



Montana Zoning Atlas

The ***Montana Zoning Atlas*** uses a parcel-level analysis to evaluate how Montana's most in-demand communities treat affordable types of housing.

Cities evaluated:

Bozeman • Missoula • Kalispell • Whitefish • Billings • Helena

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KEY POINTS

- Over 70% of primary residential areas in Montana's most in-demand communities either outright prohibit or penalize affordable multi-family housing development.
- Among all the cities assessed in the Montana Zoning Atlas report, two-family housing is welcomed without Minimum Lot Area penalties on just 29% of primary residential land, while 3+ housing is welcomed on only 8%.
- The Montana Zoning Atlas demonstrates the need for communities to reduce or eliminate Exclusionary Single-Family Zoning practices and Minimum Lot Area Requirements.
- Policymakers should enact Pro-Housing Reforms to make Montana cities a more welcoming place for low and middle-income residents.

EXCLUSIONARY ZONING

Exclusionary zoning practices restrict the types of homes allowed in a particular neighborhood, often separating single-family homes from multi-family homes like duplexes and triplexes, which are **more affordable by design.**



TYPES OF EXCLUSIONARY ZONING EVALUATED

Single Family Zoning

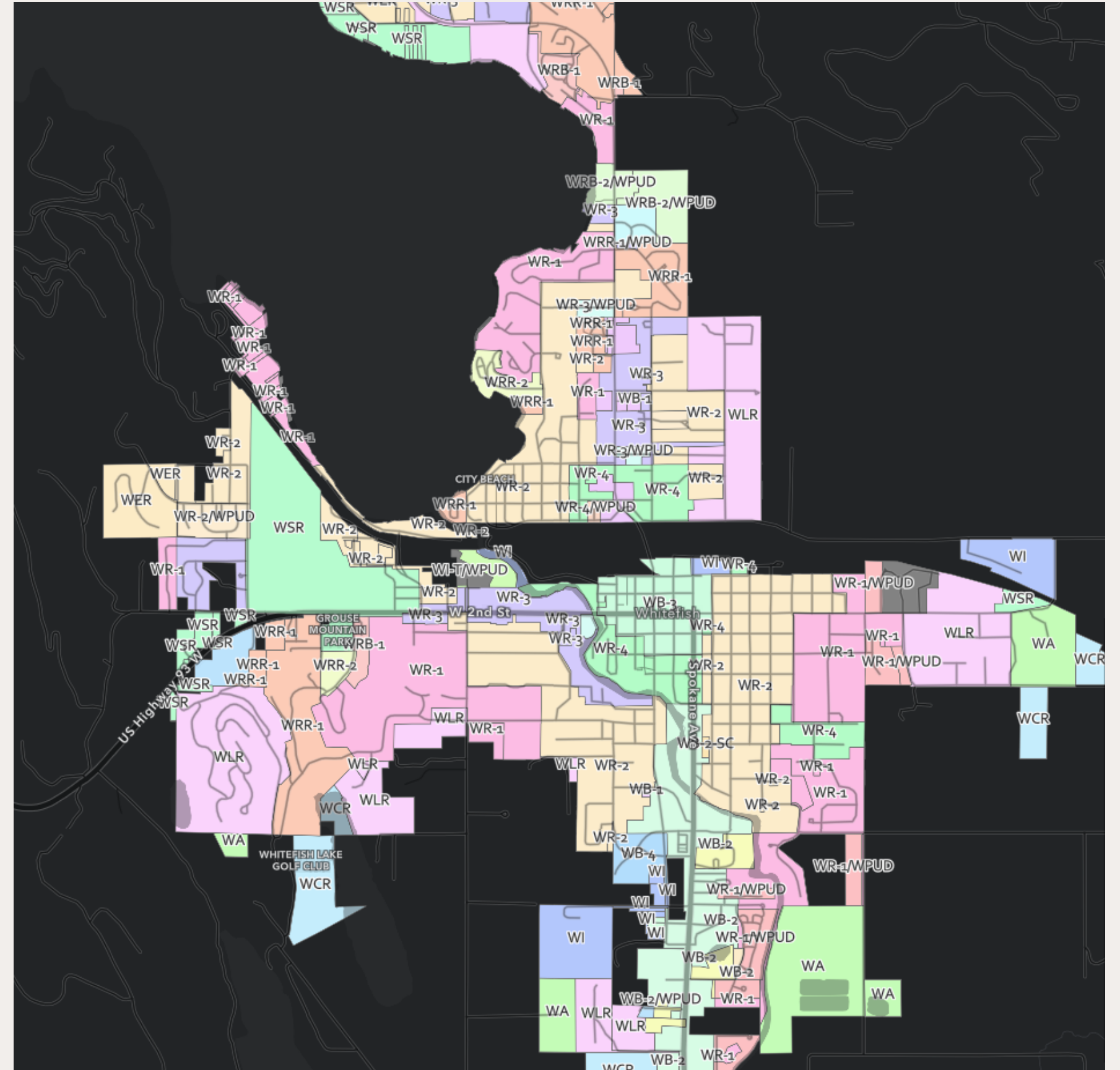
Exclusionary Single-Family Zoning can either outright prohibit multi-family homes or penalize them by conditioning approval on public hearings, special requirements or a long and costly discretionary permit process.

Minimum Lot Areas

Minimum Lot Areas effectively prohibit multi-family development when the lot area required exceeds the dimensions of existing lots, creating de facto Single-Family Zoning. Minimum Lot Areas can also penalize multi-family housing by requiring larger and more expensive lots for each additional unit added to a building.

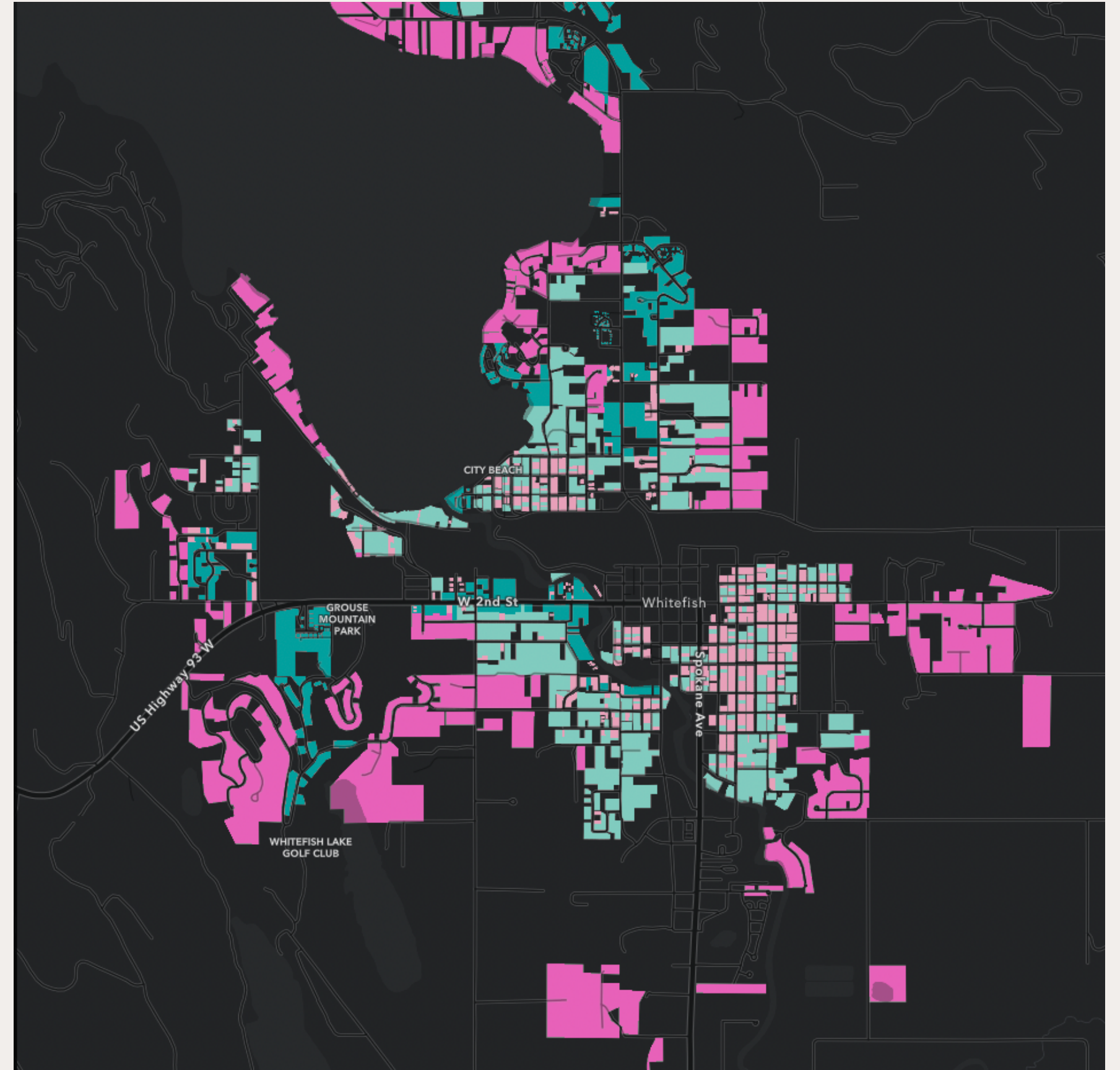
HOW REGULATIONS EXCLUDE

Whitefish is a prime example of how strict local zoning regulations exclude low and middle-income residents and worsen Montana's housing shortage.



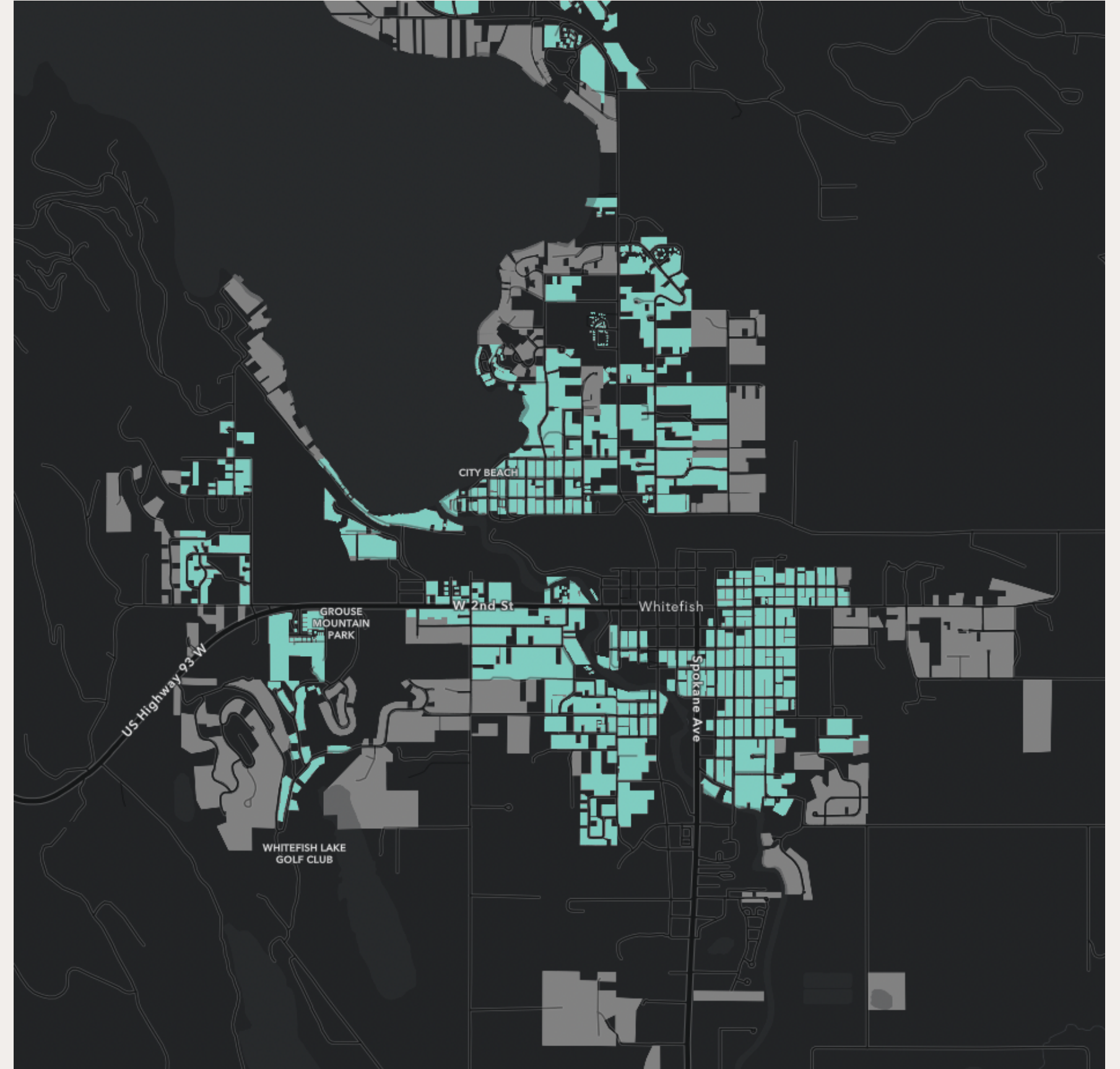
EXCLUSIONARY ZONING IN WHITEFISH

The pink areas indicate where 2+ family homes are prohibited in Whitefish due to Exclusionary Zoning. **Over 63% of primary residential areas in the City.**



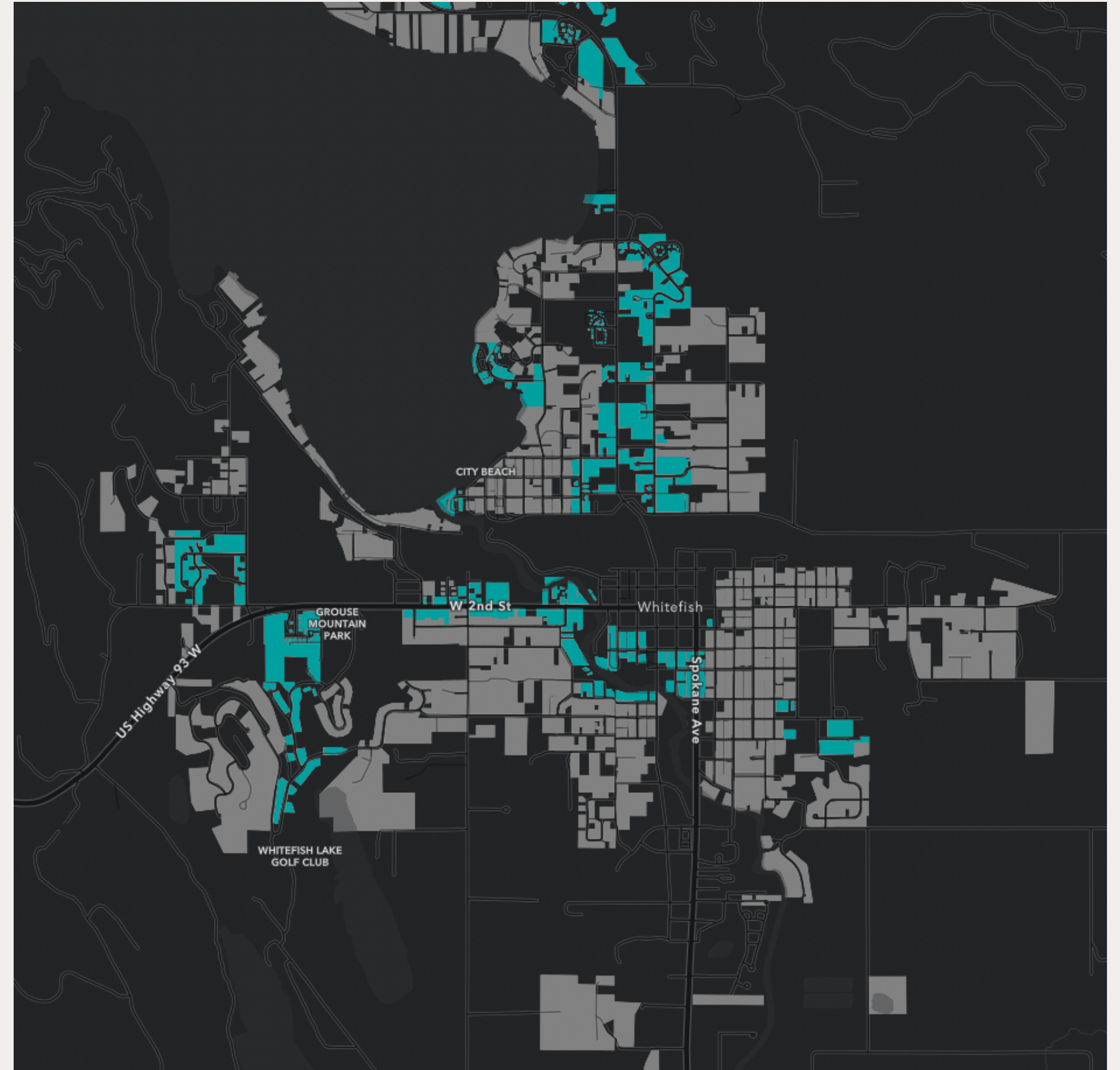
SINGLE-FAMILY ZONING IN WHITEFISH

Only 47% of residential zones in Whitefish welcome more affordable duplexes or townhomes via an explicit "by-right" zoning designation.



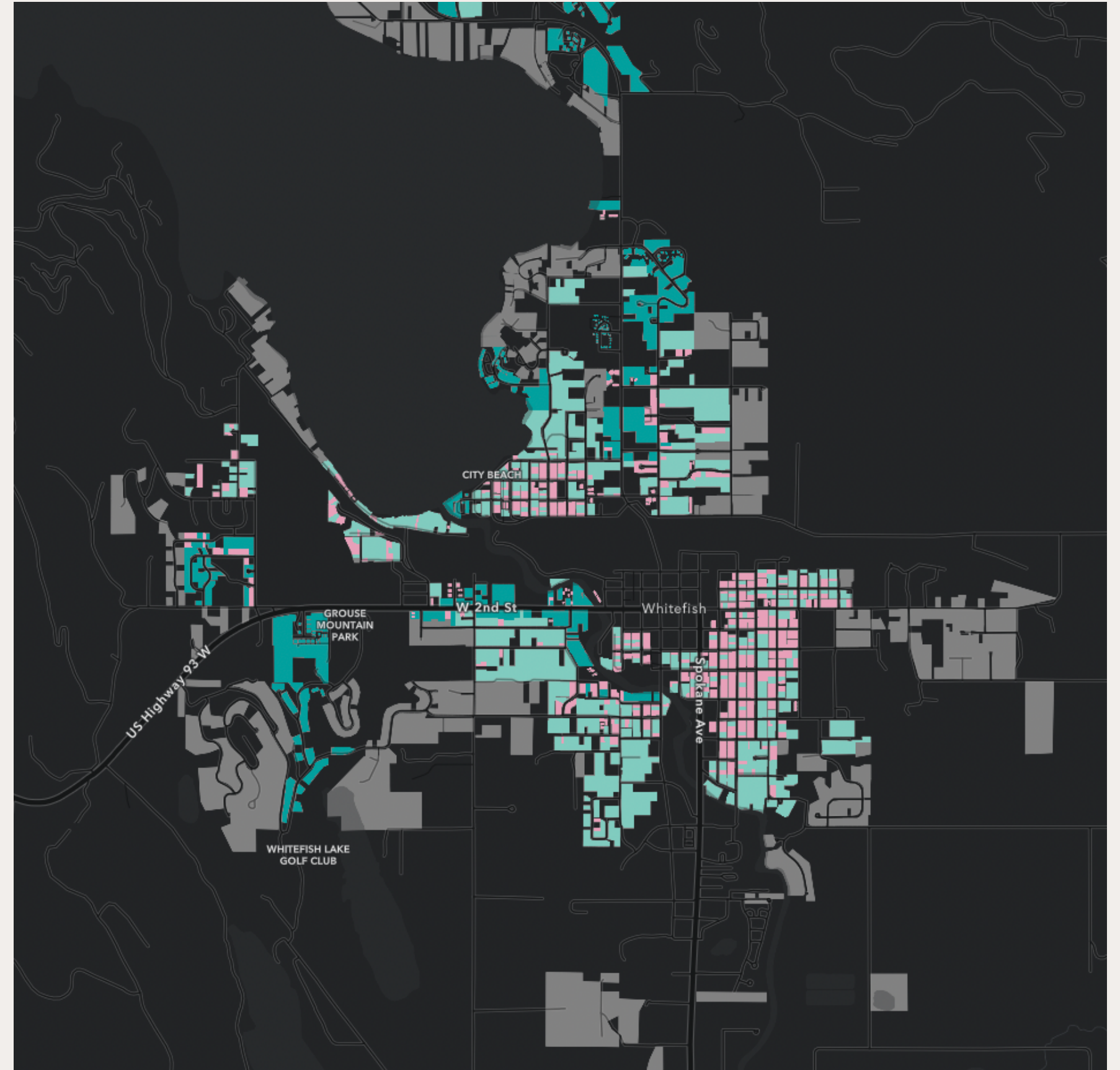
SINGLE-FAMILY ZONING IN WHITEFISH

Even less welcome 3+ unit
development via an explicit "by-
right" zoning designation.



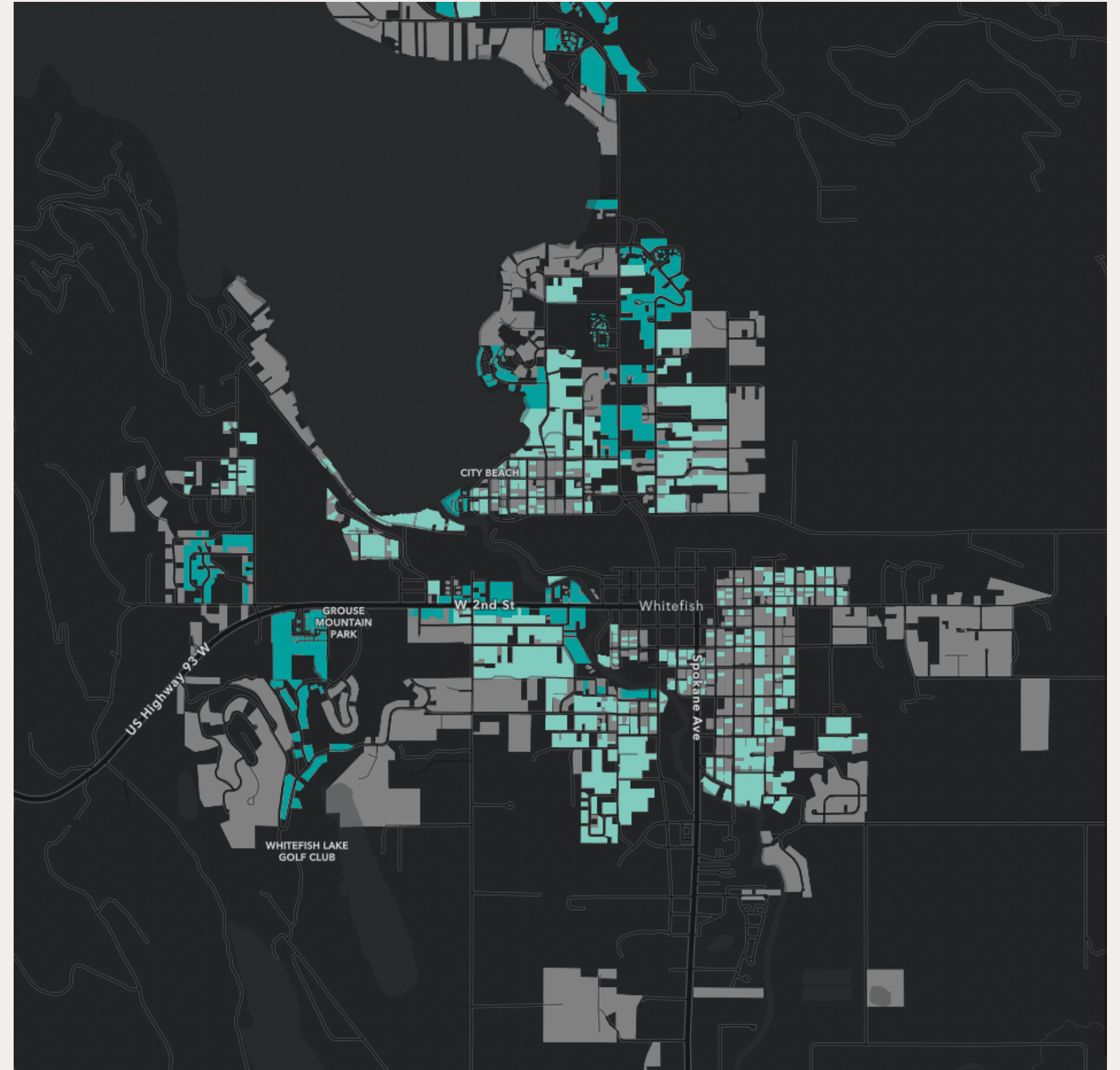
MINIMUM LOT AREAS IN WHITEFISH

Minimum Lot Areas effectively prohibit multi-family development when the lot size required exceeds the dimensions of existing lots. This creates **De-Facto Single-Family Zoning** (Pink Areas).



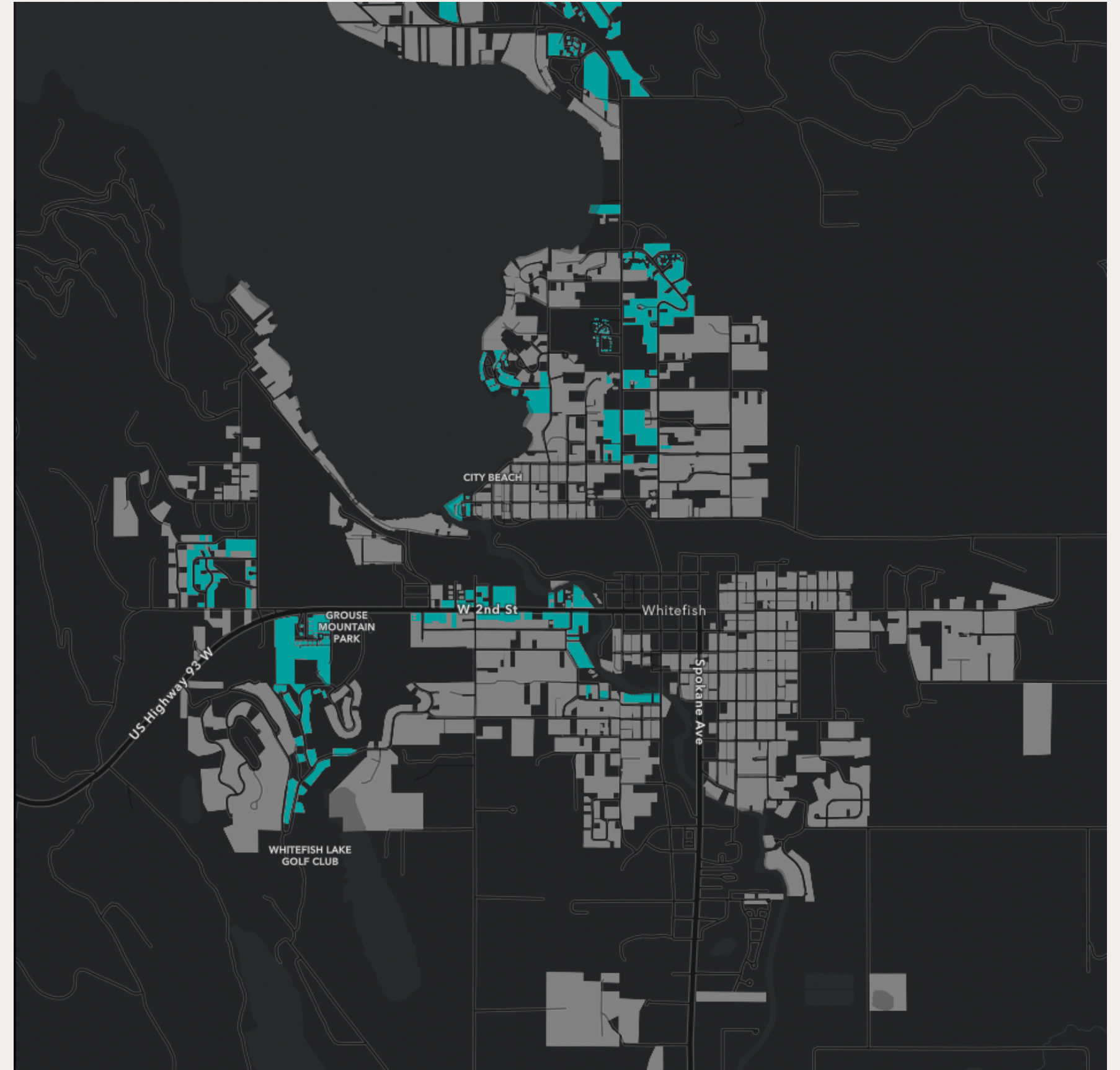
MINIMUM LOT AREAS IN WHITEFISH

When Minimum Lot Areas are added on top of Exclusionary Zoning practices, this leaves only 37% of primary residential areas in Whitefish that permit affordable multi-family development.



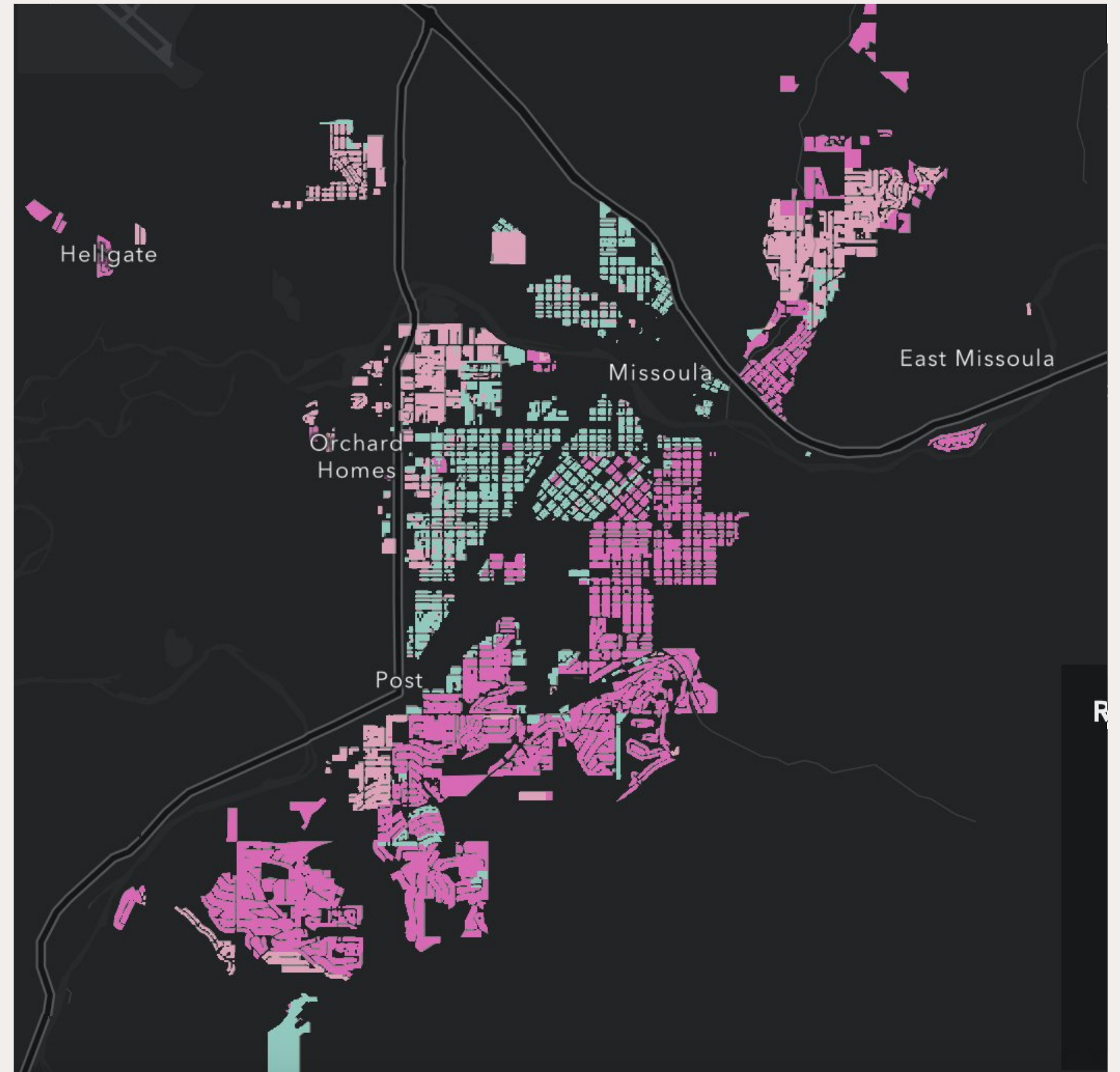
MINIMUM LOT AREAS IN WHITEFISH

When Minimum Lot Area Penalties are accounted for, this leaves only 13% of primary residential areas in Whitefish that welcome affordable multi-family development.



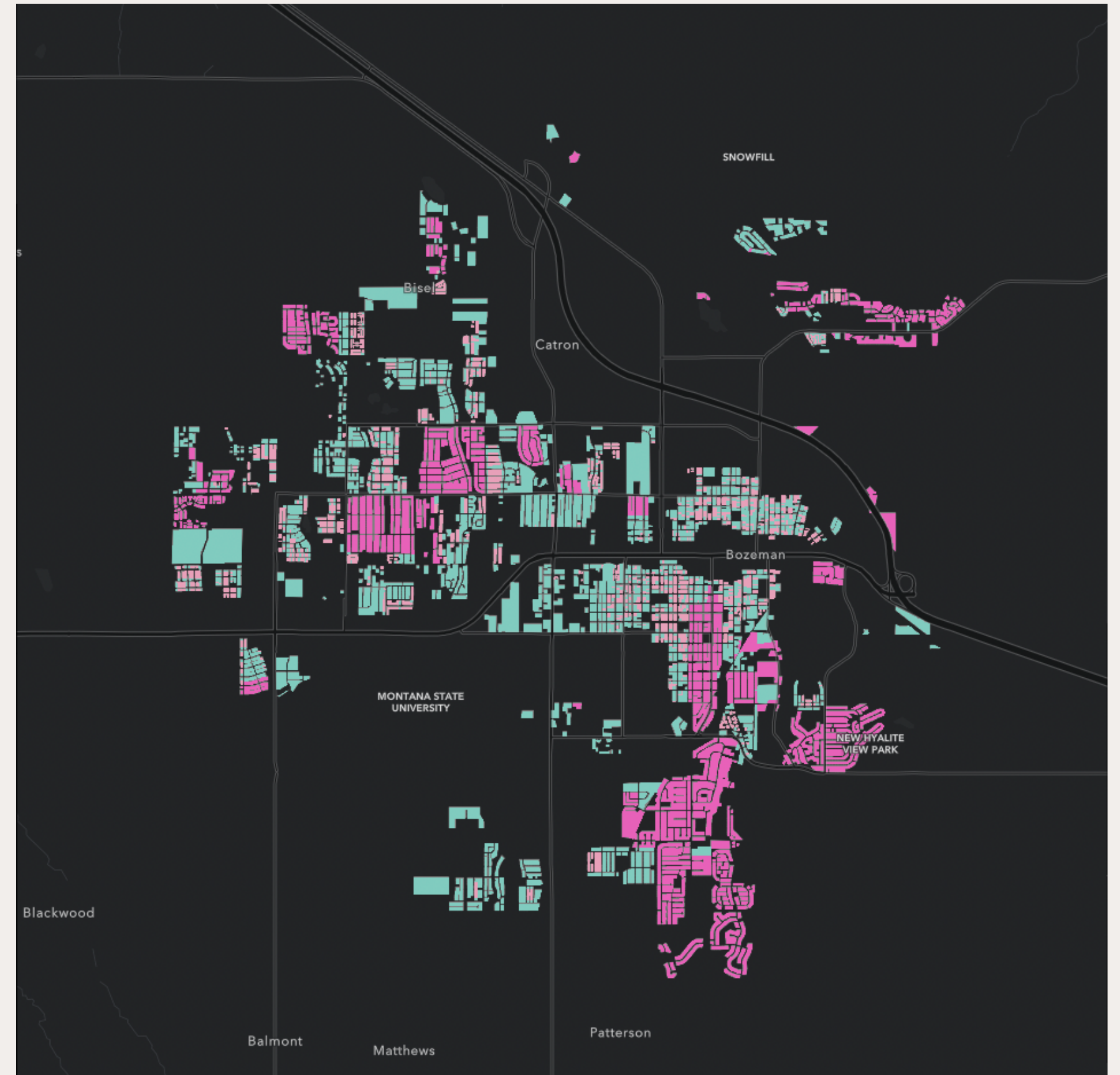
MISSOULA

2+ family homes are **prohibited in over 75% of primary residential areas** due to Single Family Zoning and Minimum Lot Areas.



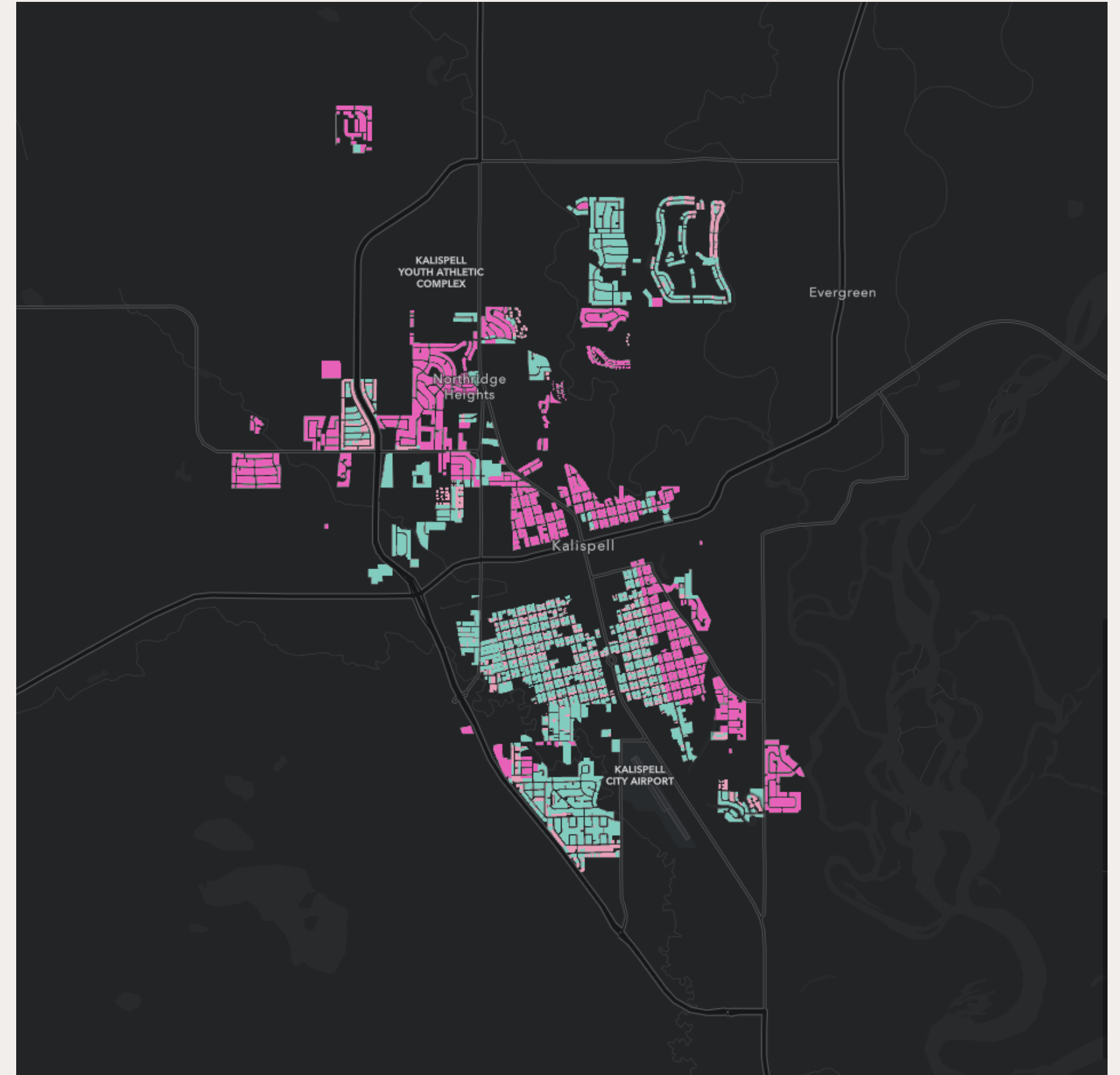
BOZEMAN

2+ family homes are **prohibited in over 50% of primary residential areas** due to Single Family Zoning and Minimum Lot Areas.



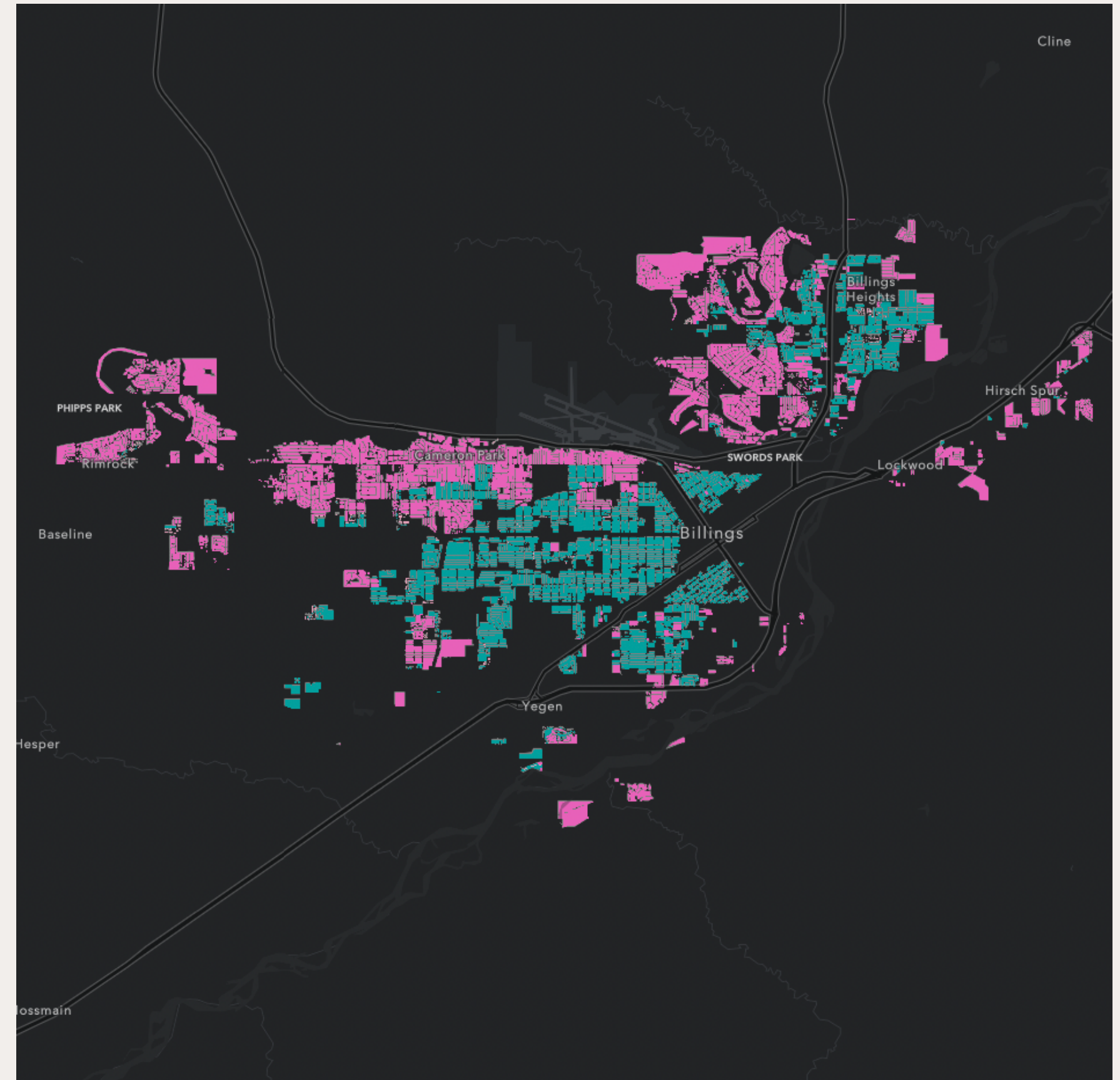
KALISPELL

2+ family homes are **prohibited in over 54% of primary residential areas** due to Single Family Zoning and Minimum Lot Areas.



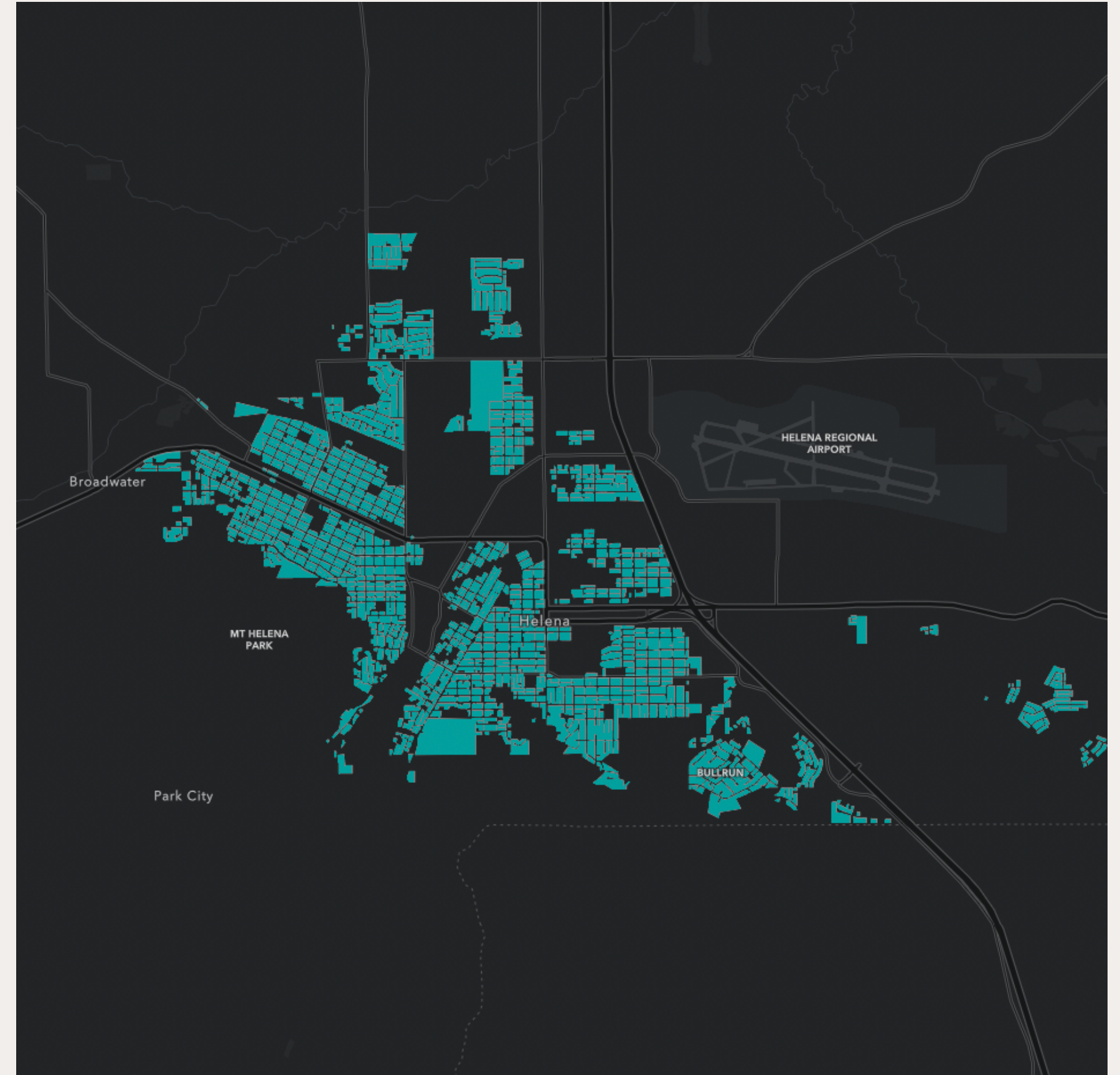
BILLINGS

2+ family homes are **prohibited in over 57% of primary residential areas** due to Single Family Zoning and Minimum Lot Areas.



HELENA

2+ family homes are permitted in
100% of primary residential areas
and the City Helena does not impose
Minimum Lot Areas.



PRO-HOUSING REFORMS

#1: Restore the Right to Build Housing

Our proposal: Expand areas in Montana's cities where multi-family housing is permitted by-right.

#2: Eliminate Minimum Lot Areas

Our Proposal: Eliminate Minimum Lot Areas

Expand areas in Montana's cities where multi-family housing is permitted by-right.

Local Officials Should:

Reform city zoning codes to restore landowners' right to build two-to-four family housing in zones which currently only permit single-family.

State Lawmakers Should:

Make another attempt at passing HB 134 from 2021. This bill would have given all landowners in cities 5,000+ the right to build two family homes and landowners in cities 50,000+ the right to build two-to-four family homes in zones which currently only permit single-family.

Eliminate Minimum Lot Areas

Local Officials Should:

Eliminate additional lot area requirements for multi-family housing. Cities should determine one standard Minimum Lot Area Requirement (ideally below 5,000 sq ft) to be imposed equally for all types of homes, or follow the City of Helena's lead by eliminating Minimum Lot Areas Entirely.

State Lawmakers Should:

Consider prohibiting Minimum Lot Areas greater than 1/8 of an acre (approx. 5500 sq ft) and Minimum Lot Widths greater than 40 ft. in municipal areas already connected to water and sewer.

Montana Zoning Atlas In The News

Daily Inter Lake Editorial:

"We challenge city and county officials to take a hard look at the study to see what can be done locally to encourage the medium-density housing that would produce the homes we need for the families who want to live here. Then work to rewrite zoning codes, as necessary, to make it easier for denser housing to be developed."

Bozeman Daily Chronicle Editorial:

"Still the study raises points worth considering: that the cities' zoning policies mandate single-family dwellings on too much land area. Those policies cover 50% of all available land in Bozeman and 75% in Missoula. That means multiple-family dwellings — more affordable apartments, condos and townhouses — cannot be built on a lot of available land."

Montana Zoning Atlas

To see all the cities evaluated go to:

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