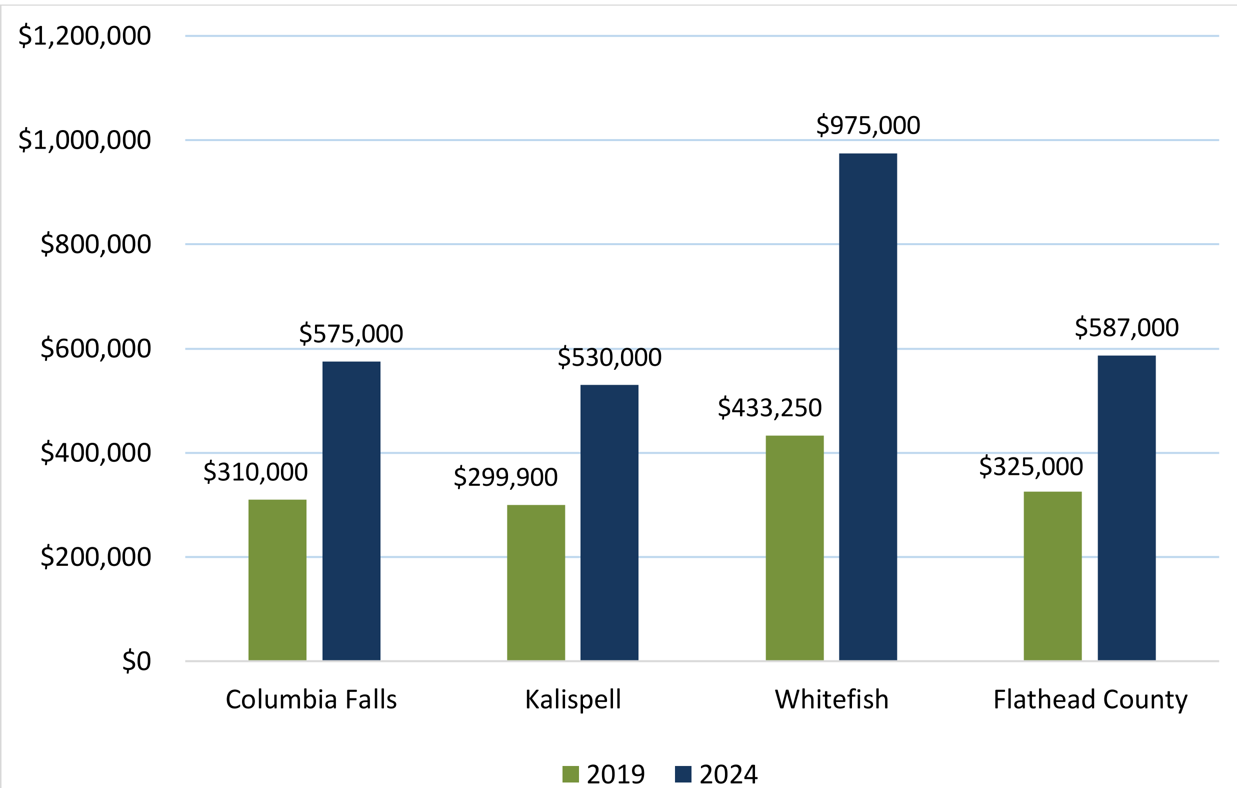
Homes sale prices have escalated throughout the Flathead Valley.

- The median sale price in the Columbia Falls Area rose 85% since 2019, more than both the county (81%) and Kalispell (77%). The Whitefish Area increased 125%, surpassing all communities.

Housing prices are no longer at the scale of local wages and incomes.

- The median sale price in the Columbia Falls Area is now just below the county median and is 8% higher than in Kalispell.
- Rises in home prices throughout the Valley far outpaced growth in resident incomes and employee wages.[11] Housing prices are no longer at the scale of local wages and incomes.

Median Residential Sales Price Comparison: 2019 and 2024



Source: Montana Regional MLS 2019 - 2024

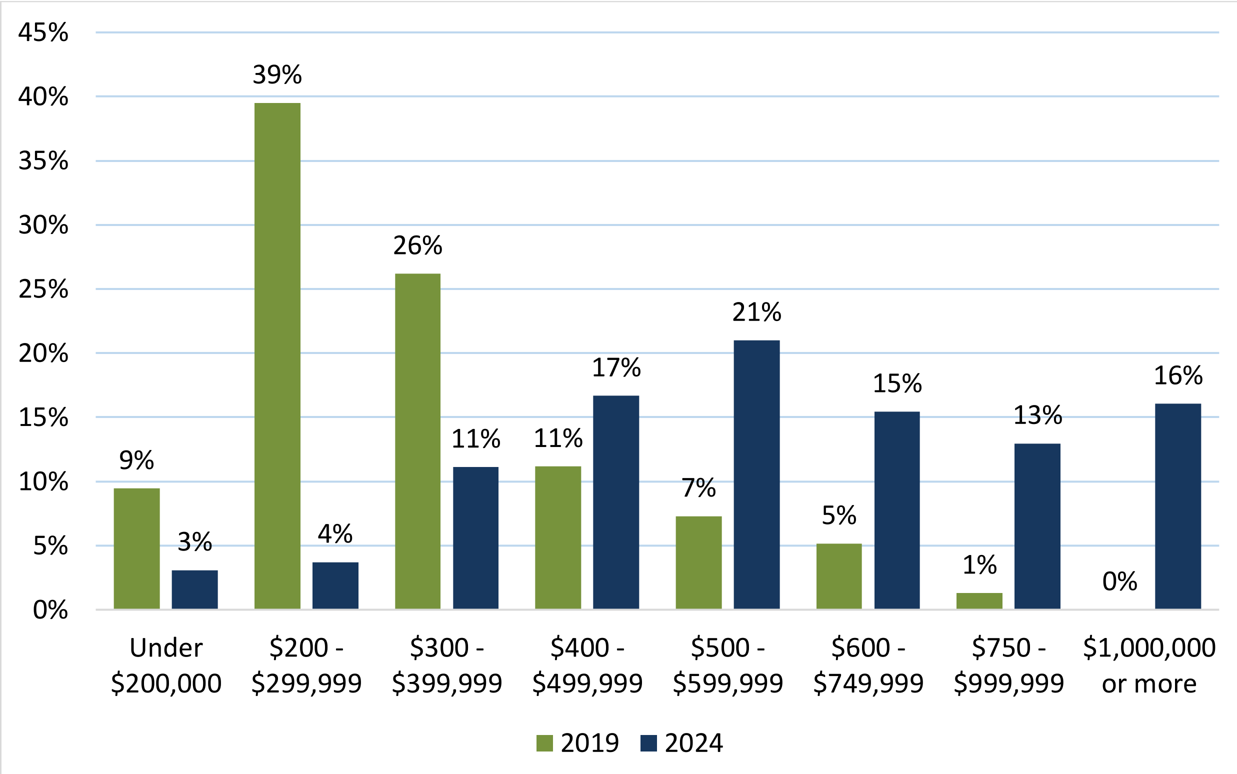
The substantial rise in home sale prices since 2019 is apparent in the inventory of homes sold by price bracket.

- In 2019, 48% of homes sold for under $300,000 and 6% sold for over $600,000.
- In 2024, this pattern reversed: 7% of homes sold for under $300,000 and 45% sold for over $600,000.

[11] See Section 2 – Economic Trends, Wages by Industry and Section 1 – Population and Demographic Trends, Household Income for more information.

- It requires an income of about $180,000 at a 6.5% interest rate to afford to purchase a $600,000 home (i.e., about 250% AMI for an average sized 2.5-person household).

Percentage of Sold Homes by Price: Columbia Falls Area, 2019 and 2024



Source: Montana Regional MLS 2019 - 2024

CURRENT AVAILABILITY

A general industry standard is that when the number of homes available for sale is below a 6-month supply, it is a seller's market – meaning that there are more buyers than homes available to purchase, resulting in rising prices.

There was a 5.8-month supply of homes for sale in the Columbia Falls Area in January 2025. This varies significantly by price, however.

- Residents primarily need homes priced between $200,000 and $400,000, which would be affordable for households earning between $60,000 and $120,000 per year. Only three (3) homes are listed below $400,000, which is less than a 2-month supply.
- Homes priced from $400,000 to $600,000 have about a 4.5-month supply.
- A 6-month supply is reached for homes priced from $600,000 to $1 million. And homes priced over $1 million show over a 12-month supply and comprise over 50% of homes for sale on the market. Homes over $1 million are primarily purchased by second homeowners.

- Single family homes priced below $500,000 are mostly older and in need of (sometimes significant) repairs. There are six (6) single family homes for sale in this price range, all of which are over 50 years old. Single family homes in good condition start at $560,000. Newer homes can still be purchased in Kalispell in the low $500,000's.
- Attached product can be found in good or decent condition in the $400,000's. Residents wanting to purchase condominiums and townhomes in the Columbia Falls Area often compete with investor buyers seeking vacation rentals with good access to Glacier National Park.
- There is little diversity of home choices in the Columbia Falls Area. Of attached product that is available, space and storage are common issues for locals. Expanding the supply of attached product designed for year-round family occupancy, with sufficient storage, could fill a gap in need at lower prices than single family homes.

Table 20. Columbia Falls Area For Sale Listings by Type and Price, January 2025

	Single Family Residential	Attached (Condo/Townhome)	Manufactured Home	Total
Under $200,000	1	0	0	1
$200 - $299,999	0	1	0	1
$300 - $399,999	1	0	0	1
$400 - $499,999	4	3	2	9
$500 - $599,999	9	4	1	14
$600 - $749,999	6	5	1	12
$750 - $999,999	10	1	2	13
$1,000,000 or more	27	0	0	27
Total	**58**	**14**	**6**	**78**
Median list price	$942,500	$594,500	$599,950	$767,500
Average list price	$1,218,810	$596,532	$643,483	$1,062,863

Source: Montana Regional MLS, January 2025

AFFORDABILITY FOR RESIDENTS

Comparing the incomes of resident employee households to the prices of homes on the market illustrates where primary gaps exist:

- In January 2025, there was a shortage of homes priced between $200,000 and $400,000, which are affordable for households earning between $60,000 and $120,000 per year (about 80% to 160% AMI). This is the core need for residents looking to purchase homes.
- Homes affordable for households earning under $60,000 per year are also undersupplied; however, producing homes affordable for these households will not

occur without substantial subsidies or programs such as Habitat for Humanity. These households also often have trouble qualifying for loans and meeting down payment purchase requirements. The NWMTCLT and Habitat for Humanity have homebuyer assistance programs that can help potential buyers navigate the process.

- Homes priced between $400,000 to $500,000 are in moderate need for residents. Subsidies are required to build single family homes at this price. The private market can build attached product (e.g., townhomes) in this price range under the proper balance of land price and permitted densities.[12] This price range presents an opportunity for the private market to produce attached units that are designed for residents to provide more diversity in housing options.
- Homes priced over $500,000 are generally oversupplied when compared to the proportion of local employee households that can afford to purchase these homes.

Homeowner Income Distribution Compared to For-Sale Availability

AMI Level	Maximum Income (2.5-person household)	Maximum Affordable Purchase Price*	Owner income distribution	For sale listings (Jan. 2025)
<60%	$45,120	$150,300	16%	0%
60.1-80%	$60,125	$200,250	10%	1%
80.1-120%	$90,240	$300,550	23%	1%
120.1-150%	$112,800	$375,700	15%	1%
150.1-200%	$150,400	$500,950	13%	13%
>200%	>$150,400	>$500,950	23%	83%
TOTAL	**-**	**-**	**100%**	**78**

Note: Shading indicates where there is a shortage of housing supply for the workforce.
*Assumes 30-year mortgage, 6.5% interest rate, 5% down payment, and 20% of monthly payment for taxes, insurance and HOA fees.
Source: HUD; Ribbon Demographics, LLC; Montana Regional MLS; Consultant team

[12] See Section 7 – Housing Resources, Challenges and Opportunities for more information.

SECTION 5 – RENTAL HOUSING MARKET

This section of the report presents information on the rental market in the Columbia Falls Area, including rental inventory, availability, and rents.

RENTAL INVENTORY

About 23% of households in the Columbia Falls Area and 36% within the city of Columbia Falls rent their homes.

Renter-Occupied Housing (2024): Columbia Falls Area and Columbia Falls

	Columbia Falls Area	Columbia Falls
Total Households	6,653	2,353
Renter-occupied	1,530	845

Source: U.S. Decennial Census (2010 & 2020); Population and Housing Units Estimates Program (compiled by the Montana Department of Commerce); Consultant team 2024 estimates

Owners and renters occupy a very different mix of home types in the city.

- Almost all homeowners in Columbia Falls live in single-family or mobile homes (97%). This illustrates the lack of diversity of housing options to purchase in the city.
- Renters live in a mix of single-family and attached units. Only 2% of renters live in mobile homes.
- Employers noted that some summer seasonal employees reside in RVs, vehicles, tents, or couch-surf due to the scarce availability of housing that time of year.
- Highline Apartments, completed in 2019 and 2020, added 180 needed newer units to the rental stock, providing rental options for professionals in the Valley. Units were full before construction was completed.

Columbia Falls Housing Units by Type, 2023

	Owner Occupied	Renter Occupied
Single Family*	92%	36%
Duplex, Triplex, Fourplex	1%	28%
Other Multi-Family	1%	34%
Mobile Homes**	5%	2%

Note: may not sum to 100% due to rounding
*attached and detached one-unit homes
**includes boat, RV, van, etc.
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

VACANCY RATE

As a general rule, double-digit vacancy rates are considered to be very high, rates at or below 3% are very low, and a vacancy rate of around 6% that is trending downward is typically an indication to developers that construction of additional units should begin. These "rules of thumb," however, vary by market area.

Rental listings in the Columbia Falls Area were monitored for one month, from December 6, 2024, to January 9, 2025.

- A total of 60 listings were found during this period. This equates to a rental vacancy rate of about 3.5% to 4.5%, which represents a tight rental market, but shows some loosening compared to recent years.
- Property managers noted that they were always full or near full over the past five years, with more units coming available in the past year. Vacancy rates vary by location – properties in Whitefish are still mostly full, Columbia Falls averages 5% vacancy, and Kalispell vacancies range from 10% to 15%, depending upon the property.[13] At the time of interviews, property managers with higher vacancy rates were not yet offering concessions to try to boost occupancies.[14]
- Income restricted rentals for seniors in the Columbia Falls Area are full and still have waitlists. The family rental complex was not reached, but online information indicated they were full. Property managers that were reached outside of the Columbia Falls Area noted that family units are most likely to come available in the winter, but they are typically fully occupied other times of the year.

Rental Listings, Columbia Falls Area: Dec. 6, 2024 – Jan. 9, 2025

	Studio/Room	1-b	2-b	3+-b	Total
Advertised Units	11	8	20	21	60

Source: rental listings, property manager interviews, rental property websites, Facebook, Craigslist, Zillow, Realtor.com

RENT TRENDS

Since 2019, the median gross rent rose an average of 9.2% per year in the city of Columbia Falls. This was a faster rate of growth than other communities in the Valley. Columbia Falls gross rents were about 21% less than the county in 2019, they are now 9% less. The city still provides the lowest median rent in the Valley, but the gap is closing.

[13] Kalispell has added 779 new rentals since 2023, including 156 income-restricted rentals. Another 600 units are slated for completion this year, including 138 income-restricted rentals (Junegrass Place), and 224 luxury apartments. It is to be seen what effect this will have on vacancy rates in Kalispell and throughout the Valley.

[14] During the 2008 recessionary period when rental vacancies rates increased over 10% to 15%, rental properties offered concessions to try to boost occupancies, such as free first month rent. A scan of websites in January 2025 showed some properties were beginning to offer concessions.

Property managers reported that rents in the Columbia Falls Area increased 20% during and after COVID and indicated that rents are now not as “cheap” as they used to be compared to other communities in the Valley. Near-zero vacancies just before and during COVID permitted all properties, regardless of condition, to rise to market prices.

When asked what units were most needed by renters, property managers noted a wide range, including units for employees making $20 or less per hour ($40,000 per year), to middle income needs ($60,000 per year), affordable units for families, and diversity in options.

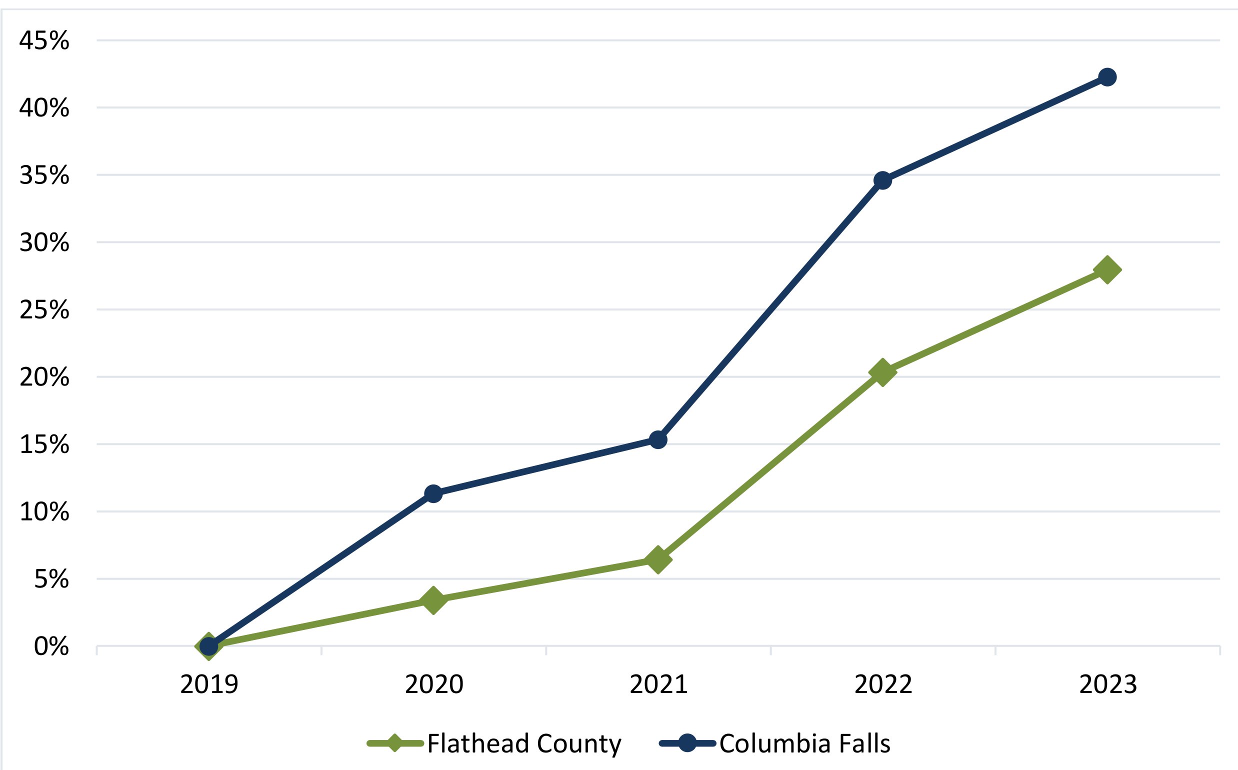
Looking ahead, property managers were keeping their eye on the rentals coming online in Kalispell and waiting to see if older properties would begin dropping rents more in line with the condition of the property to be competitive. Rents this past year rose at a more moderate level and it was felt that a return to 3% to 5% increases per year may be on the horizon, recognizing that current prices are high compared to local wages.

Average Yearly Change in Median Gross Rent, Flathead Valley: 2019 to 2023

Flathead County	Columbia Falls Area	Columbia Falls	Kalispell	Whitefish
6.4%	8.7%	9.2%	6.1%	6.7%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2015-2019, 2019-2023)

Median Gross Rent (Indexed to 2019)



Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

CURRENT RENTS

Current rents in the Columbia Falls Area range from $1,120 on average for studio apartments, up to $2,110 for three-bedroom units. Market rents are affordable for households earning between 80% and 100% AMI.

Average Rents by Bedroom Size: Columbia Falls Area

	Studio	1-b	2-b	3-b
Advertised Units (12/6/24-1/9/25)	$1,120	$1,240	$1,710	$2,110
AMI Affordability*	73%	81%	93%	103%
Income Needed to Afford Rent + Utilities	$48,380	$53,570	$73,870	$91,150
# of Average Wages Needed to Afford Rent	0.9	1.0	1.4	1.8

*AMI affordability of property manager interview rents. Calculation assumes 1-2 people in a 0/1 bedroom units, 3 people in 2-bedroom units, and 4-people in 3-bedroom units.
Source: rental listings, property manager interviews, rental property websites, Facebook, Craigslist, Zillow, Realtor.com

AFFORDABILITY FOR RESIDENTS

Comparing the incomes of resident employee renter households to available rentals illustrates where primary gaps exist:

- There is a shortage of rentals affordable for households earning $45,000 or less (60% AMI). These are employees earning about $22 per hour. These would be below-market rentals, such as LIHTC properties. LIHTC rents typically fall 20% to 40% below market and would be of significant benefit in the high-rent environment.[15]
- Rentals for households earning less than 30% AMI are also in short supply. Households at this income level include the working poor, households receiving disability or welfare assistance, and households with special needs. Because of the special needs of these households, specific research targeting these needs is recommended before pursuing projects. USDA Rural Development and other subsidy programs are needed to provide units at this level.
- For households earning from $45,000 up to $60,000, there is a shortage of larger units (2- and 3-bedrooms) that would be suitable for families. Larger units on the market are priced for households earning higher incomes (e.g., $70,000 or more).

[15] See Section 6 – Housing Problems, Cost Burden, where it is estimated that between 50% to 60% of renters in the city and Area are cost-burdened. Affordable rental options for households earning below 80% and 60% AMI will help some of these households.

Local Resident Affordability

AMI Level	Maximum Income (2.5-person household)	Maximum Affordable Rent Payment	Renter Income Distribution	% available rentals
<30%	$23,510	$590	17%	0%
30.1-60%	$45,120	$1,130	25%	8%
60.1-80%	$60,125	$1,500	13%	22%
80.1-100%	$75,200	$1,880	11%	33%
100.1-120%	$90,240	$2,260	8%	18%
>120%	>$90,240	>$2,260	25%	18%
Total	**-**	**-**	**100%**	**60**

Note: Shading indicates where there is a shortage of housing supply for the workforce.

Source: HUD; Ribbon Demographics, LLC; rental listings, property manager interviews, rental property websites, Facebook, Craigslist, Zillow, Realtor.com; Consultant team

SECTION 6 – HOUSING PROBLEMS

This section highlights problems with the city's housing market. It includes information about households who are cost burdened by their housing payments, live in overcrowded conditions, and reside in substandard units.

COST BURDENED HOUSEHOLDS

Households are cost-burdened if their housing payment (rent and mortgage plus utilities) exceeds 30% of their gross income and are severely cost burdened if it exceeds 50%. Cost-burdened households often have insufficient income left over for other life necessities, including food, clothing, transportation, and health care.

Based on ACS 5-year estimates, 27% to 32% of households in the city of Columbia Falls are cost-burdened, with 12% to 16% needing over one-half of their income to pay for housing costs, which is similar to rates seen in the county.

Cost Burdened and Severely Cost Burdened Households: Columbia Falls

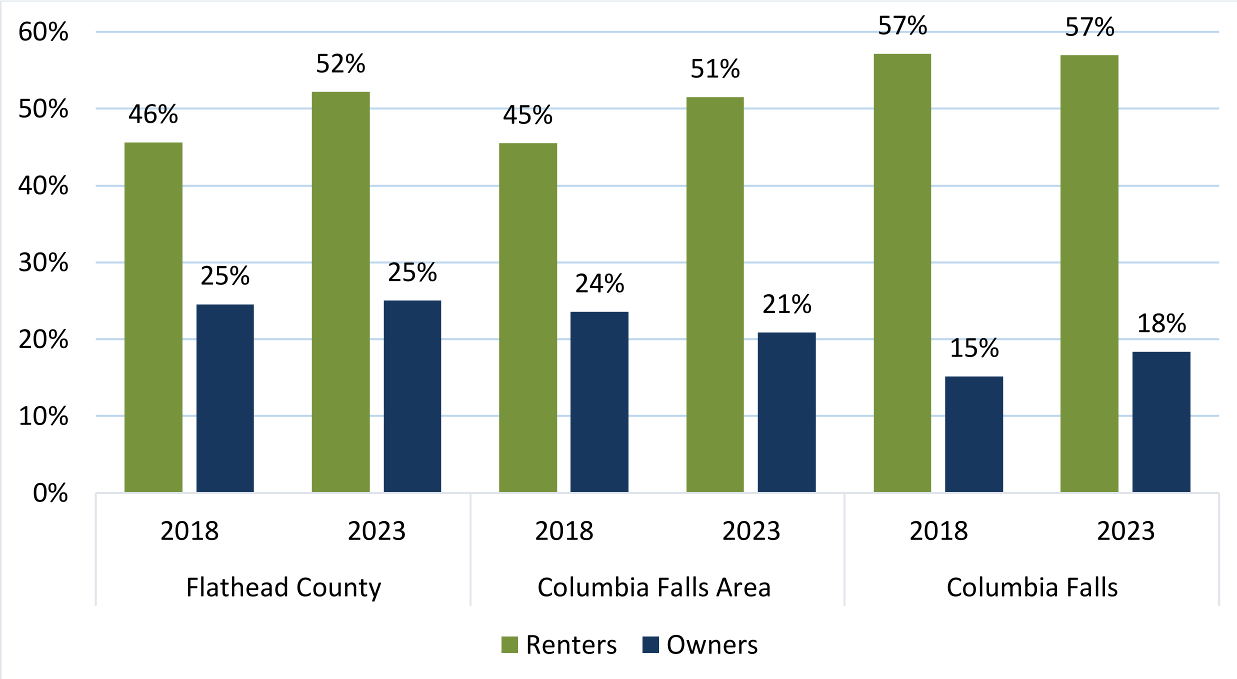
Housing Payment as a % of Income	2018	2023
Total cost burdened	27%	32%
30.1-50%	15%	16%
>50%	12%	16%

Note: Year-over-year changes are within the margin of error of the data so may or may not be real. The information helps to understand the range of the problem rather than to track changes over time.
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2014-2018, 2019-2023)

This problem affects both owners and renters, but renters are disproportionately impacted. In Columbia Falls, more renters are cost-burdened (57% cost-burdened) than not. A much lower 15% to 20% of owners are cost-burdened.

Rents increasing at a rate of 9.2% since 2019 compared to a yearly 5.8% increase in Area wages has likely worsened cost burden among renters.

Cost Burdened Households: 2018 to 2023 Estimates



Note: Year-over-year changes are within the margin of error of the data so may or may not be real. The information helps to understand the range of the problem rather than to track changes over time.
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2014-2018, 2019-2023)

SUBSTANDARD HOUSING AND HEATING FUEL

Housing is considered substandard when it lacks basic facilities, including complete plumbing, complete kitchens or heating. Households residing in substandard housing are considered to be in need of assistance, even if they are otherwise satisfied with their housing.

- According to ACS 5-year estimates, no homes lack complete plumbing or kitchen facilities in the city. Discussions with the city indicate that demolitions of homes in a severe state of disrepair or that are uninhabitable are uncommon.
- Most occupied homes in Columbia Falls are heated with utility gas and electricity. A small share of homes rely on wood or propane.

Based on this data, the age of housing and maintenance of units are more likely to affect the condition and suitability of housing for locals.

Columbia Falls Home Heating Fuel Used: 2023

	Renters	Owners	All Households
Utility Gas	32%	64%	53%
Electricity	66%	30%	43%
Other (e.g., wood, propane)	1%	7%	5%

Note: may not sum to 100% due to rounding
Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

OVERCROWDING

Overcrowding does not have a strict definition. Most property managers allow no more than 2-persons per bedroom in their units. The Census Bureau defines overcrowded housing units as those with more than 1-person per room.

Based on ACS 5-year estimates, renter households are more likely to be overcrowded than owner households, although the problem affects a low 1% to 2% of households. Employers noted that employees who want to live in the Columbia Falls Area often need several roommates to afford rent, affecting not only workers earning $20 per hour but also those earning up to $60,000 per year.

Overcrowded Households: 2018-2023 Estimates

	Columbia Falls Area		Columbia Falls	
	2018	2023	2018	2023
Overcrowded owner occupied units	1.5%	1.5%	0.0%	0.9%
Overcrowded renter occupied units	2.5%	1.4%	0.0%	2.1%

Note: Changes seen between 2018 and 2023 are within the margin of error of the data so may or may not be real. The information helps to understand the range of the problem rather than to track changes over time.
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2014-2018, 2019-2023)

SECTION 7 – HOUSING RESOURCES, CHALLENGES AND OPPORTUNITIES

This section examines available housing resources in the area, including, but not limited to, partnership opportunities with the Northwest Montana Community Land Trust (NWMTCLT) and Habitat for Humanity, as well as potential land partnership opportunities. Federal, state, local and philanthropic funding sources are also discussed.

LAND OPPORTUNITIES

Private Land

Vacant land is very limited in the city. As of February 2024, there were less than 100 buildable lots in the city, including 73 residential and two (2) multi-family. As the city undertakes land use planning, zoning, and subdivision regulation changes pursuant to SB 382 and attainable housing goals, land use opportunities may change. Regardless, given the scope of housing needs and the interconnectedness of the region, evaluating opportunities and working with developers on land in the wider Columbia Falls Area will also be necessary to ensure a variety of housing opportunities remain accessible to residents making their living in the area. This may include the potential redevelopment of 2,400 acres of land that was formerly the home of the Columbia Falls Aluminum Company (CFAC) east of the city. The private market will need help to build homes at prices most needed by residents. Working with private developers in areas most suited for resident housing will be essential to encourage more affordable homes for residents.

Public and Institutionally-Owned Land

Providing land at low or no cost can be an effective strategy for catalyzing new affordable and workforce housing. Although taking the land cost out of the development proforma helps, in today's construction market, it may not be sufficient on its own to build housing at prices affordable to most local employees. The ability for the city to work with the NWMTCLT and Habitat for Humanity on the old baseball fields at Railroad Street, using city land in combination with Habitat's low-cost development model utilizing volunteers, donations, grants and homeowner labor, and the NWMTCLT management structure is a good example of this strategy.

Not all city-owned land is available or suitable for housing development, and options are very limited. The city should inventory other partnership land opportunities both within and near the city's jurisdiction, including:

- City and County underutilized lands that are suitable and available for housing development.

- Institutional, non-profit and potentially large employer land partnership opportunities should be explored. As the ability to attract and retain teachers and health care workers has become increasingly difficult, many communities have created successful partnerships on school district and health care provider lands, for example, to build resident workforce housing that helps both the community and the employer.[16]
- State and federal-owned lands. While the process to undertake housing development on state and federal parcels is often cumbersome and time-consuming (e.g., 5- to 10-years or more), these entities hold 94% of land in Flathead County.
- State trust lands are also present in the Area and have a process that can be followed to undertake development. Any development must, however, be undertaken for the best interest of the trust and cannot be done for less than full market appraised value. Federal or other grants would be required to offset the full value to produce below-market housing.

  The Veterans Home parcel and cemetery in Columbia Falls is one example of state trust land in the city. This land carries additional restrictions in that it must be operated for the benefit of veterans. The state also passed HB 81 in 2023, funding the expansion of the cemetery to all veterans, not just those who occupy the Veterans Home, and providing $160,000 per year for management and maintenance. It is uncertain how much land will be set aside to meet this requirement.

FUNDING SOURCES

Federal and State Sources

Many state and federal sources for subsidizing attainable housing are available, though their use is defined by the restrictions of the funding source. State and federal sources are predominately restricted for lower income households from 30% to 80% AMI, with some homebuyer assistance able to span up to 120% AMI. In all instances, local funds are useful to leverage competitiveness and effectiveness of state and federal grants and loans. The most common include:

- Low-Income Housing Tax Credit (LIHTC) program. The LIHTC program is the largest source of funding for developers of new affordable rental housing for low-income households (80% AMI or less). The program awards developers nonrefundable and transferable tax credits to subsidize the construction and rehabilitation of low-income

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[16] The Eagle County School District in Eagle County, Colorado, is a prime example. They have developed a housing plan for several of their parcels to provide a range of rental and ownership housing affordable for residents. https://www.eagleschools.net/about-us/housing-master-plan. St. John's Health in Jackson, Wyoming, began producing housing on their land at least 15 years ago. Many other examples can be found in high-cost communities in Colorado, Idaho, Wyoming, and Montana (e.g., Big Sky School District), among other states.

housing. Developers sell their LIHTCs to outside investors to help fund the development. This allows units in the housing project to be rented at below-market rates.

The LIHTC program offers a 4 percent credit, which is not competitive, and a 9 percent credit, which is very competitive. The 4 percent credit subsidizes a smaller percentage of the low-income units in a development and is in low demand because developers have trouble making them work – the credits alone do not cover their costs. LIHTC 9% credits, on the other hand, are in high demand. Applicants usually request many more 9% tax credits than are available to award.

- Home Investment Partnerships Program (HOME). Provides block grants to governments, affordable housing authorities and nonprofits to build, acquire and/or rehabilitate housing for rent or homeownership to low-income (80% AMI or less) households. States and local governments can use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits. The program also includes down payment assistance to households earning up to 120% AMI.
- Community Development Block Grants (CDBG). Funds are available to counties, cities and towns to help fund single- and multi-family construction and rehabilitation for housing affordable for households earning 80% AMI or less.
- Individual and Project-Based Section 8 Housing Choice Vouchers. Provides rent subsidies to very low-income households, elderly persons and persons with disabilities. Project-based vouchers are attached to buildings; housing choice vouchers apply to individual renters. Vouchers serve very low income households earning 50% AMI or less.

  The Whitefish Housing Authority administers vouchers that may be used by renters within the portion of the city that falls within 10-miles of the city of Whitefish. There is a waitlist.
- USDA Rural Development (RD) programs. These programs offer loans, guarantees, grants and other credit support for housing development in rural areas for low-income households. Two of the income-restricted rental properties in the city utilized RD programs in conjunction with LIHTC to construct the units. Most programs serve households earning below 50% and below 80% AMI.
- Coal Trust Multifamily Homes program. The Coal Trust Multifamily Homes Program allows the State of Montana Board of Housing to administer money from the permanent coal trust fund. The program originally allocated $15 million in 2019 and was increased to $65 million in 2023. It provides loans to develop or preserve rental apartments that are affordable for low- and moderate-income households, meaning households that do not earn over 80% AMI and 95% AMI, respectively.
- Housing Montana Fund. The Housing Montana Fund is a revolving loan fund that provides loans to match funds from other sources, provide bridge financing, acquire existing housing to either preserve or convert housing to low- or moderate-income (no

more than 80% and 95% AMI, respectively), or preconstruction technical assistance in rural/small cities.

Local Funding Sources

Local funding sources have the advantage of being more flexible in their use than many other funding sources to help provide attainable housing and housing programs across all income levels in need. Building an attainable housing fund can help the city leverage and be more competitive for grants, facilitate and contribute to partnerships for attainable housing, support bonds, acquire land, finance beneficial housing organizations and programs, and increase flexibility in housing policy. Current sources that can be explored include:

- General fund allocations or assigned mill levy.
- Resort tax allocations for attainable housing. Columbia Falls voters approved a 3% resort tax in June 2020. Allocations are used to reduce property taxes for taxpayers (25%), public safety programs (55%), infrastructure capital improvements (14%), city administration costs (1%), and resort tax administration (5%).

  Attainable housing can be a legal use of the resort tax. For example, voters in the city of Whitefish approved allocating 10% of the 3% resort tax collections for attainable housing, effective this year. Big Sky allocates a portion of its 3% resort tax plus additional 1% infrastructure tax (per SB 241) for attainable housing infrastructure support and also for attainable housing developments and programs through a competitive application process.
- Urban Renewal District (URD) and Targeted Economic Development District (TEDD). Funds must be spent within the defined districts. The city has one URD including commercial downtown properties, and two TEDD districts encompassing industrial areas.
- Fees collected in lieu of building attainable housing through voluntary development provisions (e.g., density bonus ordinances) are other options available in Montana. No such provisions currently exist in the city.

Significant funding is needed to produce attainable housing. While the amounts can be daunting, simply starting a modest affordable housing fund is beneficial. It helps bring the community into the conversation, illustrates commitment, provides financing to leverage results, and portrays and supports community priorities related to attainable housing.

Philanthropic Funds

While philanthropy can be beneficial, it can also be hard to obtain for attainable housing. Gifts also often come with limitations either specified by the donor or the collecting organization. As attainable housing gains momentum and is successful in a community, however, the ability to procure and locate funds increases.

Existing organizations have been very effective in procuring and leveraging philanthropic dollars for attainable housing development and programs, including Habitat for Humanity, NWMTCLT, and Housing Whitefish. The Whitefish Community Foundation and Explore Whitefish, along with local banks, businesses, and other entities have become more active in supporting housing development and creative programs in the Valley in recent years.

LOCAL ORGANIZATIONS

Until the city adds more staff, working with local organizations is essential.

The city of Columbia Falls has little capacity to undertake attainable housing development and programs itself, nor does it need to. Any involvement in attainable housing requires researching opportunities, shaping partnerships, exploring and acquiring funding, tracking and managing funding sources and reporting requirements, undertaking development and/or program formation, as well as administering programs and managing produced housing units – occupancy, turnover, maintenance, etc. By continuing to build relationships with existing organizations, the city can fill in the current gaps in local capacity until which time it is ready, able, and desires to do more.

Northwest Montana Community Land Trust (NWMTCLT)

The NWMTCLT provides permanently affordable homeownership opportunities for low- and moderate-income households earning up to 140% AMI in the Flathead Valley and Northwest Montana. The organization uses a land trust model to ensure permanent affordability of homes in their portfolio so that subsidized investment in attainable housing will serve multiple families over the life of the home.

The organization collaborates with public and private entities, neighborhood and community organizations, community-based and for-profit developers, and local and state government agencies to develop and maintain permanently affordable housing. It leverages state, federal, local and donor dollars to undertake its mission.

Recent collaboration with Habitat for Humanity has benefitted both organizations by allowing the NWMTCLT to also procure undeveloped land for attainable housing development utilizing Habitat’s development model. It also ensures that Habitat homes that are built on land owned by the land trust will retain their affordability over time.

Habitat for Humanity

Habitat for Humanity builds quality homes and provides homeownership opportunities to qualified families who live and work in Flathead County. The organization has utilized its volunteer and homeowner labor model to construct 70 homes to date in the Valley and has several pending this and in coming years. Households earning between 30% to 80% AMI that are facing insecure, costly, or unsafe conditions are eligible to apply for homes. Homeowners must also contribute 275 hours toward building their own or someone else's home.

Habitat's applicant pool has shifted in recent years from primarily larger families to include more individuals and smaller families, a sign that more people are being impacted by rising housing costs. About 60% of current Habitat homeowners are single female householders with one to four children.

Whitefish Housing Authority

While the reach of this organization's programs is limited to the Whitefish Area, the organization administers housing choice vouchers that may be used by renters within a portion of the city (see Funding – Federal and State Sources – Vouchers, above).

In addition, the organization has expertise that may be useful as Columbia Falls explores their housing program: grant writing, navigating funding sources, program development and technical housing expertise.

DEVELOPMENT ENVIRONMENT

During the 2023 Legislative session, a package of bills were passed into law with the intent to encourage and streamline housing development across the income spectrum. This includes:

- SB 382, the Montana Land Use and Planning Act, which requires an overhaul of land-use planning processes, front-loading site analysis and public input at the comprehensive planning stage, and making site-specific development review and approval administrative. Communities are required to quantify their housing needs over 20 years and zone to allow those units to be built by right. It will also require that cities adopt five recommendations from a list of 14 strategies for increasing housing access. The bill applies to cities with more than 5,000 people that are in counties with more than 70,000 people, which includes Columbia Falls.
- SB 323, requires cities with more than 5,000 residents to allow duplexes anywhere that single-family residences are allowed, which includes Columbia Falls.
- SB 245, requires cities to allow multi-unit housing developments in commercial zones. The bill would apply to municipalities designated as urban areas that have more than 7,000 residents. Columbia Falls has about 5,790 residents.

Given these new laws, Columbia Falls will be undertaking many changes to their planning and zoning policies. One purpose of this study is to help the city understand the housing units and price points that are most needed by full-time residents and the workforce to help guide updates to these policies pursuant to state bills.

To help focus pending changes, developers in the Valley were asked what would help most to facilitate attainable housing development for residents and the workforce in Columbia Falls and the Valley. Comments centered around land, infrastructure, reducing or subsidizing fees for attainable units, and process expediency.

- Land. Land is expensive and scarce, especially in the city of Columbia Falls. The price of parcels and low-density zoning prohibits developers that desire to build modest priced homes from doing so; however, luxury apartments or homes at prices more suited to second home owners, investors and visitors are feasible. Rental vacancy rates are still tight in the Columbia Falls Area, while they have loosened in Kalispell. There is interest to provide more year-round rentals, but either bringing land costs down or raising densities, and preferably both, are needed.
- Infrastructure. Infrastructure impact fees and required improvements result in costs that are passed through to homebuyers and to renters. Kalispell routinely requires developers to bond for significant infrastructure improvements, which under current high interest rates is expensive. Sharing infrastructure costs in exchange for a portion of units to be attainable and proactively planning for infrastructure improvements where attainable housing is desired would help. For example, the city of Whitefish is helping to pay for a portion of infrastructure improvements for recently approved attainable rental projects in the city. Such assistance illustrates the extent to which jurisdictions are willing to work with developers to produce desired housing and reduce developer uncertainty when proposing attainable product.
- Attainable unit subsidy. Producing single family homes priced below $500,000 will not happen without subsidies. Developers can be encouraged to propose rental product with at least a portion of units priced below market if they know the city will refund some impact fees and/or cover sewer and water tap fees, for example. Explore opportunities to reduce costs for desired housing product.
- Process. While no developer indicated that the Columbia Falls process was particularly cumbersome compared to other jurisdictions, under the high interest rate environment, the faster that projects can be completed, the less the cost will be to the end user. Architectural review changes, additional design requirements, and delays during building inspection all add up and reduce the ability to provide attainable units.

COST OF RESIDENTIAL CONSTRUCTION

The cost to develop housing varies by multiple factors, including location, target demographic, density, and product type. The primary residential development costs include land acquisition, construction costs, soft costs (design, engineering, overhead), site work, and financing.

Overall Trends

Prices rose significantly during and post-COVID for materials, labor, and land.

- Labor shortages resulted in higher wages and material delays extending the time to build.
- The average cost to build rose at least 40% in the past 5 years.
- The average price of land per acre tripled in the Valley since 2019.

Developers noted that this past year, prices for materials have stabilized. Labor is also more available, but wages remain high. Interest rates on construction loans are also high compared to past years, ranging from 6% to 9%, increasing the time cost of development. Overall, however, the cost to build has stabilized, with modest increases more in line with historic, pre-COVID price changes expected this year.

Land

The most variable cost in residential construction is land. Land costs vary depending on the location of the parcel, zoning, suitability for development, and access to infrastructure. Limited availability, combined with competition for various uses, including luxury residential development for investment, visitor or second home purposes, puts upward pressure on land values.

Land costs translate directly into housing unit prices and is a significant factor in the variable costs of housing among different communities in the Flathead Valley. This means that if land prices rise by 3%, so will the cost of developed homes, plus a premium depending upon construction financing interest rates.

Higher density projects are able to share land costs among multiple units to bring the average cost of land per unit down; however, parcels zoned for multifamily development typically cost more per acre than single family lots.

Looking at the prices of lots for sale in January 2025:

- Current single family home lots for sale in Columbia Falls Area start at $164,500.
- Multifamily property in Kalispell may run $1 million or more per acre. This equates to $25,000 per unit if 40 units are built and $50,000 per unit at 20-units per acre.

Soft Costs

Soft costs are expenses that are not considered direct construction costs and include architectural, engineering, permitting, taxes, insurance, overhead, and legal fees. Soft costs were reported to average 15% to 20% of total project costs. The ability to waive some city fees for deed-restricted attainable development helps developers.

Financing is also often included in soft costs. Financing costs generally make up less than 5% of the total development costs. Financing used to develop affordable housing, such as LIHTC or stacked multiple funding sources, can cost more than traditional financing, however. High-interest construction loans raise financing costs and under high interest rate environments construction delays due to natural causes (e.g., weather), materials delay, or permitting processes quickly add up.

Cost to Build

The following table summarizes input from several developers on estimated costs to build single-family and multi-family units in the Flathead Valley. Information reflects the cost to build moderately priced residences for year-round residents rather than luxury homes or rentals geared for second homeowners or visitors. These are point in time estimates based on recent project completions and are likely lower than what future projects will cost. The prototype multi-family project also does not reflect units built with structured, underground parking, which increases the cost to build by upwards of $35 per square foot, but makes more efficient use of limited land.

Assuming vertical construction, infrastructure and land comprise about 70% of total construction costs, soft costs between 15% to 20%, and developer fee of only 10%, the price to produce multi-family and single-family homes varies significantly, as shown below. Land, vertical, and infrastructure costs average $230 per square foot to build a condo or apartment, compared to about $300 per square foot for a single family home. The ability for land costs, infrastructure and site improvements to be shared across multiple units in more dense developments is reflected in this difference.

An average-sized 2.5-person household earning 100% AMI ($72,500) per year can afford a home priced at about $250,450. A subsidy of $18,650 is needed to make the multi-family unit affordable for a 100% AMI household and a $332,900 subsidy is needed to buy-down the single family home.

Cost to Build Estimates: 2024

	Multi-Family (condos/apartments) 900 sq. ft.		Single Family 2b/2b 1,500 sq ft	
	Assumptions	**Cost**	**Assumptions**	**Cost**
Labor and materials (hard costs) + land	$220-$240/sq. ft.	$207,000	$290-$320/sq. ft.	$457,500
Design, fees, financing (soft costs)	20% of hard costs	$41,400	15% to 20% of hard costs	$80,100
Developer fee	10% of hard costs	$20,700	10% of hard costs	$45,750
Total Cost to Build		**$269,100**		**$583,350**
Price affordable for households at the median income [1]	$75,200 (100% AMI)	$250,450	$75,200 (100% AMI)	$250,450
Gap (subsidy needed)		**$18,650**		**$332,900**

[1] Max purchase price assumes 30-year mortgage at 6.5% with 5% down and 20% of the payment covering taxes, HOA, PMI and insurance.
Source: Developer interviews, consultant team

SECTION 8 – ESTIMATED HOUSING NEEDS

This section of the report estimates the number of housing units needed by employees in the Columbia Falls Area to address current deficiencies and keep up with job growth to accommodate future needs to support businesses and the community through 2029 and 2034. This includes:

- Housing needed to address current overcrowded housing conditions and employees forced to commute into the Area for work;
- Housing needed for employees filling future jobs in the Columbia Falls Area;
- Housing units needed in the city based on the city's share of jobs in the Columbia Falls Area and its share of households; and
- The distribution of housing needed by ownership and rental and by price points attainable for resident employee households.

The housing needs estimated in this section are a component of housing demand in the Columbia Falls Area, but they do not represent total demand. The estimate includes housing that is likely to be provided by the market and gaps where the market is unlikely to provide housing needed to support local residents and employees. It does not include additional components of demand, such as resident households who would like to buy a new or different home in the Columbia Falls Area or out-of-area households wanting to purchase vacation or retirement homes.

CURRENT HOUSING SHORTFALL

This section identifies the impact that the housing shortage for residents making their living in the Columbia Falls Area has on employers, employees and the community.

The estimated housing units needed or current households affected are shown in the following table for each identified impact. Each impact is discussed in more detail in other sections of this report:

- Unfilled jobs: Employers reported increased difficulty recruiting and retaining workers to fill positions. With unfilled positions, businesses struggle to provide quality services and generate needed revenue during peak business periods. Unfilled jobs are a key indicator of the need for additional housing for employees. (See Section 2 – Economic Trends, Unfilled Jobs)
- Forced to commute: Employees commuting into the Area for jobs that would prefer to live near their jobs if they could find suitable, attainable housing are forced to commute. Providing stable housing options for these commuters has many benefits to both employers and the community, including helping to decrease employee turnover,

improve customer service, and increase community vibrancy. (See Section 2 – Economic Trends, Commuting)

- Severely cost burdened households: Households are cost-burdened if their housing payment (rent and mortgage plus utilities) exceeds 30% of their gross income and are extremely cost-burdened if it exceeds 50%. Cost-burdened households often have insufficient income left over for other life necessities, including food, clothing, transportation, and health care. (See Section 6 – Housing Problems, Cost Burdened Households)
- Overcrowded households: Overcrowded units are indicators of unhealthy housing conditions and high housing costs relative to incomes, and can be a precursor to homelessness. Employers noted that many of their employees that live in the Area must have roommates to afford housing. (See Section 6 – Housing Problems, Overcrowding)

Estimated Impact of Current Housing Shortfall

Issue	Impact		Units Needed
Unfilled Jobs	8% of jobs unfilled (460 total)	385 employees needed to fill jobs*	230 units needed to house employees**
Forced to commute	54% of employees commute in for work (2,555 employees)	37% of commuters want to move to the Area (945 employees)	570 units needed to house commuters**
Severely cost burdened households	16% of households are severely cost burdened	1,065 households are severely cost-burdened	Addressed by renter assistance programs and building more attainable housing options
Overcrowded households	1.5% of households are overcrowded	100 households are overcrowded	50 units needed to alleviate overcrowding***

*Employees hold 1.2 jobs on average (# jobs/1.2 = # employees)
**1.66 employees on average reside in employed households (# employees/1.66 = # housing units)
***An estimated one unit for every two overcrowded households is needed to alleviate overcrowding

Because some of the above issues are duplicative (e.g., some households are both cost-burden and overcrowded) and some will be addressed by providing enough housing for all future employees (e.g., unfilled jobs), the total housing needed to address current deficiencies is lower than the sum of each of the above estimates. When devising programs, prioritizing objectives and planning housing to serve residents, however, it is important to understand all of the underlying issues and impacts.

An estimated 620 housing units are needed to address current housing deficiencies in the Area.

Housing Needed to Address Current Shortfall

	Columbia Falls Area	City Share
Forced to commute	570	225*
Overcrowded households	50	20**
New housing units needed	**620**	**245**

*Assumes households that are forced to commute will reside in the city at the same ratio as present. 39% of employees living and working in the Columbia Falls Area reside in the city.
**35% of households in the Columbia Falls Area are in the city.
Note: figures rounded to the nearest 5

FUTURE NEEDS

This section estimates the housing units that will be needed by employees filling jobs vacated by retirees and new jobs in the Columbia Falls Area. City estimates based on population growth, pursuant to SB 382, are provided in Appendix B.

Retiring Employees

Employers will need to fill the jobs vacated by retirees. Some retirees will stay in their homes upon retirement, meaning that additional housing will be needed for employees filling their position. Other employees will leave the area upon retirement; however, when they sell their homes, some will be purchased by second-home owners or remote workers rather than local employees. The below estimate conservatively assumes that one-half of employees filling positions vacated by retirees will require additional housing.

Employers reported on the survey that about 6% of their workforce will likely retire over the next five years. About 285 employees will be needed to fill jobs vacated by retirees through 2029, which equates to 170 housing units. Assuming one-half of retiree homes will be available to house in-coming employees, an additional 85 housing units will be needed for employees filling vacated jobs in the Area.

Homes Needed in the Columbia Falls Area and City to Fill Jobs Vacated by Retirees

	Columbia Falls Area	City Share
Anticipated retirements through 2029 (%)	6%	6%
# of employees needed to fill vacancies	285	145
Total employee households (1.66 employees/household)	170	90
New housing units needed through 2029	**85**	**45***

*51% of Area jobs are in the city.
Note: figures rounded to the nearest 5

Job Growth

To house all employees filling the number of projected new jobs in the Columbia Falls Area over the next five years (715 new jobs), approximately 360 additional housing units will be needed.

To house all employees filling the number of projected new jobs from 2029 to 2034 (495 new jobs), approximately 250 units will be needed.

Homes Needed in the Columbia Falls Area to Keep Up with Job Growth

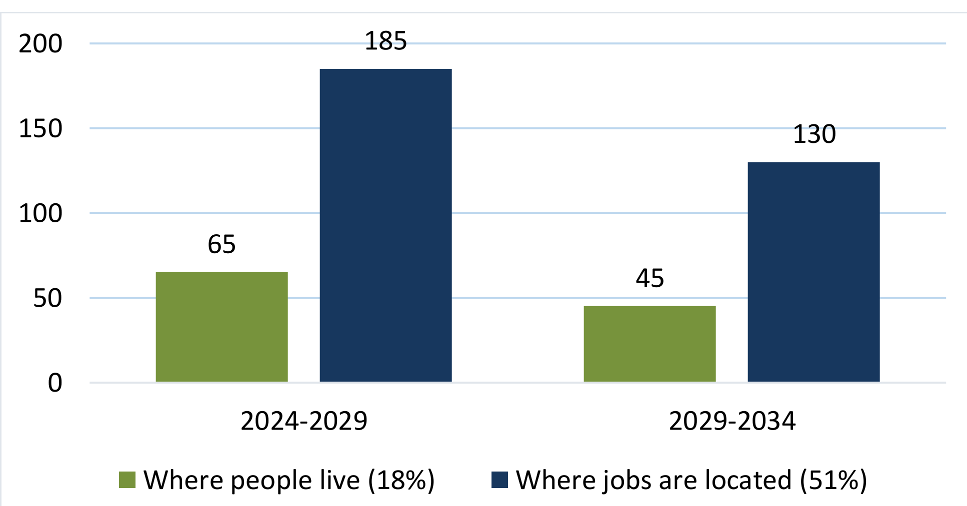
	2024 - 2029	2029-2034
Increase in Jobs	715	495
Jobs per Employee	1.20	1.20
New Employees Needed	595	415
Employees per Household with a worker	1.66	1.66
New housing units needed	**360**	**250**
Average per year	72	50

Note: figures rounded to the nearest 5

The number of housing units needed in the city is a subset of the need in the Columbia Falls Area. The amount of housing needed in the city will vary depending on whether current commuting patterns are retained or whether more workers are housed within the city to reduce commuting and house employees nearer to their jobs and city services.

- If current commuting patterns are retained, then about 18% of employees working in the Columbia Falls Area will reside within the city. This equates to a need for only 65 units over the next five years, or 13 units per year.
- If housing is provided based on the share of jobs in the Columbia Falls Area that are located within the city, then 185 units are needed by 2029, or 37 units per year.

City of Columbia Falls Housing Needed to Keep Up with Job Growth: 2024 to 2034



Source: 2024 Employer Survey; U.S. Census Bureau, Decennial Census 2020 and LEHD (2022); Consultant team

TOTAL HOUSING NEEDS

Based on estimated current and future needs in the Columbia Falls Area, an additional 1,400 housing units will be needed through 2034. This equates to an average of 140 units per year over the next ten years in the Area, including between 45 to 65 units per year in the city. This estimate includes homes that the free market will provide and units for which subsidies and/or incentives will be required to produce.

The current and future housing need estimates provide a framework for housing policy discussions to focus local housing programs and development. Most jurisdictions do not address 100% of identified needs. The city will need to make their own policy decisions regarding whether it is in their interest or capacity to address all of the identified needs or focus on certain components of estimated needs.

Current and Future Housing Needs through 2034

	Columbia Falls Area	City
Total Current Needs	**620**	**245**
Overcrowding	50	20
Forced to commute	570	225
Total Future Needs (through 2034)	**780**	**200 to 405***
Job Growth	610	110 to 315*
Retiring Employees**	170	90
Total Housing Needs (through 2034)	**1,400**	**445 to 650***
Average per year	140	45 to 65*

*Range is based on retaining current commuting patterns (18% of Area employees live in the city) (low end) or building enough units to house employees filling 100% of new jobs in the city (upper end).
**Employers estimate that 6% of employees will retire by the end of 2029; the ten year projection assumes another 6% will retire between 2029 and 2034.
Note: figures rounded to nearest 5

HOUSING NEEDS BY OWN/RENT

Ownership and rental housing for local employees and residents is needed.

- Rentals are needed to help recruit new workers and residents to the Columbia Falls Area and provide the ability for current residents to move into different rentals as household needs change.
- Ownership is needed to retain year-round residents, help keep young families and employees that desire to buy in the community, and support community stability.

In light of current conditions, about 60% of new units should be for ownership and 40% for rent, recognizing the mix of units available in the city, the need for employers to fill jobs, robust rental development in Kalispell, and the shortage of homes at prices residents can afford throughout the Valley. The ultimate ratio will vary, however, depending upon the community's desired direction, housing program and development opportunities, housing market conditions and local housing policy.

Columbia Falls Area Housing Units Needed by Tenure

	2024-2034
New Housing Units Needed	1,400
Own (60%)	840
Rent (40%)	560

HOUSING NEEDS BY INCOME (AMI)

Given current housing market and development conditions, the market alone is expected to provide about 40% of the housing units needed by residents and employees in the Columbia Falls Area (59912). About 835 below-market housing units are needed by 2034.

Ownership and rental housing should be produced in line with the income distribution of households employed in the Columbia Falls Area. For ownership:

- The core need for residents looking to purchase homes is for homes priced between $200,000 and $400,000, which are affordable for households earning between $60,000 and $120,000 per year (about 80% to 160% AMI).
- Homes affordable for households earning between $45,000 and $60,000 per year are also undersupplied; however, producing homes affordable for these households will not occur without substantial subsidies and programs such as Habitat for Humanity. These households also often have trouble qualifying for loans and meeting down payment purchase requirements. The NWMTCLT and Habitat for Humanity have homebuyer assistance programs that can help potential buyers navigate the process.
- Finally, homes priced between $400,000 to $500,000 are in moderate need for residents. Subsidies are required to build single family homes at this price. The private market can build attached product (e.g., townhomes) in this price range given the proper balance of land prices and permitted densities.[17] This price range presents an opportunity for the private market to produce attached units that are designed for full-time residents to provide more diversity in housing options.

[17] See Section 7 – Housing Resources, Challenges and Opportunities for more information.

Ownership Gap by Area Median Income Level

AMI Level	Max Household Income (2.5-person household)	Maximum Affordable Purchase Price*	Owner Income Distribution	Units Needed
<60%	$45,120	$150,300	16%	-
60.1-80%	$60,125	$200,250	10%	104
80.1-120%	$90,240	$300,550	23%	230
120.1-150%	$112,800	$375,700	15%	147
150.1-200%	$150,400	$500,950	13%	126
>200%	>$150,400	>$500,950	23%	234
Total	-	-	**100%**	**840**
			Ownership Gap (below market units)	*545*

Note: Shading indicates where there is a shortage of housing supply for the workforce. Lighter shading means units are in short supply, but selective units are needed: units priced under 80% need special programs like Habitat for Humanity to produce; units from 150-200% AMI are supplied now (mostly attached product: townhomes, condos, etc), but are increasingly difficult for the private market to produce without incentives or subsidies.
*Assumes 30-year mortgage, 6.5% interest rate, 5% down payment, and 20% of monthly payment for taxes, insurance and HOA fees.

For rentals:

- Rentals affordable for households earning $45,000 or less (60% AMI) are needed. These are employees earning about $20 per hour. These would be below-market rentals, such as LIHTC properties. LIHTC rents typically fall 20% to 40% below market and would be of significant benefit in the high-rent environment.[18]
- For households earning $45,000 up to $60,000, larger units (2- and 3-bedrooms) for families are needed, which should be priced at $1,500 per month or less. Market units rent for $1,700 and up on average.
- Rentals for households earning less than 30% AMI may also be needed. Households at this income level include the working poor, households receiving disability or welfare assistance, and households with special needs. Because of the special needs of these households, specific research to understand the extent of needs is recommended before pursuing projects. USDA Rural Development and other subsidy programs are needed to provide units at this level.

[18] See Section 6 – Housing Problems, Cost Burden, where it is estimated that between 50% to 60% of renters in the city and Area are cost burdened. Affordable rental options for households earning below 80% and 60% AMI will help cost burdened households.

Rental Gap by Area Median Income Level

AMI Level	Max Household Income (2.5-person household)	Maximum Affordable Rent Payment	Renter Income Distribution	Units Needed
<30%	$23,510	$590	17%	97
30.1-60%	$45,120	$1,130	25%	142
60.1-80%	$60,125	$1,500	13%	72
80.1-100%	$74,200	$1,880	11%	63
100.1-120%	$90,240	$2,260	8%	48
>120%	>$90,240	>$2,260	25%	138
Total	**-**	**-**	**100%**	**560**
			Rental Gap (below market units)	*290*

Note: Shading indicates where there is a shortage of housing supply for the workforce. Lighter shading indicates means selective units are in short supply at this price: 2- and 3-bedroom units for 60-80% AMI households are needed.

APPENDIX A

EMPLOYEES PER HOUSEHOLD

The number of employees per employed household was estimated from 2019-2023 ACS data for the Columbia Falls Area by dividing the number of employed persons by the number of households with a worker. On average, the area has 1.66 employees per working household.

Employees per Employed Household Calculation: Columbia Falls Area

2023 Population age 16 and over	12,531
Employed civilian population age 16 and over (%)	61.6%
Employed civilian population age 16 and over (#)	7,721
2023 Households	6,024
Households with at least one worker	77.4%
Households with at least one worker	4,660
Employees per employed household (12,531 employees / 4,660 households with a worker)	1.66

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates; Consultant team

JOBS PER EMPLOYEE

The number of jobs held per employee was estimated by dividing the estimated number of jobs in Flathead County in 2024 by the average employed labor force during the year.[19] As shown below:

- Employees hold an average of 1.1 jobs in Flathead County. This is likely conservative for the Columbia Falls Area. Employees in most tourism-impacted communities hold 1.2 to 1.3 jobs on average, in part because many employees pick up summer seasonal jobs as a supplement to their full-time jobs.
- Employers responding to the survey noted that about one-half of their summer seasonal employees live in the area year-round and hold other jobs in the county. *As a result, a ratio of 1.2 jobs per employee is used in this report to estimate workforce housing needs in the Columbia Falls Area.*

[19] Montana Department of Labor & Industry/LAUS estimates the number of employed residents in Flathead County. This includes persons that may hold jobs within or outside of Flathead County. Based on worker commute information from the US Census Longitudinal-Employer Household Dynamics Program, the number of working Flathead County residents that commute out for jobs is approximately equal to the number of persons that commute in to Flathead County for work. This means that the number of working residents of Flathead County reported by Montana Department of Labor & Industry/LAUS is a good approximation of the total number of persons filling jobs in the County.

Jobs per Employee Estimate: Flathead County and Columbia Falls Area

Flathead County Jobs (2024 est.)*	56,697
Average # of employed labor force (2024)**	52,911
Average Jobs per Employee (Flathead County)	1.1
Average Jobs per Employee (Columbia Falls Area)	**1.2**

*assumes 2.4% job growth from 2023 to 2024
**11 months through November 2024
Source: Montana Department of Labor and Industry QCEW and LMI; U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

APPENDIX B

ESTIMATE OF CITY HOUSING NEEDS BASED ON POPULATION GROWTH

About 32 new homes are needed in the city per year through 2034 to provide housing for all employees that will be filling new jobs. Thirty-two (32) new homes is also the median number of housing units needed per year based on two population growth scenarios.

- Scenario #1: Columbia Falls grows at 1% per year on average, which is the State of Montana's projected rate of growth in Flathead County from 2020 to 2030. This is a conservative estimate. Under this scenario, 250 housing units will be needed by 2034 to house new residents.
- Scenario #2: Columbia Falls grows at 1.5% per year on average, which is the city's historical rate of growth from 2010 to 2024. Under this scenario, 385 housing units will be needed by 2034 to house new residents.

Columbia Falls Housing Needed to Accommodate 10 and 20-year Population Projections

	2024-2034		2034-2044	
	1%/yr. growth	1.5%/yr. growth	1%/yr. growth	1.5%/yr. growth
New Population	605	929	669	1,078
Persons per household	2.4	2.4	2.4	2.4
New Housing Units Needed	250	385	280	450
Avg. per year	25	39	28	45

COLUMBIA FALLS
MONTANA

City Council
Agenda Item Summary

Title: Grant Application Notification

Date: 4/30/25

Staff Contact: Chad Stephens

AGENDA ITEM SUMMARY: The Columbia Falls Police Department (CFPD) has applied for a grant to purchase beaching equipment and medical equipment designed for crisis response.

BACKGROUND: CFPD has undergone active shooter training and crisis trauma medical care. This training highlighted the need for certain types of breaching equipment and medical gear. Flathead Electric provides public safety grants to facilitate these types of needs. CFPD has applied for this grant to supply this equipment.

ANALYSIS:

FINANCIAL CONSIDERATIONS: If awarded the grant will provide $8,915.00 to purchase this equipment.

STAFF RECOMMENDATION: Recommend approval of acceptance, if the grant is awarded.

SUGGESTED MOTION: No action is needed until grant is awarded.

ATTACHMENTS: Equipment bids.

Item No.6.

NORTH AMERICAN RESCUE®

www.NARescue.com • 888.689.6277

QUOTE
Q03791

Quote Date: 04/17/2025

35 Tedwall Court Greer SC 29650
Phone: (864) 675-9800
Fax: (864) 675-9880

QUOTE

BILL TO: 29024

COLUMBIA FALLS POLICE
130 6TH ST W
COLUMBIA FALLS, MT 59912

SHIP TO: **PO #:** STEPHENS0417

COLUMBIA FALLS POLICE
Chad Stephens
130 6TH ST W
COLUMBIA FALLS, MT 59912
P: (406) 890-3483

Entered By: Ebony McElrath *emcelrath@narescue.com*

Date/Time Printed: 04/17/25 13:54

Contact Name	Contact Phone	Contact Email
Chad Stephens		cstephens@colfallsmt.com

Shipping Method	FOB Type	Payment Terms	Master #	Exp. Date
970-BESTWAY	ORIGIN	NET 30	923893	05/17/2025

Quantity	UOM	Item Number	Item Description	Item Weight	Ext. Weight	Unit Price	Extended Price
7	EA	85-0417	KIT, SRO CRISIS RESPONSE - BLK	5.50	38.50	$313.98	$2,197.86

Payment Remittance:

North American Rescue, LLC PO Box 360320 Pittsburgh, PA 15251-6320	North American Rescue, LLC Routing #: 043000261 Account #: 9089953 SWIFT #: IRVTUS3N	NAR TAX ID: 27-1024029 NAR DUNS: 832426782 CAGE CODE: 06ST7 Please visit us at www.narescue.com

Subtotal	$2,197.86
Discount	$0.00
Freight	$52.00
Tax	$0.00
Total	**$2,249.86**

Subject to NAR's Terms & Conditions. For details, please visit: https://www.narescue.com/legal/terms-and-conditions.

The ARMOR product is controlled by the Export Administration Regulations (EAR). It may not be exported, sold, transferred, transported, or shipped outside of the U.S., either in its original form or after being incorporated into other items, without first obtaining approval from the U.S. government or as authorized by U.S. law and regulations.

The sale or export, whether directly or indirectly, to the Russian Federation or Belarus, or for use by either, is strictly prohibited.

Item No.6.

BLUE FORCE GEAR®

Sales Quote

QUOTE#: ABS QUO0279
Please refer to this Quote # when ordering

BFG Store | 166 Pine Barrren Rd | Pooler, GA 31322

Bill-to Address	**Ship-to Address**
Columbia Falls Police Department Chad Stephens 130 6th St W Ste A Columbia Falls, MT 59912 United Sates	Columbia Falls Police Department Chad Stephens 130 6th St W Ste A Columbia Falls, MT 59912 United Sates

Document Date	Salesperson	Quote Valid To	Shipping Method
April 16, 2025		July 16, 2025	
Customer PO #	**Payment Terms**	**Payment Method**	**Customer ID**
	Prepaid	Credit Card	C102190

Item # / Variant #	Description / Description 2	QTY	UOM	Est. Ship Date	COO / Berry	Unit Price	Line Amount
25360	Micro Trauma Kit NOW!-MOLLE HW-PRO Supplies, BLACK	13	Each			165.55462	2,152.21
	HW-TKN-MTKN-PRO-BK				Yes		
	THIS QUOTE IS VALID FOR NINETY (90) DAYS						

Lead time is no later than (NLT) 90 days after receipt of order (ARO)

TERMS AND CONDITION

For returns within 30 days, email returns@blueforcegear.com for RMA.

The sale, export and re-export of Blue Force Gear products, technology, software and/or any other items deemed an export by the U.S. Government are subject to the laws and regulations of the United States. Diversion contrary to U.S. law is strictly prohibited. Details of the Export Administration Regulations (EAR) can be found at www.bis.doc.gov.
By accepting this shipment of commodities, the end user accepts these aforementioned terms and conditions.

Subtotal	**$ 2,152.21**
Invoice Discount	0.00
Total Tax	0.00
Total USD	**$ 2,152.21**

Jersey Tactical Corp.
201 Strykers Rd suite 19/331
Lopatcong, NJ 08865 US
9089952700
sales@jerseytactical.com
http://www.jerseytactical.com

Estimate

ADDRESS
Columbia Falls
130 6TH ST West, # A
Columbia Falls,, MT. 59912

SHIP TO
Columbia Falls
130 6TH ST West, # A
Columbia Falls,, MT. 59912

ESTIMATE # 2060
DATE 04/08/2025
EXPIRATION DATE 05/08/2025

ACTIVITY	QTY	RATE	AMOUNT
Active Shooter KIT Claw, Go-Sling, Claw mount (deleted) 30" HEAVY DUTY BLACK CLAW, Go-Sling, and Claw mount	7	549.00	3,843.00
PPW/POUCH BUNDLE Combo of the PPW and the Pouch Bundle. A custom Aluminum Purchase Point Wedge made out of tool grade Aluminum material. The JTC Patented CLAW PPW is designed as an exact replica of the CLAW in order to provide the max separation for an effective Breach	7	59.99	419.93

SUBTOTAL	4,262.93
SHIPPING	250.00
TOTAL	**$4,512.93**

Accepted By

Accepted Date

COLUMBIA FALLS
MONTANA

Budget Plan of Action & Milestones

Foster a fiscally responsible and forward-thinking community by embracing an incremental budgeting approach that ensures the continuity and enhancement of essential municipal services. The City is committed to strategically investing in capital improvements that strengthen our infrastructure, prioritizing public safety and public health, and maintaining the high level of service our residents expect and deserve.

17 Apr	Department Budget Worksheets
5 May	Council Regular Session – Budget Action Plan
28-15 May	Staff Budget Development
14 May	Staff Insurance Committee
19 May/6PM	Council Budget Workshop (FY25-26 Budget Goals, Priorities)
19 May	Council Regular Session
2 Jun/6PM	Council Personnel Committee
2 Jun	Council Regular Session
5 Jun/4PM	Council Public Works Committee
5 Jun/6PM	Council Parks and Rec Committee
16 Jun/6PM	Council Public Safety Committee
16 Jun	Council Regular Session
16 Jun	Notification of Public Hearing
7 Jul	Council Public Hearing for Preliminary Budget
21 Jul/6PM	Council Workshop (Revenue Funds and Final Budget Thoughts)
21 Jul	Council Public Hearing for Preliminary Budget (Possible Adoption)
4 Aug	Certified Tax Values Received
4 Aug	Council Public Hearing for Budget
18 Aug	Council – Final Budget and Levies (Possible Adoption)
NLT 30 Sep	Budget Submission

May

M	T	W	T	F
			1	2
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30

June

M	T	W	T	F
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
30				

July

M	T	W	T	F
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30	31	

August

M	T	W	T	F
				1
4	5	6	7	8
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29

September

M	T	W	T	F
1	2	3	4	5
8	9	10	11	12
15	16	17	18	19
22	23	24	25	26
29	30			

Item No.8.

COLUMBIA FALLS

City Manager's Report

City Calendar

26 April: Skatepark Grand Opening

2 May: Arbor Day Tree Planting

5 May: City Council Regular Mtg
- ***Public Hearing*** - Housing Study (SB382)
- FY2025-26 Budget Plan of Action

6 May: Tree Board
- Arbor Day Review
- Review trees on 4th Ave West near the Safety and Mobility Improvement Project

6 May: Parks Committee
- Review Eagle Scout Project @ Wildcat Park
- Disc Golf Course Proposal

8 May: Planning Commission
- ***Public Hearing*** - Railroad Field Homes Project with Habitat for Humanity

19 May: City Council Regular Mtg
- Council Workshop - Budget Goals & Priorities
- Approve Council Procedures
- ***Public Hearing*** - Railroad Field Homes Project with Habitat for Humanity

2 June: City Council Regular Mtg
- Council Personnel Committee

Staff Highlights

City Manager
•Orientation with City Staff & Community
•FY2025-2026 Departmental Budget Review

Public Works & Planning
•Arbor Day
•Skatepark Landscaping
•Glacier to Gateway Safety & Mobility Project
•WWTP Project
•Reviewing PERs for Water & Sewer (SB382)
•Sidewalk and Parking Improvements - Phase 2

Fire
•Pit to Park – training burn on 30 April

Human Resources
•Hiring: Pool Manager and Staff
•Hiring (upcoming): 2x Police Officers

Finance & Admin
•Grant Management
•2025-2026 Budget Prep
•Council Chambers Sound System Modification

City Manager Report

Item No.8.

- **Council and Community Inquiries from April 21, 2025 Council Meeting**
  - Skatepark Noise. City Police increased patrols near the Skatepark. Skatepark Association is also aware of noise complaints and emphasizing the importance of being good neighbors and respecting the park.
  - Fenholt Park Parking. Staff is considering permanent "No Parking This Side of Street" signs for the south side of 9th St E.
  - Railroad Field Park Bleachers. Parks Dept relocating 1 of 3 bleachers from Fenholt.
  - Park Restroom Hours of Operation. Public Works Department is ordering signs to display the hours of operation. In work.

- **Community Interest Items**
  - Falls Park Waterfall is operational for the season
  - Parkside Credit Union donated office furniture to the City
  - Iron Fitness donated gym equipment to the Fire Department
  - Columbia Falls Nursery donating shrubs and bushes for Skatepark beautification
  - Destination Marketing Organization is producing a Columbia Falls Recreational Map that will highlight City parks alongside area recreational activities and trail systems.
  - Community Gardens at River's Edge Park cleanup event on 22 April
  - Glacier Bank and Chamber of Commerce successful "Clean the Falls" on 22 April

- **Budget: FY2024-25 Execution and FY2025-26 Development**
  - FY24-25 – Budget Amendment for Capital Overlay and Resort Tax on 19 May
  - FY24-25 – Ongoing review of FY25 4th Quarter execution plan
  - FY25-26 – Ongoing review of departmental budget worksheets
  - City Contracts Comprehensive Review simultaneous to Budget Development

- **League of Cities and Montana Municipal Interlocal Authority**
  - 2025 Legislative Session officially concluded on Wednesday, 30 Apr. The bills passed will now go to the Governor for his consideration to either sign into law, veto, or allow to become law without his signature.
  - **FY2026 Inflation Factor – 2.11%** for mill levy calculations
  - **FY2026 MMIA Employee Benefits Program Renewal – 12.2%** Final Rate Adjustment
  - Read the most recent Muncipal Bulletin – 2 May 2025 for summary of key legislation impacting local municipalities.

Visit the City of Columbia Falls Website and Contact Us for Questions
https://www.cityofcolumbiafalls.org/
https://www.cityofcolumbiafalls.org/contact-us
https://www.cityofcolumbiafalls.org/meetings

Columbia Falls Fire Department
2025 Runs

Item No.9.

	Jan	Feb	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Total	2025
calls	33	29	24	33									119	
Weeks	20	19	10	13									62	52.10%
Peterson	15	11	6	9									41	34.45%
Smith, R.	19	13	9	11									52	43.70%
Thomas	18	8	9	12									47	39.50%
Ross	16	14	3	6									39	32.77%
Loughery	5	4	1	2									12	10.08%
Smith, K.	5	1	10	3									19	15.97%
Arnold	10	7	8	11									36	30.25%
Perkins	5	4	6	3									18	15.13%
Willcut	8	9	7	6									30	25.21%
Woodruff	8	8	7	14									37	31.09%
Shanks	4	2	1	3									10	8.40%
Bates	1	0	1	4									6	5.04%
Stuhler	11	4	7	3									25	21.01%
Schrader	3	6	1	2									12	10.08%
Grogan	0	0	9	27									36	30.25%
Dickerson	4	1	1	2									8	6.72%
Butts	7	6	3	1									17	14.29%
Hogan	10	9	9	15									43	36.13%
Kehl	4	2	3	2									11	9.24%
Vessels	15	20	10	20									65	54.62%
Kienas	12	14	13	20									59	49.58%
Johnson	14	11	6	7									38	31.93%
Jost	6	19	8	19									52	43.70%
Atchley	1	2	0	0									3	2.52%
Thorsteinson	5	6	6	6									23	19.33%
Weber	2	6	1	3									12	10.08%
			#1 month		#2 month		2025 #1					Average:	33	27.97%

	Jan	Feb	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Calls YTD 2025	
Total calls	33	29	24	33									119	
Rural	19	15	17	23									74	62.18%
City	14	14	7	10									45	37.82%
Mutual Aid Received	1	4	0	1									6	5.04%
Mutual Aid Given	3	1	1	1									6	5.04%
Medical & MVA	16	12	8	16									52	43.70%

Columbia Falls Fire Department Incident Breakdown

Item No.9.

2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	2025
Dispatches	**33**	**29**	**24**	**33**									**119**	**Dispatches**
ALS Medical Total	0	3	0	1									4	ALS Medical Total
BLS Medical Total	16	9	8	15									48	BLS Medical Total
Medical CPR	0	2	0	1									3	Medical CPR
Medical ALS	0	1	0	1									2	Medical ALS
Medical BLS	5	5	2	4									16	Medical BLS
Medical Lift Assist	3	4	2	6									15	Medical Lift Assist
MVA with injury	4	0	2	1									7	MVA with injury
Extrication	0	0	0	0									0	Extrication
Ambulance Driver	0	0	0	1									1	Ambulance Driver
MVA non injury	4	0	0	4									8	MVA non injury
Airport Emergency	0	0	0	0									0	Airport Emergency
Traffic Control	0	0	0	0									0	Traffic Control
HazMat	4	0	0	2									6	HazMat
Hazardous Conditions	4	0	0	3									7	Hazardous Conditions
CO	0	0	0	0									0	CO
Gas Leak/Odor inside	2	0	0	0									2	Gas Leak/Odor inside
Gas Leak/Odor outside	2	0	0	0									2	Gas Leak/Odor outside
Powerline	0	0	0	3									3	Powerline
Other	0	0	0	0									0	Other
Service	0	1	0	1									2	Service
Good Intent	1	1	3	0									5	Good Intent
Fire Alarm	1	1	0	1									3	Fire Alarm
False Alarm	1	2	1	0									4	False Alarm
Illegal burn	0	0	2	1									3	Illegal burn
Smoke Investigation, outside	0	0	0	0									0	Smoke Investigation, outside
Smoke Investigation, inside	0	0	0	0									0	Smoke Investigation, inside
Cancelled enroute	6	3	9	3									21	Cancelled enroute
Fire, residential	4	2	1	0									7	Fire, residential
Fire, chimney	0	2	0	0									2	Fire, chimney
Fire, commercial	0	3	0	1									4	Fire, commercial
Fire, vehicle	0	1	0	0									1	Fire, vehicle
Fire, vegetation, grass	0	0	0	1									1	Fire, vegetation, grass
Fire, vegetation, wildland	0	0	0	0									0	Fire, vegetation, wildland
Dispatch Totals	33	29	24	33									**119**	**Dispatch Totals**
Structure fires (In District)	1	4	0	1									6	Structure fires
Structure fires (Mutual aid)	3	1	1	0									5	
Acres burned	0	0	0	0.5									0.5	Acres burned

Columbia Falls Fire Department
April 2025 Inspections

Item No.9.

Business Name	Address	Date Inspected	Reinspection Date
Alyson Dorr VRBO	822 3rd Ave W	4/3/2025	
Runner Up Sports	536 1st Ave W	4/7/2025	
Natural Retreats	637 Nucleus Suite 301	4/7/2025	
Kelly King Food Truck	N/A	3/17/2025	4/10/2025
Green Door	125 Poverty Lane	4/14/2025	N/A
The Himalayan Rockies	N/A (food truck)	4/16/2025	N/A
Ruis Rentals	35 5th St W Unit 106	4/18/2025	N/A
Ruis Rentals	35 5th St W Unit 206	4/18/2025	N/A
Northwest Alternative Medicine	36A Jellison Lane	4/22/2025	N/A
Fruit Factory	207 9th St W	4/22/2025	N/A

CITY OF COLUMBIA FALLS
CORRESPONDENCE LIST
COUNCIL MEETING
May 05, 2025

03/24/2025 Amended Notice of Grant Award Letters

COMMERCE

Item No.10.

March 19, 2025

RECEIVED

MAR 2 4 2025

CITY OF COLUMBIA FALLS

Don Barnhart, Mayor
City of Columbia Falls
130 6th Street West
Columbia Falls, MT 59912

RE: Amended Notice of Grant Award - State-Local Infrastructure Partnership Act of 2023

Dear Mayor Barnhart:

Greetings! The Montana Department of Commerce has reviewed your State-Local Infrastructure Partnership Act ("SLIPA") grant application for compliance with HB 355. SLIPA grants are funded by HB 355 and administered by the Department. The Department is pleased to inform you that your application **complies** with HB 355. The City of Columbia Falls #4 is awarded up to a total of $21,362.63 in State-Local Infrastructure Partnership Act ("SLIPA") funds for the following: Project Priority four

- Maintenance on Veterans Drive bike path from 11th Street West to 9th Street West

**Please note the originally awarded amount has been changed from $22,924.00 to $21,362.63 due to a complete assessment of the Veteran's Drive bike path being performed and total project costs decreasing.*

The Department disburses SLIPA funds on a reimbursement basis only. This notice allows you to immediately begin incurring reimbursable project-related costs. In order to actually receive SLIPA funds, however, you must first meet all start-up conditions set forth in Section 12 of HB 355 and the *SLIPA Application and Guidelines*, which include:

I. completing a budget and implementation schedule for the project;
II. completing a project management plan that is approved by Commerce;
III. complying with the auditing and reporting requirements provided in § 2-7-503, MCA, and establishing a financial accounting system that reasonably conforms to generally accepted accounting principles;
IV. entering into a completed contract with Commerce, a provision of which must document that local matching funds are available and committed to the project;
V. certifying to the Department that Grantee has obtained all necessary local, state, and federal permits and approvals; and
VI. completing a SLIPA Environmental Review Form and submitting additional documentation to the Department, if necessary.

Grant recipients must satisfy the conditions required by Section 12 of HB 355 and the *SLIPA Application and Guidelines* prior to signing a contract with the Department. Additionally, the Grantee's project(s) must be under contract with a contractor by December 31, 2024. Once you sign a contract, you will be able to request reimbursement for project-related costs. **Section 6(7) of HB 355 requires grant recipients to provide a local cash match of at least 25% of the estimated total project cost; if costs actually incurred**

are different from the estimated costs, grant recipients' local cash match will change to be at least 25% of the total project costs actually incurred. If your project fails to meet start-up conditions, execute a contract with the Department, comply with the terms and conditions of the contract or grant authorization, or otherwise fails to comply with HB 355, any project costs incurred may be your sole responsibility.

The Department looks forward to working with you to improve local infrastructure. If you have any questions, please contact program staff at 406-841-2770 or email DOCCDD@mt.gov. Additional information on SLIPA can be found on the Department's website: https://comdev.mt.gov/Programs-and-Boards/State-Local-Infrastructure-Partnership-Act.

Sincerely,

Mandy Rambo
Deputy Director
MT Department of Commerce

ECC: Susan Nicosia, City Manager

COMMERCE

Item No.10.

March 19, 2025

RECEIVED

MAR 2 4 2025

CITY OF COLUMBIA FALLS

Don Barnhart, Mayor
City of Columbia Falls
130 6th Street West
Columbia Falls, MT 59912

RE: Amended Notice of Grant Award - State-Local Infrastructure Partnership Act of 2023

Dear Mayor Barnhart:

Greetings! The Montana Department of Commerce has reviewed your State-Local Infrastructure Partnership Act ("SLIPA") grant application for compliance with HB 355. SLIPA grants are funded by HB 355 and administered by the Department. The Department is pleased to inform you that your application **complies** with HB 355. The City of Columbia Falls #3 is awarded up to a total of $58,827.33 in State-Local Infrastructure Partnership Act ("SLIPA") funds for the following: Project Priority three:

- Maintenance on 8 fire hydrants

**Please note the originally awarded amount has been changed from $51,184.00 to $58,827.33 due to a complete assessment of the fire hydrants being performed and total project costs increasing.*

The Department disburses SLIPA funds on a reimbursement basis only. This notice allows you to immediately begin incurring reimbursable project-related costs. In order to actually receive SLIPA funds, however, you must first meet all start-up conditions set forth in Section 12 of HB 355 and the *SLIPA Application and Guidelines*, which include:

I. completing a budget and implementation schedule for the project;
II. completing a project management plan that is approved by Commerce;
III. complying with the auditing and reporting requirements provided in § 2-7-503, MCA, and establishing a financial accounting system that reasonably conforms to generally accepted accounting principles;
IV. entering into a completed contract with Commerce, a provision of which must document that local matching funds are available and committed to the project;
V. certifying to the Department that Grantee has obtained all necessary local, state, and federal permits and approvals; and
VI. completing a SLIPA Environmental Review Form and submitting additional documentation to the Department, if necessary.

Grant recipients must satisfy the conditions required by Section 12 of HB 355 and the *SLIPA Application and Guidelines* prior to signing a contract with the Department. Additionally, the Grantee's project(s) must be under contract with a contractor by December 31, 2024. Once you sign a contract, you will be able to request reimbursement for project-related costs. **Section 6(7) of HB 355 requires grant recipients to provide a local cash match of at least 25% of the estimated total project cost; if costs actually incurred are different from the estimated costs, grant recipients' local cash match will change to be at least 25%**

of the total project costs actually incurred. If your project fails to meet start-up conditions, execute a contract with the Department, comply with the terms and conditions of the contract or grant authorization, or otherwise fails to comply with HB 355, any project costs incurred may be your sole responsibility.

The Department looks forward to working with you to improve local infrastructure. If you have any questions, please contact program staff at 406-841-2770 or email DOCCDD@mt.gov. Additional information on SLIPA can be found on the Department's website: https://comdev.mt.gov/Programs-and-Boards/State-Local-Infrastructure-Partnership-Act.

Sincerely,

Mandy Rambo
Deputy Director
MT Department of Commerce

ECC: Chris Murphy, Lead Water Operator

COMMERCE

March 19, 2025

RECEIVED

MAR 24 2025

CITY OF COLUMBIA FALLS

Don Barnhart, Mayor
City of Columbia Falls
130 6th Street West
Columbia Falls, MT 59912

RE: Amended Notice of Grant Award - State-Local Infrastructure Partnership Act of 2023

Dear Mayor Barnhart:

Greetings! The Montana Department of Commerce has reviewed your State-Local Infrastructure Partnership Act ("SLIPA") grant application for compliance with HB 355. SLIPA grants are funded by HB 355 and administered by the Department. The Department is pleased to inform you that your application **complies** with HB 355. The City of Columbia Falls #2 is awarded up to a total of $34,127.40 in State-Local Infrastructure Partnership Act ("SLIPA") funds for the following: Project Priority two:

- Repairing the flow meter at Meadow Lake Boulevard for Meadow Lake Water and Sewer District lift station

**Please note the originally awarded amount has been changed from $18,750.00 to $34,127.40 due to a complete assessment of the flow meter being performed and total project costs increasing.*

The Department disburses SLIPA funds on a reimbursement basis only. This notice allows you to immediately begin incurring reimbursable project-related costs. In order to actually receive SLIPA funds, however, you must first meet all start-up conditions set forth in Section 12 of HB 355 and the *SLIPA Application and Guidelines*, which include:

I. completing a budget and implementation schedule for the project;
II. completing a project management plan that is approved by Commerce;
III. complying with the auditing and reporting requirements provided in § 2-7-503, MCA, and establishing a financial accounting system that reasonably conforms to generally accepted accounting principles;
IV. entering into a completed contract with Commerce, a provision of which must document that local matching funds are available and committed to the project;
V. certifying to the Department that Grantee has obtained all necessary local, state, and federal permits and approvals; and
VI. completing a SLIPA Environmental Review Form and submitting additional documentation to the Department, if necessary.

Grant recipients must satisfy the conditions required by Section 12 of HB 355 and the *SLIPA Application and Guidelines* prior to signing a contract with the Department. Additionally, the Grantee's project(s) must be under contract with a contractor by December 31, 2024. Once you sign a contract, you will be able to request reimbursement for project-related costs. **Section 6(7) of HB 355 requires grant recipients to**

provide a local cash match of at least 25% of the estimated total project cost; if costs actually incurred are different from the estimated costs, grant recipients' local cash match will change to be at least 25% of the total project costs actually incurred. If your project fails to meet start-up conditions, execute a contract with the Department, comply with the terms and conditions of the contract or grant authorization, or otherwise fails to comply with HB 355, any project costs incurred may be your sole responsibility.

The Department looks forward to working with you to improve local infrastructure. If you have any questions, please contact program staff at 406-841-2770 or email DOCCDD@mt.gov. Additional information on SLIPA can be found on the Department's website: https://comdev.mt.gov/Programs-and-Boards/State-Local-Infrastructure-Partnership-Act.

Sincerely,

Mandy Rambo
Deputy Director
MT Department of Commerce

ECC: Grady Jenkins, Lead Wastewater Operator

Item No.10.

COMMERCE

March 19, 2025

RECEIVED

MAR 2 4 2025

CITY OF COLUMBIA FALLS

Don Barnhart, Mayor
City of Columbia Falls
130 6th Street West
Columbia Falls, MT 59912

RE: Amended Notice of Grant Award - State-Local Infrastructure Partnership Act of 2023

Dear Mayor Barnhart:

Greetings! The Montana Department of Commerce has reviewed your State-Local Infrastructure Partnership Act ("SLIPA") grant application for compliance with HB 355. SLIPA grants are funded by HB 355 and administered by the Department. The Department is pleased to inform you that your application **complies** with HB 355. The City of Columbia Falls #1 is awarded up to a total of $244,875.64 in State-Local Infrastructure Partnership Act ("SLIPA") funds for the following: Project Priority one:

- Repairing the electrical distribution/ switch gear
- Repairing the steel grit bin
- Repairing the scum pumps and controls

**Please note the originally awarded amount has been changed from $266,335 to $244,875.64 due to a complete assessment of the WWTP switchboard being performed and total project costs decreasing.*

The Department disburses SLIPA funds on a reimbursement basis only. This notice allows you to immediately begin incurring reimbursable project-related costs. In order to actually receive SLIPA funds, however, you must first meet all start-up conditions set forth in Section 12 of HB 355 and the *SLIPA Application and Guidelines*, which include:

I. completing a budget and implementation schedule for the project;
II. completing a project management plan that is approved by Commerce;
III. complying with the auditing and reporting requirements provided in § 2-7-503, MCA, and establishing a financial accounting system that reasonably conforms to generally accepted accounting principles;
IV. entering into a completed contract with Commerce, a provision of which must document that local matching funds are available and committed to the project;
V. certifying to the Department that Grantee has obtained all necessary local, state, and federal permits and approvals; and
VI. completing a SLIPA Environmental Review Form and submitting additional documentation to the Department, if necessary.

Grant recipients must satisfy the conditions required by Section 12 of HB 355 and the *SLIPA Application and Guidelines* prior to signing a contract with the Department. Additionally, the Grantee's project(s) must be under contract with a contractor by December 31, 2024. Once you sign a contract, you will be able to request reimbursement for project-related costs. **Section 6(7) of HB 355 requires grant recipients to**

provide a local cash match of at least 25% of the estimated total project cost; if costs actually incurred are different from the estimated costs, grant recipients' local cash match will change to be at least 25% of the total project costs actually incurred. If your project fails to meet start-up conditions, execute a contract with the Department, comply with the terms and conditions of the contract or grant authorization, or otherwise fails to comply with HB 355, any project costs incurred may be your sole responsibility.

The Department looks forward to working with you to improve local infrastructure. If you have any questions, please contact program staff at 406-841-2770 or email DOCCDD@mt.gov. Additional information on SLIPA can be found on the Department's website: https://comdev.mt.gov/Programs-and-Boards/State-Local-Infrastructure-Partnership-Act.

Sincerely,

Mandy Rambo
Deputy Director
MT Department of Commerce

ECC: Grady Jenkins, Lead Wastewater Operator