

WELCOME TO THE 5TH ANNUAL GROWTH SUMMIT

PRESENTED BY:







Flathead County Multi-Family Housing Market: 2020-2025 Growth Analysis

Flathead County has experienced a remarkable transformation in its housing landscape over the past five years. This analysis examines the significant multi-family housing development that began with explosive growth and has gradually moderated to a more sustainable pace.

We'll explore population trends, key development statistics, market dynamics, and future projections to provide a comprehensive understanding of this critical sector that impacts developers, planners, and local government officials alike.

J by James Williamson

Population Growth Driving Housing Demand





 $114,000 \pm (2025)$

Anticipating a steady 1.6% annual growth rate



New Residents:

3,681 (2020-2021)

Reflecting an impressive 3.5% growth in just one year

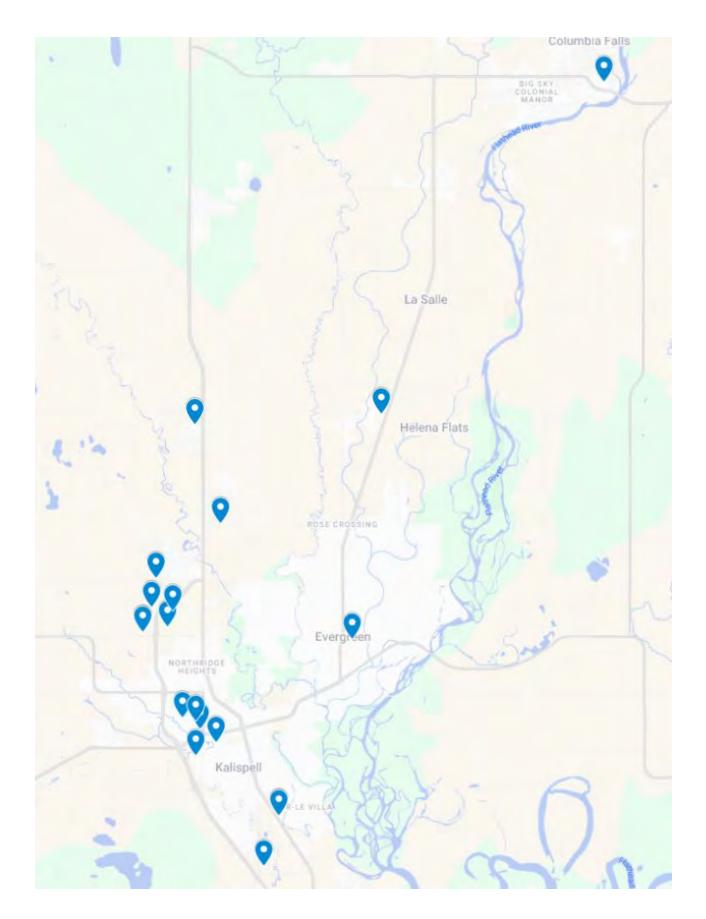


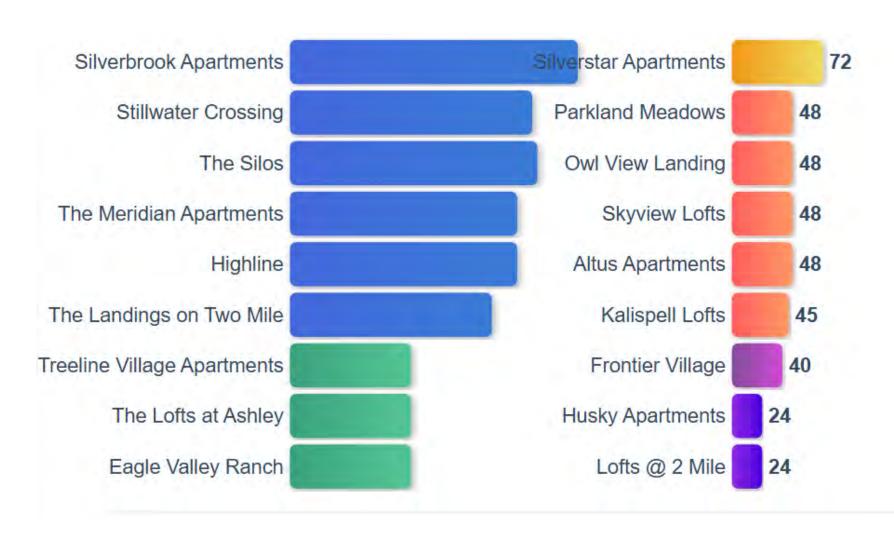
Housing Units Approved: 4,817 (2018-2025)

Nearly half the amount built in the last 126 years

Flathead County has emerged as one of Montana's fastest-growing regions, driving urgent demand for housing development. Kalispell's building permits highlight the area's response to this population surge, reshaping its housing landscape.

Newly Constructed Developments (1,800+ Units)





Current Construction Projects

600+ Units Under Construction

Approximately 600 housing units are currently being built in Kalispell, with completion expected throughout 2025, gradually adding to the available inventory.

Parkline Towers

This luxury apartment complex broke ground in June 2023 and will offer 224 units across two four-story buildings, with studio to three-bedroom options available by late 2025.

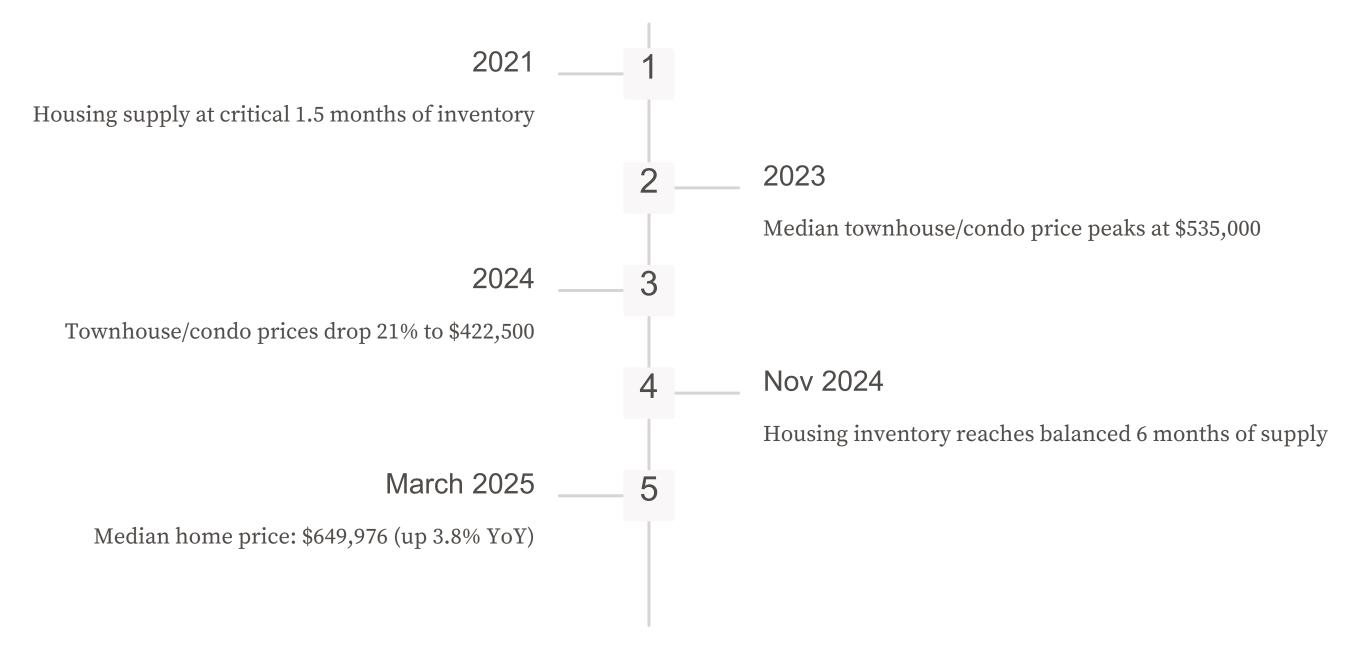
Junegrass Place

Located on North Meridian Road, this partially opened 138-unit complex provides deed-restricted housing for low-income families with one to three-bedroom apartments.

The construction pipeline remains robust with over 600 units currently in development across Kalispell. These projects represent a mix of market-rate and income-restricted housing, addressing different segments of the community's needs.

Parkline Towers exemplifies the higher-end developments emerging in the market, while projects like Junegrass Place demonstrate efforts to maintain affordable housing options within the growing community. This diversity of housing types is critical for maintaining a balanced market.

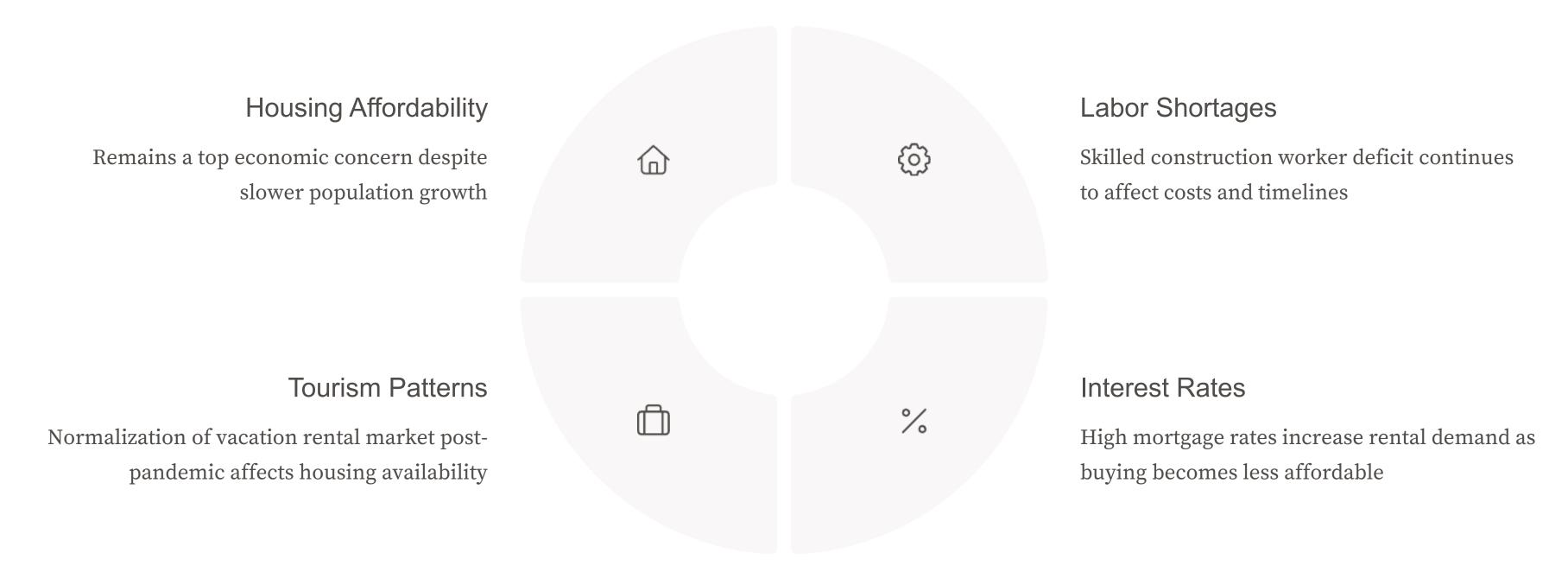
Market Dynamics: Prices and Inventory



The Flathead County housing market has undergone significant shifts over the study period. From the severely constrained 1.5-month inventory levels of 2021, the market has gradually returned to equilibrium with six months of supply by late 2024—marking the first balanced market in four years.

Price dynamics reveal interesting patterns, with single-family homes continuing modest appreciation (3.8% year-over-year as of March 2025), while townhouses and condominiums experienced a substantial 21% price correction between April 2023 and April 2024. This divergence reflects the impact of new multi-family inventory entering the market.

Factors Influencing Multi-Family Development



Multiple interconnected factors continue to shape the multi-family housing landscape in Flathead County. Despite moderating population growth, housing affordability remains a pressing concern, keeping demand for reasonably priced rental units high.

The persistent shortage of skilled construction workers creates ongoing challenges for developers, affecting both project timelines and costs. Meanwhile, elevated interest rates have shifted consumer behavior, making renting more attractive than buying for many residents and sustaining strong demand for multi-family developments despite increasing supply.

Looking Forward: 2025 Projections



Continued Inventory Growth

Projects initiated in 2020-2023 will continue entering the market throughout 2025



Market Equilibrium

Supply and demand expected to remain balanced with 5-6 months of inventory



Price Stabilization

Multi-family unit prices likely to plateau with moderate appreciation of 2-3%



Policy Adjustments

Local governments may revise development incentives as market conditions evolve

Looking ahead to the remainder of 2025, we anticipate continuing materialization of previously planned multi-family projects. The substantial pipeline of developments initiated during the 2020-2023 boom period will progressively enter the market, maintaining steady inventory growth despite fewer new building permits.

The impact of this new inventory will become increasingly clear by mid-2025, likely resulting in continued price stabilization for multi-family units. While building permits remain historically high despite declining from peak years, we expect a gradual return to more sustainable development levels as the market absorbs current projects.

Key Insights for Stakeholders

Market Transition

Flathead County has successfully transitioned from an extreme seller's market (2021) to a balanced market (2024-2025) with six months of housing inventory. This equilibrium offers opportunities for both developers and buyers.

Diversified Development

The multi-family sector now includes a healthy mix of luxury units (Parkline Towers), middle-market housing, and incomerestricted options (Junegrass Place), addressing multiple market segments and income levels.

Strategic Planning

Developers should carefully evaluate market saturation in specific areas of Kalispell, considering the substantial number of units (600+) scheduled to enter the market throughout 2025 before initiating new projects.

Flathead County's multi-family housing sector has demonstrated remarkable resilience and adaptability through the growth cycle of 2020-2025. The initial boom in development has successfully addressed critical housing shortages, transforming a severely constrained market into one approaching healthy equilibrium.

For developers, this transition suggests more selective project planning with greater emphasis on location, amenities, and price point differentiation. City planners and local officials should consider adjusting incentive programs to maintain appropriate development levels while addressing ongoing affordability challenges that persist despite improved inventory levels.





Nothin' New



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What's Wrong?

Cost to Develop

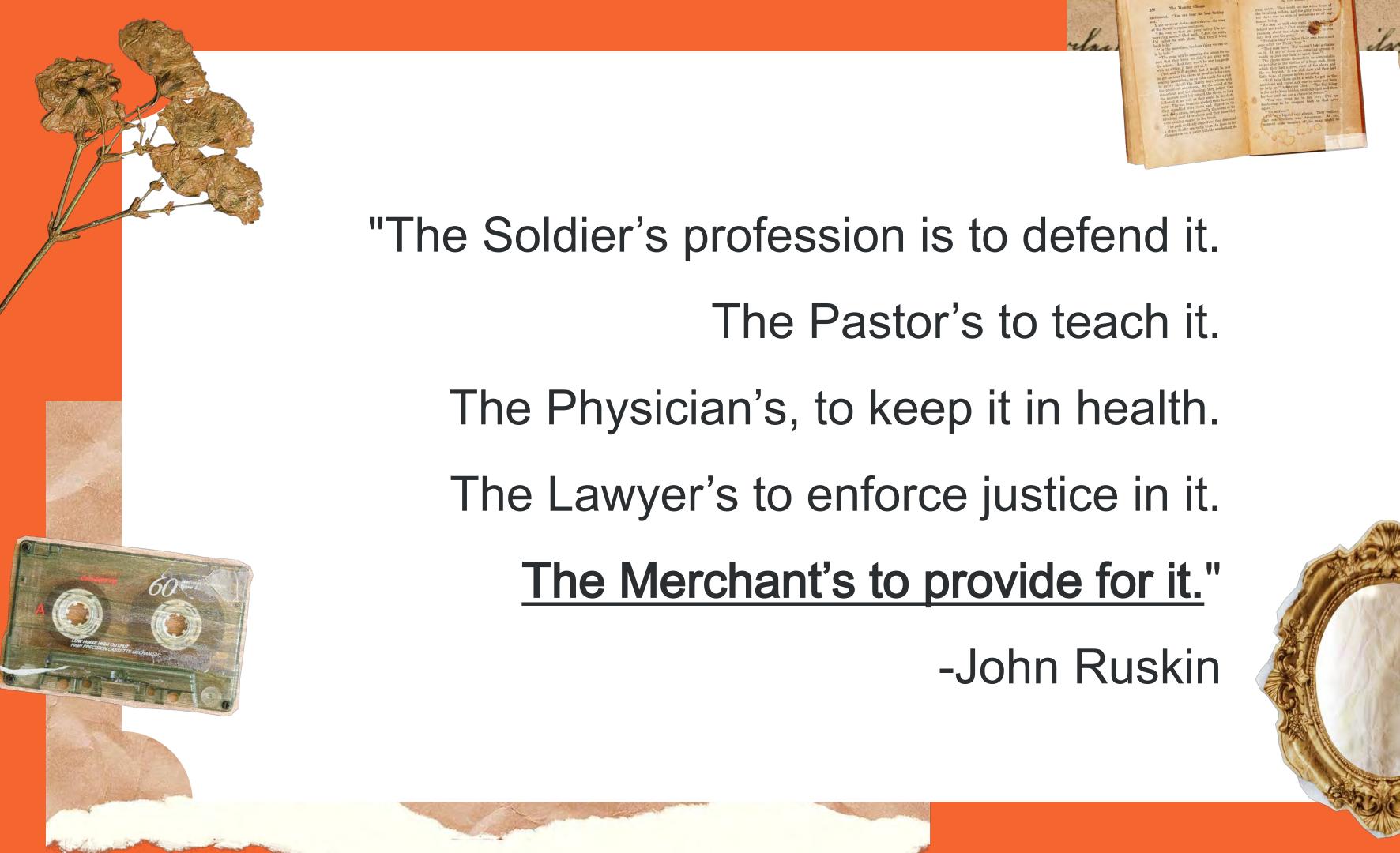
- Water Service
- Utility Upgrades
- HistoricRenovations
- Code-Compliance
- Enviro Clean Up
- FacadeEngineering
- Acquisition Costs

Public View

- Opposition to Tourism
- Traffic Debate
- Fear of Growth
- High Cost of Housing
- Hometown Feel is Lost

Teamwork

- KBID/Prop Owners
- KDA/Biz Owners
- Chamber
- City Staff (Public Works, Dev Svc)
- Armchair QBs





What to Do?

Collaborate

- 1. Prioritize Community
- 2. Public-Private Partnership
- 3. Shared Vision
- 4. Invest in Infrastructure
- 5. Enhance Coordination

Listen

- 1. Compassion and Empathy
- 2. Communication must be HONEST, DIRECT, OPEN, KIND, and TIMELY.
- 3. Act with Integrity.



Revival!

Reimagine

- 1.Engage in reimagining solutions to our aging and undersized utilities.
- 2.Participate with City Staff and Council to address problems and solutions.

Engage

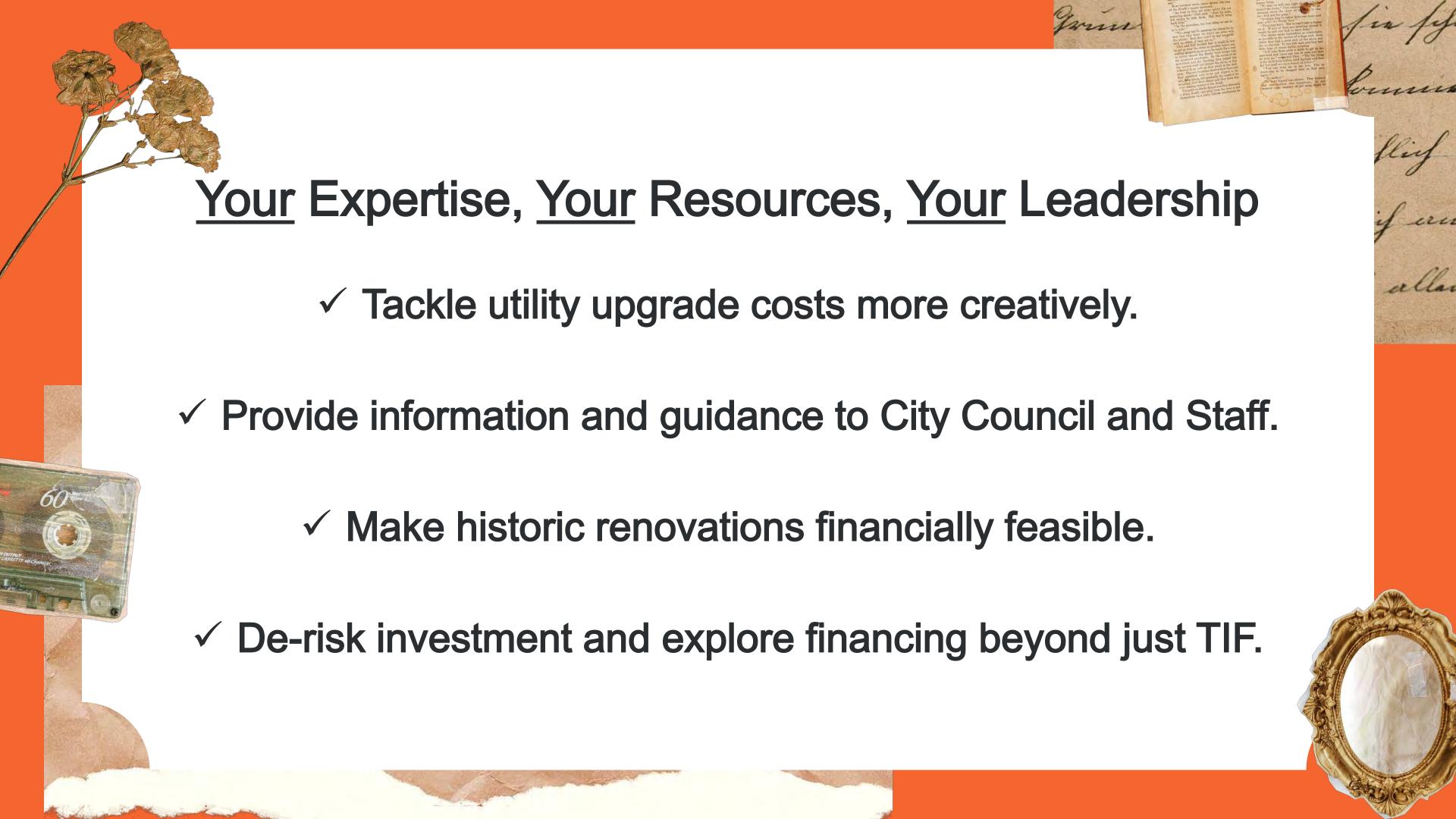
- 1. Public conversation about Tourism, Growth, and Planning.
- 2. Make information more accessible and easier to understand.

Renovate

- 1.Brainstorm financing tools to make renovations more attainable.
- 2.Resources and support for grant applications and tax credits.

Collaborate

- 1.Public-Private partnerships for PR and problem-solving.
- 2.Downtown Kalispell Forward task force to make real change.







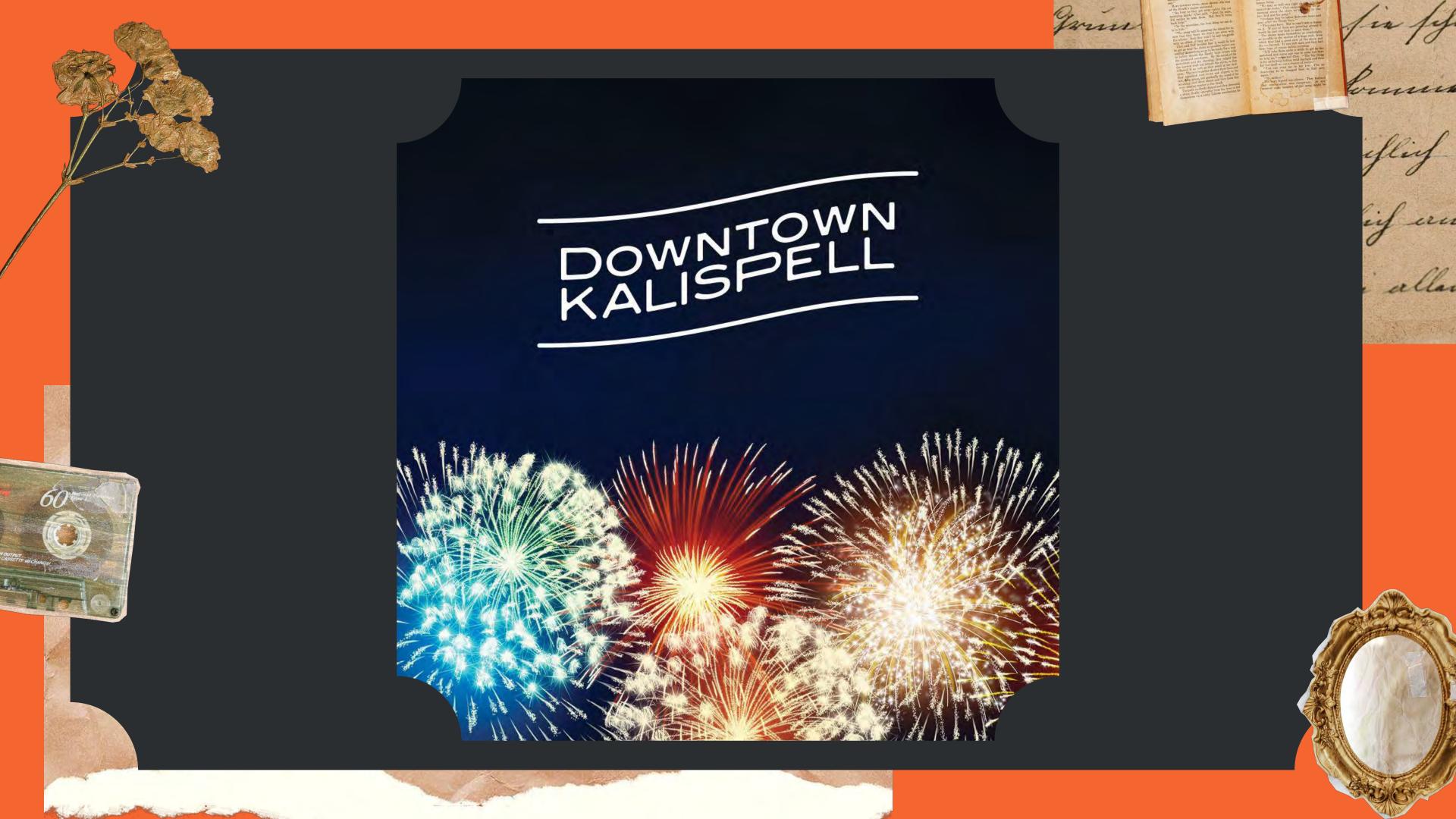
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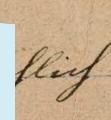
Let's Coffee





kisa@ironstarconstruction.com

406-471-1232



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Thank You

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What hats do you wear?

TENANTS

Retail, service, office.

RESIDENTS
Live or work

PARTNERS
Supporters,
consumers

PROPERTY
OWNERS
Buildings &
land

CIVIC
LEADERSHIP
City, County,
Chamber,
KDA, KBID

Variety of Challenges

TENANTS

Safety
Public
perception
Workforce
Foot traffic

PROPERTY
OWNERS
Infrastructure
Interest rates
Lease rates
Construction
costs

RESIDENTS
Affordability
Safety
Walkability
Employment

PARTNERS
Quality
Variety
Food &
beverage

CIVIC LEADERSHIP Workforce Affordable housing Safety Revenue













Find creative ways to add value to the overlooked spaces in between.





Draw larger employers downtown with renovated buildings.



This lot is reserved for our customers only.

Space is limited! Violators will be towed.





Take a little more effort to create welcoming and hospitable storefronts.





So What's This All About?

Kalispell is located in one of the most beautiful valleys on the planet, with Glacier National Park just north and Flathead lake to the south, it is in fact one of the last best places! The summer season brings a wealth of activities and revenue from the influx of people serves to fuel the local economy. The winter however can be long. While some downtime is appreciated the stretch from October through April can be a struggle for downtown retail and restaurants and the local work force that supports them.

It just doesn't seem right that in this family friendly winter wonderland, we don't truly celebrate the season. A season with the sounds of joy from the gathering of family and friends. A season like Noel.





FOOD

The food at Noël features classic European fare—from German pretzels and fondue, Bratwursts, Aebleskivers (Danish pancakes), and more.

VENDORS

Noël's vendors include an array of handcrafted goods including: toys, Christmas ornaments, wreaths, and garland, and other unique items.

SING-A-LONG

Each night of Noël begins by getting into the holiday spirit through singing around the Christmas tree. Join in the holiday festivities by celebrating the night in song around the tree,

COCKTAIL BAR

Noel will team up with local drink talent and brewers to create amazing drinks, pilsner, and Christmas cocktails. Warm up with one of Noel's classic beverages!















Mitigation and Preparedness



Statistics say that 25% of businesses won't open again after a disaster



What is Emergency Management?

Emergency management is a process that protects from hazards, or threats to life or property. This process involves four, often overlapping phases:

- 1. Prevention/Mitigation is the process of preventing a disaster or minimizing the negative effects of unavoidable disasters. (Enforcing building codes, building levees to protect potential flood zones, etc.)
- 2. Preparedness involves actions taken prior to a disaster that facilitate a better response. (Training, conducting drills, developing plans, and acquiring resources to aid in response)
- 3. Response is the actual action taken during or immediately following a disaster to protect life and property. (Fire fighters responding to a wildfire)
- 4. Recovery is the long-term process of restoring a community to the same conditions that existed prior to an emergency or better. (Providing physical and psychological support, and rebuilding damaged structures)



What is Mitigation?

Mitigation is sustained action that reduces or eliminates long-term risk to people and property from hazards and their effects.

Mitigation is an ongoing effort focused on activities and policies that will reduce or eliminate your vulnerability to damage from future hazard events.

- Identify your risks
- Plan on what you can do to lessen the risk i.e. modifying at risk structures, securing shelving to walls, safety film over windows, barriers, backup generator power, vendor/resource list, etc.
- Create a Continuity Plan

Hazard	Geographic Area	Magnitude/ Severity	Probability	Significance
Avalanche	Extensive	Limited	Highly Likely	Low
Communicable Disease	Extensive	Critical	Occasional	Medium
Cyber-Attack	Significant	Critical	Occasional	Medium
Dam Failure	Significant	Critical	Unlikely	Medium
Drought	Extensive	Critical	Highly Likely	High
Earthquake	Extensive	Critical	Likely	Medium
Flooding	Significant	Critical	Likely	High
Hazardous Material Incidents	Limited	Negligible	Likely	Low
Landslide	Limited	Negligible	Likely	Low
Severe Summer Weather	Extensive	Moderate	Highly Likely	Medium
Severe Winter Weather	Extensive	Moderate	Highly Likely	Medium
Human Conflict	Limited	Critical	Likely	Medium
Tornadoes/Windstorms	Extensive	Moderate	Highly Likely	Medium
Transportation Accidents	Significant	Negligible	Highly Likely	Low
Volcanic Ash	Extensive	Moderate	Unlikely	Low
Wildland/Rangeland Fire	Extensive	Critical	Highly Likely	High

Identify Risks

In 2021 Montana Disaster and Emergency Services secured funding to update the Hazard Mitigation Plans (also known as Pre-Disaster Mitigation Plans) for all 56 counties in Montana. Montana DES then separated the counties into three geographical areas to create a Regional Hazard Mitigation Plan for each of the three areas with individual annexes for each County in it's designated Regional Plan.

In 2022 as part of the update, the Western Regional Planning Team identified the risks as shown in the table.

Western Regional Hazard Mitigation Plan area includes the following Counties and Tribal Nation: Lincoln, Flathead, Sanders, Mineral, Missoula, Ravalli, Powell, Meagher, Broadwater, Jefferson, Granite, Deer Lodge, Silver Bow, Beaverhead, Madison, Gallatin, Park, Park, Confederated Salish and Kootenai Tribes of the Flathead Nation.

Continuity Planning

- Determine your risk potential (natural hazard, cyber, utility disruption, fire, broken water pipe, etc.) and plan on how you would respond to it.
- Conduct a business impact analysis Identify people, places, providers, processes and programs critical to your business. What functions and resources if interrupted or lost could impact your ability to provide goods, and services?
- Assess your facility, and property damage risk. What improvements, retrofits, maintenance, etc. can you do to mitigate damages?
- Create a detailed inventory list of your business equipment, be sure to include, make, model, serial numbers, stock/inventory, electronics, software (include license/product keys if applicable), décor, etc. Take photographs, especially of items of greater value.
- Plan on how to communicate with your staff and vendors, and how they will communicate with you during an event. Also, plan on how you will communicate with your customers.
- Develop a shelter in place & evacuation plan for your business, include a location for everyone to gather during an evacuation.

Continuity Planning Continued

- Create a resource/supply chain list list your vendors including services/goods that they supply and include alternative vendor(s), in case your primary vendor(s) is/are not available.
- Plan to safeguard your financial, tax and personnel records. Create back ups of your records and store them at an alternate location or use a cloud service.
- Meet with your insurance agent to insure your have adequate coverage to meet your needs in the event of an emergency/incident/disaster.
- Plan for technology failures. Have hard copies of your plans, contact lists, etc.
- Have a basic disaster/emergency supply kit for your business, home, and vehicles.
- Maintain your plan

Emergency Preparedness



Basic Disaster/Emergency Supplies Kit

A basic emergency supplies kit could include the following recommended items:

- Water (one gallon per person per day for at least three days, for drinking and sanitation)
- Food (at least a three-day supply of nonperishable food)
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Manual can opener (for food)
- Local maps
- Cell phone with chargers and a backup battery

Consider adding the following items to your emergency supply kit based on your individual needs:

- •Cloth face coverings (for everyone ages 2 and above), soap, hand sanitizer, disinfecting wipes to disinfect surfaces
- Prescription medications
- •Non-prescription medications such as pain relievers, antidiarrhea medication, antacids or laxatives
- Prescription eyeglasses and contact lens solution
- •Infant formula, bottles, diapers, wipes and diaper rash cream
- Pet food and extra water for your pet
- Cash or traveler's checks
- •Important family documents such as copies of insurance policies, identification and bank account records saved electronically or in a waterproof, portable container
- •Sleeping bag or warm blanket for each person
- •Complete change of clothing appropriate for your climate and sturdy shoes
- •Fire extinguisher
- Matches in a waterproof container
- •Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates, paper towels and plastic utensils
- Paper and pencil
- •Books, games, puzzles or other activities for children

Emergency Kit for your vehicle

- Jumper Cables
- Flares or reflective triangle
- Ice Scraper
- Car cell phone charger
- Blanket(s)
- Map
- Battery Operated Radio
- Extra Batteries
- Flashlight/Headlamp
- First Aid Kit
- Spare Tire
- Water
- Non-perishable, high energy food

Basic tool kit, knife, zip ties, duct tape, screw drivers, pliers, etc.

Axe or Saw

Ice Scraper

Shovel

Season Appropriate Clothing (including hats, gloves, rain jacket, etc).

Rope

Chains

Tow Chain, or Straps

Tire Pressure Gauge

Flares

Whistle
Moist Towelettes, Toilet Paper,
paper towels, or rags
Fire Extinguisher
Matches in waterproof
container
Seatbelt Cutter & Window
Hammer

Traction Aid (sand, kittle litter,

etc)

Build a Kit for Your Pet

- Food. Keep several days' supply of food in an airtight, waterproof container.
- Water. Store a water bowl and several days' supply of water.
- Medicine. Keep an extra supply of the medicine your pet takes on a regular basis in a waterproof container.
- First aid kit. Talk to your veterinarian about what is most appropriate for your pet's emergency medical needs.
- Collar with ID tag and a harness or leash. Include a backup leash, collar and ID tag. Have copies of your pet's registration information and other relevant documents in a waterproof container and available electronically.
- Traveling bag, crate or sturdy carrier, ideally one for each pet.
- Grooming items. Pet shampoo, conditioner and other items, in case your pet needs some cleaning up.
- Sanitation needs. Include pet litter and litter box (if appropriate), newspapers, paper towels, plastic trash bags and household chlorine bleach to provide for your pet's sanitation needs.
- A picture of you and your pet together. If you become separated from your pet during an emergency, a picture of you and your pet together will help you document ownership and allow others to assist you in identifying your pet.
- Familiar items. Put favorite toys, treats or bedding in your kit. Familiar items can help reduce stress for your pet.

Honolulu -

hhttps://flatheadcounty.gov/department-directory/animal/adoptions/adoptable_dogs



Penelope -

https://flatheadcounty.gov/department-directory/animal/adoptions/adoptable_cats

Family Communication Plan



It is also important to identify someone outside of your community or State who can act as a central point of contact to help your household reconnect. In a disaster, it may be easier to make a long-distance phone call than to call across town because local phone lines can be jammed.

Creating your Emergency Communications Plan, it's as easy as 1 – 2 – 3.

- Collect Collect the contact information for your family and other important people/offices, such as medical facilities, doctors, schools, or service providers.
- 2. Share make sure everyone has a copy of the plan, and print copies for everyone to carry with them, and post a copy in a central location of your home.
- 3. Practice Have regular household meetings to review and practice your plan.

Remember TEXT IS BEST – If you are using a mobile phone, a text message may get through when a phone call will not. This is because a text message requires less bandwidth than a phone call. Text messages may also save and then send automatically as son as capacity becomes available.

https://ready.gov/make-a-plan

Sheltering in Place

Whether you are at home, work or anywhere else you frequent regularly, there may be situations when it's best to stay where you are and avoid any uncertainty outside. Here are some indicators and steps to take if the situation arises:

- Use common sense and available information to assess the situation and determine if there is immediate danger.
- If you see large amounts of debris in the air, or if local authorities say the air is badly contaminated you may want to take this kind of action.
- Here are some tips for sheltering in place:
- Local authorities may not immediately be able to provide information on what is happening and what you should do.
- Pay attention to local media outlets for official news and instructions as they become available.
- Bring your family and pets inside.
- Lock doors, close windows, air vents and fireplace dampers.

- Turn off fans, air conditioning and forced air heating systems.
- Take your emergency supply kit unless you have reason to believe it has been contaminated.
- Go into an interior room with few windows if possible.
- Seal all windows, doors and air vents with thick plastic sheeting and duct tape. Consider measuring and cutting the sheeting in advance to save time.
- Cut the plastic sheeting several inches wider than the openings and label each sheet.
- Duct tape plastic at corners first and then tape down all edges.
- Be prepared to improvise and use what you have on hand to seal gaps so that you create a barrier between yourself and any contamination.

"Sealing a room" is considered a temporary protective measure to create a barrier between you and potentially contaminated air outside. This type of sheltering in place requires pre-planning, by purchasing plastic sheeting and duct tape that you would keep in your <u>emergency supply kit</u>.

Evacuation

Many kinds of emergencies can cause you to have to evacuate. In some cases, you may have a day or two to prepare while other situations might call for an immediate evacuation. Planning is vital to making sure that you can evacuate quickly and safely no matter what the circumstances.

Before an Evacuation:

- Learn the types of disasters that are likely in your community and the local emergency, evacuation and shelter plans for each specific disaster.
- Plan how you will leave and where you will go if you are advised to evacuate.
- Check with local officials about what shelter spaces are available for this year.
- Identify several places you could go in an emergency such as a friend's home in another town or a motel. Choose destinations in different directions so that you have options during an emergency.
- If needed, identify a place to stay that will accept <u>pets</u>. Most public shelters allow only service animals.
- Be familiar with alternate routes and other means of transportation out of your area.
- Always follow the instructions of local officials and remember that your evacuation route may be on foot depending on the type of disaster.

- Come up with a family/household plan to stay in touch in case you become separated; have a meeting place and update it depending on the circumstance.
- Assemble supplies that are ready for evacuation. Prepare a "go-bag" you can carry when you evacuate on foot or public transportation and supplies for traveling longer distances if you have a car.
- Include comfort items, such as your own pillows, and blankets
- If you have a car:
- Keep a full tank of gas if an evacuation seems likely. Keep a half tank of gas in it at all times in case of an unexpected need to evacuate. Gas stations may be closed during emergencies and unable to pump gas during power outages. Plan to take one car per family to reduce congestion and delay.
- Make sure you have a portable emergency kit in the car.
- If you do not have a car, plan how you will leave if needed.

 Decide with family, friends or your local emergency

 management office to see what resources may be available

Emergency Notification Software - New Vendor

GENASYS CITIZEN PROTECT

Genasys Protect Citizen Website and App

Get critical information from public safety officials without delay.

The Genasys Protect citizen site and app, formerly Zonehaven Aware, is your partner in safety during emergencies, wherever you are. Officials in your community use Genasys Protect to share safety information and instructions with you during emergencies. Either through the mobile app or on protect.genasys.com, you can keep track of critical information that matters to you and your family. Additionally, you can choose to activate location services to receive alerts and safety instructions when you enter an area that is under threat.

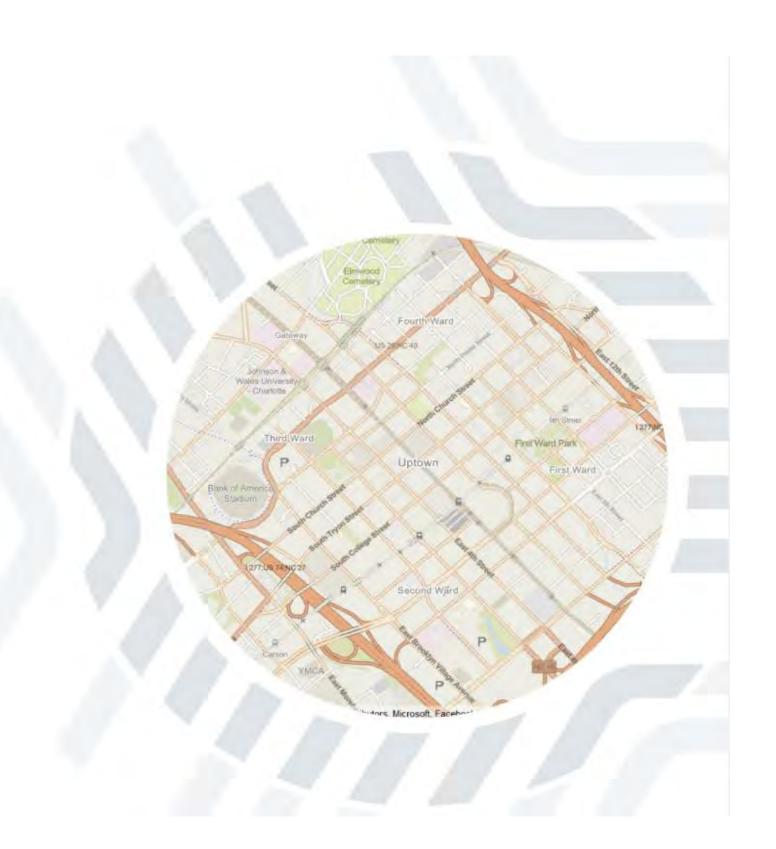
Visit the Genasys Protect Citizen Site





Or Scan the Apple App Store QR Code

Or Scan the Google Play QR Code



Additional Resources

- https://www.ready.gov/
- https://ready.gov/make-a-plan
- https://www.ready.gov/business/emergency-plans/continuity-planning
- https://www.irs.gov/businesses/small-businesses-self-employed/preparing-for-a-disaster-taxpayers-and-businesses
- https://www.sba.gov/blog/seven-ways-start-your-business-continuity-plan
- https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies
- https://agents.floodsmart.gov/resource-library/commercial-summary-of-coverage
- https://flatheadcounty.gov/department-directory/oes/emergency-management
- https://flatheadcounty.gov/department-directory/oes/fireservice
- https://protect.genasys.com/search

QUESTIONS?

Juanita Nelson
Emergency Management Planner
Flathead County Office of Emergency Services
625 Timberwolf Parkway
Kalispell, MT 59901
406-758-2113
jnelson@flatheadcounty.gov



Protecting our area from utility-caused wildfires

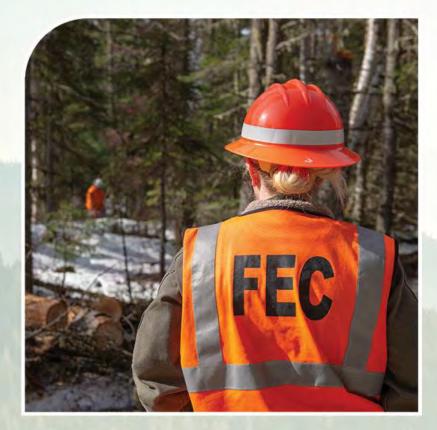


Amanda Opp

Integrated Services Manager



FLATHEAD ELECTRIC CO-OP





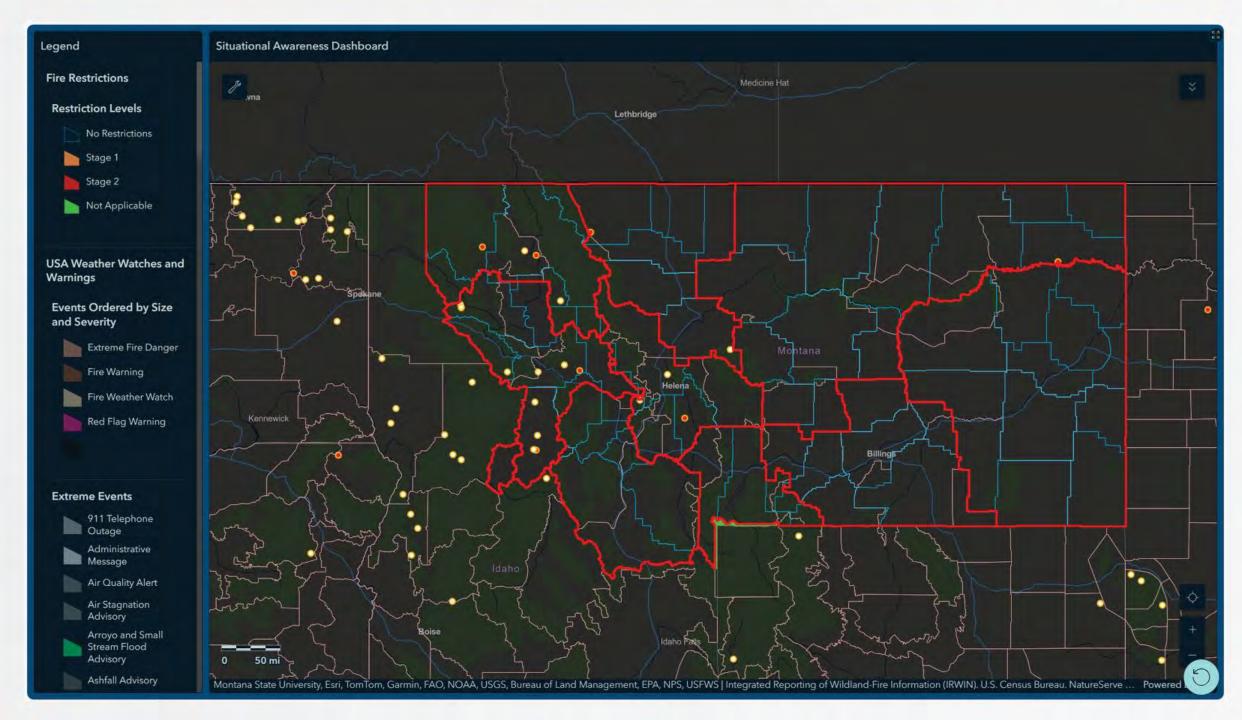
Wildfire Mitigation Plan

- Established in 2020
- Vegetation Management on 2,000 miles of overhead line
- Protective devices
- Reviewed annually, now includes a 45 day public comment period



Working the Plan

- Situational awareness weather monitoring
- Enhanced power line
 safety settings –
 changing system settings
 to address risk when
 conditions change
- De-energizing lines in certain conditions
- Identify high-risk areas to upgrade equipment and focus vegetation management efforts









Community Impact

- Communicating impacts early and often
- More sensitive system settings means potential for prolonged outages
- Takes longer to patrol the line prior to reenergizing







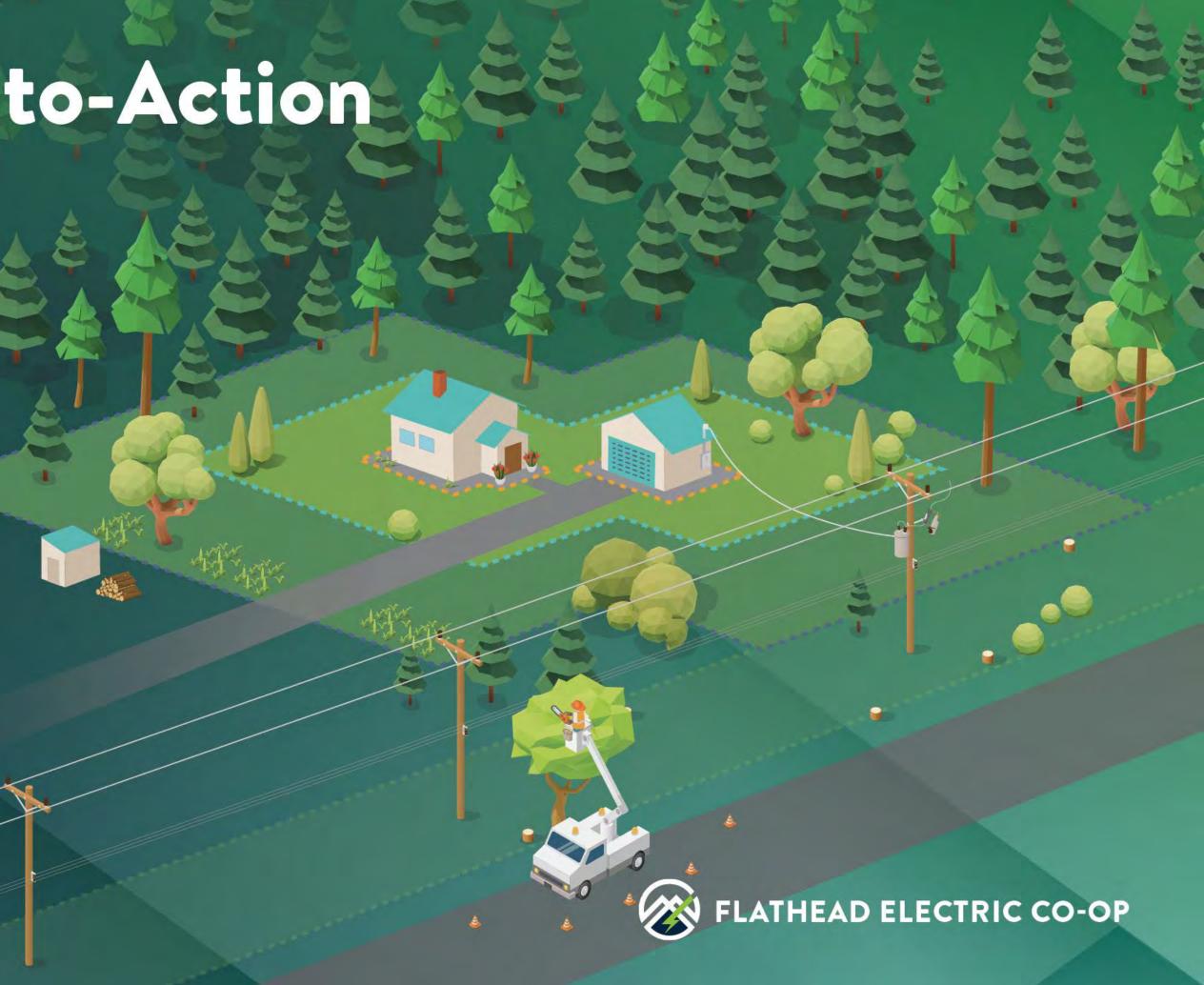
Community Call-to-Action

- Support your local community volunteer fire departments and emergency services!
- Roundup for Safety this is a financial resource for non-profits - VFDs
- Fire Safe Flathead





- Forest fires don't understand property lines
- 99.5% of tree-caused power outages are from trees outside of our rights of way
- Resources for you to prep your property for wildfire resilience





Open for Business:

Risk and Resilience

May 8^{th, 2025}
Mac Kirk, CRM, CIC
Business Insurance Consultant

Your future is limitless."

5 Reasons to have an Emergency Disaster Plan:

- 1) Survival Rate
 - a) No plan = 10% survival rate over 2 years
 - b) Plan = up to 70% survival rate over 2 years
- 2) Shorter Recovery Time
 - a) Plan = weeks or months shorter recovery
- 3) Financial impact
 - a) No plan = losses up to 40% of annual revenue
- 4) Operational Continuity
 - a) Plan = Less Disruptions
- 5) Employee Confidence/Morale
 - a) Plan = Employees know they have a job when a disaster strikes

What do we want you to take away from this segment?

1

Leave you with an Emergency Preparedness Plan, primarily for your business but also personally.

2

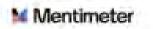
Have you complete an Emergency Preparedness Plan by October 1st, 2025 for your business or for yourself/family.

3

Bring Awareness to the potential catastrophic dangers and disasters that could happen to the Flathead Valley.

Marsh & McLennan Agency LLC 9°

Join at menti.com | use code 1793 1043





Mac Kirk



Does your business have an emergency preparedness plan that you are aware of?





Marsh & McLennan Agency LLC

Mentimeter Questions: What could go wrong?

1) Does your business have an emergency preparedness plan that you are aware of?

2) Do you have an emergency preparedness plan for you and your family?

3) What do you think is most likely (probable) of a natural or manmade disaster to hit the Flathead Valley?

4)Which would be the most detrimental (severe) natural or manmade disaster to impact the Flathead Valley?

Marsh & McLennan Agency LLC

Natural or Manmade Disasters & the Results:

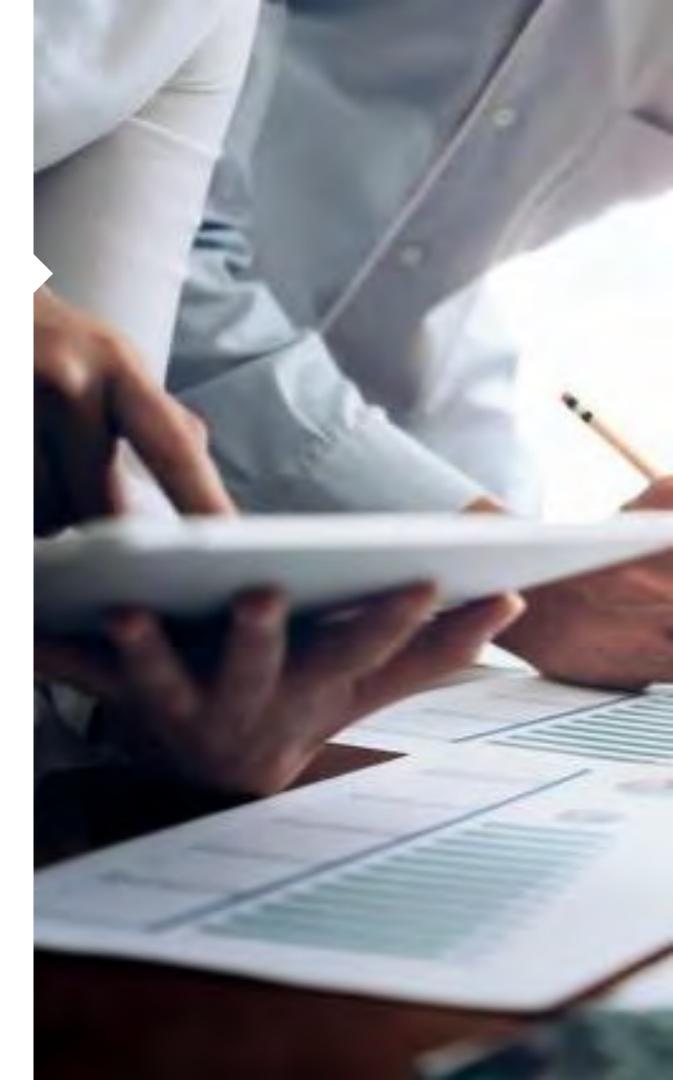
• Disasters:

- Earthquake
- Severe Convection Storm (Wind/Hail)
- Hurricane
- Severe Winter Weather
- Tornado
- Wildfire
- Terrorism on key infrastructure such as dams, water sources, forests/wildfires
- Pandemic/Epidemic
- Chemical Spills
- Nuclear Explosion

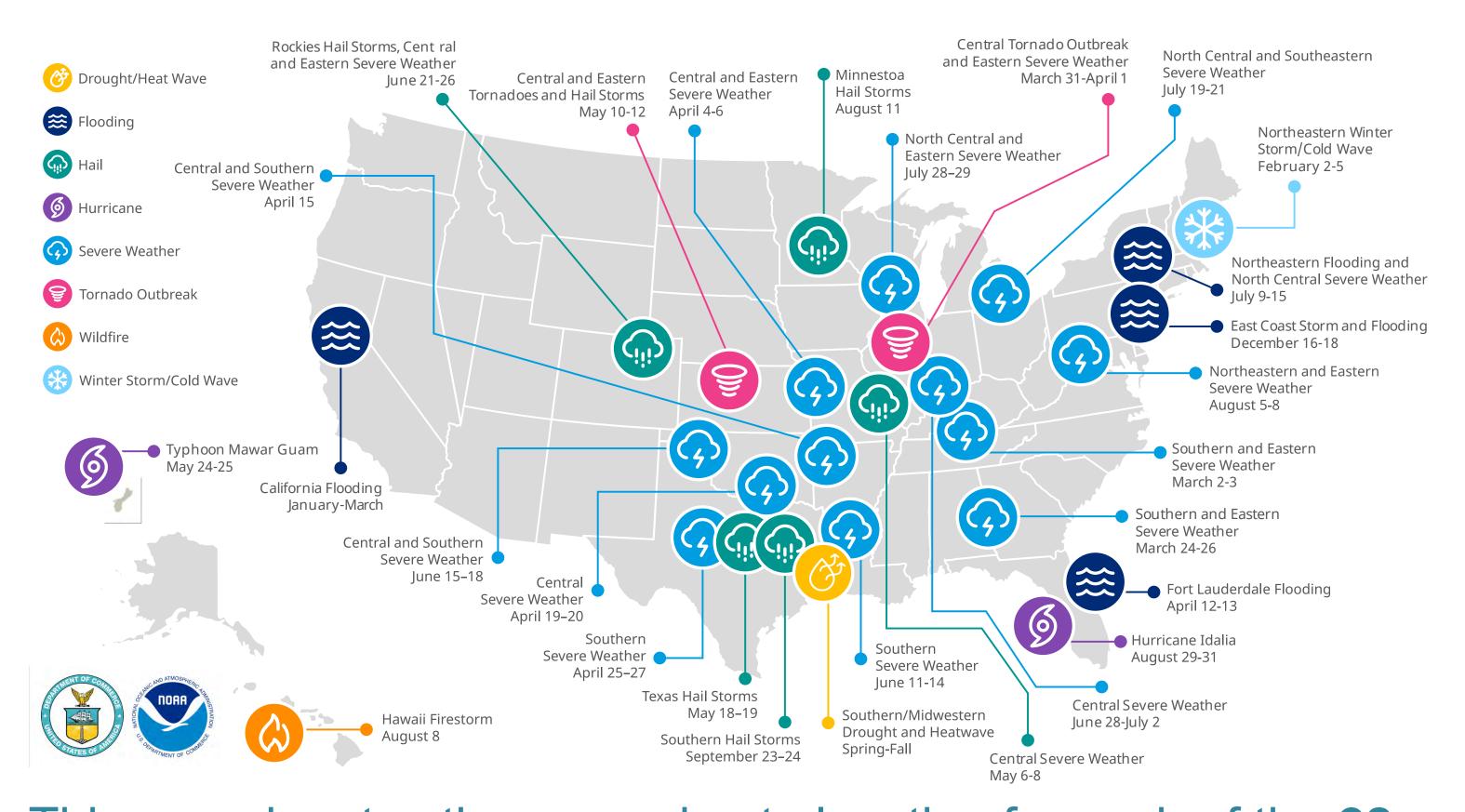
Resulting Loss:

Key Staff

Communications
Critical Equipment
Power (Electricity, gas)
Premises
Technology
Water Services



U.S. 2023 billion-dollar weather and climate disasters



This map denotes the approximate location for each of the 28 separate billion-dollar weather and climate disasters that impacted the United

U.S. 2024 billion-dollar weather and climate disasters

The billion-dollar weather and climate disasters tracked by NOAA in 2024 resulted in 27 confirmed



This map denotes the approximate location for each of the 27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.

the deaths of 568 people and had significant economic effects on the areas impacted.

The 1980–2024 annual average is 9.0 events (CPI-adjusted); the annual average for the most recent five outonality, neiping you understand alternative risk options such as structured solutions, narametric incurance

catastrophe bonds, and

Natural Disaster Discuss from Marsh McLennan Agency

- Property rates continued to stabilize through Q4 2024. Although hurricanes Helene and Milton caused significant destruction, they ended up being Q3 and Q4 earnings hits, respectively, rather than market-changing events.
- Initial insured loss estimates are in the range of \$35 billion to \$55 billion from the recent devastations caused by numerous California wildfires.
- The market remains divided in that rate reductions can still be achieved on shared and layered programs by restructuring capacity and bringing in new markets that are aggressively looking to write business.
- In the single-carrier space, the market is more measured, with incumbents typically seeking modest rate increases.



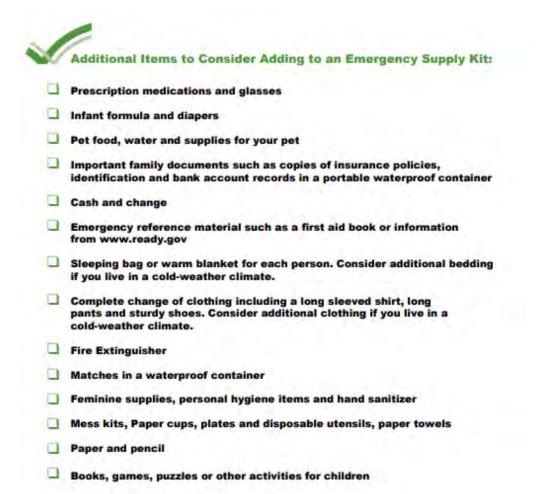
Do you have an Emergency Preparedness Plan?

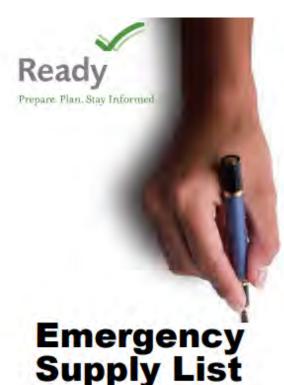
Emergency Supply Checklist for your Home of Business

- https://www.ready.gov/kit
- https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html?srsltid=AfmBOop4TGxlbIN8ho0N4NRI9LLlvDV0q3a6-fc9U7pVvO2Hu22ALBPC



FEMA/Government Templates and Resources







Disasters and Emergencies Make a Plan Plan Ahead Build a Kit Car Safety Food Water Low and No Cost Preparedness Financial Preparedness Get Tech Ready People with Disabilities Older Adults Caregivers Pets and Animals #SummerReady #WinterReady Evacuation Shelter Safety Skills

Build A Kit

교교 English <u>Español Français Kreyòl 日本語 한국어 Русский Tagalog Tiếng Việt</u> 简体中文

After an emergency, you may need to survive on your own for several days. Being prepared means having your own <u>food</u>, <u>water</u> and other <u>supplies</u> to last for several days. A disaster supplies kit is a collection of basic items your household may need in the event of an emergency.



Make sure your emergency kit is stocked with the items on the checklist below.

<u>Download a printable version</u> to take with you to the store. Once you take a look at the basic items consider what <u>unique needs</u> your family might have, such as supplies for <u>pets</u> or <u>seniors</u>.

Emergency Supply List 🛵

Emergency Supply Kit Checklist Translations 7

Basic Disaster Supplies Kit

To assemble your kit store items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers such as plastic bins or a duffel bag.

A basic emergency supply kit could include the following recommended items:

- Water (one gallon per person per day for several days, for drinking and sanitation)
- Food (at least a several-day supply of non-perishable food)
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert

Red Cross Templates and Resources



What to Do: Before



Be Ready to Evacuate Quickly

Evacuate means going from an unsafe place to a safe place.

- You may have to leave your home quickly to stay safe.
- Know where you will go, how you will get there, and where you will stay.
- Have different escape routes from your home and community.
- Practice these routes so everyone in your household is familiar with them.
- Be sure to understand how your community will respond to a wildfire.
- · Have an evacuation plan for pets and livestock.
- Ensure your gas tank is full and you are ready to leave at a moment's notice.



Plan to Stay Connected

The most important information will come from your local government.

- Authorities will let you know when you should leave to stay safe.
- Sign up for free emergency alerts from your



Learn Emergency Skills

- · Learn First Aid and CPR.
- Utilities may be offline. Be ready to live without power, gas, and water. Plan for your electrical needs, including cell phones and medical equipment.



Understand Health Impacts

 Wildfire smoke is a mixture of air pollutants that are harmful to your health. Learn how to reduce your exposure.



Gather Emergency Supplies in Advance

Gather food, water, and medicine. Stores and pharmacies might be closed. Organize belongings into a Go-Kit in case you need to leave quickly.

- Go-Kit: 3 days of supplies that you can easily carry with you.
- Have a 1-month supply of medication in a child-proof container.
- Keep personal, financial, and medical records safe and easy to access (hard copies, or securely backed up).



Create Defensible Space



Create Your Emergency Plan in Just 3 Steps

- With your family or household members, discuss how to prepare and respond to the **types**of emergencies that are most likely to happen where you live, learn, work and play.
- 2 Identify responsibilities for each member of your household and how you will work together as a team.
- Practice as many elements of your plan as possible.

Include Common Emergency Scenarios When You Plan

Plan for the emergencies that are most likely to happen where you live

• Be familiar with natural disaster risks in your community.



Why is an Emergency Preparedness Plan Important?

Response Efficiency

Reduces poor decision making during a high stress situation.



Community Cohesion

A community working together to overcome a disaster.



Supplies and stores get bled dry during a crisis and that gets exponentially worse when demand cannot be met.



Recovery and Resilience



Having a plan to rebuild and restore what was lost will help you, your family, and your business bounce back faster.

Marsh & McLennan Agency LLC 101

OFB-EZ Emergency Preparedness Plan

The Chamber has generously provided all of you and any of our community members access to this very comprehensive emergency preparedness plan. We reviewed some key concepts here today, and now you have your own template and you have been provided some links and resources to create your own personal emergency preparedness plan.





Thank you! Questions?

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