VISION WHITEFISH 2045

COMMUNITY PLAN

Adopted April, 20, 2026

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2. ACKNOWLEDGEMENTS
3. LETTER FROM THE MAYOR / COUNCIL

PART ONE: VISION WHITEFISH 2045 COMMUNITY PLAN

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EXECUTIVE SUMMARY

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c. Purpose of the Plan
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PLANNING FRAMEWORK

What is a Community Plan?

A community plan[1] is an official public document adopted and used by cities, towns, and counties to set a community vision and to be used as a guide for making decisions about their future, particularly with regards to land use. This plan is not a regulation; however, it provides the legal and rational basis, or "nexus" for implementation by adopting or updating zoning regulations, subdivision regulations or other regulations which can be used to achieve the goals of the plan. Under Montana State Statute, the Planning Commission is the only entity designated to prepare a community plan, with adoption required by the City Council (the governing body). Although previous versions of this plan were referred to as growth policies, this plan reflects the goals and vision of the City of Whitefish community and not merely issues pertaining to growth or land use. Accordingly, with this update it was determined that *Community Plan* is a more appropriate term for this document.

Vision Whitefish 2045 is the guide to the future of the City of Whitefish. It builds on Whitefish's history and community wishes, integrates previous and upcoming plans and projects, and recognizes the contributions of our leaders and community members that have made Whitefish such a desirable place to live. Thoughtful and deliberate planning is imperative to preserve and improve upon the current quality of life.

State Requirements for a Community Plan

Prior to 1999, Montana State Statute had no requirement for a community plan other than mandating one before a city or county could adopt zoning or subdivision regulations. After the 1999 Legislative Session, additional minimum requirements were added with the rationale if a community plan was going to be used as the basis for regulation there should be minimum standards. These requirements were outlined in the Land Resources and Use Section of Montana Code Annotated, Title 76-1-601-607.

On May 17, 2023, Governor Gianforte signed Senate Bill 382, known as the Montana Land Use Planning Act (MLUPA, MCA Title 76-500). This new law provides sweeping changes to how land use planning must function within the State of Montana. Although community plans had previously been optional under Title 76, MLUPA now mandates a plan be adopted for all incorporated municipalities with a population of greater than 5,000 in a county with a population greater than 70,000. As of 2024, this amounts to ten cities within the State of Montana. MLUPA is detailed regarding what is required for each

[1] "Growth Policy" is the term used by the previous version of the Montana Code Annotated and is the name of the earlier version of this document. Recent state statutory updates now use the term "Land Use Plan," although "Master Plan, Long Range Plan, "Growth Policy", Comprehensive Plan" and "Community Plan" are all synonymous terms.

element of a community plan. The statutory requirements of each section will be discussed in the pertinent plan element. MLUPA requires all ordinances and issue-specific plans be in "general conformance" with the community plan.

Relationship with Other Plans

Vision Whitefish 2045 is the community vision for the city. It is intended to guide the development of city regulations including the zoning ordinance, land use policies, subdivision regulations, issue-specific ordinances such as floodplain regulations, and future capital improvement and infrastructure projects. This document sets a broad body of public policy founded in the vision and addresses issues through the various topic areas. There is background information, community goals and objectives for achieving those goals and implementation schedules for action items.

Numerous other plans and studies have been undertaken over the years which have influenced and impacted decisions made by the City of Whitefish. Some of these plans have not been fully implemented due to several reasons, including inconsistencies with other plans, political differences, financial implications, the number of studies or conflicting information and duplicative efforts. Vision Whitefish 2045 attempts to incorporate, recognize or reference the recommendations of these documents, or suggests updates in the case of contradictory or antiquated documents. Existing documents adopted by the City and are still in effect include:

- A Trail Runs Through It Master Plan, 2006
- Big Mountain Neighborhood Plan, 2006
- Climate Action Plan, 2018
- Community Housing Needs Assessment Update, 2025
- Community Housing Roadmap, 2022
- Connect Whitefish Bicycle and Pedestrian Master Plan, 2017
- Critical Lands Report, 2008
- Emergency Operations Plan, 2019
- Extension of Services Plan, 2021
- Highway 93 South Corridor Plan, 2021
- Highway 93 West Corridor Plan, 2015
- Irrigation and Landscape Master Plan
- Long Range Fire Department Master Plan, 2021
- North Valley Hospital Campus Neighborhood Plan Revised 2009
- Parking Management Plan, 2019
- Parks and Recreation Master Plan, 2013
- Safe Streets for All Plan, 2025

- Sustainable Tourism Management Plan, 2020
- Transportation Plan, 2022
- Whitefish Downtown Business District Master Plan, 2015 (revised 2018)
- Wisconsin Avenue Corridor Plan, 2018
- Whitefish School Trust Lands Neighborhood Plan, 2003

Although not formally adopted by the Whitefish City Council, there are also existing plans which are pertinent and affect this community plan. These include:

- Downtown Whitefish Highway Study (MDT), 2022
- Flathead County Community Wildfire Protection Plan, 2021
- Flathead County Growth Policy, Updated 2012
- School District Long Range Facility Plan (Whitefish School District), 2021
- Urban Corridor Study (MDT), 2010
- Whitefish Area Community Wildfire Protection Plan, 2009

How this Plan is Organized

This Plan is intended to address a full range of specific aspects of land use planning and the vision of the Whitefish Community. It is organized to be as user-friendly and easily accessible as possible.

The plan begins with an executive summary, followed by background information including the planning context, geographic location, and summary of the process. The Plan establishes a community vision divided into six themes. Each theme serves to frame plan elements addressing the required topics of Title 76-25 of the Montana Code Annotated. Plan elements begin with a summary of the topic followed by goals and objectives. Following the plan elements is an implementation section intended to provide the timelines and responsible parties for implementing the statutory and city-recommended actions of this Plan. Additional background data, consultant reports, descriptions of processes and general information is organized into a resource document as a second part of this document.

How to Use This Plan

As mentioned above, this plan is not a regulation; but it provides the legal and rational basis, or “nexus” for implementation through the adoption or updating of zoning regulations, subdivision regulations or other regulations to achieve the goals of the plan. It is a tool for decision-makers and property owners to use in making choices about public investment, land purchases and land development. It steers city policy, sets priorities, and should be consulted when creating work programs. It is also used when assessing rezonings, amending regulations, or annexing property into the city. Changes in land uses

and annexations of land should generally conform to the plan's goals, objectives and maps.

Requirement for Review and Update

The previous City of Whitefish Growth Policy was adopted in 2007. There have been periodic reviews and minor revisions up to 2016; recent corridor plans and other specific plans have provided more comprehensive updates. Given the amount of time elapsed since the approval of the original growth policy, the City Council has made it a high priority to review and update the plan and incorporate more recent corridor and specific plans into a single, cohesive document. A community plan is required to plan 20 years into the future, which is why this plan is called *"VISION WHITEFISH 2045."*

A community plan is not a static, end state document. Communities are dynamic - they change over time - and a community plan must be as dynamic and adaptable as the community it serves. Periodic review and revision are necessary to keep abreast of changes in circumstances and the thinking of the community. This is continuously influenced by population growth or reduction, demographic shifts, market trends, economic cycles, innovation, and institutional and regulatory changes. The State requires a community plan be reviewed at least every five years, although due to intense growth pressures and changes taking place in Whitefish and the Flathead Valley, this plan should be thoroughly reviewed every *three years* and updated as needed.

In three years from the time this community plan is adopted, and every three years thereafter, the Whitefish Planning Commission should conduct a review of this plan. This review should consist of an analysis of the plan's effectiveness in working toward community goals and in carrying out its vision. The review must, at a minimum:

1. Make a preliminary determination regarding the existence of new or increased adverse impacts from those previously described and analyzed when the community plan and future land use map were previously adopted.
2. Check for changes in community conditions, trends, demographics, economics, and other factors that may require revisions to the community plan.
3. Determine if there have been any changes in legal framework to warrant a revision(s) to the plan.
4. Note which implementation items have been completed or begun since most recent adoption or review.
5. Consider any public input suggesting the need to make changes.

Following this review, the Commission will submit a written report of its findings to the City Council. All plan updates must follow the same public procedures required by the Montana Land Use Planning Act (MCA 76-25) for initial adoption of a plan.

State Requirements for Public Participation and the Public Process

The Montana Land Use Planning Act (MLUPA) enacted considerable changes to the methods in which public participation is to occur in land use planning in Montana. Under previous statutory requirements, after a community plan and regulations were adopted through public hearings, zoning regulations could require additional public hearings for site specific developments (hotels, for example) through processes such as the conditional use permit. Public notification could be required with opportunity for public comment as part of the process, and the City Council would make the final decision on whether the specific developments should be approved after a recommendation from the Planning Commission.

Public hearings as part of a regular review process for site specific developments ended with MULPA. Pursuant to MCA 76-25-106, *the time for public participation is during the adoption, amendment or update of a growth policy or regulations.* Throughout the process of development (or update) of these documents, the local government is to provide continuous public participation and emphasize that *after adoption of the growth policy or regulations, scope and opportunity for public participation and comment on site-specific developments will be limited.* Site specific developments are to be reviewed administratively (at city staff level) against the adopted land use plan and regulations with a decision rendered by the planning administrator (or designee) without public hearings. Only when the planning administrator determines there would be new or significantly increased impacts not previously identified by the adoption of the land use plan or regulations, will the public be given the opportunity to comment during a 15-day period prior to decision. Under MLUPA, public hearings on site specific developments only occur when appealed by an applicant or by the public, the appeal must be limited to the issues raised on the appeal, and it must be demonstrated the decision being appealed was made in error.

Community Outreach

The City of Whitefish believes community participation is a critical component of the planning process and recognizes policy and planning decisions about land use, housing, transportation, and capital facilities do not impact us all in the same way. Providing the opportunity for public input encourages citizens to be invested in the future of their community and helps ensure recommendations developed as part of Vision Whitefish 2045 are implemented and sustained over time. Community members are holders of local knowledge. It is the responsibility of the city to listen, elevate, and consider community voices during the planning process. Robust and inclusive community engagement should always be a vital component of drafting and updating a community plan.

Developing Vision Whitefish 2045 involved an extensive public outreach process. Due to the importance the Montana Land Use Planning Act places on public participation during the process of adopting a community plan and associated regulations, the statute requires the City Council adopt a public participation plan. Before MLUPA had been passed, staff had already completed a public participation plan that met the upcoming requirements of MCA 76-25-106. This plan was adopted by the Council in July of 2023. A public engagement website was established for Vision Whitefish 2045 and staff held a kickoff meeting to announce the update process on August 24, 2023.

The community was provided many opportunities throughout the plan update process to voice their opinion and participate. This included:

- A public kick-off meeting
- Online question and answer sessions
- Creation of a public engagement website
- Six visioning sessions
- Stakeholder interviews
- Presentations to community groups
- Three open houses
- Online surveys
- Online mapping exercises
- Posting of all materials and drafts on the engagement site for review and comment.
- 33 Planning Commission Work Sessions or public hearings
- Ten City Council Work Sessions or public hearings

Whitefish High School Participation

To involve members of the community not typically involved in a growth policy update, staff reached out to faculty of Whitefish High School to get students involved in the update process. Starting in Fall of 2023, Whitefish High School Seniors began using the community plan update as a senior project. Staff gave presentations to the senior classes and the students were tasked with choosing an issue or topic generally addressed by a growth policy and proposing a solution. Ideas were presented to the Community Development Board at January 2024, 2025 and 2026 work sessions. Some of the ideas have been incorporated into this Plan where noted. In addition, Whitefish High School art students were challenged by faculty to create artwork that captured Vision Whitefish 2045. This artwork was displayed at both city hall and the library and some has been included (and credited) throughout this community plan.

Please refer to the Appendix for a complete detailing of the public participation process.

SETTING

Location of Whitefish

The City of Whitefish is in a mountainous portion of Northwest Montana approximately 60 miles from the Canadian border at 3,028 feet above sea level and surrounded by forest. The city is located on the south end of Whitefish Lake, a natural lake which is 5.7 miles long, 1.4 miles wide and 222 feet at its maximum depth. The Whitefish City Limits encompass 8,106.79 acres, with 3,350 acres of this being the lake. This amounts to a total area of 12.67 square miles of which 5.37 square miles is land and 7.3 square miles is water. As of 2024, the population of Whitefish is estimated to be 9,256.

The City of Whitefish is within the Flathead Valley, which is approximately 15 miles wide and 20 miles long extending from Whitefish at the north to Flathead Lake at the south. Flathead Lake is the largest freshwater natural lake west of the Mississippi River with 200 square miles of surface area and 185 miles of shoreline. The Flathead Valley is within Flathead County, the third most populous and fastest growing county in Montana. With an area of 5,252 square miles, the population of Flathead County is estimated at 114,527[2] in 2024. Approximately 94% of the land in Flathead County is managed for specific purposes: as a national park, as federal or state forest land, as wilderness, as agricultural production, or as corporate timber land. The population of the City of Whitefish is approximately 8% of the total Flathead County population.

FIGURE S1: LOCATION OF FLATHEAD COUNTY

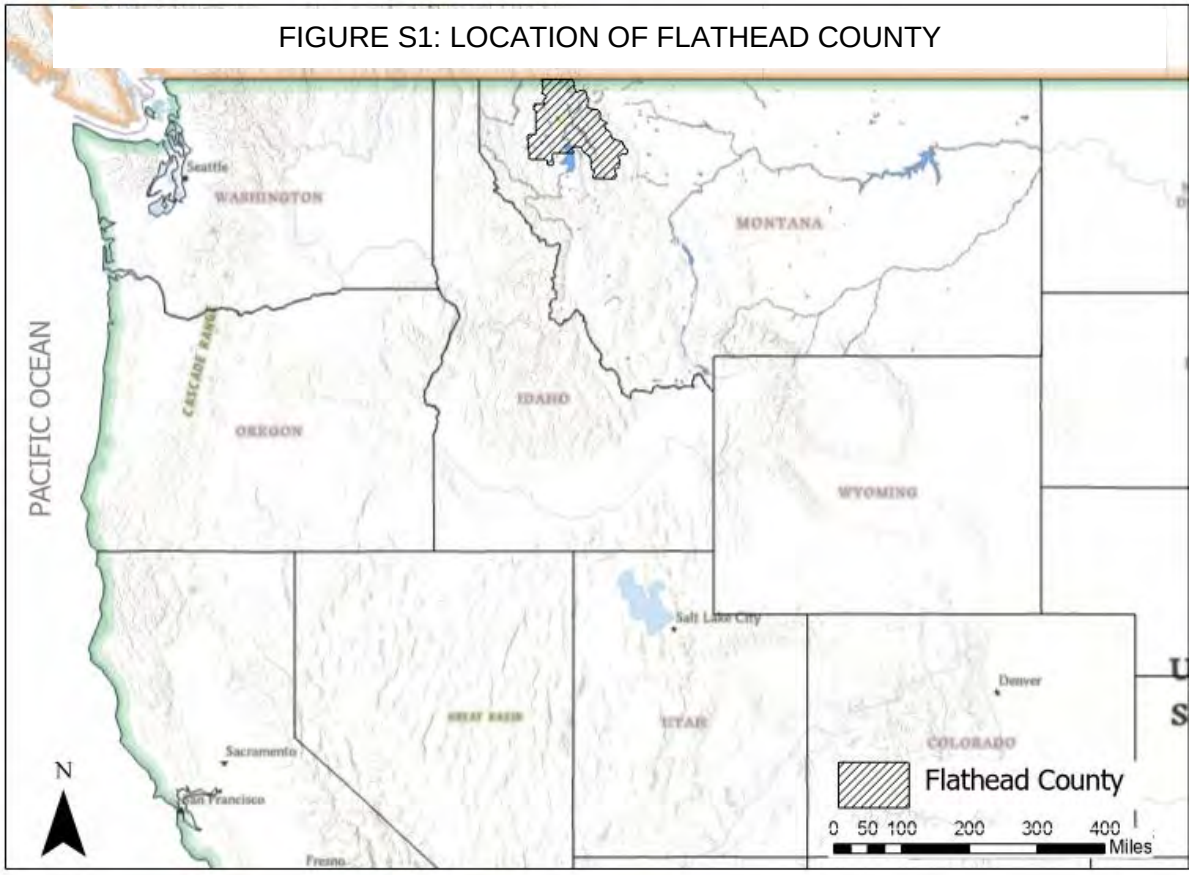


FIGURE S2: FLATHEAD COUNTY / CITY OF WHITEFISH VICINITY MAP

The City of Whitefish lies approximately 25 miles west of Glacier National Park (established in 1910), Flathead County's most popular tourist destination. To the north of the city, the Whitefish Mountain Range rises to heights of 8,000 feet. Ten miles to the west are the Salish Mountains, a lower mountain range. 35 miles to the east, the Flathead Range forms the Continental Divide. Nine miles to the east of Whitefish is Columbia Falls. 15 miles to the south of Whitefish is the City of Kalispell, the seat of Flathead County and the center of business and commerce in northwestern Montana. Regionally, Whitefish is centrally located between four larger cities; driving distance to Spokane is 254 miles to the west, Calgary is 281 miles to the north, Great Falls is 219 miles to the east, and Missoula is 138 miles to the south.

Whitefish is located on the main line of the Burlington Santa Fe Railroad (BNSF) which runs between Chicago and Seattle. Amtrak's daily Empire Builder passenger train is also on this line, and Whitefish is the busiest passenger stop between Portland and Minneapolis. US Highway 93, officially recognized as a US highway in 1926, begins in Arizona, runs through the center of the community to the Canadian Border where it continues as a Canadian highway. Just outside the southern city limits, Montana Highway 40 intersects US Highway 93 before continuing east as US Highway 2 into Columbia Falls and along the southern periphery of Glacier National Park. From there, US Highway 2 travels over Marias Pass and approximately 300 miles east as the "Hi-Line" terminating in North Dakota. The City of Whitefish is approximately 11 miles to the northwest of Glacier International Airport, the primary airport serving Northwest Montana.

General Layout of the City (see Exhibit S3)

The City is bisected by railroad tracks into a northern portion and a southern portion. A viaduct connecting Baker Street to Wisconsin Avenue provides the only grade-separated crossing across these tracks. East Second Street provides a second link between the north and south sides of town, although it is an "at-grade" crossing and accessibility on this route can be obstructed by trains.

US Highway 93 South serves as the main travel route and the primary southern and western access in and out of the city. It has a north-south alignment as Spokane Avenue from the southern city limits to its intersection with East Second Street in the downtown. It then turns to an east-west alignment from Spokane Avenue to the western city limits (leaving as West Second Street). Primary access to the eastern city limits is provided by East Second Street on the east side of Spokane Avenue. Wisconsin Avenue is the major north-south corridor through the northern side of the city, beginning at the center of the city as Baker Avenue, crossing over the railroad tracks at the viaduct and continuing out

of the city limits toward Big Mountain (Whitefish Mountain), the end of Whitefish Lake, and mountain trails.

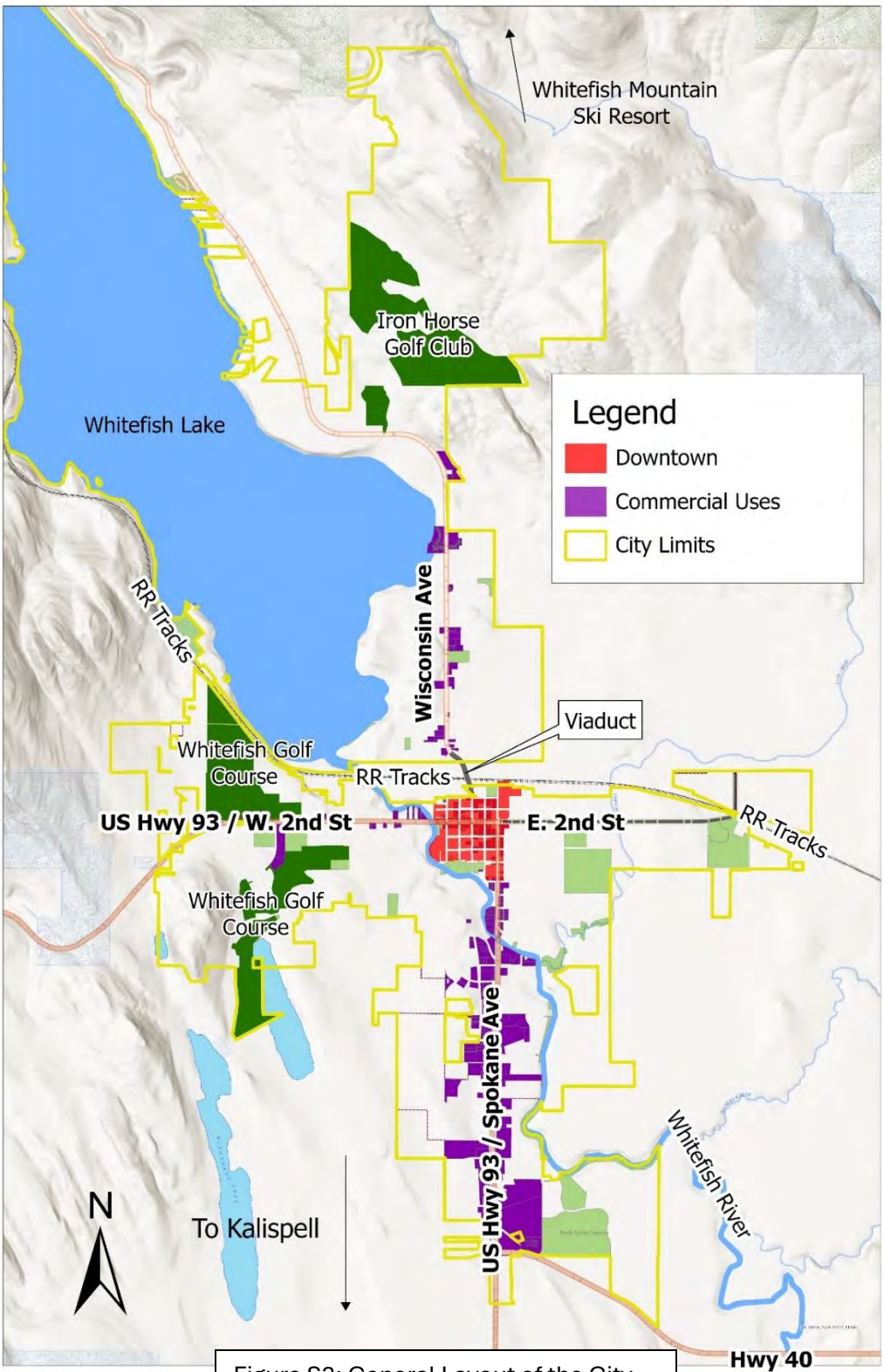


Figure S3: General Layout of the City

The historic downtown core is located roughly at the center of the city (west of the intersection of East 2nd Street and Spokane Avenue, south of the railroad tracks). It contains the majority of tourism, nightlife, and civic uses including the chamber of commerce, retail stores and boutiques, cafes, restaurants, music venues and mixed uses including residential above ground floor commercial. It is broken up into two distinct districts, the Old Town Central District and the Old Town Railway District.

Most commercial uses outside of the downtown are contained on Spokane Avenue, Second Street (east and west) and Wisconsin Avenue. Virtually all automobile-oriented uses such as strip malls, fast food restaurants, auto dealerships, industrial uses service stations and supermarkets are contained along US 93 South / Spokane Avenue from the southern city limits at Highway 40 to East Sixth Street. The remainder of commercial uses along this corridor to the western city limits is predominately neighborhood commercial type uses (small scale local restaurants, professional offices, tour agencies, etc.). Commercial uses along Wisconsin Avenue are also primarily neighborhood commercial, along with resort uses such as lodging.

Outside of the downtown and the commercial corridors is mostly residential uses. The oldest, densest and most historic single-family neighborhoods are in and around the downtown and directly east of Spokane Avenue, south of the railroad tracks. The newer and least dense single-family neighborhoods are located at the far northern city limits off East Lakeshore Drive and surrounding the Whitefish Golf Course west of Karrow Avenue on the south side of US Highway 93. The largest amount of high density multifamily residential is within two areas. The first is on the north side of town on both sides of Wisconsin Avenue between Denver Street and Edgewood Place. The second is at the south side of the city on either side of US Highway 93, particularly south of JP Road and north of Hwy 40.

Planning Boundary Area

The area encompassed by this Community Plan is generally the area the city could eventually annex or extend municipal water and sewer over the next 20 years. Figure S4 represents the Vision Whitefish 2045 Planning Boundary. The boundary at the time of the 1996 growth policy update was larger than the present area. During the 2007 update, the boundary was reduced in size pursuant to Montana Code Annotated Section 76-2-310, which only allows a city to extend the limits of its zoning up to two miles beyond the city limits. The boundary shown below is similar to the 2007 growth policy except it has been expanded at the northeast to contain Haskill Basin (the location of the city's water source) and to the west to include additional properties adjacent to Whitefish Lake. The boundary encompasses approximately 65 square miles, versus the 12.67 square mile existing city

limits. This means that approximately 80% of the boundary lies outside of the existing municipal limits, and final authority for land uses lies with Flathead County.

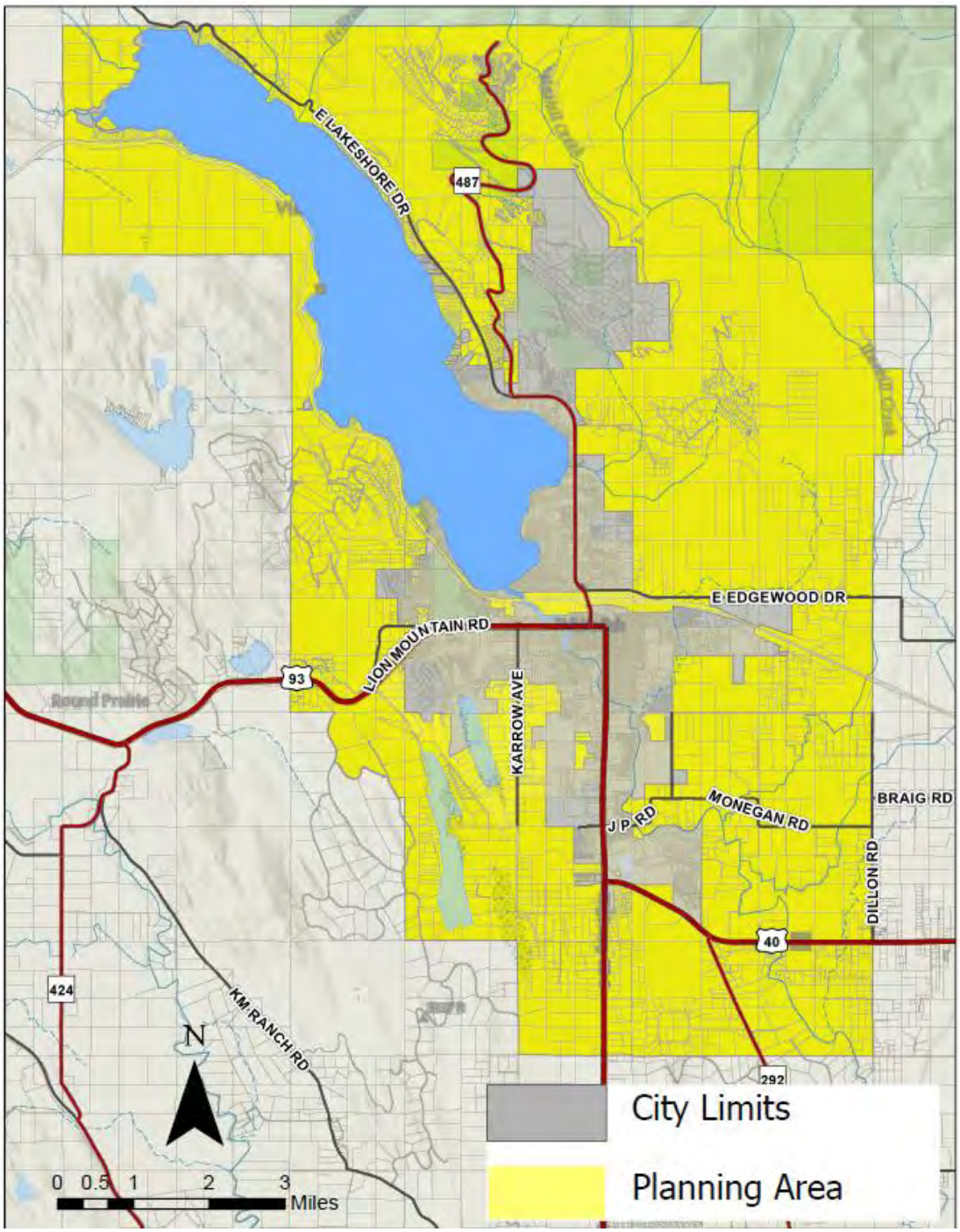


Figure S4: Vision Whitefish 2045 Planning Boundary

OUR VISION

Our Identity

Originally a gritty working-class railroad and lumber milling town, Whitefish is now known as a haven for active recreation. “Authentic community” and “small mountain town” is what was most frequently mentioned when residents were asked to describe the City of Whitefish during public workshops. When asked what they liked most about Whitefish, topping the list was walkability. Residents also frequently mentioned the people, the tight-knit community, the friendliness and feeling of safety, the access to the outdoors, the lakes and rivers, the historic downtown and neighborhoods, and the local businesses. Whitefish is highly regarded for its culture and amenities including good schools, an excellent library, parks and trails, several performing arts venues, the yearly events and a lively music scene. Whitefish is skiing, hiking, boating, biking, fishing, golfing, swimming, and snowshoeing with locals that know and care for each other. Whitefish is a small town with a big personality.

Our Challenges

The same qualities that make Whitefish special have also led to rapid change and development pressures. Housing is of particular concern. Affordability for the local workforce, a lack of housing diversity, the number of second homes, and investment properties and short-term rentals top the list of concerns. Also frequently mentioned includes an increasing amount of traffic, diminishing locally owned businesses, threats to water quality, forest fires, the current pace of development, a widening divide between working class locals and wealthy newcomers and investors, a disproportionate focus on tourism versus the local population, and the loss of historic character to contemporary or inappropriate development.

The Visioning Process

Visioning is a critical step in every planning process, laying a foundation for long-term public engagement and planning. Visioning ensures that the values and goals of our community are accurately reflected in our community plan’s policies and strategies. Before there can be a meaningful community plan, the residents must agree on a mental picture of what Whitefish should look like, feel like, and be like.

From February to June 2024 six visioning sessions were held. Several hundred people were involved in the visioning process.[3] Sessions included interactive polling, mapping exercises, and group discussion topics. Participants were shown the existing vision statement from the 2007 growth policy and whether they believed this vision statement was still pertinent. For those who could not attend in person, online visioning participation

[3] Please refer to the appendix for a complete detailing of the public participation process.

was available through the public engagement website. (Please see Appendix X for the complete details on the public engagement process.) Although there were wide variations in the opinions and viewpoints collected, commonalities arose in how the participants saw our city in 2045. From these sessions, a vision emerged:

VISION WHITEFISH 2045

The citizens of Whitefish *value the working-class origin of our city and embrace the future while honoring our past. We treasure the walkability, quality of life, and small town feel of our community. We will ensure Whitefish remains an exceptional place to live, work and play. We will protect and enhance our trails, parks and open spaces, water quality, wildlife, and natural resources. We will respect and support our local businesses, historic downtown, and existing neighborhoods. We will continue to pursue all opportunities to be an affordable, inclusive and diverse community. Six themes articulate our commitment and establish the foundation of VISION WHITEFISH 2045:*

- *Guiding Land Use Decisions to Preserve and Enhance Whitefish's Character and Quality of Life*
  We will guide land use decisions to preserve and enhance Whitefish's character and quality of life while supporting a diverse range of housing options meeting the needs of our residents and future generations and ensuring growth enhances our small-town identity, supports a thriving community, and preserves the natural landscapes that define our sense of place.

- *Encouraging a Diversity of Housing*
  We will encourage a variety of stable housing types. It will provide for all demographic segments of our population, particularly our local workforce, to allow residents to move in, move up or age in place, ensuring everyone can remain here across multiple generations. New housing will be appropriate with and respect our existing neighborhoods.

- *Being a Multimodal Community.*
  We champion alternatives to private automobile use. We will be a connected, walkable community and will prioritize a safe, efficient, and convenient transportation system for all modes of travel. We place equal emphasis on non-motorized and motorized forms of transportation while considering associated impacts on land use and existing transportation infrastructure.

- *Supporting a Robust Economy*
  We support local business retention and expansion, encouraging a diverse year-round economic base, and growing the local economy while protecting the quality of life for the residents who sustain it.

- *Leading in Environmental Sustainability and Community Resiliency*
  We will respond and adapt to climate change and employ sustainability principles, practices, and education. We will demonstrate environmental stewardship and preserve and enhance our natural resources while managing, preventing, and mitigating impacts from hazards.

- *Ensuring High Quality Public Services, Infrastructure and Amenities*
  We will prioritize the provision of high-quality municipal services, maintain appropriate service levels, use infrastructure to guide rather than respond to development, and provide exceptional parks and amenities to serve the needs of current and future residents and visitors.

PLAN ELEMENTS

As noted in the Vision Statement, based upon the results of visioning sessions and previously adopted growth policies, there are six themes which emerge that articulate Whitefish's commitment and establish the foundation of VISION WHITEFISH 2045. These themes are captured in plan elements, which represent the city's vision for the future, and provide a roadmap for how the city intends to grow and thrive over the next twenty years. Each element addresses a specific topic or functional area and provides guidance on how the city and community can achieve their vision and goals in this area while also meeting statutory requirements. The plan elements contained in this section are of equal weight and no particular order and should be used as a reference as questions arise or general guidance is needed about the city's position on a particular topic. The plan elements also guide the user to relevant background information and supporting maps when applicable.

For the purpose of this community plan, the term "goal" and "objective" are to mean:

GOALS articulate a general and broad policy statement driven by the vision such as "provide a wide variety of safe, decent, and affordable housing for the residents and workforce of the community."

OBJECTIVES are more specific statements or actions to be taken to attain the goal such as "the city shall review its codes and ordinances to determine which 5 of 14 state-required housing strategies will be implanted into its zoning regulations."

LAND USE

Growth has historically occurred through low-density residential patterns, with commercial and higher-density development concentrated downtown and along the US 93 corridor. Natural features, conservation lands, and infrastructure constraints significantly shape where and how the city can grow.

Downtown Whitefish functions as the city's primary mixed-use center, with a concentration of commercial, residential, civic, and visitor-serving uses.

5.37 square miles of land
7.3 acres of water

12.67 square miles within Whitefish City Limits

Approximately 2,000+

Additional Housing Units Projected to be needed

Land Use Trends Influencing the Future
Limited new developable land within city limits
Increasing demand for workforce and attainable housing
Infrastructure-driven growth patterns
Desire to balance growth with small-town character and environmental stewardship

The Land Use Element is the part of the Growth Policy that connects a community's vision to its physical form. It describes how different parts of Whitefish (like neighborhoods and commercial areas to open spaces and transportation corridors) fit together. The land use map must reflect the anticipated and preferred pattern of land use over the next 20 years and how housing will be accommodated.

Mixed-use development supports efficient land use by allowing residential and commercial uses to coexist in appropriate locations.

The Land Use Element is comprised of ***Place Types*** and ***Street Types***.

Place Types are geographic categorization that **describes the intended character, form, and function of an area** within a community's future land use framework. This is not a zoning map which defines the legal regulations and permitted uses, Place Types communicate what a place should feel like and how it should perform over the long term.

Street Types **define how different streets function and feel within the community**—linking land use, mobility, and character. Each type combines elements like travel lanes, sidewalks, bike facilities, parking, and street trees to reflect its setting—whether a quiet neighborhood lane, a main street, or a rural connector. Together, the street types create a connected network that supports safe travel for all users and reinforces the identity of each place.

"Sensitive Infill Capacity, Infrastructure Constraints, and Housing Needs"

Indicated as trends that will influence future development patterns

GUIDING LAND USE DECISIONS TO PRESERVE AND ENHANCE WHITEFISH'S CHARACTER AND QUALITY OF LIFE

"We will guide land use decisions to preserve and enhance Whitefish's character and quality of life while supporting a diverse range of housing options meeting the needs of our residents and future generations and ensuring growth enhances our small-town identity, supports a thriving community, and preserves the natural landscapes that define our sense of place."

INTRODUCTION

Whitefish is a community shaped by its remarkable setting, strong sense of place, and deep commitment to quality of life. In recent years - particularly following the pandemic - the city has experienced rapid change as new residents, remote workers, and visitors have discovered the area's natural beauty and exceptional amenities. While this growth has brought new energy and economic activity, it has also placed pressure on housing affordability, community character, local infrastructure, and the landscapes that define Whitefish's identity.

The Land Use Element provides a framework to help the city manage this change thoughtfully and deliberately. It outlines how Whitefish can accommodate needed housing - especially for local worker - while preserving and enhancing the qualities residents value most: a connected and walkable small-town environment, vibrant neighborhoods, scenic open spaces, and the feeling of authenticity that makes Whitefish unique.

Rather than allowing growth to happen haphazardly, this plan sets out a proactive approach. It identifies where development should occur, at what scale, and in what form, so new investment strengthens existing neighborhoods and makes efficient use of land and infrastructure. It also highlights places where growth should be limited to preserve sensitive lands, reduce wildfire risk, and maintain the city's relationship to its natural surroundings.

Above all, this Land Use Element seeks to balance two community priorities:

- Ensuring Whitefish remains a place where local workers, families, and long-time residents can continue to live and thrive; and

- Safeguarding the character, small-town feel, and natural environment that define Whitefish's identity and make it unlike anywhere else.

This chapter serves as a guide to shape how Whitefish grows over the coming decades, and to ensure growth supports the people, places, and values that matter most.

Land Use Element Overview

The Land Use Element is the part of the Community Plan that connects a community's vision to its physical form. It describes how different parts of Whitefish (like neighborhoods and commercial areas to open spaces and transportation corridors) fit together. The plan must reflect the anticipated and preferred pattern of land use over the next 20 years and how housing will be accommodated.

GOALS AND OBJECTIVES

Goal

1. Focus Growth Inward: Whitefish will prioritize growth within its existing city boundary to support walkability, efficiently use infrastructure, and protect surrounding landscapes, strengthening existing neighborhoods and community edges while considering strategic annexation only when growth cannot be reasonably accommodated within the city.

   Focusing growth inward is fiscally and physically prudent given Whitefish's limited land supply. Concentrating development within existing city limits allows the City to leverage existing investments in streets, water, sewer, and emergency services. This significantly reduces the per-unit cost of new infrastructure compared to outward expansion. Infill and compact development patterns also support higher housing yields per acre, helping the City address its projected need for approximately 2,100 housing units by 2045 without consuming additional rural or natural lands.

   #### Objectives

   a. New housing, employment, and neighborhood amenities should be concentrated in walkable areas—particularly Downtown, mixed-use districts, and key corridors—to support local businesses, reduce reliance on driving, and reinforce Whitefish's community character.

b. Development should be directed toward vacant parcels, surface parking lots, and underutilized commercial properties within the city through clear regulations, targeted incentives, and streamlined review processes that make infill and redevelopment viable and competitive.

c. Growth should be prioritized in locations that can efficiently use existing infrastructure and public services, including water, sewer, streets, parks, and emergency services, while avoiding areas that would require costly extensions unless there is a clear and demonstrable community benefit.

d. Future development should be steered away from environmentally sensitive lands, wildlife corridors, hazard areas, and prominent community gateways, maintaining a clear distinction between the developed city and surrounding open space and rural landscapes.

e. Annexation should be considered only when it advances long-term community goals, occurs adjacent to existing development, supports walkable and compact patterns, and can be served by infrastructure and services in a financially responsible manner.

f. Explore options with regard to historic preservation including historic overlay zones, preservation incentives, and public education.

Goal

2. Provide Housing Options and Affordability: Whitefish will work to expand access to a diverse range of housing types for residents of all ages and income levels by aligning land use decisions, incentives, and partnerships to support long-term affordability and livability.

Expanding housing options and affordability is essential given Whitefish's projected housing demand. The Montana Department of Commerce estimates the community will need approximately 2,100 new housing units by 2045, and the 2025 Housing Needs Assessment indicates that roughly 75 percent of this demand is for households earning at or below 120% of Area Median Income. This translates to a need for about 1,600 units affordable to lower- and middle-income households. Providing a broader mix of housing types—rather than relying solely on large-lot or single-product development—allows the City to meet this demand more efficiently, improve affordability through scale and diversity, and better align housing supply with the incomes of the local workforce.

Objectives

a. A broad mix of housing types—including duplexes, triplexes, townhomes, cottage courts, accessory dwelling units, and small-scale multifamily—should be allowed and encouraged to meet the needs of diverse households and support long-term housing choice. The city encourages multi-unit projects to be structured in such a way as to promote individual ownership of separate units in the near term or the long term.

b. Housing development should be prioritized in walkable areas with access to jobs, schools, transit, and everyday services in order to reduce transportation costs, improve livability, and better connect residents to daily needs.

c. The City should increase the supply of workforce and attainable housing by using zoning tools, targeted incentives, and public–private partnerships, including programs such as the Legacy Home Program, density bonuses, and strategic use of city-owned land where appropriate.

d. Land use policies, development standards, fee structures, and infrastructure investments should be regularly evaluated and aligned to reduce barriers to housing production and lower the overall cost of development for both market-rate and nonprofit housing providers.

e. Existing affordable housing options should be preserved by supporting strategies that protect naturally occurring affordable housing, minimize displacement, and promote housing stability for long-term residents.

f. Housing policies should support residents at all stages of life by providing options that allow seniors to age in place, young adults to enter the housing market, and families to find housing that meets their changing needs.

g. The City should collaborate with employers, housing organizations, neighboring jurisdictions, and state and federal partners to advance funding opportunities, land acquisition strategies, and long-term affordability solutions.

Goal

3. Preserve and enhance Community Character and Quality of Life: Whitefish will preserve its small-town character while enhancing parks, trails, public spaces, and

everyday amenities that support community connection, safety, mobility, and overall well-being.

Preserving and enhancing community character and quality of life is especially important as Whitefish prepares for an estimated 3,000 to 5,000 additional residents by 2045, growth that will place increased pressure on Downtown, established neighborhoods, and everyday community spaces. With a limited land base of approximately 4,700 developable acres, even modest increases in building scale, traffic, or intensity can quickly alter the human-scale character of historic streets, residential blocks, and neighborhood gathering places. By prioritizing investments in parks, trails, walkable streets, and neighborhood amenities, and by guiding growth in ways that respect existing development patterns, the City can accommodate change while preserving the small-town culture, local businesses, and sense of community that residents value and that define Whitefish's identity.

Objectives

a. New development and redevelopment should reflect Whitefish's desired scale, character, and established neighborhood patterns through clear design standards, resilient materials, and thoughtful site design

b. Downtown should continue to be strengthened as the heart of the community, with its historic character protected and human-scaled development maintained. The 2018 Whitefish Downtown Business District Master Plan should serve as the primary guiding document for planning, investment, and reinvestment within the Downtown area.

c. The City should protect lakeshore areas, mountain views, tree canopy, water resources, and habitat corridors that contribute to Whitefish's sense of place, environmental health, and scenic character.

d. Parks, trails, and year-round recreational facilities should be expanded and connected to support active living, access to nature, and outdoor gathering opportunities for residents and visitors.

e. Streets, sidewalks, and crossings should be designed and improved to support safe, comfortable walking, biking, and accessibility in all seasons, enhancing safety for users of all ages and abilities.

f. Reinvestment in established neighborhoods and commercial areas should be encouraged to ensure Downtown, key corridors, and future neighborhood centers remain vibrant, welcoming, and scaled to the pedestrian experience.

g. Public spaces such as plazas, event areas, and civic facilities should be created and enhanced to encourage social interaction and reinforce Whitefish's strong sense of community.

h. Guide development by using clear measurable and predictable standards for building form, transportation performance, noise and lighting to ensure safe and functional neighborhoods as the community grows. The process of development should be managed to minimize impacts on quality of life by addressing building scale, traffic, noise, and lighting in ways that protect neighborhood livability and the city's small-town atmosphere.

i. Public art, cultural heritage, and locally inspired design elements should be supported to reflect Whitefish's history, community identity, and relationship to the surrounding landscape.

Goal

4. Ensure Environmental Stewardship and Climate Readiness: Whitefish will work to protect its mountain environment, water resources, and wildlife habitat through responsible development while advancing climate-resilient strategies that reduce emissions, manage wildfire risk, and prepare for environmental change.

> *Environmental stewardship and climate readiness are essential for Whitefish given its forested setting and exposure to wildfire risk. Land use decisions directly influence emergency access, evacuation routes, and the ability of fire and medical services to respond effectively as the community grows. By directing development away from high-risk areas and incorporating resilient design and vegetation management, the City can reduce wildfire exposure, protect public safety, and safeguard the natural environment that defines Whitefish.*

Objectives

a. Wetlands, streams, floodplains, steep slopes, and wildlife habitat should be identified, mapped, and protected through appropriate land use designations,

development standards, and conservation tools to reduce environmental impacts and guide responsible development.

b. Wildfire risk at the community's edge should be reduced by applying land use, building, and vegetation standards consistent with Firewise® principles, directing growth away from high-risk areas, and requiring defensible space in new development. The City's commitment to the development of a Community Wildfire Protection Plan (CWPP), anticipated in late 2026, is a worthy pursuit and this plan should serve as the primary guiding document for wildfire mitigation efforts.

c. Surface and groundwater resources should be protected through the use of stormwater best management practices, green infrastructure, riparian buffers, and responsible landscaping that supports long-term water quality.

d. The City should partner with nonprofits, schools, and public agencies to expand education and outreach related to water conservation, habitat protection, wildfire mitigation, wildlife connectivity, and sustainable living practices.

e. New development should incorporate green infrastructure strategies such as bioswales, landscaped stormwater facilities, permeable pavements, and expanded tree canopy to manage stormwater, improve environmental performance, and support urban cooling.

Goal

5. Support a Resilient Local Economy: Whitefish will strengthen a diverse, year-round local economy by providing space for businesses to grow, supporting workforce and year-round residential housing and investing in infrastructure that reinforces community character and long-term fiscal stability.

> Supporting a resilient local economy is essential given that approximately 61 to 76 percent of Whitefish employees commute from outside the city and 43 percent of local jobs are tourism-related, creating seasonal labor and transportation challenges. Expanding workforce housing and supporting walkable, locally oriented businesses can reduce commuting, stabilize the workforce, and strengthen year-round economic resilience while reinforcing Whitefish's small-town character.

Objectives

a. The City should ensure adequate land and appropriate zoning for small businesses, light industrial uses, and year-round employment sectors in order to prevent the loss of commercial space to non-commercial uses and support a diverse local economy.

b. Workforce housing opportunities should be expanded and protected by supporting housing types and locations, especially in and near commercial areas, that meet the needs of local employees, helping businesses attract and retain workers while reducing regional commuting pressures.

c. Infrastructure investments in water, sewer, transportation, and broadband should be prioritized in areas that support long-term economic activity and help reduce the cost of doing business.

d. Economic stability should be strengthened by encouraging diversification beyond seasonal tourism, including support for industries such as outdoor products, health care, arts, and professional services.

e. Reinvestment and redevelopment should be encouraged along key corridors, particularly US Highway 93 South and Wisconsin Avenue, to create vibrant, connected districts that serve both residents and visitors.

f. The City should collaborate with major employers, the school district, health care providers, and community organizations to better understand workforce needs, support training opportunities, and strengthen economic resilience.

g. Growth decisions should be evaluated for their long-term fiscal impacts to ensure that development patterns generate sufficient revenue to maintain infrastructure and public services over time.

LAND USE BACKGROUND

The land use plan is a central component of Whitefish's Community Plan, guiding how land is used, developed, and conserved as the community continues to evolve. As Whitefish experiences sustained growth—driven by housing demand, tourism, and regional economic shifts—this element provides a clear framework for managing change while protecting the qualities that make the community unique.

The land use plan translates Whitefish's long-term vision into a physical pattern of neighborhoods, activity areas, employment centers, open spaces, and natural lands. It identifies where future housing, businesses, civic uses, and infrastructure are most appropriate, emphasizing efficient use of land and public services while safeguarding neighborhood character, scenic landscapes, water resources, and access to the outdoors. Particular attention is given to accommodating workforce housing in ways that fit the community's scale and identity.

In 2007, the City completed a Growth Policy that included recommendations regarding preservation of community character, improved environmental regulations, preservation of rural lands, etc., all of which remain important to the community today. The 2007 Growth Policy did not recommend specific areas for growth (or a growth boundary) or focus on growth projections:

> *Once these community attributes were identified, the consensus was to build a plan around what the community values, and let the "numbers" (of people, or households, etc.) fall out of that. What this means for a planning approach is simply that the Whitefish community will not use population and housing projections to dictate how many people or how many homes they must plan for.*

With the adoption of the Montana Land Use Planning Act (MLUPA) in 2023, land use planning in Whitefish is now closely tied to long-term population and demographic projections. In response, this Land Use Element translates community input into recommendations for targeted growth areas, positioning the City as an active partner in shaping future development. This proactive approach helps focus public investment and planning efforts where growth is most appropriate and consistent with community priorities.

LAND USE AND HOUSING

The relationship between land use and housing is central to how a community grows, who it serves, and whether it remains livable and inclusive over time. Land use decisions determine where housing can be built, what types of housing are allowed, and how housing relates to jobs, services, schools, and transportation. Zoning and future land use

designations shape whether a community provides a diverse range of housing options—such as apartments, townhomes, duplexes, and small-lot homes—or relies primarily on single-family development. These choices directly influence housing availability, affordability, and the ability of residents at different life stages and income levels to remain in the community.

In a growing community like Whitefish, aligning land use policy with housing needs is especially important. Accommodating workforce and attainable housing often requires thoughtful increases in density, strategic infill, and placement of housing near employment centers, transit routes, and daily services. When land use plans limit housing types or push development outward, housing costs tend to rise and commute distances increase, placing pressure on infrastructure and quality of life. By intentionally planning where and how housing is integrated into the community, the Land Use Plan helps ensure growth supports local workers, preserves neighborhood character, and strengthens long-term community resilience.

LAND USE AND TRANSPORTATION

The relationship between land use and transportation is a foundational principle of urban planning that shapes how communities grow, move, and function. Decisions about where housing, jobs, services, and open spaces are located directly influence travel behavior, transportation demand, and infrastructure needs. Likewise, strategic investments in transportation can support appropriate, incremental development by improving access to existing neighborhoods and activity areas.

To ensure coordinated and efficient growth, land use planning should guide transportation planning—not the reverse. When new road infrastructure extends into undeveloped areas without a clear land use framework, it often induces development not originally anticipated. This pattern can increase travel demand, require additional infrastructure investment, and place long-term financial burdens on the city and its taxpayers. Aligning transportation investments with adopted land use policies helps ensure growth occurs in a deliberate, fiscally responsible, and community-supported manner.

A Land Use Plan CAN

Guide Development

Provides a framework for where and how different types of development (residential, commercial, industrial, etc.) should occur, ensuring orderly growth.

Promote Sustainability

Encourages the preservation of natural resources, open spaces, and environmentally sensitive areas, supporting long-term ecological balance.

Enhance Quality of Life

Helps create well-planned communities with accessible amenities, green spaces, and infrastructure to improve residents' overall well-being.

Minimize Land Use Conflicts

Provide guidance that separates incompatible land uses (e.g., industrial areas from residential neighborhoods) to minimize conflicts and enhance safety.

A Land Use Plan CANNOT

Control Market Forces

Cannot dictate or control real estate market dynamics, such as property values, demand for housing, or business investment decisions.

Guarantee Development

Cannot ensure the proposed developments will occur exactly as planned, as they depend on investment, economic conditions, and other external factors.

Predict the Future Accurately

Cannot foresee all future trends, challenges, or changes in the community, which may require adjustments to the plan over time.

Enforce Regulations

The plan itself does not have legal enforcement power; it relies on zoning laws, building codes, and other regulations to be implemented and enforced by local authorities.

PRESERVE AND BUILD UPON LOCAL CHARACTER

A quick review of the ExploreWhitefish website reveals the following about the character of Whitefish:

> *Whitefish is a **small, vibrant mountain community** in northwest Montana known for its **strong sense of place, outdoor lifestyle**, and welcoming character. Nestled on the eastern shore of **Whitefish Lake** and framed by the **Rocky Mountains,** the city combines a **tight-knit small-town atmosphere** with a **lively and walkable downtown of local shops, restaurants, galleries, and community events.** Its **historic roots as a railroad and logging town** have shaped a built environment and culture that locals cherish, even as the community has grown into a **year-round recreation destination with skiing at Whitefish Mountain Resort** and abundant **access to trails, water, and public spaces**.*

Very quickly, a person who has never set foot in Whitefish can easily understand the character of the Whitefish community. And more importantly, for those who have had the opportunity to visit the community or for those who call Whitefish home, the character description is fully accurate. The tight-knit small-town atmosphere is unmistakable as is the sense of the community's historic roots as one walks down Central Avenue and into a nearby residential neighborhood – the scale of the buildings, the variety of architecture, the tree-lined streets, etc. come together to create a unique community character.

The residents of Whitefish, through various community visioning events, have been very clear that the preservation of the local character is a primary goal of the Community Plan. Preserving Whitefish's community character requires more than regulating land use through conventional zoning districts alone. While zoning establishes what is allowed, it does not fully capture the form, feel, and function that define the places residents value—from established neighborhoods and neighborhood-scale commercial areas to the downtown core and rural edges. As growth continues, the City must guide development in a way that reflects local context, reinforces distinct patterns of development, and ensures new projects contribute positively to their surroundings. This plan introduces a more place-based or place-focused approach to land use—one that considers building scale, design, connectivity, and the relationship between uses—to help ensure future development strengthens Whitefish's identity while accommodating change in a thoughtful and predictable manner.

WHAT ARE PLACE TYPES?

Place Types shape the future of the community by focusing on the *form, character, and function* of places rather than land use alone. They describe how areas are expected to look and feel—addressing building scale, streetscape elements, right-of-way design, and the relationship between development and public space. By illustrating both existing and

desired conditions, Place Types help residents, decision-makers, and developers visualize how growth can occur in ways to reinforce community character while accommodating change. When mapped, a Place Type is a geographic classification that guides zoning and development standards over time, ensuring change occurs in a way to reinforce community identity, support walkability and livability, and respond to local context.

Within the Place Type framework, Primary Uses are the predominant activities that define the character and function of a Place Type and are expected to occur throughout the area. Secondary Uses are complementary activities that support and enhance the primary uses, and may be more limited in scale, location, or frequency. Occasionally there are additional more intensive uses either grandfathered or allowed per the underlying zoning.

The following Place Types best describe the form, character, and function of the community. The following pages provide narrative and visual descriptions for each Place Type applicable to Whitefish.

PLACE TYPE DESCRIPTIONS

Heritage Urban Neighborhood

Heritage Urban Neighborhoods feature small lots with modest mostly single-family homes—often with front porches, shallow setbacks, and alley access—that collectively form a fine-grained, walkable pattern. Blocks are short and gridded, producing frequent intersections, high connectivity, and direct links to Downtown. Sidewalks are generally continuous on both sides of most streets, complemented by mature street trees that create a cohesive canopy and convey a strong sense of history and place. Architectural design is varied but generally from the same era and maintains a compatible scale and rhythm; parking is often behind homes or on-street, supporting a pedestrian-oriented public realm.

Urban Edge Neighborhood

Urban Edge neighborhoods blend single-family homes with duplexes, townhomes and scattered small multifamily buildings, offering a broader range of housing choices that support age and income diversity. Lot sizes are generally consistent within each housing type, but block sizes and shapes are more irregular than in the Heritage Urban Neighborhood, reflecting incremental growth in the areas just outside the Heritage Urban Neighborhood. Sidewalk coverage is incomplete and streetscape elements-street trees, lighting, and setbacks-vary by block, contributing to a less uniform public realm.

Compact Suburban Neighborhood

Compact Suburban Neighborhoods accommodate smaller lots, townhomes, cottage courts, small-lot (<2,500SF) development, and other low-rise "missing-middle" housing that gently increases density while keeping a suburban feel. Blocks are shorter and more connected than in conventional subdivisions, with continuous sidewalks, street trees, and shallow-to-moderate front setbacks that create an almost urban form at a comfortable, two- to three-story scale. Garages and parking are tucked to the side or rear where feasible, allowing active front doors and small greens or pocket parks to shape the streetscape.

Waterfront Neighborhood

The Waterfront Neighborhood shares the walkable, fine-grained character of Heritage Urban Neighborhoods, but the blocks are typically elongated rather than following a square pattern. Homes are generally larger with lower lot coverage, and front-yard setbacks vary widely to accommodate porches, terraces, and, in some cases, front yard parking; small multifamily buildings appear intermittently, often near key intersections or water-access points. Continuous sidewalks, mature trees, and a variable architectural style create a lively streetscape, while public access to the water anchors neighborhood identity.

Suburban Neighborhood

Suburban Neighborhoods are predominantly single-family detached areas on larger lots, with occasional duplexes and triplexes at corners or along edges. Streetscapes generally follow a consistent, recognizable pattern: canopy street trees, (often) continuous sidewalk network, deeper front-yard setbacks, and homes of similar vintage, height, and massing that create a cohesive character. Blocks are typically modified-grid or curvilinear in nature, in some cases, with limited through-traffic. Neighborhood parks, schools, and places of worship often serve as anchors.

Mountain Neighborhood

Mountain Neighborhoods occupy steep, mountainside terrain where curvilinear roads trace the contours and lots vary widely in size and shape. Homes—mostly built within the past 25 years—range in scale and architectural style, yet the overall character is generally defined by that native vegetation that provides natural buffers, privacy, and an almost subdued, lodge-like setting. Streets function as low-speed, two-lane rural mountain roads

without curb, gutter, or sidewalks, with select soft-surface trail connections running through open space to link homes, overlooks, and trailheads. The topography and vegetation frame long views while also shaping building placement, driveway access, and drainage patterns; wildfire-wise landscaping, slope stability, and dark-sky lighting are essential considerations.

Mixed Neighborhood

Mixed Neighborhoods feature a diverse blend of housing types—single-family, duplexes, townhomes, small multifamily—and selected neighborhood-serving commercial uses such as a coffee shop, a restaurant, or similar that provide daily needs close to home. Development patterns are eclectic in architectural style and setback depth, with parking typically internalized or to the side, creating opportunities to retrofit shared lots, mid-block connections, and small public spaces. While currently oriented toward the automobile, these districts are well-suited for improved bike and pedestrian connectivity, safer crossings, and transit-supportive upgrades.

Community Corridor

Community Corridor are auto-oriented commercial districts organized along a high-volume spine road, with deep front setbacks, large surface parking lots, and single-story buildings on individual pads or in strip formats. Streetscape quality and multimodal facilities are often inconsistent—sidewalks and bike lanes may exist in segments—but driveway frequency, wide curb radii, and limited crossings prioritize vehicle movement over pedestrian comfort. Land uses are predominantly retail, dining, and services, with occasional office or lodging; housing is limited but sites often have the depth to accommodate mixed-use or multifamily redevelopment.

Downtown/City Center

Downtown (City Center) is the community's social and economic heart, characterized by a fine-grained street grid, narrow blocks, and an intact main-street that looks "historic" even without formal designation. Buildings—both legacy and infill—are typically one to three stories (occasionally four), with zero or shallow front setbacks, frequent storefront entrances, and high window transparency that support active ground floors. The public realm is distinctly urban, with defined curb-and-gutter, continuous sidewalks, street trees, on-street parking, marked crossings, and street furniture that together create a comfortable, walkable environment. Land uses are predominantly commercial—retail, dining, services, and civic—enhanced by upper-story offices and some multifamily

housing; tourism plays a visible role, but everyday needs and local businesses anchor year-round vitality.

Fabrication/Flex

Fabrication/Flex areas accommodate production, assembly, maker spaces, labs, and warehousing in adaptable buildings with loading access, high bays, and flexible utility capacity. Sites are organized for safe truck circulation and service yards while screening impacts—landscaped buffers, subdued lighting, and enclosure of outdoor storage—at edges near neighborhoods or mixed-use areas. Street fronts prioritize clean, durable facades, clear visitor entries, and space for small showrooms or office components, with parking placed to the side or rear. Infrastructure emphasizes freight efficiency alongside basic multimodal access (sidewalks, last-mile bike links), with design standards for noise, hours, and environmental performance to ensure compatibility and long-term employment value.

Recreation/Open Space

Recreation / Open Space areas include public and private lands dedicated to outdoor recreation, community gathering, and the preservation of open landscapes. These areas encompass parks, trail corridors, athletic fields, waterfront access, greenways, and community open spaces that support active lifestyles and provide relief from more developed parts of the city. They play a critical role in shaping Whitefish's identity as an outdoor-oriented mountain community and contribute to residents' quality of life across all seasons.

Development within Recreation/Open Space areas is limited to facilities and improvements that support public use and enjoyment, such as trails, playgrounds, sports facilities, picnic areas, and small support structures. Design should prioritize natural materials, minimal site disturbance, and strong connections to surrounding neighborhoods and regional trail systems.

Rural Community

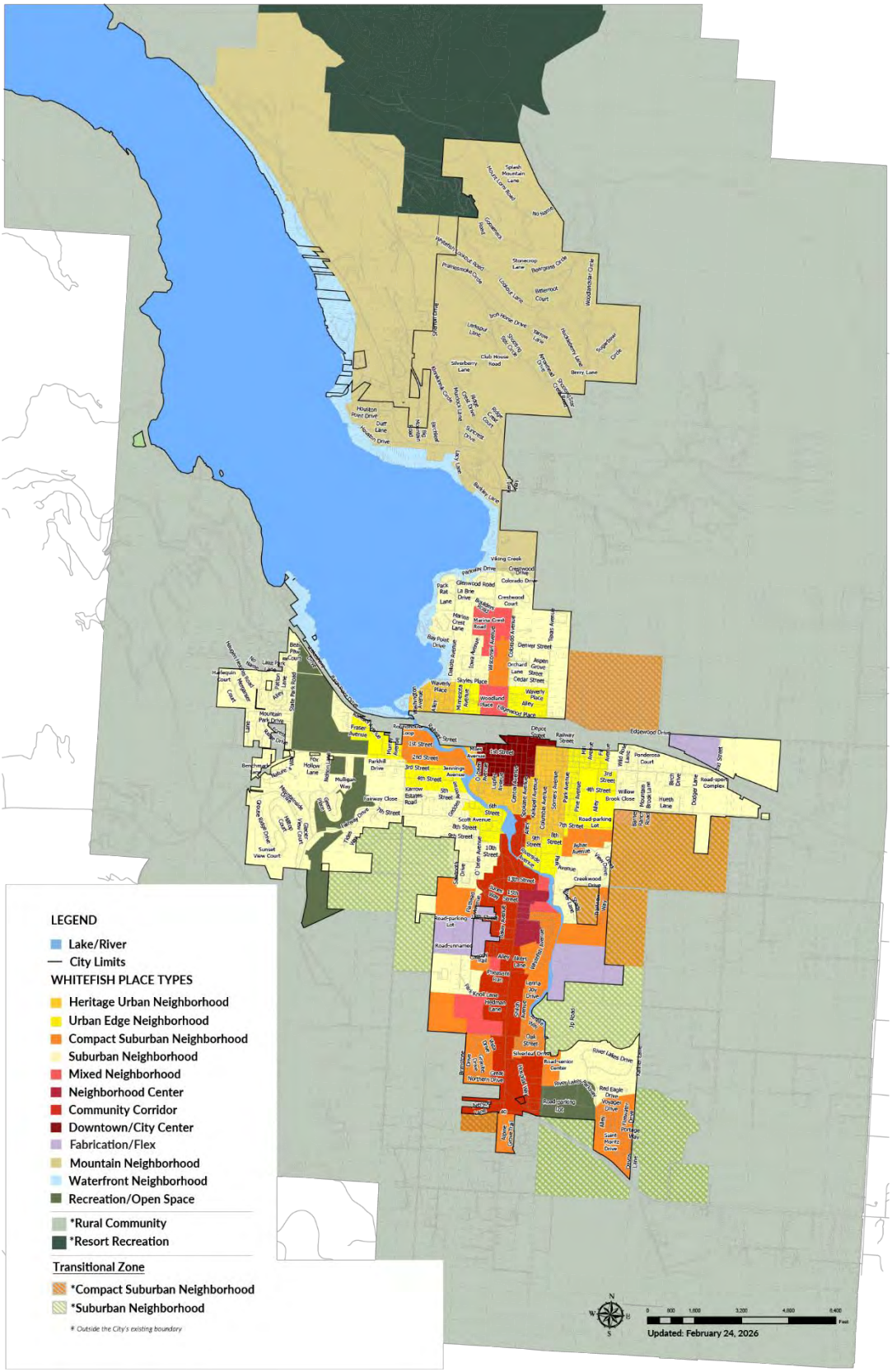
Rural Community areas form the open, low-density edges of the valley where working lands, homesteads, and scattered clusters of homes blend the rhythms of rural life with small-scale agriculture. Large parcels support farmsteads, pastures, and open fields interspersed with newer agricultural-residential lots and occasional crossroads clusters that may include farm stands, feed stores, or gathering spots. Homes are typically set back from the road with barns, greenhouses, or sheds forming traditional farmyard

patterns. Roadways are narrow and uncurbed—sometimes gravel or chip-sealed—with grassy shoulders, open ditches, and long views framed by fencelines, irrigation ditches, and tree rows.

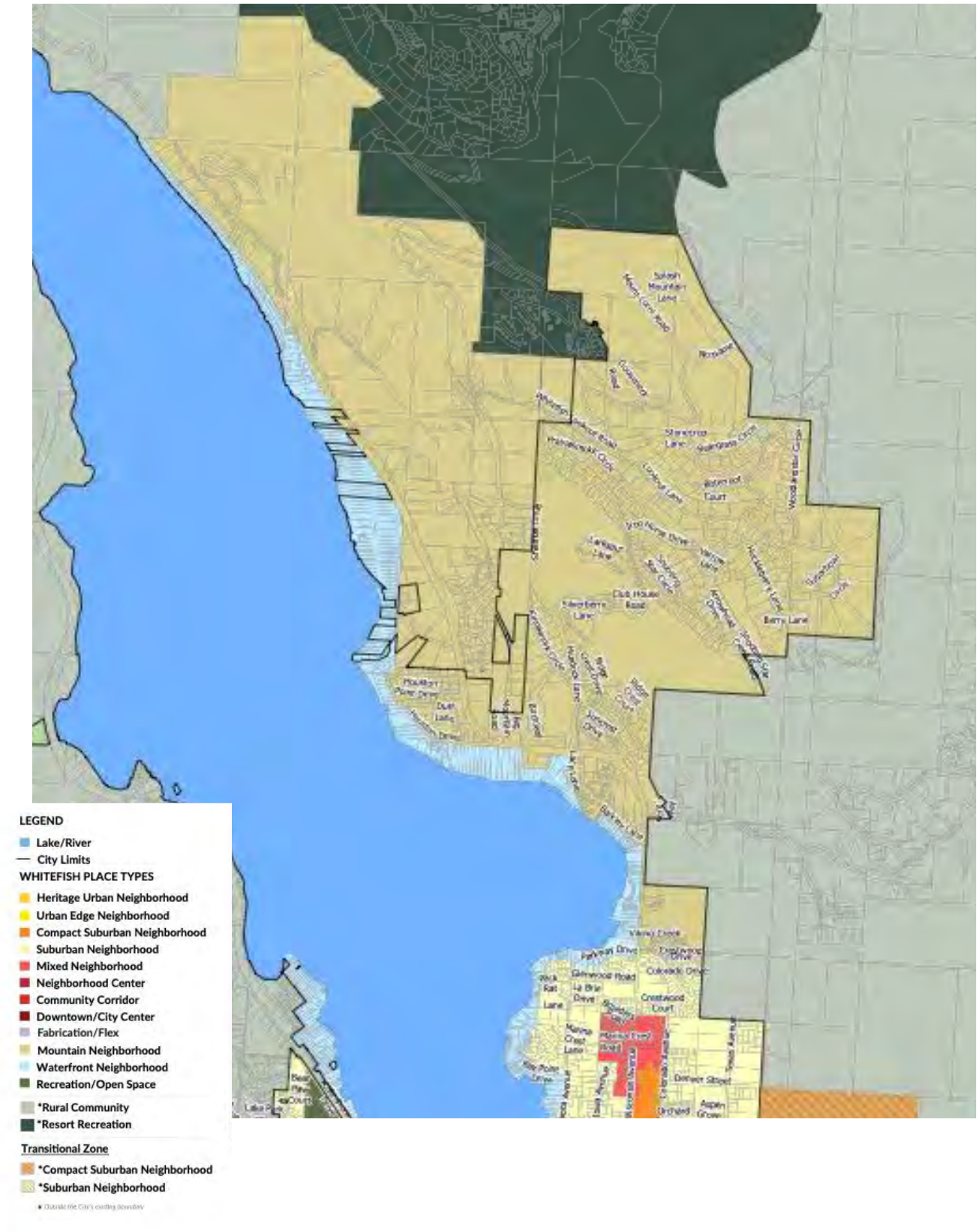
Resort Recreation

Resort Recreation areas encompass destination landscapes where year-round outdoor activity, lodging, and entertainment come together in a mountain setting. Anchored by ski slopes, lifts, and lodges—or by summer trailheads, golf courses, and mountain biking—these areas mix hotels, lodges, and outdoor gathering spots near resort cores with cabins, condos, and second homes tucked into forested slopes and meadows. Architecture emphasizes natural materials, low profiles, and mountain views, while roads and trails wind through native vegetation to connect recreation hubs, trailheads, and open space systems used across all seasons.

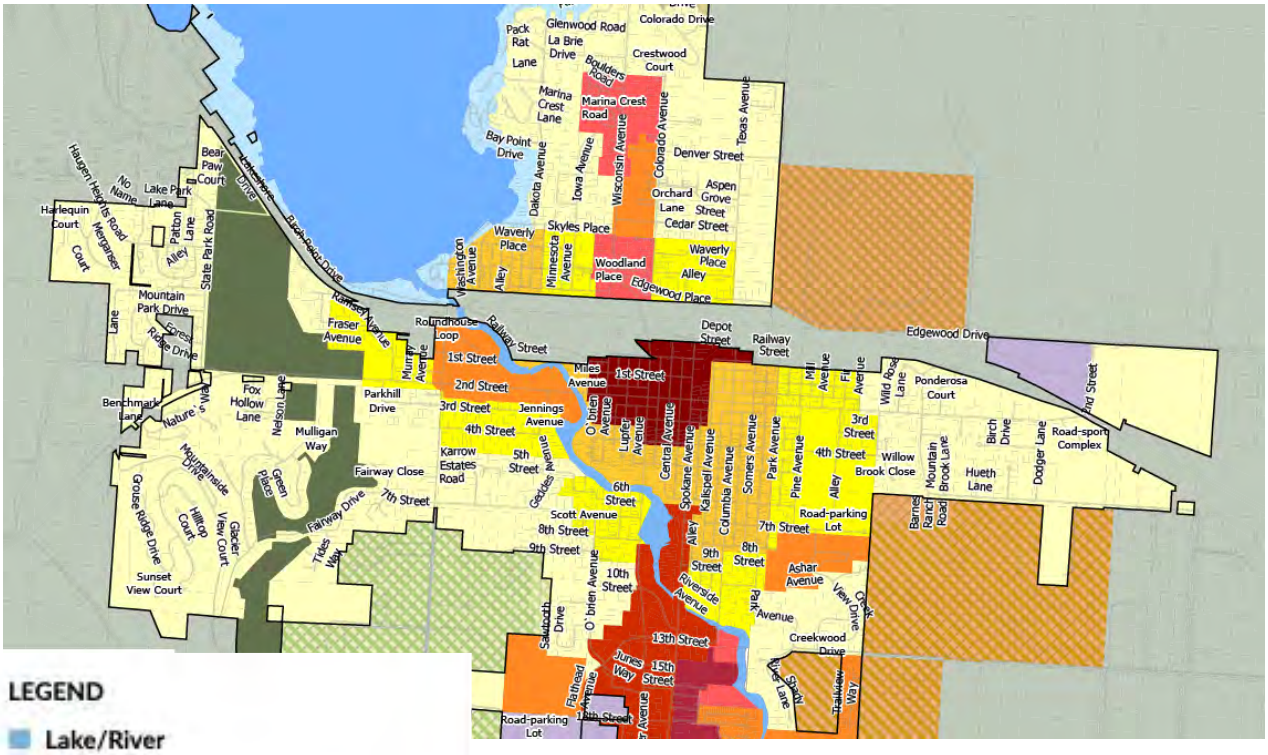
The Future Place Types Map



Northern Third of Whitefish



Central Third of Whitefish



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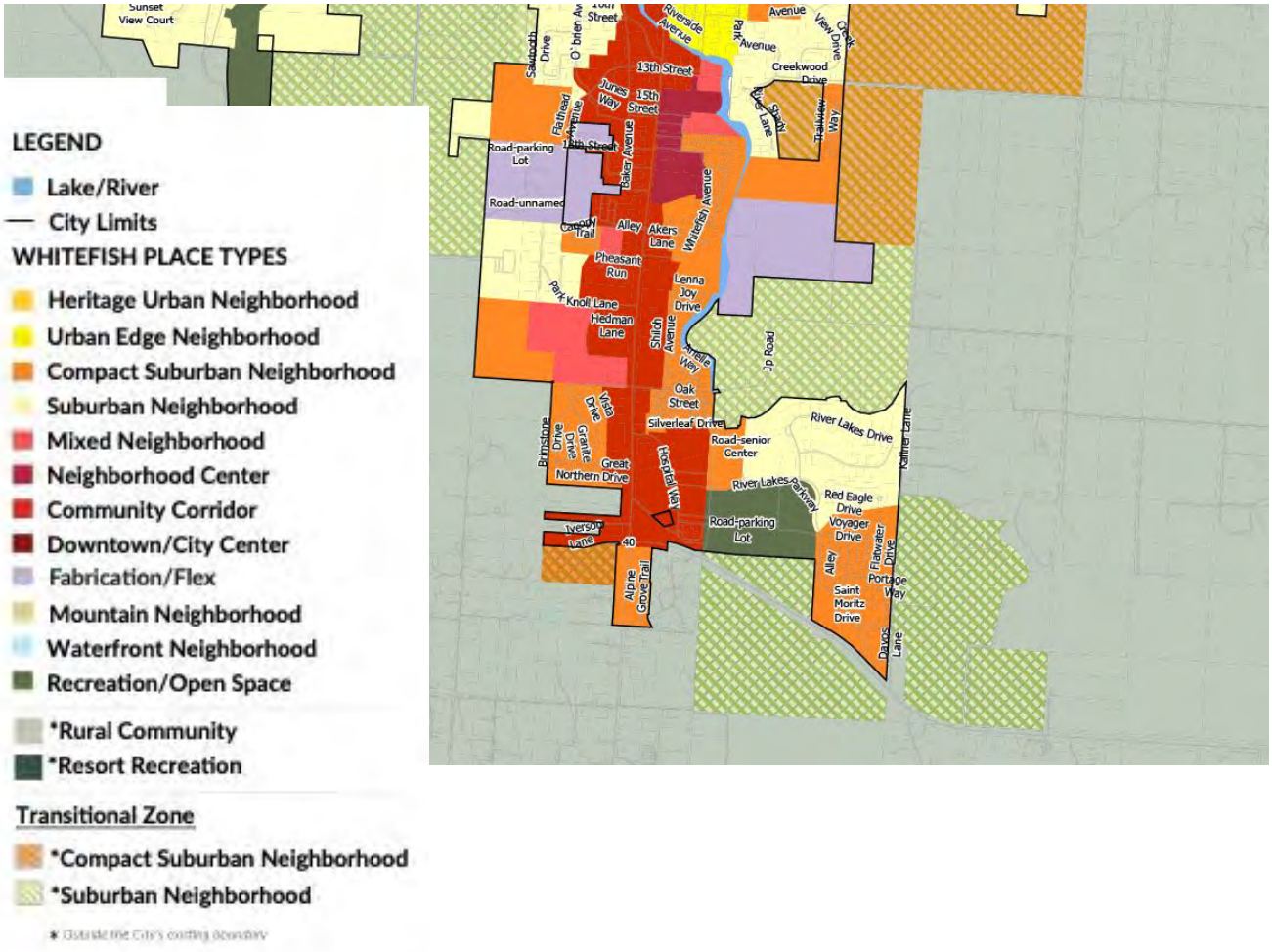
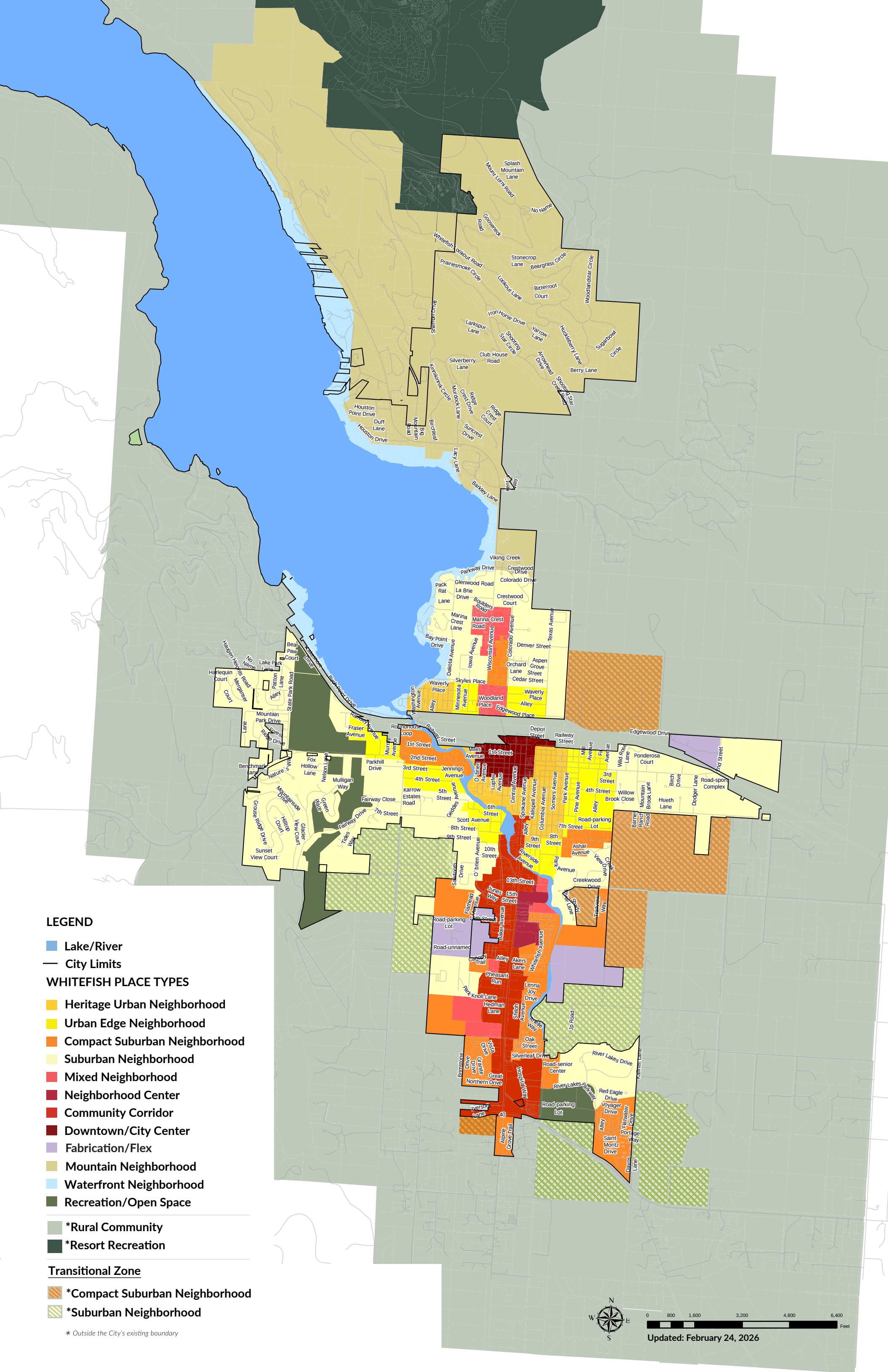



Splash Mountain Lane
Mount Lorni Road
No Name
Gooseneck Road
Whitefish Lookout Road
Stonecrop Lane
Beargrass Circle
Woodlandstar Circle
Prairiesmoke Circle
Lookout Lane
Bitterroot Court
Iron Horse Drive
Sherron Drive
Larkspur Lane
Shooting Star Circle
Yarrow Lane
Huckleberry Lane
Sugarbowl Circle
Club House Road
Silverberry Lane
Arrowhead Drive
Berry Lane
Shooting Star Crest Road
Kinnikinnik Circle
Murdock Lane
Ridge Crest Drive
Ridge Crest Court
Houston Point Drive
Duff Lane
Houston Drive
Big Mountain Road
Birchleaf
Suncrest Drive
Lacy Lane
Barkley Lane
Viking Creek
Parkway Drive
Crestwood Drive
Colorado Drive
Glenwood Road
La Brie Drive
Pack Rat Lane
Boulders Road
Crestwood Court
Marina Crest Lane
Marina Crest Road
Texas Avenue
Bay Point Drive
Dakota Avenue
Iowa Avenue
Wisconsin Avenue
Colorado Avenue
Denver Street
Aspen Grove Street
Orchard Lane
Cedar Street
Skyles Place
Waverly Place
Woodland Place
Edgewood Place
Alley
Minnesota Avenue
Washington Avenue
Edgewood Drive
Depot Street
Railway Street
Roundhouse Loop
Ramsey Avenue
Fraser Avenue
Murray Avenue
Parkhill Drive
1st Street
2nd Street
3rd Street
4th Street
5th Street
6th Street
7th Street
8th Street
9th Street
10th Street
13th Street
15th Street
Miles Avenue
Jennings Avenue
O'brien Avenue
Lupfer Avenue
Central Avenue
Spokane Avenue
Kalispell Avenue
Columbia Avenue
Somers Avenue
Park Avenue
Pine Avenue
Mill Avenue
First Avenue
Wild Rose Lane
Ponderosa Court
Birch Drive
Dodger Lane
Road-sports Complex
Mountain Brook Lane
Willow Brook Close
Hueth Lane
Barnes Ranch Road
Road-parking Lot
Ashar Avenue
Riverside Avenue
Park Avenue
Creek View Drive
Creekwood Drive
Sawtooth Drive
Juneau Way
Flathead Avenue
Baker Avenue
Whitefish Avenue
Shelby Lane
Trailview Way
Road-parking Lot
Road-unnamed
Canopy Trail
Alley
Akers Lane
Pheasant Run
Park Knoll Lane
Hedman Lane
Shiloh Avenue
Lenna Joy Drive
Arrello Way
Jp Road
Oak Street
Silverleaf Drive
River Lakes Drive
Road-senior Center
Rainier Lane
Vista Drive
Brimstone Drive
Granite Drive
Great Northern Drive
Hospital Way
River Lakes Parkway
Red Eagle Drive
Voyager Drive
Flatwater Drive
Portage Way
Saint Moritz Drive
Davos Lane
Alpine Grove Trail
Iverson Lane
40
Road-parking Lot
Haugen Heights Road
No Name
Lake Park Lane
Harlequin Court
Merganser Court
Patton Lane
Alley
State Park Road
Bear Paw Court
Lakeshore Drive
Beach Road Drive
Mountain Park Drive
Forest Ridge Drive
Lane
Benchmark Lane
Nature Walk
Fox Hollow Lane
Nelson Lane
Mulligan Way
Fairway Close
Fairway Drive
Mountainside Drive
Green Place
Grouse Ridge Drive
Hilltop Court
Glacier View Court
Sunset View Court
Tides Way
Barkley Lane
Henry Way
Lane
Lake/River
City Limits
WHITEFISH PLACE TYPES
Heritage Urban Neighborhood
Urban Edge Neighborhood
Compact Suburban Neighborhood
Suburban Neighborhood
Mixed Neighborhood
Neighborhood Center
Community Corridor
Downtown/City Center
Fabrication/Flex
Mountain Neighborhood
Waterfront Neighborhood
Recreation/Open Space
*Rural Community
*Resort Recreation
Transitional Zone
*Compact Suburban Neighborhood
*Suburban Neighborhood
* Outside the City's existing boundary
N
W
E
S
0
800
1,600
3,200
4,800
6,400
Feet
Updated: February 24, 2026

HOUSING

Like many high-amenity mountain towns across the United States, Whitefish is facing challenges in providing housing affordable and attainable to individuals who wish to live and work in one of Montana's most beautiful locales.

The 2007 adopted growth policy reported the median selling price of a single family home was **$319,000**. In 2020 the median selling price was **$440,000** and in 2025 the median selling price now **exceeds one million dollars**.

In 2025, there are approximately **5,700 residential units** in the City of Whitefish. The Montana Department of Commerce has indicated that **7,776 units will be required in 2045**, meaning the city must plan for an additional 2,076 units.

~1,237 housing units have been constructed since the adoption of the 2007 Growth Policy

Some of the contributors to high housing costs include:
Market demand and interest rates
Construction and labor costs
Whitefish's high quality of life
Second homes and short term rentals
Permitting and engineering costs

87% of the zoned land in the City of Whitefish is zoned for residential uses only. Of this residentially-zoned land, 77% allows only single family detached and duplexes.

Income restricted housing units represent approximately **5.8% of the total housing inventory** in the City of Whitefish, which includes 58 permanently attainable homes for entry level ownership and 278 rental homes or apartments.

The 2025 Housing Needs Assessment estimates approximately **20% of Whitefish owners and 61% of Whitefish renters as cost burdened**, meaning that housing costs consume more than 30% of gross household income.

The city is presently meeting **SIX** of the fourteen housing strategies required by the State of Montana.

Higher density housing should be in appropriate locations, including areas with good access to public transportation, walkable and bikeable transportation routes, essential services and employment centers.

ENCOURAGING A DIVERSITY OF HOUSING

"We encourage a diversity of housing types integrated throughout all areas of the city. We will provide for all demographic segments of our population, particularly our local workforce, to allow residents to move in, move up or age in place, ensuring everyone can remain here across multiple generations. New housing will be complementary to and respectful of existing neighborhoods."

INTRODUCTION

Housing is a critical part of and one of the distinctive physical aspects of a thriving community. Housing combines to form neighborhoods, and neighborhoods combine with other uses to form the community. Housing is more than just shelter; it is our living environment. Ensuring a range of housing options at a variety of sizes, with prices affordable to all segments of the population, is imperative. While shelter is one of the most basic human needs, the high cost of housing in the Whitefish area puts it out of reach for many working families. Like many high-amenity mountain towns across the United States, Whitefish is facing challenges in providing housing affordable and attainable to individuals who wish to live and work in one of Montana's most beautiful locales.

The City of Whitefish is experiencing a community housing[4] crisis. The desirability to live (and retire) or invest in Whitefish, in combination with a range of other factors including escalating mortgage rates, high demand coupled with low supply of attainable housing, increased construction costs, neighborhood opposition to housing projects, greater interest from out-of-state buyers[5].

This Housing Element promotes a diverse housing supply and preserves the existing housing stock by encouraging a mixture of housing types, maintaining residential neighborhood quality, and providing opportunities to assist in the development of housing available to more economically diverse segments of the population. It will provide a comprehensive analysis of recent statutory requirements and how the city will meet (or is meeting) those requirements.

[4] The 2025 Housing Needs Assessment defines Community Housing as "Housing that is affordable for community members that live and work in the Whitefish Area that is not being provided by the housing market. This refers to a range of household income levels for which market priced housing is unattainable, including both the traditionally low-income housing, as well as middle income, and, in Whitefish, upper middle income."

[5] Source: Montana Regional MLS

GOALS AND OBJECTIVES

Goal

1. With the most recently adopted Whitefish Housing Needs Assessment as a guide, achieve an adequate supply of housing equitably distributed throughout the city for all income levels to meet the needs of Whitefish's existing and projected populations with a priority on permanent affordability.

Whitefish is facing an escalating housing crisis driven by high demand, limited supply, rising costs, and regulatory restrictions. This has contributed to local workers and families being priced out of the community. To address the supply side of the community housing deficit, the city should proactively work toward encouraging an adequate supply of community housing at higher densities, and the housing should be distributed throughout the city to minimize social and economic segregation. Strategies include continuing to focus on implementing existing housing strategies, exploring zoning and development standards revisions, and supporting compatible infill development in areas with existing and adequate infrastructure (through such means as elements of a form based code[6]). Clear benchmarks should be set to measure success. As much as 14% of the total housing units in the City of Whitefish are comprised of short term rentals (STRs), which take housing off the market that could otherwise be used for full-time housing. Accordingly, the city should continue proactive enforcement and additional restrictions to limit their impact on housing availability.

Objectives

a. Continue to implement the most current Housing Roadmap.

b. Continue to review and revise regulations and development standards to reduce barriers to the development of needed housing. Regulatory updates could include:

   i. Revising zoning districts to allow a larger diversity in housing types and densities throughout the city.
   ii. Reducing minimum lot sizes and setbacks in all residential zones with lot coverage, setbacks, height, massing and floor area ratio requirements to ensure neighborhood compatibility.
   iii. Supporting and enhancing the Legacy Homes Program as a key driver of deed restricted affordable housing. Periodically re-evaluate

incentives offered to achieve appropriate balance between benefit to developer and the community benefits obtained.

iv. Evaluate each of the unmet fourteen MLUPA strategies during any zoning or community plan updates.

c. Mitigate the impact of the short-term rental market on the long-term housing supply through interventions such as:

i. Expanded enforcement of existing regulations on short-term rentals.
ii. Not expanding land area where short term rentals are permitted.

d. Support residential infill development with gentle density that complements existing neighborhoods.

i. Adopt form-based zoning code elements.
ii. Review and regularly update the land use plan to ensure an adequate future supply of land designated to housing.
iii. Encourage innovative site planning techniques such as common open spaces, shared driveways, and strategically placed windows and landscaping to mitigate potential impacts on privacy and light.
iv. Explore more flexible design standards associated with zoning and public works requirements for smaller infill projects.

e. Track new housing towards meeting the 10-year housing needs, reporting regularly to City Council, Planning Commission and Community Housing Committee.

f. Explore opportunities to allow for expedited zoning and / or subdivision variances for developments that contain deed restricted affordable housing units.

Goal

2. Support a range of housing types and prices to fit the needs of a diverse community.

A diverse range of housing options - including small single-family homes, duplexes, triplexes, townhomes, apartments, and accessory dwelling units - ensures that people of all income levels, life stages, and household sizes can find suitable and affordable places to live. This variety encourages mixed-income neighborhoods and allows residents to age in place or relocate within the community as their needs evolve. By reviewing current zoning and development standards, the city can accommodate more innovative or non-traditional housing types such as boarding houses or dormitories, which can help with workforce retention. Additionally, the city should consider existing requirements and relationships with homeowner's associations, which sometimes have strict architectural guidelines that may limit housing styles, sizes, or materials. When existing housing developments are proposed for redevelopment, the city should encourage developers to mitigate the displacement of residents.

Objectives

a. Promote a variety of needed housing types that can provide housing options to increase density in both new and existing neighborhoods, such as small single-family homes, duplexes, triplexes, multiplexes, apartments, townhomes, and accessory dwelling units, while respecting existing neighborhood form and function.

b. Promote distribution of various housing types evenly across different areas and developments, ensuring diverse housing options throughout the city while minimizing social and economic segregation.

c. Consider adoption of no net loss housing policy to avoid losing housing units to redevelopment.

d. Encourage a diversity of housing types and lots to promote mixed income neighborhoods.

    i. Support the development of workforce housing serving residents at or below 150 percent area median income.
    ii. Explore requirements for and the role of Homeowner's Associations and their relationship to private roads as well as covenants and restrictions that might affect affordability.
    iii. Support and encourage employee housing, including revising definitions or standards to encourage and allow alternative housing options in various districts for local workers such as single-room occupancy developments, boarding houses, dormitories, converted motels or other types of lodging into extended stay housing uses.

Goal

3. Support existing property owners in maintaining and preserving housing stock.

The average lifespan of a house is between 50 and 63 years before significant improvements and upkeep is often required. Many Whitefish homes are reaching or have reached this threshold. Without intervention these units may be at risk of falling into disrepair or being lost to redevelopment that may not serve local needs. Supporting existing property owners in maintaining and preserving housing stock is vital for sustaining community stability, affordability, and character. By offering technical assistance, education, and financial resources such as grants or low-interest loans, the city can provide help to homeowners to make critical repairs and accessibility upgrades, ensuring older housing remains safe, livable, and affordable.

Objectives

a. Seek and sponsor federal grants such as community development block grants to offer funding opportunities to property owners seeking to improve deficient properties to be used for long term rentals.

b. Encourage housing partners to:

   i. Create a technical assistance program to help homeowners navigate repair and accessibility projects and understand available funding and regulatory requirements.
   ii. Provide education and resources for grants or low-interest loans for low-to-moderate-income homeowners to make critical repairs and accessibility modifications.
   iii. Preserve existing affordable rental housing by providing resources for owners to refinance, maintain units and offer long-term affordability. Explore allowing current multi-family and naturally affordable rentals to qualify for the Whitefish Legacy Homes Program.

Goal

4. Pursue sustainable financing mechanisms and programs to support the development of Community Housing.

In 2025, the cost of housing in Whitefish is beyond the reach of even the upper middle class. Although providing sufficient housing supply is part of the equation, a successful housing strategy to provide housing more attainable to the community cannot be achieved without bridging the gap between market demand, land costs, development costs and what residents can afford. Various financial tools and innovative funding strategies exist to ensure housing remains accessible to a broader range of the population.

Objectives

a. Analyze ways to streamline application processes.

b. Ensure funding mechanisms remain relevant and create usable tools to increase Community Housing over time.

c. Explore alternative ways to increase city revenue allocated to Community Housing such as:

    i. Reallocation of resort tax revenues (such as reducing or eliminating reimbursement of resort tax for housing used for second homes or short term rentals) to increase city funding for needed housing.
    ii. Reducing or reimbursing impact fees for new deed-restricted workforce housing.
    iii. Exploring funding mechanisms to assist with the purchase or construction of workforce homes such as down-payment assistance programs or construction loans.
    iv. Explore increasing resort tax by one percent for Community Housing.

Goal

5. Work to establish and strengthen relationships with the development industry and local, state and national organizations to help meet future Community Housing needs.

Partnering with private developers alongside local, state, and national organizations enables a city to combine public oversight with private-sector innovation and investment. Private developers bring expertise in construction, market trends, and project delivery. Public and nonprofit partners can provide regulatory support, funding opportunities (such as grants and tax credits) and programs that reduce costs and ensure affordability and equity. Land banking in partnership with non-profit organizations can reduce future development costs. Local organizations contribute community knowledge and grassroots support to align projects with neighborhood priorities. Together, these partnerships leverage shared resources to deliver sustainable, inclusive housing solutions that meet long-term demand.

Objectives

a. Partner with developers to support the development of Community Housing in the private sector.

b. Leverage community partners such as Housing Whitefish, Northwest Community Land Trust ("NWCLT"), Habitat for Humanity of Flathead Valley ("HHFV"), and other developers of affordable housing toward reaching needs. Utilize requests for proposals to find the most effective partners for Community Housing projects who are able to achieve success.

c. Continue valley-wide communication with other jurisdictions on Community Housing progress, programs and collaborative opportunities.

d. Utilize state-led housing programs which aim to increase Community Housing opportunities.

Goal

6. Encourage new housing development to align with all goals outlined in Whitefish Vision 2045.

The housing goals outlined in this plan element go beyond the need to achieve an adequate supply and types of needed housing. Housing development should also be sensitive to environmental stewardship and efficient land use, reducing sprawl and supporting walkable, transit-oriented neighborhoods. Throughout this community plan in the associated plan elements there are broader sustainability principles such as reducing car dependence, reducing the carbon footprint, addressing climate change, and better economizing resources by prioritizing infill and compact development within existing city limits where infrastructure is already in place. Efforts to address housing affordability and supply should minimize impacts on the environment and the quality of life that Whitefish residents value.

Objectives

a. Promote density in areas near transit and active transportation routes.

b. Reduce car trips and improve quality of life by promoting walkable neighborhoods.

c. Prioritize infill and compact development within existing city limits where water, sewer, and transportation infrastructure are already in place or can be efficiently upgraded or expanded.

City of Whitefish Density Map

N

0 0.5 1 2 Miles

Low Density

High Density

City Limits

Esri, NASA, NGA, USGS, FEMA

City of Whitefish
Location of Existing Housing Types

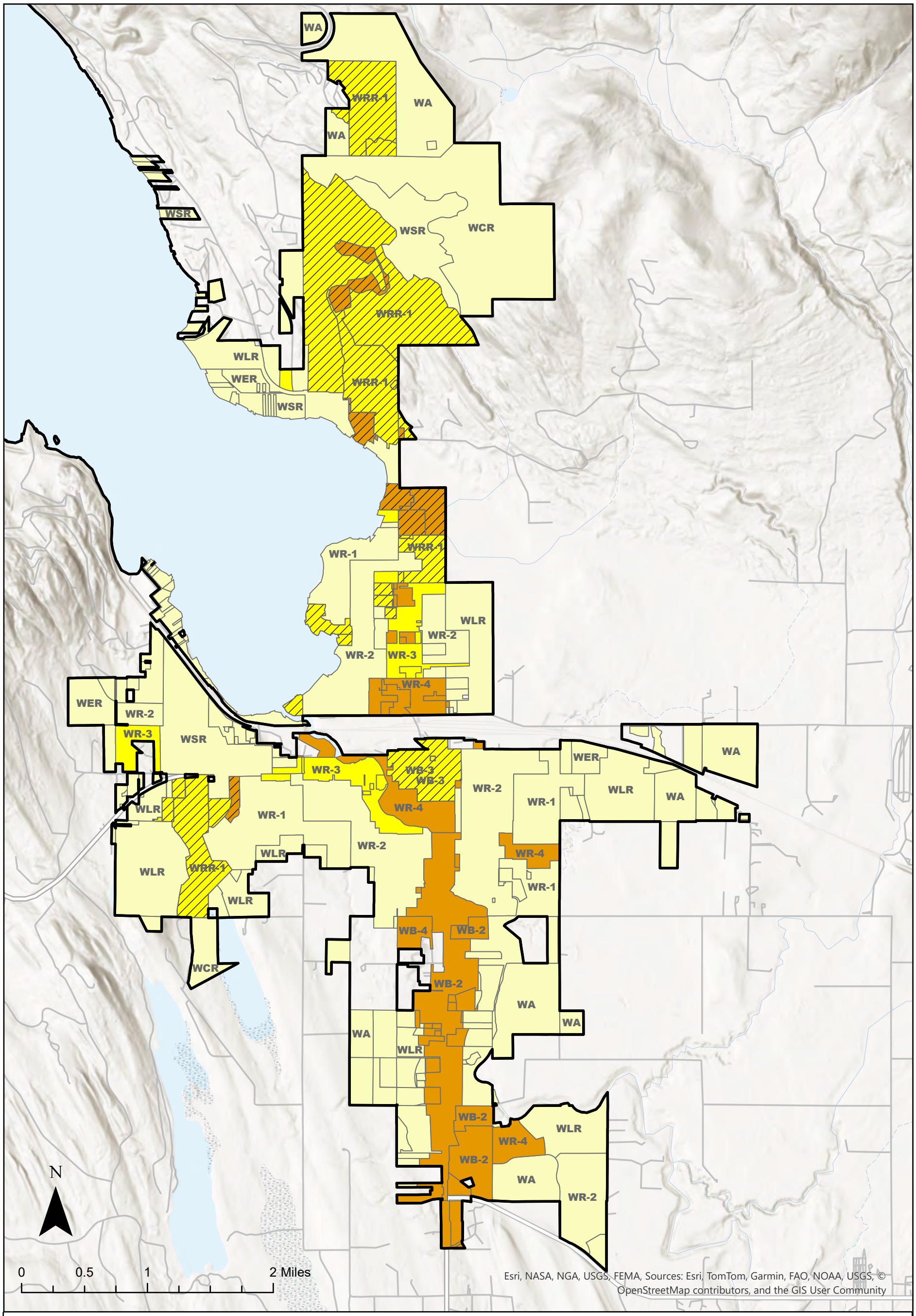
- Single Family Detached
- Two Family Dwelling / Duplex
- Single Family Attached
- Multifamily
- Resort Residential
- Mixed Use

N

0 0.47 0.95 1.9 Miles

November 13 2025

Esri, NASA, NGA, USGS, FEMA, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



City of Whitefish

Types of Housing Allowed by Right

- Single Family Detached, Duplex and Two Family
- Single Family Detached to Fourplexes
- Multifamily
- Zone Districts Allowing Short Term Rentals

*WR-4 allows up to 18 multifamily units by right

November 17, 2025

City of Whitefish
Ages of Residences

N

0 0.5 1 2 Miles

Oldest

Newest

Esri, NASA, NGA, USGS, FEMA

TRANSPORTATION

During visioning sessions for Vision Whitefish 2045, the top response regarding how citizens saw Whitefish in twenty years was that Whitefish should be a multimodal community. This means placing equal emphasis on all modes of transport including walking, biking, transit, and rail as well as automobiles.

Many of Whitefish's traditional neighborhoods are **compact and walkable**, as they were laid out before the widespread distribution of the automobile.

The Whitefish Transportation Network is an integrated multimodal system comprised of five components:
The Road Network
The Active Transportation Network
Public Transit
Air Transportation
Rail Network

The most frequently recommended city improvement during visioning sessions was **the need for a second grade-separated railroad crossing**.

ACTIVE TRANSPORTATION refers to any form of human-powered travel - such as walking, biking, or using a wheelchair. To be most effective, active transportation routes should connect to key places such as schools, parks, neighborhoods, and shopping areas.

A **land use plan should steer the transportation plan** and associated infrastructure and not the other way around so that growth occurs in a concurrent manner. When the land use - transportation connection is not managed properly and new road infrastructure makes undeveloped land more accessible, development often follows.

COMPLETE STREETS are a transportation policy that ensures streets are designed, built, and operated to accommodate safe access for users of all ages and abilities, including pedestrians, bicyclists, transit riders, and motorists.

US Highway 93 produces the highest traffic speeds and volumes, the most conflict points, the majority of the most congested intersections, and seven of the ten most dangerous intersections in Whitefish.

As the city continues to grow, much of the new development has occurred along US Highway 93 South and other extents of the city limits - further away from schools, the downtown, and amenities. This has led to **more road infrastructure, less walkability and increased automobile usage.**

BEING A MULTIMODAL COMMUNITY

"We champion alternatives to private automobile use. We will be a connected, walkable community and will prioritize a safe, efficient, and convenient transportation system for all modes of travel. We place equal emphasis on non-motorized and motorized forms of transportation while considering associated impacts on land use and existing transportation infrastructure".

INTRODUCTION

A well-designed transportation system is the backbone of a thriving community. It shapes how people move, interact, and access essential services and community amenities. By integrating various modes of mobility, a cohesive transportation network can reduce congestion, lower environmental impact, promote healthier lifestyles and improve accessibility for all communities. A well-designed transportation system also enhances safety, ensuring accessible routes for all individuals, including those with disabilities.

Of all the impacts growth can have on a community, the one most often cited is traffic. Increases in traffic volumes, traffic congestion, speed, noise, air pollution and difficulty finding parking spaces are issues many people raise when talking about growth in their communities. Children's safety walking or cycling is a big concern, and increased traffic overtaxing neighborhood streets and intersections can frustrate residents.

Many of Whitefish's traditional neighborhoods are compact and walkable, as they were laid out before the widespread distribution of the automobile. As the city continues to grow, much of the new development has occurred along US Highway 93 South and other extents of the city limits - further away from schools, the downtown, and amenities. This has led to more road infrastructure, less walkability and increased automobile usage. Connected compact infill development should be prioritized, positioning residential, institutional and commercial areas closer together to reverse this trend. This will reduce dependence on single-occupancy vehicles, promote transit ridership, and encourage active transportation modes like walking and biking. By integrating diverse uses into compact areas and providing better pedestrian and bicycle connectivity between these uses, a more efficient alternative transportation network will result, reducing traffic congestion and supporting environmentally sustainable growth.

While many residents still choose to drive for most daily trips, demand for infrastructure supporting non-motorized modes of travel is growing. In addition, a growing percentage of the Whitefish population is aging. Mobility is an issue for older or disabled residents who are no longer able to drive but still need to access services around the city. Automobiles will likely remain an integral part of the community over the next twenty

years, but thoughtful planning should prioritize diverse and sustainable alternative transportation and mobility options as well.

TRANSPORTATION ELEMENT GOALS AND OBJECTIVES

Goal

1. Continue to develop a safe, balanced, and well-integrated multimodal transportation system for all ages and abilities that provides easy access to priority community locations including stores, banks, schools, neighborhoods, pathways, trails, and river access and gives equal preference to and enhances mobility for all modes of transportation.

During visioning sessions for Vision Whitefish 2045, the top response regarding how citizens saw Whitefish in twenty years was that Whitefish should be a multimodal community. This means placing equal emphasis on all modes of transport including walking, biking, accessibility for those with mobility-challenges, transit, rail for goods or passengers as well as automobiles. However, safety and convenience for pedestrians and bicyclists is compromised in certain areas by lack of sidewalks and pathways, with safe routes to schools being voiced as a particularly high priority. The 2022 Whitefish Transportation Plan incorporates the multimodal recommendations of previous plans (including the 2017 Connect Whitefish Bicycle and Pedestrian Plan) into its transportation projects. The 2025 Safe Streets for All Plan builds on this plan with additional recommended improvements for enhanced bicycle and pedestrian safety. Frequent reviews and updates of these plans should occur to continue to improve all forms of mobility and guide future transportation infrastructure.

Objectives

a. It shall be the policy of the City of Whitefish to support active transportation through planning and capital improvements. This policy will promote mobility and accessibility for people of all ages and abilities.

b. Continue to implement the 2022 Whitefish Transportation Plan (or future revisions adopted hereafter) when reviewing future transportation improvements or projects.

c. At least every five years, review road network and active transportation network project priorities of the 2022 Transportation Plan and 2025 Safe Streets for All Plan and amend if necessary.

d. Conduct periodic resident transportation surveys to identify travel trends over time and track progress toward meeting goals for all modes of transportation.

e. Vehicular speeds should be reduced as appropriate throughout the community. Reducing speeds improves safety, mobility and comfort.

f. Adopt a traffic-calming program as recommended in the 2025 Safe Streets for all Plan.

g. Develop prioritization criteria to continue the construction of missing sidewalk and trail links throughout the city, with those providing safe routes to school, connectivity to other city trail systems, downtown access and along arterial and major collector streets being the highest priority.

h. Whenever feasible, traffic-separated multi-use pathways are the preferred active transportation option.

i. Prioritize connection of fragmented sections of the Whitefish River Trail and trails linking to it.

j. The city should work with Flathead County to improve active transportation options and provide connections to existing paths and sidewalks along East Edgewood Drive outside of city limits east to its intersection with East Second Street.

k. Adopt an official complete streets policy which considers and balances the needs of all transportation users, rather than prioritizing a specific mode. Commit to developing transportation projects that address the needs of all transportation users in all seasons.

l. Continue to support federal funding that will keep Amtrak passenger service operating in Montana.

m. Promote safety for pedestrians where electric transportation use is allowed.

n. The City should work with the State to investigate downtown bypass options.

Goal

2. Develop and maintain a transportation network that provides multiple reliable route options between key destinations to improve connectivity.

"Connectivity" refers to how effectively different routes, streets, or modes of transportation are linked together to allow smooth, direct, and efficient movement of people and goods. High connectivity means there are multiple accessible routes between destinations, which aids in dispersing traffic, providing multiple options to key destinations, increasing evacuation routes, reducing travel times, and easing congestion. Secondary access to and from areas with limited connectivity has been one of the most commonly mentioned transportation challenges in Whitefish, with additional grade-separated railroad crossings and emergency egresses mentioned as critical. During planning for enhanced connectivity, it is imperative to be cognizant of how new routes or transportation infrastructure impact existing neighborhoods.

Objectives

a. Combine and consolidate driveway accesses along US Highway 93 South to improve traffic safety and flow.

b. Pursue and prioritize opportunities for a second grade-separated railroad crossing.

c. Pursue and prioritize options for reliable alternate arterial and collector access and egress and alternative north-south connectivity from the Big Mountain area to Edgewood Drive.

d. Continue to prioritize additional east-west arterial and/or collector street connectivity throughout the city road network, especially extending 7th Street to Spokane Avenue and between major parallel north-south arterials such as Monegan Road, Whitefish Avenue, Baker Avenue, and Karrow Avenue. Incorporate complete streets and reduce vehicular speeds.

e. Plan for through, continuous streets to the greatest extent possible. When cul-de-sacs are necessary due to ownership, topography, or other constraints, ensure a future street extension can be made via a right-of-way dedication, public access easements, or at the very least, a pedestrian connection.

f. Continue to explore options for future road extensions to better disperse vehicular traffic across the transportation network, providing different route options to key locations and reducing congestion.

g. Continue to prioritize and develop frontage roads and major arterials parallel to Highway 93 south, including south of Highway 40, that connect to controlled intersections.

h. Protect residential neighborhoods by designing the road network to minimize the incursion of commercial and transient traffic into residential neighborhoods.

i. Explore opportunities to improve connectivity in existing neighborhoods without widening existing streets or materially reducing on-street parking spaces on any streets in our downtown neighborhoods.

j. Coordinate with surrounding jurisdictions, Flathead County, and MDT toward construction of multi-use pathways to Columbia Falls and Kalispell.

k. Continue to encourage MDT to replace the Whitefish River culverts under Highway 93 South with a bridge or tunnel designed to accommodate watercraft as well as a bicycle and pedestrian path crossing under the highway.

l. Work with MDT to recalculate the annual growth rate for traffic on Wisconsin Avenue and the level of service for all intersections along Wisconsin Avenue through 2045.

Goal

3. Recognize the transportation - land use relationship and associated impacts and encourage infill and compact development patterns over development which results in inefficient or excessive transportation infrastructure requirements. Consider city investment in transportation infrastructure to stimulate infill development where it is most appropriate to meet the community's stated preferences.

Transportation decisions can have significant impacts on land use by encouraging expansion and providing accessibility to previously inaccessible places. Likewise, land use decisions directly impact transportation needs, influencing traffic patterns, affecting environmentally sensitive areas and wildlife corridors, creating parking issues and necessitating additional infrastructure. The city should prioritize compact, and infill development in appropriate areas already served by adequate infrastructure by placing residential, commercial, schools and job creating uses within close proximity. This reduces driving and associated emissions, economizes existing infrastructure, and promotes alternative forms of mobility. Existing and future land uses should steer infrastructure planning and investment in transportation infrastructure to stimulate desired development patterns. Transportation related impacts on surrounding land uses should be identified and/or mitigated where feasible. Future development should be built in concurrence with infrastructure.

Objectives

a. Revise City of Whitefish Engineering Standards to improve transportation impact evaluation criteria for land use projects, specifically related to collector roadways and any project north of the viaduct.

b. The community should encourage sustainability in all aspects of the transportation system so that the needs of the present are met while ensuring that future generations have the same or better opportunities.

c. Consider city investment in transportation infrastructure to stimulate compact infill development where appropriate.

d. Ensure future development is served by appropriate street classifications, particularly in residential neighborhoods.

e. Evaluate existing street classifications to determine if updates are necessary to accommodate or be more compatible with existing or future land use.

f. Ensure road design templates are consistent with street type and place type standards.

g. Encourage and enable the development of housing, jobs, and services in close proximity to one another to prevent sprawl and encourage infill development.

h. Encourage infill development in order to avoid costly extensions of transportation facilities and to minimize travel distances.

i. Transportation infrastructure should be prioritized in areas that are ideally located for higher density housing.

j. Determine appropriate design treatments to reduce traffic noise in residential neighborhoods and mixed-use residential areas before a major road capacity improvement project is initiated.

k. Adopt a traffic-calming program as recommended in the 2025 Safe Streets for all Plan.

l. Road design and construction should consider environmental impacts to sensitive areas, including using recycled materials and encouraging eco-friendly surface treatments, and by adopting erosion control measures, stormwater control practices, and vegetation management.

m. Consider impacts to wildlife habitat in road design and adopt measures to reduce collisions.

n. Review roadway improvement plans to ensure the desired design character of the area, as defined by zoning designations, is not adversely impacted.

o. Continue to pursue a BNSF quiet crossing at Birch Point Drive.

p. Continue evaluating parking management programs for downtown Whitefish to increase availability of customer parking, provide more available employee parking in designated areas, reduce impacts on adjacent residential neighborhoods, and to potentially generate revenue for downtown improvements, new public parking structures and lots, and/or public transit.

q. It will be the policy of the City of Whitefish to require concurrency of all urban services, including but not limited to: water and sewer, drainage, streets, public safety and emergency services, pedestrian, bikeways and trails.

Goal

4. The city should explore improved public transit, both in the city, and inter-city, through support of the expansion of existing systems, agreements with Flathead County and surrounding jurisdictions and support for new transit systems.

Transit provides transportation for those who cannot or choose not to drive or do not want to contribute to congestion or carbon emissions. Although there are some limited public transit options in Whitefish, there could be better coordination between these transit providers. A small local punctual bus system in the city could greatly reduce dependence on vehicles and improve traffic and parking downtown and should be studied. The city should proactively work with transit agencies, surrounding jurisdictions and the State to support a regional commuter transit network within the Flathead Valley and to explore solutions to make public transit funded, more efficient, timely, easy to use, and reliable.

Objectives

a. Develop a memorandum of understanding (MOU) which outlines the roles and responsibilities of transit partners within an eventual regional transit organization, and determine the process and timeline by which such an organization will be formed.

b. Study the feasibility and financing options for local public transit and opportunities for equitable transit-oriented development

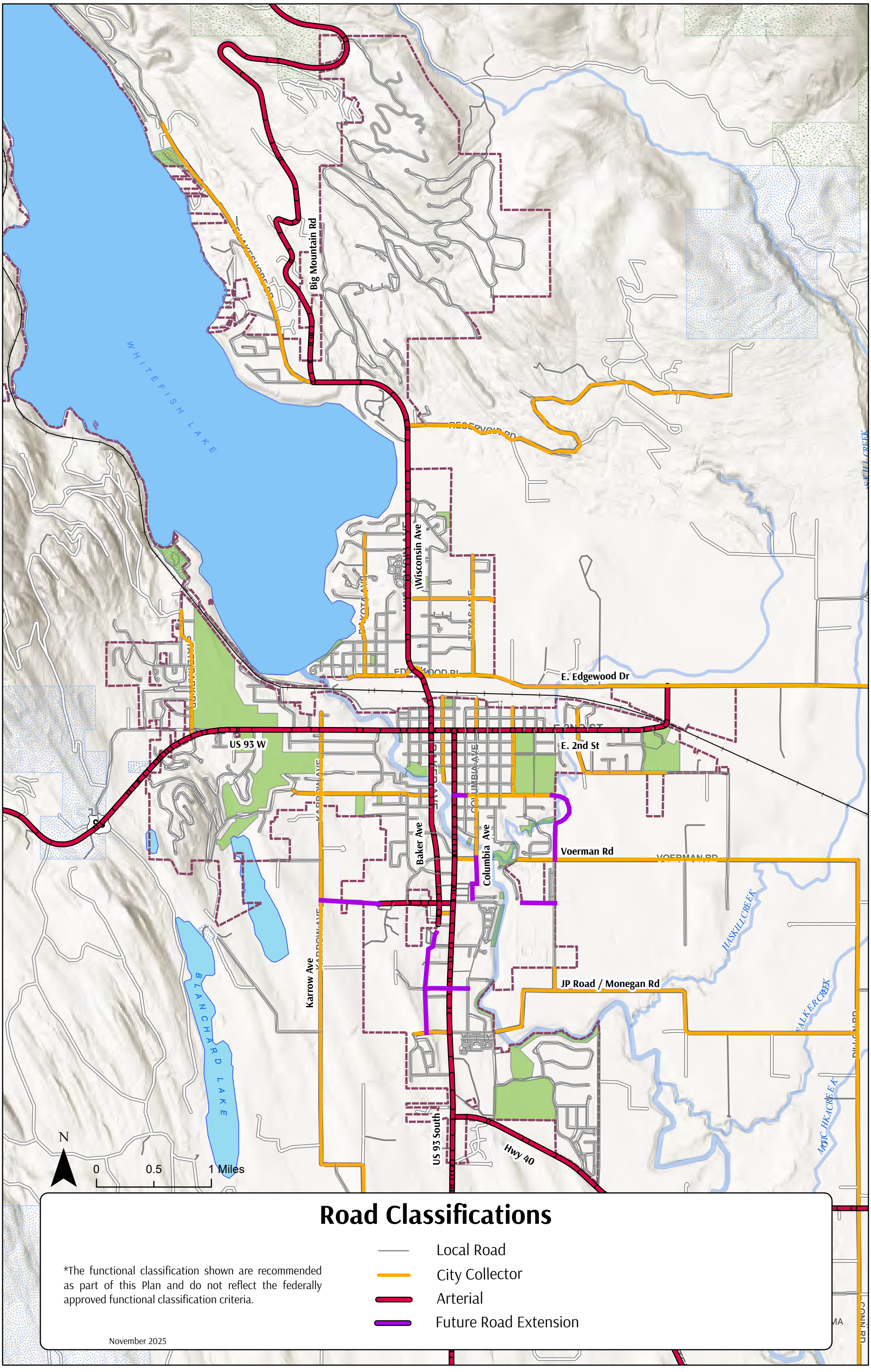
c. Improve coordination between S.N.O.W. Bus and Mountain Climber and identify funding sources to provide improved services to increase transit ridership locally and regionally.

d. Explore development of new public transit service from Glacier Park International Airport (GPIA) to and from Whitefish.

e. As public transit becomes more available and coordination more frequent, facilitate more efficient and reliable transit use by implementing intelligent transportation system (ITS) solutions such as electronic fare payment and automatic vehicle location (AVL) technology to communicate real-time location of buses through smartphone applications.

f. Improve equity for underserved populations by enhancing ADA accessible public transit and non-motorized transportation options to improve access to employment, quality of life destinations and affordable housing.

g. Collaborate with partners throughout Flathead County to achieve an integrated and efficient regional transit system. Leverage transit to connect workers, residents, and visitors to businesses and tourist destinations.



Road Classifications

*The functional classification shown are recommended as part of this Plan and do not reflect the federally approved functional classification criteria.

- Local Road
- City Collector
- Arterial
- Future Road Extension

November 2025

Active Transportation Network

Bike Lane
Bike Route
Cycle Track
Shared-Use Path
Whitefish Trail
Future Active Transportation Route
Safe Streets for All Improvement Area

* Please refer to the 2022 Transportation Plan and 2025 Safe Streets for All Plan for specificity

November 2025

0 0.25 0.5 1 Miles

N

WHITEFISH LAKE
BLANCHARD LAKE
E LAKESHORE DR
RESERVOIR RD
Shared-Use Path
Wisconsin Ave
EDGEWOOD PL
E. Edgewood Drive
US 93 W
E 2ND
E. 2nd St
93
COLUMBIA AVE
Baker Ave
KARROW AVE
Karrow Ave
Voerman Rd
VOERMAN RD
JP Road / Monegan Rd
HASKILL CREEK
WALKER CREEK
DILLON RD
MOFFIC CREEK
US 93 South
Hwy 40
40
FEMA

ECONOMIC DEVELOPMENT

What was originally an economy based on the timber and railroad industries is now primarily a visitor economy with some healthcare, education, railroad, information, retail and entrepreneurial and service industries.

BNSF is still a major employer in the city, employing approximately **280** people.

$71,110
Whitefish Median Household Income

$67,915
Montana Median Household Income

< $35,000
Average salaries of service workers

AREAS OF EXPECTED JOB GROWTH
Professional Services
Health Care
Tourism

AREAS OF JOB DECLINE
Transportation
Warehousing
Information Services

61% to 76% of employees who work for Whitefish businesses do not live in Whitefish.

Approximately **43%** of all jobs in the City of Whitefish are related to tourism.

21% of working Whitefish residents work remotely

TOP WHITEFISH EMPLOYERS (2024)	
Logan Health	483
BNSF	280
Whitefish School District	250

In 2023, non-resident spending in Flathead County was **1 billion** with the Whitefish Convention and Visitors Bureau reporting tourism bringing in approximately **$390 million** for the City of Whitefish. Resort tax brought more than **6 million** dollars into the city in 2023.

BUSINESSES MOST LACKING IN WHITEFISH
Personal and business services
Construction
Clothing retailers (for locals)

Goods and services limited by zoning or availability in Whitefish results in Whitefish residents driving to other nearby communities for their needs.

"Availability of Attainable Housing, Traffic and Shift of Resource and Transportation Based Jobs into Tourism Economy"
Indicated as trends that will influence economic development opportunities

SUPPORTING A ROBUST RESILIENT ECONOMY

Vision: "We support local business retention and expansion, encouraging a diverse year-round economic base, and growing the local economy while protecting the quality of life for the residents who sustain it."

INTRODUCTION

Whitefish has weathered many economic ups and downs since its incorporation in 1905 after the Great Northern Railway made Whitefish a stop in 1904. In 1929, the Empire Builder rail service was completed from the east to west coast, bringing in visitors from far away, many of whom stayed for the outdoor beauty and jobs at local mills or the railroad. An early 1900s timber boom was tempered by the Great Depression that lasted from 1929 to 1939. In 1947, Big Mountain Ski area installed lifts and soon after skiers began finding their way here to recreate. Whitefish Lake also drew in visitors and summer resort cabin owners for its productive fishing. In the 1980s, many local timber mills shut down due to changing federal policies and timber jobs became scarce. At that time, there were homes and businesses that sported signs that stated: "Supported by Timber Dollars". Empty storefronts appeared downtown after businesses left to new malls constructed in Whitefish and Kalispell. The economy began to pick up in the late 1990s. The early 2000s saw a huge jump in real estate prices and new home starts as more people discovered Whitefish via the Internet and as a result of the housing bubble nationwide. In 2008, the Great Recession hit, causing many in the construction and real estate industries to lose their jobs and local families to move away. Fortunately, in 2003, local businesses partnered with the city to develop the Whitefish Downtown Business District Master Plan. Implementation of the plan began in 2009 using a combination of resort tax funds and tax increment funds. This investment revitalized the town's commercial core resulting in the vibrant downtown we enjoy today.

The COVID-19 pandemic in 2019 and 2020 brought a huge influx of new people and businesses to Whitefish who were fleeing population centers for a more laid-back mountain lifestyle, many of whom were able to maintain their high-paying jobs by working remotely. A consequence of this was a steep increase in housing prices. This trend may reverse as remote workers are being called back to in-person work. Over the next twenty years, there will likely be other major economic shifts for reasons that are hard to predict.

ECONOMIC DEVELOPMENT GOALS AND OBJECTIVES

Goal

1. Encourage a balanced year-round base economy that continues to provide essential jobs, goods and services, recognizing that the needs of local residents and neighborhoods should not be less important than the needs and interests of businesses.

Diversifying the economy beyond a seasonal tourism base to attract "primary jobs" has been a recurrent strategy of the city. A common theme has been strengthening the economic base by seeking year round, high paying industries. During visioning sessions for this plan update, virtually all comments about economic development expressed the need for providing a greater diversity of jobs for the residents of Whitefish. However, some residents expressed economic development should not occur to the detriment of the existing small town character of Whitefish.

Objectives:

a. Pursue all feasible alternatives to provide affordable housing for those who work in the City of Whitefish.

b. Evaluate where commercial and industrial areas may need to grow or revitalize to meet expected demand over the next twenty years and beyond.

c. Preserve existing industrial and commercial zoning and only support rezoning for residential purposes if a significant public benefit can be demonstrated, such as workforce housing.

d. Consider incentive programs for certain business sectors to entice relocation or establishment of high-wage businesses within the city.

e. Investigate opportunities and partnerships to identify and recruit clean, community-compatible industry to Whitefish.

f. Support local and valley wide commuter public transportation to and from downtown to accommodate residents, visitors, and local employees.

g. Continue to support local businesses and accommodate growth that has already occurred.

Goal

2. Support local business retention and expansion and entrepreneurial opportunities.

The Whitefish community values locally owned businesses as well as the distinct commercial character of Whitefish. Locally owned businesses should be protected and incentivized, and franchise businesses should be discouraged. There are opportunities to capitalize on the unique geographic setting of Whitefish such as its proximity to rail and international commerce routes. Whitefish also has an educated and talented workforce which could prove advantageous to locally-compatible startup, technology or incubator type businesses.

Objectives:

a. Consider incentive programs or low-interest loan programs to retain and expand existing businesses within the city.

b. Coordinate with BNSF and compatible industries to identify available land and opportunities to capitalize on existing rail access, including adding a new rail spur to accommodate rail-served industry and local loading or unloading of shipped goods.

c. Encourage the development of primary-job creating enterprises through such strategies as timing of infrastructure improvements and/or emphasis on building or redevelopment of building types that allow for small business growth (such as business incubators or co-working spaces).

d. Prohibit big box retail.

e. Continue to prohibit formula retail and restaurants downtown and prohibit formula hotels and formula services downtown. Continue to regulate formula businesses in other commercial areas to support the unique character and shopping experience of Whitefish and promote locally owned businesses.

f. Create a local group, network, or committee that has recurring conversations regarding trends and specific areas of growth with other municipalities, chambers of commerce, and economic development organizations to share information to help develop and encourage sustainable business-attracting strategies.

g. Actively pursue partners and grants to fund and establish business incubators to provide technical and logistic support to new businesses.

h. Continue to evaluate and simplify the process of starting a business in Whitefish.

i. Encourage all new commercial development, subdivisions and infrastructure upgrades to include the installation of conduit for high-speed internet, and congruently explore grant or funding opportunities for this type of infrastructure to meet the needs of the current population and potential growth.

Goal

3. Maintain the downtown core as the commercial, governmental, and cultural center of the community.

The downtown historic core contains the majority of the tourism, retail, entertainment, food, and civic uses in the city. But downtown is more than a commercial center – it is a place of connection, where farmers markets, parades, and festivals foster civic pride and social cohesion. In 2006, the Whitefish Downtown Business District Master Plan was first adopted. This master plan presents strategies to maintain the commercial integrity of the Downtown and ensure the heart of Whitefish remains intact.

Objectives:

a. Continue implementation of the Whitefish Downtown Business District Master Plan.

b. Maintain zoning consistent with the uses desired downtown and the recommendations of the Downtown Business District Master Plan.

c. Create an overlay district for the downtown area to protect and enhance downtown character, scale and massing.

d. Consider possible programs for the downtown area that can evaluate and increase the diversity of year round local serving business

Goal

4. Protect the natural resources and unique character and qualities of Whitefish for the continued health of the visitation economy and quality of life for residents.

Tourism remains a cornerstone of Whitefish's economy. Tourists visit Whitefish and the Flathead Valley for its uniqueness and for the quality of the experience. The local economy is dependent upon clean air and water, scenic vistas, open spaces, and an abundance of fish and wildlife. Protecting these resources through properly managed development is not only good for the resource itself and a benefit to the community, it is vital to the economy as well. To provide a strategic, long-term vision and framework for the sustainable future of the Whitefish community and reduce tourism impacts on the community, the city and the Whitefish Convention and Visitors Bureau joined together to develop a Whitefish Sustainable Tourism Management Plan.

Objectives:

a. Work with Whitefish Convention and Visitor's Bureau, and local and state agencies to explore ways to promote sustainable resource-based tourism without endangering vital natural resources.

b. Support the goals and objectives of the Sustainable Tourism Management Plan.

c. Continue to work with the Montana DNRC, Whitefish Legacy Partners, Glacier Nordic Club and other public and private agencies to support, protect, and maintain outdoor recreation opportunities and amenities such as the Whitefish Trail, Glacier Nordic Ski Trails, Smith Lake Disc Golf Course, and other public recreation facilities.

Goal

5. Support organic and other localized farming as a means to broaden the community's economic base and to preserve and enhance rural character.

Preserving and supporting local farms has a positive impact on the economy. Local produce grown nearby can be sustainably transported to market without using the quantities of fossil fuels required to send products from somewhere else to local grocery stores. As fuel prices continue to rise and as consumers become more sensitive to processed and genetically altered foods, organic local farming should become a growth industry.

Objectives:

a. Map active local agricultural operations as part of the land use database.

b. Explore incentives for the growth and retention of localized agriculture.

c. Determine appropriate zoning and locations in rural agricultural areas to allow limited farm-based produce stands, and farmer's markets.

d. Continue to partner with the Whitefish Farmers Market.

ENVIRONMENT, NATURAL RESOURCES & HAZARDS

Whitefish residents repeatedly express their desire for clean air, clean water, scenic vistas, and protection of wildlife habitat, open space and forest lands.

Since the last adopted growth policy, Whitefish has adoped water quality and lakeshore regulations.

4-6° Fahrenheit is the average temperature Montana is projected to increase by mid-century.

LEADING CAUSES OF AIR POLLUTION IN WHITEFISH
1. Vehicle Emissions
2. Open Burning
3. Wildfires

There is a healthy bear population in and around Whitefish. There have been 381 bear incidents reported since 2018.

BIGGEST CONTRIBUTORS TO WHITEFISH WATER QUALITY DECLINE
1. Failing Septic Tanks
2. BNSF Spill Incidents
3. Polluted Stormwater

70% of the Whitefish Lake perimeter is adjacent to properties which require septic systems for development. As they age, septic tanks are prone to failure and leakage.

Climate change consequences **ALREADY AFFECTING** Whitefish include reduced snowfall, hotter summers, bigger wildfires and smokier air, more droughts, decline in water supplies, increased flooding, and increased sediment into water.

Whitefish has a **90% higher** risk of wildfire than other communities in the United States. The entire city is within the Wildland Urban Interface (WUI)

Natural Resources have driven the early development and economy of Whitefish - farming and ranching, fishing and hunting, and healthy forests for logging.

LEADING IN ENVIRONMENTAL SUSTAINABILITY AND RESILIENCY FROM HAZARDS.

"We will respond and adapt to climate change and employ sustainability principles, practices, and education. We will demonstrate environmental stewardship and maintain and improve our natural resources while managing, preventing, and mitigating impacts from natural hazards."

INTRODUCTION

Article IX of the 1972 Montana Constitution guarantees its citizens "the right to a clean and healthful environment[7]." Whitefish is defined by its natural environment. At community visioning sessions, Whitefish residents repeatedly expressed their desire for clean air, clean water, scenic vistas, and protection of wildlife habitat, open space, and forest lands. The natural environment is comprised of a complex system of many components. Disruptions to any part of this system can result in permanent ecological impacts that reverberate for generations. One of the greatest environmental threats is climate change, which is already producing local and global effects.

Whitefish has an abundance of natural resources. Some of these resources have driven the early development and economy of Whitefish. Natural resources and associated activities specific to Whitefish include farming and ranching, abundant wildlife for fishing and hunting, healthy forests for logging, and mineral extraction. Responsible management of these resources is imperative to the health of the local economy and the availability of food and materials. It is incumbent upon Whitefish to recognize the historic contribution of resource extraction while managing our natural resources wisely to ensure they are available for our present and future residents.

Hazards, whether natural or human-made, pose varying levels of risk to communities and environments, highlighting the need for awareness, preparedness, and mitigation efforts. There is potential for hazards in every community. Some of these hazards are unavoidable and are natural phenomena such as lightning-caused fires, earthquakes, and flood events. There are also hazards that can be avoided, such as human-caused fires and chemical spills associated with the railroad and other industries. The magnitude and frequency of hazards can be lessened, avoided, or mitigated through hazard planning

[7] In a 2024 landmark case, the Montana Supreme Court upheld a district ruling in *Held v. Montana* in which it determined recent legislation passed by the Montana State Legislature which prohibited greenhouse gas emissions from being considering during environmental review was unconstitutional based on Article IX which guarantees "Montanans' right to a clean and healthful environment."

and preparation. Forest fires and the resulting damage can be reduced through proper forest management and defensible space around properly constructed structures. Flood impacts can be reduced by avoiding development in or around floodplains. Stormwater runoff can be reduced by designing with green infrastructure that absorbs, stores, and purifies rainwater and uses porous surfaces rather than concrete or asphalt. Earthquake damage can be limited by building and engineering solutions and by having building codes county-wide rather than just inside city limits. Train derailments and / or chemical spills can be avoided by regular maintenance, adequate infrastructure, proper communication and personnel training. There is much that can be done to reduce the loss of life and property and to recover from hazardous events.

A sustainable community is a community that can meet the needs of the present without compromising the ability of future generations to meet their own needs. A resilient community is a community that can withstand, resist, absorb, accommodate, and recover quickly from the effects of a hazard in a timely and efficient manner. Through responsible stewardship of the land, thoughtful land use policy, regulatory updates, and citizen involvement, Whitefish will continue to demonstrate its commitment to being a sustainability and resiliency leader.

ENVIRONMENTAL GOALS AND OBJECTIVES

AIR QUALITY

Goal

1. Maintain and improve air quality for the health and enjoyment of residents and visitors alike, including through continued exploration of ways to further reduce air pollution.

Clean air is a valuable resource for residents and visitors alike. Community members and visitors appreciate clean air for outdoor pursuits including maintaining the visibility of the grand vistas of the surrounding mountains, the Flathead Valley, and Glacier National Park. The 2007 growth policy noted Whitefish was a non-attainment area, mostly due to dust generated from winter road sanding materials and vehicles tracking mud and dirt from unpaved surfaces. Paving of roads is now required, and salt deicers are now used rather than sand, although salt deicers have their own share of environmental impacts. Apart from the dust, the most predominant air quality contaminants in Whitefish and the community plan area include open burning, vehicle emissions, and wildland fires.

Objectives:

a. Continue to implement the Flathead County Air Pollution Control Program.

b. Continue to monitor Whitefish air quality, and work and cooperate with federal, state, and county agencies on a monitoring program.

c. Continue to identify additional sources of air pollution and explore programs and regulations that will improve Whitefish air quality. Examples could include measures the city could take to reduce automobile trips, championing for public transit and other alternatives to automobiles, encouraging electric versus fuel-powered equipment and promoting anti-engine idling policies.

WATER QUALITY

Goal

2. Maintain and improve water quality of the Whitefish area's lakes, rivers, groundwater, and streams.

During the visioning process, the community overwhelmingly responded the top three most important features to protect were the Whitefish River, Whitefish Lake, and overall water quality. Much work has been accomplished concerning water quality since the 2007 Growth Policy. The Whitefish Lake Institute (WLI) has evolved into a significant local water quality leader and voice for Whitefish Lake. Water quality regulations and Lake and Lakeshore Protections have been adopted. There have been significant clean ups of BNSF-related fuel spills. An interceptor trench to capture effluent from boat bilge pumps has been constructed on the boat ramp at City Beach. The city has partnered with other agencies to begin a robust Aquatic Invasive Species (AIS) program. New and more efficient and effective water and wastewater treatment plants have been constructed.

Despite this progress, threats to Whitefish water quality remain. Some of these threats include additional development along waterfront property, more impervious surfacing and other contaminants being introduced into the water sources. The majority of properties adjacent to and near Whitefish Lake use on-site septic systems which can and have failed and leach into the Lake. Storm drains have the potential to drain oil and other pollutants directly into the Whitefish River. Chemicals and fertilizers associated with golf courses and agricultural practices can contaminate ground and surface water. There are still trace amounts of pollutants such PCBs and mercury in Whitefish waters. The city's fireworks displays have been shown to release numerous particulates and heavy metals into the air, water and soil.

Objectives:

a. It shall be the policy of the City of Whitefish that no land maintenance or land disturbance, private or public, shall cause soil erosion, chemical contamination, sedimentation, nutrient loading, or stormwater discharge that adversely impacts other properties, roads, wetlands, or any water body. Zero sedimentation and zero nutrient loading shall be the goal for all development activity.

b. Continue to partner with Whitefish Lake Institute, Whitefish-County Water and Sewer District and / or other entities to address and monitor water quality, identify and address sources of contamination, provide periodic reports, and public access to such information where feasible.

c. Identify and mitigate septic leachate contamination to Whitefish Lake and Upper Whitefish River

d. Consider city policy which requires all properties remaining on septic systems to be inspected prior to annexation.

e. To mitigate impacts to neighborhoods with aging septic systems, provide incentives such as deferred annexation in exchange for wastewater agreements for a period of 20 years to match a rural special improvement district term length.

f. In order to avoid concentrations of impacts on the resource, encourage the city, County, and State of Montana to provide additional public access points to Whitefish Lake for swimming, but not for watercraft, due to the risk of zebra mussels and other aquatic invasive species as transported by watercraft.

g. Work with and support non-profit conservation groups or agency partners, such as the Flathead Land Trust, Montana Land Reliance, Whitefish Lake Institute, Whitefish Legacy Partners and Nature Conservancy to preserve and maintain critical waterfront, riparian and watershed lands as open space.

h. Initiate a public information campaign to engage community members and provide education on how fertilizers and pesticides can impact the water quality of Whitefish's lakes and streams.

i. Continue to support and encourage "drains to river" labels and associated artwork from Whitefish youth programs on storm sewer inlets.

j. Start planning for MS4 requirements applicable to cities over 10,000 population.

k. Continue to implement and monitor programs and coordinate with other agencies to neutralize the threat of aquatic invasive species.

l. Explore, encourage, and implement more environmentally friendly alternatives to magnesium chloride deicer on city streets and sidewalks.

m. Continue to explore and implement more environmentally friendly fireworks alternatives with the goal of eliminating perchlorates.

n. Evaluate and prepare for impacts to surface municipal water supply in event of wildfire

o. Proactively engage county, state and federal resource management agencies to reduce and prevent water quality degradation.

p. For recreational fields and golf courses, owned by the city but leased to another entity, the City of Whitefish should evaluate future lease renewal language to determine whether environmental certifications and additional practices could be required to limit and mitigate environmental contamination of ground and surface water and to conserve natural resources, including water and energy.

q. Encourage private recreational facilities such as sports fields and golf courses, to get environmental certifications from accredited environmental or professional organizations.

r. Continue to educate the public on the water quality impacts of non-organic fertilizers, herbicides, and pesticides, promoting best practices and environmentally friendly alternatives.

WILDLIFE AND HABITAT

Goal

3. Minimize and/or mitigate impacts to both terrestrial and aquatic wildlife and their habitats as development occurs.

The community and visitors appreciate the wildlife and its habitat. Wildlife in the city and community plan area ranges from herds of elk to bald eagles and grizzly bears. As the Whitefish population has grown and development has moved outward, wildlife interactions and conflicts have increased. When developing or expanding city limits, thoughtful planning needs to occur to help maintain wildlife corridors and habitats while ensuring development respects the needs of wildlife. The city should continue to re-evaluate its approach to solid waste and other animal attractants. Wildlife management programs specific to particular wildlife, such as deer, should be considered. There also needs to be increased attention of the introduction and increase of invasive species, such as noxious weeds.

Objectives:

a. Work with partner organizations such as the Montana Department of Fish, Wildlife and Parks to develop guidelines or regulations for development proposals in proximity to wildlife habitats, ranges, and migration routes, while not precluding development and still respecting individual property rights.

    i. Identify, prioritize, and preserve key wildlife habitat and corridors, including consideration of providing wildlife crossing areas.
    ii. Develop a city Wildlife Management Plan to mitigate conflicts between humans and wildlife, particularly the impacts of the urban deer population as well as addressing chronic wasting disease.

b. Minimize the use of fencing that is exclusionary or dangerous to wildlife, except when required for human safety, for protection of at-risk crops, or for domestic animal containment. All fencing in critical wildlife corridors and habitat should be wildlife friendly.

c. Continue to support streamside, wetland, river, and lake buffers and setbacks through both the Whitefish Water Quality Protection regulations and the Flathead Conservation District regulations. While such regulations provide water quality protection, they also provide habitat for plants and animals.

d. Support Montana Department of Fish, Wildlife and Parks *Living with Wildlife* program to reduce conflicts between wildlife and people. *Living with Wildlife* includes not feeding wildlife by promptly removing fruit from trees, securing bird feeders, pet food, and garbage, and installing wildlife friendly fencing.

e. Continue to support the city fruit gleaning program for fruit trees on public land and within city parks to discourage aggressive human-wildlife interactions.

f. Continue to implement animal resistant solid waste containers throughout town and identify the next areas of town for animal resistant solid waste containers.

g. Coordinate with residents, community groups and non-profits to encourage use of animal resistant garbage cans within the unincorporated planning jurisdiction.

h. Continue to enforce noxious weed regulations and support noxious weed public education.

CLIMATE CHANGE IMPACTS

Goal

4. Continue to fulfill the city's commitment to the implementation of the Climate Action Plan.

Climate change is expected to present numerous significant impacts, many of which are already occurring. In 2018, the City of Whitefish adopted a Climate Action Plan (CAP) to prepare for climate change, improve local resilience to climate change impacts and make the transition to a clean energy economy. To implement the CAP, the city established the Whitefish Climate Action Plan Standing Committee. The Committee has enjoyed recent successes implementing the plan such as incorporating energy efficient fixtures into city facilities and revising landscape regulations to reduce water usage, but opportunities for improvement still exist. Potential improvements include regulatory updates, proactively supporting public transit and supporting more compact development to reduce vehicular emissions.

Objectives:

a. Continue to provide staff support to the Climate Action Plan Standing Committee.

b. Create an implementation schedule which outlines the city's responsibility in implementation of the plan, the timeline for action, and the responsible department.

c. Utilize the Electrification Recommendations from The Whitefish Climate Action Plan (3-7-2023) to lower greenhouse gas emissions within the city including:

    i. Transition public buildings to be all-electric.

ii. Evaluate the feasibility of transitioning city landscape maintenance equipment from fuel-burning to battery-powered electric, where appropriate (e.g. lawn mowers, snow blowers, utility golf carts, sidewalk snowplows).
iii. Pursue an all-electric bus fleet at a scale that is economically feasible.
iv. Provide education and resources for students and community members on beneficial electrification.

d. Support local and valley wide commuter and visitor public transportation to and from downtown including the creation of a transit plan.

e. Continue to implement the 2022 Whitefish Transportation Plan and the 2017 Connect Whitefish Bicycle and Pedestrian Master Plan.

f. Review and revise regulations and engineering standards as necessary to provide incentives for climate-smart development practices. Examples include, but are not limited to:

i. Allowance for reductions in landscaping, open space, or stormwater requirements when buildings incorporate green roofs.[8]
ii. The use of above ground vegetated treatment for stormwater runoff rather than underground mechanical treatment and detention.
iii. Reduced or eliminated off-street parking standards to reduce impervious surfaces, surface heat, and stormwater requirements.
iv. Adopting a complete streets policy, allowing narrower streets, creation of protected pedestrian/bike-only streets, and other techniques to encourage walkability.
v. Encourage new buildings to be EV and Solar Ready, especially if city funding is involved.
vi. Reviewing zoning and other development regulations to ensure infrastructure associated with renewable energy such as solar panels are supported.

g. Encourage density, when appropriate, in locations which provide efficient use of infrastructure and are walkable to goods, services, and places of employment.

[8] A “green roof” is a roof either fully or partially blanketed with vegetation. During Whitefish High School participation in the growth policy, 2024 Whitefish Senior Miki Flint wrote a senior paper and championed for green roofs at a Whitefish Community Development Board meeting.

h. Map green infrastructure assets and integrate them with the stormwater master plan update and proposed stormwater plans.

i. Explore the development of a heat island reduction plan with a strategy to introduce more shade structures and/or tree canopies in outdoor spaces such as above sidewalks, courtyards, pathways, and parking lots.

j. Expand small neighborhood parks when appropriate.

NATURAL RESOURCES GOALS AND OBJECTIVES

WATER QUANTITY

Goal

5. Promote sustainable water management practices to ensure the availability and quality of water resources.

The City of Whitefish relies entirely on surface water for its domestic supply. Reliability and quality of surface drinking water could be threatened in the future by impacts of climate change, population increase, excessive water usage, contamination associated with landslides or wildfires, and excessive evaporation. Other potential water supply sources that are less sensitive to climate change should be investigated and the city should continue being proactive in reducing water consumption.

Objectives

a. Continue to review regulations, building standards, engineering standards and other best management practices for ways to improve water conservation.

b. Consider the creation of a city-wide water conservation plan that could include, but not be limited to, assessment of current water usage, benchmarks for progress, conservation goals, community outreach, potential infrastructure upgrades, regulatory changes and monitoring procedures.

AGRICULTURE

Goal

6. Encourage the preservation of prime farmland and productive agricultural lands.

During visioning sessions for this community plan, participants noted their fondness for the rural land and farms surrounding the city limits, particularly along the southeastern portion of the planning area. Farmland nationwide is being lost to development, increasing importance for local jurisdictions to preserve prime farmland and support local farms. There are numerous innovative approaches to encouraging the preservation or more efficient usage of agricultural land while still allowing adequate land for future development and respecting private property rights.

Objectives

a. The City of Whitefish shall give priority to infill development in and adjacent to established urban areas over plan amendments redesignating prime agricultural land for subdivision development.

b. Extending municipal services and roads into areas that would result in premature development of prime agricultural land should be avoided.

c. Support annexation of prime agricultural land for development purposes when it can be demonstrated it is needed for proper urban expansion, or the land is not productive.

d. Encourage the preservation of prime agricultural land through such mechanisms as conservation easements, zoning which supports farm operations by clustering development to retain the most agriculturally productive areas, establishing community gardens, or exploring the possibly of transfer of development rights.

e. Allow development in a way to make the most of the agricultural potential. Ensure land development, future regulations, easements or other restrictions do not unintentionally impact agricultural lands.

f. Review whether regulatory updates can be created that result in regulations or incentives to preserve or retain agricultural potential on productive and/or prime farmland.

TIMBER RESOURCES

Goal

7. Encourage sustainable forest management and future timber operations that support fuels reduction.

Careful forest management creates healthy forest ecosystems, preserves habitat and promotes the health and safety of residents by reducing the risk of wildfires. Although no sawmills remain in Whitefish, logging still occurs in the planning area. The largest private landowner is F.H. Stoltze Land and Lumber Company. Much of this land is protected by conservation easements which allow continued logging by Stoltze, protect city water sources and allow for public recreation. The city should continue to support sustainable forest management practices to promote healthy forests while limiting impacts on local mill operations, the environment, and outdoor recreation.

Objectives

a. Ensure land development, future regulations, easements, or other restrictions do not unintentionally impact forest management or logging operations.

b. Encourage landowners in forested areas to consult with professional foresters on proper silviculture[9] and forest management techniques, particularly for hillsides and environmentally sensitive areas.

c. Encourage selective thinning over clearcut operations for forest management.

d. Continue to support Stoltze's sustainable logging operations, particularly within the Haskill Basin conservation easement.

e. Encourage communication between Stoltze, the US Forest Service, the Montana Department of Natural Resources and Conservation, and non-profit conservation groups such as Whitefish Legacy Partners and Nature Conservancy to ensure forest management activities minimize impacts on outdoor recreation.

f. Support local milling operations including providing adequate zoning and land for these types of uses.

g. Ensure tree and water quality buffers are maintained during forest management adjacent to rivers, streams, wetlands, and other sensitive resources to reduce or mitigate adverse impacts.

[9] The US Forest Service defines Silviculture as the art and science of controlling the establishment, growth, composition, and health of forests and woodlands to meet the needs of landowners and society sustainably.

MINERAL EXTRACTION

Goal

8. Mineral, gravel, and sand extraction is generally considered to be incompatible with the character, qualities, and environment of the Whitefish area, and is to be discouraged.

Mineral extraction can have severe impacts on groundwater, wildlife, and surrounding neighborhoods. The City of Whitefish has consistently held the position that mineral extraction is incompatible with the Whitefish area and is to be discouraged. However, the city is surrounded by unincorporated Flathead County land in which extractive industries are allowed by conditional use (or State law). When residential development is proposed within the city in areas adjacent to or in near proximity to unincorporated land with the potential of mineral extraction, strict development standards should be developed, and property owners should be made aware of potential future impacts.

Objectives

a. Continue to coordinate with Flathead County on proposed opencut mining sites in unincorporated areas near existing Whitefish residential areas to ensure impacts are mitigated or eliminated.

b. When residential development is proposed within the city in areas adjacent to or in near proximity to unincorporated land with a reasonable probability of mineral extraction, ensure site design accounts for potential impacts from adjacent properties and encourage “buyer beware” statements of mineral extraction to be indicated through such means as a plat note.

c. Develop zoning performance standards for mineral and gravel extraction, including hours of operation, fencing and screening, noise and dust abatement, surface and groundwater quality monitoring, and reclamation plans.

HAZARDS GOALS AND OBJECTIVES

WILDFIRE

Goal

9. Minimize wildfire risk to the Whitefish community, infrastructure, and amenities.

The risk of wildfire in Whitefish is 90% higher than other communities in the US. The entire City of Whitefish is within what is known as the Wildland Urban Interface (WUI), the zone where development meets and intermingles with undeveloped wildland or forest. To prepare for the risk of potentially catastrophic wildfire events, the city should prioritize completion of risk assessments and a community wildfire protection plan to define and mitigate the areas of highest risk, assess firefighting capabilities, feasible evacuation routes, and how to manage emergency communications. Wildfire prevention is key, with recommended strategies including updating construction and development standards, supporting best management practices and proactivity encouraging wildfire education and preparation.

Objectives

a. Continue active participation in Firesafe Flathead.

b. Prioritize completion of an updated fire risk assessment in coordination with DNRC and USFS fire specialists.

c. Prepare an updated Community Wildfire Protection Plan (CWPP) within six months of this community plan approval. The plan should include a delineation of the Wildland Urban Interface, high risk areas, wildfire response times, community preparedness, firefighting capability, identify areas of insufficient water pressure, feasible evacuation routes, how emergency notification would occur and areas for most effective hazardous fuel treatments.

d. Develop regulations for future subdivision development in areas identified in the Community Wildfire Protection Plan as being “high” to “very high” wildfire risk in order to protect life and property.

e. Adopt requirements for Wildfire Defensible Space standards in Subdivision regulations.

f. Include Firewise® construction standards, mitigation of fire hazards, reduction of fuel loads, fire resistant landscaping materials and design, and adherence to defensible space requirements in City zoning regulations to supplement gaps in state building code WUI standards.

g. Compile a list of active local homeowner's associations and neighborhood associations and encourage their working together to become fire adapted or Firewise® communities.

h. Promote wildfire education, prevention and preparedness. This may include, but is not limited to, "buyer beware" plat notes in areas identified as high fire risk and Firewise® handouts with the issuance of building permits.

i. Consider additional changes to the subdivision regulations wildfire urban interface standards to include requirements for new subdivision homeowners' associations to include requirements for continued establishment and maintenance of WUI standards into their covenants as a condition of plat approval.

j. Work with the Department of Natural Resources and Conservation, the US Forest Service, Firesafe Flathead, Stoltze Land and Lumber Company, homeowner's associations, fire districts and individual property owners to compile a map of mitigated areas and areas proposed for future mitigation, and date and type of hazard treatments/mitigation.

k. Support best management practices for reduction of wildfire risk, including but not limited to, commercial harvest and thinning of timber on public and private lands to reduce wildfire risks.

l. Support the creation and expansion of satellite fire stations, and other efforts of surrounding jurisdictions (such as Whitefish Fire Service Area) to expand wildfire protection."

m. Support legislative efforts to reduce State limitations on WUI building code enforcement.

Goal

10. Assess and upgrade infrastructure to increase safety before fire events occur.

Concerns with inadequate infrastructure during an emergency event have been at the forefront of hazards and transportation discussions. Specific areas of discussion have been inadequate emergency egress from the top of Big Mountain, the need for another grade-separated crossing in addition to the existing viaduct, the present one-way-in and one-way-out ingress-egress into Birch Point and recent fires in other locations caused by overhead utility lines.

Objectives:

a. Pursue opportunities for a grade-separated railroad crossing at East 2nd Street.

b. Begin negotiations with BNSF for alternative emergency accesses into Birch Point and across the railroad yards separating north and south Whitefish.

c. Assess existing and potential evacuation routes, particularly those on unpaved forest roads, to determine improvements or strategies that could improve egress and provide directional information.

d. Coordinate with utility providers such as Flathead Electric to seek funding opportunities to identify and underground high risk utility lines.

FLOODPLAINS

Goal

11. Continue to fulfill the city's commitment to the National Flood Insurance Program.

Several areas in the Whitefish planning area lay within areas prone to flooding. Improper management or irresponsible development in or near floodplains can result in significant property damage, high insurance costs, loss of crops, displacement of communities, and environmental impacts such as loss of habitat and decline in water quality. The city should continue to work with state and federal agencies to identity and reduce flood risks.

Objectives:

a. Periodically update floodplain regulations to be consistent with State model ordinance.

b. Work toward participation in the Community Rating System Program with the Federal Emergency Management Agency to reduce insurance rates for city residents.

c. Ensure any future city infrastructure reconstruction projects that affect floodplains or culverts provide revised floodplain mapping analysis and updated maps.

d. Seek better coordination on projects with the Flathead Conservation District on projects near rivers and streams that require floodplain permits.

SHALLOW GROUNDWATER

Goal:

12. Continue to require groundwater monitoring in areas with known or suspected high groundwater.

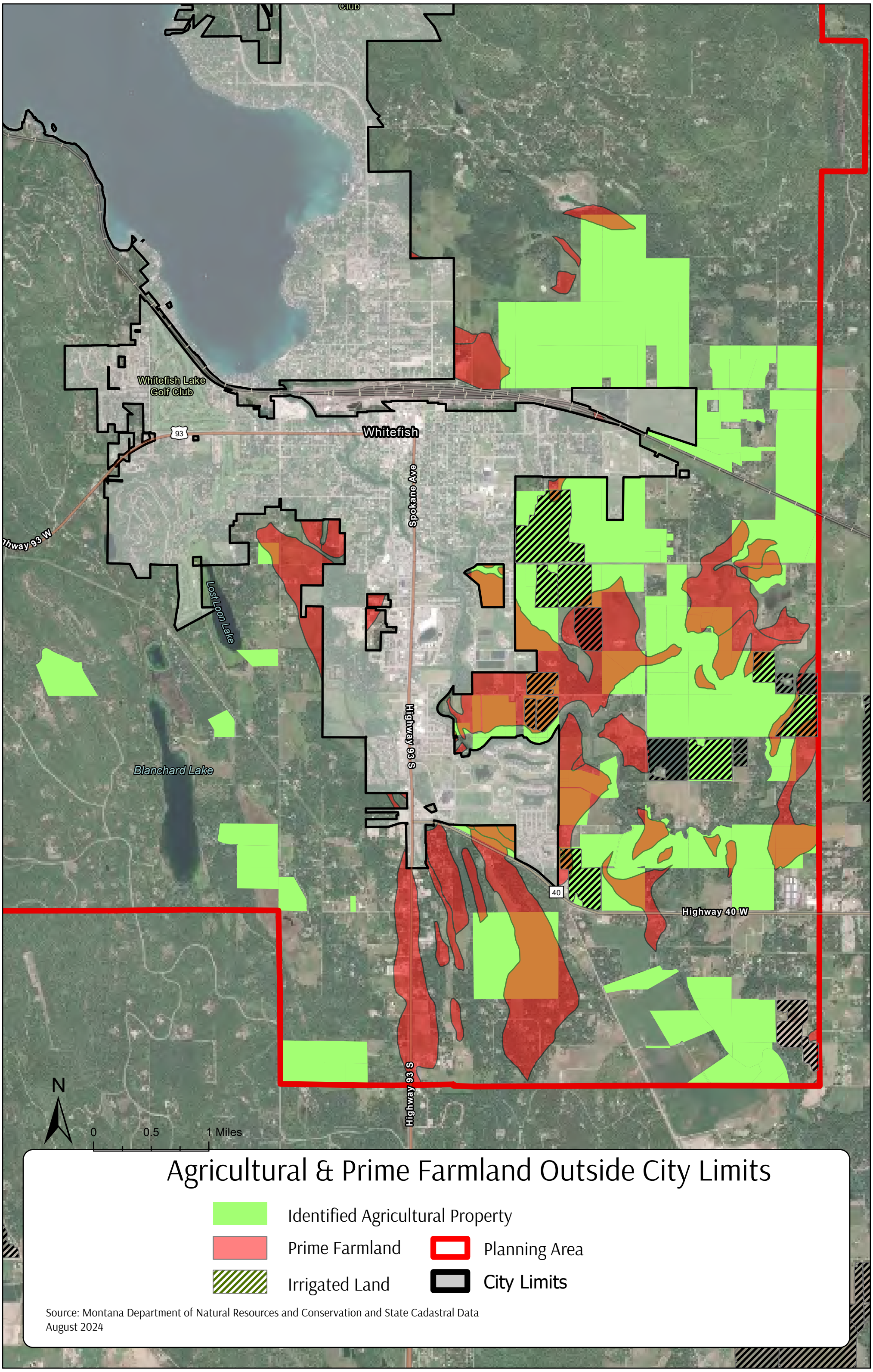
Most areas in and around Whitefish are characterized by high seasonal groundwater. This can interfere with construction of infrastructure, homes and other structures. Although the city already has water quality protection regulations to address areas of high groundwater, the city should continue to accumulate and improve available groundwater depth data.

Objectives:

a. Continue to support proper construction methods in areas with the potential for high groundwater.

b. Continue to require plat notes regarding high groundwater.

c. As groundwater data is submitted to the city, catalogue this information for further refinement of areas with high groundwater.



Agricultural & Prime Farmland Outside City Limits

- Identified Agricultural Property
- Prime Farmland
- Irrigated Land
- Planning Area
- City Limits

Source: Montana Department of Natural Resources and Conservation and State Cadastral Data
August 2024

C

C

C

C

N

0 1 2 Miles

Mine Sites and Zoning Allowing Mineral Extraction by Conditional Use

Permitted Site

Remediated Site

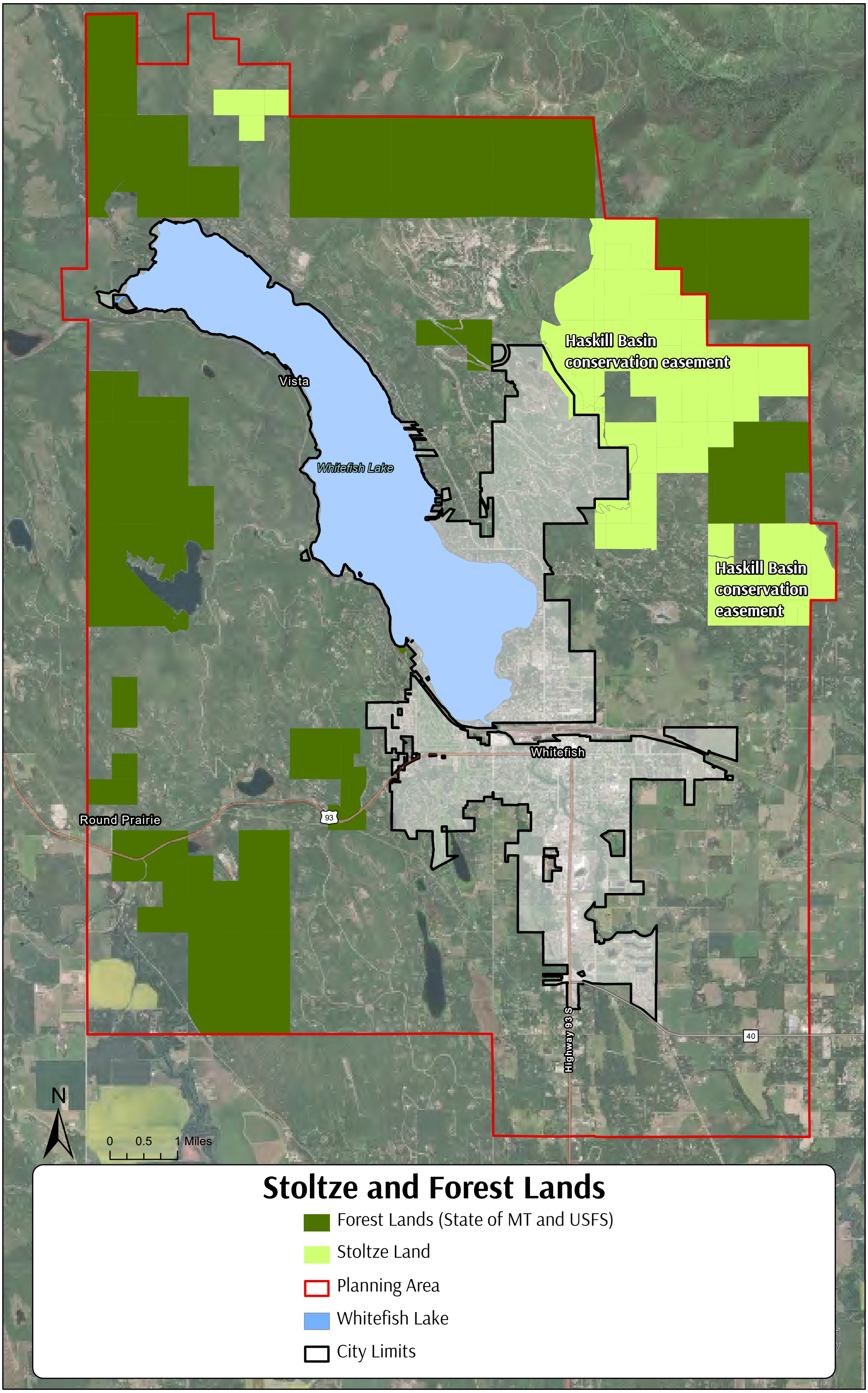
City WA Zoning

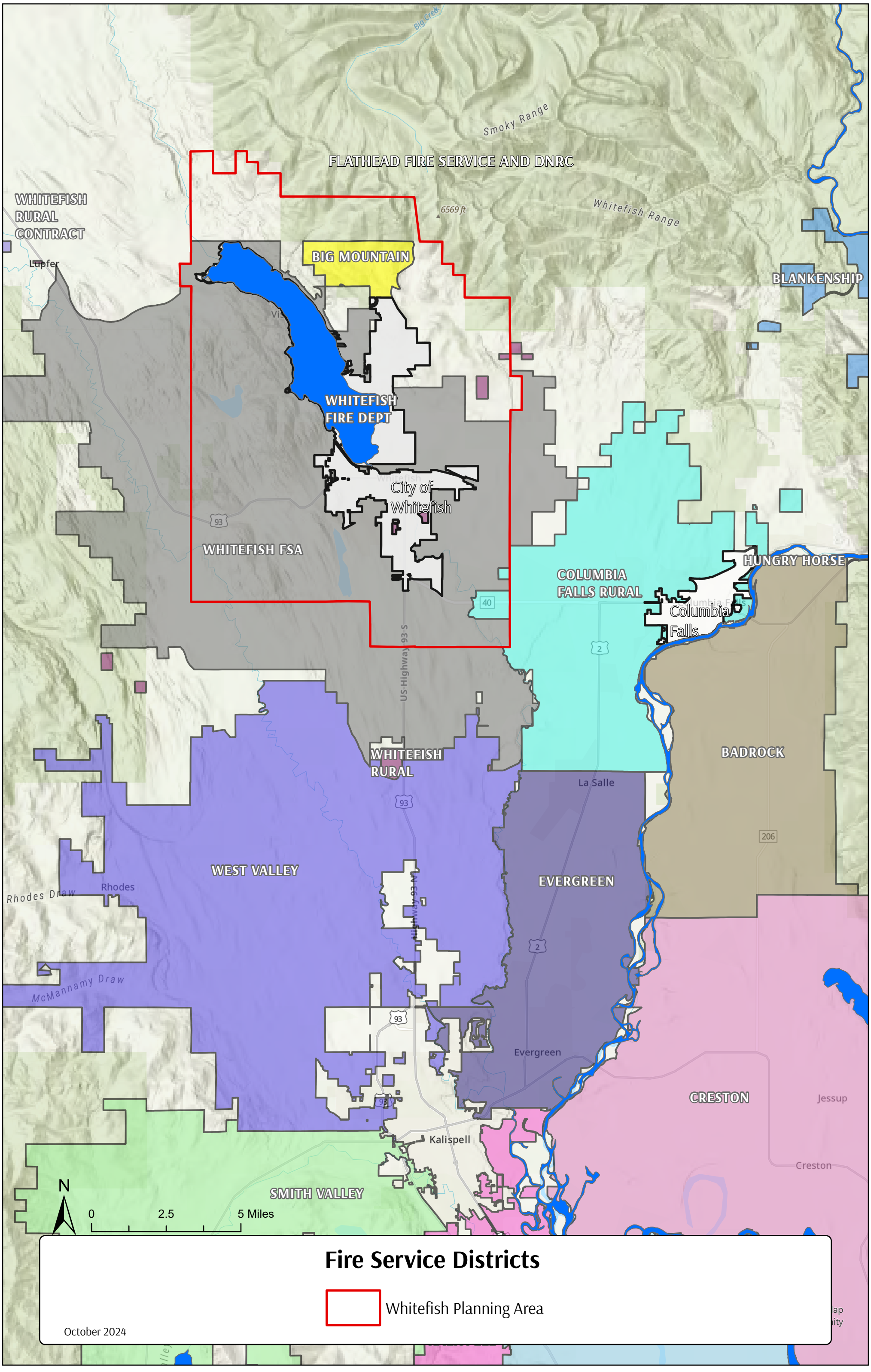
County SAG-5, SAG-10, AG-20 Zoning

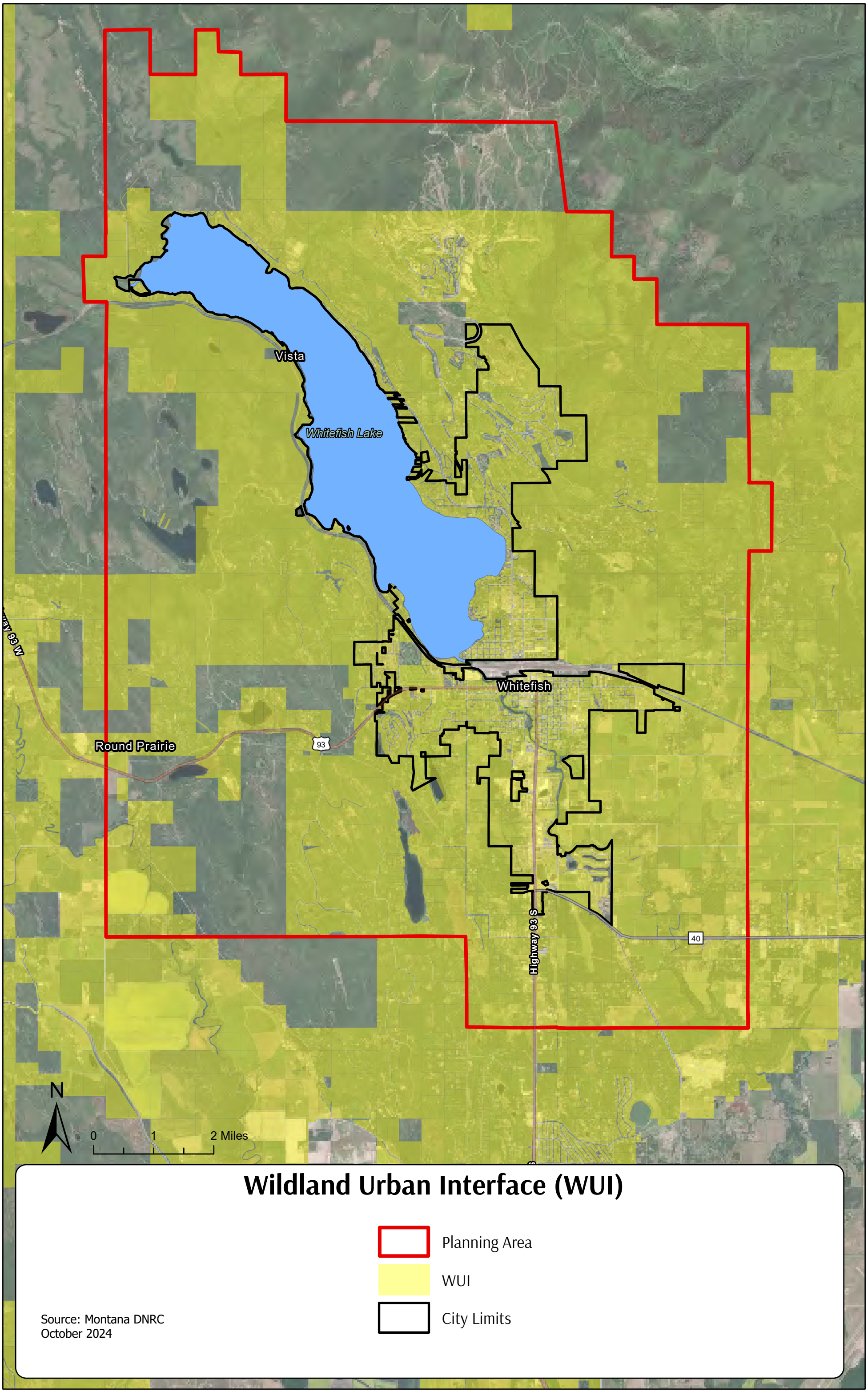
Planning Area

City Limits

Data provided by Montana Dept. of Environmental Quality August 2024


Haskill Basin
conservation easement
Vista
Whitefish Lake
Haskill Basin
conservation
easement
Whitefish
Round Prairie
93
Highway 93 S
40
N
0 0.5 1 Miles
Stoltze and Forest Lands
Forest Lands (State of MT and USFS)
Stoltze Land
Planning Area
Whitefish Lake
City Limits


FLATHEAD FIRE SERVICE AND DNRC
WHITEFISH RURAL CONTRACT
BIG MOUNTAIN
BLANKENSHIP
WHITEFISH FIRE DEPT
City of Whitefish
WHITEFISH FSA
COLUMBIA FALLS RURAL
HUNGRY HORSE
Columbia Falls
WHITEFISH RURAL
BADROCK
WEST VALLEY
EVERGREEN
CRESTON
SMITH VALLEY
Kalispell
Evergreen
Creston
Jessup
La Salle
Lupfer
Rhodes
Rhodes Draw
McMannamy Draw
Smoky Range
Whitefish Range
6569ft
Big Creek
US Highway 93 S
93
40
2
206
N
0
2.5
5 Miles
Fire Service Districts
Whitefish Planning Area
October 2024


Vista
Whitefish Lake
Whitefish
Round Prairie
93
Highway 93 W
Highway 93 S
40
N
0
1
2 Miles
Wildland Urban Interface (WUI)
Planning Area
WUI
City Limits
Source: Montana DNRC
October 2024

Big Mountain

Lower Whitefish Rd

E. Lakeshore Dr

Big Mountain Road

Wisconsin Ave

E. Edgewood Dr

E. 2nd St

US Hwy 93 West

Karrow Ave

US Hwy 93 South

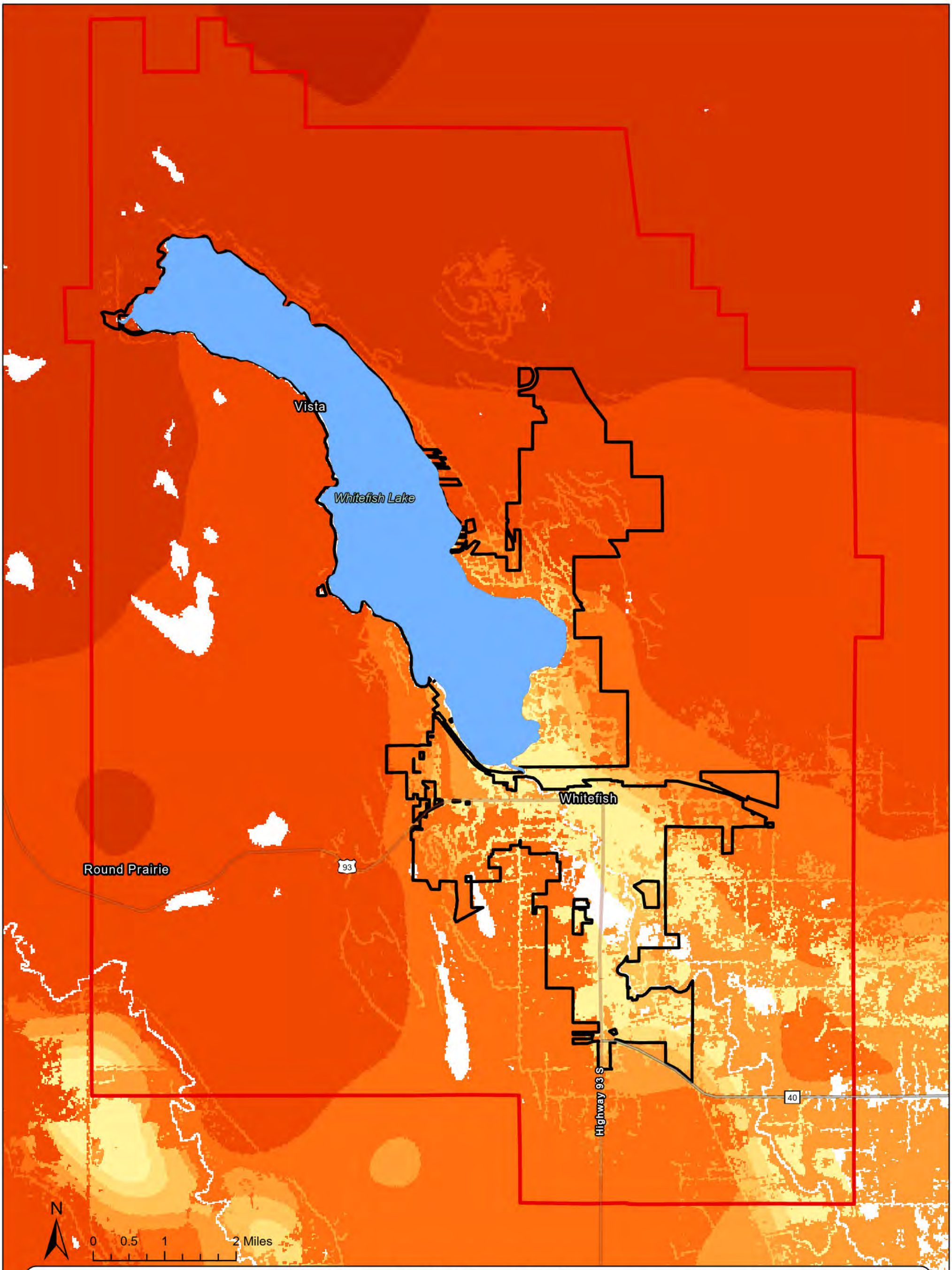
US HWY 40

N

0 0.5 1 Miles

Fire Evacuation Routes

- Arterial
- Collector
- Local Street
- State Maintained Highway
- Trail
- Viaduct
- City Limits



Quantitative Wildfire Risk Assessment

Source: USFS WO Fire and Aviation Management, Strategic Analytics Branch

Layer: National Quantitative Wildfire Risk Assessment (QWRA) Burn Probability (published 2025; fires through 2024)

High

Low

City Limits

Planning Area

Historic Montana Earthquakes of Magnitude 4 or Greater

Quakes Magnitude 4 or Greater

- 4 - 4.9
- 5 - 5.9
- 6 - 6.9
- 7 - 7.9

Low Seismic Activity
High Seismic Activity

State of Montana

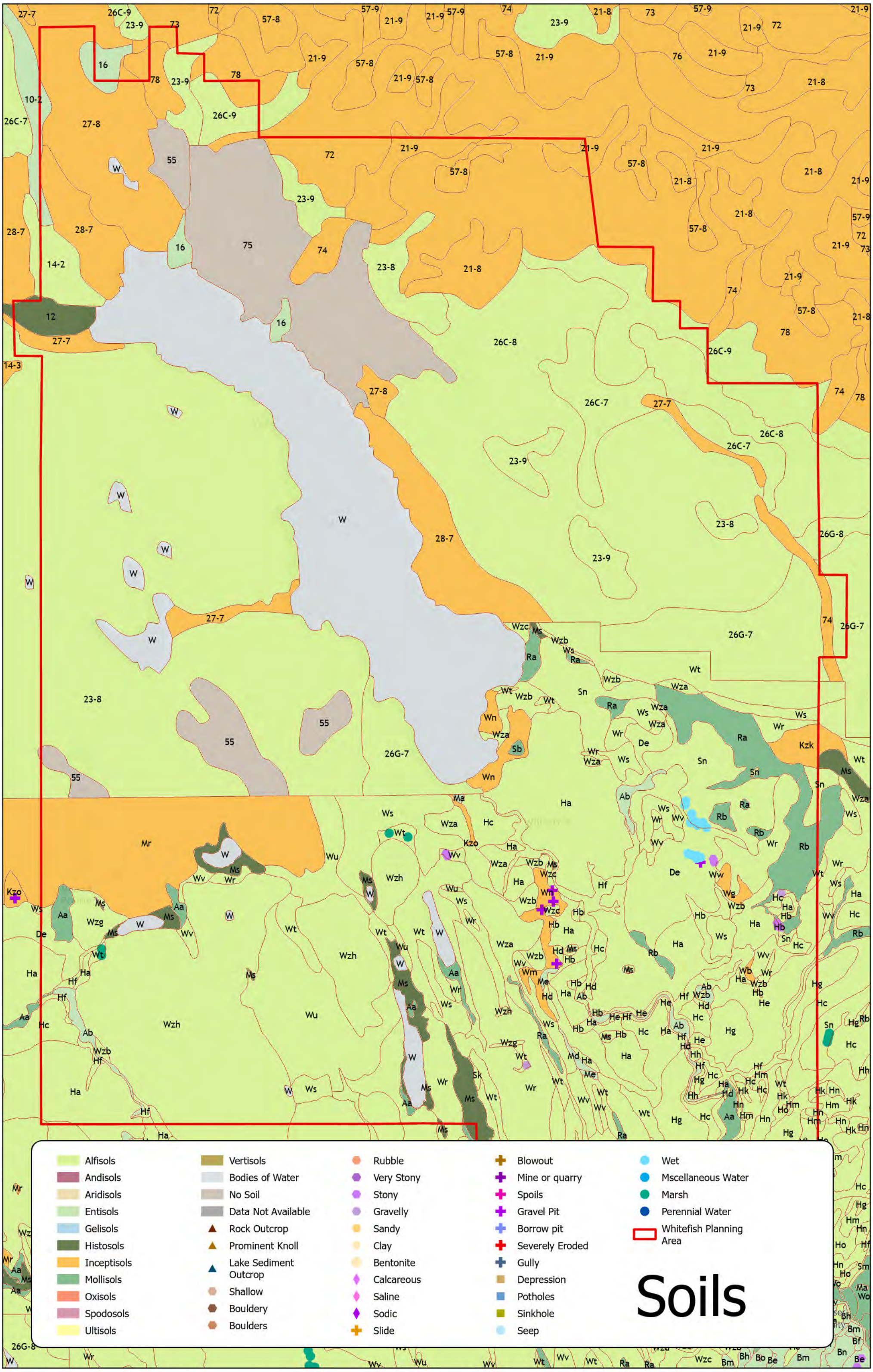
Flathead County

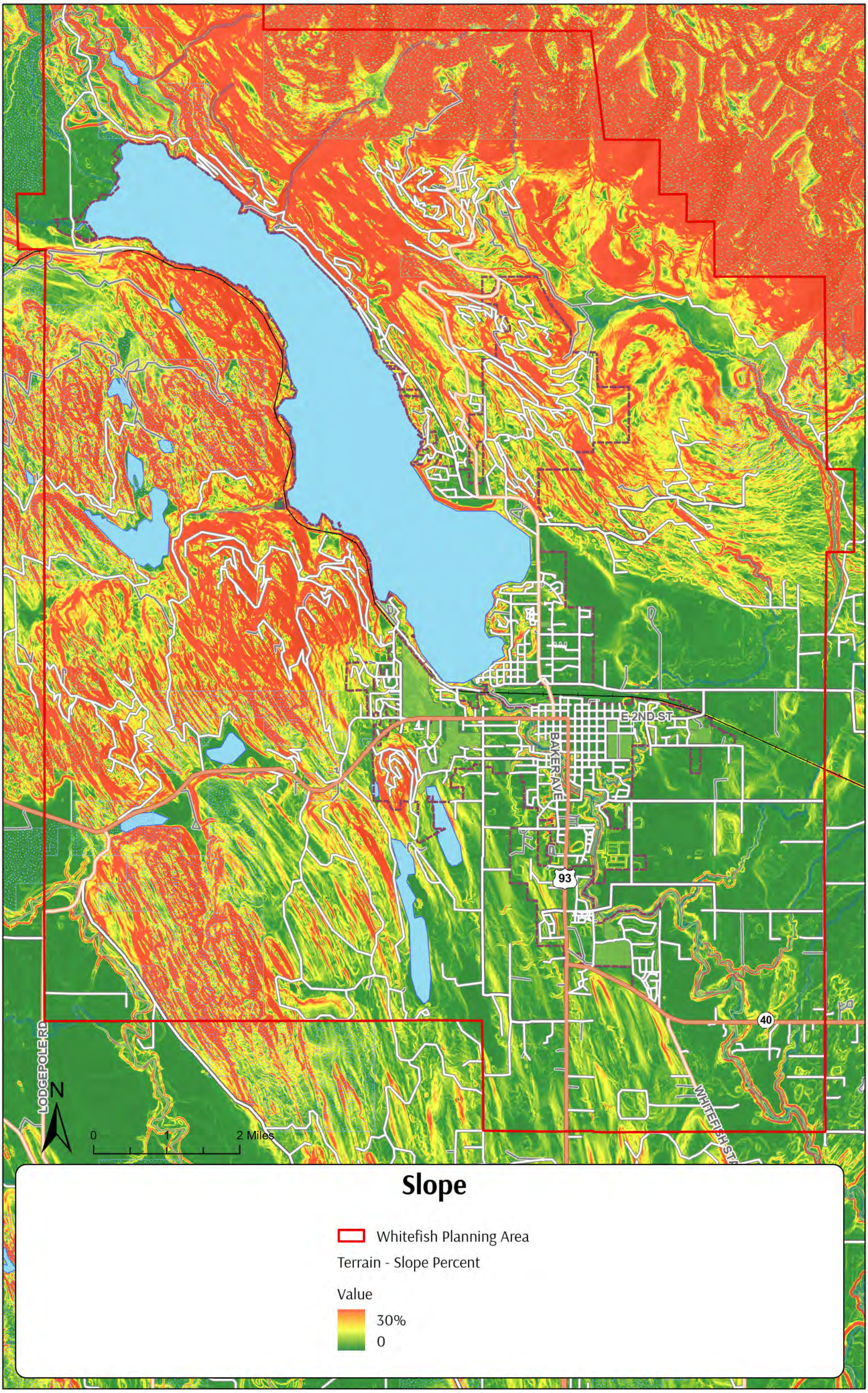
November 2024
Source: USGS

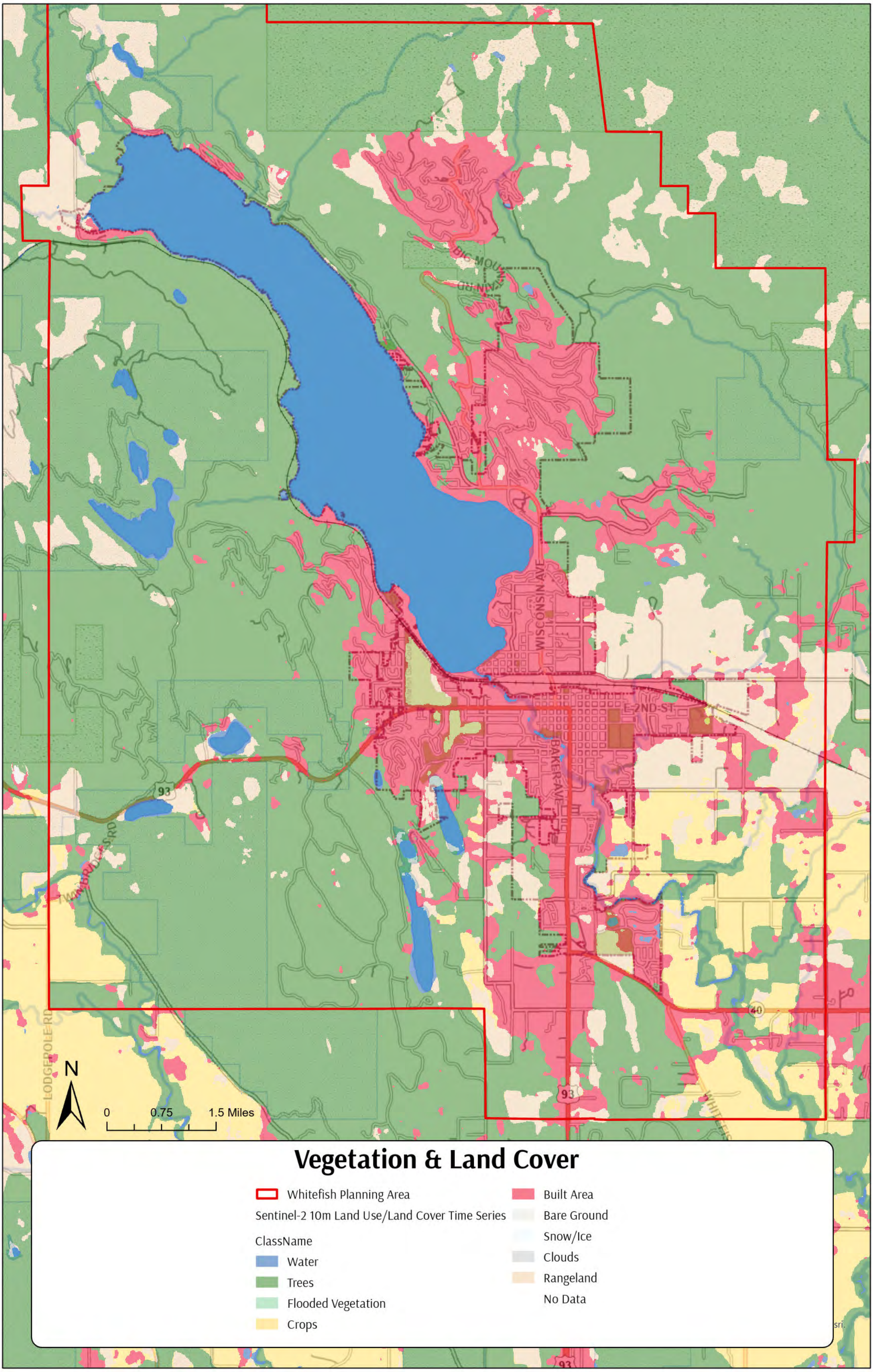
N

0 25 50 Miles

Canada
Glacier National Park
Shelby
Lake Elwell
Hungry Horse Reservoir
Kalispell
Flathead Lake
Flathead National Forest
Great Falls
Scapegoat Wilderness
Missoula
Lolo National Forest
Helena National Forest
Lewis & Clark National Forest
Helena
Beaverhead-Deerlodge National Forest
Butte
Bozeman
Livingston
Salmon National Forest
Salmon
Red Rock Lakes National Wildlife Refuge
Yellowstone National Park
Yellowstone Lake
Idaho


Alfisols
Andisols
Aridisols
Entisols
Gelisols
Histosols
Inceptisols
Mollisols
Oxisols
Spodosols
Ultisols
Vertisols
Bodies of Water
No Soil
Data Not Available
Rock Outcrop
Prominent Knoll
Lake Sediment Outcrop
Shallow
Bouldery
Boulders
Rubble
Very Stony
Stony
Gravelly
Sandy
Clay
Bentonite
Calcareous
Saline
Sodic
Slide
Blowout
Mine or quarry
Spoils
Gravel Pit
Borrow pit
Severely Eroded
Gully
Depression
Potholes
Sinkhole
Seep
Wet
Mscellaneous Water
Marsh
Perennial Water
Whitefish Planning Area
Soils


E 2ND ST
BAKER AVE
93
40
LODGEPOLE RD
WHITEFISH STA
N
0
1
2 Miles
Slope
Whitefish Planning Area
Terrain - Slope Percent
Value
30%
0


BIG MOUNTAIN RD
WISCONSIN AVE
E 2ND ST
BAKER AVE
TWIN BRIDGES RD
LODGEPOLE RD
WHITEFISH
93
40
N
0
0.75
1.5 Miles
Vegetation & Land Cover
Whitefish Planning Area
Sentinel-2 10m Land Use/Land Cover Time Series
ClassName
Water
Trees
Flooded Vegetation
Crops
Built Area
Bare Ground
Snow/Ice
Clouds
Rangeland
No Data

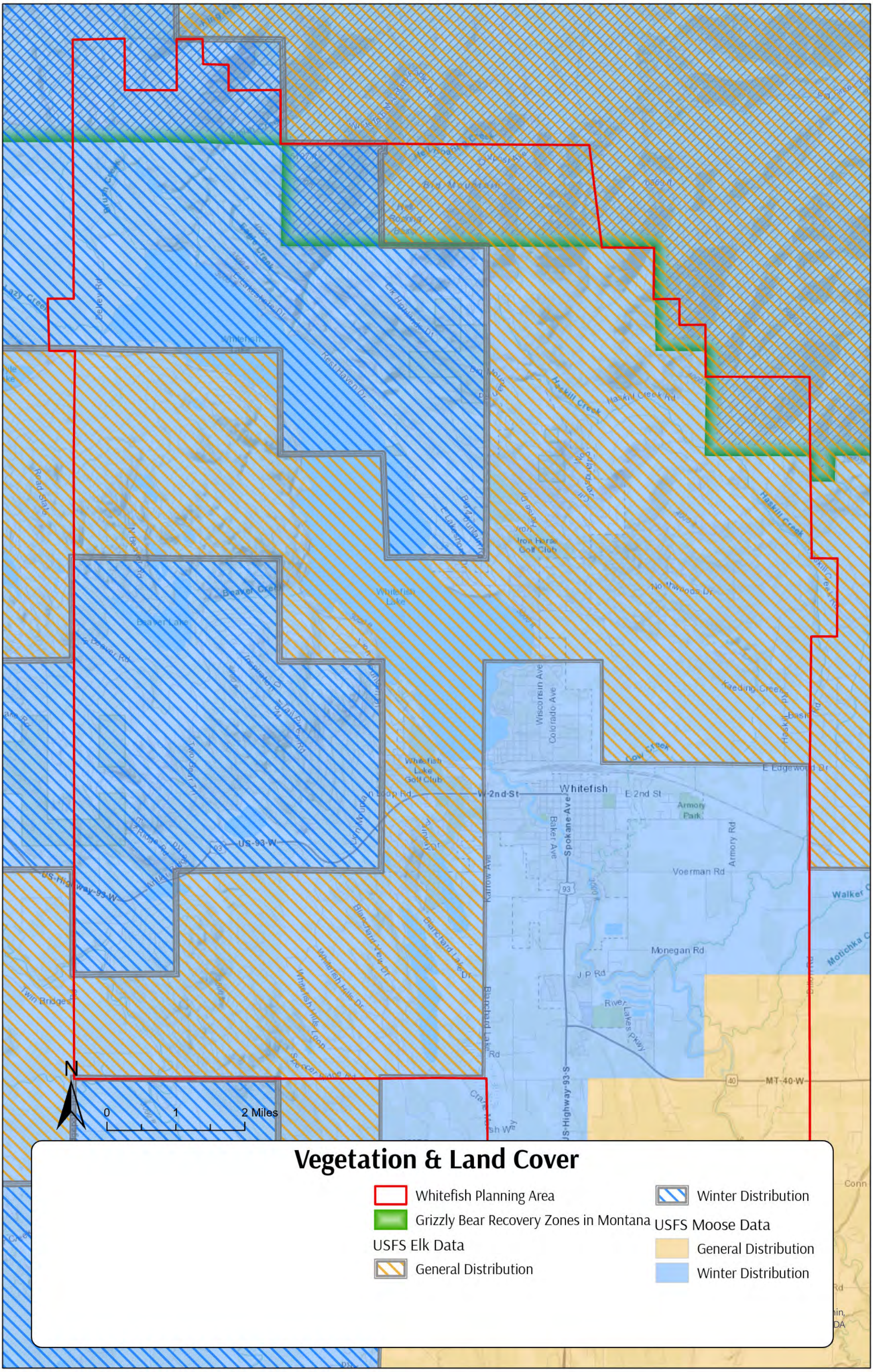
Floodplain & Wetlands

- Whitefish Planning Area
- Lake
- River
- Freshwater Pond
- Freshwater Emergent Wetland
- Freshwater Scrub-Shrub Wetland
- Freshwater Forested Wetland
- Farmed Wetland
- Riparian Emergent
- Riparian Scrub-Shrub
- Riparian Forested
- Parcels

0 0.5 1 2 Miles

93 93 93 93 40

LODGEPOLE RD



Vegetation & Land Cover

- Whitefish Planning Area
- Grizzly Bear Recovery Zones in Montana

USFS Elk Data
- General Distribution
- Winter Distribution

USFS Moose Data
- General Distribution
- Winter Distribution

PUBLIC FACILITIES

Two priorities regarding infrastructure have consistently been identified by residents: having the necessary infrastructure in place at the time of development, and ensuring development takes place where utilities are located or easily extended.

Residents of Whitefish enjoy **32 park & recreation facilities**, encompassing **90.1 acres** of developed and **56.1 acres** of undeveloped parkland.

During visioning sessions, **outdoor access and recreation ranked first** in what participants valued the most about Whitefish, and parks and open space ranked as the second most important element of the community.

A **5 mile** driving distance is a guideline used when locating fire stations. At least 18 percent of Whitefish residences are beyond the five mile radius.

WFD can serve the projected population but a second fire station located on the north side of the railroad tracks would benefit at least 400 residences.

The city's **existing water treatment plant and existing water sources can meet future population projections** but climate change impacts may require exploration of groundwater sources and an additional water storage tank is required.

Municipal water is primarily sourced from **Haskill Creek** with Whitefish Lake serving as a backup source of water.

The **city sewer treatment can serve the projected population** but sewer main upsizing and improvement of lift stations is required.

Whitefish has an unusually high number of public and quasi-public facilities for a city of its size. Some of these include:
Stumptown Ice Den
The Wave Aquatic Center
O'Shaughnessy Center
Whitefish Performing Arts Center
Whitefish Lake Golf Club

ENSURING HIGH QUALITY PUBLIC SERVICES, INFRASTRUCTURE, AND AMENITIES

"We will prioritize the provision of high-quality municipal services, maintain appropriate service levels, use infrastructure to guide rather than respond to development, and provide exceptional parks and amenities to serve the needs of current and future residents and visitors."

INTRODUCTION

This Public Facilities Element focuses on the infrastructure, facilities and services provided by the City of Whitefish, the Whitefish School District and other public or quasi-public entities in the planning jurisdiction. This includes general city administration, public works, police, fire and emergency services, schools, libraries, cultural and civic services, parks and recreational facilities, water, sanitary sewer, wastewater treatment, storm sewer, and solid waste disposal.

The transportation network, both motorized roads and the non-motorized bicycle and pedestrian network, are also essential city infrastructure. Due to their complexity, interrelationships, and importance, they are being addressed in the Transportation Element, although non-motorized trails are also related to the recreational parks discussed in this plan element.

Two priorities regarding infrastructure have consistently been identified by residents: having the necessary infrastructure in place at the time of development (known as concurrency), and ensuring development takes place where utilities are located or easily extended. New growth should be encouraged only in areas where adequate public water, sewer, fire protection and emergency services, schools, transit, and roads are currently available or planned. If development expands in areas without adequate planning or in areas difficult to serve, it could be inefficient or expensive to keep up with increased demand for utilities and services.

Cities generally incur disproportionate additional costs when development occurs at lower densities and further distances. For example, building and maintaining infrastructure such as roads and utilities is more costly over longer distances. Providing public services like police and fire protection over large areas can strain municipal resources, increase response times, and reduce the level of service. Infrastructure should be viewed as a tool to help guide growth, not as a service provided in reaction to growth pressures.

The purpose of this element is to identify the various public services and facilities, and ensure for their provision, maintenance and improvement required to fulfill the current and future needs of the area's residents and businesses as sustainably and efficiently as possible.

PUBLIC FACILITIES GOALS AND OBJECTIVES

GENERAL PUBLIC FACILITIES

Goal

1. Continue to plan for and provide a full range of efficient and quality services to meet the needs of the community over the next twenty years, within the limits of infrastructure expansion and financing to support it.

Whitefish's commitment to delivering efficient, high-quality services over the next twenty years is essential to fostering a resilient, equitable, and thriving community. Doing so within the limits of the existing and planned infrastructure with responsible financing ensures that development remains balanced, preventing strain on existing systems and avoiding financial excesses burdening existing taxpayers. By integrating infrastructure expansion with long-range planning, Whitefish can avoid costly inefficiencies, respond adaptively to change, and uphold our responsibility to serve both current and future generations.

Objective:

a. Proactively identify, pursue, and secure funding sources - through grants, impact fees, and capital planning - to support the expansion, maintenance, and enhancement of city facilities to accommodate existing and future needs.

CITY ADMINISTRATION

Goal

2. Ensure city administration buildings are adequate to serve the needs of the current and future population.

Whitefish's administration buildings are the backbone of civic operations. Investing in adequate public buildings is not only a matter of operational necessity but a reflection of a city's commitment to high quality service and attracting exceptional staff.

Objective

a. Plan for and find funding to expand city hall by adding a third story to accommodate staff growth over the next twenty years.

PUBLIC WORKS

Goal:

3. Provide efficient and high-quality public works services to support the health and safety of the current and future needs of the community.

Public Works encompasses a wide range of projects and services aimed at developing and improving the infrastructure and facilities of the community. In order to continue to provide high service levels for the existing and future population, expansions and upgrades are anticipated. The public works shop site is located on a former landfill. Additional engineering and remediation efforts may be required to determine the most efficient future usage of this property for necessary improvements and facilities. Additional public works staffing and establishment of a new stormwater utility is also anticipated as the city nears the 10,000 population threshold which would trigger new stormwater permitting requirements.

Objectives:

a. Prepare a public works facilities master plan to determine the adequacy of existing public works facilities to accommodate the projected population, including environmental assessment of the utility operations property, necessary site improvements and potential future land uses.

b. Begin preparations to become compliant with Montana Pollutant Discharge Elimination System requirements for a MS4 community by ensuring accurate mapping of all public and private outfalls, stormwater facilities and green infrastructure. Prioritize the integration of eco-friendly, “green” stormwater management through collaboration with agencies and other organizations such as the Flathead Conservation District and the Whitefish Lake Institute.

MUNICIPAL PUBLIC WATER SUPPLY

Goal:

4. Provide a clean, safe, healthy, and sustainable water supply for all residents, free from the threat of degradation or depletion.

The freshwater treatment system provides clean drinking water and plays a critical role in fire protection and emergency preparedness. Future plans include constructing a new water storage facility and improving the city's irrigation systems for efficiency. The existing water supply sources and treatment plant can meet the future population projection demand through the 20-year planning horizon but adjustments and policy changes may be needed due to potential droughts, wildfires, and invasive species.

Objectives

a. Investigate potential groundwater or other water supply sources that are less affected by climate factors and require less treatment.

b. Look into the feasibility of using water rights from Whitefish Lake and the Whitefish River to pull irrigation for applicable city facilities.

c. Investigate the feasibility of a floating cover or other ecologically sound and sustainable methods for the raw water reservoir to reduce evaporation and reduce water treatment requirements.

d. Continue the annual pipe replacement program to proactively replace pipes before a failure occurs.

e. Review, prioritize and implement the recommendations of the city irrigation and landscape master plan.

f. Pursue policies and incentive programs to increase the amount of drought-tolerant landscaping on public and private property within the city.

g. Continue to enforce the Water Conservation Ordinance for the City of Whitefish. Update conservation protocols and education as new scientifically-backed evidence of solutions and / or impairing conditions arise.

PUBLIC SEWER AND STORMWATER

Goal

5. Continue to provide cost-effective and efficient wastewater and stormwater collection, treatment, and disposal that protects the public health and does not compromise the environment.

The city's wastewater and stormwater systems are crucial for maintaining public health and environmental protection. These facilities are expected to have the capacity to handle the existing and estimated population with some limitations. Sewer main upsizing and improvement of lift stations is required under the present growth rate by the mid-2030's, with more extensive upgrades required if additional areas are annexed. Minor repairs are necessary to the stormwater system in the short term, but when the population reaches 10,000 people there will be increased federal requirements. The city should continue to be proactive in managing, maintaining and identifying water quality impacts associated with sewer and stormwater infrastructure.

Objectives:

a. Through the Land Use Element of this community plan and future regulations, direct new development to areas of the community already served by municipal sewer and stormwater infrastructure.

b. Prioritize upgrading and replacement of existing sewer and stormwater infrastructure prior to additional development (concurrency).

c. Continue to work with the Big Mountain Sewer District to develop a feasibility plan prior to future annexation of the Big Mountain Community.

d. Continue to develop and update the comprehensive program to reduce water quality impacts associated with the city's urban drainage system, as scientific evidence becomes available.

e. Continue to identify green-infrastructure alternatives and incorporate the most advanced technology for wastewater treatment and stormwater treatment.

f. Consider testing off all storm drainage outfalls into the Whitefish River and Whitefish Lake periodically, if financially feasible.

g. Map stormwater outfalls to Whitefish Lake and Whitefish River, including outfalls from BNSF properties.

EMERGENCY SERVICES

Goal:

6. Continue to provide the most modern and efficient fire, public safety and emergency services to the visitors and citizens of the Whitefish area.

The Whitefish Fire Department and Police Department provide service to the 12.67 square mile city limits and have cooperative agreements with other fire districts, law enforcement agencies and jurisdictions elsewhere in Flathead County. Big Mountain Fire District provides fire service to the Big Mountain Resort and some of the surrounding residential communities adjacent to and below the resort. The Whitefish Police Department can adequately serve the existing and future population although additional staffing will be required. The Whitefish Fire District can serve most of the city limits with satisfactory response times, but north of the viaduct near Big Mountain Road response times begin to exceed desired thresholds. There is funding for a new fully staffed northern fire station in this general area, but land has yet to be acquired. Establishment of additional grade-separated vehicular routes across the railroad tracks would significantly improve emergency response times and evacuations.

Objectives:

a. The City of Whitefish shall manage the cost of emergency services through prudent land use practices that reduce travel distances by encouraging infill development and discouraging sprawl and leapfrog development.

b. Continue to work with other public safety providers to evaluate mutual aid agreements and consolidation of service opportunities.

c. Future expansions of the city limits should be within areas served with adequate emergency response times unless otherwise in the best interest of public health and safety.

d. If city annexation of the Big Mountain community occurs, services of the Big Mountain Fire District Fire Station should be retained and improved to provide adequate response times.

e. Pursue the development of a fully staffed northern fire station in the vicinity of East Lakeshore Drive and Big Mountain Road.

f. Pursue opportunities for a grade-separated railroad crossing at East 2nd Street.

g. Pursue opportunities for alternative access into Birch Point and across the railroad yards separating north and south Whitefish.

PARKS AND RECREATION

Goal

7. Expand and improve the diversity, of parks, open spaces, and high-quality recreational opportunities for the growing Whitefish area with design focuses on inclusivity, accessibility, and being welcoming to individuals of all ages and abilities.

Parks and recreational amenities are highly valued by the Whitefish community. The city should continue to explore ways to preserve, acquire and develop land for parks and open space. As Whitefish continues to experience sustained growth, there will be an increasing demand for parks and recreation services. The city last updated its Parks Master Plan in 2013. The community should assess whether expanded or additional parks are needed and whether recreational trends have changed. As new facilities are developed or upgraded, or master plans are developed, it is important to consider accessibility for all segments of the population.

Objectives:

a. The City of Whitefish shall adopt an updated comprehensive park and recreation master plan to assess current parkland and recreational programs and facilities, identify and anticipate future needs, and explore funding options for new and upgraded facilities.

b. Consider adoption of an Open Space Designation and Acquisition Strategic Plan that identifies, prioritizes, and sets forth realistic recommendations for open spaces of all types.

c. Develop and implement strategies to address maintenance challenges associated with aging facilities, ensuring continued functionality and appeal for all ages and abilities.

d. Parks facilities should promote physical activity, public health and active aging, and disability access through walkability, accessible universal design features, passive recreation, nature-based options and convenient locations to all neighborhoods.

e. Enhance trail and park connectivity to promote outdoor recreation and alternative transportation, including planning for water trails.

f. Collaborate with local organizations, area stakeholders and volunteers to plan for an integrated recreational system that expands recreational opportunities, achieves multiple objectives (recreation, sustainability, health) and fosters community engagement.

g. Establish sustainable practices, including upgraded irrigation systems and eco-friendly landscaping to support environmental conservation goals.

h. Promote green infrastructure and natural corridors that enhance stormwater management, preserve natural areas, provides wildlife corridors and improves air quality.

i. Identify a process for periodic accessibility audits of existing parks and recreation spaces.

OTHER PUBLIC AND CIVIC FACILITIES

Goal:

8. Support and expand cultural and public facilities to fulfill community need, enhance fitness, provide for the arts and culture and encourage learning and social opportunities.

Whitefish has historically been very supportive of the arts, recreation, and education and has an unusually high number of public and quasi-public facilities for a city of its size. Many of these facilities have been funded by the community at a grassroots level and rely on the city for funding and continued partnerships. The city should continue to partner with and support the operation, maintenance and expansion of its quasi-public facilities to meet the future needs of the projected population.

Objectives:

a. Engage with Whitefish Community Library in the planning for facility expansions and improvements.

b. Continue partnerships between the city and other agencies, non-profits, and jurisdictions that support and maintain civic, recreational and cultural opportunities.

c. Maintain and expand civic and public facilities through ongoing city support such as funding, promotion, and use of city facilities, land and staff.

d. Provide adequate cemetery space to meet future needs in a suitable location without environmental constraints.

Solid Waste

Goal:

9. Provide an efficient, sustainable, and environmentally responsible solid waste management system that minimizes waste generation, promotes recycling and composting, and ensures proper disposal to protect public health and the environment.

Solid waste management plays a critical role in protecting both public health and the environment. By minimizing waste generation and promoting recycling and composting, better management reduces the volume of material sent to landfills and incinerators, thereby conserving natural resources, lowering greenhouse gas emissions, and reducing pollution. Existing city plans such as the adopted 2018 Climate Action Plan and the 2024 Sustainable Tourism Management Plan all incorporate sustainability principles for solid waste management.

Objectives:

a. The city will strive to achieve 25% waste reduction throughout the Whitefish planning jurisdictional area over the next five years.

b. It shall be the policy of the City of Whitefish to practice and promote reuse and recycling in all of its programs and activities.

c. The City of Whitefish and Climate Action Plan Committee should explore options for a community-wide recycling program (or an alternative), including public education and a community recycling center, if applicable.

d. Develop construction management guidelines and incentives for reduction of construction waste through reuse, recycling, and composting.

e. The City of Whitefish should support and promote recycling through the placement of recycling containers in all city facilities.

f. Institute a public education program for the proper use and disposal of household chemicals.

g. Coordinate community recycling for used electronics, which may include promoting regional options such as programs through Pacific Steel & Recycling, and electronics retailers.

h. Promote special events and promotions to emphasize the importance of recycling and sustainability to the community.

WHITEFISH SCHOOL DISTRICT

Goal:

10. Improve coordination of long range city and school district planning.

Joint planning between the City of Whitefish and the Whitefish School District helps anticipate demographic shifts, reduces traffic and overcrowding, and can optimize public investments in facilities and services. When land use and transportation planning is aligned with educational infrastructure, schools are more accessible by safe walking, biking, and transit routes, and housing and nearby commercial development supports student populations. Collaboration between city and school district leaders promotes shared accountability for the well-being of families and the long-term sustainability of the community.

Objectives:

a. Coordinate with the school district early when a large development is proposed to determine if there is a way to obtain land for a new school.

b. Develop a program to incentivize developers to dedicate adequate, suitable land for future schools.

c. Continue to work with the school district to improve traffic circulation around schools to create safe routes for students, parents and the public.

    i. Seek funding to design and construct safe routes in and around the schools.

ii. Develop additional right-of-way connections around the Whitefish High School and Muldown Elementary campus to reduce overall congestion and provide transportation alternatives.
iii. Implement the Memorial Park traffic, parking, drop-off area and sidewalk plan in the Safe Routes for All Plan to facilitate improved vehicle, bicycle and pedestrian circulation.

FINANCING AND IMPROVEMENT MECHANISMS

Goal:

11. Ensure community services and facilities keep pace with growth so desired levels of service are maintained, and in a way that sustains the community and environment over the long term, integrating and balancing economic, environmental, and social goals.

Two priorities regarding infrastructure have consistently been identified by residents: having the necessary infrastructure in place at the time of development (known as concurrency), and ensuring development takes place where utilities are located or easily extended. New growth should be encouraged only in areas where adequate public water, sewer, fire protection and emergency services, schools, transit, and roads are currently available or planned. If new development is planned, there are a variety of tools available to ensure it "pays its own way" and does not burden the existing taxpayers.

Objectives:

a. Ensure new development provides its proportionate share of cost for impacted infrastructure serving the property in accordance with the recommended policies of the 2021 Extension of Services Plan and consider alternative methods to finance public improvements.

b. New developments should demonstrate that adequate infrastructure is available or will be available at the time of project completion or a financing plan is in place.

c. Formulate and adopt a concurrency policy for roads, sidewalks, parks, bike and pedestrian ways, and other related facilities integrating with an overall master plan for such facilities.

d. When large multiple property annexations are considered, such as the Big Mountain area currently using city sewer facilities, the city shall continue to do a

cost benefits analysis that looks at infrastructure, personnel and services costs versus future tax revenue.

Schools and Public Facilities

Reservior and Water Treatment Facility
City Parking Lot
School Play Field
O'Shaughnessy Center
Library
Performing Arts Center
City Hall / Parking Garage
2nd / Spokane Lot
Whitefish Middle School
Ice Den
3rd / Central Lot
Parking Lot
Post Office
Downtown Area
WF Golf Course
Cemetery
Armory Building
Whitefish High School
Muldown Elementary School
Wave Aquatic Center
City EMS (Police, Fire, Courts)
Public Works Utility Shops
City Wastewater Treatment / Parks Maintenance
North Valley Music School

E LAKESHORE DR
NORTHWOODS DR
RESERVOIR RD
DEPOT ST
RAILWAY ST
E 1ST ST
DENVER ST
E 3RD ST
E 4TH ST
E EDGEWOOD DR
E 2ND ST
W 7TH ST
E 7TH ST
VOERMAN RD
MONEGAN RD
J P RD
93
WHITEFISH LAKE
BLANCHARD LAKE
DAKOTA AVE
WISCONSIN AVE
LUPFER AVE
BAKER AVE
CENTRAL AVE
SPOKANE AVE
COLUMBIA AVE
KALISPELL AVE
SOMERS AVE
KARROW AVE
STATE PARK RD

Sources: Esri, Vantor, Airbus DS, USGS, NGA, NASA, CGIAR, N Robinson, NCEAS, ... Intermap, and the GIS user community

N

0 0.25 0.5 1 Miles

School
Civic
Recreation
Public Parking
Public Facility
Utility

February 2025

FLATHEAD FIRE SERVICE AND DNRC

BIG
Big Mountain-
Fire Station 21

* Although Iron Horse is shown within the Big Mountain Fire District 5 mile distance area, WFD serves Iron Horse and established emergency access occurs from the south.

*

Potential East Lakeshore Station

WHITEFISH
FIRE DEPT

93

WFD-Station 21

WHITEFISH FSA

40

COLUMBIA
FALLS RURAL

WF-Rural Station 22

WHITEFISH
RURAL

WEST VALLEY

93

CRESTON

Fire Districts and Travel Distances

N

0 0.75 1.5 3 Miles

January 2025

Planning Area

City Limits

5 Mile Service Areas

Fire Stations

Potential Fire Station Locations

Raw Water Intake from 2nd and 3rd Creek of Haskill Creek

Suncrest Pump Station

City Reservoir and Treatment Plant

Raw Water Intake from Whitefish Lake

Lower Grouse Mountain Reservoir and Pump

Upper Grouse Mountain Reservoir and Pump

Future Reservoir (Project in progress)

WHITEFISH LAKE

BLANCHARD LAKE

E LAKESHORE DR

STATE PARK RD

DAKOTA AVE

WISCONSIN AVE

TEXAS AVE

EDGEWOOD PL

E 2ND ST

KARROW AVE

BAKER AVE

COLUMBIA AVE

VOERMAN RD

DILLON RD

CONN RD

HASKILL CREEK

WALKER CREEK

93

N

0 0.25 0.5 1 Miles

Public Water Facilities

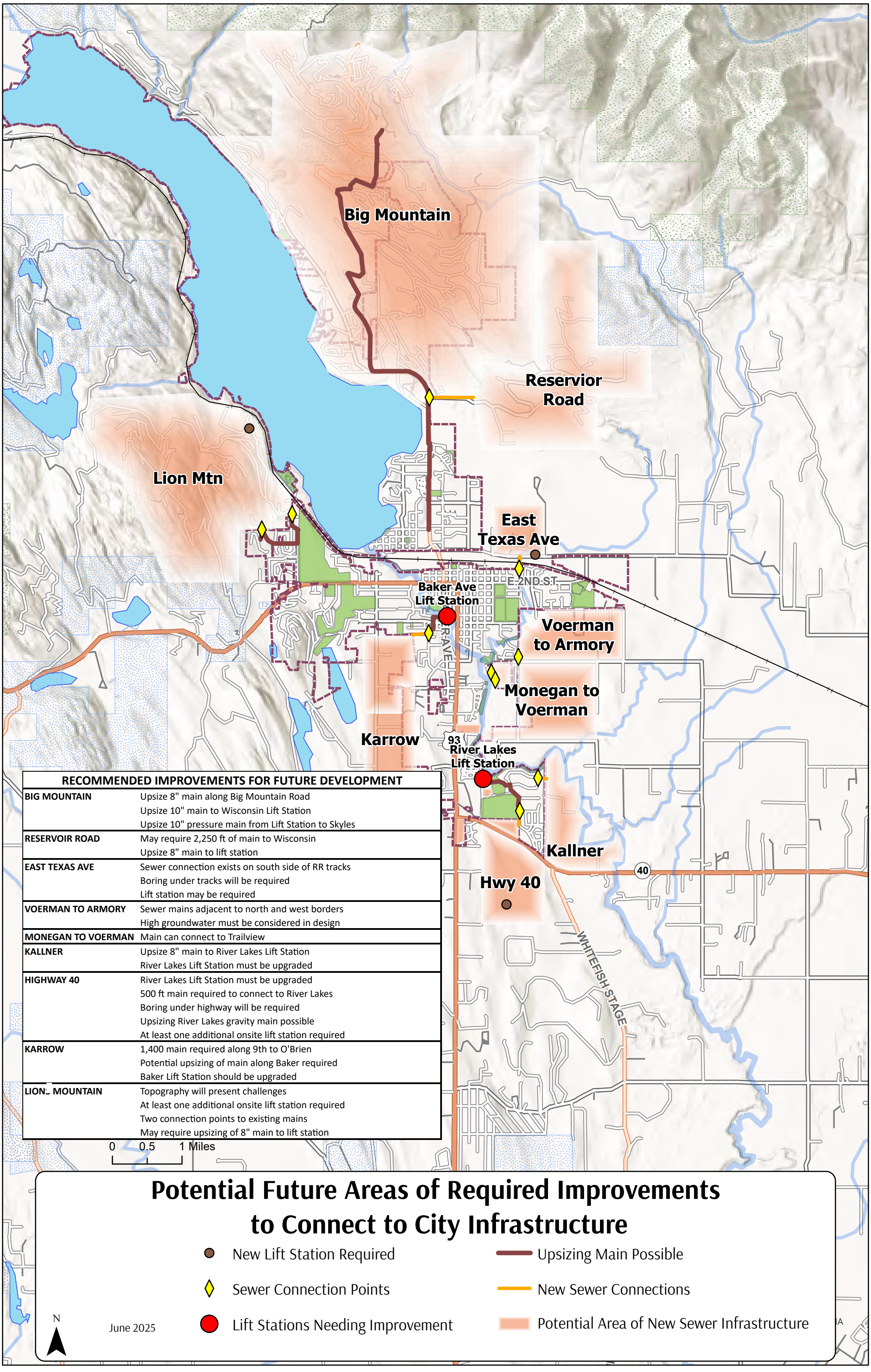
- City Pumping Stations
- Reservoirs
- Raw Water Intake
- Water Mains
- Water Treatment Plant

June 2025

Recommended Wastewater System Improvements (existing conditions)

- Lift Stations Needing Improvements
- Sewer Mains to Upsize
- Clay Sewer Lines for Repair (priority 1-3)
- City Limits

June 2025



RECOMMENDED IMPROVEMENTS FOR FUTURE DEVELOPMENT	
BIG MOUNTAIN	Upsize 8" main along Big Mountain Road
	Upsize 10" main to Wisconsin Lift Station
	Upsize 10" pressure main from Lift Station to Skyles
RESERVOIR ROAD	May require 2,250 ft of main to Wisconsin
	Upsize 8" main to lift station
EAST TEXAS AVE	Sewer connection exists on south side of RR tracks
	Boring under tracks will be required
	Lift station may be required
VOERMAN TO ARMORY	Sewer mains adjacent to north and west borders
	High groundwater must be considered in design
MONEGAN TO VOERMAN	Main can connect to Trailview
KALLNER	Upsize 8" main to River Lakes Lift Station
	River Lakes Lift Station must be upgraded
HIGHWAY 40	River Lakes Lift Station must be upgraded
	500 ft main required to connect to River Lakes
	Boring under highway will be required
	Upsizing River Lakes gravity main possible
	At least one additional onsite lift station required
KARROW	1,400 main required along 9th to O'Brien
	Potential upsizing of main along Baker required
	Baker Lift Station should be upgraded
LION MOUNTAIN	Topography will present challenges
	At least one additional onsite lift station required
	Two connection points to existing mains
	May require upsizing of 8" main to lift station

Potential Future Areas of Required Improvements to Connect to City Infrastructure

- New Lift Station Required
- Upsizing Main Possible
- Sewer Connection Points
- New Sewer Connections
- Lift Stations Needing Improvement
- Potential Area of New Sewer Infrastructure

City Parks, Trails and Recreation - South

Bike Lane
Bike Route
Cycle Track
Shared-Use Path
Whitefish Trail
Open Space
Developed Park
Recreation
Whitefish Trail trailheads
City Limits

February 2025

Esri, NASA, NGA, USGS, FEMA

WHITEFISH LAKE
Whitefish Golf Course
Shared-Use Path
RESERVOIR RD
NORTHWOODS DR
E EDGEWOOD DR
DENVER ST
TEXAS AVE
CENTRAL AVE
E 2ND ST
COW CREEK
Crestwood Park
Ice Den
City Beach
Soroptomist Park
Skye Park
Roundhouse Landing
Depot Park
Ted Kusumoto Park
WF Golf Course
WF Cemetery
Kay Beller Park
Cow Creek Natural Area
Memorial Park
Armory
Armory
Grouse Mountain Park
O'Brien Bluffs Park
River Trail Park
0
0.25
0.5
1 Miles
N
93

City Parks, Trails and Recreation - South

Grouse Mountain Park
Kay Beller Park
Baker Park
Riverside Park
James R Bakke Natural Reserve
Memorial Park
Cow Creek Natural Area
Armory Park
Armory Building
Creekwood Park
Canoe Park
Wave Aquatic Center
O'Brien Bluffs Park
River Trail Park
Trailview Park
River's Edge Park
North Valley Music School
Smith Fields

BAKKE AVE
CENTRAL AVE
SPOKANE AVE
COLUMBIA AVE
PINE AVE
KARROW AVE
W 18TH ST
VOERMAN RD
MONEGAN RD
J P RD
DILLON RD
BLANCHARD LAKE RD
WALKER CREEK
BLANCHARD LAKE
93
95
40

Shared-Use Path

N
0 0.25 0.5 1 Miles

Bike Lane
Bike Route
Cycle Track
Shared-Use Path
Whitefish Trail
Open Space
Developed Park
Recreation
Whitefish Trail trailheads
City Limits

February 2025

...aterstaat, GSA, Geoland, FEMA, ...ap, and the GIS user community

PART TWO

VISION WHITEFISH 2045 RESOURCE DOCUMENT

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WHITEFISH DEMOGRAPHICS AND POPULATION PROJECTIONS

The Earliest Inhabitants

Native Americans were the first inhabitants of what is now known as the State of Montana. Archeology suggests they had been in the area for at least 12,000 years. Tribes known to inhabit Montana include Kootenai, Salish, Pend d' Oreille the Assiniboine, Blackfeet, Chippewa, Cree, Crow, Gros Ventre, Little Shell, Chippewa, Sioux, and Northern Cheyenne. The Kootenai, Salish and Pend d' Oreille were the tribes that frequented the Flathead Valley.

Lewis and Clark were the first white explorers to cross Montana in their expedition from 1804 to 1806. Hunters, trappers, and fur traders began moving into the Montana Territory following this expedition. The first non-indigenous permanent settlement in Montana is considered to be Saint Mary's Mission in the Bitterroot Valley, established in the early 1840s. An 1860s gold rush began a flood of prospectors. By the time Montana had become a state in 1889, most indigenous tribes had been greatly diminished due to disease or had lost access to most of their lands and been moved to reservations[10].

Population

Population data is available from the U.S. Census Bureau in 10-year increments, with annual population estimates by the Census Bureau's American Community Survey. The Montana Department of Commerce Census and Economic Information Center provides Montana specific adjusted population estimates and future population projections.

The largest population boom in Montana history occurred from 1900 to 1920. The population grew by approximately 305,560 people (100%) as settlers relocated into Montana drawn by the railroad and promise of free land under the Homestead Act of 1862 (see Table D-1). Since that time, population growth in Montana has slowed to less than 15% per decade with only a few of the early years of the Great Depression losing population.

[10] Source: Brief History of Montana, State of Montana, *montana.gov*

TABLE D-1: MONTANA POPULATION BY DECADE								
Year	**1900**	**1910**	**1920**	**1930**	**1940**	**1950**	**1960**	**1970**
Population	243,329	376,053	548,889	537,606	559,456	587,337	674,767	694,409
Rate		55%	46%	-2%	4%	5%	15%	3%
Year	**1980**	**1990**	**2000**	**2010**	**2020**	**2021**	**2022**	**2023**
Population	786,690	800,204	903,773	990,730	1,087,075	1,106,227	1,122,867	1,132,812
Rate	13%	2%	13%	10%	10%	2%	2%	1%
Year	**2024**							
Population	**1,137,233**							
Rate	0.5%							

Source: US Census Bureau, Montana Dept. of Commerce

As the State of Montana is one of the least populated states (8th least populous in 2023), it is not particularly helpful to compare the percentage of population growth of Montana against that of other states. For example, from 2000 to 2020 California observed a 16.2% annual growth rate, and Montana observed a higher population growth rate of 20%. However, California is the most populous state and a 16.2% growth rate in California amounts to 5,513,676 people, whereas a 20% growth rate in Montana amounts to 183,302. At the time of the last adopted growth policy in 2007, Montana had a population of approximately 964,706 people. As of 2024, the population of Montana has increased to approximately 1,137,233 people, which is a 17.8% increase over a 17-year period or slightly less than 1% % annually[11].

For most previous decades until 1990, Yellowstone County was the fastest growing county in Montana in terms of numbers of people, although Missoula County had the most growth from 1960 to 1970. Beginning in 1990 and until 2020, Gallatin County surpassed Yellowstone County as the fastest growing county in numbers of people added each year, with Missoula County and Flathead County alternating for second fastest, depending on the year. After 2020 and to the present, Flathead County is now adding the most people per year as can be seen in Table D-3. Curiously, from 2019 to 2020, Gallatin County reported the largest number of people gained in a county in one year on record in the State (5,113), while at the same time Missoula County lost the largest number of people on record in a county in one year in the State (1,729). It should be noted these large fluctuations occurred at the same time as the Coronavirus COVID-19 pandemic with State-wide shelter-in-place orders and temporary closures, so it is possible there are errors in population statistics. Since the year 2000, Flathead County has been growing at a rate of approximately 2% to 2.5% annually.

[11] Provided by the Montana Department of Commerce

TABLE D-2: POPULATION OF 5 LARGEST COUNTIES												
	1950	1960	1970	1980	1990	2000	2010	2020	2021	2022	2023	2024
Cascade	52,408	73,418	78,905	80,696	77,691	80,318	81,513	84,402	84,498	84,864	84,900	84,523
Flathead	31,412	32,965	39,460	51,966	59,218	74,774	90,863	104,862	108,725	111,814	113,679	114,527
Gallatin	21,718	26,045	32,505	42,865	50,463	68,375	89,662	119,585	123,051	124,857	126,409	126,984
Missoula	34,982	44,663	58,263	76,016	78,687	96,178	109,471	118,337	119,806	121,041	121,849	122,546
Yellowstone	55,763	79,016	87,367	108,035	113,419	129,570	148,405	165,196	167,397	169,852	170,843	171,583

TABLE D-3: CHANGE IN NUMBER OF PEOPLE FOR 5 LARGEST COUNTIES												
	1950	1960	1970	1980	1990	2000	2010	2020	2021	2022	2023	2024
Cascade	10,409	21,010	5,487	1,791	-3,005	2,627	1,195	2,889	96	366	36	-377
Flathead	7,141	1,553	6,495	12,506	7,252	15,556	16,089	13,999	3,863	3,089	1865	848
Gallatin	3,449	4,327	6,460	10,360	7,598	17,912	21,287	29,923	3,466	1,806	1552	575
Missoula	5,944	9,681	13,600	17,753	2,671	17,491	13,293	8,866	1,469	1,235	808	697
Yellowstone	14,581	23,253	8,351	20,668	5,384	16,151	18,835	16,791	2,201	2,455	991	740

The City of Whitefish is located within the Flathead Valley. The Flathead Valley contains two counties – Flathead County and Lake County - and is the economic hub for a five-county area (Lincoln, Glacier, Sanders, Lake, and Flathead). As of 2024, Flathead County is the fourth largest county in the State and is home to a population of approximately 114,527[12] persons, though its retail, financial, professional, and medical services are used by many of the nearly 200,000 people residing in the five-county trade area. The incorporated City of Whitefish, the second largest city in northwest Montana behind Kalispell, has an estimated population of 9,256 people as of 2024, approximately 8% of the population of Flathead County.

Table D.4 below reflects population estimates for unincorporated Flathead County and its three incorporated cities beginning in 1900, correlating with the years that Whitefish, Kalispell, and Columbia Falls were incorporated (from 1892 to 1909)[13]. As is demonstrated by Table D.4, Flathead County and Kalispell doubled in population from 1900 to 1910, attributed to the local development of the Great Northern Railroad. Kalispell served as the division point of the railroad (the local operational headquarters and railyard) until 1904. When this division point was relocated to the Whitefish area in 1904, it led to the incorporation of Whitefish and a population increase of more than 200% by 1920 (from 950 to 2,867 people). Whitefish experienced a population decline from 1930 to 1940 (presumably due to the Great Depression), and a significant increase from 1940 to the early 1950s due to the construction of the new Anaconda Aluminum Facility in Columbia Falls. In the late 1950s, there was one more sharp drop in Whitefish population due to a decline in railroad employment associated with new technology resulting in diesel trains replacing steam trains. Since 1960, Whitefish has continuously grown in population at a rate of between 10% and 25% a decade, or an average of 1.5% a year. Starting in

[12] Population estimates provided by the Montana Department of Commerce Census and Economic information Center.
[13] Based on historic census data

2010, the Whitefish population began trending toward an average of approximately 2.5% a year which is comparable to Flathead County.

In the years from 1900 to 1960, the majority of the population in Flathead County lived within one of the three incorporated cities. This trend began to decline from 1970 to 2000 with more people living in the rural areas. The population moving into incorporated cities began to increase again from 2000 to 2023. As of 2024, 40% of the population of Flathead County lives within one of the three cities.

TABLE D-4. UNINCORORATED AND INCORPORATED FLATHEAD COUNTY POPULATION

	Flathead			Whitefish			Kalispell			Columbia Falls		
	Pop.	Decade growth	Annual Growth	Pop.	Decade growth	Annual Growth	Pop.	Decade growth	Annual Growth	Pop.	Decade growth	Annual Growth
1900	9,375						2526					
1905				950								
1910	18,785	100.4%	10.0%	1,479	55.7%	11.1%	5549	119.7%		601		
1920	21,705	15.5%	1.6%	2,867	93.8%	9.4%	5147	-7.2%	-0.7%	611	1.7%	0.2%
1930	19,200	-11.5%	-1.2%	2,803	-2.2%	-0.2%	6094	18.4%	1.8%	637	4.3%	0.4%
1940	24,271	26.4%	2.6%	2,602	-7.2%	-0.7%	8,245	35.3%	3.5%	637	0.0%	0.0%
1950	31,412	29.4%	2.9%	3,250	24.9%	2.5%	9,694	17.6%	1.8%	1,287	102.0%	10.2%
1960	32,965	4.9%	0.5%	2,965	-8.8%	-0.9%	10,151	4.7%	0.5%	2,132	65.7%	6.6%
1970	39,460	19.7%	2.0%	3,349	13.0%	1.3%	10,526	3.7%	0.4%	2,652	24.4%	2.4%
1980	51,966	31.7%	3.2%	3,703	10.6%	1.1%	10,648	1.2%	0.1%	3,120	17.6%	1.8%
1990	59,218	14.0%	1.4%	4,368	18.0%	1.8%	11,917	11.9%	1.2%	2,942	-5.7%	-0.6%
2000	74,471	25.8%	2.6%	5,032	15.2%	1.5%	14,223	19.4%	1.9%	3,645	23.9%	2.4%
2010	90,852	22.0%	2.2%	6,357	26.3%	2.6%	19,928	40.1%	4.0%	4,688	28.6%	2.9%
2020	105,840	16.5%	1.6%	7,847	23.4%	2.3%	24,558	23.2%	2.3%	5,308	13.2%	1.3%
2021	108,725		2.7%	8,503		8.4%	26,312		7.1%	5,580		5.1%
2022	111,814		2.8%	8,915		4.8%	28,450		8.1%	5,656		1.4%
2023	113,679		1.7%	9,163		2.8%	29,886		5.0%	5,723		1.2%
2024	114,527		0.7%	9,256		1.0%						

In 2020, during and immediately after the Covid-19 Pandemic, there was a significant rise in annual population growth for all three incorporated cities in Flathead County and the State of Montana in general. Since 2022, annual population growth in Whitefish appears to be trending downward.

Seasonal Resident and Tourist Population

U.S. Census data does not account for the number of second or vacation homes owned by non-residents[14] in Whitefish or the surrounding area. Given the tourism economy of Whitefish and the abundance of natural amenities, there is a sizable population of seasonal residents. The 2025 Whitefish Area Community Housing Needs Assessment, as well as the US Census Bureau, estimate the Whitefish seasonal population to be trending toward 30%. If 9,256 is 70% of the estimated full-time population, and 30% of the total population is seasonal residents, then the total estimated population would be 13,223 (9,256 full time, 3,966 seasonal)[15].

Visitation continues to be the unquestionable driver of the local economy. The proximity to Glacier National Park, Whitefish Mountain Resort, and the millions of acres of state and national forests and wilderness areas make Whitefish and Flathead County a top tourist destination. Data provided by the Whitefish Convention and Visitors Bureau shows 1,217 hotel / motel rooms and 57 RV spaces within the Whitefish city limits. The University of Montana's Institute for Tourism and Recreation Research's *"Nonresident Visitation, Expenditures and Economic Contribution 2022 Estimates*" shows the average visitor size on a trip to Montana is 2.2 people. If all accommodation units were occupied, this would approximate an additional 2,803 guests staying at the hotels and RV parks during the high season. If all housing units and accommodation units were occupied at 100% capacity, the potential population would approximate 16,026 people. It is important to note, however, that the US Census Bureau indicates a typical resident occupancy rate of 78% and the Whitefish Visitors Bureau indicates a visitor occupancy rate of 77%. Accordingly, the full population of people at any given time is unlikely, and the actual population would likely be lower.

TABLE D-5: FULL TIME, PART TIME AND TOURIST POPULATION ESTIMATES	
2024 Census Fulltime Population (70%)	9,256
Remaining Part Time Population (30%)	3,966
Total Estimated Population	13,223
Number of Hotel / Motel Rooms	1,217
Number of RV Spaces	57
Estimated Visitors at 100% Capacity	2,803
Total at 100% Occupancy (13,223 + 2803)	16,026

Sources: 2022 Housing Needs Assessment, US Census Bureau, MT. Depart of Commerce and Whitefish Convention and Visitor's Bureau

[14] The US Census Bureau defines "resident" as people who are at their usual residence where they live and sleep most of the time.

[15] Using GIS data staff estimated approximately 5,700 dwelling units within the city limits. Based on the US Census Bureau indicating household sizes between 2.1 and 2.5 people per household, the number of housing units calculate to a comparable population estimate +/- 5%.

Age Distribution

The City of Whitefish is getting older and is experiencing a greater reduction in school age children as compared to Flathead County, the State of Montana and the United States. As can be seen by the table below, Whitefish had the largest decline in children younger than 15 years from 2000 to 2020 (31%). Whitefish has also seen a 13% decline in residents between 15 to 54 years old (the predominant working age group), with Flathead County having the greatest decline at 16%. At the same time, Whitefish experienced a large increase in residents over 55 years in age (57%) with the State of Montana doubling the number of residents over 65 years old. This trend of less school-aged children and increase of older adults as percentages of the population is echoed across all four comparison areas. Of the four comparison areas, in 2022 Whitefish had the highest median age at 43 years old.

Table D-6: Percentage Change in Age Groups between 2010 to 2020 and 2000 to 2022 (12 and 22 years)

	Whitefish		Flathead County		Montana		US	
	2010 to 2020	2000 to 2020	2010 to 2020	2000 to 2020	2010 to 2020	2000 to 2020	2010 to 2020	2000 to 2020
Under 5 years	-17%	-28%	-16%	-10%	-11%	-10%	-8%	-12%
<15 Years	-13%	-31%	-9%	-14%	-6%	-15%	-6%	-13%
15 to 54 years	-7%	-13%	-11%	-16%	-8%	-13%	-5%	-9%
55 to 64 years	-9%	62%	1%	44%	2%	51%	8%	50%
> 55 years	19%	57%	20%	46%	19%	43%	16%	37%
> 65 years	45%	53%	51%	59%	87%	107%	24%	29%

* Source: United States Census Bureau

Table D-7: Median Age Comparison

	Whitefish			Flathead			Montana			US		
	2000	2010	2022	2000	2010	2022	2000	2010	2022	2000	2010	2022
Median Age	37.3	43	43	38.9	40.5	42.3	37.5	39.7	40.1	35.4	37.2	38.2

Racial Composition

The City of Whitefish is a racially homogenous city. Census publications back to 1920 indicate the population to be 98% White or higher. Diversity has increased very slightly, although the permanent population of Whitefish is still predominantly White. People of two or more races are the next largest category at 4%. Hispanics follow at 1.7%. The

Hispanic category appears to on the decline and the two or more races category is increasing[16]. 2020 was omitted due to inconsistencies related to the pandemic.

Table D-8: City of Whitefish Racial Composition[17]

Year	2023	2010	2000	1990	1980
White	95.2%	95.8%	95.8%	98.0%	97.0%
Black	0.1%	0.5%	0.1%	0.0%	0.0%
American Indian	0.7%	0.0%	1.1%	0.0%	0.0%
Asian	0.0%	0.8%	0.6%	0.0%	
Native Hawaiian / Pacific Islander	0.0%	0.1%	0.1%	0.0%	
Hispanic	1.7%	2.6%	1.9%	0.0%	1.0%
Two or more races	3.9%	1.5%	1.4%		

Educational Attainment

Whitefish has become a progressively more educated city. In 2000, residents with some amount of college without a degree made up the largest percentage of the population (25.2%). In 2022, the largest percentage of the population had a bachelor's degree (40.9%). This is in comparison with Montana and the United States, in which the largest percentage of the population in 2022 were high school graduates. There are approximately twice as many residents with a bachelor's degree in Whitefish as a Percentage of the population as there are in Montana or the United States.

Table D-9: Whitefish Educational Achievement: 25 Years or Older

	Whitefish			Montana			US		
	2000	2010	2022	2000	2010	2020	2000	2010	2020
Less than 9th grade	2.3%	1.3%	0.1%	4.3%	2.5%	2.2%	7.5%	6.1%	4.7%
9th to 12th grade, no diploma	7.0%	4.3%	2.0%	8.6%	5.8%	3.8%	12.1%	8.3%	5.7%
High School Graduate	19.6%	27.6%	19.5%	31.1%	29.9%	27.7%	28.6%	28.5%	26.1%
Some college, no degree	25.2%	21.1%	18.4%	25.6%	25.1%	22.3%	21.1%	21.3%	19.1%
Associate degree	6.9%	7.9%	4.2%	5.9%	7.9%	9.5%	6.3%	7.6%	8.8%
Bachelor's degree	27.0%	27.4%	40.9%	17.2%	19.8%	22.9%	15.5%	17.7%	21.6%
Graduate or professional degree	12.1%	10.4%	14.9%	7.2%	9.0%	11.7%	8.9%	10.4%	14.0%

Source: US Census Bureau

Median Household Income

Household income represents the total income of all members of a household aged 15 and older, whether they are related or not. The Median Household Income is the exact middle figure among the range of incomes reported and is considered more

[16] Earlier than 1980, there is incomplete or unreliable data regarding Whitefish racial composition published by US Census.
[17] Provided by US Census of Population and Housing Summary of Population and Housing Publications.

representative than the mean or average household income, which can be skewed by households with very high incomes. Statistics for median household income do not include individual net worth. Table D-10 indicates the comparison of median household incomes between the United States, Montana, Flathead County and Whitefish from 2000 to 2024. Although the Whitefish median household income is lower than the national median, the October 2025 Whitefish median home sales price of $1,400,000 is approximately four times the national median home sales price ($412,000 in the second quarter). Please see the Housing Section for more information regarding housing.

Table D-10: Median Household Income, 2000 to 2024

	Whitefish			**Flathead County**		
Year	2000	2010	2024	2000	2010	2024
Median Income	$33,038.00	$43,117.00	$71,110.00	$34,466.00	$41,854.00	$75,431.00
	Montana			**United States**		
Year	2000	2010	2024	2000	2010	2024
Median Income	$33,024.00	$42,666.00	$75,340.00	$41,994.00	$50,046.00	$80,610.00

Sources: US Census Bureau, Montana Regional MLS, Flathead County Growth Policy

Employment

Tourism is the largest contributor to the Whitefish economy, comprising approximately 43% of all jobs. Table J reflects the top industries in Whitefish and Table D-11 reflects the top employers.

Table D-11: 2023 Whitefish Top Industries (percentage of jobs)[18]	
Accommodation and Food Service	21.1%
Health Care and Social Assistance	17.7%
Retail Trade	15.7%
Professional, Scientific, Technical	8.4%
Arts, Entertainment and Recreation	6.8%

Table D-12: Top Whitefish Employers 2023	
Logan Health	*650*
Winter Sports	*650 (winter high season)*
Averill Hospitality	*282*

Although tourism is the largest contributor to the Whitefish economy, nearly 70% of the residents of Whitefish are employed in management, business and financial sectors. Only

[18] Industry data provided by GSBS Consulting

8% of management, business and financial jobs are offered in the City of Whitefish[19]. It has been estimated that 21% of Whitefish residents work remotely. A majority of Whitefish residents commute out of the city to other locations for work. At the same time, because the average salary of a service worker in the tourism industry is less than $35,000, with the median home sales price being over one million dollars and average rents being well over $2,000 a month[20], according to GSBS Consulting approximately 76% of the employees who work for Whitefish businesses do not live in the city. Please refer to the Economic Development Element for a complete description of the Whitefish economy.

POPULATION PROJECTIONS

The Montana Land Use Planning Act requires a city to provide, at a minimum, a description, map and analysis of how the jurisdiction will accommodate its projected population over the next 20 years[21]. Demographics are required to be provided by the most recent decennial census or census estimate of the United States Census Bureau and must include both permanent and seasonal population projections. Population projections are to be obtained by one of the following:

1. Provided by demographics published by the Department of Commerce;
2. Generated by the local government; or
3. Produced by a professional firm specializing in projections.

When a population projection is not available, population projections for the jurisdiction must be reflective of the area's proportional share of the total county population and the total county population growth (8% of Flathead County population).

Methodology

The Montana Department of Commerce's Census and Economic Information Center provided population projections for both Flathead County and the City of Whitefish (see Table D-13). The projections are based on a complex population model. The model assumes natural growth versus in-migration growth resulting from large amounts of people recently moving to Montana for any number of reasons. The model considers that Whitefish's population skews older than the national average, and due to geographic constraints (availability of land) construction and housing costs and the rising cost of living, Whitefish's growth rate is expected to gradually decline (a flattening curve) as compared to Flathead County. Based on the model provided by the Montana Department of Commerce, 9,256 full time residents in 2024 results in a projected fulltime population of 11,087 in 2045.

[19] Provided by GSBS Consulting Economic Report
[20] Provided by 2022 Whitefish Housing Needs Assessment
[21] MCA 76-25-203.

Table D-13: Flathead County / Whitefish Population Projections

	2025	2030	2035	2040	2045
Flathead County	119,494	128,038	133,040	136,552	139,611
YoY % Change	2.2%	1.1%	0.6%	0.5%	0.4%
Whitefish 2024	9,477	10,168	10,565	10,844	11,087
YoY % Change	2.4%	1.1%	0.6%	0.5%	0.4%

Model provided by the Montana Department of Commerce

The State Model projects a curve which generally flattens toward 2045. It is possible growth does not slow as much as this model predicts. If the historic 1.5% annual growth rate is projected, this amounts to a fulltime population of approximately 12,707 by 2045. Based on these two different methods of projecting population, it is estimated the 2045 Whitefish full time population will grow between 1,831 to 3,451 people.

It was calculated above that the existing fulltime population (9,256) is approximately 70% of the total population (13,223). This results in the following projections:

Whitefish 2045 Population Estimates

	Full time (70%)	Seasonal (30%)	Total
Existing Total Estimate	9,256	3,966	13,223
State Model 1	11,087	4,751	15,839
Historic 1.5% Growth Rate	12,707	5,445	18,153
Estimated increase in People	1,831 to 3,397	785 to 1,456	2,616 to 4,930

The total fulltime and seasonal population of Whitefish is estimated to grow between approximately 3,000 and 5,000 people by 2045.

It is important to note this number considers growth only within the existing city limits and does not account for annexations of any land within the planning boundary.

CLIMATE

Whitefish has a humid continental climate typified by four distinct seasons and large seasonal temperature differences. Summers are warm to hot, and winters are cold to severely cold. The hottest month is July, the coldest month is January. June is the month with the most precipitation, and December is the snowiest month in Whitefish.

The *1964 City of Whitefish Comprehensive Plan* shows the annual average temperature of the City of Whitefish as 42°F, with average precipitation of 15 inches and an average snowfall of 69 inches. Data from the National Oceanic and Atmospheric Administration (NOAA) appears to correlate with this. However, Western Regional Climate Center statistics from 1960 to 2015 show a decrease in snowfall, with an annual average of 80.63 inches in 1960 and a decline every decade to an average of 57.38 inches in 2010.

In 2017, the Montana Institute on Ecosystems at Montana State University completed a 2017 Montana Climate Assessment. This assessment concluded the annual average temperatures in Montana have risen between 2-3°F between 1950 and 2015. By midcentury, Montana temperatures are projected to increase by approximately 4.5-6.0°F, and by the end-of-century, Montana temperatures are projected to increase 5.6-9.8°F. In addition, the report finds Montana's snowpack has declined, particularly since the 1980's.

In 2018 the City of Whitefish joined with communities across the United States to address greenhouse gas emissions and plan for future change by adopting a Climate Action Plan (discussed in the Environment, Natural Resources and Hazards Element). This Plan establishes the foundation for Whitefish to make the transition to a clean energy economy and improve local resilience to climate change impacts.

WHITEFISH CLIMATE NORMALS (1991-2020) SOURCE: NOAA[22]

Month	*Total Precip*	*Mean Max Temp*	*Mean Min Temp*	*Mean Avg Temp*
January	*1.84*	*29*	*15.9*	*22.4*
February	*1.26*	*33.9*	*16.4*	*25.1*
March	*1.27*	*42.8*	*22.7*	*32.8*
April	*1.61*	*53.2*	*29.9*	*41.6*
May	*1.99*	*63.5*	*38.9*	*51.2*
June	*3.2*	*69.8*	*45*	*57.4*
July	*1.4*	*80.6*	*50.2*	*65.4*
August	*0.89*	*80*	*48.2*	*64.1*
September	*1.25*	*68.7*	*40.2*	*54.4*

[22] https://www.ncei.noaa.gov/access/us-climate-normals/#dataset=normals-monthly&timeframe=30&station=USC00248902

October	*1.45*	*52.6*	*30.9*	*41.7*
November	1.7	37.5	24	30.8
December	2.07	28.9	17.9	23.4
Annual	19.93	53.4	31.7	42.5

AVERAGE ANNUAL SNOWFALL, 1950-2015 (Source: Western Regional Climate Center[23])

YEAR	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	TOTAL
1950-1960	0.95	8.71	18.34	23.13	16.98	8.92	3.35	0.25	80.63
1960-1970	0.08	9.36	21.75	27.43	11.41	6.82	0.58	1.22	78.65
1970-1980	1.00	7.51	20.01	20.00	10.83	4.43	1.13	0.00	64.90
1980-1990	1.88	7.51	20.86	17.84	11.89	4.95	4.23	0.00	69.15
1990-2000	0.75	11.20	19.34	14.70	9.30	6.14	2.24	0.00	63.67
2000-2010	0.22	4.98	17.27	16.54	7.67	9.92	0.67	0.11	57.38
2010-2015	1.63	7.15	14.13	17.88	10.63	6.55	2.67	0.50	61.12

[23] https://wrcc.dri.edu/cgi-bin/cliMAIN.pl?mt8902

A BRIEF HISTORY OF WHITEFISH

The name “Whitefish” comes from a species of fish abundant and fished by the Kootenai, Pend d’ Oreille and Bitterroot Salish tribes, the earliest inhabitants of the Whitefish Area. Based on archaeology, there is evidence these tribes lived in the Flathead Valley for more than 12,000 years. They would migrate throughout the year, gathering plants and berries in the warmer months and hunt during the colder seasons. They had a profound connection to the waterways, relying on fishing and other water-based activities for their livelihood. They are believed to have camped regularly near the outlet of Whitefish Lake.

The relatively peaceful tribes of the Flathead Valley lived under the constant threat of attack from Blackfeet (Niitsitapi) warriors while hunting bison on the plains. This led to an intertribal treaty and alliance with the US government against the Blackfeet known as the 1855 Treaty of Hellgate. The treaty ceded a huge amount of tribal land to the US government and set aside portions of Flathead Lake for reservations. The understanding was, among other things, the US military would provide military and financial support to what was termed the Confederated Salish and Kootenai Tribes. The treaty allowed tribal hunting within the Flathead Valley but mostly restricted permanent American Indian settlements to reservations at the south and western half of Flathead Lake, moving the tribes away from what is now known as Whitefish.

In the mid-to late 1860s, one of many gold strikes occurred in British Columbia. This led to the first pioneers traveling through the Flathead Valley on their way to Canada and being introduced to the area. (Montana was still United States Territory as Montana did not achieve statehood until 1889.) The first known non-indigenous permanent settler in what would be Whitefish was hunter-trapper John Morton who arrived in the 1880s and built a cabin at the head of the Whitefish River. Because of the abundance of timber and forest land, other settlers soon arrived in Whitefish to develop logging operations. Lumber would be cut near Whitefish and floated down the Whitefish River to milling operations at the City of Kalispell. Getting to Whitefish was arduous; settlers came in on the Northern Pacific Railroad from the Midwest to Ravalli, took a stagecoach from Ravalli to the south shore of Flathead Lake, took a ferry across the lake then walked and camped along a 20-mile trail to Whitefish.

In the 1890s the Baker Brothers arrived at Whitefish from Michigan. The Baker Brothers’ impact on the history of Whitefish cannot be overstated. They constructed mills in and around the area, logged the forests, built the roads, infrastructure, churches and City Hall. They contributed money and labor and hauled water from the lake to sell to citizens before the water system was constructed. In addition to the Baker Brother’s construction of public facilities and infrastructure, early entrepreneurs began capitalizing on the lakeshore of the city for profit. One such businessman was Charlie Ramsey, who constructed a rooming house near his cabin on Whitefish Lake in 1891 to attract hunters and fishermen. It was

the first commercial building in town, became a summer resort and eventually was used to house workers associated with the railroad industry. One of the earliest areas of the city was located along the southern and southeastern side of the lake near what is known today as Dakota Avenue and was referred to as “Lakeside.”

It was the railroad that put the City of Whitefish on the map. The Great Northern Railway was brought to the Flathead Valley in the early 1890s by Canadian American railroad tycoon James Hill. Hill aspired to build a line from the West Coast to Chicago to open shipping lanes between Europe and Asia through the Great Lakes. However, the Rocky Mountains proved daunting to this objective. Hill hired Civil Engineer John F. Stevens to scout an appropriate passage through the mountains. Stevens was aware of rumors of a pass in this area, but the local Blackfeet Tribe was reluctant to reveal the specific location due to legends that it was haunted by evil spirits. In December of 1889, Stevens discovered Marias Pass. The first steam locomotive reached the City of Kalispell in 1892. A statue of Stevens now exists on Marias Pass.

Kalispell served as the original railroad division point (the local operational headquarters and railyard) from 1892 to only 1904 until it was discovered that getting through the Salish Mountains to the west would be difficult and costly with the present alignment. Instead, it was determined it would be a higher return on investment to run the line from Marias Pass to Rexford to connect to an existing north-south line which ran to Canada. This would open a new network, provide vast economic return with minimized cost and help finance the difficult engineering required to continue to the west coast. The Great Northern Railway Line was shifted 15 miles to the north from Kalispell to Whitefish, with Whitefish designated as the new division point. Although this had severe economic repercussions to Kalispell, workers relocated north, and this resulted in the incorporation of Whitefish in April of 1905. In anticipation of the relocation, the Whitefish Townsite Company was formed and purchased the original 160-acre townsite from a local resident. Population in Whitefish jumped considerably from 950 in 1905 to 1,479 in 1910 (56%) and then to 2,867 in 1920 (94%)[24]. Whitefish is still the busiest Amtrak stop between Portland and Minneapolis, and the Burlington Northern Santa Fe Railway (BNSF) still maintains a significant presence in the city, providing at least 280 jobs[25] and up to 50 freight trains a day.

At the time of incorporation, the City of Whitefish was little more than a swampy marsh. As development of the Great Northern Railway progressed, railroad workers cleared most of the townsite of its trees over a six-year period, although the stumps were not extracted. Roads were unpaved, often muddy, planks served as sidewalks, and there were so many tree stumps that it was difficult or impossible to navigate a horse cart down the street. For

[24] US Census
[25] Provided by BNSF

this reason, Whitefish was informally called “Stumptown.” Soon after incorporation of the city, one of the first actions of the City Council was to form a special improvement district to remove stumps from the streets with the adjacent property owners to pay the cost. Due to objections, major property owners such as the Whitefish Townsite Company took on the cost. Explosions resulting from dynamited stump extraction were commonplace throughout the town, sometimes causing foundation damage to structures. Early businesses at this time consisted of primarily bars, gambling halls and dance halls for the railroad workers and lumberjacks.

In 1907 a forest fire nearly destroyed the town. There was no water system at this point, so “bucket brigades” brought water from the Lake. The Great Fire of 1910 (the “Big Burn”) incinerated three million acres, killed 87 people and spread throughout Northern Idaho and Western Montana, but did not reach Whitefish. It did, however, result in the City establishing another special improvement district to begin replacing wooden sidewalks with concrete ones. By 1919, a gravity water system with a water tower and wooden pipes had been built and all concrete sidewalks had been completed. Electricity came to the City of Whitefish in 1909. All wooden buildings were incrementally replaced with brick and masonry. US 93 through Whitefish and north to Canada was constructed in the 1920’s as was the Baker Street Bridge across the Whitefish River. US 40 connecting Columbia Falls to Whitefish was constructed in 1933. A grade-separated viaduct was likewise constructed in the 1930’s after a child was killed crossing the railroad tracks.

In the late 1930’s two recreational industries began in Whitefish that serve as major contributors to the Whitefish economy today. The first began when land on the west side of town was purchased by the City for the purpose of an airstrip. Although an emergency airstrip in this location never came to fruition, the City eventually planned for a park in this location, which through a cooperative agreement with the Whitefish Lake Golf Association has now become the Whitefish Golf Course. Over the years, the course has expanded and is now the only 36-hole golf course complex in Montana.

The other recreational industry began with adventurous individuals skiing down the slopes of Big Mountain on wooden planks. In the early 1940’s, the Great Northern Railway was a major transporter for troops, supplies and equipment for World War 2. Some of the residents of Whitefish with ski expertise were recruited to serve on ski-combat divisions such as the US Army 10th Mountain Division. After the War, Great Falls businessmen Ed Schenck and George Prentice recognized the area’s potential and worked with the Whitefish Chamber of Commerce to develop what was to become Big Mountain Ski Resort. Some of the Veterans who had served in the US Army 10th Division – such as Karl Hinderman and Toni Matt – came back to Flathead County to become ski instructors at the fledgling resort. As of 2024, Whitefish Mountain Resort is one of the largest employers in the city with 100 full time employees, 650 employees in the winter season

and 250 employees in the summer season. Skier visits in the 2024-25 season were estimated at 497,000.[26]

In the years following the War, industries important to the Whitefish economy such as timber, farming, and ranching in the area declined. Technology led to a slowdown in the railroad industry, and construction of a dam in Libby which provided jobs to local Whitefish residents was completed in the 1970s. An Aluminum Plant in Columbia Falls which opened in the 1950s and employed 1,600 workers at its peak (the largest employer in the Flathead Valley), began scaling back operations starting in the early 1990s and completely closed in 2015[27]. Many of the cottages and bungalows used for worker housing for these industries still exist today east of downtown and south of the railroad tracks.

The 1980s began a period of increasing activity and expansion of the city, particularly south of the Whitefish River. In 1984, the nearly 200,000 square foot Mountain Mall was built at the south end of the city along US 93 South. The construction of this mall resulted in downtown businesses vacating to relocate to the mall as well as new businesses in the mall affecting the downtown. It eventually led to zoning becoming progressively more restrictive and specific to existing uses along the corridor. The construction of the mall was followed by a large annexation of land south of the mall on the east side of US 93 South to Hwy 40 in 1985. In 1995, US 93 South to Highway 40 was annexed in anticipation of a major reconstruction project to widen the corridor from two to five lanes to West 13th Street. Water and sewer mains were extended to the Highway 40 intersection in 2002. This resulted in many residential projects of various densities and commercial developments being constructed along this segment of the corridor. In 2007, North Valley Hospital, which had been on the east side of US 93 South at Greenwood Drive since 1974, was abandoned and eventually demolished. It was rebuilt as a much larger medical campus at the US 93 South / Highway 40 intersection (now called Logan Health). Today, this is the largest employer in the city, providing more than 600 jobs

Recent notable expansions of the city have not been confined to just south of the Whitefish River. Approximately 800 acres were annexed and developed as the Iron Horse development at the northeastern portion of the city, near Big Mountain, in the early 2000s. There was a controversial widespread and concurrent annexation of multiple locations totaling nearly 500 acres that began in 1998 and was completed in 2004. This annexation generally included areas east of Karrow Avenue and south of West 3rd Street, northwest of the Whitefish Lake Golf Course, north of the railroad tracks in the vicinity of Colorado Avenue and Denver Street, and existing neighborhoods between the railroad tracks and Armory Rd. In 2005, the city doubled in area when it annexed 3,347-acre Whitefish Lake.

[26] Provided by Whitefish Mountain Resort

[27] Tabish, Dillon. “The Rise and Fall of the Columbia Falls Aluminum Plant.” Flathead Beacon, September 14, 2016, https://flatheadbeacon.com/2016/09/14/rise-fall-columbia-falls-aluminum-plant/

Since the last growth policy, adopted in 2007, the city has annexed approximately 900 additional acres.

The historic downtown core has seen change from the original business district of the early 1900s, but remains the commercial, governmental, and cultural center of the community. Much of the original train depot was converted to a museum and there has been recent redevelopment of nearby Depot Park. Additional public parking lots have been added. There has been road reconstruction, and improvements to water and sewer, streetscapes, sidewalks, lighting and landscaping. Numerous new buildings abound, and the downtown commercial footprint has expanded south to East 4th Street (which was previously a residential area). In 2015, the original city hall building that had existed since 1917 at East 2nd Street and Baker Ave was demolished and a new and much larger city hall with a public parking structure was constructed in the same location. This was preceded by the fire, police and court departments that had been in and behind the original city hall moving out of the downtown to a new emergency services building at the south end of the city in 2010.

Philanthropy and local fundraising in the community have significantly changed the face of Whitefish since the 1990s. Whitefish Community Foundation, organized in 2000, is dedicated to fostering philanthropy and supporting charitable local health and human services, recreation, conservation, arts and education organizations. Fundraising efforts within the community added new amenities for residents - an indoor skating rink, public library, two performing arts centers, sports field complex, food bank, music school, and an aquatic and exercise center. The Whitefish community has also been supportive of bonds for public facilities and amenities. Measures were supported to construct three new school buildings, and a bond passed in 2024 to fund an addition to the high school and new football field and track facility.

Whitefish experienced another period of rapid population growth and development during the 2020 Covid-19 pandemic when a significant in-migration of new residents relocated to Whitefish due to the allure of a small mountain town and new advances in working remotely. Whitefish grew from an average rate of roughly 1.5% a year to 8.4% for 2020 and 2021 and 4.8% for 2021 and 2022. This is more than three times the historic annual growth rate and the highest growth rate since the early development of the railroad in Whitefish. In January of 2020, prior to the pandemic, the median home sales price in Whitefish was $520,000; in July of 2025 the median home sales price exceeds one million dollars[28].

Today, Whitefish is a thriving community which still prides itself on its blue-collar origin. Although the mills have shut down and the railroad is no longer the city's economic engine, Whitefish's past is still ingrained in old buildings which have been kept alive,

[28] Provided by Northwest Montana Association of Realtors.

unique events such as its Winter Carnival which has been celebrated annually since 1960, local traditions and its image in the eyes of the residents. Despite the reduction in working-class jobs, Whitefish has managed to sustain itself by capitalizing on its natural resources and recreational opportunities while still retaining major employers not associated with the recreation industry. Whitefish is a vibrant, walkable, authentic community with a bright future.

Primary Sources

1. Cooper, Ahote, "*Native American History in Montana.*" https://americanindiancoc.org/native-american-history-in-montana, 2024
2. Betty Schafer and Mable Engelter, "*From Stumptown to Ski Town*"
3. Stumptown Historical Society. "*https://www.stumptownhistoricalsociety.org/stories-of-whitefish*
4. City of Whitefish Council Minutes, 1980 to Present
5. US Census Bureau

LAND USE BACKGROUND

The land use plan is a central component of Whitefish's Community Plan, guiding how land is used, developed, and conserved as the community continues to evolve. As Whitefish experiences sustained growth—driven by housing demand, tourism, and regional economic shifts—this element provides a clear framework for managing change while protecting the qualities that make the community unique.

The land use plan translates Whitefish's long-term vision into a physical pattern of neighborhoods, activity areas, employment centers, open spaces, and natural lands. It identifies where future housing, businesses, civic uses, and infrastructure are most appropriate, emphasizing efficient use of land and public services while safeguarding neighborhood character, scenic landscapes, water resources, and access to the outdoors. Particular attention is given to accommodating workforce housing in ways that fit the community's scale and identity.

In 2007, the City completed a Growth Policy that included recommendations regarding preservation of community character, improved environmental regulations, preservation of rural lands, etc., all of which remain important to the community today. The 2007 Growth Policy did not recommend specific areas for growth (or a growth boundary) or focus on growth projections:

> *Once these community attributes were identified, the consensus was to build a plan around what the community values, and let the "numbers" (of people, or households, etc.) fall out of that. What this means for a planning approach is simply that the Whitefish community will not use population and housing projections to dictate how many people or how many homes they must plan for.*

With the adoption of the Montana Land Use Planning Act (MLUPA) in 2023, land use planning in Whitefish is now closely tied to long-term population and demographic projections. In response, this Land Use Element translates community input into recommendations for targeted growth areas, positioning the City as an active partner in shaping future development. This proactive approach helps focus public investment and planning efforts where growth is most appropriate and consistent with community priorities.

LAND USE AND HOUSING

The relationship between land use and housing is central to how a community grows, who it serves, and whether it remains livable and inclusive over time. Land use decisions determine where housing can be built, what types of housing are allowed, and how

housing relates to jobs, services, schools, and transportation. Zoning and future land use designations shape whether a community provides a diverse range of housing options—such as apartments, townhomes, duplexes, and small-lot homes—or relies primarily on single-family development. These choices directly influence housing availability, affordability, and the ability of residents at different life stages and income levels to remain in the community.

In a growing community like Whitefish, aligning land use policy with housing needs is especially important. Accommodating workforce and attainable housing often requires thoughtful increases in density, strategic infill, and placement of housing near employment centers, transit routes, and daily services. When land use plans limit housing types or push development outward, housing costs tend to rise and commute distances increase, placing pressure on infrastructure and quality of life. By intentionally planning where and how housing is integrated into the community, the Land Use Plan helps ensure growth supports local workers, preserves neighborhood character, and strengthens long-term community resilience.

LAND USE AND TRANSPORTATION

The relationship between land use and transportation is a foundational principle of urban planning that shapes how communities grow, move, and function. Decisions about where housing, jobs, services, and open spaces are located directly influence travel behavior, transportation demand, and infrastructure needs. Likewise, strategic investments in transportation can support appropriate, incremental development by improving access to existing neighborhoods and activity areas.

To ensure coordinated and efficient growth, land use planning should guide transportation planning—not the reverse. When new road infrastructure extends into undeveloped areas without a clear land use framework, it often induces development not originally anticipated. This pattern can increase travel demand, require additional infrastructure investment, and place long-term financial burdens on the city and its taxpayers. Aligning transportation investments with adopted land use policies helps ensure growth occurs in a deliberate, fiscally responsible, and community-supported manner.

A Land Use Plan CAN

Guide Development

Provides a framework for where and how different types of development (residential, commercial, industrial, etc.) should occur, ensuring orderly growth.

Promote Sustainability

Encourages the preservation of natural resources, open spaces, and environmentally sensitive areas, supporting long-term ecological balance.

Enhance Quality of Life

Helps create well-planned communities with accessible amenities, green spaces, and infrastructure to improve residents' overall well-being.

Minimize Land Use Conflicts

Provide guidance that separates incompatible land uses (e.g., industrial areas from residential neighborhoods) to minimize conflicts and enhance safety.

A Land Use Plan CANNOT

Control Market Forces

Cannot dictate or control real estate market dynamics, such as property values, demand for housing, or business investment decisions.

Guarantee Development

Cannot ensure the proposed developments will occur exactly as planned, as they depend on investment, economic conditions, and other external factors.

Predict the Future Accurately

Cannot foresee all future trends, challenges, or changes in the community, which may require adjustments to the plan over time.

Enforce Regulations

The plan itself does not have legal enforcement power; it relies on zoning laws, building codes, and other regulations to be implemented and enforced by local authorities.

CURRENT TRENDS AND INFLUENCES

Population Projections

As noted in the Whitefish Demographics section of this Community Plan, the total fulltime and seasonal population of Whitefish is estimated to grow between approximately 3,000 and 5,000 people by 2045. It is important to note this number considers growth only within the existing city limits and does not account for annexations of any land within the planning boundary.

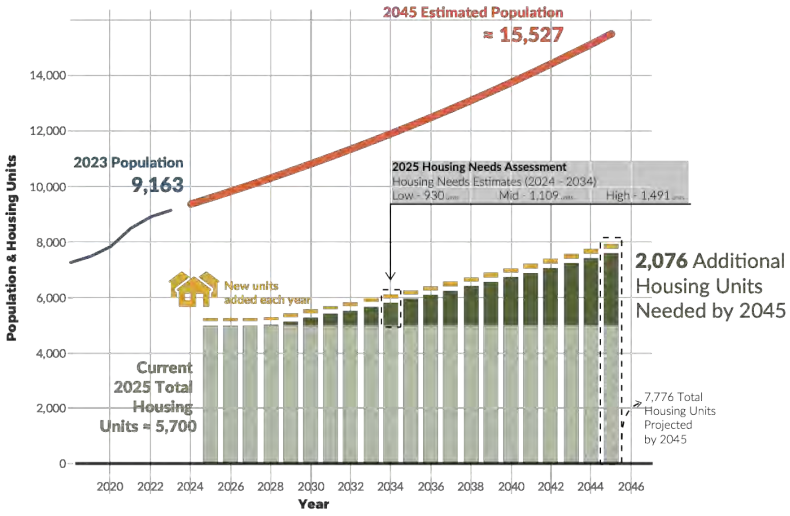
Housing Projections

Growth discussions are closely tied to the ongoing challenge of workforce housing. The Montana Department of Commerce projects the community will need approximately 2,100 new housing units by 2045, with roughly three-quarters needed for households earning less than 120% of the Area Median Income[29], according to the 2025 Housing Needs Assessment that estimated the percentages for income groups from 2024 - 2034. Extending those projections outward to 2045, in compliance with MLUPA requirements, suggests that around 1,600 of the estimated 2,100 units needed should serve lower-income to middle-income households.

Meeting this need will require increased density to improve affordability through economies of scale. But density alone won't solve the issue. The City will need to partner with the development community, consider rezoning key areas, and offer incentives—such as the Legacy Home Program, which provides bonus height or density in exchange for affordable or workforce housing. The City can also use resort tax revenues to help fund projects that include affordable or workforce housing.

[29] The 2025 Housing Needs Assessment used 2025 Flathead County income limits from the Department of Housing and Urban Development which list the 100% median income for a 4-person household as $88,400. For detailed information on households and income, see City of Whitefish 2025 Housing Needs Assessment, p. 26.

Montana Department of Commerce Housing Need Projections



Data Sources: 1) v2023 Population Estimates from the US Census Bureau. 2) v2021 eREMI County Population Projections. 3) 2022 5-year ACS (2018-2022). 4) Address Count Listing (US Census Bureau)

Current 2025 Total Housing Units	5,700
Projected 2045 Total Housing Units Needed	7,776
Additional Housing Units Needed by 2045	**2,076**

EXISTING LAND USE CONDITIONS

Although Whitefish's city limits total 8,107 acres, nearly 40 percent of that area consists of Whitefish Lake. As a result, only about 4,757 acres of land area are available to accommodate growth, infrastructure, and community needs.

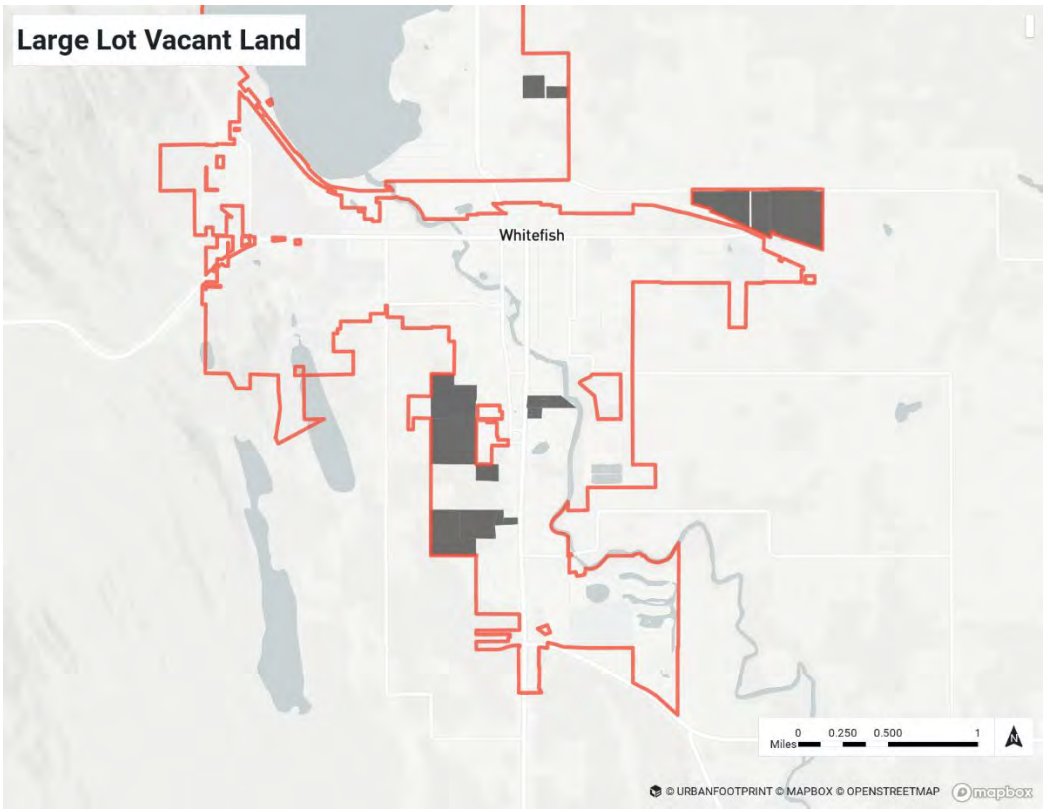
Of the 4,757 acres of land area, there are approximately 875 acres of vacant land (nearly 20%) within the city limits.

Approximately 100 acres of the 875 acres are environmentally sensitive lands (e.g., steep slopes, wetlands, etc.) and should be preserved in their current state.

Of the remaining vacant land, approximately 475 acres are in existing and entitled subdivisions and another approximately 50 acres are commercially or industrially zoned for business and economic opportunities.

There are approximately 250 acres that are relatively large lots (10+ contiguous acres) and not yet subdivided that offer significant opportunities to absorb new growth and create new neighborhoods with a variety of housing typologies.

Large Lot Vacant Land within Whitefish



HOW TO PLAN FOR GROWTH PER MLUPA

Pursuant to the growth estimates provided by the Montana Department of Commerce housing need projections, Whitefish must plan to accommodate an additional 2,100 housing units by 2045, the 20-year planning horizon for the Community Plan. In addition, the Economic Development element of the Community Plan includes a goal to "support local business retention and expansion and entrepreneurial opportunities." Both endeavors, residential and commercial growth, will require land use planning that will accommodate additional densities in targeted areas within the City.

Tough decisions lie ahead and achieving balance will require compromise. The ambition is to find a middle path that upholds the community's values while planning responsibly for its future. The role of the land use plan is to strike a balance among the following goals, guiding the community toward a thoughtful middle path.

Focus Growth Inward

Whitefish will prioritize growth within its existing city boundary to reinforce walkability, make efficient use of infrastructure, and protect the surrounding landscape. New development will strengthen existing neighborhoods and community edges rather than push outward into sensitive lands. When growth cannot be reasonably accommodated within the existing city boundary, strategic annexations in appropriate locations may be considered to meet long-term community needs.

Provide Housing Options and Affordability

Whitefish will expand access to a wide range of housing types—serving workers, families, seniors, and residents at all income levels. The city will encourage affordability and livability by aligning land use, incentives, and partnerships to meet long-term community housing needs.

Preserve Community Character and Quality of Life

Whitefish will preserve its unique small-town character while enhancing parks, trails, public spaces, and everyday amenities that foster community connection. Growth and reinvestment will support safety, mobility, and the well-being of residents and visitors alike.

Ensure Environmental Stewardship & Climate Readiness

Whitefish will safeguard its mountain environment, water resources, and wildlife habitat through responsible development and stewardship. The community will pursue climate-resilient strategies—reducing emissions, managing wildfire risk, and preparing for environmental change.

Support a Resilient Local Economy

Whitefish will support a diverse and resilient local economy by providing space for businesses to grow, ensuring workforce housing, and investing in infrastructure that supports year-round employment. Economic development will reinforce community character and ensure long-term financial stability for the city.

Together, these goals establish the policy foundation for directing future growth in a manner that is deliberate, coordinated, and responsive to community priorities. The Growth and Development Framework defined in this land use plan translates these goals into a spatial strategy—identifying where growth should be focused, the form it should take, and how land use decisions can be aligned with infrastructure, housing needs, environmental constraints, and economic objectives. This framework provides the organizing structure for implementing the land use plan over the twenty-year planning horizon.

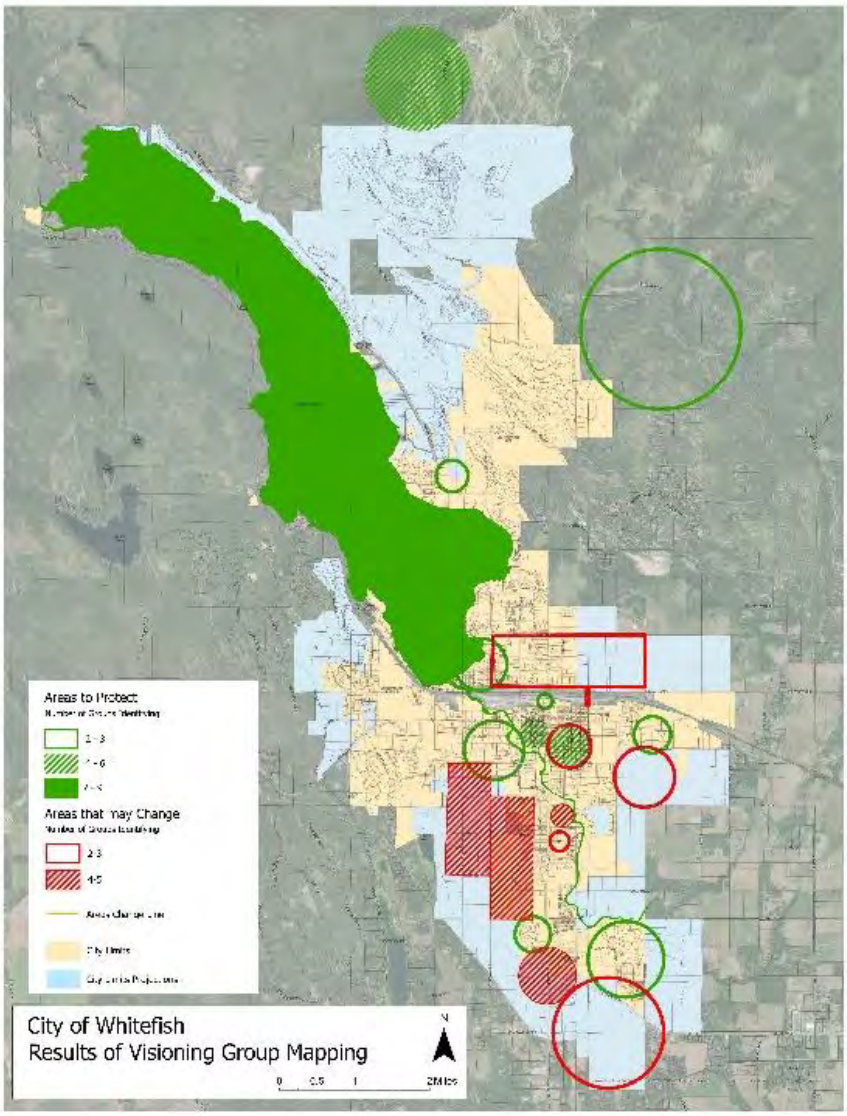
PUBLIC ENGAGEMENT FOR THE LAND USE PLAN

Public engagement played a central role in shaping the Land Use Plan. Engagement activities were designed to gather community input on growth, change, and land use over time—where future development should occur, what form it should take, and how it should relate to existing neighborhoods, infrastructure, and environmental conditions. Engagement occurred in multiple phases and formats, supporting early visioning as well as later testing and refinement of draft land use concepts. The Land Use Plan reflects priorities expressed consistently across these phases and balances a range of perspectives. The resulting framework guides long-term decision-making by describing desired development patterns and community character, rather than prescribing parcel-level outcomes.

EARLY VISIONING AND COMMUNITY VALUES (FEBRUARY AND APRIL 2024)

Initial engagement for the Land Use Plan occurred prior to the consultant-led phase of work and focused on understanding community values, priorities, and concerns related to growth and development. City-led visioning workshops and related online engagement asked participants what they value about Whitefish, what they would like to protect, and how they view future growth over time. More than 250 participants engaged during the early visioning phase across multiple workshops and online activities, generating extensive written and mapped input that informed subsequent phases of the Land Use Plan.

Early Input from the Public Indicating Areas of Preservation vs. Change



This early input highlighted strong community interest in maintaining neighborhood character, preserving access to natural areas, and retaining a walkable, connected community. Participants also identified housing affordability and workforce housing as growing challenges, along with concerns about traffic, infrastructure capacity, and environmental constraints. These themes established a foundation for subsequent phases of land use exploration.

Building on the initial visioning work, a second visioning workshop focused on translating community values into more place-based and spatially specific input. City-led workshops

used mapping exercises to explore where change may be appropriate, where stability is most important, and how different areas of the community function today.

Participants identified corridors, centers, and areas near existing services as locations with potential to accommodate future growth, while also expressing a desire to protect established residential neighborhoods. Input during this phase reinforced the importance of considering transitions between different land use intensities, as well as the need to account for environmental features, access limitations, and infrastructure capacity when planning for future development.

Participation

- February 2024 workshops: over 100 participants
- April 2024 workshops: nearly 150 participants across four sessions

Key Quantitative Findings

Across all quadrants, the most frequently cited themes (by count of written responses) included:

- Trails / walkability (highest frequency across all quadrants)
- Open space, river corridors, and lake access
- Historic neighborhoods and downtown character
- Farmland and rural edges
- Wildlife corridors and environmental protection

Common improvement concerns included:

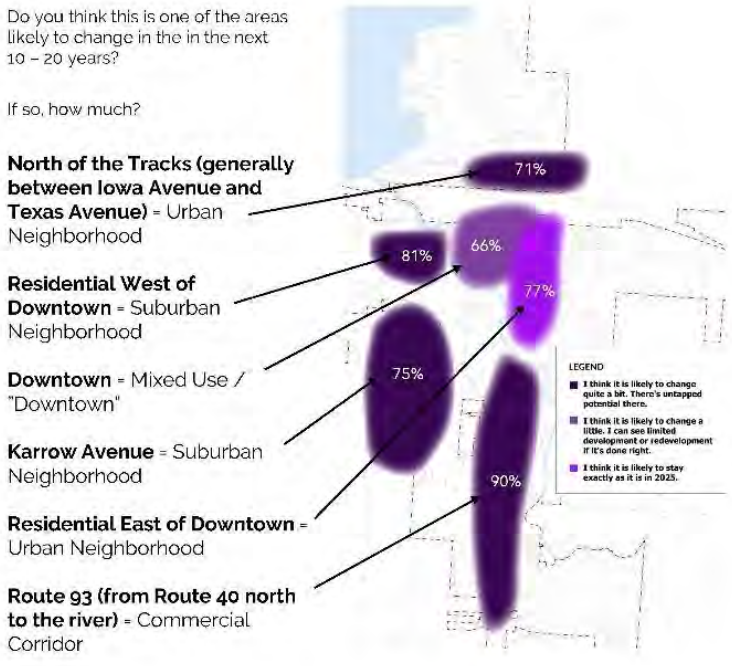
- Transportation safety and congestion
- Lack of sidewalks or trail connections
- Parking pressures
- Housing affordability
- Corridor conditions

LAND USE CONCEPT TESTING (SEPTEMBER 2025) AND ONLINE LAND USE SURVEY AND BROADER VALIDATION (OCTOBER 2025)

In September 2025, consultant-led, in-person land use workshops were conducted to test emerging land use concepts and place type frameworks. Across multiple workshop groups, participants identified similar spatial patterns and raised consistent questions about transportation, access, and infrastructure. Trace-paper mapping highlighted corridors such as U.S. Highway 93, Wisconsin Avenue, Spokane Avenue, and major gateways as areas where change, reinvestment, or improved multimodal access may be appropriate, while established neighborhoods and river corridors were more frequently identified as priorities for stability and protection. Discussions focused on overall development patterns rather than parcel-level zoning, providing qualitative feedback on the clarity and applicability of the place type framework.

To broaden participation and validate themes identified during the in-person workshops, an online land use survey was conducted in October 2025, with approximately 150 participants. Survey responses reinforced patterns identified earlier in the process. Respondents consistently distinguished between areas where change is expected or supported—particularly along major corridors, gateways, and larger opportunity sites—and areas where stability and preservation are priorities, including established neighborhoods, access to open space, and areas with known environmental constraints.

Online Input Indicating Areas Most Likely to Change



The survey also documented differing perspectives related to growth, density, and pace of change, helping to illustrate the range of viewpoints that the land use plan must balance.

Participation

- September 17, 2025 workshops: over 100 participants across multiple workshop groups
- October 2025 online survey: nearly 150 respondents
  Key Observations
  Across tables, consistent patterns emerged:
- Support for mixed-use and neighborhood-center concepts in select locations
- Emphasis on improving multimodal corridors
- Caution around expansion into environmentally sensitive or rural-edge areas

Summary of Quantitative Results

Area / Corridor	**Top Place Type or Street Type (share of responses)**	**Top 10–20 Year Change Outlook (share)**
Downtown	Mixed-use District / Downtown (≈81%)	Likely to change *a little* (66%)
Route 93 (Route 40 to the river)	Commercial Corridors / Nodes (70%)	Likely to change *quite a bit* (90%)
Residential East of Downtown	Urban Neighborhood (≈88%)	Likely to *stay the same* (77%)
Residential West of Downtown	Sub-urban Neighborhood (≈42%)	Likely to change *quite a bit* (81%)
Karrow Avenue	Sub-urban Neighborhood (≈55%)	Likely to change *quite a bit* (75%)
North of the Tracks (Iowa–Texas)	Urban Neighborhood (≈48%)	Likely to change *quite a bit* (71%)
Wisconsin Avenue (tracks to Big Mountain)	Community Corridor (≈56%)	—
Second Street (Kalispell to tracks)	District Corridor (≈59%)	—
Columbia Avenue (Second St to river)	District Corridor (≈55%)	—
Route 93 (south of river)	Regional / City Corridor (≈81%)	—

Area / Corridor	Top Place Type or Street Type (share of responses)	Top 10–20 Year Change Outlook (share)
Route 93 (north of river)	Community Corridor (≈42%)	—

DRAFT REVIEW AND PUBLIC FEEDBACK ON GROWTH LOCATIONS (NOVEMBER–DECEMBER 2025)

In November and December 2025, draft land use concepts and potential growth locations were presented for public review. Participants reviewed draft place type descriptions and provided feedback through dot mapping exercises and written comments on possible future growth locations. A companion online engagement opportunity in December attracted approximately 140 additional participants and presented the same materials and questions.

Feedback during this phase reinforced themes identified earlier in the process. When evaluating potential growth areas within the city, most respondents selected one of the identified opportunity sites rather than indicating a preference for no additional growth within city limits. Taken together, responses from the in-person open house and the companion online survey indicated a clear preference for directing future housing to a limited number of opportunity sites within or immediately adjacent to the existing city boundary. Within these locations, participants most often selected compact, walkable place types - particularly Mixed Neighborhoods and Neighborhood Centers—over lower-density or more dispersed development patterns.

Participation

- November 2025 in-person open house: over 80 participants
- December 2025 online survey: nearly 140 respondents

Key Quantitative Findings

- Inside the city limits, Location C clearly stands out as the preferred growth area, capturing just over half of all top-choice selections, with strong support from both in-person and online participants.
- Locations A and B function primarily as secondary options inside the city, together accounting for most second-choice votes, while opposition to additional inside-city growth remains relatively low.
- Outside the city limits, preferences are more dispersed, with Location J emerging as the leading top choice, followed closely by Locations D and E rather than a single

dominant area. Responses suggest sensitivity to outward growth, with some participants preferring to limit development outside the city limits.

- Place type preferences are consistent and patterned: Neighborhood Centers align most strongly with Location C, Mixed Neighborhoods with Locations B and J, and Compact Suburban Neighborhoods with Locations A, D, and E.

Summary of Quantitative Results

	Location A	Location B	Location C	No Growth	Location D	Location E	Location F	Location G	Location H	Location I	Location J	No Growth
Top Choice												
In Person	5	12	46	1	17	12	3	3	3	4	20	2
Online	36	27	53	8	12	16	10	14	7	8	20	15
Total	41	39	99	9	29	28	13	17	10	12	40	17
Second Choices												
In Person	28	15	19	0	7	13	6	5	2	7	18	2
Online	34	44	27	6	13	21	11	8	11	9	8	14
Total	62	50	46	6	20	34	17	13	13	16	26	16

Final Review and Ongoing Engagement (January 2026 and Beyond)

The final phase of public engagement occurred in January 2026 and included a public open house and online survey. Community members provided feedback on draft land use recommendations using dot voting and written comments. Dot-voting results showed majority support for updating zoning regulations to align with the Land Use Plan, protecting the character and scale of downtown, focusing growth inward on larger opportunity sites, and prioritizing walkable, mixed-use development patterns over low-density outward expansion. For several recommendations, supportive votes accounted for roughly two-thirds to three-quarters of all dots placed, depending on the topic, indicating broad support despite differing viewpoints expressed in written comments. A matching online survey received approximately 65 responses, allowing participants who could not attend in person to review the same materials and provide input.

Participation

- January 2026 in-person open house: over 45 participants
- January 2026 online survey: over 60 respondents

Key Quantitative Findings

- Broad support for modernizing zoning and aligning regulations with the Land Use Plan. Both online and in-person participants consistently supported updating the zoning ordinance, aligning zoning with place types, and focusing growth inward within the existing city boundary.
- Downtown height and character remain the most divisive issue. While online respondents leaned toward support, in-person participants expressed significantly more skepticism, suggesting concern about whether the proposed approach truly protects downtown character.
- Strong in-person enthusiasm for process improvements and regional coordination. Streamlining conditional use approvals and coordinating with neighboring jurisdictions received some of the strongest in-person support, indicating a desire for clearer, more predictable processes and regional problem-solving.

Annexation ideas generated caution online but stronger acceptance in person. Online respondents showed mixed support—especially for certain locations—while in-person feedback leaned more favorable, suggesting annexation acceptance may increase when discussed in a facilitated, map-based setting.

Summary of Quantitative Results

Statement	**Online (Agree + Mostly Agree)**	**In-person support (Agree + Mostly Agree)**
Zoning Ordinance Update	75.4%	67.5%
Protect the Character and Scale of Downtown	64.6%	36.6%*
Update the Zoning Map to Match Place Types	72.3%	84.6%
Create Character-based Standards (Heritage Urban Neighborhood)	61.5%	52.5%
Integrate Design & Development Standards into the Zoning Ordinance	56.9%	47.7%
Consider Updated District Naming (Commercial Zoning Intensity)	70.8%	64.9%

Statement	Online (Agree + Mostly Agree)	In-person support (Agree + Mostly Agree)
Refine Conditional Use Allowances by Zoning District	61.5%	84.6%
Collaborate with Neighboring Jurisdictions to Plan Regionally	—	100.0%
Grow Inward & Target Large Lot Areas (Locations A/B/C)	70.8%	88.6%
Annexation Area – Location K	60.0%	90.0%
Annexation Area – Location L	58.5%	100.0%
Annexation Area – Location M	46.2%	75.9%

* *The consultant team received feedback indicating some confusion regarding this recommendation. Some participants interpreted the recommendation as a proposal to increase allowable building heights in Downtown to 60 feet. In fact, the recommendation does not seek to increase height allowances but rather outlines mitigation measures intended to protect Downtown character in response to state law requirements under MLUPA, which require the City to allow buildings up to 60 feet in height in the Downtown.*

Public engagement will continue beyond adoption of the Community Plan through implementation efforts, regulatory updates, and project-level decision-making. The Land Use Plan is designed to provide long-term guidance while allowing flexibility to respond to changing conditions and continued community input.

Engagement Analysis and Use of Results

Throughout the engagement process, both qualitative and quantitative methods were used to interpret individual comments in the context of broader participation trends. Early phases emphasized facilitated discussion and collaborative mapping to identify values, concerns, and spatial patterns. Later phases paired in-person engagement with matching online surveys to validate findings across a wider audience and reduce the influence of isolated viewpoints.

Input from each phase was reviewed in aggregate, with emphasis placed on recurring themes, consistent spatial patterns, and majority responses across engagement formats, time periods, and participant groups. While individual comments and concerns were documented and considered, the Land Use Plan's recommendations are grounded in patterns that emerged repeatedly across engagement formats and over time.

Summary of Key Engagement Metrics

The table below summarizes participation levels and selected quantitative results from major engagement phases. This summary is intended to provide a clear, high-level reference for how public input informed the Land Use Plan.

Engagement Phase	Format	Approx. Participants / Responses	Key Quantitative Takeaways
Early Visioning (Feb–Apr 2024)	Workshops + Online	250+ participants	Trails and walkability most frequently cited theme across all quadrants; strong emphasis on neighborhood character, open space, and natural resource protection
Concept Testing (Sept 2025)	In-person Workshops	100+ participants	Corridors and gateways identified as different land use types; some neighborhoods prioritized for stability
Validation Survey (Oct 2025)	Online Survey	150+ responses	Respondents distinguished clearly between areas suitable for change and areas prioritized for preservation
Draft Review (Nov–Dec 2025)	Open House + Online	85+ in person; 140 online responses	93.5% selected one of three identified in-city growth locations; ~53% selected Location C as top choice; 70%+ favored compact, walkable place types at higher-intensity sites
Final Review (Jan 2026)	Open House + Online	45+ in person; 65 online responses	Majority of dot votes supported key recommendations, including zoning alignment, inward growth, and walkable development patterns

GROWTH AND DEVELOPMENT FRAMEWORK FOR LAND USE PLANNING

The growth and development framework for this land use plan reflects the community's consistent desire to balance growth with the preservation of character. Community input throughout the Community Plan process emphasized accommodating future development while protecting the Downtown as the economic hub, maintaining established neighborhoods, and preserving surrounding rural lands and natural habitat.

By prioritizing infill and reinvestment within the city's existing built footprint, this framework promotes efficient use of infrastructure, reduces the need for outward expansion beyond areas targeted for possible annexation, and supports a more compact, walkable, and fiscally responsible pattern of growth. Concentrating development inward allows the city to manage growth deliberately while reinforcing neighborhood character and environmental stewardship.

Achieving this vision will require adherence to the following three components that make up the growth and development framework for Whitefish:

Place-Based Growth	***Protect and Transition Community Boundaries***	***Preserve and Build Upon Local Character***

PLACE-BASED GROWTH

Place-based growth focuses on shaping development around the distinct character, function, and setting of different areas of the community rather than applying uniform standards citywide. In Whitefish, this approach reflects how the city already works: Downtown has evolved as a compact, walkable hub anchored by local businesses, civic spaces, and historic buildings, while surrounding neighborhoods express a range of residential patterns and character shaped by when they were constructed, access, and proximity to natural amenities.

Place-based planning builds on these existing conditions, ensuring new development responds to its context—reinforcing what makes each area recognizable and valued—rather than introducing forms or intensities that feel out of place. The intersection of Wisconsin Avenue and Denver Street illustrates place-based growth, functioning as a small neighborhood node that provides locally oriented restaurants and services.

For Whitefish, place-based growth offers a practical framework for accommodating change while protecting community character. By directing housing, services, and employment opportunities to locations best suited to absorb growth—such as infill sites—

the city can support workforce housing and economic vitality without eroding the qualities that define its neighborhoods or surrounding landscape.

COMMUNITY INPUT AND DIRECTION

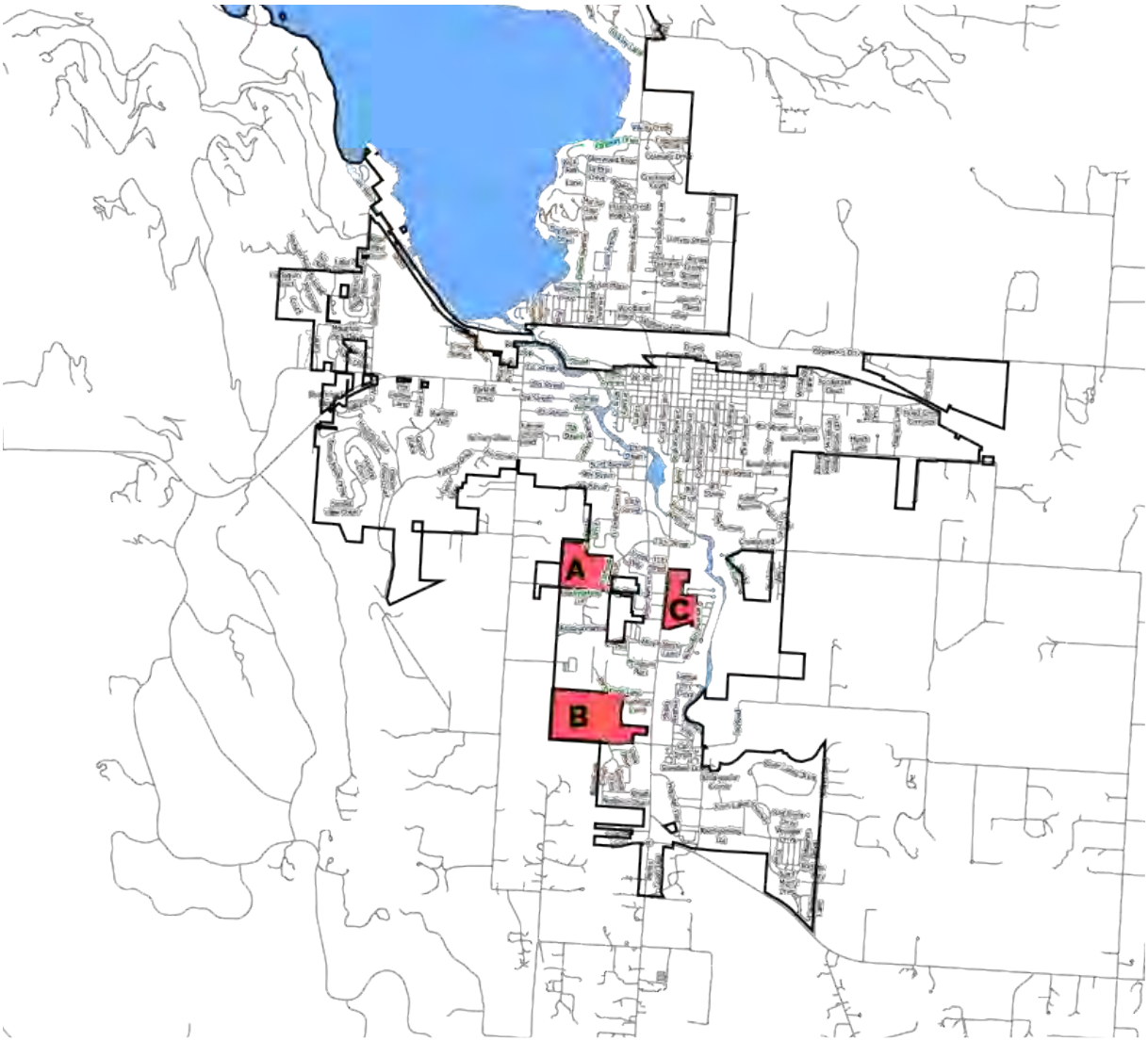
Community input during the Community Plan outreach process was extensive, particularly on land use planning issues affecting Whitefish. During engagement efforts in February and April 2024, participants identified areas where change was both likely and supportable. Building on this input and informed by the identification of large vacant parcels through the existing conditions analysis, subsequent community visioning sessions presented residents with three largely undeveloped locations within the City's existing boundaries and invited feedback on where future growth should be focused.

Location A – the land located north of 18th Street West and west of Flathead Avenue
Location B – the land to the west of US 93 and south of Park Knoll Lane
Location C – the mall (as a redevelopment opportunity) and the vacant land located to the north of Greenwood Drive

Community input was relatively balanced across the three potential sites, though Location C emerged as the most preferred option for future growth. Together, the three locations encompass approximately 115 acres and represent meaningful opportunities for the City to address both current and long-term growth pressures.

Accommodating this growth, however, will require changes to existing zoning classifications, as the current designations would not support the intensity or mix of development needed to meet future community needs.

Locations to Accommodate Growth Within the City's Existing Boundary



PROTECT AND TRANSITION COMMUNITY BOUNDARIES

Protecting and managing the community's edge is a key component of the Community Plan and land use plan under the Montana Land Use Planning Act (MLUPA). Clearly identifying where urban development is intended—and where it is not—helps the City plan for orderly growth, coordinate public facilities and services, and reduce land use conflicts at the interface between developed and undeveloped lands. In Whitefish, these edges often coincide with sensitive natural landscapes, working lands, public lands, and open space that contribute to the community's environmental quality and long-term economic vitality.

Consistent with MLUPA, the City should use land use designations such as place types, zoning districts, and development standards to establish clear and intentional transition areas between urban development and adjacent rural or natural lands. These transition areas may include lower-intensity land uses, graduated density, increased setbacks, open space requirements, or conservation-based tools such as clustering or easements, where appropriate, for edges that should be protected.

Recognizing that protecting the edges to maintain the character of the rural or natural lands is of primary importance, it is also true that some areas along the City's boundary are likely to evolve, or change substantially, over the next 20 years to accommodate growth in compliance with MLUPA. In response, the City may need to consider the strategic annexation of contiguous lands that present opportunities to establish new, well-designed neighborhoods. These areas could accommodate a range of housing types, including workforce housing, while ensuring growth occurs in an orderly manner and remains compatible with surrounding development and consistent with the City's adopted Community Plan.

Community Input and Direction

During two community visioning open houses, residents were asked to evaluate ten potential annexation areas that could accommodate future growth. Participants were invited to share their preferences regarding where growth should occur and how it could be integrated with the existing community.

These locations were identified based on their proximity to the current city boundary, feasibility of extending infrastructure and services, and input received earlier in the Community Plan outreach process. In prior engagement efforts, the community characterized these areas as "likely" or "very likely" to experience change, making them appropriate candidates for further evaluation. The ten locations are described below:

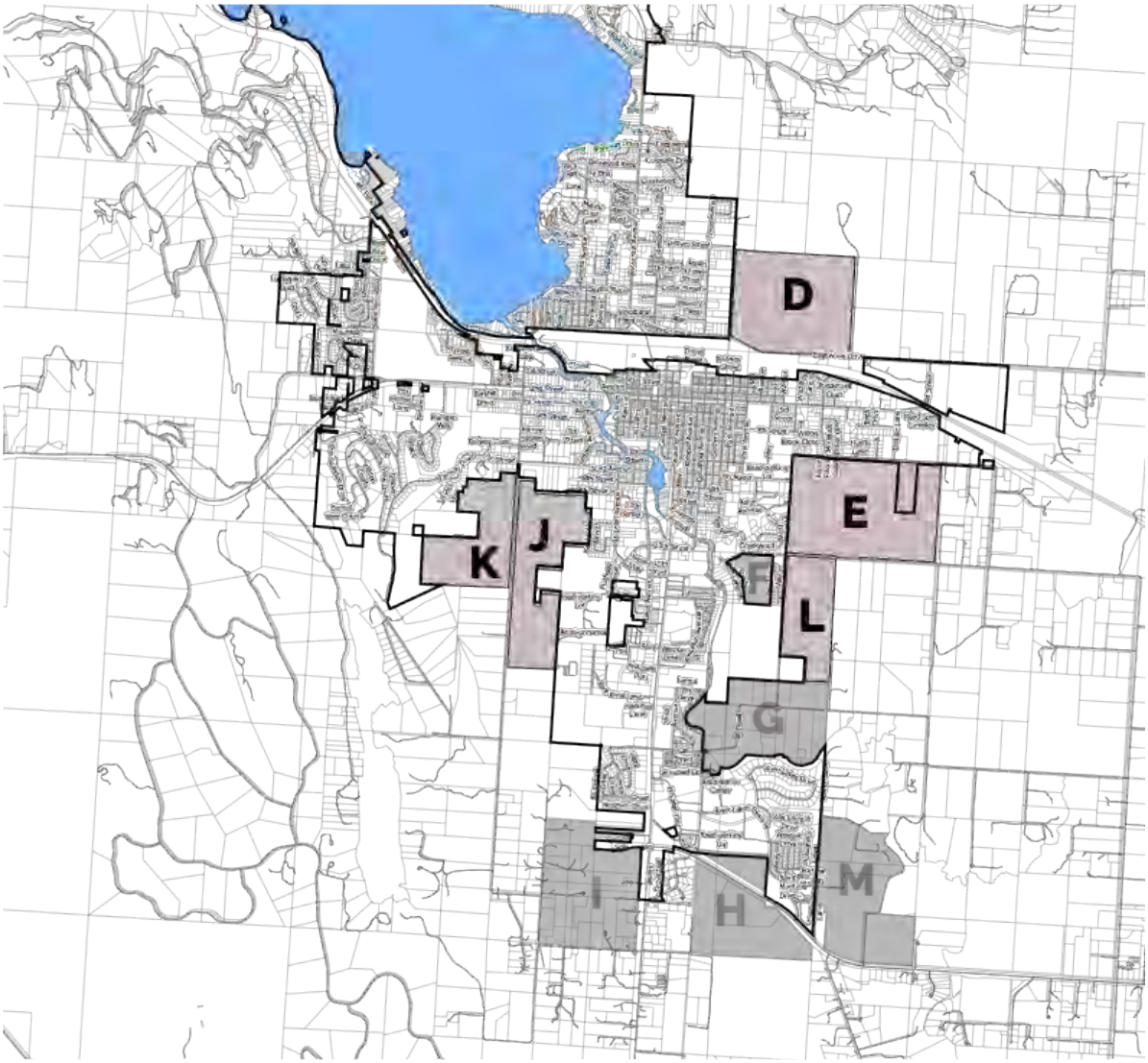
Location D – the land located north of the railroad tracks and east of Texas Avenue
Location E – the land located east of Monegan Road and north of Voerman Road, east to Armory Road
Location F – the land located south of Voerman Road and west of Monegan Road, to the west of the Trailview Homes development
Location G – the land generally surrounding the JP Road and Monegan Road intersection, on the south side of the City and northeast of the Whitefish River
Location H – the land on the far south side of the City, at the southeast corner of US 93 and Route 40, and east to Whitefish Stage Road
Location I – the land on the far south side of the City, west corner of US 93 where Route 40 intersects US 93 and west to Old Morris Trail and south to Blanchard Lake Road
Location J – the land on the west side of the City, east to Karrow Avenue, and north of Lamb Lane
Location K – the land located west of Karrow Avenue, south of Seventh Street West, and north of Lost Loon Trail
Location L – the land located east of Monegan Road, south of Voerman Road, and north of the water treatment plant (on the west side of the Monegan Road)
Location M – the land located east of Kallner Lane, north of Highway 40, and south of Kallner Lane

Community input showed the strongest support for Locations D, E, J, K, and L as potential long-term growth areas. Together, these locations encompass approximately 700 acres and present notable development opportunities due to their proximity to existing City services and Downtown (each is within roughly one mile). While these areas may be appropriate for future expansion, development should be considered only after infill opportunities within the existing city limits have been substantially utilized, particularly within Locations A, B, and C. Those sites should be prioritized for rezoning, increased density, and a broader mix of housing types, supported by City incentives, before outward expansion is pursued.

Any annexation of these locations should be approached deliberately and on a case-by-case basis. Given Montana's annexation requirements, each area may be considered

only if its property owners support annexation and the City determines it is appropriate to meet long-term community needs.

Locations to Accommodate Growth Outside the City's Existing Boundary



PRESERVE AND BUILD UPON LOCAL CHARACTER

A quick review of the ExploreWhitefish website reveals the following about the character of Whitefish:

> *A Whitefish is a **small, vibrant mountain community** in northwest Montana known for its **strong sense of place, outdoor lifestyle**, and welcoming character. Nestled on the eastern shore of **Whitefish Lake** and framed by the **Rocky Mountains,** the city combines a **tight-knit small-town atmosphere** with a **lively and walkable downtown of local shops, restaurants, galleries, and community events.** Its **historic roots as a railroad and logging town** have shaped a built environment and culture that locals cherish, even as the community has grown into a **year-round recreation destination with skiing at Whitefish Mountain Resort** and abundant **access to trails, water, and public spaces**.*

Very quickly, a person who has never set foot in Whitefish can easily understand the character of the Whitefish community. And more importantly, for those who have had the opportunity to visit the community or for those who call Whitefish home, the character description is fully accurate. The tight-knit small-town atmosphere is unmistakable as is the sense of the community's historic roots as one walks down Central Avenue and into a nearby residential neighborhood – the scale of the buildings, the variety of architecture, the tree-lined streets, etc. come together to create a unique community character.

The residents of Whitefish, through various community visioning events, have been very clear that the preservation of the local character is a primary goal of the Community Plan. Preserving Whitefish's community character requires more than regulating land use through conventional zoning districts alone. While zoning establishes what is allowed, it does not fully capture the form, feel, and function that define the places residents value—from established neighborhoods and neighborhood-scale commercial areas to the downtown core and rural edges. As growth continues, the City must guide development in a way that reflects local context, reinforces distinct patterns of development, and ensures new projects contribute positively to their surroundings. This plan introduces a more place-based or place-focused approach to land use—one that considers building scale, design, connectivity, and the relationship between uses—to help ensure future development strengthens Whitefish's identity while accommodating change in a thoughtful and predictable manner.

WHAT ARE PLACE TYPES?

Place Types shape the future of the community by focusing on the *form, character, and function* of places rather than land use alone. They describe how areas are expected to look and feel—addressing building scale, streetscape elements, right-of-way design, and the relationship between development and public space. By illustrating both existing and desired conditions, Place Types help residents, decision-makers, and developers visualize how growth can occur in ways to reinforce community character while accommodating change. When mapped, a Place Type is a geographic classification that guides zoning and development standards over time, ensuring change occurs in a way to reinforce community identity, support walkability and livability, and respond to local context.

Within the Place Type framework, Primary Uses are the predominant activities that define the character and function of a Place Type and are expected to occur throughout the area. Secondary Uses are complementary activities that support and enhance the primary uses, and may be more limited in scale, location, or frequency.

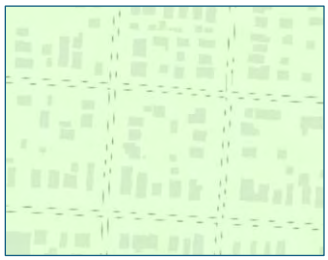
The following Place Types best describe the form, character, and function of the community. The following pages provide narrative and visual descriptions for each Place Type applicable to Whitefish.

PLACE TYPE DESCRIPTIONS

Heritage Urban Neighborhood

Heritage Urban Neighborhoods feature small lots with modest mostly single-family homes- often with front porches, shallow setbacks, and alley access - that collectively form a fine-grained, walkable pattern. Blocks are short and gridded, producing frequent intersections, high connectivity, and direct links to Downtown. Sidewalks are generally continuous on both sides of most streets, complemented by mature street trees that create a cohesive canopy and convey a strong sense of history and place. Architectural design is varied but generally from the same era and maintains a compatible scale and rhythm; parking is often behind homes or on-street, supporting a pedestrian-oriented public realm.

Future State



Sensitive reinvestment - such as ADUs, rehabilitation of older structures, and context-appropriate infill - should reinforce the neighborhood's human-scale character while improving accessibility, safety, and tree-canopy health. Form requirements will be needed to ensure infill is compatible with existing character.

Typical Defining Features

- **Land Uses**
    - Primary: single-unit, duplex

        - The areas along Spokane Avenue and Baker Avenue function as a Downtown edge condition, characterized by a mix of zoning allowances including professional offices, personal services, triplex, and four-plex residential development. This area is a unique subset of the Heritage Urban Neighborhood place type and may require a zoning designation that is different than what is used for the majority of the neighborhoods with the Heritage Urban Neighborhood place type designation. Within this area, Mountain View Manor represents a distinct land use context that may warrant a tailored zoning designation to appropriately reflect its scale, function, and relationship to the surrounding properties.

    - Secondary: accessory dwelling units, schools, daycares

- **Lots**
    - Width: 25-50 ft
    - Front setback: 10-25 ft
    - Parking: on-street, side yard driveway, rear yard, front yard driveways are not the norm

- **Buildings**
    - Height: 1 ½ to 2 story / 30 ft
    - Entry feature: Porch, stoop, pediment, etc.
    - Walkway to public sidewalk: Yes

Urban Edge Neighborhood

Urban Edge neighborhoods blend single-family homes with duplexes, townhomes and scattered small multifamily buildings, offering a broader range of housing choices that support age and income diversity. Lot sizes are generally consistent within each housing type, but block sizes and shapes are more irregular than in the Heritage Urban Neighborhood, reflecting incremental growth in the areas just outside the Heritage Urban Neighborhood. Sidewalk coverage is incomplete and streetscape elements-street trees, lighting, and setbacks-vary by block, contributing to a less uniform public realm.

Future State

Future change should focus on context-sensitive infill (including missing-middle and ADUs), completing the sidewalk and bikeway network, and targeted streetscape upgrades to calm traffic and reinforce safe, comfortable connections to nearby centers and transit.

Typical Defining Features

- **Land Uses**
  - Primary: single-unit, duplex, triplex, quadplex and townhomes
  - Secondary: accessory dwelling units, schools, daycares

- **Lots**
  - Width: 25-50 ft
  - Front setback: 10-25 ft
  - Parking: on-street, side yard driveway, rear yard

- **Buildings**
    - Height: 2.5 story / 35 ft
    - Entry feature: Porch, stoop, pediment, etc.

Walkway to public sidewalk: Yes

Compact Suburban Neighborhood

Compact Suburban Neighborhoods accommodate smaller lots, townhomes, cottage courts, small-lot (<2,500SF) development, and other low-rise "missing-middle" housing that gently increases density while keeping a suburban feel. Blocks are shorter and more connected than in conventional subdivisions, with continuous sidewalks, street trees, and shallow-to-moderate front setbacks that create an almost urban form at a comfortable, two- to three-story scale. Garages and parking are tucked to the side or rear where feasible, allowing active front doors and small greens or pocket parks to shape the streetscape.

Future State

Future development should emphasize context-sensitive transitions to adjacent neighborhoods, multimodal connections to nearby schools and shopping, and high-quality architecture and materials that read cohesive without being uniform.

Typical Defining Features

- **Land Uses**
  - Primary: single-unit, duplex, triplex, quadplex and other missing middle housing types
  - Secondary: accessory dwelling units, schools, daycares

- **Lots**
  - Width: 25-60 ft
  - Front setback: 20-25 ft
  - Parking: on-street, side yard driveway, rear yard

- **Buildings**

    - Height: 3 story / 42 ft
    - Entry feature: Porch, stoop, pediment, etc.
    - Walkway to public sidewalk: Yes

Waterfront Neighborhood

The Waterfront Neighborhood shares the walkable, fine-grained character of Heritage Urban Neighborhoods, but the blocks are typically elongated rather than following a square pattern. Homes are generally larger with lower lot coverage, and front-yard setbacks vary widely to accommodate porches, terraces, and, in some cases, front yard parking; small multifamily buildings appear intermittently, often near key intersections or water-access points. Continuous sidewalks, mature trees, and a variable architectural style create a lively streetscape, while public access to the water anchors neighborhood identity.

Future State

Future reinvestment should prioritize context-sensitive infill, shoreline stewardship (flood resilience, native landscaping), and safe walking/biking links to adjacent neighborhood, the Downtown, and the waterfront itself.

Typical Defining Features

- **Land Uses**
  - Primary: single-unit, duplex
  - Secondary: accessory dwelling units, trails, greenways

- **Lots**
  - Width: varies
  - Front setback: varies
  - Parking: varies

- **Buildings**
  - Height: 2 story / 35 ft
  - Entry feature: varies

Walkway to public sidewalk: Maybe

Suburban Neighborhood

Suburban Neighborhoods are predominantly single-family detached areas on larger lots, with occasional duplexes and triplexes at corners or along edges. Streetscapes generally follow a consistent, recognizable pattern: canopy street trees, (often) continuous sidewalk network, deeper front-yard setbacks, and homes of similar vintage, height, and massing that create a cohesive character. Blocks are typically modified-grid or curvilinear in nature, in some cases, with limited through-traffic. Neighborhood parks, schools, and places of worship often serve as anchors.

Future State

Future change should emphasize incremental infill that respects established setbacks and heights, expands sidewalk and tree-canopy coverage, and strengthens safe walking, biking, and transit connections to nearby centers.

Typical Defining Features

- **Land Uses**
  - Primary: single-unit, duplex
  - Secondary: triplexes, accessory dwelling units, schools, daycares

- **Lots**
  - Width: 30-60 ft
  - Front setback: 20-25 ft
  - Parking: on-street, side yard driveway, rear yard
- **Buildings**
  - Height: 2 story / 35 ft
  - Entry feature: Porch, stoop, pediment, etc.
  - Walkway to public sidewalk: Yes

Mountain Neighborhood

Mountain Neighborhoods occupy steep, mountainside terrain where curvilinear roads trace the contours and lots vary widely in size and shape. Homes—mostly built within the past 25 years—range in scale and architectural style, yet the overall character is generally defined by that native vegetation that provides natural buffers, privacy, and an almost subdued, lodge-like setting. Streets function as low-speed, two-lane rural mountain roads without curb, gutter, or sidewalks, with select soft-surface trail connections running through open space to link homes, overlooks, and trailheads. The topography and vegetation frame long views while also shaping building placement, driveway access, and drainage patterns; wildfire-wise landscaping, slope stability, and dark-sky lighting are essential considerations.

Future State

Future change should emphasize preservation of native canopy and wildlife corridors, context-sensitive siting, and incremental trail and safety improvements that maintain the neighborhood's quiet, natural character.

Typical Defining Features

- **Land Uses**
  - Primary: single-unit, duplex
  - Secondary: accessory dwelling units, daycares
- **Lots**
  - Width: 130 ft
  - Front setback: 25 ft
  - Parking: on-street, side yard driveway, rear yard

- **Buildings**
  - Height: 2 story / 35 ft
  - Entry feature: Porch, stoop, pediment, etc.
  - Walkway to public sidewalk: Maybe

Mixed Neighborhood

Mixed Neighborhoods feature a diverse blend of housing types—single-family, duplexes, townhomes, small multifamily—and selected neighborhood-serving commercial uses such as a coffee shop, a restaurant, or similar that provide daily needs close to home. Development patterns are eclectic in architectural style and setback depth, with parking typically internalized or to the side, creating opportunities to retrofit shared lots, mid-block connections, and small public spaces. While currently oriented toward the automobile, these districts are well-suited for improved bike and pedestrian connectivity, safer crossings, and transit-supportive upgrades.

Future State

Future change should prioritize context-sensitive infill (e.g., missing-middle housing above shops, small multifamily, parking lot infill, etc.), step-down transitions to adjacent neighborhoods, high-quality streetscape and tree canopy, and design standards that channel variety into a cohesive, walkable character.

Typical Defining Features

- **Land Uses**
  - Primary: single-unit, duplex, triplex, quadplex, multi-family up to 25 unit structures
  - Secondary: accessory dwelling units, schools, small neighborhood serving uses
- **Lots**
  - Width: 25-50 ft
  - Front setback: 20 ft
  - Parking: on-street, side yard driveway, rear yard

- **Buildings**
    - Height: 3 story / 42 ft
    - Entry feature: Porch, stoop, pediment, etc.

Walkway to public sidewalk: Yes

Community Corridor

Community Corridor are auto-oriented commercial districts organized along a high-volume spine road, with deep front setbacks, large surface parking lots, and single-story buildings on individual pads or in strip formats. Streetscape quality and multimodal facilities are often inconsistent—sidewalks and bike lanes may exist in segments—but driveway frequency, wide curb radii, and limited crossings prioritize vehicle movement over pedestrian comfort. Land uses are predominantly retail, dining, and services, with occasional office or lodging; housing is limited but sites often have the depth to accommodate mixed-use or multifamily redevelopment.

Future State

Future change should focus on access management (fewer, consolidated driveways), shared parking, streetscape upgrades (continuous sidewalks, shade trees, lighting, landscape buffers), and safe bike/transit infrastructure, while encouraging taller buildings at key nodes and intersection corners to introduce mixed-use, diversify housing options, and create a more walkable, transit-supportive environment.

Typical Defining Features

- **Land Uses**
  - Primary: commercial, multi-family residential, offices, restaurants, personal services, lodging
  - Secondary: recreation, entertainment
- **Lots**
  - Width: varies
  - Front setback: 20 ft
  - Parking: double row max in front, side yard driveway, rear yard

- **Buildings**
  - Height: 4 story / 60 ft
  - Walkway to public sidewalk: Yes

Downtown/City Center

Downtown (City Center) is the community's social and economic heart, characterized by a fine-grained street grid, narrow blocks, and an intact main-street that looks "historic" even without formal designation. Buildings—both legacy and infill—are typically one to three stories (occasionally four), with zero or shallow front setbacks, frequent storefront entrances, and high window transparency that support active ground floors. The public realm is distinctly urban, with defined curb-and-gutter, continuous sidewalks, street trees, on-street parking, marked crossings, and street furniture that together create a comfortable, walkable environment. Land uses are predominantly commercial—retail, dining, services, and civic—enhanced by upper-story offices and some multifamily housing; tourism plays a visible role, but everyday needs and local businesses anchor year-round vitality.

Future State

Future reinvestment should reinforce small-town scale and facade rhythm, encourage mixed-use and upper-story housing, locate parking to the side or rear with shared access, and elevate streetscape amenities and transit/bike connections to strengthen access and sense of place.

Typical Defining Features

- **Land Uses**
  - Primary: retail/commercial, restaurants, mixed-use, multi-family, civic
  - Secondary: schools, churches, hotels
- **Lots**
  - Width: varies
  - Front setback: 0-15 ft
  - Parking: on-street, side yard driveway, rear yard, or no on-site parking

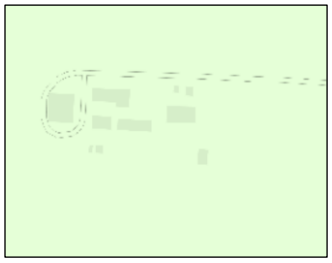
- **Buildings**
    - Height: 4 story / 60 ft
    - Walkway to public sidewalk: Yes

Fabrication/Flex

Fabrication/Flex areas accommodate production, assembly, maker spaces, labs, and warehousing in adaptable buildings with loading access, high bays, and flexible utility capacity. Sites are organized for safe truck circulation and service yards while screening impacts—landscaped buffers, subdued lighting, and enclosure of outdoor storage—at edges near neighborhoods or mixed-use areas. Street fronts prioritize clean, durable facades, clear visitor entries, and space for small showrooms or office components, with parking placed to the side or rear. Infrastructure emphasizes freight efficiency alongside basic multimodal access (sidewalks, last-mile bike links), with design standards for noise, hours, and environmental performance to ensure compatibility and long-term employment value.

Future State

Future change should focus on reinvestment and reuse, allowing these areas to evolve while maintaining their productive character. Design should stay clean, functional, and well-screened, with better connections for workers and freight. Edges near neighborhoods should transition softly through landscaping and compatible building forms that support small-scale maker and creative uses.



Typical Defining Features

- **Land Uses**
  - Primary: light manufacturing/industrial, warehousing, supporting retail/showrooms
  - Secondary: office, microbreweries, automobiles repair

- **Lots**
  - Width: varies
  - Front setback: 30 ft
  - Parking: double row max in front, side yard driveway, rear yard

- **Buildings**
    - Height: 3 story / 35 ft
    - Walkway to public sidewalk: Maybe

Recreation/Open Space

Recreation / Open Space areas include public and private lands dedicated to outdoor recreation, community gathering, and the preservation of open landscapes. These areas encompass parks, trail corridors, athletic fields, waterfront access, greenways, and community open spaces that support active lifestyles and provide relief from more developed parts of the city. They play a critical role in shaping Whitefish's identity as an outdoor-oriented mountain community and contribute to residents' quality of life across all seasons.

Development within Recreation/Open Space areas is limited to facilities and improvements that support public use and enjoyment, such as trails, playgrounds, sports facilities, picnic areas, and small support structures. Design should prioritize natural materials, minimal site disturbance, and strong connections to surrounding neighborhoods and regional trail systems.

Future State

Future investment should focus on expanding access, improving connectivity, and protecting scenic and environmental resources, ensuring these spaces continue to serve both everyday community needs and long-term conservation goals.

Typical Defining Features

- **Land Uses**
  - Primary: agriculture, single-unit, duplex
  - Secondary: accessory dwelling units, schools

- **Lots**
  - Width: varies
  - Front setback: varies
  - Parking: on-street, dedicated lots

- **Buildings (if present for recreational use)**
  - Height: 2 story / 30 ft
  - Entry feature: Public accessway to community buildings

Walkway (or trail) to public sidewalk: Yes

THESE PLACE TYPES EXIST OUTSIDE CITY LIMITS

Rural Community

Rural Community areas form the open, low-density edges of the valley where working lands, homesteads, and scattered clusters of homes blend the rhythms of rural life with small-scale agriculture. Large parcels support farmsteads, pastures, and open fields interspersed with newer agricultural-residential lots and occasional crossroads clusters that may include farm stands, feed stores, or gathering spots. Homes are typically set back from the road with barns, greenhouses, or sheds forming traditional farmyard patterns. Roadways are narrow and uncurbed—sometimes gravel or chip-sealed—with grassy shoulders, open ditches, and long views framed by fencelines, irrigation ditches, and tree rows.

Resort Recreation

Resort Recreation areas encompass destination landscapes where year-round outdoor activity, lodging, and entertainment come together in a mountain setting. Anchored by ski slopes, lifts, and lodges—or by summer trailheads, golf courses, and mountain biking—these areas mix hotels, lodges, and outdoor gathering spots near resort cores with cabins, condos, and second homes tucked into forested slopes and meadows. Architecture emphasizes natural materials, low profiles, and mountain views, while roads and trails wind through native vegetation to connect recreation hubs, trailheads, and open space systems used across all seasons.

A NEW PLACE TYPE PROPOSED FOR FUTURE DEVELOPMENT

The following Neighborhood Center place type is new to Whitefish. Based on community input, there is interest in allowing limited, locally oriented commercial activity integrated into newly developed residential neighborhoods to support daily needs and foster community connection. At the same time, some residents expressed concern that allowing retail uses outside of Downtown could unintentionally draw activity away from the city's primary commercial core, the Downtown, and weaken its economic vitality.

To ensure that Neighborhood Centers complement—rather than compete with—Downtown, commercial activity within this place type should remain clearly secondary to residential use and serve nearby residents rather than a regional market. Accordingly, the following parameters are recommended for any commercial development within a new Neighborhood Center that is not already in a zoning district that allows commercial and/or mixed-use development:

- No more than 20 percent of the total development footprint (square footage) may be occupied by commercial uses.
- No individual commercial establishment may exceed 3,500 square feet of leasable floor area.
- Commercial and service uses should be limited to small-scale, neighborhood-serving establishments, including:
    - Non-franchise restaurant
    - Café
    - Butcher shop
    - Nano brewery
    - Farm-stand
    - Coffee shop
    - Bike shop
    - Laundromat
    - Dry cleaning shop
    - Private postal services
    - Day care
    - Other, similar

These standards are intended to support walkable, mixed-function neighborhoods while preserving Downtown Whitefish as the community's primary commercial and cultural center.

Neighborhood Center

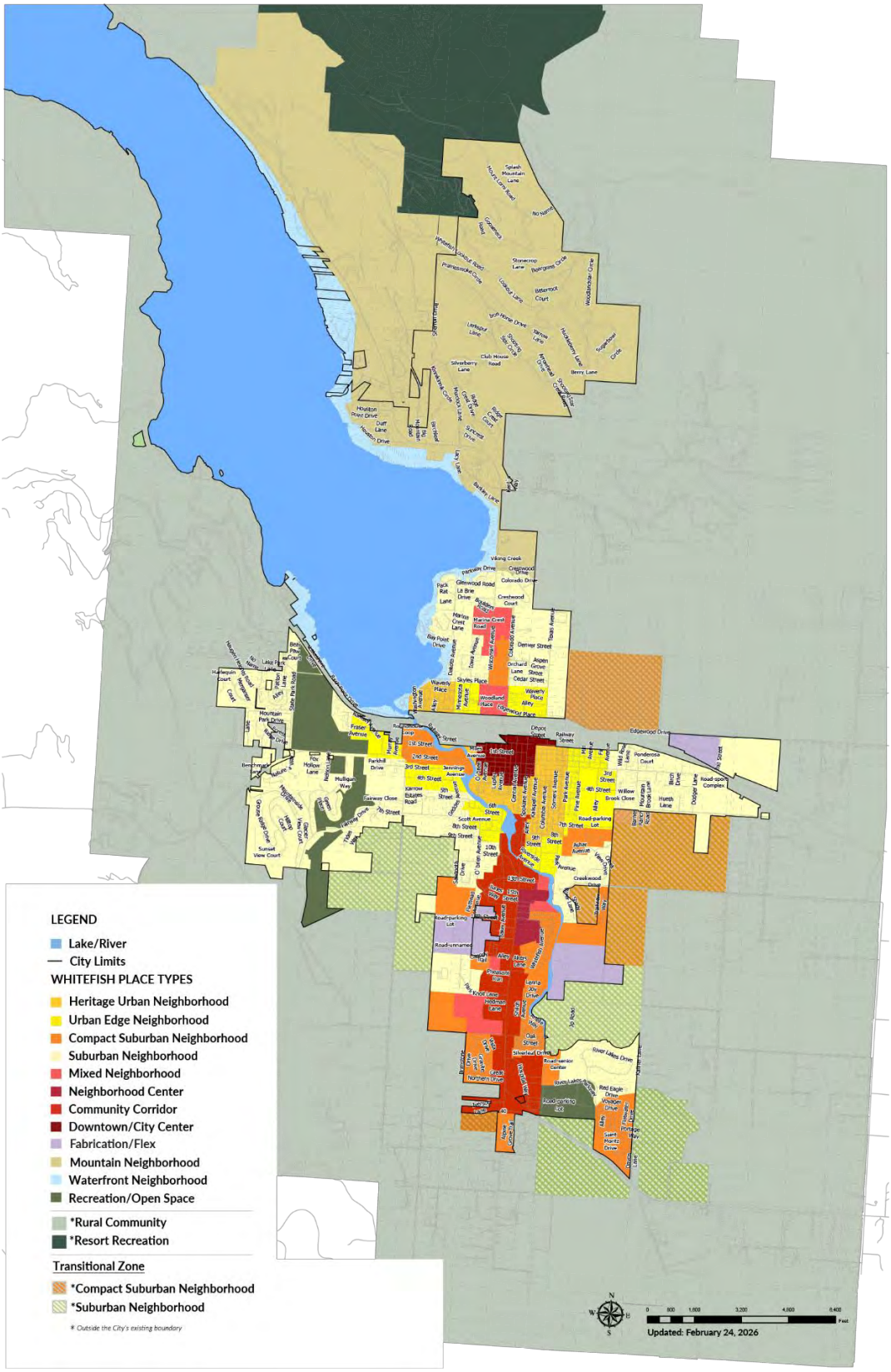
Neighborhood Centers are compact, walkable districts that blend a full range of housing types with neighborhood-serving retail, restaurant(s), services, and small civic spaces. Buildings typically rise two to four stories with active ground floors, shallow setbacks, and frequent entrances that frame pedestrian-friendly streets and small plazas; parking is located to the side or rear and shared where feasible. A connected street and trail network supports everyday walking and biking, with transit-ready design at key intersections. These areas are intended to absorb a meaningful share of new growth while maintaining a village scale—prioritizing high-quality architecture, shade trees, and public realm amenities that knit seamlessly into adjacent neighborhoods.

Typical Defining Features

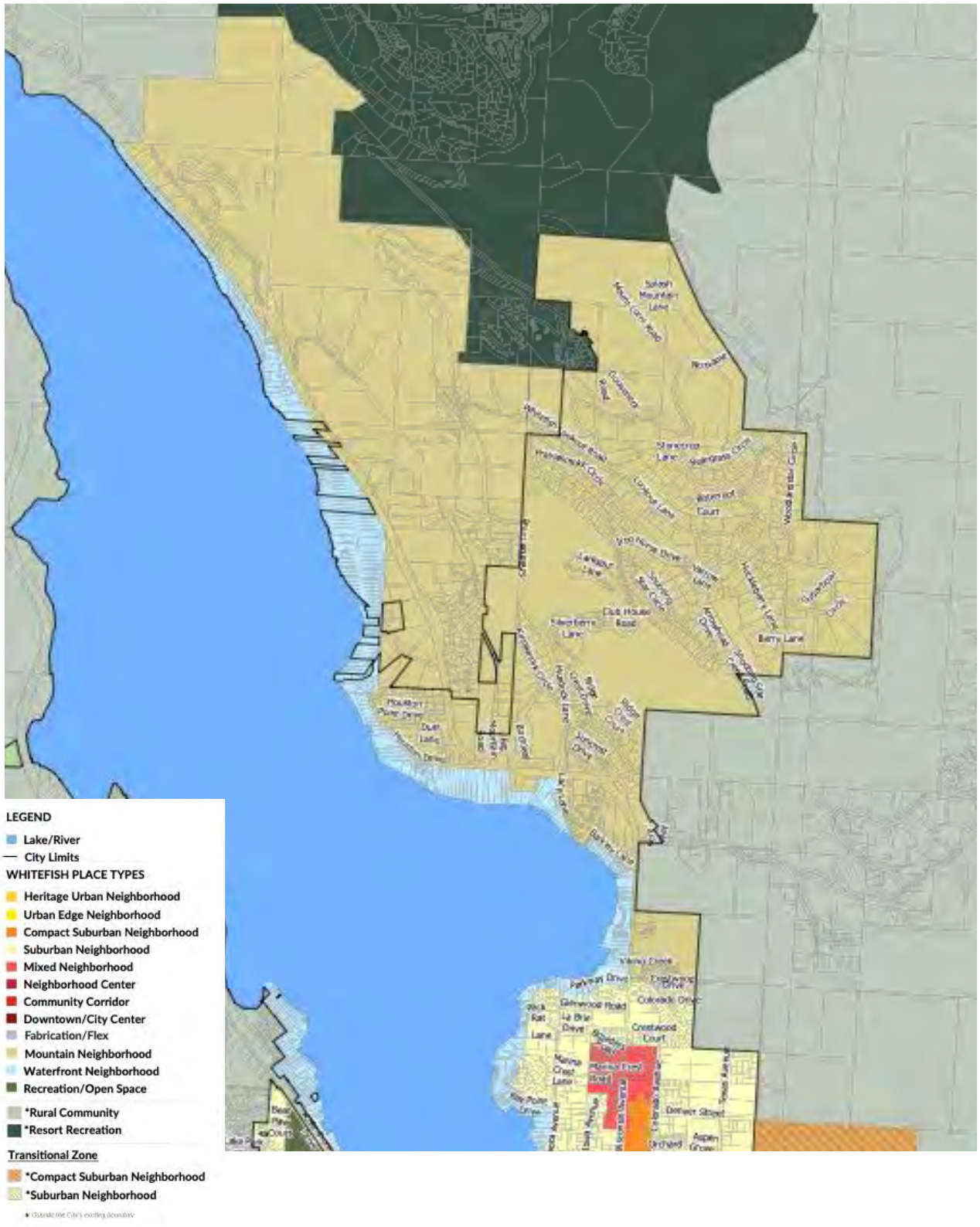
- **Land Uses**
  - Primary: commercial, mixed-use, office, multi-family (up to 25-units per structure), civic
  - Secondary: schools, hotels, parks, trails
- **Lots**
  - Width: varies
  - Front setback: 0-15 ft
  - Parking: on-street, side yard driveway, rear yard

- **Buildings**
  - Height: 4 story / 60 ft (based upon a density/height bonus structure via the Legacy Homes program)
  - Walkway to public sidewalk: Yes

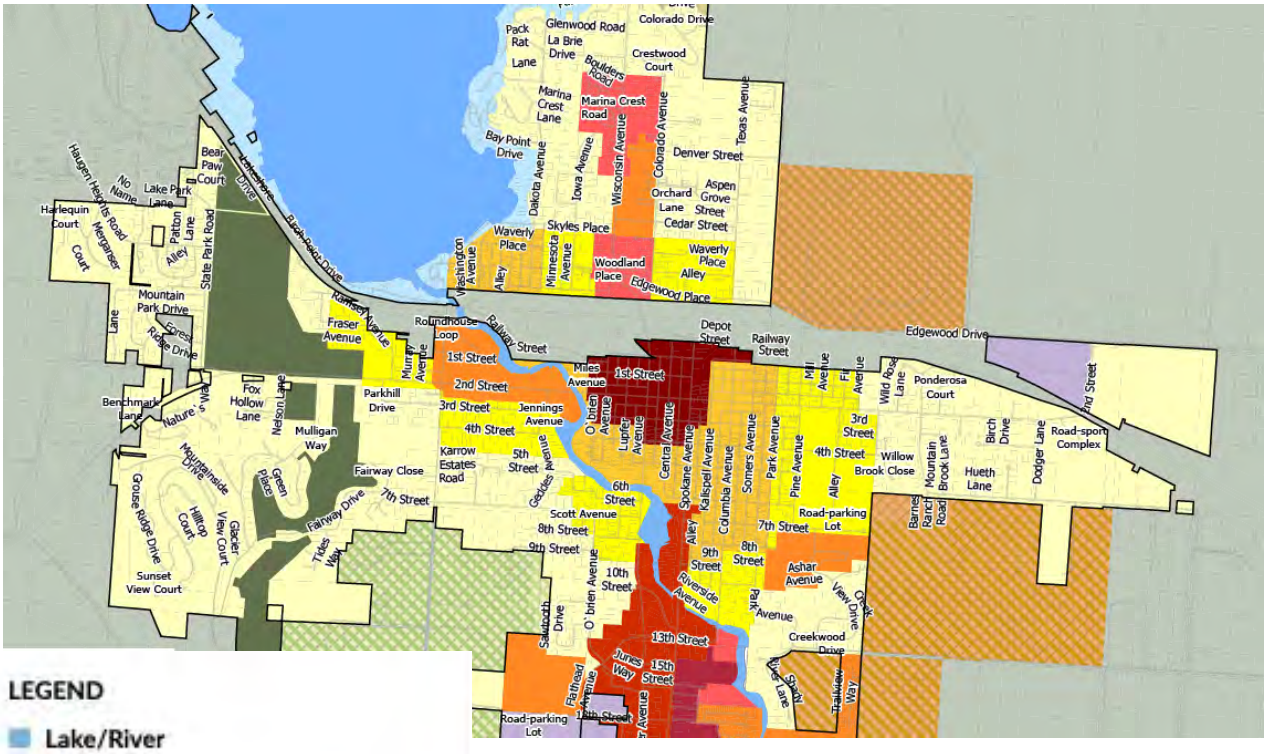
The Future Place Types Map



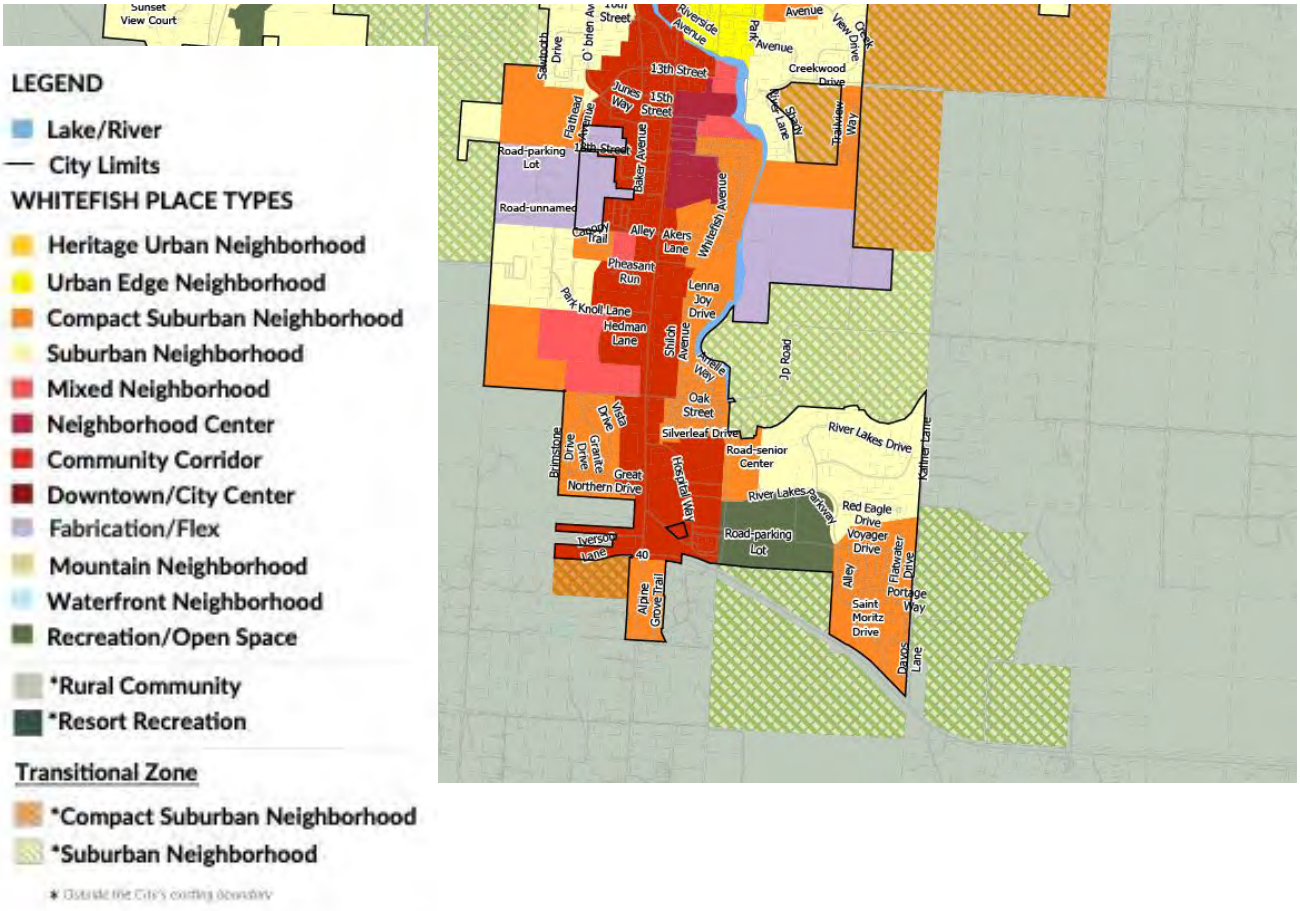
Northern Third of Whitefish



Central Third of Whitefish



Southern Third of Whitefish



PLACE TYPES AND EXISTING ZONING

Place Types and zoning districts serve different but complementary roles in land use planning. Place Types describe the intended character, form, and function of an area, focusing on how places should look and feel over time, including building scale, development patterns, streetscapes, and the relationship between uses. They provide a flexible, long-range framework that helps the community visualize desired outcomes and guide future decisions. Zoning districts, by contrast, are the regulatory tools that implement the plan by establishing legally enforceable standards such as permitted uses, building height, setbacks, and density. While zoning answers the question of what is allowed, Place Types help answer how development should occur and how it should fit within the broader context of the community.

Translating existing zoning districts into Place Types does not follow a one-to-one relationship. In practice, multiple existing zoning districts often share similar development patterns, intensities, and character, and therefore may be consolidated into a single Place Type. This approach allows the growth framework to focus on form, function, and neighborhood character rather than legacy zoning distinctions. The table on the following page outlines the general relationship between Place Types and zoning districts recognizing that there could be exceptions to this based on the context and character of a particular area.

General Relationship Between the Place Types and Zoning Districts

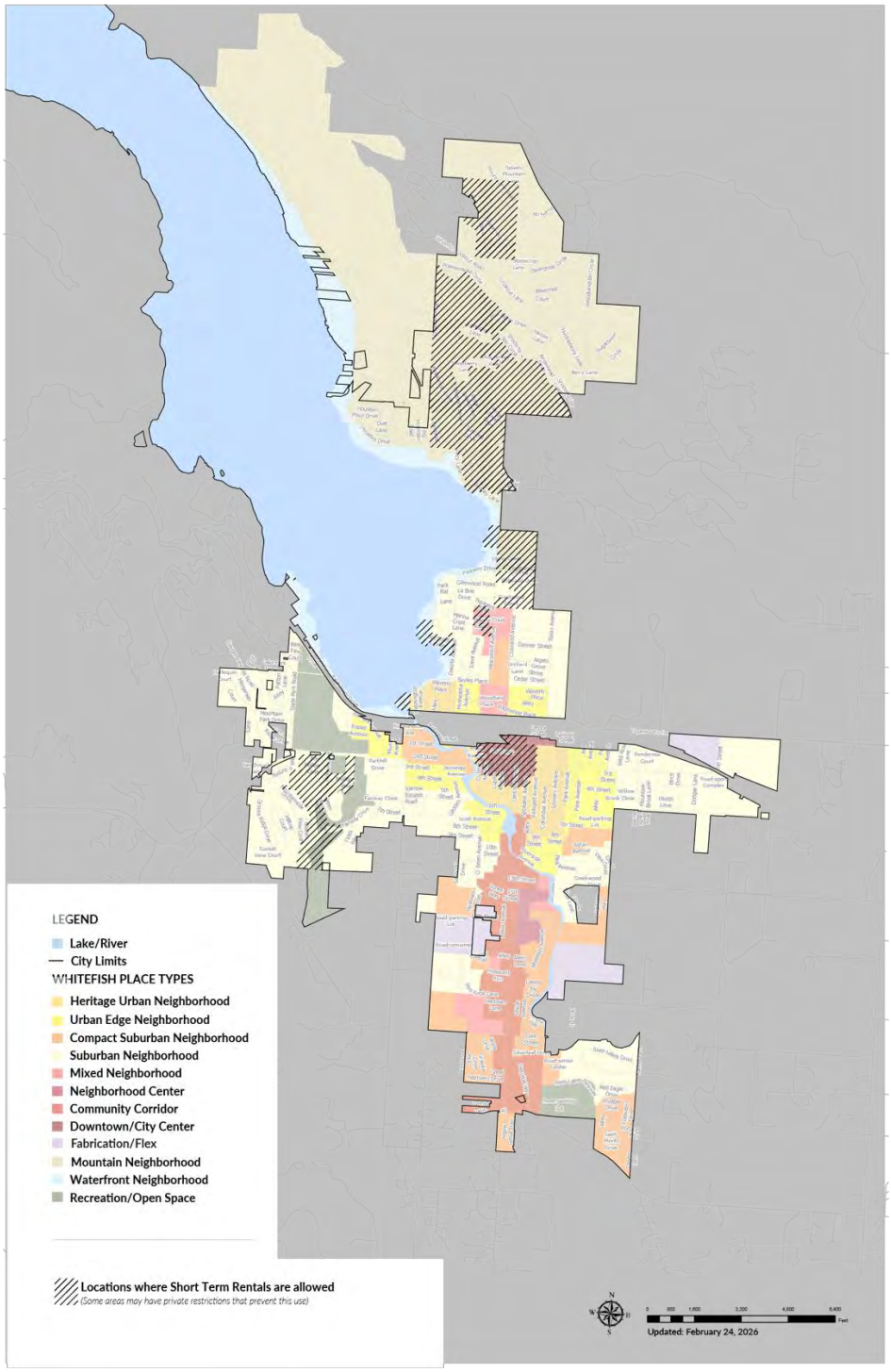
	Heritage Urban Neighborhood	Urban Edge Neighborhood	Waterfront Neighborhood	Compact Suburban Neighborhood	Suburban Neighborhood	Mixed Neighborhood	Neighborhood Center	Community Center	Downtown/City Center	Fabrication/Flex	Mountain Neighborhood	Recreation/ Open Space	*Rural Community	*Resort Recreation
WR-1 (One-family residential)	X	X	X	X										
WR-2 (Two-family residential)	X	X	X	X		X								
WLR (One-family limited residential)					X									
WSR (Suburban residential)					X						X			
WER (Estate residential)					X						X			
WRR-1 (Low density resort residential)					X						X			
WR-3 (Low density multi-family residential)						X	X							
WR-4 (High density multi-family residential)						X	X							
WPUD (Planned unit development)														
WB-1 (Limited business)							X							
WB-2 (Secondary business)								X						
WBSD (Business service)								X						
WB-T (Business transitional district)								X						
WB-3 (General business)									X					
WB-4 (Business Park)										X				
WI (Industrial and warehousing)										X				
WT-3 (Neighborhood mixed use transitional district)										X				
WI-T (Industrial transitional district)										X				
WRR-2 (Medium density resort residential)											X			
WA (Agricultural)													X	
WCR (Country residential)													X	
WRB-1 (Limited resort business)														X
WRB-2 (General resort business)														X
WBMRR (Big Mountain resort residential)														X

SHORT-TERM RENTALS AND LAND USE PLANNING

Short-term rentals (STRs), defined as lodging for periods of less than 30 days, are currently permitted in a limited number of zoning districts in Whitefish, including WB-3, WRB-1, WRB-2, WRR-1, and WRR-2. These locations were intentionally selected to accommodate visitor lodging in areas already oriented toward commercial activity, resort uses, or higher-intensity residential development. Maintaining clear geographic limits on where STRs are allowed helps to ensure that tourism activity is directed to appropriate areas while preserving the function and character of established residential neighborhoods.

Zoning districts that allow short-term rentals may span multiple Place Types, reflecting the fact that STRs are embedded within a variety of existing neighborhood and development contexts rather than being isolated to a single type of place. As a result, STR activity can occur within areas that function as residential neighborhoods, mixed-use districts, or resort-oriented environments, depending on the underlying zoning. This reinforces the importance of carefully managing where STRs are permitted, as their impacts are experienced directly within the fabric of surrounding neighborhoods and can affect housing availability, livability, and community character across different Place Types.

Areas Where STRs Are Currently Allowed Within the City (hatched area)



** Some areas with zoning shown as allowing STRs may have private restrictions that prevent this use.*

Expanding the geographic footprint of STRs is not recommended, as doing so would likely exacerbate existing housing and livability challenges. Short-term rentals can remove housing units from the long-term market, increasing pressure on rental availability and affordability for local residents and the workforce. In addition, higher concentrations of STRs in residential areas can introduce impacts related to noise, parking, and neighborhood turnover that are incompatible with stable neighborhood environments. By limiting STRs to their current zoning districts, the City can continue to support the local tourism economy while protecting neighborhood character, preserving long-term housing supply, and aligning land use decisions with the broader goals of this Community Plan.

IMPACT OF COVENANTS, CODES, AND RESTRICTIONS ON LAND USE

Covenants, Codes, and Restrictions (CC&Rs) can significantly influence land use by establishing privately enforced rules that govern how property within a development may be designed, used, and maintained. These provisions commonly address architectural style, landscaping, building height, and permitted activities, and are often intended to promote visual consistency and protect property values. While CC&Rs can enhance neighborhood character and limit incompatible uses, they may also restrict individual property rights by prohibiting uses or modifications that would otherwise be allowed under local zoning regulations.

CC&Rs are private agreements that are not created, interpreted, or enforced by the City, nor does the City have authority to regulate their adoption. Although such covenants may reduce the maximum theoretical development potential of individual properties, they are unlikely to meaningfully constrain actual development outcomes at a community-wide scale or limit the City's ability to plan for adequate housing, services, or other land uses consistent with this plan.

STEEP SLOPES AND WETLANDS

Consistent with the Montana Land Use Planning Act (MLUPA), the City recognizes steep slopes and wetlands as sensitive environmental features that warrant careful consideration in land use decisions. Development on steep slopes can increase risks related to erosion, slope instability, wildfire behavior, drainage impacts, and the cost and safety of public infrastructure and emergency access. Similarly, wetlands perform critical ecological functions, including flood attenuation, water quality protection, wildlife habitat, and groundwater recharge. The Land Use Plan therefore directs growth away from these areas where feasible and encourages development patterns that respect natural topography and hydrology.

Where development near steep slopes or wetlands is proposed, the City should apply land use designations, zoning standards, and development regulations that minimize disturbance and protect these resources. This may include limitations on development intensity, increased setbacks, clustering or site design techniques that avoid sensitive areas, and requirements for environmental review consistent with state and federal regulations. By guiding development to more suitable locations and preserving these natural features, the City can reduce long-term public costs, enhance environmental resilience, and ensure that future growth occurs in a manner consistent with MLUPA's emphasis on public health, safety, natural resource protection, and orderly development.

CONNECTING THE PUBLIC AND PRIVATE REALM

While Place Types take into account the character of the streetscape, it is helpful for the City to also have a guiding framework or adopted street typology map that clearly defines and describes the City's street types. Such a framework can establish consistent expectations for street design, function, and character across different areas of the community. When aligned with Place Types, a street typology helps ensure that streets support walkability, safety, and multimodal mobility while reinforcing the intended form and character of surrounding development.

What Are Street Types?

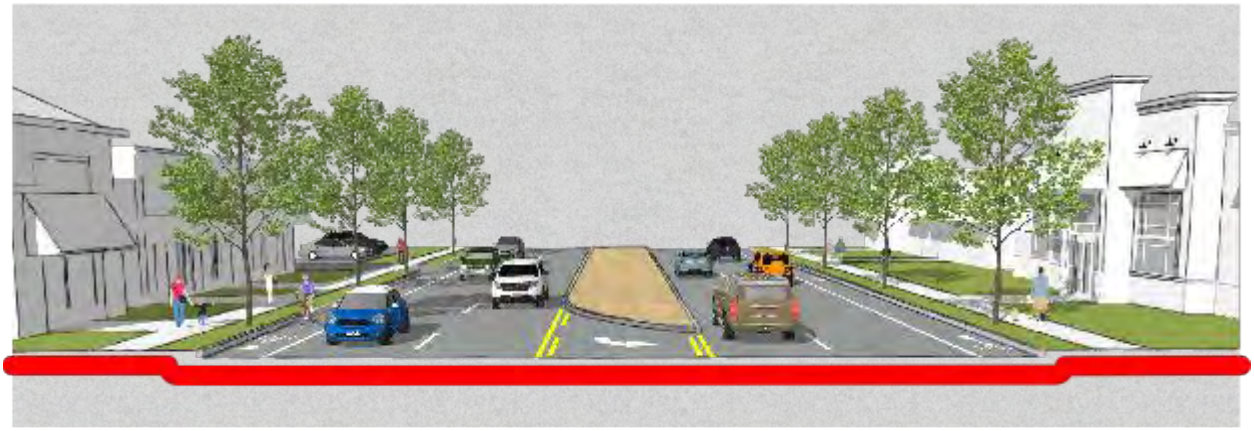
Street Types define how different streets function and feel within the community—linking land use, mobility, and character. Each type combines elements like travel lanes, sidewalks, bike facilities, parking, and street trees to reflect its setting—whether a quiet neighborhood lane, a main street, or a rural connector. Together, the street types create a connected network that supports safe travel for all users and reinforces the identity of each place.

Regional Streets

Regional streets feature the highest traffic volumes and speeds. Efficient and safe movement of all modes of travel should be prioritized heavily for this type, given the volume and speed traffic. This should be done while supporting quality of place as much as possible. Ideally, over time, most regional streets will include facilities to safely accommodate bicyclists and pedestrians.

Typical streetscape components:

- Travel lanes and a raised median
- Bicycle facilities
- Sidewalks
- Tree lawns and street trees



Community Streets

Community streets feature lower traffic volumes and speeds than regional streets and should be positioned toward efficient and safe movement with sensitivity to a diverse range of place type contexts. These streets typically provide on-street parking as well, particularly as they approach the City's downtown. Ideally, over time, most community streets could also include facilities to safely accommodate bicyclists.

Typical streetscape components:

- Travel lanes
- On-street parking
- Sidewalks
- Street trees with tree grates

District Streets

District streets also feature lower volumes and speeds than regional streets, but they tend to cater more to residential and neighborhood uses. The district streets often include bicycle facilities and connect intimately to residential and neighborhood streets. Typical streetscape components:

- Travel lanes
- Bicycle facilities
- Sidewalks
- Tree lawns and street trees

Downtown Streets

Downtown streets are the streets with the most urban context. Development and streetscape elements should cater more to pedestrians and bicyclists and should include small building setbacks, street trees, high-visibility crosswalks, bicycle facilities, and other features that promote a walkable environment. A two-way cycle track on one side of a given downtown street could be utilized instead of bike lanes on both sides of a street.

Typical streetscape components:

- Travel lanes
- On-street parking
- Bicycle facilities
- Sidewalks
- Street trees with tree grates

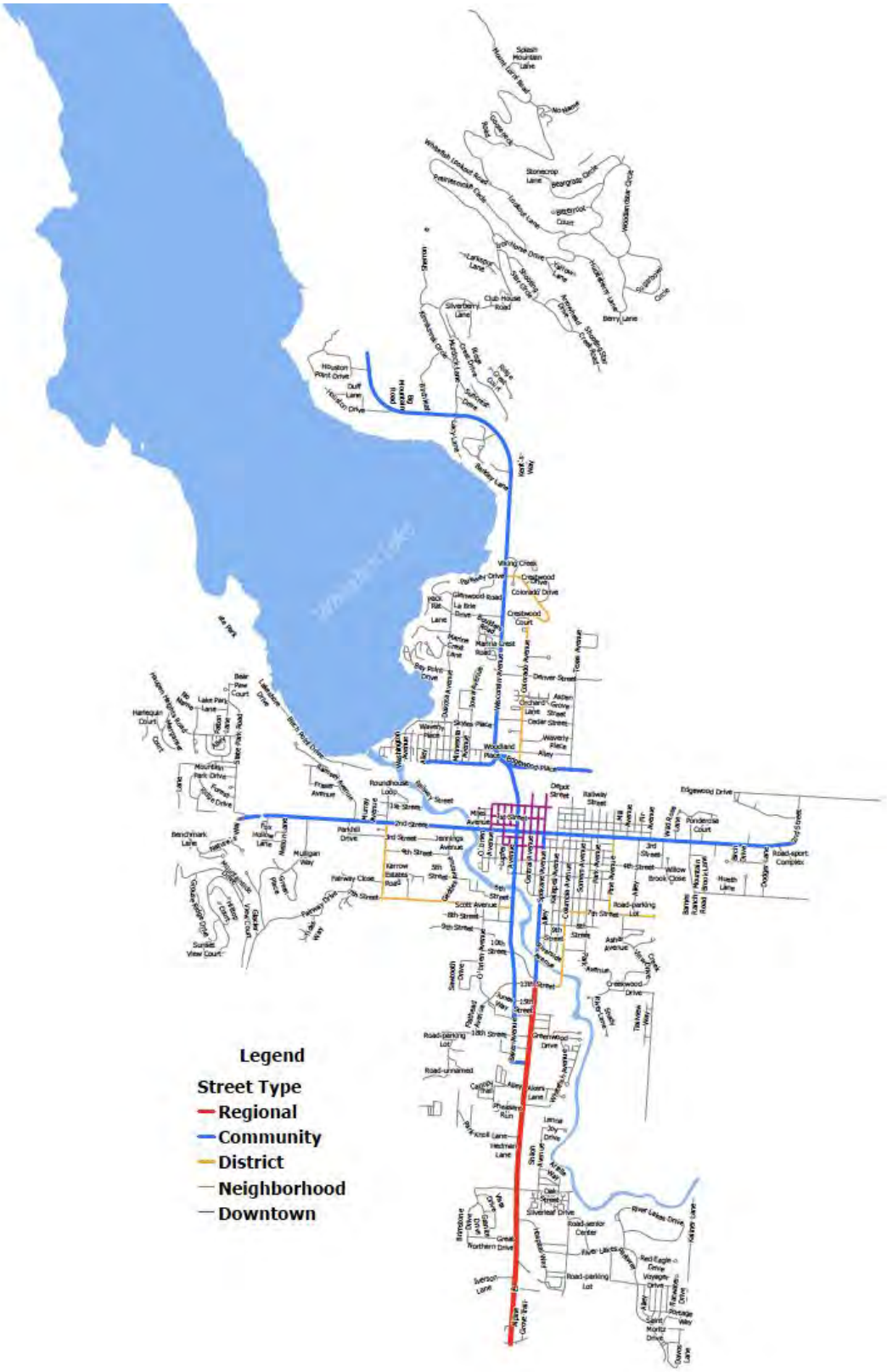
Neighborhood Streets

Neighborhood streets carry the lowest traffic volumes and speeds and most of the time are found in a residential neighborhood context. Development and streetscape improvements should be sensitive to a residential context and aim for a shared use of the street between motorists, pedestrians and bicyclists. Many existing neighborhood streets permit and should continue to permit on-street parking on both sides. In some areas, a single 10-feet multi-use trail can substitute for sidewalks to provide pedestrian and bicycle access on one side of the street.

Typical streetscape components:

- Travel lanes
- Sidewalks/Pedestrian Space
- Tree lawns and street trees

Street Types Map



STRATEGIES FOR IMPLEMENTING THE LAND USE PLAN

Zoning is the primary regulatory tool for implementing the Community Plan and should be updated to reflect the goals, recommendations, and strategies outlined in this plan. While the Community Plan provides long-term guidance and expresses the community's vision, it is non-binding in nature; without corresponding updates to the zoning code, the plan's policies cannot be fully realized or enforced through development review.

1. Zoning Ordinance Update

   To fully implement the vision, policies, and place-based framework outlined in this Land Use Plan, the City of Whitefish should pursue a comprehensive update or full rewrite of the Zoning Ordinance. While MLUPA requires a city's Zoning Ordinance to be compliant with the new state statute, a coordinated and complete rewrite would provide the clearest and most effective path to aligning zoning regulations with the plan's recommendations, ensuring consistency with MLUPA, improving predictability, and better translating community character objectives into clear development standards.

Growth discussions in Whitefish are inseparable from the ongoing challenge of providing workforce housing. According to projections from the Montana Department of Commerce, the community is expected to need approximately 2,100 new housing units by 2045. The 2025 Housing Needs Assessment found that roughly three-quarters of housing demand (76%) between 2024 and 2034 is for households earning at or below 120% of Area Family Income ($88,400). When those proportions are extended to the 2045 planning horizon, consistent with MLUPA requirements, it suggests that approximately 1,600 of the 2,100 needed units should serve lower- and middle-income households.

2. Grow Inward and Target Large Lot Areas for Increased Density and Housing Variety

   Based on community input summarized in the Public Engagement section of this Land Use Plan, residents generally expressed support for higher-density development in newly developed neighborhoods, with preferences varying by location and place type, including Compact Suburban, Mixed Neighborhood, and Neighborhood Center development patterns. Specifically:

   - Location C emerged as the most favored growth area, with more than half of participants selecting it as their top choice. Of those respondents, over

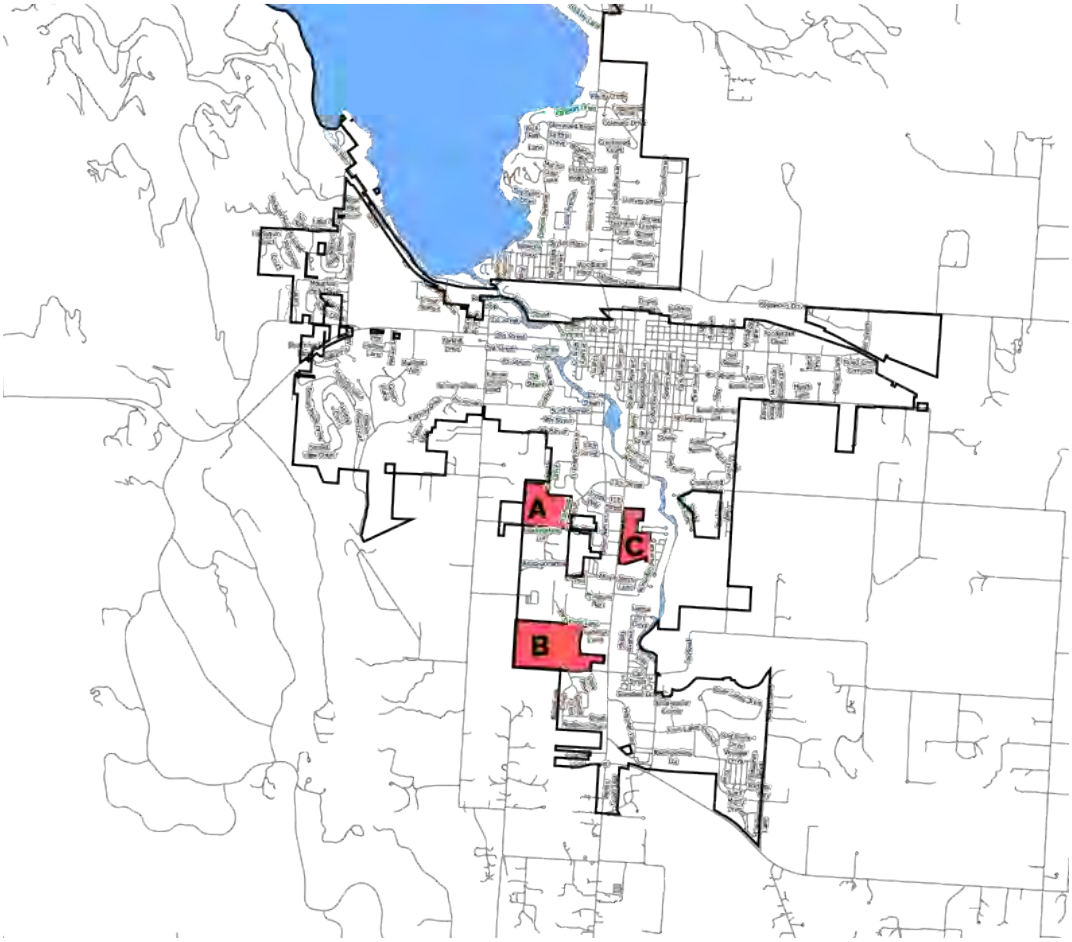
two-thirds recommended the Neighborhood Center place type for this location.

- Locations A and B were most frequently identified as second-choice growth areas, each receiving support from more than one-third of participants.

    - For Location A, over 40 percent of respondents recommended the Compact Suburban place type.
    - For Location B, more than 50 percent recommended the Mixed Neighborhood place type.

Given these recommendations, Locations A, B, and C illustrated on the map are recommended as priority areas for accommodating future growth.

Locations to Accommodate Growth Within the City's Existing Boundary



Together, the three locations comprise approximately 115 acres and offer opportunities for coordinated, master-planned development that reflects the community-supported characteristics of these place types. To better understand how thoughtfully planned development in these areas could contribute to meeting Whitefish's housing needs, several illustrative scenarios were evaluated using a range of housing types and development intensities. The percentages illustrated below generally reflect the Mixed Neighborhood place type. This scenario is conceptual and may be adjusted to respond to site-specific conditions and future community input.

Overall, participants expressed a preference for a Compact Suburban place type for Location A, a Mixed Neighborhood place type at Location B, and a slightly more intensive Neighborhood Center place type at Location C. It is recommended that any mixed-use or commercial uses proposed within a Mixed Neighborhood place type, such as Locations B or C, be located along US 93 or fronted toward US 93 or future Baker Avenue to ensure improved market visibility and to reduce possible traffic concerns if such uses were located deeper into the development site.

An Example of Land Uses Within the Mixed Neighborhood Place Type for Locations A, B, and C

Suburban Townhome	35.0%
Small Lot SF Detached	25.0%
Standard Multi-family	15.0%
Local Commercial - Mixed use	5.0%
Garden Apartment	5.0%
Parks, Open Space, Other	15.0%
	100%

These inputs indicate that a thoughtfully designed, higher-density development approach on these 115 acres could produce approximately 2,000 dwelling units and support nearly 3,500 residents, reinforcing the role of targeted growth areas in meeting the Montana Department of Commerce's projected housing demand of 2,100 units by 2045

As growth within the City's existing boundaries is realized - and only after priority infill and redevelopment areas have been substantially developed - the City may consider annexation as a longer-term growth strategy. Annexation should be approached deliberately and in a manner consistent with the Community Plan, ensuring that expansion supports orderly development, efficient service delivery, and community character. To guide this process, annexation decisions should follow a clear plan that outlines growth sequencing, identifies targeted areas, and establishes expectations for the type and form of development envisioned for annexed lands.

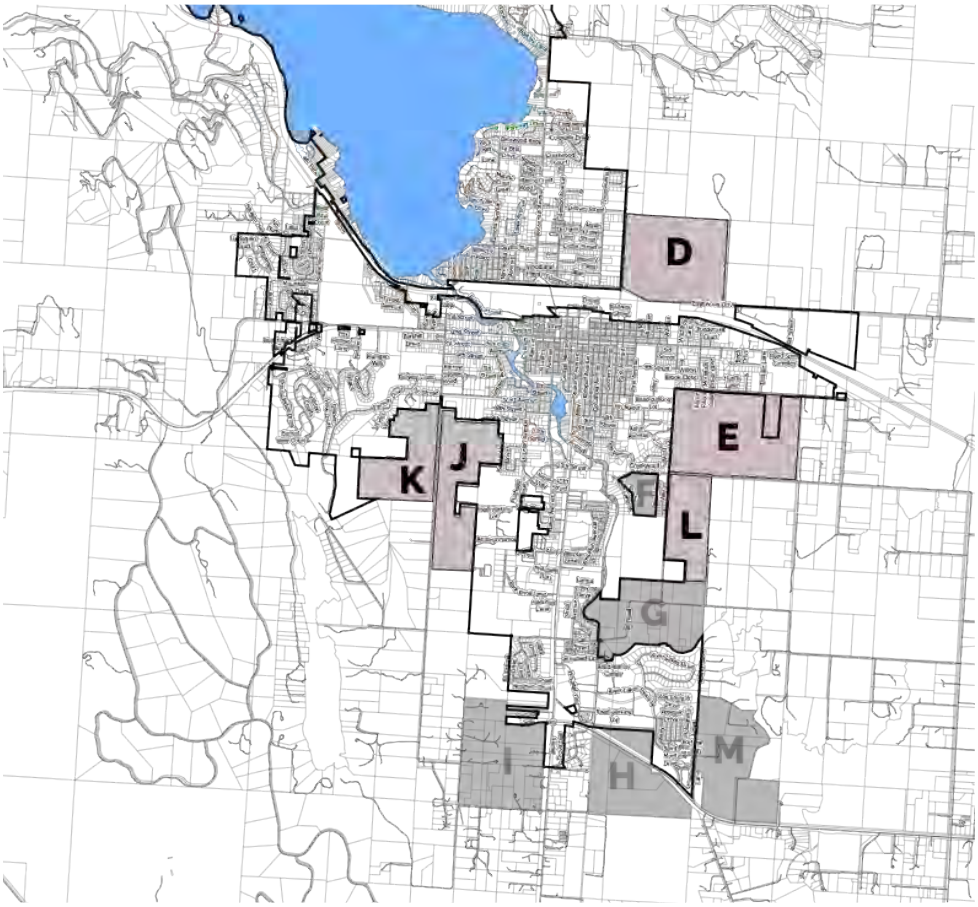
3. Prioritize Voluntary Annexations Based Upon Defined Criteria and Only After Targeted Areas Have Been Developed or Have Failed to be Developed

   Based on community input summarized in the Place-Based Approach section of this Land Use Plan, residents generally expressed support for the Compact Suburban place type in select locations outside the City's existing boundary (identified as Locations D, E, and J on the map). This was the input from the initial round of community input in November 2025. A second round of community input in January 2026 reviewed Locations K, L, and M and resulted in majority support for Locations K and L in addition to D, E, and J.

   These locations have been identified as areas with potential long-term growth and annexation opportunities due to their proximity to existing neighborhoods, City utilities, schools, transportation networks, or other logical growth factors such as topography or the presence of underutilized land. While annexation of these areas may be unlikely in the near term, over time and as the City grows, the City Council should use clearly defined criteria to evaluate annexation requests on a case-by-case basis.

All of these locations are either designated as Compact Suburban or Suburban Place Types on the Future Place Types Map on p. 35 and all may be considered once development has been exhausted within the City's boundary as outlined in Strategy #2 above. While future Place Types have been proposed for all ten areas considered for annexation, Locations D, E, J, K and L, or incremental portions thereof, should be the first five areas considered for annexation. These Place Types are based on the contiguous or nearby neighborhood context and the Community Plan's overall support for higher density development to adequately accommodate future growth. These areas should only be considered based upon the Process and Criteria for Annexation as outlined on page 59. Any consideration of annexation for these areas would be voluntary in nature and require a formal petition by the affected property owner(s), consistent with state law.

Locations to Accommodate Growth Outside the City's Existing Boundary



Locations D, E, J, K, and L encompass approximately 700 acres. Based on a scenario planning exercise that applied the Compact Suburban place type (identified by a majority of community participants as the preferred option) these areas could accommodate nearly 5,900 housing units and support a population of more than 11,000 residents. While these five locations emerged as the community's initial recommendations for potential annexation areas to accommodate growth once targeted large lot infill and gentle infill throughout the community (e.g., duplexes, triplexes, townhomes, and ADUs recommended throughout the community per the assigned Place Types) has been fulfilled, there may be other areas outside the city that also offer opportunities for annexation. Areas D, E, J, K, and L are all recommended as Compact Suburban or Suburban place types on the Future Place Types Map on page 35.

An Example of Land Uses Within the Compact Suburban Place Type for Locations D, E, J, K, and L

Small Lot SF Detached	20.0%
I Medium Lot SF Detached	15.0%
Suburban Townhome	12.5%
Large Lot SF Detached	12.5%
Suburban Multifamily	7.5%
Very Small Lot SF Detached	5.0%
Garden Apartment	2.5%
Parks, Open Space, Low Intensity, Commercial, School, Other	25.0%
	100.0%

It is noteworthy that for Locations J and K, particularly the area near Karrow Avenue, a majority of participants indicated that if this area were to be annexed into Whitefish, it would be most appropriate for the Neighborhood Center place type. While Karrow Avenue is centrally located and received the strongest overall support for annexation among the three preferred locations (D, E, and J) in the initial round of community input, it is also the most heavily developed of the five locations, with numerous large, estate-style residential lots already in place.

The area north of the City, including Whitefish Mountain Resort, has been considered for annexation periodically over the years. Prior to moving forward, the City should complete a cost–benefit analysis to better understand:

- Fiscal impacts
- Legal and financial risks
- Infrastructure and service obligations
- Housing and workforce implications
- Environmental and land management considerations

Annexation of the Resort should be evaluated not only in terms of near-term fiscal return, but also for its long-term implications related to growth management, infrastructure responsibilities, and alignment with the community's vision.

Process and Criteria for Annexation

To accommodate long-term growth while avoiding sprawl, the City should prioritize development within its existing boundaries before considering large area annexations. At any given time, no more than one or two identified annexation areas should be actively considered or advanced, ensuring that growth remains focused, orderly, and fiscally responsible. Once Location D, E, J, K, or L (or a portion thereof) has been annexed, the City should generally only consider subsequent large annexations after reasonable opportunities for infill and redevelopment within the City have been pursued and/or completed, and shall be prioritized based on the following general criteria:

- The proposed annexation provides transportation or roadway connections that help complete the City's planned transportation network.
- The proposed annexation facilitates critical infrastructure improvements that benefit the community as a whole
- The proposed annexation includes dedicated workforce housing units.

Development within any annexation area should be designed to ensure a logical and compatible transition between the City's existing development pattern and the Rural Community place type character that generally exists beyond the City's boundary.

As part of this approach, the City should monitor identified infill and large-lot opportunity sites. If property owners within these areas have not submitted development plans or initiated construction within two to three years of plan adoption or zoning alignment, the City should begin to evaluate and prioritize strategic annexation areas that are contiguous, infrastructure-ready, and consistent with the Land Use Plan. This sequencing framework ensures infill development is encouraged first, while providing a clear and transparent pathway for annexation when additional land is needed to meet community housing and growth needs. Small scale annexations for individual property owners, especially to connect to city sewer services or to provide needed housing, should continue to be encouraged.

With the adoption of the new Future Place Types Map and the recommended Place Types for targeted growth areas and potential future annexation areas, the City's existing zoning map will need to be updated to align with this framework.

4. Update the Zoning Map to Match Place Types

   Updating the zoning map will ensure regulatory consistency with the Land Use Plan, provide clearer guidance for future development, and support a more predictable and efficient implementation of the City's Community Plan. The City's existing Zoning Map includes numerous zoning districts that are highly use-specific, several of which may be appropriate for consolidation. Specifically, a zoning district that allows for small lot or cottage development should be developed that would align with the Compact Suburban and/or Mixed Neighborhood Place Type. In addition, the creation of new zoning districts should be considered to better accommodate locally scaled mixed-use development, particularly in support of the new Neighborhood Center place type.

The adoption of the Montana Land Use Planning Act (MLUPA) in 2023 (SB 382), followed by additional state legislation in 2025 (SB 243) requiring cities to allow buildings up to 60 feet in height within downtown, heavy commercial, and industrial districts, represents a significant shift in how land use planning is conducted in Whitefish. These state mandates require the City to accommodate additional development capacity while remaining consistent with community values. The following is intended to ensure compliance with state law, provide a clear framework for managing future growth, and—most importantly - protect the character, scale, and quality of life that define Whitefish.

5. Protect the Character and Scale of Downtown

   The Downtown area is currently zoned WB-3 General Business District and has a maximum height allowance of 45 feet (3 stories). In accordance with SB 243, the following zoning change, individually or collectively, is recommended to ensure the character of Downtown is preserved while meeting the requirements of the new state legislation:

   1. Clearly define height allowances

      - Allow a maximum of 60 feet (or 4 stories maximum) by right and use form-based standards (build-to lines, step backs, lot coverage limits, floorplate caps) that allow for up to 60', or 4 stories, but ensure the character of Downtown is maintained. Possible tools:

        - Upper-story step back requirements, after 2–3 stories
        - Maximum floorplate size per story

    - Incentives for sloped roof or articulated massing requirements
    - Reduced lot coverage allowance for buildings that exceed 45 feet

- 60-foot allowance for vacant lots, subject to any/all of the tools, but 45-foot allowance remains in effect for existing buildings, including those demolished after the date of the Growth Plan adoption.

2. Limit “Uses” Above 45 feet or 3 Stories

    - Multi-family and Mixed-Use development allowed up to 60 feet or 4 stories
    - Commercial (inclusive of short-term rentals) shall be limited to 45 feet or 3 stories

3. Redefine “Downtown” into Sub-Areas (Don’t Treat It as One Thing)

    - Instead of one Downtown district, create sub-districts with different intents. Some possible sub-areas for Downtown Whitefish:
        - Historic Core (Central Avenue and Railway District)
            - Strongest character protections
            - 2–3 story prevailing height
        - Downtown Transition Zone
            - 3–4 stories possible
            - More flexible massing
        - Downtown Edge / Gateway Areas
            - 60 feet (4 stories) allowed subject to the appropriate transitions from single-family residential development

The Montana Land Use Planning Act (MLUPA) and subsequent state legislation require cities to allow multi-unit residential development in commercial zoning districts and permit buildings up to 60 feet in height in designated “heavy commercial” areas. To comply with these requirements while preserving Whitefish’s distinct community character, the City should carefully evaluate and refine its zoning framework. This includes clearly defining the intent, function, and development expectations of each zoning district and adopting precise, descriptive district names that accurately reflect the desired scale, intensity, and character of development. Thoughtful zoning classification and naming will help ensure state mandates are implemented in a manner that is predictable, context-sensitive, and aligned with the community’s long-term vision.

6. Consider Updated Zoning District Naming to Clearly Define the Intensity of the Commercial Zoning Districts

Pursuant to the new state legislation, SB 243, zoning regulations in municipalities meeting the requirements of subsection 76-2-304(4)(a), the City:

1. *Shall allow as a permitted use multiple-unit dwellings and mixed-use developments that include multiple-unit dwellings on a parcel or lot that:*

(i) has a will-serve letter from both a municipal water system and a municipal sewer system; and
(ii) is located in a commercial zone.

Recommended Action:

Recent state legislation requires municipalities to allow multiple-unit dwellings and mixed-use development in commercial zoning districts. For purposes of the legislation, a *multiple-unit dwelling* is defined as a building containing five or more dwelling units, and *mixed-use* is defined as a development combining residential and commercial uses, where the commercial component is located on the ground floor and comprises less than 50 percent of the total building floor area. The legislation, however, leaves the definition of "commercial" zoning districts somewhat ambiguous.

Within Whitefish, the WB-1 (Limited Business) and WB-3 (General Business) districts already allow a range of residential uses. To align with state requirements while maintaining local control, the City should consider revising these districts to explicitly allow residential development up to the minimum threshold required by state law (e.g., five dwelling units). Additional density beyond that baseline should be guided through the Legacy Homes Program, using incentives to direct increased intensity to locations where it is appropriate and aligned with community objectives.

The same approach should be considered for the WB-2 (Secondary Business) zoning district that currently allows multiple-unit dwellings. Any revisions to WB-2 should be carefully calibrated to ensure that the City remains an active partner in shaping development outcomes. As with other commercial districts, increased residential density in the WB-2 zoning district should be paired with incentives and standards—such as those

provided through the Legacy Homes Program—to support workforce housing and ensure compatibility with surrounding areas.

Pursuant to the new state legislation, SB 243, zoning regulations in municipalities meeting the requirements of subsection 76-2-304(4)(a), the City:

May not include a requirement to provide a height restriction of less than 60 feet on buildings that are located in downtown commercial, heavy commercial, or industrial zones.

Recommended Action:

Given the lack of clarity in state law regarding the intended definition of "heavy commercial," the City should undertake a comprehensive review of its existing commercial zoning districts to ensure consistency with both statutory requirements and community character objectives. This review should evaluate whether current district classifications accurately reflect the intensity, function, and desired form of development envisioned for each area.

By way of example, the WB-2 (Secondary Business) district - which extends from the southern gateway along US 93 toward Downtown and represents the City's largest commercial zoning footprint - warrants particular attention. The City should consider reclassifying WB-2 as a "Large Lot Suburban Light Commercial" zoning district, or similar designation, to avoid the unintended consequence of continuous 60-foot-tall buildings forming a visually imposing wall along this primary gateway corridor if the zoning designation is considered a "heavy commercial" designation pursuant to MLUPA.

Based on community input, there are specific locations along or adjacent to the corridor that may be appropriate for targeted taller buildings to accommodate growth, including much-needed workforce housing. Height allowances in these areas should be strategically calibrated and aligned with incentive programs such as the Legacy Homes Program, ensuring that increased development intensity delivers clear public benefits.

Absent such calibration, allowing 60-foot buildings by right along the US 93 corridor could result in large-scale, market-rate multifamily development without adequate mechanisms to ensure that a meaningful share of units

serve workforce housing needs and contribute positively to community character.

The neighborhoods surrounding the Downtown generally fall under the Heritage Urban Neighborhood place type, and generally zoned WR-2 Two-Family Residential District, have a long history as the City's earliest neighborhoods during the railroad and logging years. Community sentiment has generally been supportive of providing some protections for these neighborhoods as concerns grow that more tear-downs-and-rebuilds will alter the original fabric and character of these neighborhoods.

7. Create Character-based Standards for the Zoning Districts that Are Contained Within the Heritage Urban Neighborhood Place Type

   While the residential areas identified as Heritage Urban Neighborhoods are not formally designated as historic under Department of the Interior criteria, they represent some of the oldest neighborhoods in the city. Their relatively small lot sizes and consistent pattern of modest, small-scale homes have created a distinctly urban residential character that warrants thoughtful protection.

   To preserve this character over time, the City may consider the following strategies:

   - Establish a new zoning designation tailored to these neighborhoods that prioritizes compatibility with existing development patterns. Potential standards could include:
     - Reducing maximum building height from 35 feet to 28 feet to better align with the predominantly one- to two-story neighborhood context.
     - Limiting building footprint expansion to a maximum of 120% of an existing structure's footprint for projects involving demolition and replacement.
     - Restricting lot size increases or lot consolidations to prevent out-of-scale development and ensure new construction remains consistent with the established neighborhood fabric.

MLUPA does not eliminate the use of conditional uses; however, it requires that permitted uses, residential uses in particular, be approved administratively and limits the use of discretionary review as a substitute for objective development standards. Moving forward,

the City should evaluate where conditional uses remain appropriate and ensure that approval criteria are clear, objective, and consistent with state law.

8. Refine Conditional Use Allowances by Zoning District

   Rather than eliminating conditional uses entirely, the City should modernize the use regulations in the zoning ordinance by streamlining and clarifying when discretionary review is truly necessary. This may be achieved by:

   - Reducing the overall number of conditional uses in zoning districts
   - Converting common, predictable, and low-impact uses to permitted uses
   - Replacing discretionary conditional use criteria with clear, objective development standards to address anticipated negative impacts
   - Reserving conditional use permits for site-specific or impact-driven uses, such as large-scale commercial, infrastructure, and heavy industrial activities

   This approach supports MLUPA's core intent by promoting "predictable, transparent, and legally defensible" land use decisions, while still allowing the City to address impacts where discretion is warranted.

While MLUPA allows communities to continue architectural and design review based on health and safety concerns, cities can no longer use an appointed board made up of community members who are not part of municipal staff. All reviews must be completed by "in-house" staff. The legislation encourages clear, predictable design standards that are adopted through public process and applied consistently, rather than case-by-case subjective review.

9. Integrate Design and Development Standards into the Zoning Ordinance

   Several core design and development standards contained in the Architectural Review Standards, recently updated in December 2025, should be incorporated into the City's zoning code. Integrating these standards would help ensure continued high-quality development, improve regulatory clarity, and meet MLUPA and other state statutes that require the removal of the Architectural Review Board.

Land use planning in and around Whitefish should be approached through a regional lens to ensure a cohesive, coordinated strategy for both development and conservation.

10. Collaborate Closely with Neighboring Jurisdictions to Plan Regionally

A regional focus allows the City to collaborate with neighboring jurisdictions, agencies, and stakeholders to address shared issues such as housing demand, transportation, environmental resources, and growth pressures. By aligning local planning efforts with Flathead County, Kalispell, and Columbia Falls, the region can more effectively manage growth patterns, protect critical landscapes, and support long-term community and economic resilience. Priority areas for coordination could include improved controls to prevent corridor sprawl, shared strategies to acquire or preserve open space, and collaborative consideration of growth boundaries or other growth-management tools.

LAND USE PLAN AMENDMENT PROCESS

The Land Use Plan is intended to provide long-term guidance for land use and growth decisions in Whitefish. While the plan should be reviewed periodically to ensure it remains relevant, amendments should be considered carefully and supported by clear findings to maintain consistency, transparency, and public trust. Requests to amend the Land Use Plan should follow the steps outlined below.

1. Pre-Application Conference

An applicant requesting a Land Use Plan amendment should first meet with City staff to discuss the proposal, applicable policies, and consistency with the overall Community Plan, the Housing Element, and MLUPA requirements. This meeting will clarify expectations, identify required materials, and determine whether the request warrants further consideration.

2. Application Submittal

Amendment requests shall be submitted in writing and include:

- A description of the proposed amendment and affected area
- The rationale for the request, including how conditions have changed since plan adoption
- An analysis of consistency with the Community Plan's goals, land use framework, and place-based approach
- An assessment of impacts on housing, infrastructure, transportation, environmental resources, and community character

3. Staff Review and Analysis

City staff will review the request for completeness and evaluate it against the adopted Land Use Plan, Community Plan objectives, and applicable MLUPA criteria. Staff will prepare a written analysis addressing whether the amendment:

- Advances the intent of the Community Plan
- Supports orderly and efficient growth
- Is consistent with infrastructure capacity and public services
- Maintains compatibility with surrounding land uses and place types

4. Public Engagement

Amendments shall be subject to public notice and engagement consistent with MLUPA and local procedures. This may include public workshops, Planning Commission hearings, or other outreach efforts, depending on the scope and potential impact of the amendment.

5. Planning Commission Review

The Planning Commission will review the proposed amendment, staff analysis, and public input, and make a recommendation to the City Council based on adopted criteria and findings.

6. City Council Action

The City Council will consider the Planning Commission recommendation and take final action on the proposed amendment. Approval should be based on clear findings demonstrating that the amendment is consistent with the Community Plan's long-term vision and supported by documented changes in conditions, policy direction, or community needs.

7. Limitation on Frequency

To maintain plan stability, Land Use Plan amendments should generally be considered no more than once per year, unless the City determines that an immediate amendment is necessary to address unforeseen circumstances, compliance with state law, or significant community impacts.

GUIDING PRINCIPLE FOR LAND USE PLAN AMENDMENTS

Land Use Plan amendments are intended to respond to demonstrable changes in conditions, not to serve as a substitute for rezoning or site-specific development negotiations. Amendments should reinforce the plan's place-based framework and long-term vision while allowing the City to adapt responsibly over time.

Land Use Plan Amendment Approval Criteria

In considering whether to approve a Land Use Plan amendment, the Planning Commission and City Council should evaluate the request against the following criteria. An amendment should generally be approved only when it meets most or all of these standards.

- Consistency with Community Plan Goals
  The proposed amendment is consistent with the overall vision, goals, and guiding principles of the Community Plan, including policies related to growth management, housing, community character, environmental stewardship, and economic vitality.

- Alignment with the Land Use Framework
  The amendment supports the adopted land use framework, including place-based patterns, transition areas, and growth sequencing, and does not undermine the integrity of the plan as a whole.

- Demonstrated Change in Conditions
  The request is supported by evidence of changed circumstances since plan adoption, such as updated population or housing projections, infrastructure investments, environmental constraints, or changes in state law.

- Orderly and Efficient Growth
  The amendment promotes compact, efficient development and avoids creating fragmented growth patterns or premature expansion that would increase infrastructure or service costs.

- Infrastructure and Public Services Capacity
  Existing or planned infrastructure and public services (e.g., water, sewer, transportation, fire, and emergency services) are adequate to support the proposed change, or a clear plan exists to provide such services in a fiscally responsible manner.

- Housing and Community Needs
  The amendment supports the City's ability to address identified housing needs, including workforce and affordable housing, without compromising established neighborhoods or community character.

- Compatibility with Surrounding Areas
  The amendment provides appropriate transitions in land use intensity, scale, and character to adjacent neighborhoods, rural lands, or natural areas.

- Environmental and Resource Protection
  The amendment avoids or mitigates adverse impacts to natural resources, wildlife habitat, water quality, floodplains, and scenic or recreational assets.

- Public Input and Community Support
  The amendment has been reviewed through a public engagement process consistent with MLUPA, and community input has been meaningfully considered.

- Not a Substitute for Rezoning or Site-Specific Relief
  The amendment is not intended solely to facilitate a single development proposal or to bypass zoning or development standards that can be addressed through other regulatory processes.

Finding Requirement

Approval of a Land Use Plan amendment should be supported by written findings that clearly address the applicable criteria above and demonstrate how the amendment advances the long-term public interest of the community.

SUMMARY

The land use plan establishes a clear, place-based framework to guide how Whitefish grows over the next 20 years while protecting the community's character, natural setting, and quality of life. In response to post-pandemic growth pressures and the requirements of the Montana Land Use Planning Act (MLUPA), the plan shifts the focus from whether growth should occur to how and where it can be accommodated responsibly. It emphasizes directing growth inward, making efficient use of existing infrastructure, and identifying targeted areas for reinvestment, infill, and—where appropriate—voluntary annexation.

Grounded in extensive community input, the plan balances the need to address workforce housing and long-term housing demand with the desire to preserve Whitefish's small-town character and surrounding landscapes. By using place-based guidance, calibrated zoning strategies, and clear transition standards at community edges, the plan provides a predictable and defensible framework for decision-making. Together, these policies position the City as an active partner in shaping future development—supporting housing choice, environmental stewardship, and economic resilience—while ensuring that growth reinforces, rather than erodes, what makes Whitefish distinctive.

HOUSING BACKGROUND

OVERVIEW OF THE NATIONAL HOUSING CRISIS

The Great Recession of 2008 was caused by unregulated predatory mortgage lending, massive amounts of homeowner debt and a collapse in home prices. This recession resulted in between six to eight million American households losing their homes to foreclosure and being forced into home rentals[30]. By 2012, the housing market had mostly recovered, with some of the lowest interest rates being recorded just prior to the Covid-19 pandemic. When the pandemic occurred (2020), stalled construction, low interest rates, expanded unemployment benefits and work from home options led to a decrease in inventory which drove up home prices. This resulted in more residents renting, with increases in rent costs and rent in many cities outpacing income growth. Millions of Americans now spend more than 30% of their income on housing, with homeownership increasingly out of reach for younger and lower-income households.

OVERVIEW OF MONTANA'S HOUSING CRISIS

Montana's housing prices retained value better than many states during the 2008 financial crisis due to Montana's locational desirability and number of already well-established retirees and empty nesters choosing to move here. However, recent in-migration to Montana has significantly intensified the state's housing crisis by driving up demand in communities already struggling with limited housing supply. This became particularly damaging during the Covid-19 pandemic as remote work, the desire to flee urban centers for mountain communities and lifestyle shifts drew new residents to Montana's scenic towns and rural areas. Home prices surged - greatly outpacing local incomes and pushing longtime residents out of the market.

This perfect storm of heightened demand, constrained supply, high interest rates and workforce wages could not keep up with increased housing costs. This deepened housing challenges for local residents and widened the gap between housing availability and need. This is particularly pertinent in Whitefish, where the average home price has tripled since 2019 (just prior to the pandemic) but the median household income in 2024 was approximately only $71,000.

[30] Source: US Government Accountability Office, https://www.gao.gov/blog/homeownership-during-recession

MONTANA LAND USE PLANNING ACT HOUSING REQUIREMENTS

On May 17, 2023, Governor Gianforte signed Senate Bill 382, known as the Montana Land Use Planning Act (MLUPA, MCA Title 76-500). MLUPA gives particular attention to housing. It requires a qualifying city to project its anticipated population over the next 20 years, identify and analyze existing and projected housing needs for the projected population and provide regulations that allow for the rehabilitation, improvement, or development of the number of housing units needed. The jurisdiction is required to inventory the existing housing stock, analyze constraints to housing development, and describe what actions are being taken to provide the necessary housing. Progress toward the construction of the housing units identified as needed to meet projected housing needs during the 20-year planning period of the community plan must be documented every five years. In addition, MLUPA offers fourteen strategies to encourage the development of housing, in which a local jurisdiction must meet a minimum of five. This plan element includes a comprehensive discussion as to how the City of Whitefish meets those requirements of the Montana Land Use Planning Act.

VISIONING COMMENTS ON HOUSING

During visioning sessions for this plan, the declining availability of housing, particularly for the local workforce, dominated most of the responses. Affordable housing was listed as the top answer to "what do you believe is missing in Whitefish" and affordability was also indicated as the most significant threat to the city. Public sentiment was highly weighted toward a feeling of long-time locals being priced out of their community, not enough housing being built for the median household income, and "wealthy newcomers" recently moving into the city leading to increases in property values and loss of community identity. Ranking nearly as high as home affordability for what participants believed were the biggest threats to Whitefish were second and seasonal home ownership, short term rentals, and resistance to housing projects stopping housing projects - all concerns related to what the participants perceived as contributors to an increasing deficit of affordable housing.

While needed housing[31] (or lack thereof) was frequently mentioned at many of the visioning exercises and surveys, at the same time there were significant concerns directly related to the impacts of recent rapid growth and the increasing population which could be caused by or even contrary to the need to build more housing. "Small town character" was second only to "walkability" as the top answer to what participants listed as what was most unique about Whitefish. "Small town feel" was ranked number one in importance in listed values by visioning participants. Terms such as "traffic", "overdevelopment",

[31] For the purpose of this Housing Element, the term "needed housing" refers to the recommended number and type of housing units needed to support the local residents and employees as indicated by the Whitefish Area Housing Needs Bridge in the 2025 Whitefish Housing Needs Assessment.

"sprawl", and "uncontrolled growth" were commonly mentioned negatively throughout the visioning exercises. A very small number of individuals responded there should be "no new development", "no density", "only build single family residential" or to "leave Whitefish exactly as it is." The community clearly understood the need to accommodate the existing and future citizens of Whitefish. However, the community also feels very passionately that any new housing must be implemented carefully to compliment and not change the character of the city that gives Whitefish its unique sense of place.

NEED FOR HOUSING

Housing that is attainable and affordable for the local community – for new parents, for the teacher, the service worker, or the senior living on a fixed income wanting to "age in place" - is necessary for economic and business success. The workforce needs stable, affordable housing options. People who live as well as work in a community tend to shop in local stores for their groceries, fuel, and goods, which they are unlikely to do if they live in other communities. The high cost of housing can reduce the number of employees a business can attract, as fewer will reliably commute long distances from larger population centers for service-level wages when they may earn similar wages in their home community. This can result in businesses facing severe staffing shortages and / or reducing their hours of operation and it hurts their ability to hire and retain employees across all wage levels. It can also add to traffic congestion as Whitefish workers must increasingly find housing elsewhere in the Flathead Valley and commute by vehicle. While Whitefish has a labor shortage, the more affordable communities of Columbia Falls and Kalispell are within commuting distance. A 2016 Housing Needs Assessment indicated approximately 50% of Whitefish employees commute into the city from other areas. In 2025, this percentage is indicated between 61% and 76%[32].

Definition of Cost Burdened

The U.S. Department of Housing and Urban Development (HUD) defines a cost burdened household as that level of income at which housing costs consume more than 30% of gross household income. Housing costs include monthly payment for rent or mortgage (principal and interest) as well as taxes, insurance, and utilities and HOA fees. When housing costs exceed this threshold, it often becomes difficult for families to afford other essential needs. A low to moderate income household is generally considered a household income between 50% to 80% of the average median income (AMI), which in 2024 amounted to $35,400- 56,600 for a family of 2[33] (the average household size in Whitefish). Severe cost burden occurs when more than 50% of income is spent on housing, placing even greater financial strain on individuals and families. The 2025

[32] Sources: 60% was noted by the 2025 Whitefish Housing Needs Assessment, 76% was noted by the GSBS 2025 Economic Growth Policy Update
[33] Source: Montana Department of Commerce, Community Profiles

Housing Needs Assessment estimates approximately 20% of Whitefish owners and 61% of Whitefish renters as cost burdened. This disparity in percentages is likely accounted for by the number of wealthier Whitefish homeowners who can afford to buy, verses those who choose to live in Whitefish and cannot afford to purchase a home being forced to rent instead.

Housing Affordability

Housing in Whitefish is first mentioned as a potential issue in the 1964 Whitefish Comprehensive Plan, and the 1996 Whitefish City County Master Plan reports a severe shortage of housing affordability for the local workforce being an issue since at least the early 1990s. The first Whitefish Montana Comprehensive Plan (1964) reported a median home selling price of $12,000, with a median household income of approximately $5,500. The 1996 Whitefish City County Master Plan reports the median selling price of a house at that time was $115,000 and the median household income was $33,000. In 2007, the time of the previously adopted community plan (growth policy), the median home sales price was $319,000 with a median household income of $44,000. The recent 2025 Housing Needs Assessment places the present median sales price of $1.4 million whereas the median household income is $71,000. Whereas the 2007 growth policy notes housing is out of reach for many working families, in 2025 housing in Whitefish is beyond the reach of even the upper middle class.

Whitefish Housing Prices and Median Household Income

Year	Median Sales Price	Median HH Income	Price Above HH income
1964	$ 12,000.00	$ 5,500.00	2.18 x
1996	$ 115,000.00	$ 33,000.00	3.48 x
2000	$ 148,000.00	$ 33,000.00	4.48 x
2007	$ 319,000.00	$ 44,000.00	7.25 x
2020	$ 447,000.00	$ 69,919.00	6.39 x
2025	$ 1,430,000.00	$ 71,100.00	20.14 x

***Sources: Housing Needs Assessments, MLS, Montana Dept of Commerce

Although providing sufficient supply is part of the equation, given the desirability of Whitefish and the cost of land, a successful housing strategy to provide housing for a broader range of income levels must include such measures as addressing the gap between the funding needed to develop and operate a property and the revenue available, often in the form of subsidies to cover construction costs, rents or operating costs.

CONTRIBUTORS TO HIGH HOUSING COSTS

- Market Demand
- High Value of Short-Term Rentals
- Dark Homes
- Property Tax, Insurance and Interest Rates
- High Quality of Life
- General Desirability of Resort Towns
- Construction Costs
- HOAs
- Permitting and Engineering
- Lack of Labor
- Cost of Land
- Community Opposition to Housing Projects

COMMUNITY CHARACTER, TYPE AND LOCATIONS OF NEEDED HOUSING

During visioning sessions, participants noted Whitefish's "small town character" was what they valued the most about the city, and the term "quaint" was mentioned repeatedly. Although nearly every participant understood the importance of supporting new and denser necessary housing, many had concerns regarding the scale and speed of development and the importance of protecting and retaining existing neighborhoods.

"Community character" is a term often used to represent the architecture, streetscapes, and natural features of a place, and can also include cultural traditions, social dynamics, and economic patterns. Neighborhoods foster community character by creating shared spaces - like parks, libraries, and local events - that encourage connection and collaboration. Small acts like the ability to greet neighbors, organize block parties, and support local businesses can transform a place into a shared home. However, the term "community character" is sometimes used as a rationale to oppose new housing projects, especially when proposed developments are perceived to disrupt the established aesthetic, scale, or traffic patterns of a neighborhood.

There is a myriad of techniques that can be used to add new housing in a community and / or increase density in a manner that complements and does not detract from existing neighborhood character. One example is "gentle density," which is a design approach which subtly increases the number of homes or dwellings in a neighborhood by integrating small-scale housing types - like duplexes, triplexes, or accessory dwelling

units (ADUs) - into predominantly single-family areas[34]. Design options can also account for existing character. Apartments can be designed to fit into existing residential areas by transitioning height, matching surrounding rooflines, breaking up individual units to reduce massing, designing units to only have one exterior door and locating parking at the rear or along the side of the units. They could also be added above existing commercial spaces (i.e. mixed use buildings). Thoughtful design can add needed housing units into established neighborhoods while respecting the character of the area.

Location of Needed Housing

Higher density housing should be in appropriate locations, including areas with good access to public transportation, walkable and bikeable transportation routes, essential services such as schools, grocery stores, recreational facilities, and employment centers. Areas with existing infrastructure can more efficiently support increased population without requiring major upgrades. However, it is important to distribute higher density housing evenly rather than concentrate it all in one area or neighborhood to reduce impacts, promote equitable access to amenities, and not segregate residents by income.

During mapping exercises there were a few locations where participants indicated annexations to develop new greenfield or agricultural land for necessary housing were to be expected. However, most said that higher density should be in areas closer to the core of the city, areas with sufficient infrastructure along the US 93 South Corridor and in mixed use nodes.

HOUSING INVENTORY EXISTING CONDITIONS

Housing Diversity

At the time of the previous growth policy in 2007, there were approximately 4,508 housing units in the City of Whitefish[35], with approximately 80% of the residential units in 2007 being single family detached.

In 2025, there are approximately 5,700 residential units in the City of Whitefish (as identified in the housing inventory table below). 56% of these units are single family detached, and the remaining 44% are apartments, condominiums, single family attached (townhouses), duplexes, mixed use residential and resort residential (multiple self-contained vacation rentals on the same lot). Please refer to the Location of Housing Types Map to see the distribution of housing units. By comparison, the housing in all of Flathead

[34] In 2023, due to Montana statue mandates (SB 323) the City of Whitefish revised zoning to allow duplexes and accessory dwelling units by right in all residential zone districts.
[35] Source: 2008 Whitefish Housing Needs Assessment

County includes 67% single family detached with the remaining 33% being other housing types.

There have been approximately 1,237 units constructed since the adoption of the 2007 Growth Policy; in the last decade approximately 100 to 150 units have been constructed every year. According to the recent 2025 Housing Needs Assessment, there are approximately 715 residential units "in the pipeline." 448 of these are multifamily apartment units, 150 are condos, and the remainder are single family homes or duplexes. As mentioned in the Demographics Element of this community plan, approximately 70% of the housing units in the city are occupied by full-time residents, with the other 30% being seasonal or short-term rentals.

City of Whitefish Housing Inventory[36]

Total Residential Units	5,700	
Single Family Detached	3,185	56%
Multifamily	1,076	19%
Townhouse	542	10%
Duplex	543	10%
Deed Restricted Units	336	6%
Resort Residential Units	238	4%
Mixed Use	116	2%
Number Units Approved or Under Construction	715	
Apartments	448	63%
Condos	150	21%
Single Family Residential (including duplex)	117	16%
Units Constructed since 2007 Growth Policy	1,237	

[36] This housing inventory was based on comparing state, county and city GIS address point data against tax records, existing conditions mapping, aerial maps, and visual confirmation of the presence of housing units.

The areas of the highest density in the city are located just north of the viaduct surrounding Wisconsin, in the Downtown, and at the furthest extents of the southern city limits. These areas of density can be seen on the Density Map. The oldest residences in the city are located in and around the Downtown core, as could be expected. The more recent residential structures are located at the further extents of the city (see Ages of Residences Map). The average lifespan of a house is between 50 and 60 years. Approximately 35% of housing units in the City of Whitefish were built prior to 1979, representing around 2,000 units that are reaching their expected lifespan.

Zoning

87% of the zoned land in the City of Whitefish is zoned for residential uses-only. Of this residentially-zoned land, 77% allows only single family detached and duplexes. Triplexes and fourplexes are allowed as a 'use by right' in four zoning districts in about 20% of the land. The R-4 zoning district is the only residential zoning district that allows multifamily (up to 18 units) by right'. Multifamily residential is allowed 'by right' in all commercial zoning districts, as dictated by state law. Given the amount of land dedicated only to single family detached and duplexes, consideration could be given to providing a broader diversity or density of housing units in some of these areas. Please refer to the Housing Types by Zoning Map.

Workforce Housing Projects

Despite housing being out of reach for many residents, local workers and retirees, there has been success creating housing projects which are income restricted to be affordable to select economic segments of the population. Income restricted housing units represent approximately 5.8% of the total housing inventory in the City of Whitefish, which includes 58 permanently attainable homes for entry level ownership and 278 rental homes or apartments.

Whitefish Community Housing Inventory – Ownership Units

Project	Total Units	Income Level	Year Built	Expiration Date
Whitefish Housing Authority Scattered Homes	10	<80% AMI	Varies	90 years, renewable
Trailview	48	80-120% AMI	2019-2024	Never
Total Affordable Ownership	58	All less than 120% AMI	-	-

Source: 2025 Housing Needs Assessment

Whitefish Community Housing Inventory – Rental Units

Project	Total Units	Income Level	Year Built	Expiration Date
Whitefish Housing Authority BNSF Units	2	<80% AMI	Varies	Never, while WHA owns
Mountain View Manor	50	<40% AMI (senior)	1969-1997	Never, contract with HUD
Colorado Village Apartments	36	<60% AMI	1986	No information available
Whitefish Manor	30	<50-60% AMI	1988	No information available
Stonecreek Apartments	41	<60% AMI (senior)	1992	No information available
Mountain Apartments	30	<50-60% AMI	2001-2002	No information available
Mountain Senior Apartments	30	<50-60% AMI (senior)	2003	Never, per manager
Hailey Apartments	10	<50-60% AMI	2004	Never, per manager
Whitefish Crossing	6	<70% AMI	2017	Never
Riverview Meadows	5	<70% AMI	2021	Never
Alpenglow Apartments	38	<60% AMI	2021-2024	Never
Total Rentals	278	All under 80% AMI	-	-

Source: 2025 Housing Needs Assessment

Despite the addition of recent needed housing, Whitefish has experienced a consistent reduction in naturally affordable housing stock across both rental and ownership markets. Older rental units have increasingly been demolished, renovated, or converted into higher-end apartments or condominiums, resulting in rent levels that exceed affordability thresholds for moderate-income households. Similarly, older single-family homes, many located in historic neighborhoods developed between 1910 and 1940, have seen significant price increases due to rising land values and redevelopment activity. These homes often require substantial renovation or replacement, further elevating costs. As a result, housing options that once served first-time buyers and local workers are becoming less accessible.

SHORT TERM RENTALS

A short-term rental (STR) is the rental of an entire furnished, privately owned house, townhouse, condominium unit, apartment, or other dwelling unit - or any portion of a dwelling unit, for stays less than 30 days to transient guests or tourists.

Like traditional lodging, short term rentals within city limits must pay resort tax. Between October 2024 and October 2025, $479,500 was collected in resort tax from short term rentals, a 28% increase from the previous 12 month period.

As of November, 2025, there are 410 licensed STR units (representing approximately 7% of all housing units) within the City of Whitefish, with two additional permits under review and eight properties in various stages of enforcement. The Whitefish Area (59937 zip code) has 1,220 short-term rentals, according to AirDNA. The number of active STR listings in the Whitefish Area is highly seasonal and has been increasing at an average rate of about 9% per year over the past three years. The number of active STR listings is consistently highest between June and September.

The Whitefish area's STR listing rates are comparable to similar mountain town communities across the West. While there is no 'right' number of short-term units as a percentage of total units, it has been shown through planning and policy studies that evaluate STR impact thresholds that a number around 10% of total units is generally considered manageable. However, each community is different and the number of total STRs can be influenced by several factors, including the size of the tourism economy, availability of workforce and long-term rental housing, local zoning regulations, and the relative affordability or exclusivity of the community[37].

STRs may not be compatible with other residential areas when there are increased traffic and noise impacts, as well as the diminished availability of long-term rental and affordable housing units for the local population. Whitefish first introduced oversight of short-term rentals in 1982 by designating specific "resort" zoning districts where tourist accommodations were permitted. STR's are permitted only in specific zoning districts, namely WB-3, WRR-1, WRR-2, WRB-1, and WRB-2, within the city limits of Whitefish, as shown in the Housing Types by Zone District Map. When looking at tools to incentivize *additional* needed housing units, it is important to consider whether these types of incentives should be extended to zoning districts that allow STRs, or how to ensure additional units resulting from incentivization do not become STRs.

DARK HOMES

Roughly one in five housing units (19%) in the City of Whitefish is classified as vacant according to the Census definition of vacancy. Of these 19% of units (978 units), the majority (77%) are occupied only a portion of the year, often seasonally or for recreational use, but are not occupied by a permanent resident. Seasonal units could be used to house a seasonal workforce, including hospital workers with short term positions, those employed in hospitality-related industries and in some cases construction. 25% of the city's resort tax is reallocated back to property owners as tax rebates. The city could consider whether housing units unoccupied for the majority of the year should qualify and whether this money could be better allocated toward needed housing.

[37] 2025 Housing Needs Assessment

ADOPTED PLANS AND STUDIES

Whitefish's housing strategy has evolved over decades in response to growing affordability challenges and shifting community dynamics. The 1996 Whitefish City County Master Plan emphasized balanced development, moderate density, mixed-use development in the downtown core, and alignment of housing expansion with infrastructure capacity. The 2003 Housing Needs Assessment (HNA) highlighted the widening affordability gap and cost burdens among renters and homeowners. The 2007 Whitefish City-County Growth Policy calls for diversified housing types and better coordination of land use and housing strategies. Seasonal and second-home ownership emerged as a persistent pressure point, reducing availability for full-time residents and driving up costs.

Worsening conditions, with home prices outpacing wage growth and rental markets tightening were documented in the 2008 and 2016 Housing Needs Assessments. 65% of the workforce was commuting from neighboring towns due to a lack of affordable housing, vacancy rates were below 2% and most prospective buyers were priced out of the market. Seasonal leasing trends and tourism-driven employment further strained housing access. In response, the 2016 assessment recommended inclusionary zoning, expanded public-private partnerships, and targeted programs for households earning between 60% and 120% of AMI.

In response to the 2016 Housing Needs Assessment, a 2017 Strategic Housing Plan was crafted to address the concerns of affordability and workforce displacement in Whitefish. This assessment resulted in the 2017 Whitefish Strategic Housing Plan which, among many other housing recommendations, resulted in the Legacy Homes Program - a program which included a mandatory inclusionary zoning policy[38] requiring 20% of units in new developments to be deed-restricted for moderate-income households (60–120% AMI), administered by the Whitefish Housing Authority. To offset costs to developers, the Legacy Homes Program offered incentives like increased building height, reduced lot sizes, reduced parking, and streamlined approvals, alongside zoning changes to promote higher-density, mixed-use development near transit and job centers. The State Legislature outlawed inclusionary zoning in Montana in 2021, so the city shifted its Legacy Homes Program into a voluntary program providing more robust incentives for 10% of the units deed restricted for affordability.

A 2022 Housing Needs Assessment update reaffirmed the urgency of Whitefish's housing crisis, projecting a need for 1,310 new units by 2030, with most priced below market rate.

[38] In 2022 the Montana Legislature outlawed inclusionary zoning

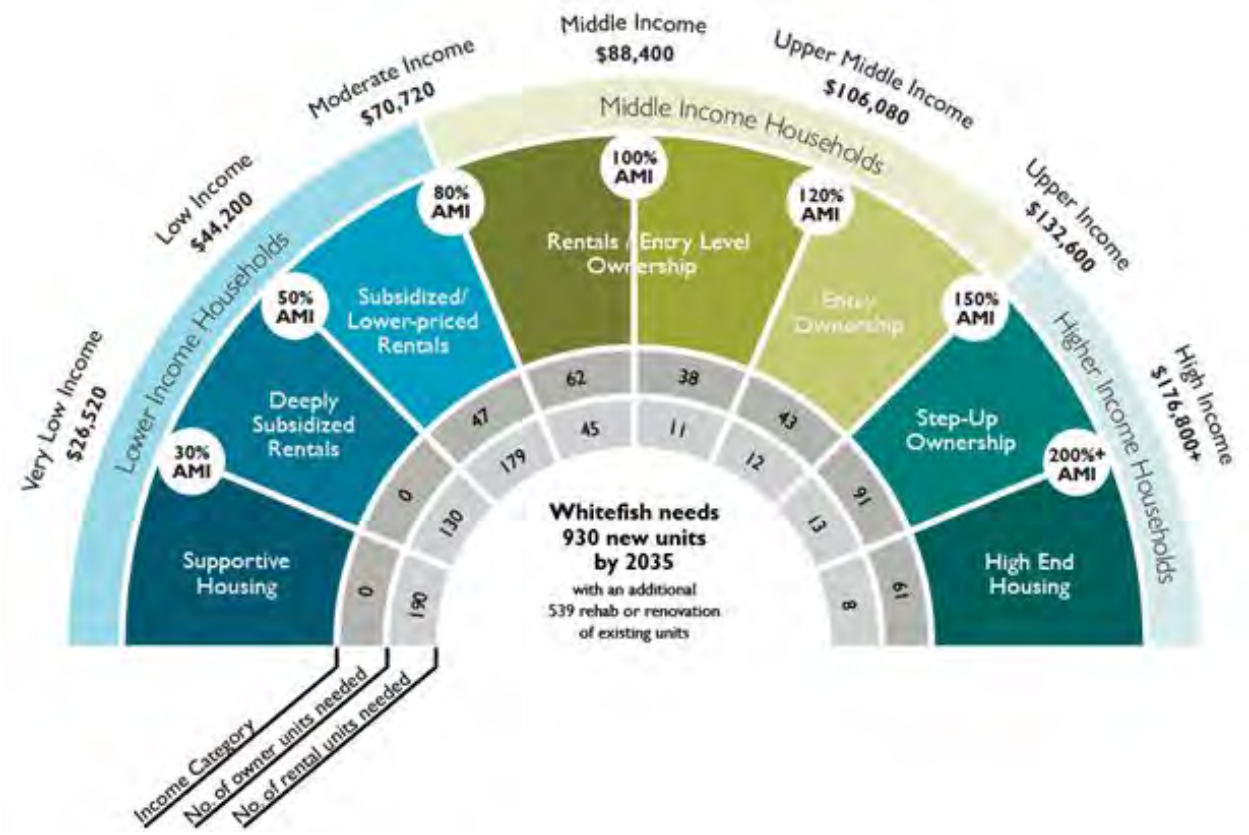
Despite modest wage growth, home prices and rents continued to climb, deepening the affordability gap and sustaining high commuter rates. Short-term rentals were identified as an accelerating threat to year-round housing stability.

In 2022, the Whitefish Community Housing Roadmap was adopted, which was an update of the 2017 Strategic Housing Plan. The roadmap is a five-year strategic guidance tool to address Community Housing needs, specifically methods to supply 1,310 additional units by 2030 with 75% being priced below market. It lays out four core strategy areas—mobilizing public/private development, securing funding, adopting supportive policies (zoning changes, deed restrictions, annexation agreements), and expanding housing programs (tenant protections, homebuyer assistance, employer-assisted housing) – with a newly formed Community Housing Committee appointed by the City Council to oversee its implementation.

2025 Housing Needs Assessment Update

As part of this community plan, a 2025 Housing Needs Assessment was completed to provide an updated forecast of housing demand and affordability challenges through 2035 and was specifically focused on the Whitefish city limits rather than the entire 59937 area. Whitefish's population had exceeded 9,100 by the time of the study, with projections anticipating growth to 11,120 by 2035 - an increase of over 20% that will place significant strain on the existing housing stock. The assessment documented continued cost escalation, with median home prices exceeding one million dollars and rental rates well over $2,000 for a two-bedroom unit, far outpacing local wage growth. Short-term rentals remained a key factor in reducing long-term housing availability, particularly for year-round residents and workforce households.

The report estimated a need for 930 to 1,500 additional housing units over the next decade, with roughly 75% required to be priced below market rate to serve households earning between 60% and 120% of AMI. The percentage distribution of housing by need is illustrated by the Housing Bridge as shown below. Although the recommended number and mix of housing units have continued to be built each year (at least 100 units per year), the report finds affordability at market rate continues to put housing units out of reach of the majority of the workforce.



COMMUNITY HOUSING COMMITTEE

Beginning in 2015, businesses began expressing their concerns about the difficulty in finding and retaining employees due to a lack of affordable housing. In response to these concerns, the Montana West Economic Development and Whitefish Chamber of Commerce facilitated an Affordable Housing Workforce Summit. Out of this Summit, the Affordable Workforce Housing Taskforce was formed, composing of a coalition of individuals ranging from business owners, city officials, nonprofits, and concerned citizens.

When the Whitefish Community Housing Roadmap was adopted by the Council in 2022 the Whitefish Community Housing Committee was established as a permanent city committee. The Committee makes recommendations to the City Council to implement the housing strategies in the 2022 Whitefish Housing Roadmap that are the responsibility of the city. Since its formation, the Committee has been working their way through the various strategies and coordinating their research and recommendations with the City Council. Most recently, the Committee is exploring the potential impacts of reducing the minimum lot size in residential zones and provided their input into the creation of this housing element. The Committee will continue to research and recommend various policy matters to support and encourage Community Housing.

WHITEFISH'S RELATIONSHIP WITH VARIOUS HOUSING AGENCIES

Many organizations and individuals in the Flathead Valley are working to build a strong and equitable community housing ecosystem. The systems that impact and influence housing are complex, so making any significant impact requires a broad array of partners working together.

- Whitefish Housing Authority. The Whitefish Housing Authority (WHA) is a quasi-governmental organization that provides housing services on behalf of the city. The organization manages deed and income-restricted units, qualifies tenants and purchasers for managed units, operates housing programs, and coordinates community housing development, among other tasks.

- Housing Whitefish. Housing Whitefish offers programs and projects to assist community members facing housing insecurity. The organization runs programs like the Workforce Rental Assistance Program, which offers rental assistance to income qualified households living and working in the Whitefish area. They aim to prevent displacement and expand housing options for low to moderate income individuals and families experiencing housing insecurity. The organization is also working to develop units that will be affordable for our local workforce to rent or purchase.

- Northwest Montana Community Land Trust. The mission of Northwest Community Land Trust, Inc. (NWMTCLT) is to provide permanently affordable homeownership opportunities for low- and moderate-income families in Northwest Montana by owning the underlying land and offering the housing units built on the land at more affordable costs. In 2025 NWMTCLT added three houses in Whitefish for a total of eleven (11).

- Habitat for Humanity of Flathead Valley. Habitat for Humanity's mission is to build decent, affordable homes and provide homeownership opportunities to qualified families (30% - 80% of AMI) who live and work in Flathead County. Habitat has built 73 homes to date in Flathead County (Somers, Lakeside, Kalispell, Columbia Falls, and Whitefish). Habitat Flathead currently builds 8 homes a year and is actively developing capacity to build up to 20 homes per year. Habitat Flathead is also co-developing mixed-income neighborhoods with private-sector builders to provide housing options from 30% - 200% of AMI.

- Community Action Partnerships of Northwest Montana. Provide weatherization services as well as Low Income Home Energy Assistance across the Whitefish zip code.

HOUSING FUNDING PROGRAMS

One of the most critical aspects of addressing housing affordability is ensuring sufficient financing is available to make market rate housing accessible to individuals and families across all income levels. A new federal policy released in 2025 means that Montana could receive 70% less federal funding programs aimed at helping low income residents.[39] Bridging the gap between the cost of housing and what residents can afford requires substantial financial resources and innovative funding approaches. Various initiatives and collaborations have been established to tackle this pressing concern. Among these efforts is the formation of committees and partnerships aiming to develop and implement strategies to ensure housing availability and affordability for the community. The city has the ability to partner with some of the agencies or apply for federal funding to offer financial opportunities for the development or renovation of needed housing.

- Montana Board of Housing Programs for Homebuyers. Montana Board of Housing helps make home ownership affordable for home buyers through low-interest mortgages, down payment assistance, various loan programs and the mortgage tax credit program.

- Low-Income Housing Tax Credit. The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The federal government issues tax credits to state and territorial governments. State housing agencies then award the credits to private developers of affordable rental housing projects through a competitive process. Developers generally sell the credits to private investors to obtain funding.

- Community Development Block Grant. The Community Development Block Grant (CDBG) Program through HUD provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income people. These grants can be used for a variety of purposes, including needed property rehabilitations.

[39] Source: "Montana could lose millions for low-income housing under new federal policy", Montana Free Press, Katie Fairbanks, November 26, 2025, https://montanafreepress.org/2025/11/26/montana-could-lose-millions-for-low-income-housing-under-new-federal-policy/

- HOME Investment Partnerships Program. The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

RECENT WHITEFISH HOUSING EFFORTS

The City of Whitefish has taken a multifaceted approach to address the growing demand for Community Housing. Through a combination of staffing investments, policy reforms, and regulatory updates, the city continues to work to address housing affordability. The following are some more notable examples. In some cases, the Montana State Legislature has passed measures which have reduced their effectiveness.

Administrative

- More Staffing. In 2024, the city hired a full time short-term rental specialist to oversee monitoring of more than 400 short-term rental properties within Whitefish City Limits. In addition to conducting fire and life safety inspections, this staff person also coordinates enforcement actions to ensure each property operates in accordance with city code. Recently, the city partnered with Airbnb to prevent property owners from advertising without a valid short-term rental permit. The creation of this position was recommended in the 2022 Whitefish Community Housing Roadmap. In 2024, the city also hired a Community Resiliency Planner that focuses on Community Housing as well as transportation and sustainability issues.

Policy

- 2022 Whitefish Community Housing Roadmap. As mentioned in the Adopted Plans and Studies Section previously, the 2022 Roadmap outlines a partnership framework and range of strategies to drive action to address Community Housing needs in the Whitefish area until 2027. The Roadmap identifies short, mid, and long-term action items and implementation is being executed by city staff under the oversight of the Whitefish Community Housing Committee.

Regulatory Updates

- Inclusionary Housing. At the recommendation of the 2017 Whitefish Strategic Housing Plan, in 2019 the city adopted an inclusionary zoning program which required proposed housing developments to set aside a certain number of deed restricted units to certain income levels or to pay fees in lieu of housing. (The City of Bozeman also instituted a similar program.) However, in 2021, the Montana Legislature signed House Bill 259 into law. This bill outlawed mandatory inclusionary zoning and / or fees in lieu of housing statewide.

  Inclusionary zoning has been successfully used nationwide since it was first introduced in the State of Maryland in 1974. The city should encourage other municipalities, elected representatives and agencies such as the Montana League of Cities and Towns to continue dialogue with legislators for exemptions to the preemptions on inclusionary zoning.

- Legacy Homes Program. In 2019 the city created the Legacy Homes Program. Amended in 2021, this is a voluntary incentive-based inclusionary zoning program where a proposed development provides at least 10% of the total number of units within a development for people with specified income level in exchange for certain incentives. Options for providing affordable housing include integrating housing within the development, paying a fee in lieu of housing, developing units off-site, donating land or any other acceptable options. The Whitefish Housing Authority (WHA) guides prospective renters and owners through the application process and determines eligibility for a Legacy Home.

- Accessory Dwelling Units Allowed by Right. An accessory dwelling unit (ADU) is a secondary, self-contained residential unit located on the same lot as a primary home, often used to expand housing options within existing neighborhoods. In May of 2022, the city revised zoning to allow ADUs by right in every residential zoning district. Shortly afterward, the State passed legislation requiring Montana cities to allow ADUs wherever single-family homes are permitted.

- Duplexes Allowed by Right. In January of 2024, Senate Bill 323 went into effect, requiring the city to allow duplexes anywhere single family homes are allowed. The city updated all of its residential zoning regulations accordingly.

- Parking Reductions. In April 2018, the City Code was updated to require only 1.25 parking spaces for studio and efficiency apartments to encourage smaller multifamily units to be built. However, in 2023, Senate Bill 245 was passed, prohibiting cities from

requiring more than one parking space per unit for multifamily developments in commercial zones, rendering much of the city's parking incentive program obsolete.

- Annexation Development Agreements. Annexations of land upon request by a property owner(s) for residential development offer an opportunity for new development to include Community Housing through mechanisms such as development agreements. In 2024, an annexation development agreement was agreed upon by a developer requesting to annex property into the city at Hwy 40 and US 93 South. As part of the agreement, the developer offered up 10% of the residential units to be deed restricted to a particular income level in order to receive Legacy Homes incentives for building height.

Financing

- Resort Tax Reallocation. In 1996, the voters of Whitefish approved a 3% "resort tax" that applies to lodging, bars, restaurants, and retail to offset visitor impacts to tax-funded services. This tax is allocated to infrastructure improvements, trails and open space acquisitions and maintenance, tax rebates, with 10% allocated to Community Housing. In 2025 the city collected $675,346 for Community Housing. There is potential to increase the allocation for Community Housing subject to voter approval. The city has already committed funding to Housing Whitefish for the Workforce Rental Assistance Program. The city committed $200,000 in Fiscal Year 2026, $250,000 in Fiscal Year 2027, and $300,000 in Fiscal Year 2028.

- Land Donation. The city donated land to develop townhomes at the "Snowlot".

- Trailview Donation. The city has funded the Northwest Montana Community Land Trust's purchase of land under several homes at the Trailview development.

Montana Land Use Planning Act Housing Strategies

MLUPA requires a city to meet a minimum of five of fourteen housing strategies outlined by the State of Montana as described below (76-24-203). The city presently meets six of these strategies (as shown in **bold** letters). Although already taking action to address the need for additional housing units, the city should continue looking for ways to exceed the minimum strategies set forth by MLUPA.

FOURTEEN HOUSING STRATEGY OPTIONS REQUIRED BY MLUPA
1. Allow, as a permitted use, for at least a duplex where a single-unit dwelling is permitted;
2. Zone for higher density housing near transit stations, places of employment, higher education facilities, and other appropriate population centers, as determined by the local government;
3. Eliminate or reduce off-street parking requirements to require no more than one parking space per dwelling unit;
4. Eliminate impact fees for accessory dwelling units or developments that include multi-unit dwellings or reduce the fees by at least 25%;
5. Allow, as a permitted use, for at least one internal or detached accessory dwelling unit on a lot with a single-unit dwelling occupied as a primary residence;
6. Allow for single-room occupancy developments;
7. Allow, as a permitted use, a triplex or fourplex where a single-unit dwelling is permitted;
8. Eliminate minimum lot sizes or reduce the existing minimum lot size required by at least 25%;
9. Eliminate aesthetic, material, shape, bulk, size, floor area, and other massing requirements for multi-unit dwellings or mixed-use developments or remove at least half of those requirements;
10. Provide for zoning that specifically allows or encourages the development of tiny houses, as defined in Appendix Q of the International Residential Code as it was printed on January 1, 2023;
11. Eliminate setback requirements or reduce existing setback requirements by at least 25%;
12. Increase building height limits for dwelling units by at least 25%;
13. Allow multi-unit dwellings or mixed-use development as a permitted use on all lots where office, retail, or commercial are primary permitted uses; or
14. Allow multi-unit dwellings as a permitted use on all lots where triplexes or fourplexes are permitted uses.
Yellow = Currently adopted by Whitefish

FUTURE HOUSING STRATEGIES

Whitefish has been very proactive in its efforts to provide a more diverse housing stock for our residents. This is reflected in the housing inventory, creation of income-restricted housing, construction of recommended units per year, recent studies and regulatory, policy and financial strategies. Despite these recent successes, an adequate supply of housing for our local population at affordable prices remains daunting. Numerous options still exist to bolster the supply of needed housing for our community.

- Land Use Strategies. As indicated in this housing element, the majority of land zoned for residential allows only single family detached and duplexes. Residential land uses should allow a broader range and distribution of housing types throughout the city, particularly in zoning districts which do not allow short term rentals. More locations and opportunities for adding residential over existing commercial should be identified and encouraged. Zoning and development standards should encourage and support alternative housing types for accommodating seasonal workers who are often young, single, and seeking affordable places to stay. These could include single occupancy developments, dormitories, or other accommodations that employers could offer or subsidize as well as the ability to convert motels or other lodging into extended stay temporary housing uses.

  The city is presently meeting six of the fourteen MLUPA required housing strategies, but additional strategies should be implemented. The city should be proactive in meeting as many of the strategies as feasible. Allowing single room occupancy development and reducing minimum lot sizes are two recommended additional strategies.

- Development Standards Strategies. The city should continue to review zoning and development standards to ensure regulations encourage and do not impede the construction of needed housing. Zoning development standards could be revised to allow more efficient use of land and economize construction costs by reducing lot sizes and required setbacks as well as open space requirements. Zoning definitions could be revised, such as revising or eliminating definitions that prevent groups of unrelated people from living together in the same residence to encourage alternate housing options.

- Policy Strategies. The city should continue to review, implement and update strategies of the 2022 Housing Roadmap. As recommended in the 2022 Whitefish Community Housing Roadmap, the city should coordinate with other jurisdictions such as Big Sky, Missoula, and Bozeman as well as the Montana League of Cities and Towns to form

a coalition to promote, oppose or influence legislation supportive of housing needs (such as revising prohibitions on inclusionary zoning).

- Financial Strategies. The city should be prioritizing new housing units constructed for the local workforce and senior population to remain affordable. There could be additional allocation of resort tax revenue reserved for construction of needed housing. The city could partner with local non-profit organizations to apply for community development block grants under the HUD to provide grants to homeowners seeking to make necessary improvements, upgrades or additional housing units. The city could explore bond measures to provide funding to raise capital to incentivize or subsidize the construction of needed housing units.

SUMMARY

A diverse housing stock is essential for Whitefish to ensure safe and affordable living options for all residents, regardless of income level. This diversity supports a vibrant community by attracting various demographics and promotes economic stability by providing workforce housing. Despite significant success in constructing needed housing, housing affordable to the local population earning the median household income remains scarce. The Vision Whitefish 2045 Future Land Use Map and numerous zoning reforms offer strategies to increase housing availability, such as reducing minimum lot sizes, increasing building height limits, and allowing multi-unit dwellings in various zones. Policy strategies aim to meet more housing requirements and collaborate with other jurisdictions for supportive legislation.

To address the affordability gap, financial strategies prioritize affordability for the local workforce and seniors by utilizing resort tax revenues, partnering with non-profits for grants, and exploring bond measures for funding housing projects. The city's focus is on overcoming barriers to housing through public-private partnerships and aligning with state and federal programs. By implementing these strategies, Whitefish aims to create a more inclusive and economically stable community with diverse housing options serving all segments of the population

TRANSPORTATION ELEMENT BACKGROUND

Numerous transportation related plans and studies have been completed for Whitefish, including the recent 2022 Whitefish Transportation Plan and 2025 Safe Streets for All Plan. As such, this transportation element is not intended to duplicate the information, work programs or policies already established. This plan element will present a snapshot of the existing transportation system, discuss existing issues and the transportation-related comments received during visioning sessions. Existing plans will be summarized and consideration given to how these plans integrate with each other. General goals and objectives address the transportation system to serve the existing and projected population.

THE LAND USE TRANSPORTATION RELATIONSHIP

The relationship between land use and transportation is a fundamental concept in urban planning, shaping how communities grow and function. Land use decisions directly impact transportation needs, influence traffic patterns, infrastructure development, and accessibility. Conversely, investment in transportation infrastructure can stimulate desirable and appropriate incremental development in areas that are not otherwise accessible. A land use plan should steer the transportation plan and associated infrastructure and not the other way around so that growth occurs in a concurrent manner. When the land use - transportation connection is not managed properly and new road infrastructure makes undeveloped land more accessible, development often follows. New development can then change travel demand, forcing additional infrastructure to manage the new demand, impacting the city and taxpayers.

COMPLETE STREETS

Complete Streets are a transportation policy that ensures streets are designed, built, and operated to accommodate safe access for users of all ages and abilities, including pedestrians, bicyclists, transit riders, and motorists. The City of Whitefish strives to design its streets to serve the needs of all users, and the engineering standards used by the city include Complete Streets components. Nonetheless, a formal Complete Streets Policy does not yet exist. The 2022 Whitefish Transportation Plan recommends the city continue to incorporate Complete Streets concepts into the project planning, programming, and implementation processes. In addition, the plan recommends the city continue to advance toward the development and adoption of a formal Complete Streets Policy. Adopting a formal policy would formalize the city's future commitment and may require changes to zoning and design standards to ensure new facilities are constructed in a way to accommodate all users and enhance safety, mobility, and equity within the community.

AN INTEGRATED MULTIMODAL TRANSPORTATION SYSTEM

Multimodality is highly valued by the Whitefish community. Accordingly, the Whitefish transportation system is an integrated system which connects various modes of travel - walking, biking, options for mobility devices for the physically challenged, public transit, ride-share, personal vehicles and the transport of goods and services - into a unified network that prioritizes efficiency, accessibility, and sustainability. This interconnected system is being continuously improved to accommodate equitable access for people of all ages and abilities. The Whitefish transportation system is comprised of the road network, active transportation network, transit, rail and air transportation. The 2022 Whitefish Transportation Plan should be consulted for details regarding transportation improvements and is incorporated as part of this community plan by reference.

The Road Network

Like most communities, Whitefish has what is known as a functional street classification system that designates city streets as arterials, collectors, or local streets. (See the Street Classifications Map.) Functional classification helps determine speed limits, roadway design, funding priorities, where to steer growth and development, and ensures streets will not be overbuilt or underbuilt for their intended purpose. When the existing and future functional classification of streets is a known quantity, informed land use decisions that do not overburden existing streets can be made. Safety and the ability of a street to carry the expected volume of traffic must remain primary concerns. The existing and future road network should also consider the capacity needed for safe and efficient public egress in the event of an emergency evacuation due to wildfire, toxic spill in the railyard, or other disaster.

- Arterials serve the most intensive land uses with the highest speeds and uninterrupted trips. These would include commercial centers, office/business parks or complexes, and large-scale multi-family residential. Arterials are the major traffic movers across a city or town. There are approximately 9.5 miles of arterial roads in the City of Whitefish. US Highway 93 South, US Highway 93 West, Wisconsin Avenue, Spokane Avenue, Baker Avenue and East 2nd Street are considered the arterials within the Whitefish city limits.

- Collectors distribute traffic between arterials and local streets and are designed for lower traffic speeds and shorter distances than arterials. Some commercial uses and multifamily residential areas take direct access from collectors. There are approximately 10 miles of collectors within the city limits. Some of the collectors in Whitefish include Edgewood, Karrow Avenue, Central Avenue, Columbia Avenue south of East 7th Street, and Dakota Avenue.

- Local Streets primarily provide direct access to a land use - a single-family home for example. A local street might also be called a “neighborhood street”. Residential access is taken directly from it, and through traffic is (or should be) discouraged. Local streets are the majority of the street network in the City of Whitefish, comprising approximately 70 miles, with alleys providing an additional seven-and-a-half miles.

Roadways in the study area are maintained by different agencies. Montana Department of Transportation (MDT) maintains US Highways such as Highway 93 and Highway 40, as well as Big Mountain Road, which is classified as a State Secondary Highway, and Wisconsin Avenue, which is classified as an Urban System. Flathead County maintains all other public roads not within the city limits. The remaining public roads in the city are maintained by the City of Whitefish.

The Active Transportation Network

Active transportation refers to any form of human-powered travel - such as walking, biking, or using a wheelchair. An active transportation network - sidewalks, bike lanes, and trails - is essential for creating sustainable, healthy, and inclusive communities. To be most effective, active transportation routes should connect to key places such as schools, parks, neighborhoods, and shopping areas. By prioritizing infrastructure for walking, cycling, and other forms of active mobility, including those with impaired accessibility, Whitefish can reduce traffic congestion, lower carbon emissions, encourage healthier lifestyles, and provide mobility options for all age groups, including those who do not own or cannot operate motor vehicles.

For a relatively small Montana town, Whitefish has an impressive network of shared-use paths for pedestrians and bicyclists. These paths range from ten-foot wide asphalt paths adjacent to the Whitefish River to five-foot wide sidewalks along recently reconstructed City streets. The city has a pedestrian and bicycle path advisory committee which provides advice and recommendations to decision makers related to the development of the active transportation network based on the 2017 Connect Whitefish Bicycle and Pedestrian Plan. Proposed projects and improvements from this plan have been incorporated into the transportation projects of the 2022 Transportation Plan (indicated on the Active Transportation Map).

Types of active transportation routes in Whitefish are as follows:

- Sidewalks are paved paths for pedestrians that run alongside a road or street. There are approximately 41 miles of sidewalk in Whitefish.

- Bike Lanes are designated lanes within a portion of the roadway typically including striping, signage, and other pavement markings noting the space for cyclists. There are approximately two miles of bike lanes throughout Whitefish.

- Shared Use Pathways are typically paved pathways separate from the road right-of-way that do not allow motorized vehicles. There are approximately 24 miles of shared use pathways in Whitefish with the Whitefish River Trail being a notable example.

- Cycle Tracks are dedicated two-way paths designed specifically for bicycle uses, that are within the roadway but physically separated from vehicular traffic with barriers such as bollards or curbs. A cycle track exists along Skyles Place east of City Beach connecting to a shared use path at Dakota Avenue.

- Recreational Trails, although non-motorized, are intended more for active recreation rather than transportation purposes. The Whitefish Trail, designed for hiking, biking, and horseback riding, is an example of a recreational trail. (See the Parks and Recreation Section of the Public Facilities Element for a discussion of the Whitefish Trail.)

Public Transit

Public transit provides some limited transportation options for those who do not want to contribute to congestion or carbon emissions, or for other reasons choose not to drive, who cannot afford to own a vehicle, those with disabilities or those who are too young or too old to drive. A robust transit network could serve to provide efficient car-free mobility throughout the city as well as between the various cities in the Flathead Valley and the airport. Transit options in Whitefish are currently limited to the Mountain Climber (operated by Flathead County) and the S.N.O.W. Bus (operated by the Big Mountain Commercial Association (BMCA).

- Shuttle Network of Whitefish (S.N.O.W.) Bus: The Shuttle Network of Whitefish (S.N.O.W. Bus) is a free fixed route service which serves eight stops from the Mountain Mall at the south side of the city to Whitefish Mountain Resort. The service is operated by the Big Mountain Commercial Association (BMCA) and is privately funded by their members as well as a small amount of funding from the city. The bus presently runs morning to evening from December to April and May to September.

  Over 100,000 riders used the S.N.O.W. bus in Winter 2024/25. The bus is frequently at rider capacity, and additional hours are offered on select weekends and events to help meet demand.

The last summer count was approximately 12,000 riders in 2019. Recent surveys show more frequent service, especially in the summer, as the top request. Riders also request more coverage out of town, such as further south on Hwy 93, west on 2nd Street, and runs to Columbia Falls and Kalispell. Increased funding will be needed to increase service hours and routes.

- Mountain Climber: The Mountain Climber is the public transportation provider in Flathead County, operated by Flathead County, and provides the following routes/services:

    - Kalispell, Whitefish and Columbia Falls on-demand
    - Whitefish & Columbia Falls Commuter
    - S.P.A.R.K. Route (afterschool program for elementary school children operated by The Summit Medical Fitness Center in Kalispell)

  Mountain Climber works with BMCA to coordinate and augment service with the S.N.O.W. Bus in both the winter and summer seasons.

  The City of Whitefish currently contributes $9,300 annually to Mountain Climber to support public transportation. Several years earlier, Whitefish worked with Mountain Climber and other stakeholders to create a new transportation hub at the north side of the library east of Depot Park, which includes a shelter, to allow for transfers between buses, intercity service, and Amtrak. It has been mentioned by some that parking lot redesigns could be considered to improve flow of vehicles and transit at this hub. Discussions have also focused on transit-based solutions to traffic and parking congestion, mobility and affordable housing for workers, as well as visitor management. Some options include expanded commuter service between the cities, connectivity with the airport and Park & Ride routes/stops.

  Mountain Climber annual ridership has more than doubled since 2000 and has steadily been increasing. Due to the population influx, Mountain Climber's ability to fulfill requested rides is starting to become an issue. Funding continues to be a major barrier to creating and implementing transit-based solutions to pressing concerns, including traffic and parking congestion (especially during the summer season), worker mobility and economic development/sustainability, affordable housing, an aging population, access to health care and high-volume visitor management.

  Timely commuter transit options are lacking throughout the Flathead Valley. Greater coordination is needed both within the City of Whitefish but also across Flathead County to provide a transit system which is more logically structured to existing and potential future transit system demands. It is critical that transit planning and funding

be approached jointly by the cities, the County, the airport, and the business community to ensure a coordinated, integrated, and sufficiently funded system. Due to the compact nature of Whitefish combined with large numbers of visitors during busy seasons, Whitefish can and should be a leader in developing a robust intra-city public transit network.

Air Transportation

- Whitefish Airport: Whitefish has a 2,560 foot long turf runway on the far east end of town adjacent to Armory Park. It has existed in this location since 1963 and is owned and controlled by the State of Montana Department of Aeronautics. Most of the airport is within unincorporated Flathead County, with only a small western portion beyond the runway within the city accessed through the Hugh Rogers Dog Park. There are no hangar facilities, but there is a windsock and a small grass-covered aircraft parking area near the runway with tiedowns. This airport uses a "visual runway" intended solely for operation of aircraft using visual approach procedures with no instrument designation during daytime only operations. The airport is rated for propeller planes of less than 12,500 pounds maximum takeoff weight.

  Although the airport is surrounded by low density agricultural land on three sides, there is an increasing number of residences developing at moderate density to the west and south. This has led to an acceleration of complaints regarding aircraft activity and associated noise. The Federal Aviation Administration (FAA) considers 65 decibels to be the threshold to which aircraft noise is considered to be incompatible with residential uses, and either discourages or recommends additional building code standards beyond this threshold. However, this 65 decibel limit is an average over a 24-hour period, which would be negligible for the air strip given the small number of planes and daytime only operation.

  Other potential impacts associated with this airport could include risks to adjacent structures, emergency landings, fire safety, and glare associated with lighting. Any major future expansion of the airport facilities, such as paving the runway, construction of buildings or adding lighting for nighttime landings, should be evaluated for potential impacts as well as the full range of mitigation options related to airport operations. This would require coordination with both the State of Montana and Flathead County. There could also be consideration of a zoning "aircraft influence zone" within a particular radius of this facility with additional standards such as limits on building and tree heights and other safety hazards in runway protection zones and requirements for "buyer beware" plat notes for future subdivisions.

The Whitefish Airport is also used by the Department of Natural Resources and Conservation as a staging area for helicopters and airplanes fighting wildland fires in the area. It is important that any development at the airport not interfere with these operations. The flight patterns of aircraft from Glacier Park International Airport (GPIA) often fly over the area in which the Whitefish airport is located. The airport is occasionally used for hosting skydiving/parachute activity in and above the immediate area, which can pose safety risks. The overlap of these aviation uses from both the arriving and departing traffic at GPIA and the general aviation uses from the Whitefish Airport in uncontrolled airspace is important for all aviation users to be aware of.

- Glacier Park International Airport (GPIA): Glacier Park International Airport, while not located within the city limits of Whitefish, drives significant economic, social, and tourism activity within the city of Whitefish and the greater Flathead Valley area. In 2016 MDT completed a study estimating the economic benefit of GPIA to the local community at over $228 million dollars. Since that time, traffic at GPIA has grown 103%, further increasing the economic benefit to the surrounding community.

  The airport serves major commercial airlines and links Flathead Valley to much of the US and beyond through nine hubs as well as direct flights. The airport also serves local and general aviation needs such as medical response, military flights, aerial retardant and firefighting operations and search and rescue operations. GPIA has recently experienced strong growth in both flight operations and passenger traffic. Aircraft operations increased 38% between 2014 and 2024 and in 2024 GPIA reached an all-time high of 501,000 passenger boardings. When counting boarding and deplaning passengers, GPIA had over one million passengers utilize the airport in 2024. In 2026, the airport will complete a five-year $165 million terminal renovation and expansion project which is part of a larger $360 million 10-year (2021-2030) capital improvement plan. GPIA forecasts strong continued growth with additional air carriers, destinations, and terminal expansion over the next decade.

  GPIA is tasked by the Federal Aviation Administration (FAA) with ensuring compatible land use around the airport for the protection and benefit of the traveling public and the community. Incompatible land uses in close proximity to an airport include residences, hospitals and other noise sensitive uses, uses that attract large gatherings of people under approach or departure paths, uses that create visual obstructions (i.e. glare, smoke), facilities that attract wildlife (particularly birds), or structures that interfere with navigational aids. With Whitefish being located more than seven miles from GPIA and not directly within the approach or departure paths, it is unlikely there are land uses in Whitefish that would be incompatible with GPIA unless features that

interfere with navigation aids are developed or expansions to the Whitefish airport occur.

There are currently no public transportation connections to Glacier International Airport, and public parking at the airport has become increasingly expensive.

Rail

Whitefish is served by Amtrak passenger rail and is located along the Empire Builder route which starts in Chicago and terminates in either Seattle or Portland. There are two passenger trains daily, one in the morning heading eastbound and one in the evening heading westbound. The train station is located at the north end of downtown Whitefish in the historic Whitefish Depot. In fiscal year 2024, the Whitefish Station had the greatest ridership in Montana at 46,400 followed by East Glacier (10,601) and Havre (8,816). This is 20,107 less riders since adoption of the 2007 Growth Policy. Ridership increased post-Covid, but there has been an overall decline in ridership since a peak in 2008.

Burlington Northern Santa Fe (BNSF) Railway operates the rail freight service that passes through Whitefish. BNSF has 260 employees based in Whitefish and 34-38 trains per day go through the city. In 2024, BNSF freight trains mostly transported consumer products, agricultural products and mixed merchandise.

As noted in the Economic Development chapter, it is important to explore opportunities for a future rail spur to allow for the ability to better utilize the rail line for shipping and receiving large freight items locally.

The city has three ‘at-grade’ crossings at E 2nd Street, State Park Road and Birch Point Drive and one roadway viaduct over the Whitefish railyard at Baker/Wisconsin Avenue. Since the 2007 Growth Policy, the city and BNSF developed quiet crossings (a zone at least 1/2 mile long in which locomotive horns are not routinely sounded when trains are approaching crossings) at State Park Road and East 2nd Street. The city continues to explore a quiet crossing at Birch Point Drive and a grade-separated crossing at East 2nd Street. In 2025, the city commenced a railroad crossing study to analyze the existing crossings and identify projects along the railroad corridor that could improve traffic flows, mitigate the physical barrier created by the rail corridor and eliminate the risk of future highway-rail grade crossing accidents/incidents.

VISIONING COMMENTS ON TRANSPORTATION

Traffic and accessibility are often the issues most recognized and understood by the community, as excessive congestion or lack of connectivity is obvious and affects everyday life. During visioning sessions for this plan, seventy-five percent of map comments regarding what could be improved directly related to transportation, either motorized or active. Two issues were mentioned most frequently. The first was the need for a second grade-separated railroad crossing. The second was the necessity to complete links in the active transportation network, particularly missing connections along the Whitefish River Trail, with completing a connection north of River's Edge Park being mentioned the most.

Other transportation related comments related to better pedestrian crossings, missing or inadequate sidewalks, lack of public transit, better intersection control (lights or roundabouts), and requests for a downtown bypass. Nearly all of these comments are already addressed in the 2022 Transportation Plan or 2025 Safe Streets for All Plan, (as will be described below), although many improvements have yet to be completed. There were several requests to close roads to through-traffic, but this is unlikely to occur as the city is reluctant to reduce road connectivity and route options.

There were several transportation-related visioning suggestions involving Montana Department of Transportation (MDT) owned and maintained roadways. One example included improvements at the Highway 93 South Whitefish river crossing involving removing the two existing river culverts and replacing the crossing with a bridge to allow safer passage of watercraft (particularly during high water) and providing a shared use path underneath and around it to complete a gap in the Whitefish River Trail. Another common request was for development of a downtown bypass (described in the challenges below). MDT currently lacks funding for the implementation of these concepts but has noted they welcome further discussion in the future.

TRANSPORTATION CHALLENGES IN THE PLANNING AREA

There has been a myriad of transportation plans and studies completed by the city, Flathead County, and the Montana Department of Transportation (see the Adopted Transportation Plans Section below). These projects have involved extensive background analysis and citizen participation through such methods as online surveys, listening sessions, mapping exercises, visioning sessions and comments received at public meetings. Although not the only transportation challenges, the following have been repeatedly identified as longstanding significant issues:

- Gaps in the Active Transportation Network: Whitefish is a community that prioritizes walkability and places non-motorized transportation equally or above automobile

access. During visioning sessions, many comments about the active transportation network related to completing the Whitefish River Trail from City Beach to Smith Fields, with completion of the section between the Pine Lodge Motel and River's Edge Park being the second most requested active transportation improvement. During the development of the 2022 Transportation Plan, connectivity from the north side of the Veteran's Bridge on Highway 93 West to the BNSF loop river trail was the most requested improvement. The city is diligently working toward completion of these links, particularly the acquisition of necessary public easements.

Other frequently mentioned non-motorized transportation improvements include safe walking routes to and from Muldown Elementary and Whitefish High School, completing pathways along East Edgewood Drive from Texas Avenue to East Second Street, pathways along all of Armory Road, along Voerman and Monegan Roads and continuing to complete missing sidewalks throughout the city. All sections of Armory, Monegan and Voerman Roads within the city limits are planned for non-motorized improvements in the short term. As East Edgewood Drive borders the city limits to the north and runs between the city limits near Texas Avenue and East Second Street, the city could work with Flathead County to annex this section to improve active transportation routes.

There are several plans focusing specifically on active transportation connections throughout Whitefish, particularly to and from the schools. These include the 2025 Safe Streets for All Action Plan, the 2017 Connect Whitefish Bicycle and Pedestrian Master Plan, 2013 Parks and Recreation Master Plan and 2011 Whitefish Safe Routes to School Improvement Plan. The 2022 Whitefish Transportation Plan considered the recommendations of all previous plans and compiled a map of existing and potential active transportation routes (see Active Transportation Network Map). Using various criteria such as usage, safety, congestion reduction and connectivity, the 2022 Transportation Plan ranked non-motorized projects by priority. The top ten of these rankings include the highest ranking non-motorized projects identified during visioning for Vision Whitefish 2045, specifically, completing sections along the Whitefish River Trail.

The 2025 Safe Streets for All Plan (SS4A) builds on the 2022 Transportation Plan by analyzing existing and proposed active transportation routes in certain walkable areas for safety concerns and making additional improvement recommendations such as crosswalks, pedestrian timers and signage. The general areas of recommended SS4A improvements are indicated on the Active Transportation Network Map.

- Lack of Regional Active Transportation Connectivity: Active transportation connectivity between Whitefish, surrounding jurisdictions and Flathead County was frequently mentioned by participants during visioning sessions. At present, outside of

the city limits, MT Highway 40, US Highway 93 and surrounding Flathead County roads such as East Edgewood Drive and Voerman Road have limited active transportation routes other than wider shoulders along some of the roadways. East Edgewood is a designated cycle route for both the Adventure Cycling Northern Tier Bike Route and for the Great Divide Mountain Bike Route, yet has little shoulder for safe biking. Demand for infrastructure that supports safe non-motorized modes of travel is growing (both for transportation and recreational purposes) and this trend is expected to continue. Whitefish should proactively work with other surrounding jurisdictions, MDT and any other non-profits or agencies toward a regional bicycle and pedestrian plan and associated funding opportunities[40].

- Grade Separated Rail Crossings: The BNSF railroad tracks separate Whitefish into southern and northern halves and the Baker Avenue / Wisconsin Avenue Viaduct is the only grade separated road crossing over the tracks. This route is commonly congested for southbound traffic, and alternate routes are occasionally obstructed by trains or require lengthy travel along unpaved mountain roads or to the east toward Columbia Falls. A second grade-separated crossing is listed as a potential solution in the 2022 Transportation Plan and was the most mentioned recommended city improvement during visioning sessions. The 2022 Transportation Plan identified two options: E 2nd St or Texas/Columbia. This project would create an additional crossing of the BNSF Railway which would improve evacuation from the north in an emergency, improve north-south connectivity and traffic flow, and relieve traffic congestion at the Baker viaduct. The city is presently working with BNSF and the Federal Railroad Administration through a federal grant to identify crossing designs that could improve safety and reduce at-grade crossings.

- US Highway 93: State-maintained US Highway 93 provides the primary access through the City of Whitefish and is a principal route connecting the United States and Canada. US Highway 93 produces the highest traffic speeds and volumes, the most conflict points, the majority of the most congested intersections, and seven of the ten most dangerous intersections in Whitefish. Bike lanes and pedestrian connections are lacking. This corridor has been extensively studied. Recommendations for improvements include additional lanes, better intersection control, consolidating access points, connecting parking lots to reduce access points, improved signal timing, landscaping and median improvements to reduce two-way left turn lanes, and bicycle and pedestrian improvements. Any proposed highway right of way improvements require coordination with Montana Department of Transportation.

[4040] The Flathead County Trails Plan requires community groups and other organizations being required to show monetary commitment for new trail development and the maintenance of those trails in perpetuity before the County approves the development of any new County trails.

- School Traffic. Muldown Elementary and Whitefish High School (WHS) are integrated within existing single-family neighborhoods approximately one-quarter mile east of downtown. Daily traffic generated by the two schools infiltrates surrounding neighborhoods. With no signalized intersections along Spokane Avenue (US Hwy 93) directly west of this area, southbound traffic from the schools travel along Columbia Avenue to the light at East 13th Street or through the Creekwood neighborhood to Monegan Road. There are insufficient pick up and drop off areas, and discontinuous sidewalks, pathways and inadequate pedestrian road crossings lead to safety concerns for children walking and biking to school.

  Whitefish Middle School is located on the northwest corner of Spokane Avenue and East 2nd Street. The drop off and parking area is on the east side of the school on Kalispell Avenue, but many drop offs and pickups occur on Spokane Avenue on the west side of the school, leading to congestion and dangerous drop off areas directly adjacent to a designated future cycle track.

  Recommendations of previous studies to address traffic for all three schools have been incorporated into the 2022 Transportation Master Plan and 2025 Safe Streets for All Plan. Solutions include completing sidewalk connections, better lighting, enhanced crossing areas and flashing pedestrian signs, road reconstruction to include multi-use trails and better signage. The 2025 Safe Streets for All Plan includes improvements to Memorial Park north of WHS for additional parking and drop off areas for students. The general project areas for improvements are indicated on the Active Transportation Map. If Monegan Road is extended north as is shown in the Road Classifications Map, a connection to East 7th Street can be made that will alleviate the infiltration of school traffic into Creekwood.

- Poor North – South Connectivity (south side of the city): US Highway 93 South is the only continuous north-south corridor through the southern half of Whitefish within the city limits. Because this is the primary route, it results in congestion and traffic diversion to city streets not designed for through-traffic, creating considerable impacts to established residential neighborhoods. This has been identified as a transportation issue since the adopted 1996 Whitefish City County Master Plan (Growth Policy). Solutions identified in the 2022 Transportation Plan to improve mobility through the south end of Whitefish include the extension of three streets to create alternative north-south routes. (These road extensions are reflected on the Road Classifications Map.) Parallelling the highway on the east, Columbia Avenue would be extended south to Greenwood Drive, and Whitefish Avenue has been extended south to Shiloh Avenue. To parallel the highway on the west, Baker Avenue would be extended south

to JP Road. Completion of these streets is for the most part developer driven, meaning they are required to be constructed by developers as projects are planned and built that will rely on these streets for access. However, as of February 2025, resort tax allocation does allow funding for road extensions to help complete these connections.

- Poor East – West Connectivity (South Side): Due to the Whitefish River generally flowing north to south through the south side of the city, east-west connectivity is constrained, particularly at the southeast quadrant of the city. Rather than traffic being distributed among numerous potential routes, traffic is limited to bridge crossings at East 2nd Street, Baker Avenue, East 13th Street, and JP Road. This results in increased school congestion in the neighborhoods surrounding Muldown Elementary and Whitefish High School, traffic being forced on to the same routes, and numerous residences along Karrow Avenue having no option into the city other than West 7th Street and West 2nd Street. Solutions in the 2022 Transportation Plan to improve east-west connectivity include extending West 18th Street to provide another connection to Karrow Avenue from US Highway 93 South and extending East 7th Street from US Highway 93 South to Voerman Road to help traffic circumnavigate the Creekwood Neighborhood. A corridor preservation project is also included in the 2022 Transportation Plan for a future collector roadway, including a new crossing of the Whitefish River to Monegan Road. As mentioned above, in general, these improvements are developer-driven, but the city does now have resort tax allocation to help fund these projects.

- Wisconsin Avenue: Wisconsin Avenue is a state-maintained urban route and the primary link between downtown and two major recreational destinations - Whitefish Lake and Whitefish Mountain Resort. It is the only continuous road from Edgewood Drive at the viaduct north until it intersects with Big Mountain Road. It is a very popular recreational corridor and the potential for conflict between bicycles and pedestrians and automobiles was a concern expressed at visioning sessions – particularly the lack of safe pedestrian crossings. The 2022 Transportation Plan recommends opportunities for widening, additional turn lanes, traffic calming measures and improved pedestrian crossings, but ultimately the Montana Department of Transportation has jurisdiction over improvements.

  The Wisconsin Avenue Corridor Plan, page 3-10 states: “traffic in the corridor is increasing at an annual growth rate of 3.9% and will continue to increase.” The 3.9% growth rate is based on data from 2011-2015. A new calculation should be done based on data through 2024. Information on annual increases in ski days should also be included. Winter Sports Inc. on Big Mountain has currently 878 housing units sold,

with an additional 644 units planned and approved by the County. The traffic effects on the Wisconsin Avenue corridor from all sources should be estimated out to 2045. The Corridor Plan, page 3-10 states: “by the year 2030 several intersections and road segments along Wisconsin Avenue will experience unacceptable levels of congestion and delay.” The “several” is four out of seven intersections along Wisconsin Avenue, with projected levels of service at D or F by 2030 (page 2-17). The level of service for all intersections and segments along Wisconsin Avenue should be projected out to 2045.

The Corridor Plan, page 3-10 states: “the current right-of-way along Wisconsin is typically 60 feet.” Widening the right-of-way would be necessary to make Wisconsin into a three lane highway (page 3-13). This would require extensive condemnation of private property by the state, which would be expensive. At present, there is no plan to make Wisconsin Avenue into a 3 lane highway.

- Truck Traffic / Downtown Bypass: US Highway 93 connects the city to regional, national and international trade routes. The stretch of highway through downtown presents challenges in balancing freight traffic with local automobile, pedestrian and bicycle traffic. Heavy truck traffic and other through traffic in the downtown area is one of the most frequently voiced complaints. A bypass of some kind has long been discussed in the community but was dismissed in the MDT 1994 US 93 Somers to Whitefish West Project and instead focused on improving traffic flow on Highway 93 through downtown Whitefish. Reasons for abandoning a bypass included difficulties with property acquisition, potential costs, funding, environmental issues, and substantial grades in some areas. The addition of better intersection control at West 13th Street/Flathead Avenue and Baker Avenue would improve the flow of traffic on Baker Avenue and would open up the possibility of designating Baker Avenue as an alternate truck route. The city has been communicating with MDT to designate Baker Avenue south of West 7th Street as a state route to increase funding opportunities for improvements.

- Karrow Avenue: Karrow Avenue, most of which is within unincorporated Flathead County, is the only alternate route to US 93 South which provides access from West 2nd Street to Highway 93 south of the city and serves as a de facto bypass. Karrow Avenue had also traditionally lacked bicycle and pedestrian facilities. Visioning sessions and the water and sewer master plans indicate a possibility of future development in the area. As traffic volumes increase on US Highway 93 (leading to more traffic using Karrow Avenue as a bypass) and potential development in the area, additional capacity will be needed. Karrow Avenue has recently been reconstructed

between West 7th Street and West 2nd Street as a collector including construction of pedestrian and bicyclist facilities within the portion within the city limits.

- Birch Point: As is mentioned in the Hazards and Public Facilities portions of this Plan, the Birch Point neighborhood, along the southwest shore of Whitefish Lake, has only one point of vehicular access in and out. Crossing railroad tracks is required, and this access is occasionally blocked by trains. In the event a train is disabled and blocking this access, there is no other vehicular access other than emergency access across the Skypark pedestrian bridge by light vehicles if bollards are removed. There have been discussions regarding the possibility of alternative access to and from Birch Point or across the railroad yards separating north and south Whitefish. This should remain a priority for Whitefish. Due to lack of gates at this crossing, trains are also required to sound their horns when crossing in this area, leading to longtime noise complaints. MDT is currently working on a railroad safety improvement project to upgrade signal crossing equipment and add gates to make this a “quiet crossing”.

- Big Mountain Road: Big Mountain Road is a secondary highway maintained by the Montana Department of Transportation (MDT) and provides the only feasible access for the Whitefish Mountain Resort as well as the many residential subdivisions on Big Mountain. There is currently no viable secondary egress for the Big Mountain community. As the Big Mountain community is presently not within the city, the city should continue encouraging establishment of secondary access. If the city annexes the Big Mountain community, the lack of a reliable secondary egress in an extremely fire-prone area should be considered with any future subdivision development proposals.

  There is presently a southbound stop at the intersection of Big Mountain Road and East Lakeshore Drive, at the bottom of the mountain. This intersection causes a significant amount of congestion, particularly during ski season. A potential roundabout in this location was suggested during visioning sessions and has been identified in the 2022 Transportation Plan, but funding or timing has not been identified. A potential development had proposed to build a roundabout in this location in the past, and that could be one mechanism to fund intersection improvements.

- Parking Management: The visitor economy and success of Whitefish’s Downtown has led to a significant amount of dialogue regarding parking availability and management. Several studies have focused on downtown parking availability. Earlier studies and plans favor parking solutions on the supply side focusing on providing additional parking through surface lots and construction of parking structures to stimulate investment and expansion in the commercial core. In 2017, the city constructed a new city hall building at the northeast corner of East 2nd Street and Baker Avenue

which included a three-story public parking structure providing more than 200 parking spaces.

In 2019, a parking management plan was completed by Dixon Resources Unlimited. The Dixon study stated that "the 2006 Downtown Master Plan recommended construction of a parking facility, and immediate parking demand was satisfied by the construction of the City Hall facility." A number of other parking strategies have been implemented, including adjusting parking time limits, a new parking enforcement vehicle with increased parking enforcement, an employee parking permit program for specific lots and some levels of the parking structure, and striping and curb painting to better define efficient parking options especially for parallel parking spaces. Recent City Council direction, including adopted City Council Goals, are to look at further studying different strategies to reduce parking congestion downtown.

ADOPTED TRANSPORTATION PLANS

Numerous transportation related plans and studies have been completed for Whitefish, some of them quite recently, such as the 2022 Whitefish Transportation Plan and 2025 Safe Streets for All Plan. Below is a summary of these plans.

- 2025 Whitefish Safe Streets for All Action Plan: The Safe Streets for All Action Plan identifies the most significant multimodal transportation safety concerns in the community and suggests implementation steps and strategies. Solutions mostly involve vehicle speed reduction, better pedestrian crossings, signage, future transit stops, sidewalk completion and a pedestrian – bicycle crossing across Spokane Avenue to the Whitefish River Trail in the vicinity of East 6th and East 7th Streets. Most of these projects are in the vicinity of downtown and the three schools, however there are additional projects planned along Baker Avenue, several recommended intersection improvements along US Highway 93 South and a proposed transit hub near the Lodge at Whitefish Lake on the north side of the city. The general locations of recommended improvements are indicated on the Active Transportation Network Map.

- 2022 City of Whitefish Transportation Plan[41]: This plan reviews and incorporates all other transportation planning related documents and considers recommended improvements to the year 2040. The Plan identifies numerous projects needed for the future of Whitefish including major road construction, roadway expansions, intersection improvements, and millwork (resurfacing) projects. Active transportation projects from plans such as the 2017 Connect Whitefish Bicycle and Pedestrian

[41] The 2022 City of Whitefish Transportation Plan is incorporated by reference as part of Vision Whitefish 2045 and should be consulted when reviewing or planning transportation improvements.

Master Plan are incorporated into the recommended road improvement projects. The plan includes many goals and strategies and is adopted as part of this community plan by reference. This plan should be consulted for all future transportation improvements.

- 2022 Downtown Whitefish Highway Study: The Downtown Whitefish Highway Study was developed by Montana Department of Transportation (MDT) to improve Highway 93 through the downtown area from 13th Street on the south end to East 2nd Street on the north end. Seven options were evaluated. Concept C was identified as the preferred concept by MDT.

  The City of Whitefish diverged with MDT regarding the Study's final recommendation and supported Concept G as the preferred design. Concept C and Concept G diverge only in the segment of Hwy 93/Spokane Ave from 7th St to 2nd St. The city preferred the treatment of this segment in Concept G due to the superior multimodal accommodations that it provides, including larger buffers for safety, landscaping with trees, and fewer lanes for pedestrians to cross. The city considers these features necessary to achieve the pedestrian-oriented environment that it envisions for Downtown Whitefish. Regardless of the disagreement between MDT and the City of Whitefish on that segment, they did both agree that improvements were needed along Baker Avenue and the intersection of 13th Street and Spokane Avenue. Both these improvements are included in the 2022 Transportation Plan's Major Street Network (MSN) Recommendations and are considered high priorities for implementation.

- 2021 Highway 93 South Corridor Plan: The Highway 93 South Corridor Plan was adopted as an amendment to the 2007 Whitefish City-County Growth Policy. The plan studies the corridor in three separate portions from Highway 40 to East Second Street. The Plan provides detailed descriptions of each corridor segment, the public process, issues and opportunities plus recommended land use changes and proposed a new zoning district which was subsequently codified into the municipal code. Most transportation recommendations from this plan were incorporated into the 2022 Transportation Plan.

- 2019 City of Whitefish Parking Management Plan: This plan reviewed earlier plans with recommendations generally advocated for additional parking (surface and structured). The 2019 Plan recommends a cost-conscience approach of managing existing parking through enforcement of parking time limits, paid parking, improved technologies, and downtown worker permit parking while evaluating the actual demand/need of all the downtown parking and other updated parking policies. Downtown worker parking permits, improved technology and improved enforcement

have all been implemented. The plan called for a follow up study to further identify options, which the City Council has identified as a goal.

- 2018 Climate Action Plan. The City of Whitefish adopted a Climate Action Plan (CAP) to reduce greenhouse gas emissions to be carbon neutral by 2050 and prepare for climate change. Although there are many strategies in this plan, the plan also contains transportation related strategies such as considering the transportation and land use relationship, promoting transit and employee carpooling, supporting the planning for walkable communities and mixed use development and discouraging excessive parking requirements.

- 2018 Wisconsin Avenue Corridor Plan: This plan provides a framework to maximize the city's infrastructure investment, protect the environment, help meet the city's housing needs, and maintain community character along the Wisconsin Corridor. It includes several action items relating to transportation involving road widening, intersection improvements, options for transit and park-and-ride lots, traffic calming solutions and improving the non-motorized network. Pertinent transportation recommendations have been incorporated into the 2022 Transportation Plan.

- 2018 Downtown Business District Master Plan. This plan identifies opportunities to increase the vitality of the downtown business district. The plan contains principles for the downtown transportation network. These principles include intersections supporting rather than detracting from downtown, accommodating traffic volumes without degrading downtown livability and the retail environment, location of new parking facilities to support downtown retail and commercial activities and promoting alternative transportation modes. The plan envisions the downtown potential build-out capacity and necessary additional parking. Included in this plan is a transportation framework for downtown Whitefish with a comprehensive complete street network of integrated and balanced pedestrian, bicycle, and automobile facilities that connect to and within the downtown planning area. Pertinent recommendations of this plan were incorporated into the 2022 Transportation Plan.

- 2017 Connect Whitefish Bicycle and Pedestrian Master Plan. This plan is an amendment to the previous 2007 Whitefish City-County Growth Policy. The Connect Whitefish Plan envisions a connected and continuous network of well-maintained, safe, convenient and comfortable bicycle and pedestrian facilities linking key destinations inside and outside of town. The Plan identifies a series of trail and safety projects, a wayfinding project, strategies for maintenance, programming and possible sources of funding for projects and programming. The Whitefish Pedestrian and Bicycle Path Advisory Committee uses the plan for the basis of their

recommendations to various boards, the Parks and Recreation Department and decision makers.

- 2015 Whitefish Highway 93 West Corridor Plan. This plan provides specific goals, policies, and recommended actions for the corridor that consider land use, scale, and transportation function. It identifies ways transportation infrastructure should support the desirable land uses identified in the plan. It encourages a grid network, identifies traffic calming measures to mitigate neighborhood impacts, discourages direct access to the highway by consolidating/eliminating approaches and identifies necessary sidewalk and active transportation improvements. Transportation recommendations from this plan have been incorporated into the 2022 Transportation Plan.

- 2013 Parks and Recreation Master Plan. Includes goals related to trail/path connectivity, water access, and park development and acquisition. The 2016 Connect Whitefish Plan described above superseded this plan's goals related to trail/path connectivity.

SUMMARY

The City of Whitefish prioritizes safe, efficient, and sustainable transportation options for current and future mobility needs. It emphasizes the integration of multimodal options - including roadways, walking, biking (and other non-motorized forms of mobility), public transit, rail and air transport - to provide accessibility for all individuals. Land use should steer transportation decisions and associated infrastructure and not the other way around. The city should continue to improve connectivity and encourage compact infill development for more efficient transportation infrastructure, enhanced accessibility for all users, increased transit ridership, decreased traffic congestion and reduction in the city's carbon footprint. Recognition of these principles during transportation planning will continue to improve the multimodality which is highly valued by the Whitefish community.

ECONOMIC DEVELOPMENT BACKGROUND

It is vitally important for a community to not rely on one industry for its economy, as economies change and downturns or closures in that industry can have catastrophic effects on small towns. Economic diversity is critical in achieving a strong, stable, resilient community. A healthy economy adds to all aspects of the community, from jobs to infrastructure to community services. A diverse economic base with a trend toward higher paying jobs for residents provides the ideal framework on which a city prospers.

Logan Health is the largest employer in the City of Whitefish, and health care and associated services is considered an industry of potential growth in the area. Approximately half of the Whitefish economy is driven by visitation, second homes and tourism providing the majority of businesses and jobs and bringing nearly $200 million into the city in 2024. The tourism industry is highly seasonal; there are wide fluctuations in tourism-related employment and revenue throughout the year.

Many Whitefish residents are employed in high-paying professional-level jobs who work remotely or commute out of the city into other nearby areas. Conversely, many workers in the lower-paying tourism-related service industry can no longer afford to live in Whitefish and must commute into the city by car since there is no local commuter transit. Rising land costs, employee shortages and housing affordability make it difficult for local businesses to retain and find workers. Due to factors such as high lease rates, low inventory, high property prices and construction costs, it can be difficult for new businesses to afford or find locations to open.

The City of Whitefish enjoys numerous assets - it is in a highly desirable location, surrounded by lakes and mountains, with an abundance of natural resources and a wealth of available outdoor activities. It is vital to protect those assets, as they are a major economic driver. Whitefish has locational advantages as well, including being along an international highway corridor, having major rail access, being near an airport, and in proximity to Glacier National Park. The vibrant downtown strengthens Whitefish's unique identity, and the educated and talented citizenry and visitors generate beneficial social interaction to facilitate idea-exchange. Whitefish is uniquely poised to capitalize on its assets to broaden its economic base compatible with a visitor economy and enhance its economic sustainability and resilience.

ECONOMIC DRIVERS

The City of Whitefish was formerly an economy heavily reliant on the timber and railroad industries but by the early 2000s the largest industry had become tourism. At the time of the 2010 census, the three major industries in the city were accommodation and food service, retail trade, and health care and social assistance. In 2024, the same three major industries dominated the Whitefish economy. However, 69% of Whitefish residents are employed in the management, business and financial sectors. As only about 10% of jobs offered in Whitefish are in those same industries, a large number of Whitefish residents commute to other areas or work remotely[42].

TABLE E-1: CITY OF WHITEFISH TOP INDUSTRIES (percentage of jobs)			
Year		Year	
2010		2020	
Accommodation and Food Service	20.5%	Accommodation and Food Service	21.1%
Retail Trade	16.6%	Health Care and Social Assistance	17.7%
Health Care and Social Assistance	16.4%	Retail Trade	15.7%
Educational Services	8.8%	Professional, Scientific, Technical	8.4%
Finance and Insurance	6.1%	Arts, Entertainment and Recreation	6.8%
* Source: 2010 and 2020 Census			

TABLE E-2: CITY OF WHITEFISH TOP EMPLOYERS			
Year	Employees	Year	Employees
2007		2024	
Whitefish Mountain Resort	535	Whitefish Mountain Resort[43]	650 (peak season)
North Valley Hospital	249	Logan Health	483
Whitefish School District	240	Averill Hospitality	282 (peak season)
BNSF	230	BNSF	280
City of Whitefish	101	Whitefish School District	250
*Source: 2007 Growth Policy		*Source: Whitefish Chamber of Commerce	

As of 2025, the City of Whitefish median household income is $71,110[44]; higher than $66,395 for Flathead County and $67,915 for the State of Montana, but lower than the $74,755 national average. Gallatin County has the highest median household income in the State at $83,064 [45]

[42] The source of recent statistics comes from the 2023 Whitefish Economic Growth Policy Update prepared for the city by GSBS Consulting.
[43] Winter Sports maintains 100 year-round employees, with 650 during the winter ski season and 200 in the summer season.
[44] Provided by the 2025 Housing Needs Assessment
[45] US Census https://data.census.gov/profile/Whitefish%20city,_Montana?g=160XX00US3079825

Contribution of Tourism to the Whitefish Economy

Tourism remains a cornerstone of Whitefish's economy - 43% of all jobs are at least partially reliant on visitor spending. According to the Montana Institute for Tourism and Recreation Research, (ITRR) non-resident visitors spent $1 billion in Flathead County during 2022 and 2023, the highest of any county in Montana. Explore Whitefish, the city's official tourism organization, estimates that in 2024, 57% of every dollar spent in Whitefish was by a nonresident, contributing to an annual visitor economy of approximately $200 million[46].

Whitefish holds a unique position as a small town because of the intersection between the visitor economy and the local economy. Locally owned businesses earn most of their profits during the busy summer months and rely on local patronage throughout the rest of the year.

Whitefish benefits from its proximity to Glacier National Park, which recorded 3,208,755 recreation visits in 2024, marking the second-highest visitation year on record. Meanwhile, annual visitation to Whitefish has remained relatively steady. The top three visitor activities in Whitefish and the surrounding area (including Glacier National Park) are identified as scenic driving, hiking and wildlife watching. However, the tourism industry remains highly seasonal, with significant fluctuations in employment and revenue. July and August consistently represent the peak season in the City of Whitefish. To mitigate these fluctuations, Explore Whitefish works to manage visitation during the peak summer months through destination management messaging and promotes tourism during the shoulder seasons.

Outdoor recreation is a huge driver for local tourism. The Whitefish Trail, which features 47 miles of non-motorized multi-use trail and 15 trailheads, attracts mountain bikers and hikers. A study by Headwaters Economics and Whitefish Legacy Partners indicated that the Whitefish Trail contributes $6.4 million in annual spending by visitors and locals, supporting 68 additional jobs and $1.9 million in labor income. Overall, outdoor recreation spending by visitors to Whitefish amounts to about $101 million in spending, supporting 1,460 jobs, and $41 million in labor income.

Montana has no state-wide sales tax. In 1996, the voters of Whitefish approved a 3% "resort tax" that applies to lodging, bars, restaurants, and retail to offset visitor impacts to tax-funded services. In 2024, resort tax collections exceeded $6 million. According to VisaVue data, 57% of spending in Whitefish is attributable to visitors. Since VisaVue data does not include lodging expenditures—which contribute significantly to resort tax collections—it is reasonable to estimate that nonresidents contributed approximately $3.75 million to the resort tax in 2024.

As of 2025, the allocation of these funds is as follows:

- 48% for streets, sidewalks and underground utilities,
- 25% for property tax relief
- 10% for community housing
- 10% for paths and other park acquisitions and improvements
- 2% to the Whitefish Trail for maintenance
- 5% goes to merchants for the administration of the tax.

Thus, visitors have contributed significantly to the livability of the community for residents.

TOURISM RELATED IMPACTS

Despite its economic benefits, the success of the tourism industry in Whitefish has created certain challenges. Two of the top issues relate to employee housing and availability of employees. Service industry employees, who typically earn less than $35,000 per year, are finding it increasingly difficult to secure adequate housing in Whitefish, where the median home sales price exceeds $1 million and median monthly rents are $2,500 – 32% higher than the national average, according to aggregated data from rental listing websites.

It is also difficult to attract workers willing to commute from nearby communities for relatively low wages. As a result, businesses are hesitant to locate in areas with limited access to employees. According to a report from GSBS consulting, 76% of workers employed in Whitefish do not live in Whitefish. Recent efforts by Housing Whitefish - a local nonprofit that provides workforce housing assistance - have aimed to reduce rents for qualified applicants. According to the Executive Director of Housing Whitefish, based on data collected from the Whitefish Workforce Rental Assistance Program applications, applicants are paying on average $1,200 for a studio, $1,267 for a one-bedroom, $1,707 for a two-bedroom, $2,038 for a three bedroom, and $2,728 for a four bedroom in the Winter of 2025.

Other commonly cited impacts of tourism include the rise in second and third home purchases and proliferation of short-term rentals additional summer traffic, the wide seasonal fluctuations in business and employment, and the difficulty protecting the natural resources and character which draw residents and visitors to the area. STRs have a range of effects: they impact local hospitality businesses, alter residential neighborhoods, increase summer traffic.

According to AirDNA, as of 2025, the 59937 ZIP code - which includes the city of Whitefish and surrounding unincorporated areas - had approximately 1,700 STR listings. Of these, about 400 were licensed within city limits, suggesting that roughly 1,300 STRs were located outside city boundaries but still within the same ZIP code.

To provide a strategic, long-term vision and framework for the sustainable future of the Whitefish community and reduce tourism impacts on the community, the city and the Whitefish Convention and Visitors Bureau joined together to develop a Whitefish Sustainable Tourism Management Plan. A steering committee was formed in 2017 and the final plan was adopted in 2020 and updated again in 2024.

Public support for tourism declined following the surge in visitation during the 2020 pandemic. According to the Whitefish Community Tourism Survey (developed by the STMP committee), tourism sentiment has evolved significantly since 2023. In that year, only 30% of respondents agreed with the statement, “The overall benefits of tourism in Whitefish outweigh the negative impacts,” while 47% disagreed. By 2025, over 50% of respondents agreed with that statement, and more than 69% agreed that tourism benefits the community via resort tax collections: “Resort tax revenue generated supports vital city infrastructure and residential tax credits.”

Overall, tourism has brought lasting benefits to the broader Whitefish community by helping to build and sustain the amenities that make the town attractive to residents, small businesses, and future employers. Whitefish is distinct from other recreation-focused towns in the Rocky Mountains in that it is more than just a winter ski town or a summer gateway to Glacier National Park - it is a year-round community that strategically reinvests its visitor economy into local infrastructure, trails, parks, and public spaces.

With slightly more than half of all spending in Whitefish coming from nonresidents, visitor dollars help keep small businesses open during the shoulder seasons and slower periods. This stabilizing effect not only supports jobs and tax revenue but also helps keep prices lower and services more viable for year-round locals. In this way, tourism has helped Whitefish preserve its small-town character while offering the amenities of a much larger community. Economic growth and development plans should build on the success of tourism in Whitefish. Accordingly, growth policies should be designed to leverage the visitor economy to grow business sectors beyond tourism.

OTHER SIGNIFICANT INDUSTRIES IN WHITEFISH

Healthcare and social assistance is the next largest industry in Whitefish, comprising approximately 18% of the jobs. The main contributor is the 25-bed Logan Health critical access hospital along with supporting medical clinics and services. The hospital, formerly known as the North Valley Hospital, formed in 1905 until it merged with the Kalispell regional healthcare system in 2016 before becoming part of Logan Health. They are the largest employer in the City of Whitefish, providing 650 year-round jobs. Healthcare employment offers career-oriented jobs (often called “primary jobs”) which pay significantly higher wages than tourism. Healthcare is one of the industries projected for future growth in Whitefish. Other industries projected for future growth in Whitefish include tourism, professional, scientific, and technical services and manufacturing.

Whitefish School District is a major employer in the city, providing approximately 250 jobs in 2023, about the same number of jobs reported in 2010.

Although no longer the main economic driver of the Whitefish economy, the Burlington Northern Santa Fe Corporation (BNSF) still maintains a significant presence in the city. The Whitefish location generates at least 280 local jobs, hosts the busiest Amtrak Station between Portland and Minneapolis, and is an integral component of the freighting network between the east and west coasts. In the past, there was a rail spur that served a local timber mill. That has been removed, but the railyard and adjacent industrial properties have the potential to help accommodate a rail-served industrial site or a site with the ability to load or unload goods from railcars, eliminating the need for intermediate transport of large goods by truck from Seattle and other international shipping ports.

There was a national trend of residents of urban areas moving to rural and mountain towns during the COVID-19 pandemic and working remotely. It is estimated that 21% of Whitefish workers are remote workers, many of which are employed with out-of-state jobs. This trend has brought households with higher incomes into the community, which raises prices and exacerbates the lack of affordability in the Whitefish housing market.

COMMERCIAL AREAS IN WHITEFISH

There are generally four commercial areas in the City of Whitefish (see Figure S-3, the "General Layout of the City Map" in the "Setting" Chapter of the Plan). The first is the downtown core, which contains the majority of the retail, entertainment, food, and civic uses in the city. The downtown area also provides the highest density of jobs. The second commercial area is neighborhood-oriented businesses, restaurants and professional offices located in pockets along Wisconsin Avenue north of the railroad tracks. The third commercial area contains a gas station, residences, professional offices and three lodging establishments along East Second Street (US 93 West) west of the Whitefish River to the western city limits. The fourth and largest commercial area is located along the US 93 South/Spokane Avenue corridor from the Whitefish River Bridge on US 93 south to the city limits near Highway 40 West. Virtually all automobile-oriented uses such as a mall, fast food restaurants, hotels, auto dealerships, service stations, supermarkets and most light industrial uses are located in this area.

The community values locally owned businesses as well as the unique commercial character of Whitefish. To protect those values, zoning has been implemented which prevents franchise or formula style chain businesses downtown and limits them in other commercial zones. While not currently regulated, formula services and formula hotels should also be limited downtown in order to further safeguard the unique business climate. The city's architectural review standards have strict limitations with regard to franchise business design and color schemes.

Outside of the downtown, most of the US 93 South corridor from East 6th Street to Highway 40 West is zoned WB-2, Secondary Business District. There have been concerns over the years regarding businesses along this corridor negatively impacting revenues of the downtown businesses, particularly the impact of "big box" style retailers. To better regulate those uses, the city instituted bulk and scale restrictions which require conditional use permits for buildings over 10,000 square feet so that impacts can be reviewed with more scrutiny. A new requirement for an economic impact study with any proposal for such businesses would better help decision makers weigh their effects on the local economy.

ECONOMIC DIVERSIFICATION

Diversifying the economy beyond a seasonal tourism base to attract "primary jobs" has been a recurrent strategy of the city. Both the 1996 Growth Policy and the 2007 Growth Policy (as well as previous economic studies) discuss the need for economic diversification. A common theme has been strengthening the economic base by seeking year round, high paying industries. The 1996 plan mentioned public opinion rates "small and non-polluting industries" as the most preferred type of economic growth in Whitefish. The 2007 Growth Policy stated it should be a policy of the city to promote beneficial job growth in the base economy, especially in areas that tend to diversify it beyond visitation-based business and industries. During visioning sessions for this plan update, virtually all comments about economic development expressed the need for providing a greater diversity of jobs for the residents of Whitefish.

AVAILABILITY OF LOCALLY NEEDED GOODS AND SERVICES

The WB-2, Secondary Business District has very prescriptive zoning with regard to allowed retail and service uses, listing a few very defined permitted uses. This was intentional, to provide locations for auto-oriented businesses that require large display space and large parking areas, and to create the opportunity for local businesses to expand into larger spaces. This zone also prevented direct competition with the downtown WB-3 General Business District, which allows all types of retail sales and services. This was initiated because several downtown businesses left Central Avenue to relocate in the Mountain Mall when it was built in 1985 during a time when the economy was struggling. While the mall is grandfathered for all retail and service uses, the downtown core was meant to be the center of financial, retail, governmental, professional, institutional, and cultural activities. Through such measures as the implementation of the Whitefish Downtown Business District Master Plan, the downtown has become a vibrant retail and entertainment hub and a significant resident and visitor draw. Over time, the retail offerings have become more visitor-serving due to changing patterns of customer demand. Existing community-serving downtown businesses include a toy store, record store, independent book store, sporting goods stores, jewelry stores, kids clothing store,

thrift stores, food markets/grocery stores, snowboard shop, third-generation shoe and clothing store, bakery, kitchen store, florists, pet supply store, yarn store, bicycle shops, yoga studios, coffee shops, barber shops, and art education studio. Uses such as art galleries and boutique western wear stores have taken the place of the third-generation hardware store, which relocated to the WB-2 district for a larger space, and an electronics store and drug store, which were replaced by formula stores in the WB-2 district. Shifting consumer preferences for nearby big box general merchandise stores and online shopping have repeatedly caused general merchandise stores in the WB-2 district to cease doing business.

During visioning sessions and the most recent economic study, a few public comments regarding economic and commercial development expressed the desire for more locally available goods and services. Some comments suggested more mixed use as well as opportunities for limited neighborhood-serving commercial in populated areas distant from downtown. There have also been discussions about how to reduce operating costs to keep locally serving businesses more affordable, particularly restaurants. While using Vision Whitefish 2045 as their senior project, several Whitefish High School students provided their arguments for more available and affordable goods and services in Whitefish.

Economies do not follow jurisdictional boundaries. When local residents drive to other communities or shop online for everyday goods and services such as clothes, shoes, or school backpacks, this results in “leakage” of income, jobs and finances to areas outside the city. There are also residents who are too young or old to drive, or who cannot afford an automobile, for which traveling to other areas for essentials is difficult due to limits on public transportation. Such leakage also causes an increase in vehicle trips, which conflicts with sustainability, climate action, and emission reductions goals in this plan and plans such as the Whitefish 2018 Climate Action Plan and 2022 Transportation Plan.

While there is no simple solution to these issues, supporting retention and expansion of current community-serving businesses is recommended to maintain local sustainability. Finding ways to reduce vehicle trips, including strongly pursuing valley-wide commuter public transportation partnerships and improving community walkability and bikeability while maintaining a strong centrally located commercial core, is important for both the economy and environmental sustainability.

IMPACT OF AGRICULTURE ON THE WHITEFISH ECONOMY

Preserving and supporting local farms also has a positive impact on the economy. Local produce grown nearby can be sustainably transported to market without using the quantities of fossil fuels required to send products from somewhere else to local grocery stores. This "direct sale" puts more of the revenue in the grower's pockets by eliminating intermediaries typically involved in brokering and distribution of produce. Community Supported Agriculture (CSA)[47], local produce stands and farmers markets significantly reduce operating costs, and these savings can be passed on to consumers at the same time increasing profits for the farmers. As fuel prices continue to rise and as consumers become more sensitive to the issues of processed and genetically altered foods, organic local farming should become a growth industry. Whitefish School District's Center for Sustainability and Entrepreneurship facility includes a greenhouse, production gardens, and orchards. Flathead Valley Community College offers courses in organic agriculture, including working on a certified organic farm. But all agriculture in Flathead County faces challenges due to development pressures and real estate prices rising at much higher value than the price of farm products.

PREVIOUS ECONOMIC DEVELOPMENT STUDIES

There have been several previous economic studies completed for the City of Whitefish. In 2002, there was a study prepared by a Jobs for Whitefish Taskforce (*Baker Avenue City Property Development Program - Phase 2A Report*). This study was intended to determine highest and best uses to attract favorable high wage jobs along Baker Avenue in the vicinity of Flathead Avenue. Recommendations included creating incentives to attract or grow "desirable" businesses, fostering "incubator businesses" to help local startups grow and succeed, and considering the needs of present and future industries when determining location and types of infrastructure improvements. This report also states that the "do nothing" alternative would move Whitefish away from quality jobs and diversification as has happened to resort towns such as Jackson Hole, Ketchum or Aspen. Similar recommendations are repeated in a recent 2023 economic study (discussed below).

In 2015, the *Whitefish Downtown Business District Master Plan* was updated (first adopted in 2006). This plan presented strategies such as regulatory changes to address scale and massing of buildings to protect and enhance downtown character and synergy and the types and timing of public projects, such as pedestrian-friendly retail parking projects to stimulate private investment. It called for expanding the retail core into an expanded shopping loop into the Railway District.

[47] Community Supported Agriculture is a model where consumers directly buy shares of a farm's harvest in advance in a "subscription" scenario. CSA members receive fresh products on a weekly basis throughout the growing season.

In 2018 and 2019, an economic performance analysis was completed as part of the *Wisconsin Avenue Corridor Plan* and the *Highway 93 South Corridor Plan*. Finally, an economic analysis and market study was completed by GSBS Consulting for the entire city as part of this community plan to inform this chapter and to meet statutory requirements (discussed below).

ECONOMIC DEVELOPMENT ANALYSIS FOR STATUTORY REQUIREMENTS

The Montana Land Use Planning Act (MLUPA) has specific requirements regarding economic development. These include assessing existing and potential commercial enterprises, summarizing job composition and labor force, assessing local constraints to commercial enterprises, inventorying existing and potential commercial sites, and analyzing local facilities and financial feasibility of supporting existing and potential commercial enterprises for the projected population.

Due to the expertise needed for this analysis, staff retained a consultant to complete this study. (The complete report is included as an Appendix.) The consultant reached out to more than 30 business and industry stakeholders over a 6-month period, met with many stakeholders individually, held two group economic forums and coordinated extensively with staff. Seventeen stakeholders ended up participating.

TABLE C: STAKEHOLDERS WHO PARTICIPATED IN GSBS ECONOMIC DEVELOPMENT STUDY

AppCOM	Heart of Whitefish
Averill Hospitality	KCM Enterprises
BNSF	Montana West Economic Development
Chamber of Commerce	Mountain Mall
City of Whitefish	National Parks Realty
Explore Whitefish	Two Bear Capital
Garden Wall Inn	Whitefish Mountain Resort
Glacier Bank	The ZaneRay Group
Haskill Creek Farms	

Stakeholders were engaged in discussions of the following topics:

- Attainable Housing
- Economic Diversification
- Areas of Growth and/or Opportunity
- Tourism
- The Downtown Area and Commercial Expansion

- Public and/or Private Infrastructure
- Policy

The consultant's report was presented to the Community Development Board in June of 2024 and serves as a resource for this plan element. Key takeaways from this report include:

- The three industries of expected job growth are professional services, health care and tourism.
- Industries expected to decline are transportation, warehousing and information technology.
- Trends that may have an impact on Whitefish's economic future include an increase in remote workers, unavailability of employee housing, ongoing consolidation of economic activity into the tourism sector, and increases in commuting.
- Economic strengths include a strong tourism economy, proximity to Glacier National Park and airport, and the opportunity to capitalize on a significant rail network which is advantageous to industries that rely heavily on transporting large volumes of goods.
- Economic weaknesses and constraints include lack of economic diversity, proliferation of short term rentals removing potential housing from the market, job opportunities, housing and basic needs and services being more available in other communities, and manufacturers and businesses leaving due to unobtainable housing and low employee pool.
- There is an increasing amount of development pressure for housing on properties presently zoned for industrial or commercial uses.
- Benefits of forming a community group focused toward facilitating discussions between municipalities and other economic development organizations to ensure goals are in alignment and do not conflict with each other.
- Considering regulatory changes to ensure the downtown is not dominated by one particular type of business A review of properties ideal for commercial development and recommended types of industry.

The State Legislature in 2023 enacted laws that require cities to allow multi-family and mixed use by right in all commercial zones while also limiting parking requirements for such uses. As such, there is increasing pressure on the remaining vacant commercial properties to be developed into housing rather than typical commercial uses. While housing is an important need, we also need to consider whether there is enough available commercial and industrial property to meet the economic needs of our growing community over the next twenty years and beyond.

SUMMARY

A healthy city economy is balanced, resilient, and inclusive, supporting both current and future generations. It should be diversified across multiple industries, reducing dependence on a single sector. The economic benefits should be shared broadly among the population. Goods and services should be readily available locally to all residents. The *vision* is to balance the availability of needed jobs, goods and services with the community's desire to support local businesses and retain its scale, identity and charm

ENVIRONMENT BACKGROUND

AIR QUALITY

Introduction

Clean, clear air is a valuable resource for residents and visitors alike. Community members and visitors appreciate clean air for outdoor pursuits including maintaining the visibility of the grand vistas of the surrounding mountains, the Flathead Valley, and Glacier National Park. Certain groups, such as children, older adults, and people with health conditions are especially vulnerable to the effects of poor air quality.

Nonattainment Status:

In 1993, Whitefish was designated as a 'Moderate – Nonattainment' area by the U.S. Environmental Protection Agency (EPA) for PM-10 (particulate matter less than or equal to 10 micrometers) under the Clean Air Act. The major contributor to this designation was dust generated from winter road sanding materials and vehicles tracking mud and dirt from unpaved surfaces. As a result of this designation, the Flathead County Air Pollution Control Program was developed requiring pavement of roads, alleys, parking lots, driveways, implementation of deicing and sweeping program for city streets, and erosion control methods for construction sites to control fugitive dust particulates.

The city has used magnesium chloride road deicer since it was forced to stop using sand due to air quality concerns. While there are currently no practical alternatives to magnesium chloride, it does come with environmental impacts. It can wash into storm drains and water bodies such as Whitefish Lake and the Whitefish River. It has been shown to negatively impact aquatic species. It kills roadside vegetation and attracts wildlife such as deer to the road resulting in vehicle-animal collisions. It prematurely rusts vehicles which is costly to residents. No affordable practical alternatives currently exist, but the city should continue to monitor various technologies and approaches that other municipalities with winter road issues use to eventually find and implement a more environmentally friendly solution.

In 2022, the EPA redesignated the city as 'Moderate – Maintenance' because five years of data from 2015-2020 showed the city met National Ambient Air Quality Standards. While this updated designation shows an improvement, the requirements of the Flathead County Air Pollution Control Program continue to apply so air quality in our area does not decline. The city continues to require paving, erosion control, deicing, and sweeping in compliance with this Program. The air quality monitoring station at West 10th Street near

Spokane Avenue continues to monitor air quality for both the County Environmental Health Department and the State of Montana Department of Environmental Quality.

Contributors to Air Quality Impacts

Apart from the dust issue, the most predominant air quality contaminants in Whitefish and its planning jurisdiction include open burning, vehicle emissions, and wildland fires.

Open burning is regulated and permitted by the County and the Fire Chief depending on weather conditions. The burn permits only allow for the burning of natural debris and do not include the burning of man-made materials. Air quality complaints are filed with the County.

The 2007 Growth Policy noted the impacts of vehicle emissions on air quality. The County does not monitor these types of emissions since our rural populations do not require it; however, as the valley continues to grow, this issue will continue to become more prevalent, further compounded by the local topography which often results in winter inversions. Some of the ways the city could promote reducing emissions resulting from vehicular traffic include encouraging responsible development to reduce vehicular travel (such as development in connected and walkable areas) and ensuring viable transportation alternatives such as public transportation.

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With increasing wildland fires in the west bringing summer smoke annually, the County monitors air quality for public health using the Air Quality Index (AQI). The AQI indicates a range of air quality from Good to Hazardous for public health. The County Health Department has the authority to issue public warnings when air quality is diminished and can cancel outdoor events in the event of exceptionally bad air quality.

The 2007 Growth Policy noted the prevalence of wood stoves and their impact on air quality. While this is still monitored by the County, it is less of a concern than in the past due to newer stoves having EPA certification for particulate matter emissions.

WATER QUALITY

Introduction

Equally important as clean air is clean water. During the Visioning process, the community overwhelmingly stated the top three most important features to protect were the Whitefish River, Whitefish Lake, and overall water quality.

Water quality was identified as important in the 2007 Growth Policy and much work has been accomplished concerning water quality since then. The plan noted concerns about the lack of water quality monitoring and lack of regulations protecting our lakes, rivers, and streams. Since that time, the Whitefish Lake Institute (WLI), a local nonprofit, has evolved into a significant local water quality leader and voice for Whitefish Lake. WLI collects water data, authors water quality-related studies and promotes water quality protection policies.

The City of Whitefish has adopted water quality protection regulations that go above and beyond state and county requirements, including an additional 10-foot setback from the 20-foot lakeshore protection zone (Lake and Lakeshore Protection Regulations, adopted 2007). Buffer and setback regulations were added along streams, critical stormwater conveyances, wetlands, lakes, areas of high groundwater and Whitefish River to protect water quality and riparian areas. Geotechnical analysis and review were added for steep slope development. (Water Quality Regulations, adopted 2008). Additionally, in early 2024, the city adopted updated, more stringent lakeshore protection regulations aimed at better protecting water quality. The city's Engineering Standards (2018) added standards and requirements for stormwater detention and treatment facilities, groundwater monitoring and impacts, and geotechnical site analysis.

303(d) Listed Waters

A 303(d) listed water is a body of water determined to be impaired or threatened by the Montana Department of Environmental Quality (DEQ). Whitefish Lake, despite being a significant source of municipal drinking water, is listed as a 303(d)-water body for contaminants. However, in 2014 Whitefish Lake's 303(d) listing for sedimentation was removed. This is because in 2008, Swift Creek, the major contributor of sedimentation to the Lake, was removed from the list as it was determined the sedimentation was naturally occurring. Whitefish Lake still has a 303(d) listing for polychlorinated biphenyl (PCBs) and mercury. PCBs were once used in industrial and commercial applications until banned by EPA in 1979. PCBs are contained in many products ranging from electrical transformers, plastics to paint and can be introduced into the environment in ways such as improper dumping, burning, or leaking. PCBs do not readily break down once in the environment and have been linked to a variety of adverse health effects. They can remain for long periods cycling between air, water and soil. PCBs can be carried long distances and found in areas far from where they were released into the environment. Mercury is likely from the atmosphere and is released through the burning of products that contain mercury such as coal-fired power plants.

Total Maximum Daily Load (TMDL)

Total Maximum Daily Load (TMDL) is a regulatory term in the US Clean Water Act that calculates the maximum amount of pollutant a body of water can receive while still meeting water quality standards (not being listed as a 303(d) impaired body). In 2014, the Montana Department of Environmental Quality (MDEQ) produced a report[48] for the Flathead-Stillwater TMDL Planning Area, which includes the Whitefish River. Although at that time the Whitefish River was not indicated to be contributing excessive pollutants, it is still listed on the 303(d) for temperature, which can impair aquatic life. The report indicated the rise in water temperature is attributed primarily to reduction in the riparian canopy cover providing shading along the Whitefish River. The canopy reduction is caused, among other things, by residential and commercial development along the river, present and historical agricultural activities, timber harvest, and some limited areas of recreational activity. To help minimize the influence of upland activities on stream temperature, continued planting of riparian buffer vegetation (trees) was recommended. Although shading from vegetation will help reduce water temperature, there could still be continued rising caused by the increasingly hotter temperatures associated with climate change. In addition, according to the Montana Department of Environmental Quality, there are measurable amounts of oil and grease in the Whitefish River. This is likely caused by pollutants in stormwater, including runoff from the BNSF railyard. The Whitefish River, despite upgrades to the sewer treatment plant, still suffers from increased eutrophication due to nutrient loading (primarily phosphorous and nitrogen), likely from fertilizing private lawns and sports fields. A public education program about the effects of lawn chemicals on water quality that also identifies more environmentally friendly alternatives could help decrease those impacts in the future.

Other Significant Influences on Whitefish Water Quality

There has been significant progress in improving and maintaining water quality since the 2007 Plan. The following is a brief description of various issues, projects, plans, or studies conducted related to water quality since the adoption of the last growth policy.

- 1989 Mackinaw Bay Train Derailment: On July 31, 1989, a BNSF freight train derailed approximately 4 miles northwest of Whitefish. Several tank cars rolled down the west shore of Whitefish Lake and leaked between 20,000 and 25,000 gallons of diesel into the lake. The Governor of Montana declared a state of emergency, the lake was temporarily closed, and cleanup efforts ensued. Although the majority of the contamination was contained or removed within two weeks, contamination (including

[48] *The Flathead-Stillwater Planning Area Nutrient, Sediment, and Temperate TMDLs and Water Quality Improvement Plan*

an oil sheen) was still detected in the lake as long as 24 years later. In 2012, soils with petroleum hydrocarbons were detected near the shoreline by the Whitefish Lake Institute and under the direction of EPA, BNSF removed additional contaminated sediment from the bay, which was brought to Whitefish City Beach and eventually transported to a waste facility in North Dakota. Approximately 97% of the contamination has been removed. BNSF continues to conduct groundwater monitoring and follow-up cleanup if/when contaminants are detected

- 2007 Whitefish River Clean Up: After a 2007 Environmental Protection Agency (EPA) investigation and sampling of a reported petroleum sheen on the Whitefish River, the EPA ordered BNSF to clean the river along the Whitefish West rail yard. The river cleanup was conducted from 2009 through 2013, from the train trestle to JP Road. The problem with nutrient or pollutant loading of the Whitefish River is that the river is a slow moving (low gradient) river. As a result, sediment and pollutants have a tendency to build up over time due to the minimal downstream flushing velocities.

- Septic Leachate in Whitefish Lake: The presence of septic leachate in Whitefish Lake is a water quality concern. While the entire lake is in the city limits, only approximately 30% of the lake perimeter is directly adjacent to properties within the city limits with ready access to municipal sanitary sewer. The majority of properties adjacent to and near the lake use on-site septic systems. In 2012, the *Investigation of Septic Leachate to the Shoreline Area of Whitefish Lake, Montana* prepared by the Whitefish Lake Institute, was completed to identify the extent of septic leachate in Whitefish Lake. The Study identified areas of contamination and areas with the threat of contamination along with mitigation recommendations including education and outreach to maintain water quality (see Exhibit E.1 *Septic Leachate Risk Assessment*). Since completion of the report, specific preliminary engineering reports were completed for two areas to encourage connection to municipal sanitary sewer. Because this is an issue across the County and State for lakes in Montana, the topic of improving technologies and improving incentives for upgrading to municipal sanitary sewer and/or septic systems is also being addressed at a statewide level. Locally, encouraging connection to city services and developing local incentives will help to reduce septic leachate and protect water quality in Whitefish Lake.

- Aquatic Invasive Species: Preventing Aquatic Invasive Species (AIS) from entering Whitefish Lake and other waterbodies protects the ecological integrity of area waterbodies, the municipal drinking water supply, and the local economy. In 2013 the city, in partnership with the Flathead Conservation District, Whitefish Lake State Park, Montana Department of Natural Resources and Conservation, Montana Fish, Wildlife and Parks (FWP), and the Whitefish Lake Institute, began an Aquatic Invasive Species

(AIS) program to inspect watercraft before entering Whitefish Lake public access points through City Beach and at Whitefish State Park. Watercraft are inspected for Zebra and Quagga Mussels, Eurasian Watermilfoil, Curlyleaf Pondweed, and other invasive plants and animals. Inspections occur from May 1st – September 30th and are in addition to watercraft inspections occurring in areas surrounding the Flathead River Basin including Browning, Clearwater Junction, Ravalli, St. Regis, Thompson Falls, Troy, and Eureka. Since 2013, the AIS inspection program has become more robust and includes city staff training by FWP, statewide data sharing, and a preventative decontamination station for high- risk watercraft at City Beach. The City of Whitefish also partners with WLI for AIS early detection monitoring on Whitefish Lake and other local waterbodies.

- City Beach Interceptor Trench: In 2015, based on evidence collected by the Whitefish Lake Institute of petroleum hydrocarbon loading at City Beach, the city installed an interceptor trench at the boat ramp to capture effluent from boat bilge pumps which can prevent gasoline constituents from entering the lake directly. This drain is engineered to separate hydrocarbons and then release the treated water back into the lake. Watercraft users are encouraged to drain their boats when leaving a waterbody to prevent the spread of aquatic invasive species (Clean, Drain, and Dry).

- Haskill Creek Conservation Easement: In 2016, the city, in concert with Montana Fish, Wildlife and Parks (FWP) and The Trust for Public Land, established a conservation easement on 3,020 acres of F. H. Stoltze Land and Lumber Company for: “(i) the protection and preservation of the city's water supply, including the primary source drinking water supply for 90% of the City's municipal water system, (ii) the aesthetic protection of the scenic backdrop to the city, (iii) the preservation of important wildlife and fish habitat, (iv) the securing of nearby and accessible recreational opportunities, and (v) the preservation of sustainable timber harvesting, along with all of the associated local job and economic benefits that come with such benefits.” In order to purchase the easement, the city and FWP secured grants and were able to gain the support of the citizens of Whitefish to pass an increase in resort tax to fund the remainder. (See the Stoltze and State Forest Lands Map for location information regarding the Haskill Basin Conservation Easement.)

- Fireworks: The City of Whitefish is a partner in annual fireworks displays sponsored by the Whitefish Chamber of Commerce. Although beautiful, fireworks displays have been shown to release numerous particulates and heavy metals into the air, water and soil. Of particular concern is a chemical called perchlorate, which provides the oxygen necessary for vigorous combustion. Perchlorate has been shown to impact air and water quality, particularly drinking water, and is linked to health conditions which

can interfere with thyroid function and cause birth defects. In 2021, the Whitefish City Council passed a fireworks ordinance which aims to reduce perchlorate fireworks in city displays to less than 50% by 2025. The city should continue to monitor various technologies to find more environmentally friendly alternatives to traditional fireworks.

- New Wastewater Treatment Plant: In 2021, the city completed the construction of a state of the art mechanical wastewater treatment plant. The previous wastewater treatment facility was constructed in 1975 for an average daily flow of 1.25 million gallons. The process consisted of a device that clumped suspended particles together to settle to the bottom of aerated lagoons[49]. Treated effluent was discharged to the Whitefish River under a permit from the Montana Department of Environmental Quality.

  The city was issued an Administrative Order of Consent (AOC) by the Montana Department of Environmental Quality in 2012. The AOC was issued based on excess levels of nitrogen and ammonia than are permitted over a 5-year period. In addition, since the construction of the existing facility, more stringent requirements permit requirements for the removal of ammonia, nitrogen, and phosphorous were implemented. While the lagoon system had served the city well, it was approaching the end of its useful design life and could not be upgraded to meet the new standards without major reconstruction.

  The new wastewater plant, designed by Aqua Nova Engineering, uses a patented technology[50] which effectively treats an average daily flow of 2 million gallons and a maximum daily flow of 6 million gallons while meeting the new permit requirements.

- Upgraded Water Treatment Plant: Maintaining high quality water is vital to providing water to the city. The city's water treatment plant was constructed in 2001 and designed to treat up to 4 million gallons per day. The facility was upgraded in 2021 to provide an additional 2 million gallons of treated water per day to handle the city's growing demand during the peak irrigation season. During the upgrades, the building was expanded to allow room for two additional filters to bring the total treatment capacity up to 8 million gallons per day[51].

[49] Known as a flocculating clarifier
[50] This new technology treats wastewater in a single tank using microorganisms to combine contaminants that settle to the bottom of the tank and then removing the treated water (effluent), leaving the sludge. This technology is called a "sequencing batch reactor utilizing aerated granular sludge technology."
[51] The system is known as a "contact adsorption clarifier" that works by combining fine particles into larger clusters of particles (flocculation) and then filtering these larger clusters out of the water (clarification).

Municipal water is sourced from surface water including 1st Creek[52], 2nd Creek, and 3rd Creek of Haskill Creek. Water is also pumped from Whitefish Lake, primarily during the summer months due to higher demand and to maintain downstream flows in Haskill Creek. Whitefish Lake is classified by the Montana Department of Environmental Quality (MDEQ) as an A-1 water body meaning it is "suitable for drinking, culinary, and food processing purposes after conventional treatment for removal of naturally present impurities." There have been concerns regarding the potential impacts of climate change on the water system, particularly Haskill Basin. These include droughts leading to reduced stream flows or the increase in wildfires creating additional contamination. It is possible Whitefish Lake could serve as a greater source of water supply in the future.

- Updated Lakeshore Protection Regulations: In January of 2024, the City Council updated the Lakeshore Protection Regulations to incorporate modern best practices for erosion control, including advocating the use of bioengineering, soft-structure armoring, and dynamic gravel beach design over the old practice of using concrete retaining walls, stacked rock, or riprap. While hard surfaces such as riprap reduce erosion on a property, they also redirect the wave energy onto adjacent properties, creating more erosion issues, and wave bounce-back scours the shoreline of valuable habitat for invertebrates, reducing biodiversity.

  The living or nature-based shore protection and bioengineering promoted in the amendments maintain a natural shoreline to reduce erosion while also enhancing the ecosystem. Compared to riprap or seawalls, a naturally functioning riparian zone (the interface area between the waves and the shore) reduces wave energy, minimizes erosion, filters pollutants from surface runoff via biofiltration, provides habitat diversity and is a source of aquatic nutrients, and it traps and hold sediments and woody debris in order to replenish soils and rebuild banks and shorelines. Dynamic gravel beaches are created by adding sand and gravel along the shoreline and in the lake at varying depths and sizes of substrates to naturally dissipate wave action. This method has been used successfully on Whitefish Lake and Flathead Lake in several locations to restore natural beaches and reduce erosion. Additionally, requirements were added to require aquatic invasive species inspections for private boat ramps, additional safety measures were added for sewer lift stations and fuel stations, and requirements were added for water lines to be horizontally bored rather than trenched in the lake.

- Sports Fields: Sports fields (including golf courses) can have a significant impact on the environment. While they provide important greenspace and outdoor recreation

[52] The City has a right to take water from 1st Creek but has not since the 1980s due to natural contamination.

opportunities, their generous use of fertilizers, herbicides, and pesticides can contaminate ground and surface water, including Whitefish Lake, and kill pollinator species such as bees. They also use a significant amount of water for turf maintenance. Waste associated with sports field maintenance such as chemical-contaminated rinsates and packaging, used motor oil, electric batteries and unused solvents can add pollutants. Such facilities should join programs such as the Environmental Facility Certification from the Sports Field Management Association, or the GEO or Audubon International environmental certifications for golf courses. At a minimum, they should adopt practices and technologies that conserve natural resources, including water and energy, as well as minimize contamination of ground and surface water from chemical fertilizers and pesticides. For recreational fields owned by the city but leased to another entity, the City of Whitefish should evaluate future lease renewal language to require those practices.

- Climate Change Impacts on Water Supply: Climate change could have impacts on water quality and quantity in the Haskill Basin watershed. Reduced snowpack and increasing flash droughts would likely reduce ground water replenishment. During fire events, streams, lakes and water reservoirs can become contaminated with materials such as ash and fire retardant. This process can be exacerbated when the vegetation that previously held soil is burned away, and rainstorms create conditions conducive to erosion and flooding. This leads to large amounts of contaminants entering into water sources, impeding utility systems, impacting water quality, discoloring recreational waters, and contributing to harmful algal blooms. Drinking-water utilities face a considerable challenge to develop plans and strategies for managing floods and treating polluted water. Continuing forest management is key for preserving water quality in Haskill Basin, but it is possible Whitefish Lake would need to serve a larger role in the city's water supply in the future. With that in mind, it is imperative that the water quality of Whitefish Lake be protected for potability.

Water Quality – Looking Forward

Stormwater – Once Whitefish's fulltime population reaches 10,000, the city becomes subject to a state stormwater permit.[53] The permit contains limits on what can be discharged, as well as monitoring and reporting requirements. Implementation of this permit will involve lengthy coordination and require additional staff. This is discussed in more detail in the Public Works Section of the Public Facilities Element.

[53] *The General Permit for Storm Water Discharges Associated with Small Municipal Separate Storm Sewer Systems (MS4s), authorized to discharge under the Montana Pollutant Discharge Elimination System (MPDES).*

Stormwater – Community Awareness: Storm drains in the city rights of way in the older part of town, including the downtown, drain into the Whitefish River. This can introduce numerous pollutants that can severely affect water quality such as oil, antifreeze, snowmelt chemicals, as well as many others. Starting in 2022, with permission from the City of Whitefish, a partnership between the Whitefish Lake Institute and the Whitefish High School Art Department started a storm drain mural project to heighten awareness of the issue. Student art is painted on the sidewalks at stormwater outlets along with a 'Water Only – Drains to River' stencil to raise public awareness. The city will continue to support this program and encourage additional usage of the stencil at city storm drains. The city should continue a strong working partnership with WLI and other partners to further the community's understanding of water quality trends and issues.

WILDLIFE AND HABITAT

Introduction

Terms such as nature, forests, trees, rivers, and lakes were often cited during the community visioning process pointing to a strong community bond with all things wild. The abundance of local wildlife both within and outside the city is something most residents and visitors appreciate. However, living in an area frequented by wildlife can pose challenges for residents and visitors. As the Whitefish population has grown and development has moved outward, wildlife interactions have increased, causing the city to re-evaluate its approach to solid waste and other animal attractants such as fruit trees in public parks, and consider a more proactive approach, particularly with regard to bears and the urban deer population.

Noxious Weeds

The city has adopted and enforced noxious weed regulations to protect native plant communities and lands used for agriculture, forestry, livestock, and wildlife. The list of weeds ebbs and flows with new plants being added and others removed at the state and County levels. The city will continue to monitor these lists to keep up to date on the most recent noxious weeds. In addition, the recently updated landscaping regulations also require 50% of landscaping to be species native to Montana or a cultivar of a native species to conserve water and promote native plants.

Important Habitat

The growth policy adopted in 2007 recognized there was no local comprehensive program to protect critical fish or wildlife habitat. Since that time, the city has enacted wetland, stream, river, and lake buffers and setbacks to protect riparian areas. While the buffers and setbacks were developed to protect water quality and not for the purpose of preserving habitat, they also protect riparian areas - the area where land meets water -

important habitats for all animals. Riparian habitat provides a protected corridor for animals to move through town and, if left in a natural state, can provide cover, food, and shade for waterways. Other habitat areas to consider through the development process include winter range. While there are no winter range areas within the city limits, as development expands into the planning jurisdiction, careful consideration of these areas should occur.

Wildlife

Wildlife in the city and planning jurisdiction ranges from herds of elk to bald eagles to grizzly bears. Some animals such as elk move through the area seasonally while others make Whitefish and its surrounding environs their year-round homes. When developing or expanding city limits, thoughtful planning needs to occur to help maintain wildlife corridors and habitats while ensuring development respects the needs of wildlife. Since much of the vital habitat occurs outside the city limits, the city should encourage the County to also incorporate wildlife-friendly practices into development proposals including consulting with a professional wildlife biologist on project designs to maintain wildlife corridors and important habitats.

Prominent Animal Species Native to Whitefish			
Bald Eagle	Canada Goose	Great Gray Owl	Red Tailed Hawk
Beaver	Coyote	Great Horned Owl	Weasel
Bobcat	Elk	Moose	
Black Bear	Gray Wolf	Mountain Lion	
Golden Eagle	Great Blue Heron	Osprey	
Threatened Species Native to Whitefish[54]			
Bull Trout	Canada Lynx	Grizzly Bear	Wolverine

Living with Wildlife

There is a healthy bear population in and around Whitefish. In 2019, Montana Fish, Wildlife and Parks staff met with the city to discuss bear activity and outline various strategies. As a result, the Parks Department installed animal-resistant garbage cans in all city parks and trails and developed a fruit gleaning program for fruit trees in City parks and other public trees. The fruit gleaning program, developed in coordination with the

[54] The Endangered Species Act (ESA) defines a threatened species as a plant or animal that is likely to become endangered in the near future in a significant portion of its range or throughout its entire range. Threatened species are typically federally protected

North Valley Food Bank (NVFB), included mapping all public fruit trees while Food Bank volunteers agreed to remove all fruit regardless of whether it is edible or not. In 2023, the Food Bank reported 700 pounds of fruit picked to feed the community. Successful as this program is, there have also been discussions and debates regarding whether fruit trees should be removed from city properties because they attract wildlife.

Local bears have learned to tip over trash cans for a quick snack, scattering garbage and creating a nuisance. Due to an uptick in bear-human conflicts in town (381 reported incidents since 2018), in 2022, the city provided residential properties with single family homes and two or tri-plex residential buildings with 95-gallon animal-resistant solid waste containers. This has resulted in fewer in-city bear complaints. During 2024, the City began to replace the downtown pedestrian trash cans with the same parks department bear resistant cans with a goal of completing the downtown area in 2025. The city should continue to monitor the efficacy of this program and determine if animal-resistant cans should be installed more broadly throughout town.

Over the years, the Whitefish City Council has heard increasing concerns from community members regarding resident deer inside city limits. Other communities in Montana have attempted to address the number of deer within city limits with limited success. Strategies had ranged from deer culling to sterilization. Any plan to reduce the deer population requires approval from Montana Fish, Wildlife and Parks and will include an assessment to determine the extent of the problem before any reduction measures are approved. Approved plans require testing for Chronic Wasting Disease (CWD)[55] and a plan to process and donate game meat so it does not go to waste. During the summer of 2024, a Whitefish Police Department analysis found 475 deer incidents (likely collisions) dating back to 2018. Increases in wildlife interactions can be attributed to population growth, rural sprawl, and fewer hunting areas due to private development of previous game land. A deer management plan should be developed in coordination with Fish, Wildlife and Parks.

[55] Chronic wasting disease affects deer, elk and similar animals. Although there is no direct evidence that it can be transmitted to humans, as a precaution, the CDC recommends against eating meat from infected animals.

CLIMATE CHANGE

Escalating greenhouse gas emissions are warming the climate at a quickening rate. The Montana Institute on Ecosystems at Montana State University completed a 2017 Montana Climate Assessment showing annual average temperature increases of 2-3°F between 1950 and 2015. By midcentury, Montana temperatures are projected to increase by approximately 4-6°F, and 6-9°F by the end-of-century. As a result, the assessment finds Montana's snowpack has declined since the 1980's.

Climate change is expected to present numerous and significant impacts. Consequences already affecting Northwest Montana include reduced snowfall, hotter and drier summers, larger, more prolonged and intense wildfires resulting in decreased air quality, decline in water supplies, increased flooding, increase in invasive species, and greater sediment supply into streams and lakes due to wildfire. Whitefish is a major ski destination, and it is anticipated that the season will begin progressively later and end earlier, with more rain on snow events and less reliable skiing conditions.

The Whitefish Climate Action Plan (CAP)

In 2015, the United States was one of 196 countries to agree to an international treaty on climate change negotiated at a United Nations Climate Change Conference near Paris, France (also known as the "Paris Agreement.")[56]. This agreement involved participating countries working together to take action to limit global temperature rise to less than 2° Celsius (3.6° Fahrenheit) above pre-industrial temperature levels, and to achieve carbon neutrality[57] by the middle of the 21st century. In 2018, the City of Whitefish joined partners and communities across the United States to support the Paris Agreement by adopting a Climate Action Plan (CAP) that included the Paris Agreement emissions reduction goals.

The CAP establishes the foundation for Whitefish to make the transition to a clean energy economy and improve local resilience to climate change impacts. The plan has two main goals – reducing emissions to be carbon neutral by 2050 and preparing for climate change. It does this through strategies intended to reduce energy use in city facilities, consider the transportation and land use relationship during city planning, improve infrastructure, better manage forests and watersheds, encourage more local production of local food, and reduce waste. The plan also incorporates actions that can be taken by the Whitefish School District, who was a partner in the development of the plan.

[56] The United States withdrew from the Paris Agreement in 2020, rejoined in 2021 and once again withdrew in 2025.
[57] "Carbon Neutral" is defined as having no net gain in greenhouse gas emissions.

The Climate Action Plan Standing Committee

Following adoption of the CAP, the Whitefish City Council established the Whitefish Climate Action Plan Standing Committee to assist in implementation. The committee is comprised of Whitefish city staff and community members. The committee's goals include establishing a working timeline for implementation, recommending actions and budget priorities to the city council or city management, tracking progress towards the plan's goals, updating a greenhouse gas inventory, and updating the plan as necessary.

Recent Successes Regarding the Climate Action Plan

Since the establishment of the committee, the following plan objectives have been accomplished:

- The construction of the new 2017 city hall incorporating energy efficient features.
- All streetlights converted to LED bulbs.
- Construction of a new wastewater treatment plant in 2021 resulting in greatly reduced energy consumption.
- Plans for development of a solar PV farm to provide partial energy needs for new wastewater plant in partnership with Flathead Electric.
- Revised landscape regulations to promote climate resiliency, incorporating native and water tolerant plants, and enforcing preservation of tree cover.

Areas for Improvement

There are additional actions the city could take to fulfill its commitment to supporting the goals of the CAP. Although the plan discusses how its goals could be implemented, there is not a schedule for what role the city has in the process, or which departments are responsible. Recommendations of the CAP within the purview of the city include additional regulatory updates to encourage development of green infrastructure and retention of urban forests, addressing environmental impacts related to transportation/land use, and subdivision design which is more compact, walkable, and preserves existing trees. Although larger amounts of preserved trees and open space in subdivisions reduces the urban heat island effect, care must be taken to safeguard from creating greater wildfire risk, including appropriate requirements for defensible space.

NATURAL RESOURCES BACKGROUND

INTRODUCTION

Whitefish has an abundance of natural resources. From Whitefish Lake, the Whitefish River, the area's many streams, its abundant wildlife, its mountain backdrop, and its forests, the natural resources of the North Flathead Valley help make Whitefish a world - class destination as well as a great place to live and work. Natural resources have also driven the early development and economy of Whitefish - including farming and ranching, abundant wildlife for fishing and hunting, healthy forests for logging, and mineral extraction. While timber and mineral extraction no longer provide the jobs and economic boom they once did, the enjoyment of our outdoor amenities as well as clean air, local farms, and the vast local trail network is a huge part of what draws both residents and visitors to our community. A community that protects and manages its natural resources for the benefit of future generations is a sustainable community; one that will enjoy economic success and a high quality of life for generations to come. Natural resources specifically addressed by this section include water, agriculture, timber resources, and mineral extraction.

WATER QUANTITY

Water Supply

The City of Whitefish relies entirely on surface water for its domestic supply, as do many residents around the shoreline of Whitefish Lake. There are two primary sources: Second and Third Creek in the Haskill Basin, and Whitefish Lake. The Haskill Basin water source is the main source of water. Water quality in the Haskill Basin is protected by conservation easements which limit development in the area to timber management. (Please see the Public Facilities elements for additional details regarding water availability and infrastructure.) In times of low flow (which is expected to be more frequent as climate change impacts accelerate), the city augments the water system by intaking water from Whitefish Lake from a pipe located approximately 1,200 feet out into the lake. The city has water rights to First Creek in the Haskill Basin, but this source was abandoned in the 1980s following E. Coli contamination from the former sewage system for the Whitefish Mountain Resort. The city is also studying the feasibility of groundwater wells to supplement the water supply. The Parks and Recreation Department has installed a well at Armory Park for irrigation of a portion of the park, thereby conserving water by reducing the use of treated water for irrigation purposes. The department continues to evaluate the feasibility of future wells and river and lake water rights for irrigation.

Water Conservation

The City of Whitefish is proactive in reducing water consumption. In 2019, the city enacted water conservation regulations to encourage reduced water usage. These include limitations on watering hours, allowing water usage audits and procedures during times of water shortages. In 2022, the city adopted landscape regulations that incorporate native and water tolerant plants and water conserving design principles. Reducing water waste is also a primary goal of the 2018 Climate Action Plan.

In 2023, the City of Bozeman adopted a water conservation and efficiency plan. This plan includes educational incentives, potential code revisions, utility infrastructure management and other policies related to more water related growth. A similar tool would be beneficial for the City of Whitefish. Whitefish should continue to assess methods for water conservation and more sustainable water management practices.

Agricultural Water User Facilities

There are no known agricultural water user facilities, such as irrigation ditches, within the city limits, although GIS data obtained from the State of Montana indicates irrigation-equipped agricultural fields in the planning area. The State did not identify the sources of the water. (See the Agricultural and Prime Farmland Map.)

AGRICULTURE

Introduction

"Agriculture" is the cultivation of the soil, production of crops, raising of livestock and the preparation and sales of resulting products. Although the agricultural sector, including ranching, is no longer a major industry in the planning area, it has historic importance to the Flathead County and Montana culture. Crops grown in the planning area include barley, hay, alfalfa, oats, potatoes, sod and peas. In addition to food production, farmland provides open space, wildlife habitat, ground water recharge, and reduces the urban heat island effect caused by increasing amounts of impervious surfacing and development. Agricultural lands are an integral part of Whitefish's aesthetics and quality of life.

Agricultural Land in the Planning Area

The majority of land within the city limits has been developed for urban and suburban uses. There are no major farming or ranching operations within the planning area, although there are smaller-scale operations targeted to farmer's markets and community gardens. According to Land to Hand, a community organization founded by farmers, business leaders, and food system planners from around the Flathead Valley, there are at least 7 small farms, cattle ranches, or community gardens within the Whitefish Planning Area as of 2024. Recent demand has increased for mini farms where people buy small acreages for a rural residence, hobby farms, tax shelters, and/or land speculation.

Additionally, a local non-profit, Save Farmland, has been securing permanent farming conservation easements on many acres of agricultural land around Whitefish to protect it from future development while also offering flexible land, equipment, and resources to the farming community.

Importance of Farmland to the Community

During visioning sessions for this community plan, participants noted their fondness for the rural land and farms surrounding the city limits, particularly along the southeastern portion of the planning area. These lands are a finite natural resource of local, state, and national importance. Agriculture produces food, meeting a basic need. As farmland nationwide is being lost to development, combined with the low wages associated with farming, many farmers are selling their properties and leaving the industry altogether. This scenario leads to the increasing importance for local jurisdictions to preserve prime farmland and support local farms, including sustainable practices such as regenerative agriculture.

Types of Farmland

The United States Department of Agriculture partners with various federal, state, and local agencies in an effort called the National Cooperative Soil Survey (NCSS)[58]. Among the duties of the NCSS, the partnership inventories, documents, and publishes information about soils. For the purpose of this element, the survey identifies two soil types of particular importance:

1. *Prime Farmland.*

   Prime farmland, as defined by the U.S. Department of Agriculture, is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops and is available for these uses. It has the combination of soil properties, growing season, and moisture supply needed to produce sustained high yields of crops in an economic manner if it is treated and managed according to acceptable farming methods. Soil properties are only one of several criteria that are necessary. Other considerations include land use, frequency of flooding, irrigation, water table, and wind erodibility. Prime farmland is of major importance in meeting the Nation's short- and long-range needs for food and fiber. Because the supply of high-quality farmland is limited, the U.S. Department of Agriculture recognizes that responsible levels of government, as well as individuals, should encourage and facilitate the wise use of prime farmland.

[58] Obtained from the US Department of Agriculture; nrcs.usda.gov

2. *Farmland of Statewide Importance*

   In some areas, land that does not meet the criteria for prime or unique farmland is considered to be farmland of statewide importance for the production of food, feed, fiber, forage, and oilseed crops. Generally, this land includes areas of soils that nearly meet the requirements for prime farmland and that economically produce high yields of crops when treated and managed according to acceptable farming methods. Some areas may produce as high a yield as prime farmland if conditions are favorable.

Geographic Information System (GIS) data obtained from the Montana State Library and developed by the U.S. Department of Agriculture, Natural Resources Conservation Service indicates significant acreages of prime farmland at the eastern and southern planning area boundary in the areas surrounding Monegan Road and Voerman Road (see Prime Agricultural and Farmlands Map). Nearly all of this land is zoned AG-20 Agricultural or SAG-10 Suburban Agricultural with the majority of it already being used for agricultural uses[59] or low-density single-family residential. Most of this land is either wooded or pastureland for horses or cattle and is important for the production of high-quality hay that is very much in demand both in and out of the Whitefish area.

Preserving Prime Agricultural Land Versus Development Pressure

A dilemma is presented between balancing the desire of the city to preserve prime agricultural land just outside the city limits when these same lands have the greatest pressures for annexation and rezoning. These lands tend to have lower land costs, larger vacant parcels for development, and high incentives for landowners to sell because of the low profitability of farming. There are numerous approaches to encouraging the preservation of agricultural land while still allowing adequate land for future development and respecting private property rights. Infrastructure improvements can be used to steer where future growth occurs. Conservation easements on agricultural lands can set aside portions of a subdivision for community gardens or leased for farming purposes. Subdivision designs could allow for development, even development of various residential product types at high densities, or clustered designs, provided some significant portion of the land is kept in open space or agriculture. Another popular approach is the transfer of development rights (TDRs) or the outright purchase of development rights through open space bonds or other means, in order to establish conservation easements.

[59] Existing agricultural uses determined by aerial map analysis, site visits and records from the Montana State Library's Cadastral Data.

TIMBER RESOURCES

Introduction

Logging was the earliest industry in Whitefish, as the city is surrounded by forests of larch, spruce, Douglas fir, lodgepole pine, white pine, and alpine fir. In 1881, the Baker Brothers constructed the first mill near the head of the Whitefish River. This required the construction of a dam to raise water levels high enough to float logs down the river to Kalispell for transport. The Baker Mill was later sold to the O'Brien Lumber Company and later to the Somers Lumber Company. Somers Lumber Company operated in this location until the mill was disassembled and relocated to the north side of Flathead Lake in 1924.

The introduction of the Great Northern Railway into Whitefish created a tremendous demand for timber, particularly railroad ties. Timber was also used locally for bridges, sidewalks, fences, tunnels, buildings, and telegraph poles. After a 1907 fire that nearly destroyed the town and the “Big Burn” of 1910 which devastated three million acres in North Idaho and Western Montana, Whitefish buildings and sidewalks were built of less flammable materials such as brick and concrete. The timber industry began a decline after World War Two, and the last mill in town, owned by Idaho Timber, closed in 2009. As of 2024, the former Idaho Timber Millsite is being redeveloped as a mixed-use development.

Logging Operations in the Planning Area

Although no sawmills remain in Whitefish, logging still occurs in the planning area. The largest private landowner is F.H. Stoltze Land and Lumber Company (Stoltze), which owns approximately 3,020 acres of forest land in the northeast quadrant (see Stoltze and State Forestland Map). Stoltze has been logging and operating a mill for more than a century off Half Moon Rd, west of Columbia Falls. Lumber is obtained from private property as well as through agreements with the State of Montana and the US Forest Service. There is another timber mill in the Columbia Falls area operated by Weyerhaeuser, but they do not log in the planning area.

Stolze Land Management and Conversation Easements

Stoltze has a long history of good stewardship of the land and cooperation with adjacent municipalities. In the past, Stoltze sold land for private development; some of this land is now used as part of Whitefish Mountain Resort. All of the Iron Horse development was originally Stoltze land. The remaining Stoltze land in the planning area is protected by conservation easements held by the Trust for Public Land (TPL). These conservation easements allow continued logging by Stoltze, protect the city water source in Haskill Basin, and allow for public recreation. Public recreation is subject to Stoltze’s “open lands” policy which allows recreational use of their forests with restrictions as a “neighborly accommodation” subject to termination. Stoltze utilizes sustainable forestry practices

such as distributing their logging between private and state land to limit impacts, reducing understory materials from below to leave the healthiest trees to benefit from the increased sunlight, water, and nutrients, and reforestation to establish the next generation of trees.

Forest Management

Careful forest management creates healthy forest ecosystems, preserves habitat and promotes the health and safety of residents by reducing the risk of wildfires. It is important to practice environmentally responsible logging practices and continue ongoing communications with professional foresters and the logging industry. Forest management practices can also significantly influence outdoor recreation by how it affects the landscape, thereby enhancing or limiting recreational experiences. Forest management and associated land restrictions should promote healthy forests while limiting impacts on local mill operations, the environment, and outdoor recreation.

MINERAL EXTRACTION

Montana State Statute (76-35-209, MCA) requires a community plan to include an inventory and maps of minerals (including sand and gravel resources) and describe the natural resource characteristics including historic and existing utilization.

Although there has been minimal mining for precious metals and coal in the Flathead Valley, sand and gravel are important mineral resources extracted in the area. These materials are used in nearly all infrastructure and construction projects. Permits for opencut mining for mineral extraction are issued by the Montana Department of Environmental Quality.

Negative Impacts from Mineral Extraction

Mineral extraction (also known as extractive industries) can have severe impacts on groundwater quality and quantity. Dewatering of groundwater in open pits can lower the water level on nearby properties and affect the production of existing wells. However, equally as serious, is any opening in the earth can act as a conduit for the entry of contaminants into groundwater supplies. Depending on where the extraction is occurring, gravel extraction can have severe impacts on wildlife habitat as well. Sand and gravel extraction can present severe impacts on surrounding neighborhoods, including increased noise, dust and vibrations, increased truck traffic, damage to roads, and a decline in visual quality relating to disturbed landscapes.

Mineral Extraction in the Planning Area

Data provided by the Montana Department of Environmental Quality (MDEQ) indicates one permitted gravel pit near the southwest quadrant of W. 18th Street and Flathead Avenue, not within the city but completely surrounded by the city limits (see Mine Sites and Zoning Allowing Mining by Conditional Use map). That is adjacent to an abandoned

and reclaimed sand and gravel pit where The Wave Aquatic and Fitness Center is now located. There are three other abandoned mine sites within and one directly adjacent to the city limits which have been deemed completely remediated by MDEQ. There are no other active or inactive opencut mining sites indicated within the planning area. There is a cluster of mines approximately one-and-a-half miles from the southeast corner of the planning area.

There are no zoning districts in either the City of Whitefish or Flathead County that presently allow extractive industries as a by-right-use. This use is only allowed by conditional use in the Whitefish WA Agricultural District and Flathead County SAG-5, SAG-10, and AG-20 zoning districts. There are approximately 397 acres of land within the city limits zoned WA, but 137 acres of this land is parks and the sewer treatment facility owned by the city. There is a significant amount of county-zoned SAG-5, SAG-10, and AG-20 land within the planning area and adjacent to the city limits.

MCA 76-2-209, a new law passed in 2021, states a county can reasonably condition but cannot prevent the complete use, development, or recovery of sand and gravel operations on a site located within a geographic area zoned as residential. The State Statute does not extend this same preemption to city zoning. Flathead County does have minimal conditional use standards for extractive industries, but this use could still significantly impact neighboring properties. The City of Whitefish has consistently held the position that mineral, gravel, and sand extraction is generally considered to be incompatible with the character, qualities, and environment of the Whitefish area, and is to be discouraged. Strict development standards for such activities should be developed.

HAZARDS BACKGROUND

A hazard is a dangerous phenomenon, substance, human activity or condition. It may cause loss of life, injury or other health impacts, property damage, loss of livelihoods and services, or environmental damage. In the context of hazards, the risk is the likelihood of harm or adverse consequences resulting from exposure to the hazard.

Risks, whether natural or human-made, pose varying levels of impacts to communities and environments, highlighting the need for awareness, preparedness, and appropriate mitigation. There is potential for risks in every community. Some of these risks are unavoidable and are natural phenomena such as lightning-caused fires, earthquakes, and flood events. There are also risks that could have been avoided such as human-caused fires and chemical spills. Risk management can reduce the impact and consequence of unplanned events, both natural and human-caused. The damage from forest fires can be mitigated to a greater or lesser extent, depending upon a number of variables such as weather at the time of ignition, building construction design and materials, community preparedness, and forest management. Flood impacts can be reduced by avoiding development in or around floodplains, designing with green infrastructure such as absorbing, storing, and purifying rainwater, and using, where possible, porous surfacing rather than concrete or asphalt. Earthquake damage can be limited by appropriate building and engineering solutions. Risks associated with train derailments and / or chemical spills can be avoided by regular maintenance, adequate infrastructure, proper communication and personnel training. There are many preventative things that can be done to reduce the loss of life and property and to help recover from hazardous events.

WILDFIRE

Background

Fire has always been an important part of the landscape in Montana, but there is consensus in the scientific community that extreme fire weather will occur more frequently as the climate warms. Wildfires are getting bigger, starting earlier, lasting longer, and causing more damage to property. Wildfire season in Montana historically began in May and ended in October but is now trending from March to November. The USDA Forest Service indicates Montana's populated areas face greater wildfire risk than 42 of the 50 states in the country[60].

Wildfire is defined as the uncontrolled burning of trees, grass and brush with a spread or movement that is unchecked. Wildfires can be ignited by lightning or by human activity such as smoking, campfires, fireworks, sparks from overhead utility lines, unsecured trailer safety chains, equipment use, and arson. Wildfires are a natural part of ecosystems

[60] *Community Wildfire Protection Plan Guidebook,* Montana Department of Natural Resources and Conservation, 2024

that clear dead and diseased plants, stimulate new growth, improve habitat for wildlife, and reduce insect infestations. While fire is a natural part of Montana, 3 out of 4 wildfires in Montana are ignited by humans[61].

Historic Fire Suppression Practices

As development has moved into forestland areas, this has led to more aggressive fire suppression. While originally intended to protect human settlement and forest resources, the practice of fire suppression proved to be short-sighted. Fire suppression has led to an unnatural accumulation of woody biomass in forested areas not being actively managed and greater cover and density of vegetation from the forest floor to the upper forest canopy (ladder fuels). This, coupled with hotter and longer summers, a reduction in logging activity, drought, and various forest insect and disease infestations, has resulted in increasingly destructive fires. The consequences of these fires are numerous – loss of life and property, affected wildlife, impacts to air and water quality, overburdened fire departments, and higher homeowner's insurance costs (or inability to obtain homeowner's insurance, which is becoming increasingly more common).

Whitefish and Fire Risk

The City of Whitefish is surrounded by forestland and mountains. Some locations in Whitefish are especially susceptible to fire due to poor accessibility, steep terrain, ample forest fuels, lack of water supply, winding roads, long cul-de-sacs, extended driveways, and delayed response times. Catastrophic fires (high intensity wildfires that cause widespread destruction and harm) are started by natural events (lightning), human causes (arson, fireworks, unattended fires, escaped prescribed fires) or a combination (uprooted or broken trees hitting powerlines in a poorly maintained powerline right-of-way). The *Wildfire Risk to Communities Model*[62] produced by the USDA Forest Service is a tool to help communities identity their level of wildfire risk (see Wildfire Risks to Whitefish Map). According to this model, the risk of wildfire in Whitefish is 90% higher than other communities in the US. Headwaters Economics rated Whitefish as one of the 1,110 communities most at risk of wildfires,[63] with eight being in the State of Montana, and one of two in Flathead County. Even areas of the city that are not directly in forested or mountain areas are highly susceptible to wildfire, particularly ember showers - wind-borne embers carried by winds for miles from active fires. It is estimated that 90% of the homes destroyed by wildfires are a result of ember fires[64].

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[61] *Fire Prevention and Preparedness,* Montana Department of Natural Resources and Conservation.
[62] *Wildfire Risks to Communities*, https://wildfirerisk.org/explore, USDA 2024
[63] *America's Urban Wildfire Crisis*, Headwaters Economics, 2025, https://headwaterseconomics.org/wildfire/more-than-1100-communities-urban-wildfire-risk/
[64] National Fire Protection Association, *How Do Homes Burn in a Wildfire?*,https://www.nfpa.org/videos/how-do-homes-burn-in-a-wildfire

The Wildland Urban Interface (WUI)

The US Forest Service defines the Wildfire Urban Interface (WUI) as the zone where structures and other human development meet and intermingle with undeveloped wildland or forests (where fire can spread from forest to structure). The US Fire Administration indicates Montana is one of the eight states in which 60% to 80% of the houses statewide are within the WUI.[65] According to the Montana Department of Natural Resources and Conservation (DNRC) the entire City of Whitefish has been determined to be within the WUI (see the Whitefish Wildland Urban Interface Map). Within a WUI zone, "WUI Codes" are recommended. WUI codes are typically adopted with zoning or as part of building codes. Examples of WUI codes include fire-resistant materials for structures, locational restrictions, vegetation management, and emergency access and egress standards (such as road widths and turn-arounds).

The City of Whitefish has adopted the 2021 International WUI Code and created WUI Subdivision Regulations. These regulations include building materials requirements, defensible space, vegetation management plans, restrictions on building on greater than 30 percent slopes, and access requirements (such as the requirement for at least two access points). The building standards are applied at time of building permit or building construction, but the State of Montana prohibits the city from further enforcement of WUI building code maintenance, including defensible space requirements[66]. Fire mitigation measures, once completed, must be maintained by the responsible parties. These preemptions do not appear to apply to the WUI subdivision regulations. In 2022, the City of Whitefish updated its landscaping regulations to include integration of fire-resistant plants and fire adapted landscaping techniques into landscape plans. Certain types of building types such as single-family and duplex residential are exempt from the landscape regulations.

Fire Service

The Whitefish Fire Department provides fire service to the entire planning boundary and beyond with the exception of Big Mountain Fire District, which provides service to Whitefish Mountain Resort and its immediate communities. Outside of the Whitefish Fire Department boundary, Whitefish Fire Department coordinates with the Flathead Fire Service Area and the Whitefish Fire Service Area for primary fire service based on availability and fire location (see Fire Districts Map). Whitefish Fire Department has noted there is a need for a northern fire station in the vicinity of East Lakeshore Drive and Big Mountain Road to decrease response time. It is possible there are areas in the planning

[65] US Fire Administration, *What is the WUI?* https://www.usfa.fema.gov/wui/what-is-the-wui.html#:~:text=While%20the%20wildland%20urban%20interface,unoccupied%20land%20and%20human%20development.
[66] Section 24-301-181 of the Administrative Rules of Montana

boundary in which there is not sufficient water pressure to maintain fire flow capacities to comply with the Uniform Fire Code. Please refer to the Public Facilities Element for a full description of fire service capabilities.

Evacuation Routes

If there is an emergency event necessitating evacuation, there are at least five different through-roads which provide public egress out of the city (see Fire Evacuation Routes Map). South of the railroad tracks, evacuation is possible by US Highway 93 South, Karrow Avenue, US Highway 93 West, or East 2nd Street which crosses the railroad tracks at grade and connects to East Edgewood Drive. North of the railroad tracks, evacuation is possible through at least three routes – Wisconsin Avenue crossing the grade-separated viaduct (bridge) and leaving to the south, by traveling east out of the city along East Edgewood Drive, or by leaving at the north side of Whitefish Lake using Lower and Upper Whitefish Roads (unpaved forest roads). Wisconsin Avenue / East Lakeshore Drive is the only continuous road north of the viaduct which provides direct egress out of the city at the northernmost city limits (although there are some shorter alternate roads parallelling Wisconsin Avenue for some distance, but they begin and end at Wisconsin Avenue.) In the event of evacuation events not related to trains, emergency responders can communicate with BNSF to ensure trains do not impede at grade-accesses. There are ongoing communications with BNSF regarding the possibility of another grade-separated railroad crossing at East 2nd Street. Any route in the city can be directed to be one-way as necessary.

There is a neighborhood (Birch Point) along the southwest shore of Whitefish Lake with only one vehicular access in and out. Crossing of the railroad tracks is required, and this access is occasionally blocked by trains. In the event a train is disabled and blocking this access, there is no other vehicular access, but there is a pedestrian method of egress via the Skye Park Bridge across Whitefish River to Edgewood Place (as well the possibility of escape by boat). There have been discussions regarding the possibility of alternative accesses to and from Birch Point or across the railroad yards separating north and south Whitefish.

Big Mountain Fire District has reported Big Mountain Road is the only feasible access in or out of the resort and the Big Mountain community. Big Mountain Fire District has worked extensively with the resort and its communities on an emergency plan which includes evacuating to parking lots at the resort as safe zones. The District has mentioned notifications and communications are a shortcoming in their evacuation plans, due primarily to intermittent and inadequate cellular service on the mountain.

The Community Wildfire Protection Plan

The Healthy Forests Restoration Act (HFRA) passed by Congress in 2003 gives communities who have prepared a Community Wildfire Protection Plan (CWPP) the ability to influence where and how federal agencies implement forest management practices to reduce wildfire hazards. Communities with CWPPs are given priority for funding wildfire mitigation projects that are undertaken as outlined in the CWPP. A Community Wildfire Protection Plan typically addresses wildfire response, community preparedness, firefighting capability, and identifies and prioritizes areas for hazardous fuel treatments.

The City of Whitefish last adopted a community wildfire protection plan in 2009 and therefore it is currently out of date. This Plan identifies areas of high priority for fire fuel mitigation based on a 1993 risk assessment conducted by the Department of Natural Resources (DNRC). It also identifies measures homeowners can do to reduce the risk of losing homes to wildfire. The CWPP mentions many subdivisions and neighborhoods had been built since the 1993 risk assessment and recommends a new assessment. There has not been an updated assessment as of the time of adoption of this community plan.

Flathead County has a CWPP which was adopted in 2021. This CWPP divides the county into six different fire areas. In each area it gives very general information, mitigation strategies and discusses some of the more at-risk elements. It does not assess risk nor have specific study areas regarding Whitefish. The DNRC presently performs fire mitigation as is outlined by this CWPP. DNRC has reported there are discussions to create a map indicating areas which have been mitigated or are planned for mitigation.

Fire Adapted and Firewise® Communities

Fire Adapted Community is a term for a general framework for community wildfire preparedness and resilience. This framework typically involves individuals, neighborhoods, jurisdictions and organizations collaboratively educating, sharing information, and working together to reduce and mitigate fire hazards and impacts. Fire Adapted Communities rely on an assortment of tools, programs and strategies. One local organization cooperating to create fire adapted communities is *Firesafe Flathead.* The Whitefish Fire Department is a regular participant in Firesafe Flathead.

A common strategy of fire adapted community frameworks is encouraging and assisting with the organization of Firewise® Communities. “Firewise” is a trademarked designation given by the National Fire Protection Association for individual neighborhoods or communities of at least eight dwelling units and up to 2,500 dwelling units meeting minimum guidelines or best practices for wildfire preparation. Being designated as a Firewise® Community is voluntary but includes benefits such as access to grants and funding, the possibility of fire insurance rate reductions, and greatly reduced risk for homes or neighborhoods being lost to wildfire.

The Big Mountain Fire District has coordinated extensively with Whitefish Mountain Resort, Homeowners Associations, and individual property owners to become a Fire Adapted Community and to obtain a Firewise® Community designation. The community engages in information sharing, HOA and citizen training, education, and evacuation drills. Many of its individual homeowner's associations work together and have adopted Firewise® standards into their covenants. Another example of a Firewise® community is the Elkhorn community, which is located approximately 3 miles west of Whitefish (not within the planning boundary). Elkhorn adopted their own CWPP in 2004. Strategies of this CWPP include cooperating with the forest service and DNRC for fuel mitigation projects, upgraded signage, creation of fuel breaks, designation of firefighter "safe zones" and continuing homeowner education.

The city should provide focused efforts around public safety, risk prevention and early intervention for wildfires, including messaging for homeowners and associations and enforcement as the state allows. Working with the community, the city should strive to prepare all segments of the community for such disruptions by encouraging community and individual preparedness through risk awareness. The city should prepare for, respond to and manage wildfire hazards by implementing additional wildland-urban interface regulations and developing, updating and implementing multi-hazard mitigation programs and plans.

FLOODPLAINS

A floodplain is an area of land adjacent to a lake, river or stream that periodically experiences flooding. These areas provide significant environmental benefits by providing soil for agriculture, offering habitat for various wildlife species, and acting as natural buffers by absorbing excess water, filtering pollutants and reducing the impact of floods downstream. Floodplains, while vital to ecosystems, also come with inherent downsides. These include potentially significant property damage, high insurance costs for properties in proximity to them, loss of crops, and displacement of communities (see the floodplain schematic).

Human activities such as development further exacerbate the risks of flooding and environmental degradation. Constructing buildings, roads and other impervious surfaces in floodplains prevents water from being absorbed into the ground and increases runoff. Development and loss of floodplains reduces the natural buffering that absorbs excess water, making adjacent areas more susceptible to flooding. Development in or near floodplains often destroys critical habitat and increases the potential for sediment or contaminants being introduced into water bodies.

As climate change leads to more frequent and intense weather events[67], the hazards associated with floodplains are likely to increase, making it crucial to implement effective flood management and mitigation strategies. Proper planning and sustainable development practices are essential to minimize the adverse impacts of living and working in floodplain areas.

Whitefish Flood Prone Areas

Several areas in the Whitefish planning area lay within areas prone to flooding, including from Whitefish Lake, Whitefish River, Cow Creek, Lazy Creek, Swift Creek, and Haskill Creek. Typically, the most severe flooding occurs in the spring or early summer months because of snowmelt and/or rainfall runoff. On rare occasions, ice jams cause overbank flooding in winter months. All the above listed watersheds have been mapped to locate flood prone areas. According to the 2024-2029 Flathead Annex to the Western Montana Hazard Mitigation Plan, 315 residences are located within the 100-year floodplain. Much of the flood-prone residences within the city of Whitefish are in areas vulnerable to pluvial flooding, which occur when intense rainfall overwhelms the capacity of drainage systems, such as storm sewers, and causes water to inundate land or property, independent of overflowing water bodies like rivers or streams.

The National Flood Insurance Program

The City of Whitefish participates in the National Flood Insurance Program (NFIP), enacted by the Federal Government in 1968. Participation in the NFIP is based on an agreement between local communities and the federal government. If a community adopts and enforces a local floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHA), the federal government makes flood insurance available within the community as financial protection against flood losses. With assistance from the Federal Emergency Management Agency (FEMA), Flood Insurance Studies (FIS) were completed which mapped out base flood elevations for flood prone areas in 1978, later updated in 2007 and 2015. Scientists and engineers use statistical analysis of streamflow data and topographic maps to determine the likelihood and extent of flood areas based on elevations.

The 100-Year Flood

A 100-year flood, which is considered a base flood, theoretically has a 1% chance of flooding in any given year. Areas within that 100-year base flood elevation have special

[67] According to Tamsin Edwards in *"What happens at 1.5, 2 and 4°C of global warming?"* from Greta Thunberg's 2024 *The Climate Book*, the changes our planet will experience will increase with each half a degree of heating. Heavy rain events will be 50% more likely if we reach 1.5°C/ 2.7°F warmer than pre-industrial levels, 70% more likely at 2°C/ 3.6°F, and 3 times more likely at 4°C/ 7.2°F.

restrictions on development found in Title 14, Flood Control, of the city code of ordinances. Floodplains are split into two categories:

1. The floodway, which is the flood area most effective in carrying flow and where water depths and velocities are greatest.
2. The flood fringe, which is the portion of the floodplain outside of the floodway.

Development is not permitted in the floodway but can be allowed in the flood fringe with a floodplain permit and an engineer's "no-rise" certificate. The no-rise certificate must demonstrate that any fill or structures added will not cause the floodplain to unduly affect adjacent properties by raising the base flood elevation. Typically, any residential structure in the flood fringe must have its lowest floor elevated at least two feet above the 100-year flood elevation, and the building must be designed to withstand hydrostatic pressure from floods.

The Whitefish River originates at the south end of Whitefish Lake and flows 24 miles before joining the Stillwater River near Kalispell. The annual precipitation of the watershed is 37 inches per year. The largest flood on record was June of 1974, when it had a flow of 1580 cubic feet/second with a 3.33 percent flood event. Floods on the Whitefish River, which is slow moving, often last for several weeks as it rises and recedes gradually due to the effects of Whitefish Lake. Other recorded floods on the Whitefish River occurred in 1932, 1948, 1950, and 1964.

Whitefish Lake, which is fed from Swift Creek at the north end, has a surface area of approximately five square miles and a shoreline length of approximately 15 miles. The normal Whitefish Lake water level elevation (pool level) is considered 2,996.4 feet, with a base flood elevation of 3004 feet[68]. The historic peak elevation occurred in 1974, when the pool was at 3003.4 feet.

Whitefish's floodplain regulations were last updated in 2015. The State of Montana DNRC established new model regulations in 2022. Whitefish's floodplain regulations are not consistent with the most recent State of Montana Model Floodplain Regulations and will require a revision of the whole chapter with a review by DRNC prior to adoption by the City Council.

Several past city infrastructure projects such as the West 6th Street reconstruction and the East 2nd Street reconstruction have altered floodplains due to changes in drainage, stormwater conveyances, or resizing of culverts for creeks. While the floodplain in those areas likely changed, no changes were made to the maps, which affected neighboring

[68]Base Flood Elevation (BFE) is a term used in floodplain management and refers to the computed elevation to which floodwater is anticipated to rise during a base flood. A base flood is often described as having a 1% chance of being equaled or exceeded in any given year, also known as the "100-year flood."

properties within a 100-year floodplain designation that might have been removed by a revision to the mapping. That put the burden on the property owners to pay for map amendments. For future public infrastructure projects in or near floodplains, it is recommended that the floodplain mapping revisions be rolled into the contract with the engineering firm selected.

Several recent private projects added fill or docks in the Whitefish River with approval from the Flathead Conservation District without approval or necessary floodplain and/or water quality permits from the City of Whitefish. While the FCD was contacted and verbal agreements made to better communicate, it should be an objective going forward to have better coordination and information sharing between the two agencies.

The Community Rating System

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that go above and beyond the minimum requirements of the National Flood Insurance Program. In participating CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk from the community's efforts to reducing and avoiding flood damage to insurable property, strengthening and supporting the insurance aspects of the program, and fostering better floodplain management. It is a tiered program based on credit points and calculations for things like extra public outreach, mapping and regulations, flood damage reduction, and warning and response. Whitefish does not presently participate in the CRS system, but if it did, flood insurance rates for residents could be reduced. It is recommended that the City participate in FEMA's Community Rating System. It is further recommended that the City collaborate with Flathead County, Kalispell, Columbia Falls and non-governmental partners to expand public outreach and flood awareness, mapping, flood damage reduction, and warning and response.

HIGH GROUNDWATER

Most areas in and around Whitefish are characterized by high seasonal groundwater. This groundwater can interfere with construction of infrastructure, homes and other structures. High groundwater, also known as shallow depth to groundwater, is more of a development constraint than a hazard, although it can cause flood damage in high water years.

In 2008, the City Council adopted the Water Quality Protection regulations in part to address issues with high groundwater. With the adoption of these regulations, standards for monitoring high groundwater were established along with a map indicating areas with the potential for high groundwater.

Currently the City's Engineering Standards require all properties proposed for development located in areas of potential shallow groundwater to monitor groundwater during the seasonal high groundwater conditions – typically March 15th through June 30th. This timeframe coincides with the Spring snow melt and seasonally higher precipitation coupled with the low transmissivity of the lacustrine soils. This information is then used to develop plans for infrastructure installation. Concurrent with this standard, both the engineering standards and the subdivision regulations require a note on the face of the plat indicating when groundwater is at depths of six-feet or less and recommending no crawl spaces or basements be installed.

SEISMIC ACTIVITY

Montana is in earthquake country, especially areas around Yellowstone National Park. The Flathead Valley is located in a north-northwest trending earthquake zone known as the Intermountain Seismic Belt. Within Flathead Valley there are several fault lines. In addition to many small earthquakes, there have been two significant earthquakes in the Valley, one in 1945 (a 5.5 quake west of Flathead Lake) and in 1952 (a 5.7 quake in the Swan Range). The largest quake in Montana history was magnitude 7.3 near West Yellowstone in 1959. The Whitefish area is in a seismic zone and the International Building Codes provide for specific measures to be taken for building structures in each designated zone including, but not limited to seismic strapping, foundation anchorage and foundation steel reinforcement.

STEEP SLOPES

Whitefish is characterized by areas of steep mountainous terrain. This geography is highly desirable for building homes due to the scenic views, forested areas, privacy, surrounding wildlife, cooler summertime temperatures, and accessibility to outdoor recreation. As already mentioned, some of the most desirable locations to live in Whitefish are also some of the most susceptible locations to hazards. Although wildfire is one significant risk in these environments, building on steep slopes also comes with a myriad of other risks and issues. Steep slopes are prone to erosion, landslides and avalanches. Construction on steep slopes often requires expensive and complex foundation designs and can require additional engineering for drainage. Buildings on steep slopes can increase access difficulty for emergency responses and driveway maintenance. These constraints tend to increase exponentially after slopes are greater than 30 percent. Accordingly, many local building and zoning regulations restrict construction beyond this threshold. The City of Whitefish requires additional geotechnical reports for any properties within a subdivision with slopes greater than ten percent. The City of Whitefish's Subdivision Design Standards discourage building residential homes on greater than 30 percent unless the hazard is eliminated or overcome by approved design or construction methods. The City

of Whitefish's Subdivision WUI standards prohibit building on greater than 30 percent slopes.

PUBLIC FACILITIES BACKGROUND

CITY SERVICES AND FACILITIES

The City of Whitefish offers a variety of public services and facilities that are provided by a number of departments, agencies and organizations.

CITY ADMINISTRATION

City of Whitefish administration occurs at Whitefish City Hall. City Hall is an approximately 26,000 square feet, two story building with a half floor basement constructed in 2017, replacing the original city hall constructed in 1917 in the same location. Whitefish City Hall is the administrative center of the city, responsible for managing day-to-day operations and serving as a place for the public to interact and communicate with city staff and elected officials. Twenty-seven full time employees presently work in city administration, not including public works employes (see below). Departments within Whitefish City Hall include the City Manager, City Clerk, Finance, Human Resources, City Attorney, Parks and Recreation, Utility Billing, Planning and Building, and Public Works. Whitefish City Hall is also the location for meetings of the City Council and numerous boards and committees.

Future Needs to Serve Projected Population

Attached to Whitefish City Hall is an approximately 84,000 square feet, three story parking structure with approximately 200 parking spaces, both for public use and for lease. The City Hall building was constructed with the ability to add an 8,000 square foot third floor for additional future workspace. Funding for these improvements has not yet been identified.

PUBLIC WORKS

Public Works encompasses a wide range of projects and services aimed at improving the infrastructure and facilities within the community. From the construction and maintenance of roads, bridges, and public transportation systems to snow removal and ensuring access to clean water and efficient waste treatment, public works services are directly related to public health and safety.

Public Works Divisions

Public Works is comprised of four primary divisions.

The administrative and engineering division is located in the City Hall Building at 418 E Second Street. This division provides customer service, administration and preparation of public works budgets, engineering and management for city projects, and engineering plan review of private development projects. There are eight full time employees in this division.

The public works utility operations division has 13 full time employees and uses seven buildings on the 40-acre former landfill site at 545 W. 18th Street. This division provides road construction and road maintenance for approximately 59 miles of public streets and seven miles of alleys. Duties include asphalt paving and patching, pavement marking, snow plowing and street sweeping, maintenance of traffic lights and signs, fleet maintenance, as well as construction and maintenance of water distribution, sewerage collection and stormwater utilities. An outdoor shooting range for the Whitefish Police Department also exists on the site. When the snow storage lot at the northeast corner of Railway Street and Columbia Avenue was deeded to the Whitefish Housing Authority in 2022, snow storage was transferred to the public works site. The Montana Department of Transportation maintains and plows U.S. Highways 93 and Wisconsin Avenue through the city as well as the associated signal lighting and signage. Flathead County plows and maintains other public roads adjacent to the city.

The other two public works divisions are related to water treatment and wastewater treatment, located in two different locations. Please refer to the water and wastewater treatment sections for more details.

Future Needs to Serve Projected Population

- Public Works Utility Operations Property: Present resources on the site may be insufficient to accommodate the projected future population. Currently, one mechanic services the entire city fleet of vehicles out of a three bay, 3,200 square feet building. As the city population expands, additional fleet vehicles, a larger garage and more mechanics will be needed. Improved workspaces are also desired as daily utility operations are being managed out of inadequate and antiquated buildings. Snow storage has been moved to this location which takes up additional space, and more land will be required to accommodate a water tower needed to increase water pressure at the south end of the city. Although vacant areas exist on the property, the site is located on top of a landfill of which the extent is unknown, and additional engineering and remediation efforts may be required. To determine the most efficient future usage of this city property and to accommodate needed improvements and facilities, an analysis and facilities plan for the site needs to be developed.

- Stormwater – Montana Pollutant Discharge Elimination System (MPDES): When Whitefish's fulltime population reaches 10,000, the city becomes subject to a MPDES state stormwater permit which is required by the Environmental Protection Agency through the Montana Department of Environment Quality. These permits are required for communities with stormwater systems separate from the sanitary sewer system (called municipal separate storm sewer systems or "MS4"). The permit contains limits on what can be discharged, as well as monitoring and reporting requirements. Implementation of this permit will involve lengthy coordination, need additional staff, and require a new stormwater utility be established financed by utility fees. With the population nearing this threshold, the city should begin preparing by ensuring mapping of outfalls, stormwater treatment facilities, and green infrastructure, both public and private, is accurate and MS4 compliant.

MUNICIPAL PUBLIC WATER SUPPLY

The Whitefish freshwater treatment facility provides clean, safe and dependable and waterborne disease free drinking water for daily needs like cooking, bathing, and sanitation, and serves industries and agriculture which rely on dependable water supplies for production and growth. The freshwater system also plays a critical role in city needs such as fire protection, emergency preparedness, and maintaining parks. Effective management of this system helps reduce the risk of shortages during droughts and ensures long-term access to a critical natural resource.

Existing Conditions

The city operates a surface water system serving residential, commercial, and industrial customers. The freshwater system consists of approximately 73 miles of pipes and three booster pumps that deliver water to homes, businesses and fire hydrants. Municipal water is primarily sourced from 2nd Creek and 3rd Creek of Haskill Creek[69] which is then conveyed by gravity to a reservoir at the Whitefish Water Treatment Plant. Water is also pumped from Whitefish Lake, primarily during the summer months, due to higher demand and to maintain downstream flows in Haskill Creek. There are three ground storage reservoirs providing approximately 1.85 million gallons of storage (see Public Water Facilities Map). Haskill Creek yields approximately 2.32 million gallons per day (MGD). Haskill Creek is generally preferred over Whitefish Lake as a source of drinking water. This is due to the cost of obtaining and treating water from the lake, with the primary expense being the need to pump lake water to the treatment plant, whereas Haskill Creek runs downhill to the plant. Haskill Creek is also higher water quality than that of Whitefish

[69] The city has a right to take water from 1st Creek but has not since the 1980s due to natural contamination.

Lake, so additional treatment of lake water is required. Water quality data for all sources of drinking water is reported to DEQ on a monthly basis.

Big Mountain Water Company (BMWC) supplies water to the Big Mountain Resort Base Area as well as the Sunrise Ridge subdivision. BMWC operates six groundwater wells which are all more than 400 ft deep and produce between 105 gallons per minute (GMP) and 300 GPM. At this time, no connection exists between the city's water system and the Big Mountain Water Company's system. The Big Mountain area is within the city's planning boundary and is slated for future annexation.

The city's water treatment plant was initially constructed in 2001 and designed to treat up to four million gallons per day (MGD). The facility was upgraded in 2021 to provide an additional two MGD of treated water to handle the city's growing demand. The city uses approximately 1.3 MGD, with average per person daily water use being 156 gallons, a decrease from 203 gallons per day in 2017. Total city water usage peaks between June to August to approximately 2.7 MGD. This peak includes full-time and seasonal residents as well as visitors. There is a myriad of reasons why per capita water usage is declining as compared to population growth, but a large contributor is likely the city's dedication to reducing water loss. This work includes aggressively targeting old leaking cast iron pipes, replacing old water meters, and better accounting for unmetered water such as hydrant flushing. Per capita water use has been on the decline since. Estimates have indicated reductions in water loss from approximately 40 percent to 20 percent.

Future Needs to Serve Projected Population

Whitefish's Water System Master Plan was last updated in 2006, just prior to the adoption of the 2007 growth policy. As part of Vision Whitefish 2045, the city hired Advanced Engineering and Environmental Services (AE2S) for an update. The updated plan uses the projected 1.5% growth rate as discussed in the demographics chapter as the baseline for determining future capacities.

The city's existing water supply sources and treatment plant can meet the future population projection demand of approximately 4.4 MGD through the 20-year planning horizon. However, the city may need to adjust water sources to account for limited water in Haskill Creek from drought or water contamination associated with wildfires. Whitefish Lake as a source could also be impacted for the same reasons as Haskill Creek, with an additional risk being invasive species impacting infrastructure. Also, the water reservoir at the water treatment plant is open to the air and thus vulnerable to evaporation. Evaporation could be mitigated by placing floating covers over the water surface. Such covers have the potential to not only mitigate evaporation losses, but to assist in the

prevention of algae growth and reduce bird activity at the reservoir. Due to the vulnerability of surface water sources, the city should consider establishing groundwater sources for additional supply. Groundwater sources also require less treatment.

The amount of water storage available in the main reservoir and three above-ground tanks is less than sufficient to meet future needs, but a fourth water storage facility is planned to begin construction in 2026 at the city public works yard would add an additional one million gallons of water storage. This project, along with several other improvements to boost water pressure, will enable the utility to meet the requirements of the International Fire Code (IFC). Specifically, as stated in the IFC, the minimum fire flow required for one- and two-family dwellings that do not exceed 3,600 square feet and do not have an automatic sprinkler system is 1,500 gpm. For one- and two-family dwellings exceeding 3,600 square feet, and for all buildings other than one- and two-family dwellings, the minimum fire flow ranges from 1,500 gpm to 8,000 gpm, over durations from two to four hours.. These improvements would help the city continue to provide adequate water supply and sufficient water pressure into the foreseeable future.

In 2021, the Parks and Recreation Department adopted an irrigation and landscape plan which indicated improvements that can be made to city irrigation systems and landscaping for more efficient water use. The department has started implementing recommendations of this plan, such as retrofitting existing irrigation with new controller monitoring systems. Additionally, the city plans to abandon the antiquated irrigation systems along US Highway 93 South and allow adjacent property owners to install new irrigation systems in front of their properties. The Parks Department has also drilled two wells in Armory Park to remove irrigation systems from city water and transition to well water. The city continues to look into the feasibility of using water rights from Whitefish Lake and the Whitefish River to pull irrigation for river parks and other irrigated areas.

WASTEWATER AND STORMWATER

A city's wastewater treatment system is a vital component of urban infrastructure, ensuring public health and environmental protection. It manages the complex process of collecting, treating, and safely discharging or repurposing wastewater from homes, businesses, and industries. Through multiple treatment stages- including filtration, biological processing, and disinfection—contaminants are removed, safeguarding waterways from pollution.

A city's stormwater facilities play a crucial role in managing runoff from rain and snowmelt, preventing flooding, erosion, and water pollution. These systems typically include a network of storm drains, retention ponds, permeable surfaces, and underground storage tanks. These facilities facilitate proper drainage throughout the city and

contaminants like oil, heavy metals, and debris do not flow unchecked into rivers and lakes.

Wastewater treatment systems are beginning to proactively address issues with per- and polyfluoroalkyl substances (PFAS), microplastics, and pharmaceuticals, as these emerging contaminants evade conventional treatment methods and are not necessarily adequately regulated by state and federal regulations. The main challenges involve the persistence of these substances, their ability to accumulate in the environment, and the inadequacy of existing technology to fully remove them. The City should consider developing proactive policies to begin to address these issues as financially feasible.

Existing conditions

Wastewater System

The City of Whitefish's wastewater system consists of approximately 70 miles of gravity mains (for downhill flow of sewage), approximately 15.54 miles of force mains (transport sewage under pressure from lower to higher elevation), 16 lift stations (used to pump sewage when gravity flow is not possible) and a recently upgraded wastewater treatment plant.

In 2021, the city completed the construction of a new wastewater treatment plant. The previous wastewater treatment facility was constructed in 1975 for an average daily flow of 1.25 million gallons but needed to be upgraded due to rising levels of ammonia and recent more stringent requirements than when the plant was initially constructed. The city estimates approximately 102 gallons of sewage is produced per person, per day. Current average totals of the system are approximately two million gallons per day and the plant is designed for a maximum capacity of six million gallons per day.

The Big Mountain Sewer District (BMSD) serves an area on the slopes of Big Mountain, in the vicinity of Whitefish Mountain Ski Resort. The city maintains an agreement with Big Mountain Development to receive and treat wastewater from their privately owned sewer system. Wastewater enters the city's system at East Lakeshore Drive and Big Mountain Road. The agreement allows for up to 2,000 equivalent dwelling units (EDUs) to be connected. As of 2024, approximately 878 EDU[70]s are estimated to be connected with up to 1,522 EDUs total either existing or approved. Big Mountain contributes approximately 5.65% of the total wastewater flow.

[70] An EDU, or "Equivalent Dwelling Unit," is defined as one single-family residential household.

The Big Mountain area is within the city's planning boundary, and under a 2002 agreement between the city and the Big Mountain Sewer District, Winter Sports Incorporated and the Big Mountain Development Corporation waived their right to protest annexation after 20 years in 2022. and when the city's boundary becomes contiguous with BMSD service areas. The feasibility of future annexation is being investigated because the conditions of the agreement have been met.

Stormwater System

Stormwater from impervious surfaces and non-point sources is managed through various stormwater systems owned by the City, State, or private entities. These facilities are vital for controlling runoff from rain and snowmelt, helping to prevent flooding, erosion, and water pollution. Adequate infrastructure, such as collection and treatment systems, is essential for sustainable urban development and environmental protection.

Whitefish's existing stormwater infrastructure consists of approximately 36.6 miles of storm gravity mains, 1,434 stormwater inlets (outlets), and 69 culverts, ditches, or open drains. Stormwater treatment devices, such as separators and infiltration structures, help remove pollutants before discharge into lakes and streams. Additionally, key structures like settling and retention ponds, overflow structures, pump stations, discharge points, and storage basins play a crucial role in managing excess stormwater and preventing flooding in the city.

To ensure effective stormwater management, the City of Whitefish prioritizes routine inspections and maintenance of its stormwater infrastructure. Maintenance frequency varies by system component—some require weekly, quarterly, or annual inspections. Regular upkeep helps prevent blockages, prolongs the lifespan of infrastructure, and ensures compliance with environmental regulations, ultimately protecting local waterways and ecosystems.

Future Needs to Serve Projected Population

Whitefish's wastewater and stormwater master plan had last been updated in 2006, just prior to the adoption of the 2007 growth policy. As part of Vision Whitefish 2045, the city hired Robert Peccia Consulting (RPA) for an update (incorporated into this community plan by reference). The plan uses the projected 1.5% growth rate as discussed in the demographics chapter as the baseline for determining future capacities and makes the following recommendations as indicated below.

Wastewater System

The current wastewater facility has sufficient capacity to handle the projected flows and loads for the project population to 2045, including with future Big Mountain flows. However, by the mid-2030s, certain parameters, such as ammonia and nitrogen levels, are expected to approach design thresholds. These considerations are included in the sewer master plan. To proactively manage growth, there are prioritized recommended improvements and operational adjustments to the facility such as pump improvements in the short term and an additional basin by 2035.

Upsizing segments of sewer mains in three general areas is identified to increase capacity and flow - along Iowa Avenue between Skyles Place and Edgewood Lane, along East Lakeshore Drive from Reservoir Road to the Viking Creek lift station, and along the Whitefish River from East Edgewood Place to Riverside Park. The Iowa Avenue segment is the first recommended section for upsizing, with the Whitefish River portion from East Second to Riverside Park being the last. Due to the age of clay pipes, additional lining of sewer mains in the City Beach Area and Downtown is recommended. These improvements are recommended in three phases, beginning in 2035 and completion in 2039 (refer to the Recommended Wastewater System Improvements Map).

There are five lift stations recommended for improvement under existing conditions within the city limits. The River Lakes Lift Station is in the most need of improvement as it is presently at 93% capacity, and upgrades must occur before any significant development or annexation occurs within this station's drainage basin. The other stations needing improvements to serve the projected population over the next 20 years include the lift stations at City Beach, Houston Point, Lacy Lane and the Baker Lift Station, listed in order of recommended priority.

Stormwater Improvement Needs

The current stormwater system has sufficient capacity to handle projected flows to 2045 if several improvements are made, however, the city shall strive to incorporate new technology when available and cost efficient. A street treatment device needs to be replaced at 7th Street, and there is a blocked stormwater outfall on Greenwood Drive and Shore View Court.

When Whitefish's fulltime population reaches 10,000, the city becomes subject to a MS4 permit which is required by the Environmental Protection Agency through the Montana Department of Environment Quality. Implementation of this permit will involve lengthy coordination and require additional staff.

Areas of Potential Future Sewer Infrastructure

The 2025 Wastewater and Stormwater Master Plan considers and analyzes nine areas, most of which are presently outside the city limits, that due to proximity to collection infrastructure, could reasonably include future connection to the City's existing collection and treatment system infrastructure. The plan identifies future improvements that are required before these areas can be connected. (Please refer to the Potential Future Areas of Required Improvements to Connect to City Infrastructure Map.) These areas include the following:

- Big Mountain
- Reservoir Road
- East Texas Avenue
- Voerman to Armory
- Monegan to Voerman
- Kallner
- Highway 40
- Karrow
- Lion Mountain

WHITEFISH EMERGENCY SERVICES

Whitefish Emergency Services is located at 275 Flathead Avenue. This approximately 34,000 square foot three story facility opened in 2010 as a shared location of the Whitefish Fire Department[71], Police Department, and the Whitefish City Court. The Whitefish Fire Department (WFD) is allocated five double-stacked apparatus bays, sleeping quarters for eight, a kitchen and a dayroom. The Whitefish Police Department (WPD) has four holding cells with nine beds. There is also a three-bay sallyport, offices and conference room space. The City Court also has an office and courtroom in this building. Prior to 2010, emergency services were in and behind the original City Hall and the City Court was also in the original City Hall Building at 418 East Second Street and shared the Council Chambers for court proceedings.

The WFD also has a second fire station, Station 22, located at 1345 Hodgson Road, out of the city limits but within their service area boundary. This approximately 4,000 square foot building was constructed in 1995 and contains a meeting room, storage areas and four apparatus bays. This unstaffed station is used for the staging of the reserve ambulance, one fire engine, a 1968 parade engine and winter storage for a fire boat. On the same property and behind the station is a three story training tower, which includes a 200 square foot burn room.

[71] The EMS Building is also known as Whitefish Fire Department Station 21

WFD has a small, one-bay building located at City Beach which houses a hovercraft for Whitefish Lake winter incident response.

All emergency services calls go to a consolidated call center for the entire county located in Kalispell. This dispatch service is separate from the wildland fire dispatch for Montana Department of Natural Resources and the US Forest Service.

WHITEFISH FIRE DEPARTMENT

The Whitefish Fire Department is a career fire department with a paid firefighting force of 20 paid staff and two on-call firefighter volunteers[72] initially established in 1906. Services of the WFD include structural and wildland firefighting, ambulance services, rescue services such as vehicle extraction, water/ice rescue, and hazardous materials response. The department includes a city-wide ambulance service designed to provide swift and effective responses in emergencies. Two full-service hospitals support emergency services in the area - Logan Health Whitefish within the city limits, and Logan Health Kalispell.

Service Area (refer to Fire Districts and Travel Distances Map)

The WFD primarily served only 11.7 square miles within the city limits until 1989, at which time the Whitefish Fire Service Area (WFSA) was created by Flathead County. The WFSA is an intergovernmental agreement between WFD and Flathead County which is funded by fire protection fees levied on properties within the District. With the creation of the WFSA, the service area expanded to approximately 86 square miles.

Outside the WFSA boundary, WFD coordinates with the Flathead County Fire Service Area through mutual aid agreements with other fire districts for primary fire service based on availability and fire location. In total, the WFD provides fire protection and an all-hazard emergency response to an area larger than 140 square miles and a population of approximately 14,000 people, which rises to more than 30,000 in summer months. Approximately 60% of the Department's service demand occurs within the city limits, with the remaining 40% occurring in the WFSA and remote areas[73]. Most incident calls come from downtown, with the highest volume of calls in July, and the lowest volume in April.

Fire Response Travel Distances

A five-mile driving distance is a guideline used when locating fire stations and ensuring communities have adequate fire protection and emergency response capabilities. Depending on road types and traffic, a five mile driving distance can typically be traveled by an emergency vehicle in five to ten minutes. This distance is used by insurance companies to assess fire insurance costs as well as other factors. Beyond this distance,

[72] As of January 2025
[73] Data taken from the Whitefish 2021 Long Range Fire Department Master Plan

home insurance costs increase significantly. At least 18 percent of Whitefish residents beyond the five mile radius report being refused insurance altogether[74]. As can be seen by the Fire Districts and Travel Distances Map, the limits of the five-mile driving distance radius is approximately where East Lakeshore Drive turns west, about ½ mile east of the Big Mountain Road / East Lakeshore Drive intersection. The five mile distance previously extended further north prior to the relocation of emergency services to their present location.

Big Mountain Fire District

The Big Mountain Fire District (BMFD) serves Whitefish Mountain Resort, all associated commercial and lodging uses, and its surrounding residential communities (approximately 650 dwelling units) to the northernmost Whitefish city limits. The District is located at 3790 Big Mountain Road, toward the center of the resort complex. The Big Mountain Fire District Station is approximately 7,000 square feet and two stories, contains seven bedrooms, a kitchen and four equipment bays. There are presently seven full-time staff firefighters / paramedics. Services of the BMFD include structural and wildland firefighting, ambulance services, rescue services such as vehicle extraction and some limited hazardous materials responses. Equipment includes three fire trucks, an ambulance and a utility terrain vehicle. In early 2025, Big Mountain Resort Area voters approved a 3% resort tax, with a portion of this tax funding the fire district. If future annexation of Big Mountain occurs, this fire station would likely be absorbed into the City of Whitefish Fire Department.

Future Needs to Serve Projected Population

In 2020, Carnegie Mellon University worked with the City of Whitefish to complete a study to determine future fire station needs. The study considered GIS distance analysis, existing residences, insurance premium costs, and location and construction costs. Based on this analysis, it was determined the most efficient location for a new facility would be in the vicinity of East Lake Shore Drive and Big Mountain Road. A new staffed facility in this location would benefit at least 400 residences, including Iron Horse, the Northwoods Subdivision to the east, and many of the properties along the east shore of Whitefish Lake. If access between the north and south sides of the city were compromised by a wildfire or train-related incident, this facility would ensure level of services on the north side of the city were still maintained. Having a second fully staffed station in this area would also prove beneficial in the event of multiple emergencies. Funding for this new facility is accounted for in the 2023 City of Whitefish Service Area Report and Impact Fee Study 10 year plan although land has yet to be acquired.

[74] Source: “Analytically Driven Network Design Planning For Fire Fighting Resources” study prepared for the City of Whitefish by Carnegie Mellon University in 2020

WFD has noted it could serve the projected population with its present capabilities, but a ladder truck with 100 foot high capability is needed to access taller buildings in the city. There is also a need for additional emergency access connections for evacuation and improvement of response times. The communities at the southwest shore of Whitefish Lake in the vicinity of Whitefish Lake State Park, West Lakeshore Drive and Birch Point Drive have only one vehicle access in and out, and this access is occasionally blocked by trains. Another access should be sought to and from Birch Point or across the railroad yards separating north and south Whitefish. An emergency access connection from the extreme northwestern portion of the lake at Delrey Road to Highway 93 North should also be examined.

Adopted Plans

Since 2006, the WFD has adopted the following plans to guide the department:

- 2006 Emergency Services Plan. This plan studies existing service demands and their implication for the city's ability to meet future services demands.
- 2009 Community Wildfire Protection Plan (CWPP). Identifies areas of high priority for fire fuel mitigation and measures homeowners can do to reduce the risk of losing homes to wildfire. The city has made updating this plan a high priority and is in the early stages of an updated plan as of 2025.
- 2021 Whitefish Fire Department Long Range Master Plan. Updates the 2006 Emergency Services Plan. Analyzes current levels and future needs of staff, training, equipment and facilities, and how the department fits into the larger Flathead County emergency services system.
- 2021 Flathead County Community Wildfire Protection Plan (CWPP). Divides the county into six different fire areas. In each area it gives very general information, mitigation strategies and discusses some of the more at-risk elements. It does not assess risk nor have specific study areas regarding Whitefish.
- 2023 Emergency Operations Plan: Provides guidance and sets forth the initial management structure, key responsibilities, and general procedures to follow during a response to an emergency or disaster.

WHITEFISH POLICE DEPARTMENT

The Whitefish Police Department (WPD) has served the citizenry of Whitefish since 1903, before Whitefish was an incorporated community. The Police Department provides primary services within the city limits and agency-assists with the Flathead County Sheriff's Department for areas outside the city limits. Currently, the WPD has 19 sworn officers and three civilians providing administrative support and parking enforcement. The Police Department maintains approximately one officer per 800 full-time residents. In addition, the WPD also has three school resource officers that transfer to patrol during

the busy summer months. Service calls are nearly 15,000 per year with the busiest time being June, July and August. The majority of incidences are vehicle-related, with the highest number of accidents at the Highway 40 West / Highway 93 South intersection. The majority of disorderly conduct incidents occur downtown.

Future Needs to Serve Projected Population

With an increase in population, there will be a need for additional officers and associated equipment to support those officers. The current ratio of officers has worked well and would continue to serve the town in the future. If Big Mountain is annexed, an additional staffed office would also be needed.

Currently, officers utilize an outdoor firing range at the City Shop for training purposes. An indoor firing range and training facility is needed within the next five (5) years and is planned in a two-story separate structure on the Emergency Service Center campus at the southeast portion of the property. While the Whitefish Police Department does not enforce rules pertaining to activities on the lake, they do provide agency-assist to Fish, Wildlife and Parks and other agencies. As part of this assistance, they anticipate needing a suitable emergency craft to provide this assistance.

Additional east-west street connections city-wide as well as connecting dead-end streets will help with emergency response times including Police services.

WHITEFISH MUNICIPAL COURT

The Whitefish Municipal Court shares space in the Emergency Services Center (ESC) with Police and Fire. Since 1986, Whitefish has had an elected Municipal Court Judge. Prior to that date, the city had a Police Judge (1951-1985) and a Police Magistrate (1906-1951). Currently, the court has an elected judge, two full time, and one part time staff. Space in the ESC includes offices and a courtroom.

The Whitefish Municipal Court reviews misdemeanors and civil jurisdictional matters within the city limits. 50% of matters before the Court are parking tickets. The busiest times for the Court, mirroring the Police Department, are June, July, August, and into the early fall and holidays. The Court, on average, reviews 4,000 cases per year.

Future Needs to Serve Projected Population

With an increase in population and expanding city limits through annexation, in order to serve the projected population, there will be a need for additional staff; approximately one to one and a half full time employees.

PARKS & RECREATION

Parks and recreation play a vital role in fostering a healthy and vibrant community. They provide residents with accessible green spaces for recreation, a place to engage in activities, increase social interaction, and promote physical and mental well-being. Parks also enhance the beauty of neighborhoods, offer a safe habitat for local wildlife, and contribute to environmental sustainability. Additionally, special events and recreation programs serve participants of all ages, promoting active and healthy lifestyles. Connecting people with nature, parks, and associated recreation helps create a sense of belonging and shared responsibility within the community.

Parks and recreational amenities are highly valued by the Whitefish community. During visioning sessions, outdoor access and recreation ranked first in what participants valued the most about Whitefish, and parks and open space ranked as the second most important element of the Whitefish Community (after “small town feel”). As new development occurs the city should continue to promote the protection of open spaces.

It is important to consider accessibility for all segments of the population using city facilities. Accessibility is essential for fostering inclusive, equitable communities where all individuals - regardless of physical ability or disabilities - can have equal opportunity to enjoy public spaces and fully participate in public life. As new facilities are developed or upgraded, or master plans are developed, accessible design helps everyone participate in civic and recreational activities, access restrooms, navigate trails, and use city equipment without barriers.

Whitefish Parks & Recreation Department

The Whitefish Parks and Recreation Department maintains parks, trails, shared use paths, boulevard trees, and city-owned properties. It also operates key community facilities, such as the City Beach public boat launch, including Aquatic Invasive Species (AIS) inspections and decontamination services. The department offers a wide range of recreational opportunities tailored to meet the community’s diverse needs. Signature programs include the Stumptown Summer Day Camp, After School Program, and youth sports programs, which provide children and teens with opportunities for physical activity, social interaction, and community engagement.

The department consists of 11 full-time staff members and approximately 245 annual volunteers. These include 70 regular volunteers and 175 Whitefish Trail contributors whose invaluable efforts support events, trail maintenance, and a variety of recreation programs. Since 2013, the department has significantly expanded its staffing, increasing from eight to eleven full-time positions to meet the community's growing needs and expectations[75].

The Parks and Recreation Department is administered out of Whitefish City Hall. There is a parks maintenance shop located at 202 Monegan Road which serves as the home base for maintenance staff and is an essential equipment storage location. Smith Fields and Roy Duff Memorial Armory function as the heart of youth and community programming. City parks, along with city-owned facilities managed by partner organizations, such as The Wave, Ice Den, Smith Fields, and the Golf Course, host thousands of participants annually, providing vital spaces for recreation, learning, and community engagement. Both the parks shop and Armory are currently operating at maximum capacity, underscoring the need for future infrastructure, including a second maintenance shop on the north side of the city, another recreation center and two satellite facilities, to accommodate growth and increased demand. (The Armory, Wave, Ice Den and Golf Course are described in detail in the "Other Public and Civic Facilities" section of this plan element.)

Approved Plans

Since the adoption of the 2007 Growth Policy, the department has actively pursued several initiatives to expand and refine its parkland management strategy. These efforts are designed to improve accessibility, sustainability, and aesthetic appeal while addressing the evolving needs of the community. Key plans currently guiding the Park's Department's work include:

- 2013 Parks Master Plan: Established a comprehensive framework for park expansion, facility upgrades, and program development.
- 2017 Connect Whitefish Bicycle & Pedestrian Master Plan: Deals with the non-motorized network and how to provide better pedestrian and bicycle connectivity.
- 2020 Armory Park Master Plan: Focused on upgrades and enhancements specific to this key recreational site.
- 2020 Irrigation Master Plan: Addresses the sustainable management of irrigation systems across city parks.
- 2020 Landscape Master Plan: Guides landscaping efforts to ensure ecological sustainability and visual appeal.

[75] Parks Master Plan (2013)

- 2021 Park Sign Master Plan: Aims to standardize and improve park signage for better accessibility and navigability.
- 2023 River Trail Improvement Project: Enhances trail connectivity and outdoor recreation opportunities along the Whitefish River.
- 2025 Bike Path Maintenance Plan: Provides an outline for how paths are maintained and a timeline for accomplishing deferred maintenance.

Together, these plans illustrate the department's commitment to proactive management and thoughtful planning. Recent achievements include the implementation of the *Park Sign Master Plan* and measurable progress on the *River Trail Improvement Project*, which has improved accessibility to Whitefish River's scenic trail network.

The city last updated its Parks Master Plan in 2013. Whitefish has experienced considerable growth since this time. As certain portions of the city grow, the community needs to assess whether expanded or additional parks are needed in these areas. Recreation trends change, the community interest in recreation facilities change, demographics change, and the city limits have changed since 2013. As a Parks Master Plan should be updated at least every ten years, the city should adopt an updated comprehensive Parks and Recreation Master Plan.

Parks Inventory

The department oversees 32 park and recreation facilities, encompassing 90.1 acres of developed and 56.1 acres of undeveloped parkland. Notable locations include City Beach, Riverside Park, and Armory Park, alongside a trail network offering opportunities for outdoor recreation and alternative transportation. During visioning sessions, participants indicated Armory Park (which includes Hugh Rogers WAG Park) was their favorite city facility.

City of Whitefish Parks and Recreation Facilities					
Neighborhood Parks		Community Parks & Paths		Community Partnership Recreation Facilities	
*Canoe Park**	*0.8 acres*	*Armory Park*	*30 acres*	*Ice Den*	
*Cloud 9 Park**	*0.5 acres*	*Baker Park*	*2 acres*	*Memorial Stadium*	
*Cottonwood Park**	*0.33 acres*	*City Beach*	*2 acres*	*Smith Fields*	*20.8 acres*
*Creekwood Park**	*4.43 acres*	*Depot Park*	*2 acres*	*The Wave*	
*Crestwood Park**	*2.49 acres*	*Grouse Mountian Park*	*7.8 acres*	*Whitefish Golf Club*	
*O'Brien Bluffs**	*4 acres*	*James R. Bakke Nature*	*4 acre*	*The Whitefish Trail*	*47 miles*
*River Lakes**	*26.66 acres*	*Kay Beller Park*	*1 acre*	*Spencer Trails*	*6.68 miles*
*River Park**	*1.9 acres*	*Memorial Park*	*9.5 acres*		
*River Edge Park**	*3.67 acres*	*Mountian Trails Park*	*4.5 acres*		
*Rivertrail Park**	*0.77 acres*	*Riverside Park*	*5 acres*		
*Riverwood Park**	*4.5 acres*	*Roundhouse Landing*	*0.5 acres*		
*Skye Park**	*0.5 acres*	*Shared-Use Paths &*	*23 miles*		
Soropotimist Park	*1 acre*	*Trailview Park**	*1.3 acres*		
*Ted Kusumoto Park**	*0.874 acre*				
*Warton Landing**	*0.88 acres*				

Whitefish Trail

The City of Whitefish is also a dedicated partner with Whitefish Legacy Partners, the non-profit organization that created and maintains the Whitefish Trail system. This extensive network of non-motorized, multi-use trails includes over 15 trailheads and serves not only the residents of Whitefish but also the greater surrounding area. Recognizing the trail system's vital role in providing public recreation access, the city remains committed to supporting the Whitefish Trail through continued collaboration with Whitefish Legacy Partners.

Spencer Trails

The Spencer Freeride Trail system comprises approximately 6.68 miles of downhill and technical mountain bike trails. It was established through a 2013 agreement between the City of Whitefish, the Montana DNRC, and Flathead Fat Tires (now known as Flathead Area Mountain Bikers, or FAMB). Under that agreement, FAMB, a local nonprofit, constructs, inspects, and improves the freeride trails and technical trail features, providing labor, materials, and financial support, and ensuring the trails meet design and safety guidelines. FAMB works closely with Whitefish Legacy Partners and participates in Whitefish Trail operations, although the Spencer Freeride Trails are managed independently from the Whitefish Trail system. This collaborative stewardship makes the

Spencer Trails a unique offering, providing a high-quality addition to the broader Whitefish Trail network.

As the majority of the trails and shared-use paths in Whitefish are considered an integral component of the transportation system and not merely a recreational amenity, the trails network is discussed in detail in the Transportation Element.

Parkland Acquisition and Funding Mechanisms

Parkland acquisition policies have played a key role in expanding access to green spaces. Dedications are managed based on size thresholds. The size thresholds have not only streamlined the dedication process for the city but have also provided opportunities to diversify open spaces and park offerings across Whitefish. When parkland dedications amount to less than 10,000 square feet, the city requests fees-in-lieu of land. When parkland dedications are 10,000 square feet to one acre, the city requires a Homeowners Association owned and maintained park. When parkland dedications amount to more than one acre of land, the city typically accepts the land as a city park. Montana State Statute allows parkland dedication fees to be used for acquisition, development or maintenance (with certain provisions) of parkland, but no more than 50 percent of the dedicated money may be used for maintenance.

While efforts are significant, the department recognizes the challenge of maintaining aging facilities as many approach the end of their useful lifespan. Fee-in-lieu funds[76] are restricted to acquiring or developing new parkland and cannot be used for maintenance of existing infrastructure. However, the department has identified alternative funding sources to address these needs, including resort taxes, sponsorships, and the parks fund. These resources ensure facilities remain functional, appealing, and aligned with the community's expectations for sustainability and quality.

Preserving open space lands in a rural and open state in perpetuity will take more than regulatory action pursuant to a Growth Policy. The development potential must be removed from these properties through mechanisms such as the transfer of development rights or the outright purchase of development rights through open space bonds or other means in order to establish a conservation easement. The 2007 growth policy discusses consideration of an Open Space Designation as well as an Acquisition Strategic Plan which would identify, prioritize, and set forth realistic recommendations for open spaces of all types. A plan which explores various options may still be prudent.

[76] A "fee in lieu" refers to a payment that can be made, in this case, to acquisition of new parkland rather than actually providing the land or improvement.

Future Needs to Serve Projected Population

As Whitefish continues to experience sustained growth, there will be an increasing demand for parks and recreation services. To support expanded programming and facility usage, the department anticipates the need to add five to six full-time staff members. This increase in staffing will enable the department to meet growing community needs while maintaining the high standard of service expected by residents and visitors.

Addressing current space limitations is a priority. Plans include the development of a new recreation center and two satellite facilities to enhance capacity for community programs, ensuring all residents have access to affordable high-quality recreation opportunities. Additionally, there is potential to build seasonal, workforce housing and a campground adjacent to the parks maintenance shop, providing both additional services and a sustainable revenue source to support departmental initiatives.

Revitalizing existing parks and green spaces remains a critical focus, with planned improvements centered on usability, accessibility, and environmental sustainability. Upgrades to irrigation systems and the adoption of eco-friendly landscaping practices, as outlined in the Irrigation and Landscape Master Plans, will further the department's commitment to conservation goals.

During visioning sessions, there were numerous comments regarding parks. These comments included removing the fence at Soroptimist Park because it is being used as a dog park, better access and boat launches at the Baker Bridge, river access at the "old" hospital property, better river access near JP Road and additional stand up paddleboard (SUP) storage at City Beach. (Please see the Transportation section regarding visioning comments regarding trails.)

The city does not favor the removal of the fence at Soroptimist Park because the fence contains activities such as soccer games as well as small child playground at the park, but the city is looking at locations for a possible dog park on the north side of town. Improvements next to the Baker Bridge are currently occurring, and these include stone steps down to the river and native planting to stabilize stream banks. This will make it easier to access the river for a kayak or stand up paddleboard user. There have been conversations regarding personal watercraft access at the old hospital property although no formal plan has been established yet. Improvements are currently occurring at JP Road to improve access to the river, and the parks department is looking at additional non-motorized boat storage at City Beach. There are also plans to develop a City Beach Redevelopment Plan.

OTHER PUBLIC AND CIVIC FACILITIES

The quality of Whitefish's arts, cultural, and performance facilities is a source of community pride. Civic and cultural buildings provide spaces where community members can gather, engage in activities, and promote education, creativity and cultural preservation. Whitefish has historically been very supportive of the arts, recreation, and education and has an unusually high number of public and quasi-public facilities for a city of its size. Many of these facilities have been funded by the community at a grassroots level. Below is a brief discussion of these facilities.

- Whitefish Community Library: The Whitefish Community Library is located at 9 Spokane Avenue, directly north of the Whitefish Middle School. The library was initially located in a small building behind the original city hall beginning in the early 1920s until it moved into a 3,000 square foot area in city hall in the early 1950s. In 1961, the nonprofit Whitefish Library Association was incorporated to help fundraise for a new facility, meanwhile, in 1976, the library merged into the Flathead County Library System (FCLS) due to financial constraints. The city coordinated with BNSF and the Whitefish School District in a land swap for a new facility, and with a small amount of funding from the city and mostly local donations, the current library was opened in 1998. This new library remained in the FCLS until increasing differences and political pressure led to the city establishing an independent library board and transitioning the library out of the FCLS in 2011.

  The Whitefish Community Library is 9,600 square feet, contains 30,000 books and accommodates approximately 60,000 yearly visitors. In addition to books, the library provides co-working services, a genealogical database, a community room for up to 35 people, and Wi-Fi, all at no cost. To accommodate anticipated growth over the next 20 years, the library anticipates the need for additional community rooms and co-working space. There is approximately 9,000 square feet of city owned vacant land at the east side of the library for expansion. The library is in the early process of creating a strategic plan.

- Stumptown Ice Den: The Stumptown Ice Den is an approximately 35,000 square foot ice rink located at 715 Wisconsin Avenue, within Mountain Trails Park. Discussions regarding the construction of a permanent ice rink at City Council meetings date back as far as the early 1970s. Memorial Park was identified as the initial location and the City Council committed to furnishing land. In 1984, 4.5 acres of land previously used by the Whitefish Saddle Club for equestrian activities was donated to the city. This land was subsequently developed as Mountain Trails Park and chosen as the location for a new ice rink facility.

Through local fundraising efforts, grants from the State of Montana, and financing by the city, an outdoor seasonal rink was finished in the late 1980s. The popularity of the rink, demand for longer seasonal use, and concerns expressed by surrounding neighborhoods regarding noise, lighting, and late night activities led to discussions regarding fully enclosing the facility. In the early 2000s, the non-profit Whitefish Sports Facilities Foundation (WSFF) was established to assist with fundraising and construction of the building, and a fully enclosed pavilion was finished in 2003. The city established the Mountain Trails Ice Rink Advisory Committee to provide input, advice, and recommendations to the City Council on matters related to the Mountain Trails Ice Rink, including community feedback. In 2015, management and maintenance of the Stumptown Ice Den was transferred to the WSFF. The Ice Den is designed to meet National Hockey League specifications, includes a 17,000 square foot ice sheet, six locker rooms, one conference center, a lobby and a concession area. It is estimated there are over 60,000 annual visitors, with 15,000 paid admissions. The Stumptown Ice Den is the only ice rink facility in Montana open year round. The need for a new pavilion roof has been identified. Funding mechanisms such as public bonds or loan programs offered through the State are being explored.

- Ski Heritage Center Museum of Skiing. Directly west of and on the same property as the Stumptown Ice Den in Mountain Trails Park is the Ski Heritage Center Museum of Skiing. In 2013, the Flathead Valley Ski Education Foundation approached the Whitefish City Council with the desire to discuss leasing what was known as the “warming hut”, for the purpose of creating a home for a local skiing hall of fame and museum. The City Council ultimately approved this lease agreement with the understanding the Ski Foundation would update and maintain the building. The Ski Museum features exhibits on the 10th Mountain Division, a photographic history of skiing in the Flathead Valley, a Hall of Fame for local ski legends, and rare ski footage in and around Montana.

- The Wave Aquatic Center: The Wave Aquatic Center is located at 1250 Baker Avenue and is a city-owned fitness, recreation and aquatic center. The facility is the result of a collaborative process between the city and a nonprofit organization formed in 2001 called the Whitefish Community Aquatic & Health Center. In 2003, the city acquired a former gravel pit site of approximately three acres from Flathead County with a private entity donating an additional two acres of land. The city provided funding for the land and infrastructure improvements through a tax increment bond. The majority of financing was provided by the non-profit through fundraising and philanthropy. After the building was constructed by the nonprofit in 2005, it was deeded to the city, who then leases the building back to the non-profit. The building is managed and

maintained by a separate management company under the direction of the nonprofit's board of directors, one of which is a city representative.

The two-story, 54,000 square foot facility contains three pools, a yoga studio, cardio machines, gymnasium, sports courts, hot tub, sauna as well as provides fitness classes and a daycare facility. An agreement between the nonprofit and the city allows the Parks and Recreation Department free use of the facility for athletic programs and provides reduced membership rates for city employees. Although future expansions have not been designed at present, the Wave is currently in the process of developing a Capital Improvements Plan.

- Whitefish Lake Golf Club: The Whitefish Golf Course is located at 1200 Highway 93 W. It is a 36-hole course bisected by Highway 93 W; there are 18 holes on the north course and 18 holes on the south course. The north course was donated to the City of Whitefish on January 15, 1934, and has been leased to local golf associations since the 1940s. In 2011, the Whitefish City Council entered into a new 30-year lease agreement with the Whitefish Lake Golf Club (WLGC) expiring in 2040. The south course is owned by the WLGC and is not subject to the lease agreement. This north course lease agreement includes, among other items, rental payment, a lower golf pass rate for full-time Whitefish residents, maintenance of the cemetery and Grouse Mountain Park, and cooperation for off-season uses benefiting the city as a whole, including Nordic skiing. In 2017, the city and the WLGC entered into the Whitefish Lake Golf Club Urban Forestry Management Agreement, as the trees on the north course are city trees. The agreement acknowledges the urban forest plus the need to manage trees for the golf course. In 2040, when this lease agreement is up for renegotiation, the city and WLGC should be prepared for the re-negotiated lease to reflect the needs of the WLGC and the city at that time.

- Cemetery: The Whitefish Cemetery is located at 830 Highway 93 W adjacent to the Whitefish Golf Course. The cemetery has been at this location since 1917. There are 3,079 gravesites and 184 crematory gravesites. In recent years, the city added two columbaria, each with 40 niches. As described previously, under the current WLGC lease agreement, the WLGC provides maintenance including mowing, trimming, and irrigation from April to October.

  As of the writing of this plan, there are a few niches available in one columbarium but the remainder of the cemetery is full. As early as 2010, the City Council has an ongoing goal to identify a new location for a cemetery. In 2011, the Council appointed an Ad hoc Cemetery Committee to evaluate possible locations and development for a new public city cemetery. However, the Committee was unable to identify a suitable

location due to the presence of high groundwater and proximity to waterbodies. Finding a cemetery location continues to be a priority.

- Roy Duff Memorial Armory Building: The Roy Duff Memorial Armory Building is located at 315 Armory Road and is now part of the 30-acre Armory Park. The Armory Building was used by the Montana National Guard since the mid-1950s. The building is adjacent to land where softball fields, previously owned by Flathead County, were deeded to the city in the early 1990s. The National Guard had a cooperative agreement with the county, and later the city, which allowed usage of the adjacent property for training exercises, including mortar training. As more residences began developing in the area, neighbor complaints regarding the training activities increased. This led to concerns from the City Council during negotiations about renewing the training use agreement, and in the mid-1990s the National Guard abandoned the facility. The State offered the building for sale, and in 2003 the city purchased the 5-acre property. The terms of the purchase agreement restricted the property to public use.

  The city began repairing and remodeling the facility in 2004. The 3,000 square foot building presently contains a gymnasium, conference room, recreation dayroom, washrooms, kitchen and locker rooms. The Armory Building is used for city recreation programs, after school activities, summer day camp, and can be rented as an event center. Roy Duff, the namesake of the facility, was a longtime Whitefish resident who had been a World War II combat veteran, Whitefish business owner, volunteer firefighter, council member, former mayor, and highway commissioner involved in various community endeavors for more than 50 years.

- North Valley Music School: North Valley Music School is located at 1998 River Lakes Drive and is a community-based music school formed as a nonprofit organization in 1997. The City Council initially approved the school to operate out of an existing residence at 432 Spokane Ave in 2001. Due to the success of the music school and increases in enrollment, the school began looking for a new location as far back as 2009.

  In the 1990's, a nonprofit called Project Whitefish Kids (PWK) acquired 51 acres known as Smith Fields during the development of the Lakes subdivision on the far south side of the city. At the request of PWK, the city accepted the land in 2004 with deed restrictions that the property be used primarily for recreational purposes. Simultaneously with the land transfer, the city executed a lease with PWK to manage and operate Smith Fields as a sports complex, which is still in effect today. Beginning in 2021, the NVMS, PWK and the city began discussions regarding leasing approximately two acres of land at Smith Fields to the music school with the Council

and Park Board ultimately approving the lease. Through private fundraising, NVMS was able to raise the financing to construct the new facility. The 8,100 square foot school broke ground in 2024 and was completed in 2025. Once constructed, the building was deeded to the city as a public building with the school financing the operations and maintenance.

The North Valley Music School includes 14 music studios, a recital space with 100 seats, a reception area, classroom, conference room, two practice rooms and an outdoor performance area for community events. The lease agreement allows the city parks and recreation department non-cost usage based on available scheduling. The NVMS is the only non-profit music school in Montana and reports at least 700 students annually.

- O'Shaughnessy Center: The O'Shaughnessy Center is an approximately 15,000 square foot cultural arts center. It is located on land leased from the City of Whitefish at 1 Central Avenue, adjacent to Depot Park. It was funded entirely from philanthropy and community fundraising, was first constructed in 1998 and expanded in 2016. The facility is owned and operated by the Whitefish Theater Company; a local theatre troupe established in 1978 that performed in various venues around the Flathead Valley without a permanent location. The 320-seat theater (which can be expanded to just over 400 seats for music events) hosts year round musical, theater, movie and comedy performances, and can also be rented as an event center. As many as 15,000 a year attend events at the center. The O'Shaughnessy Center is constructed to full capacity and no further significant expansions are expected.

- Whitefish Performing Arts Center (PAC): The Whitefish Performing Arts Center (PAC) is located within the Whitefish Middle School in downtown Whitefish. Owned by the Whitefish School District and used as the school auditorium, the 10,000 square foot center was retrofitted from a previous 75-year old auditorium into a 496 seat state-of-the art facility in 2007. The PAC has a separate box office, entrance and exits from the remainder of the school to allow it to be a stand-alone facility. Money for this facility was raised locally, with more than 1,000 community supporters involved in the venture. The PAC is the primary location for performances by the local Alpine Theater Project (another local theater troupe) as well as hosts performances of local and nationally known arts and cultural events. As the center is within an existing school, no future expansions are planned for the PAC.

SOLID WASTE

Introduction

City regulations[77] require residents, businesses, and anyone within the city limits to use the city's solid waste hauling services, which are provided by Republic Services[78]. There are no regulations that require residents of unincorporated areas of Flathead County to collect and dispose of household garbage properly. However, the County does regulate "community decay" on or adjacent to all public roadways and requires loads to be covered or controlled in route to the landfill. Republic Services reported that in 2023 they accepted 164,535 tons of trash, an increase of about 3% from 2022.

All garbage and refuse collected in the city is disposed of at the Flathead County Landfill located south of the city between Whitefish and Kalispell. While Flathead County provides a collection site at the landfill for disposal of household chemicals (and holds a monthly Household Hazardous Waste Collection Day) there is no such facility in Whitefish. Flathead County Solid Waste (FCSW) reports having 1.57 million + 18.1 million cubic yards of licensed airspace for refuse at the County Landfill with no current deficiencies or Department of Environmental Quality (DEQ) violations.

Recycling

According to the Waste Not Project, recycling is limited in Montana because of the distance from recycling markets. The city no longer offers centralized collection sites (the temporary site at the corner of Columbia Avenue and Railway Streets was permanently closed in 2022 due to contamination, overuse and being economically inefficient and is being redeveloped for affordable housing). However, recycling services remain available to those interested through private vendors and county-operated drop off sites located throughout the valley. One vendor, Republic Services, reported the amount of recycling collected in Flathead County in 2023 was 689 tons, a decrease of about 5% from 2022.[79] The city could consider contracting one of the private vendors to integrate recycling bins (ex. for glass and aluminum cans) throughout the downtown area to encourage recycling when reducing and reusing are not feasible. Today, the U.S. recycling rate for plastics sits at about 5 or 6 percent; it has never risen above 10 percent[80].

In alignment with the 2007 Growth Policy, Climate Action Plan, and Sustainable Tourism Management Plan, the City Council is continuing to re-evaluate recycling in the city. If a

[77] Municipal Code 4-2
[78] Previously owned by North Valley Refuse
[79] Source: Solid Waste Board- January 2025 Board Packet
[80] Source: https://grist.org/article/petrochemical-companies-have-known-for-40-years-that-plastics-recycling-wouldnt-work/

new central collection were to be opened, it would need to be staffed and well designed (i.e. paved and fenced).

Organic Waste Diversion Programs (Composting)

Composting food scraps is the most energy-efficient form of recycling and provides local jobs and soil remediation products. Dirt Rich Compost, a company in Columbia Falls, offers commercial and residential service and yard waste drop off in the Flathead Valley. Many local businesses and restaurants in Whitefish recycle with Dirt Rich, including the City of Whitefish, Explore Whitefish, and the North Valley Food Bank. During 2023, Whitefish City Hall diverted 180 gallons (about 684 lbs.) of organic material from the landfill by using Dirt Rich's food scrap pickup. This amount potentially prevented 466 net pounds of CO2 emissions, or the equivalent of driving 532 miles in a standard vehicle[81]. According to the Whitefish Climate Action Plan, the three schools in Whitefish monthly compost more than 1,000 pounds of materials, in coordination with Dirt Rich.

The City of Whitefish currently dries biosolids generated during the wastewater treatment process on site for several years before hauling the dried material to the landfill. The Whitefish Climate Action Plan and Sustainable Tourism Management Plan notes materials such as woody matter, leaves, and yard waste could be mixed with the biosolids at this location. Food scraps would not be accepted. Options for final usage of the compost are not specified. The city should consider turning biosolids into energy, through innovative technologies such as the Varcor system[82].

Climate Action Plan Relationship

The 2018 Climate Action Plan (CAP) calls for maximizing waste diversion opportunities throughout the community to meet its long-term sustainability goals. The CAP strategies and actions go beyond recycling and composting to include waste reduction in city and school district operations (ex. deconstruction material salvage, paper reduction policy, and phasing out Styrofoam).

Sustainable Tourism Management Plan Relationship

The City of Whitefish 2024 Sustainable Tourism Management Plan (STMP) was developed to incorporate sustainability principles into destination marketing and tourism management efforts. The Plan supports citywide curbside recycling, expanding composting services, and recycling construction materials.

[81] Source: Dirt Rich 2023 Annual Report
[82] https://sedron.com/our-technology/#:~:text=The%20VarcorTM%20technology%20is,where%20it%20undergoes%20mechanical%20recompression.

Projected Needs

The landfill capacity is sufficient to meet the needs of Whitefish and Flathead County for the next 70 to 90 years. If needed, Republic Services could add trucks and drivers to meet increased demand in the city. FCSW has submitted an expansion document to DEQ to expand the landfill's capacity on their property.

WHITEFISH SCHOOL DISTRICT

The Whitefish School District #44, established on September 21, 1903, is located at the north end of Flathead Valley. The District is 307 square miles and serves students in grades Kindergarten to 12th grade in three separate schools.

According to the October 7, 2024, Flathead County Superintendent of Schools Statistical Report, Whitefish School District #44 had 1,965 students; 1,336 in the elementary schools (K-8) and 629 in the high school. This is a 13% increase in the elementary schools (K-8) and 29% increase in the high school over the past 10-years. The District has 250 staff to support the schools.

There are three schools in Whitefish School District #44. Muldown Elementary, the grade school, serves children in grades K-4. Muldown is a new building constructed in 2020 to the west of the former grade school, was designed to serve up to 836 students and is at 77% capacity. Whitefish Middle School (WMS), serves children in grades 5-8. The WMS was significantly remodeled in 2006, has a design capacity of 850 students and is also at 77% capacity. Whitefish High School (WHS), serves students in grades 9-12. The WHS was renovated and expanded in 2014, has a design capacity of 600 students and is presently reported to be at 100% capacity[83].

A portion of the former Muldown Elementary was retained when the new elementary school was constructed, as there was contemplation at the time of multiple functions. Currently the School District uses the space for high school classes due to lack of space in the existing high school building.

City and School District Coordination

Coordination with the District includes working with District staff and a developer when a larger residential development project is proposed to determine whether existing or future schools have the capacity to serve the project, and the most appropriate locations for the schools.. The city notifies the school district, and other advisory agencies, of development proposals but early school district involvement could enable better planning for the future.

[83] Enrollment and capacities provided Whitefish School District in 2025.

Another aspect of city coordination is related to traffic and transportation-related matters on the public streets surrounding the schools. In 2025, the city used Resort Tax Funds to redevelop East 6th Street to facilitate better circulation around Muldown Elementary. The project involves the installation of a sidewalk on one side with street lighting, one-way travel from Columbia Avenue east to Pine Avenue and an improved intersection crossing at East 6th Street and Pine Avenue.

Also in 2025, the City Council approved a Safe Streets for All Plan which includes improvements to Memorial Park north of WHS for additional parking, a drop-off area for students and improved sidewalk connections. Upon completion of these improvements, parents would have the option to avoid traffic around the school by dropping off their children at the Memorial Field area allowing students to safely walk to school.

Future Needs to Serve Projected Population

The School District has a 2021 Long-Range Facility Plan, approved by the School District Board, which identifies needs for future school facilities based on a historic 2% growth in student population.

In 2024, the public approved a bond measure to expand WHS for up to 20 years of student growth and a separate measure was approved to update the athletic fields and have all the athletic facilities on school district property. Work is anticipated to commence soon with estimated completion in 2-3 years.

If the student population continues to increase, the District would anticipate a need for another elementary school. They would be looking for adequate property to house a school, parking and associated play fields in an area with plans for development to ensure the school is walkable and bikeable and served by water and sewer.

BROADBAND

Broadband is a term applied to high-speed internet that is not dial-up service. Broadband can be provided over different platforms including Digital Subscriber Line (DSL), Cable, Fiber, Wireless and Satellite. Broadband services for residential consumers typically provide faster downstream speeds than upstream speeds. Quality high speed internet is important for expanding education and economic opportunities in a community. High speed internet has enabled the expansion of ‘work from home’ that got traction during the 2020 Covid Pandemic. According to Federal Communications Commission mapping, nearly 100% of the planning jurisdiction has some form of high-speed internet whether it is Satellite, DSL, Cable or Fiber. The state of Montana also developed a broadband map

showing addresses served by high-speed internet, under-served or unserved. Similar to the FCC map, most of Whitefish is served by some form of broadband.

Development of a city-wide Broadband Master Plan could evaluate the existing services, areas in need of high-speed internet options, needed improvements for existing and future population and review of the role the city would play in the deployment of broadband infrastructure.

EXTENSION OF SERVICES PLAN

The city's Extension of Services Plan (EOS) is used as a guide for the provision of city services to those areas of the city not served currently, and for territories anticipated to be annexed into the city. The purpose of the plan is to meet statutory requirements for annexation, provide a logical framework guiding future growth of the community and to establish policies identifying methods of finance and the party/parties responsible. The most recent Extension of Services Plan was adopted by the City Council in 2021 as required by state law. The 2021 Plan amended a 2018 Plan and expanded the boundaries of the Urban Growth area to the south along Highway 93.

Within the Plan, the city identified the urban growth areas in which municipal services may be extended in the next 5-10 years. The plan details future areas for development, constraints in these areas and all the public services and facilities the city provides including who is responsible for expansion of such facilities. The plan identifies impediments to growth in and around Whitefish including the lack of infrastructure, the high cost of extending infrastructure, the presence of important lands of agricultural significance, the volume of land under public or corporate ownership, private developments that limit access to adjacent lands, the presence of soils unsuitable for development, seasonally high groundwater, and steep slopes. The plan assesses the potential for future development for all parts of the city, broken down by seven specific areas. The EOS contains infrastructure policies to be followed when developing within the city or when proposing an annexation to develop.

FINANCING AND IMPROVEMENT MECHANISMS

- Capital improvements: Capital improvements are made to the city's utility, street system, park improvements and other facilities every fiscal year. Most capital improvements are for system maintenance or an overall system improvement. Examples are the recent improvements and upgrades to the city's water and wastewater treatment plants.

- Latecomer agreements: Any developer that extends public infrastructure to serve a proposed development can enter into a "latecomer agreement" with the city. This is a

mechanism through which the city can collect fees from subsequent developers who make use of the new public infrastructure and reimburse the developer who installed it. This ensures the cost of providing infrastructure are distributed equitably among those who benefit from it.

- Over-sizing: When infrastructure is extended into a new area the city may opt to pay for "over-sizing" of water and/or sewer lines. This is a common practice when lines, extended by a developer, will eventually serve a much larger area than the developer's specific project. For example, a developer may need to extend an 8-inch sewer main to serve a proposed subdivision. However, if that main will subsequently be extended to serve an even larger area in the future the city may pay the cost difference between engineering and installing a 12-inch pipe over the 8-inch pipe necessitated by the development.

- Impact Fees: This tool allows communities to charge developers a fee for the incremental system costs solely attributable to the new development. Impact fees may be spent for public improvements identified in the service area report including, but not limited to, planning, land acquisition, right of way acquisition, site improvements, necessary off-site improvements, construction, engineering, architectural services, permitting, administrative expenses, applicable impact fees or mitigation costs, and any other expenses that can be capitalized with a useful life of 10 years or more. Impact fees may also be used to recoup public improvement costs previously incurred by the city to the extent that new growth and development will be served by the previously constructed improvements or incurred costs (MCA 7-6-1603). Existing deficiencies or any maintenance of infrastructure cannot be financed with impact fee revenues.

- Tax Increment Financing (TIF): TIF is an important community and economic development tool available to Montana cities and towns. It works by borrowing against the assumed increase in property tax revenue (the "tax increment") resulting from rising property values due to redevelopment or new investments. Instead of this additional tax revenue going into the general fund, it is used to finance infrastructure improvements, public amenities, or other projects that support economic growth within the TIF district. Whitefish projects financed through a now expired TIF include the reconstruction of City Beach, construction of City Hall, development of the Wave and numerous road reconstruction improvements. The city's TIF sunsetted several years ago, and while there has been a feasibility study completed to determine the possibility of creating new districts, the minimal beneficial impacts have not made implementation efforts a priority.

- Resort Tax: Montana law allows communities substantially dependant on visitation for their economic base to enact local luxury tax on the sale of certain goods and services. In 1996, the voters of Whitefish approved a 2% resort tax which applies to lodging, bars, restaurants, and retail. To pay the debt service for the purchase of the Haskill Basin Conservation Easement to protect the city's water supply, voters approved an additional 1% in 2015 for a total resort tax rate of 3%. In November 2023, voters approved a 20-year extension and a reallocation of the tax as follows: property tax rebates to landowners (25%), community housing projects (10%), roads and infrastructure maintenance and improvements (48%), maintenance and improvement of city pathways and parks (10%), Whitefish Trail maintenance (2%), and merchant's costs of administration (5%). In 2024, approximately 6.6 million dollars were collected by the city. In the November 2023 election, voters approved a 20-year extension to collecting the resort tax and a redistribution of resort tax which still allows for property tax relief and costs of administration. The 2023 ballot measure also adds the inclusion of equipment to improvements and maintenance of bicycle and pedestrian path; adds maintenance to improvement or reconstruction of streets and storm sewers; increases the amount of resort tax dollars for housing initiatives and adds dollars for maintenance and replacement of existing improvements of the Whitefish Trail system.

- Revenue Bonds: In accordance with state law, the city utilizes bonds through Montana's State Revolving Fund (SRF) Loan Program for high-cost improvements. The bonds are secured by revenues of the specific utility, such as water and wastewater fees. Fees for service are reviewed each year to ensure the minimum coverage requirements of the outstanding bonds are met.

- Grants: Grants are financial awards provided by a level of government to support public programs, infrastructure or services. Grants do not need to be repaid, but they often come with a lengthy application process and specific requirements on how the money must be used. Recent examples include grants from the federal government for the Whitefish Safe Streets for All Plan, and an Investment Generating Economic Recovery (TIGER) grant for reconstruction of East 2nd Street.

- Concurrency: Concurrency is not a funding mechanism, but a policy through which facilities and services are required to be in place at the time, or a financing plan in place for the construction, the actual impacts of development occur. Under a concurrency policy, a developer has the option of delaying a proposed development until all applicable facilities are in place or providing for those facilities (often with reimbursement from future developers and/or the city).Under a concurrency policy, a developer has the option of delaying a proposed development until all applicable

facilities are in place or providing for those facilities (often with reimbursement from future developers in the form of a latecomers agreement).

SUMMARY

Whitefish is committed to providing high-quality public facilities and services that meet the evolving needs of its residents. This commitment includes responsible investment in infrastructure, financial accountability, investing in well-maintained parks, libraries, recreation centers, and other essential infrastructure that promote public health, safety, and well-being. By prioritizing sustainability, technology, accessibility, and modern design standards, the city aims to ensure that all residents - regardless of age, ability, or background - have equitable access to safe and functional public facilities.