READY OR NOT CO.

SAMPLE PLAN



THE HOMESTEAD PLAN · SAMPLE NO. 01

FIVE ACRES OF RAW LAND, DRAWN INTO A HOMESTEAD.

A site plan you can walk, a build order you can follow, and a list of everything it takes, from the first load of gravel to the root cellar.

THE LAND	5.00 acres, 440 x 495 ft, mostly open, timber along the north
THE LAY	Gentle south-facing slope, seasonal creek on the east, county gravel road on the south
THE FAMILY	Four people, building it themselves in stages
STARTING POINT	No power at the lot line, no well, no septic, no driveway

This is a sample. The property is made up to show the product: there is no such address, owner or parcel. The setting is the Flathead Valley of northwest Montana, and every rule, date and cost range on this page is real and cited.

THE BRIEF

WHAT THIS FAMILY ASKED FOR

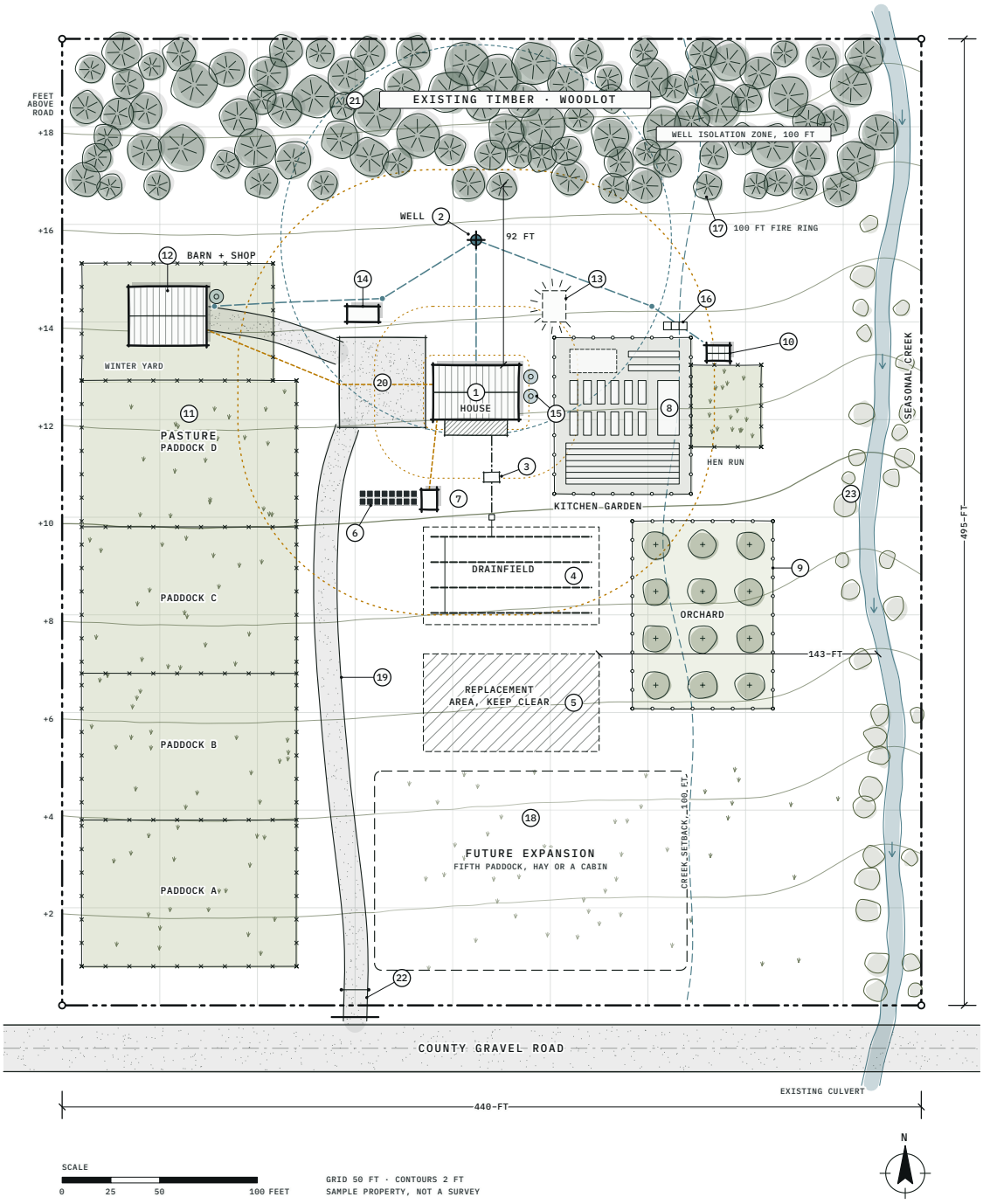
A home they can heat with their own wood. Water from their own well. A garden big enough to matter, fruit trees, a dozen hens, and room for a few animals later. Power that does not depend on a line that is not there.

Their starting budget, in words. The land is paid for. They have enough set aside to pay for the well, the septic system and the driveway outright in the first two seasons. Everything after that gets built from income, in stages, with their own hands doing most of the work. That one fact shapes the whole plan: the costly, hired, permitted work comes first, and the work a family can do comes after.

SHEET S-1 · THE SITE PLAN

EVERYTHING ON THE LAND, TO SCALE

North is up. Every building, fence and trench is drawn at its real size and in its real place. The numbers match the key.



S-1	SITE PLAN SCALE BAR ON THE DRAWING · GRID 50 FT · CONTOURS 2 FT	SAMPLE PROPERTY 5.00 ACRES, NORTHWEST MONTANA	PLANNING DRAWING NOT FOR CONSTRUCTION	READY OR NOT CO.

KEY TO THE PLAN

1. **House**
   28 x 44 ft, long side to the south, 8 x 32 ft porch
2. **Well**
   Uphill of everything that drains, 147 ft from the drainfield
3. **Septic tank**
   27 ft below the house, gravity fed
4. **Drainfield**
   90 x 50 ft, drawn as four 90 ft laterals along the contour
5. **Replacement area**
   A second 90 x 50 ft kept clear for the day the first field retires
6. **Solar array**
   16 panels on a 30 ft ground mount, open sky to the south
7. **Power shed**
   8 x 10 ft for batteries, inverter and a generator pad
8. **Kitchen garden**
   70 x 80 ft inside an 8 ft deer fence, drawn on S-4
9. **Orchard**
   12 trees at 24 ft, fenced 72 x 96 ft
10. **Coop and hen run**
    8 x 12 ft coop, 36 x 42 ft run
11. **Pasture**
    0.76 acre in four rotation paddocks, A to D
12. **Barn and shop**
    30 x 40 ft with a fenced winter yard
13. **Root cellar**
    12 x 16 ft, bermed into the slope
14. **Woodshed**
    8 x 16 ft, 36 ft from the house wall
15. **Rain tanks**
    Two at the house, one at the barn
16. **Compost**
    Three 4 ft bins at the garden corner
17. **Fire-safe clearing**
    Rings at 5, 30 and 100 ft from the house
18. **Future expansion**
    160 x 102 ft held open along the road
19. **Driveway**
    12 ft wide, 298 ft from the road to the court
20. **Parking court**
    44 x 46 ft, room to turn a truck and trailer
21. **Existing timber**
    Woodlot and shelter; thinned inside the 100 ft ring
22. **Gate and culvert**
    At the county road approach
23. **Seasonal creek**
    100 ft setback line drawn for anything septic

LINES

- Property line
- Contour, 2 ft
- Woven wire fence
- Deer fence
- Water line
- Sewer line
- Power in trench
- Creek setback, 100 ft
- Well isolation zone
- Fire-safe rings
- Kept clear or below ground
- Future ground

WHY IT SITS WHERE IT SITS

SIX DECISIONS THAT MAKE THE REST EASY

1 WATER UPHILL, WASTE DOWNHILL

The well sits at the top of the open ground. The septic tank, the drainfield and its replacement area sit below the house, where gravity takes everything away from the water you drink. The well stands 147 ft from the drainfield, and the ground between them rises about 6 ft.

2 THE HOUSE TAKES THE MIDDLE OF THE SLOPE

High enough to drain, low enough to stay out of the timber. Its long side faces south for winter sun, and it sits 300 ft back from the road.

3 THE CREEK IS LEFT ALONE

Nothing septic comes within 133 ft of the bank. The orchard and a grass strip fill that ground, and the hens stay 55 ft back.

4 DAILY CHORES STAY CLOSE

The kitchen garden gate is 26 ft from the kitchen door and the hens are 109 ft. The barn is 120 ft, close enough in January and far enough in July.

5 ANIMALS STAY OFF THE WELL

The winter yard, the hen run and the compost all sit more than 100 ft from the well, outside the ring drawn around it.

6 ROOM IS LEFT ON PURPOSE

The replacement drainfield and the ground along the road stay open. A plan that fills every corner on day one has nowhere to grow.

DISTANCES CHECKED AGAINST THE COUNTY TABLE

Measured on S-1, set beside the minimums in the Flathead County onsite wastewater regulations.[1]

BETWEEN	ON THIS PLAN	COUNTY MINIMUM
Well to drainfield	**147 ft**	100 ft
Well to septic tank	**119 ft**	50 ft
Drainfield to creek bank	**133 ft**	100 ft
Replacement area to creek bank	**143 ft**	100 ft
Septic tank to creek bank	**186 ft**	50 ft
Drainfield to property line	**130 ft**	10 ft
Drainfield to house foundation	**55 ft**	10 ft
Septic tank to house foundation	**27 ft**	10 ft
Septic tank to drainfield	**23 ft**	10 ft

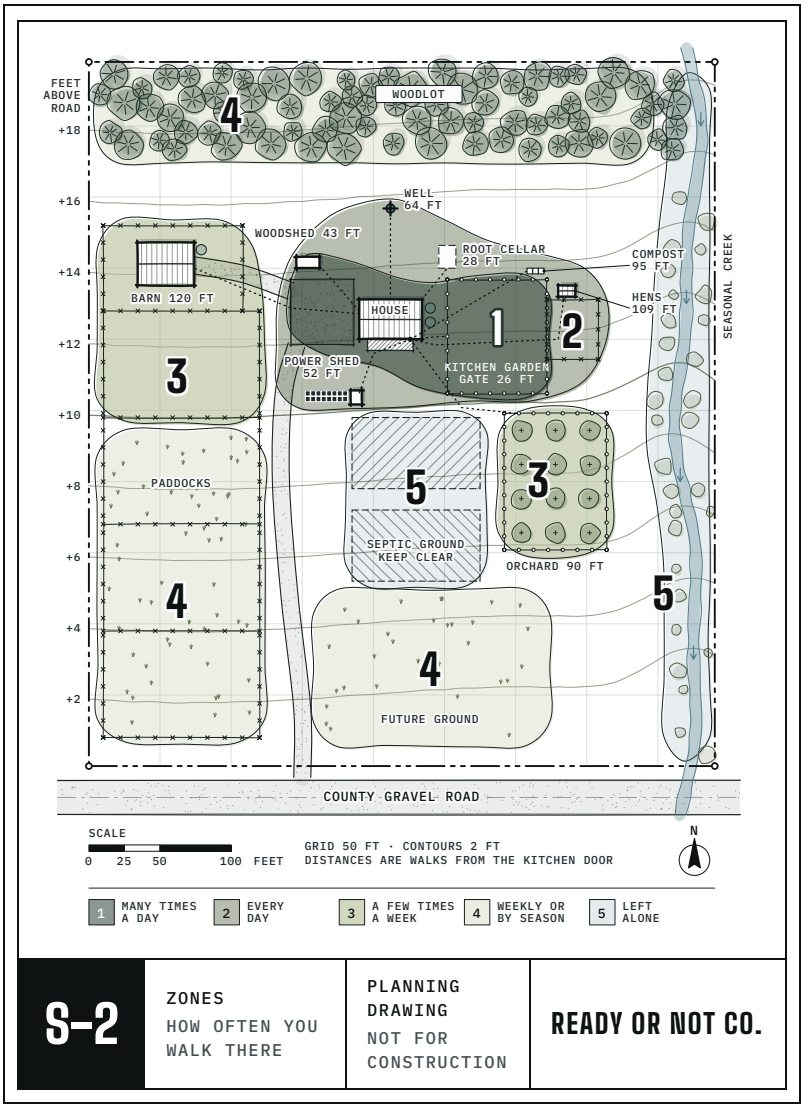
DISTANCES WE CHOSE

No rule sets these. They are our own planning choices, measured the same way.

BETWEEN	ON THIS PLAN	WHY
Well to the north property line	**103 ft**	The whole 100 ft isolation ring stays on your own ground
Well to hen run	**127 ft**	Manure stays outside the ring
Well to winter yard	**105 ft**	Same reason
Well to compost	**105 ft**	Same reason
Hen run to creek bank	**55 ft**	A grass strip between hens and water
House to the timber edge	**92 ft**	Inside the 100 ft ring, so that edge gets thinned
Woodshed to house	**36 ft**	Firewood sits outside the 30 ft ring

SHEETS S-2 TO S-4

THREE MORE DRAWINGS, SAME HAND

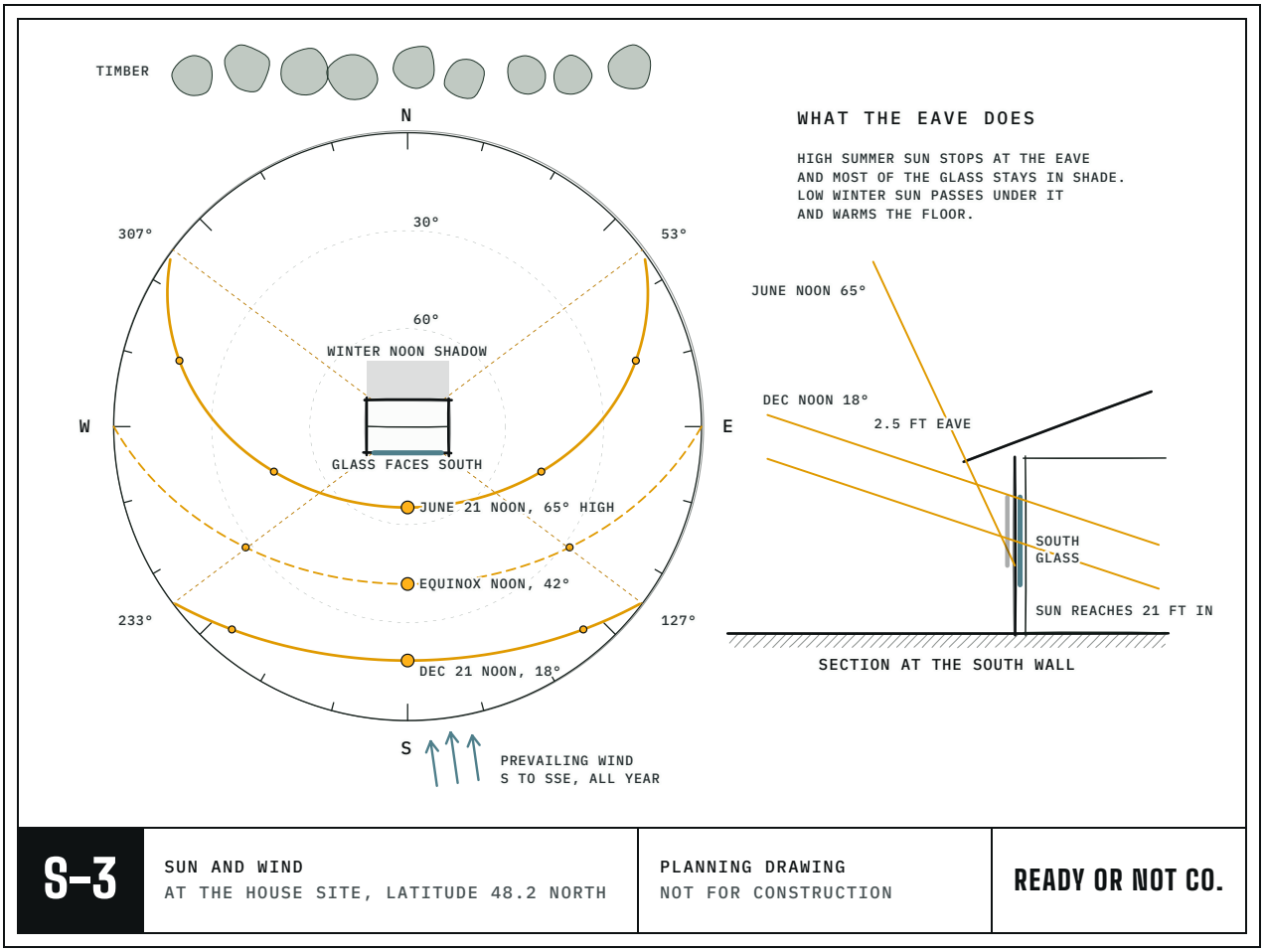


S-2	ZONES HOW OFTEN YOU WALK THERE	PLANNING DRAWING NOT FOR CONSTRUCTION	READY OR NOT CO.

NEAR THINGS NEAR, FAR THINGS FAR

Sort the land by how often your boots go there, and put the daily places within a short walk of the kitchen door. The dotted lines are the paths you will wear into the grass.

1. **Many times a day.** House, porch, kitchen garden (26 ft from the kitchen door), rain tanks, woodshed (43 ft), parking court.
2. **Every day.** Hens (109 ft), compost (95 ft), root cellar (28 ft), power shed (52 ft), well (64 ft).
3. **A few times a week.** Orchard (90 ft), barn and winter yard (120 ft), the nearest paddock.
4. **Weekly or by season.** Outer paddocks (the far corner is 323 ft away), the woodlot, the future ground.
5. **Left alone.** The creek corridor (181 ft east of the house) and the septic ground. Mow it, walk it, build nothing on it.

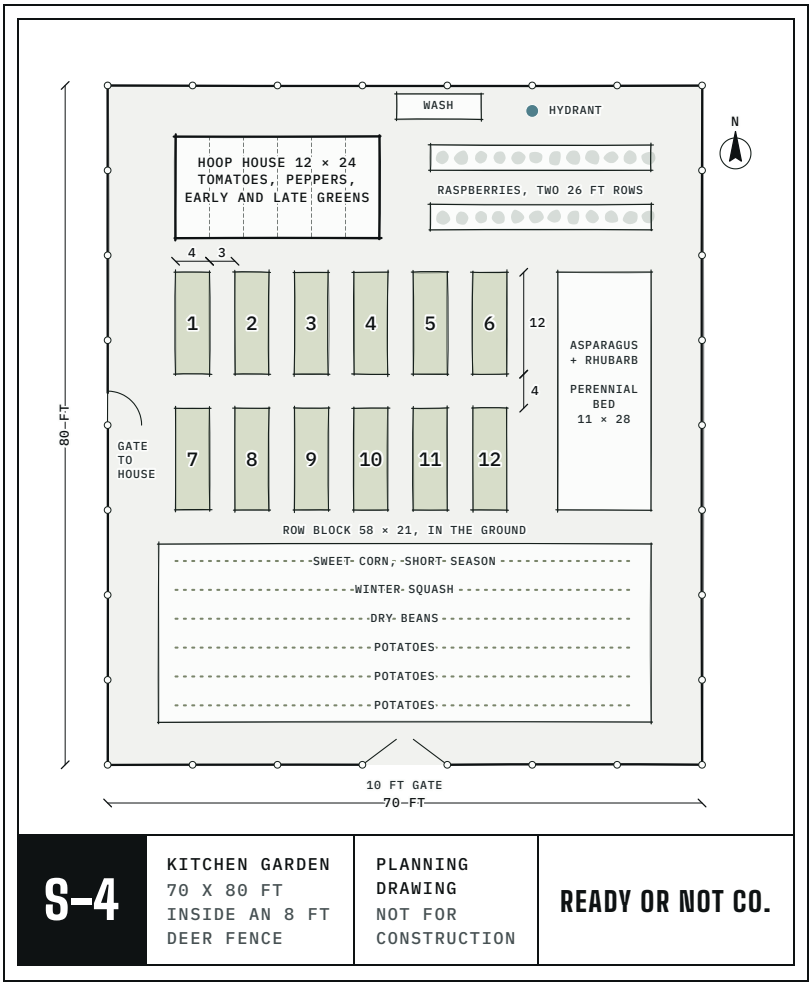


BUILD FOR THE LOW WINTER SUN

On June 21 the sun rises at a bearing of 53 degrees, far to the northeast, and stands 65 degrees high at noon. On December 21 it rises at 127 degrees and climbs to only 18. Daylight runs about 16 hours at midsummer and a little over 8 at midwinter.

So the house turns its long glazed side south. A 2.5 ft eave shades most of that glass in June and lets the December sun reach about 21 ft across the floor. At noon in December a shadow is 3.0 times as long as the thing that casts it, which is why the solar array has open ground to its south and the timber stays to the north.

The prevailing wind at the Kalispell airport comes from the south to south-southeast in every month of the year.[31] Wind is local, so watch one winter of drifts before you plant a shelterbelt.



A GARDEN SIZED FOR FOUR PEOPLE AND A SHORT SEASON

Twelve raised beds of 4 x 12 ft carry the daily vegetables. A 58 x 21 ft row block carries the storage crops: potatoes, dry beans, winter squash and a short-season sweet corn, with the corn on the north so it shades nothing.

The 12 x 24 ft hoop house stretches the season at both ends, which is what tomatoes and peppers need here. The asparagus and rhubarb bed and the two raspberry rows are planted once and picked for years.

Beds are 4 ft wide so you can reach the middle from either side, and paths are 3 ft so a cart fits. The 10 ft gate on the south takes a load of compost.

WHAT GOES IN THE TWELVE BEDS

1. Peas, then fall greens
2. Carrots and beets
3. Onions
4. Cabbage, broccoli, kale
5. Lettuce and spinach, sown in turns
6. Bush beans
7. Summer squash
8. Garlic, planted in fall
9. Chard and kale
10. Strawberries
11. Cucumbers on a trellis
12. Herbs and flowers

WHAT TO LOOK AT BEFORE YOU BUY OR BUILD

Ten things to settle while the land is still someone else's problem.

01

WATER FIRST

Ask what the neighbors drilled. The Montana Bureau of Mines and Geology keeps well logs by location, and in the Flathead Valley it describes a deep aquifer whose top lies "75 to over 400 feet below the land surface."[32] Depth is the biggest swing in a well bill, so look before you offer.

02

WHERE THE SEPTIC CAN GO

Find out whether the lot carries a Certificate of Subdivision Approval. In Flathead County you start with a Land Research Request, and the Health Department tells you whether the lot needs a site review or a full site evaluation.[2] [1] A lot that cannot take a drainfield is a lot you cannot live on.

03

GROUNDWATER IN SPRING

Walk it in April and May, not only in August. Where groundwater may sit within 7 feet of the surface the county requires monitoring holes,[1] and its monitoring season runs from January into June.[5] Miss the season and you wait a year.

04

LEGAL ACCESS

Read the deed and the plat for recorded access. A two-track that everyone uses is not the same as a right to use it. Ask the title company to show you the easement.

05

THE SLOPE AND THE SUN

A gentle slope that faces south is the best ground in a cold valley: it warms early, drains cold air and gives the house winter sun. At this latitude the December noon sun stands only 18 degrees above the horizon, so anything tall to the south costs you light.

06

THE CREEK

A seasonal creek is a gift and a set of limits. The county measures septic setbacks from "any natural or man-made body of water or watercourse," and nothing in that definition is limited to year-round water.[1] Ask whether any of the lot is mapped floodplain.

07

POWER

Ask the electric cooperative for a work order before you assume either answer. Flathead Electric says plainly that it does not give out ballpark or per-foot estimates,[36] so the only real number is the one on your own estimate.

08

ZONING AND COVENANTS

Flathead County has zoned and unzoned ground. Call Planning and Zoning with the legal description and ask which you are in, then read any covenants recorded on the lot. The county's standard zoning districts carry a 20 foot structure setback from streams.[21]

09

FIRE

Look at what burns between you and the nearest road out. One way in is one way out. Note where a fire engine could turn around.

10

THE NEIGHBORS

Knock on two doors. Ask about the well, the wind, the snow, the bears and the road in March. You will learn more in twenty minutes than in a week of maps.

FIVE PHASES, IN THE ORDER THAT SAVES MONEY

Each phase says what gets built, in what order and why, what to hire, what a family can do, and what needs a permit.

1 PHASE 1 · FIRST DRY SEASON
ACCESS, WATER AND A PLACE TO STAY

Nothing else can start until a truck can get in and water comes out of the ground. The well also tells you the truth about the land before you spend on a house.

1. **Paperwork before dirt.** File the Land Research Request with the Health Department, the approach permit with Road and Bridge,[16] the address request with county GIS[17] and the Notice of Intent for the well with DNRC.[8] Call 811 before any digging; utilities have 2 business days to mark.[29]
2. **Approach, culvert and driveway.** Build the 298 ft driveway and the 44 x 46 ft court first. Every later delivery rides on it: the drill rig, the septic tank, the concrete.
3. **The well.** Drill at the mark on S-1, uphill of the house and 147 ft from the drainfield site. Set the pump, the pressure tank and one frost-free hydrant at the court.
4. **A place to stay.** Park a trailer or raise a small dry cabin on the court. Living on the land for one full winter teaches you where the snow drifts and where the sun lands before you pour a foundation.
5. **Thin the timber edge.** Start the 100 ft ring now. The thinnings become next year's firewood.

HIRE OUT

- Well drilling (a licensed water well contractor)
- Driveway base and culvert, unless you own the equipment
- Any survey needed to find the corners

DO IT YOURSELVES

- Clearing and brushing the driveway line
- Thinning and limbing inside the 100 ft ring
- Setting the gate
- Trenching the first water line, if the driller agrees

PERMITS AND FILINGS

- County roadway permit for the approach[16]
- DNRC Notice of Intent (Form 602I) before the well is put to use, then a Notice of Completion (Form 602)[8] [10]
- Address from county GIS[17]

2 PHASE 2 · SECOND BUILDING SEASON
SEPTIC, POWER AND THE HOUSE SHELL

These three depend on each other. The septic permit fixes where the house can sit, the house fixes where power lands, and none of it can be undone cheaply later.

1. **Septic permit and install.** The Health Department permits the system before any of it is built.[1] On S-1 the tank sits 27 ft below the house and the field is drawn as four 90 ft laterals along the contour. That drawing is a placeholder: the designer sizes the real field from your soil.
2. **Stake the replacement area.** The county requires room for "a 100% replacement of the original system."[1] Fence nothing, plant no trees and park nothing on that second 90 x 50 ft.
3. **Power.** Mount 16 panels on the 30 ft ground rack, set the power shed beside it and trench 36 ft to the house. Sixteen 400 watt panels make a 6.4 kilowatt array; your installer sizes the batteries from your real loads.
4. **The house shell.** Foundation, frame, roof, windows and doors for a 28 x 44 ft house. Get it weathertight before the snow and finish the inside over winter.

HIRE OUT

- Septic design and install, unless you take the county self-installer license
- Foundation and concrete
- Battery, inverter and service wiring, or have your own work inspected
- Roofing, if heights are not your trade

DO IT YOURSELVES

- Framing, with a few experienced friends
- Ground mount racking
- Trenching for power and sewer
- Insulation, siding, interior finish
- Your own plumbing, which Montana allows a homeowner on a home for personal use

PERMITS AND FILINGS

- Septic permit from the Flathead City-County Health Department; it lapses if the system is not installed and approved within 24 months [1]
- State electrical permit for all wiring, with a homeowner permit option [14]
- No county building permit: “Flathead County does not have a building department.” [12] Private homes of four units or fewer are exempt from the state building permit [13]
- A plumbing permit is not needed when a homeowner does the plumbing on a home for personal use [15]

3

PHASE 3 · STARTS THE FIRST SPRING

FOOD: GARDEN, ORCHARD AND HENS

Fruit trees take years, so they go in the ground long before the house is finished. The garden and hens follow as soon as someone is on the land every day.

1. **Orchard first.** Fence 72 x 96 ft and plant 12 trees at 24 ft. Fence before you plant; deer find a new tree in a night.
2. **Kitchen garden.** Fence 70 x 80 ft, set the gates, then build 12 raised beds of 4 x 12 ft and break the 58 x 21 ft row block (sheet S-4).
3. **Hoop house.** A 12 x 24 ft tunnel buys tomatoes and peppers extra weeks at both ends of a season whose median length between frosts is about 100 days.
4. **Hens.** Coop first, then the 36 x 42 ft run, then the birds. In bear country Montana FWP says to “secure vulnerable livestock (chickens, goats, sheep) with an electric fence.” [28]
5. **Compost and water.** Three bins at the garden corner and a hydrant on a 128 ft line from the well.

HIRE OUT

- Nothing here has to be hired

DO IT YOURSELVES

- All of it. This is the phase a family builds together
- Ask FWP about electric fence design; they offer help

PERMITS AND FILINGS

- None for a garden, an orchard or a coop in the unzoned county. If the lot is zoned, ask Planning and Zoning about animals and setbacks

4

PHASE 4 · ONCE THE HOUSE IS LIVED IN

ANIMALS, STORAGE AND THE ROOT CELLAR

Animals need you home twice a day, every day. They come after the house is lived in, the fences are tight and there is a dry place for hay.

1. **Fence the pasture.** 820 ft around the outside, 330 ft of cross fence to make four paddocks and 218 ft for the winter yard. Montana defines a legal fence as “at least 42 inches but not more than 48 inches in height.” [27]
2. **Barn and shop.** A 30 x 40 ft pole building at the head of the paddocks, on a 71 ft gravel spur from the court.
3. **Water and power to the barn.** 145 ft of water line with a hydrant at the court and one at the barn, and 122 ft of power trench.
4. **Root cellar.** Dig 12 x 16 ft into the slope behind the house while the excavator is on site for the barn.
5. **Woodshed.** 8 x 16 ft at the north edge of the court, 36 ft from the house wall.

6. **Then the animals.** Start small: a few goats or hair sheep moved through paddocks A to D. Ask MSU Extension in Flathead County for a stocking rate for your grass before you buy.

HIRE OUT

- Pole building shell, or the post setting at least
- Excavation for the root cellar
- Barn subpanel wiring, or have your own work inspected

DO IT YOURSELVES

- All fencing
- Root cellar walls, roof and shelving
- Woodshed
- Stalls, hay storage and gates

PERMITS AND FILINGS

- State electrical permit for the barn wiring [14]
- Farm buildings and private storage buildings are exempt from the state building permit [13]
- Ask the Department of Livestock whether the lot sits in open range or a herd district before you count on anyone else's fence

5 PHASE 5 · EVERY YEAR AFTER
RESILIENCE

By now the place works. This phase is what keeps it working through a hard winter, a smoky August or a lean month.

1. **Finish the fire rings.** Keep the first 5 ft around the house bare of anything that burns, keep 5 to 30 ft lean and green, and thin the timber out to 100 ft. Those are the three zones Montana DNRC names. [30]
2. **A second way to do each thing.** Two ways to heat (wood and one other), two ways to pump water (solar and the generator), two ways to keep food (the cellar and jars).
3. **Wood two winters ahead.** Cut this year what you will burn the year after next. Dry wood is the cheapest insurance on the place.
4. **Put the future ground to work.** The 160 x 102 ft along the road becomes a fifth paddock, a hay patch or a cabin for family, when you are ready and not before.
5. **Write the household plan.** A homestead plan covers the land. A household plan covers the first hour of a bad day: who calls whom, where you meet, what you grab. Ready or Not Co. writes those too.

HIRE OUT

- A forester for one walk through the woodlot, if the timber is thick

DO IT YOURSELVES

- Everything else. This phase is habit more than construction

PERMITS AND FILINGS

- A burn permit, activated each day you burn; "having a permit is not the same as being approved to burn today" [22]
- Check the county air quality line, 1-866-207-2577, before lighting [23]

EVERYTHING YOU NEED TO BUILD IT

MATERIALS AND TOOLS, SIZED TO THIS DRAWING

Every length and volume below was measured from sheet S-1. Change the drawing and the list changes with it.

121	1,368	636	337	16	12
CUBIC YARDS OF GRAVEL	FEET OF WOVEN WIRE	FEET OF DEER FENCE	FEET OF WATER LINE	SOLAR PANELS	FRUIT TREES

1 ACCESS, WATER AND A PLACE TO STAY

WHAT	HOW MUCH	WHERE THE NUMBER COMES FROM
Driveway and court gravel, base course at 4 in	**70 cu yd**	5,696 sq ft: 306 ft x 12 ft plus the 44 x 46 ft court
Driveway and court gravel, top course at 2 in	**35 cu yd**	Same area
Geotextile fabric under the base	**5,700 sq ft**	Same area, rounded up
Culvert at the road ditch	**1**	Length and diameter are set by the county permit
Gate, 14 ft, with two posts	**1**	At the approach
Well, pump, pressure tank	**1 set**	Depth unknown until drilled
Water line, well to house	**64 ft**	Buried below frost; your driller sets the depth
Frost-free yard hydrant	**1**	At the court; two more come later
Tools	**Chainsaw, pole saw, wheelbarrow, shovels, rake, 100 ft tape, marking paint, stakes**	

2 SEPTIC, POWER AND THE HOUSE SHELL

WHAT	HOW MUCH	WHERE THE NUMBER COMES FROM
Septic tank	**1**	Size set by the designer
Sewer line, house to tank	**27 ft**	Measured on S-1
Line, tank to distribution box	**18 ft**	Measured on S-1
Drainfield laterals, as drawn	**360 ft**	Four at 90 ft; the designer sets the final length
Solar panels, 400 watt	**16**	Two rows of eight on a 30 ft rack
Power shed	**8 x 10 ft**	Batteries, inverter, generator pad
Power trench, shed to house	**36 ft**	Measured on S-1
Pump circuit, house to well	**64 ft**	Runs beside the water line
House foundation	**144 ft of perimeter**	28 x 44 ft footprint, 1,232 sq ft
Porch	**8 x 32 ft**	South side
Tools	**Framing nailer, circular saw, miter saw, levels, ladders, scaffold, trenching shovel or rented trencher**	

3 FOOD: GARDEN, ORCHARD AND HENS

WHAT	HOW MUCH	WHERE THE NUMBER COMES FROM
Deer fence, 8 ft, garden	**300 ft**	70 x 80 ft perimeter
Deer fence, 8 ft, orchard	**336 ft**	72 x 96 ft perimeter
Tall fence posts at 10 ft	**64**	636 ft of fence in all
Gates	**4**	Garden: one 4 ft, one 10 ft. Orchard: one 4 ft, one 10 ft
Bed lumber, 2 x 6 x 12	**48**	12 beds, two boards high on each long side
Bed lumber, 2 x 6 x 8	**24**	Cut in half for the 4 ft ends
Soil and compost mix for beds	**20 cu yd**	12 beds x 4 x 12 ft x 11 in deep
Hoop house	**12 x 24 ft**	Kit or bent conduit
Fruit trees	**12**	Cold-hardy apple, pear, plum and tart cherry
Coop	**8 x 12 ft**	
Run fence	**156 ft**	36 x 42 ft perimeter, plus an electric wire or net outside it
Compost bins	**3 at 4 x 4 ft**	
Water line, well to garden and coop	**128 ft**	Measured on S-1, with one hydrant
Rain tanks at the house	**2**	Ask DNRC before you rely on them; see the rules section
Tools	**Post hole digger or rented auger, fence stretcher, broadfork, spade, hoes, cart, drip line and timer**	

4 ANIMALS, STORAGE AND THE ROOT CELLAR

WHAT	HOW MUCH	WHERE THE NUMBER COMES FROM
Woven wire fence, 48 in	**1,368 ft**	820 perimeter + 330 cross + 218 winter yard
Line posts at 12 ft	**about 114**	Plus braced wood posts at every corner and end
Pasture gates, 12 ft	**5**	One for each paddock and one for the yard
Barn and shop	**30 x 40 ft**	1,200 sq ft
Gravel for the barn spur	**11 cu yd base, 5 cu yd top**	71 ft x 12 ft
Water line, well to court and barn	**145 ft**	Measured on S-1, with two hydrants
Power trench, house to barn	**122 ft**	Measured on S-1
Root cellar	**12 x 16 ft**	192 sq ft, bermed
Woodshed	**8 x 16 ft**	Open front, metal roof
Rain tank at the barn	**1**	Same question for DNRC
Tools	**Fence stretcher, T-post driver, come-along, auger, tamping bar**	

5 RESILIENCE

WHAT	HOW MUCH	WHERE THE NUMBER COMES FROM
Fence for the future ground, if grazed	**524 ft**	160 x 102 ft perimeter
Firewood racks or a second woodshed bay	**1**	
Backup generator and stored fuel	**1**	On the pad at the power shed
Pantry and cellar shelving	**To fit**	192 sq ft of cellar
Tools	**Splitting maul or splitter, pressure canner, seed-saving jars, a printed binder of every manual on the place**	

WHAT IT COSTS

WIDE RANGES, HONESTLY LABELLED

Every figure here is an estimate that varies by county and contractor. Each one names where it came from. Where we could not verify a number, we say so and tell you to get a quote.

ITEM	PUBLISHED RANGE	BASIS
Well, drilled	$25 to $65 per foot. $10,000 to $20,000 for a typical Flathead Valley well of 100 to 300 ft	Published 2026 Montana figures from a real estate guide, not a driller's bid.[33] Depth is the unknown.
Well pump and pressure tank	$1,200 to $3,500 for the pump, $400 to $1,200 for the tank	Same Montana guide.[33]
State well filings	$400 Notice of Intent, then $250 Notice of Completion	DNRC's own fee schedule and handout.[8] [9]
Septic system	$10,000 to $18,000 for conventional gravity, $14,000 to $22,000 for pressure distribution, $18,000 to $30,000 for a mound	Published 2026 Montana figures.[33] Which type you are allowed is the county's call after it sees your soil.
Septic permit and review	$300 to $475 for the permit, $275 for a site evaluation or $150 for a site review	County schedule dated April 22, 2021, still the one the county links.[4] Confirm at (406) 751-8130.
Driveway and court	$1 to $3 per square foot. On this drawing's 5,696 sq ft that works out to about $5,700 to $17,100	National 2026 range for gravel driveways.[34] Rural base work in Montana can run past it.
Culvert at the approach	Get a local quote	We found no published figure we would put our name beside.
Off-grid solar with batteries	$30,000 to $70,000 for a whole-house alternating current system; small direct current cabin systems $6,000 to $10,000	National figures.[35] Where a 6.4 kilowatt system lands depends mostly on the battery bank. Get two installer bids.
Utility power instead	Get a work order estimate	Flathead Electric gives no per-foot figures.[36] One national guide puts line extensions at $6.50 to $30 per foot.[37] With no power at the lot line, the distance is the whole question.
House shell	Get a local quote	Published per-square-foot figures for Montana disagree too widely to print. Price it from a lumber takeoff and two builder bids.
Barn and shop, 30 x 40 ft	$35 to $50 per square foot built, which is $42,000 to $60,000. Kits $12,000 to $25,000	A Midwest post-frame builder's published 2026 range.[38] Montana snow loads and freight can add to it.
Rain tanks, 1,500 gallon class	$1,700 to $2,700 each before shipping	Retailer list prices.[39]
Fencing, trees, coop, beds, hoop house	Get a local quote	Price the quantities in the lists above at a farm supply and a nursery near you. We could not verify current printed prices.

PERMITS AND RULES

WHAT FLATHEAD COUNTY AND MONTANA REQUIRE

Checked against official sources in November 2026 and cited below. Rules change. Where we could not verify something, it is listed as a question to ask, not stated as a fact.

SEPTIC

FLATHEAD CITY-COUNTY HEALTH DEPARTMENT, ENVIRONMENTAL HEALTH, (406) 751-8130

- A permit comes first. It is unlawful to build, alter or repair a system without a county installer license, and the county offers a homeowner self-installer license.[1] [3]
- Start with a Land Research Request. The county says: “Do not submit a septic permit application until you have completed a Land Research Request and received our response.”[2]
- Where the lot has no Certificate of Subdivision Approval, “a site evaluation must be conducted by the Department.” The Department may ask for a test hole.[1]
- If groundwater is within 7 feet of the surface, monitoring holes go in to at least 8 feet.[1]
- Minimum distances in the county table: drainfield 100 ft from a well and from surface water, tank 50 ft from each, and 10 ft from foundations and property lines for both.[1]
- Room for a full replacement field is required.[1]
- State sanitation review attaches to land divisions that create parcels under 20 acres.[6] For a lot that already exists, the question to ask is whether it has its certificate and what that certificate approved.

? ASK THE COUNTY OR THE STATE

> Does this lot have a Certificate of Subdivision Approval, and for what kind of system?
>
> Will my soil take a gravity system, or does the county require pressure dosing here?
>
> Is the fee schedule dated 2021 still current?

WELL AND WATER RIGHT

MONTANA DNRC, KALISPELL REGIONAL OFFICE; MONTANA BOARD OF WATER WELL CONTRACTORS

- A small domestic well can be developed without a water use permit if it is “35 gallons a minute or less, and does not exceed 10 acre-feet a year,” outside a stream depletion zone.[10]
- New in 2026: “water users who intend to develop water use through a permit exception must file a Notice of Intent with DNRC before using water from an exempt well.” The form fee is $400.[8]
- After that, a Notice of Completion (Form 602, $250) is what produces the water right. The statute sets it “within 60 days of completion of the well.”[10] [9]
- Drilling takes a licensed water well contractor, with a narrow exemption for owners who get a permit from the Board.[11]

? ASK THE COUNTY OR THE STATE

> Is this lot inside any stream depletion zone or controlled groundwater area?
>
> Does the Flathead water compact change anything for this lot?
>
> May I collect roof rain in tanks for the garden without a water right? We could not find an official Montana statement either way, so the tanks on S-1 wait on this answer.

BUILDING, ELECTRICAL AND PLUMBING

MONTANA DEPARTMENT OF LABOR AND INDUSTRY; FLATHEAD COUNTY PLANNING AND ZONING, (406) 751-8200

- The county does not issue building permits: “Flathead County does not have a building department and our office does not regulate the uniform building codes.” [12]
- The state exempts “private homes and apartments with four or fewer units that do not serve transient guests,” farm or ranch buildings, and private garages or storage buildings. [13]
- “An electrical permit is required for any installation in any new construction, remodeling or repair.” A homeowner may wire their own home under a homeowner permit, and the work is inspected. [14]
- Homeowners “do not need to obtain a plumbing permit” when they do the plumbing themselves on a residence “for the owner’s personal use.” [15]

? ASK THE COUNTY OR THE STATE

> Is this lot in a zoned district, and which one?
>
> Are there recorded covenants?
>
> Does my solar and battery work fall under the homeowner permit or the alternate energy permit?

DRIVEWAY, ADDRESS AND THE CREEK

FLATHEAD COUNTY ROAD AND BRIDGE, (406) 758-5790; COUNTY GIS, (406) 758-5540; FLATHEAD CONSERVATION DISTRICT, (406) 752-4220

- A county roadway permit covers an approach; it is “generally required when creating, changing, or improving access between private property and a county road.” [16]
- “The GIS department handles new address assignment and road naming for unincorporated Flathead County.” [17]
- Montana’s streambed law covers “any natural, perennial-flowing stream or river, its bed, and its immediate banks.” [18] Whether a seasonal creek counts is the Conservation District’s decision, and there “is no cost to getting a permit.” [19]
- New development inside a mapped special flood hazard area needs a floodplain development permit. [20]
- In the county’s standard zoning districts, “a 20-foot setback is required from streams, rivers and unprotected lakes.” [21]

? ASK THE COUNTY OR THE STATE

> What does the approach permit cost, and what culvert does it call for?
>
> Does the Conservation District treat this creek as a stream under the 310 law?
>
> Is any of the lot in the mapped floodplain?
>
> If the lot is unzoned, is there any stream setback for buildings?

BURNING AND FIRE

FLATHEAD CITY-COUNTY HEALTH DEPARTMENT, AIR QUALITY; THE LOCAL FIRE DISTRICT

- Flathead County issues burn permits through the Montana Burn Permit and Notification Service. “You only need one burn permit per person.” “Activate your permit each day before burning.” [22]
- “Do not burn garbage, treated or painted wood, plastics, tires, food waste, hazardous waste, or other man-made materials.” [22]
- “To find out if open burning is allowed today, call 1-866-207-2577.” [23]
- State law sets wildfire season as “the period of each year beginning May 1 and ending September 30” and requires an official written permit to ignite during it. [24]

? ASK THE COUNTY OR THE STATE

> Which months is open burning closed here this year?
>
> Which fire district covers the lot, and how far is the nearest engine?

ANIMALS AND FENCES

MONTANA DEPARTMENT OF LIVESTOCK; MONTANA FISH, WILDLIFE AND PARKS

- “Open range” in Montana means “all lands in the state of Montana not enclosed by a fence of not less than two wires in good repair.” [27]
- FWP’s guidance for bear country: electric fence around chickens, goats and sheep; “store livestock feed in a secure building”; and “consider installing an electric fence around fruit trees and gardens.” [28]

? ASK THE COUNTY OR THE STATE

> Is the lot in open range or a herd district?
>
> If zoned, how many animals does the district allow on five acres?

THE FIRST YEAR

A CALENDAR FOR THIS CLIMATE

MAY 31	SEPTEMBER 10	100 DAYS	16.76 IN	54.4 IN
MEDIAN LAST SPRING FREEZE	MEDIAN FIRST FALL FREEZE	MEDIAN SEASON BETWEEN THEM	PRECIPITATION IN A NORMAL YEAR	SNOWFALL IN A NORMAL YEAR

NOAA 1991 to 2020 climate normals for the Kalispell airport station, at the 32 degree threshold.[25] The airport is a cold spot: the Montana State University research center at Creston, east of Kalispell, records a median last frost of May 19, a first frost of September 16 and a 122 day season.[26] Your own slope will sit somewhere near these. Keep a notebook and trust it over both.

DECEMBER TO FEBRUARY

WINTER

- [ ] Paperwork season. File the Land Research Request and ask about groundwater monitoring, which can begin as early as January 1.
- [ ] File the DNRC Notice of Intent for the well.
- [ ] Order bare-root fruit trees and seed for spring.
- [ ] Walk the lot in snow. Mark where it drifts and where the low sun reaches.
- [ ] Line up a driller, an excavator and a septic installer before their spring fills.

MARCH TO MAY

SPRING

- [ ] Groundwater readings continue through the wet months.
- [ ] Approach permit, then culvert and driveway once the ground firms.
- [ ] Fence the orchard and plant the trees as soon as the soil can be worked.
- [ ] Drill the well. Set the first hydrant.
- [ ] Start thinning the timber edge before fire season opens on May 1.
- [ ] Sow peas, spinach and onions under cover. Half of all years still freeze after May 31.

JUNE TO AUGUST

SUMMER

- [ ] Set out tomatoes, squash and beans in early June with covers ready. One year in ten brings a freeze after June 22.
- [ ] Septic install and inspection.
- [ ] Foundation and framing. Aim to have the roof on by the end of August.
- [ ] Build the garden fence and the first six beds.
- [ ] Keep the 5 ft ring around the trailer and the build site bare. This is fire season.
- [ ] Rest one day in seven. The land will still be there on Monday.

SEPTEMBER TO NOVEMBER

FALL

- [ ] Expect the first frost around September 10. One year in ten it comes before August 26.
- [ ] Windows and doors in. Close the shell before snow.
- [ ] Plant garlic. Mulch the orchard and wrap young trunks.
- [ ] Stack two winters of wood under cover.
- [ ] Drain and check every hydrant. Mark the driveway edges for the plow.
- [ ] Sit down with the year. Write what the land taught you before you plan the next one.

PLAIN WORDS

WHAT THIS PLAN IS, AND WHAT IT IS NOT

This is a site plan and a build sequence to plan with. It shows where things can go, in what order to build them and what they take.

It is not a set of stamped construction drawings, it is not engineering and it is not a survey. The septic system is designed and permitted through the county. The well is sited by your driller. Property corners are found by a licensed surveyor. Costs are published ranges, not bids.

Being ready is good stewardship of a family and a home. A plan on paper is where that starts.

SOURCES

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