Great Northern Development Corporation Housing Market Assessment

Prepared for
Great Northern Development Corporation (GNDC)

Great Northern
DEVELOPMENT CORPORATION

Prepared by
Northern Rocky Mountain Economic Development District (NRMEDD)

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ECONOMIC DEVELOPMENT DISTRICT

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MONTANA
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Table Of Contents

Table of Contents 2
Acknowledgements 3
Executive Summary 4
Regional Study Area 5
Methodology 6
Definition of Terms 8
County Housing Market Profiles 10
Daniels County 10
Overview 10
Housing Supply 10
Market Conditions 11
Household Affordability 13
Market Assessment 15
Garfield County 16
Overview 16
Housing Supply 16
Market Conditions 17
Household Affordability 19
Market Assessment 21
McCone County 22
Overview 22
Housing Supply 22
Market Conditions 23
Household Affordability 25
Market Assessment 27
Roosevelt County 28
Overview 28
Housing Supply 28
Market Conditions 29
Household Affordability 31
Market Assessment 33
Sheridan County 34
Overview 34
Housing Supply 34
Market Conditions 35
Household Affordability 36
Market Assessment 39
Valley County 40
Overview 40
Housing Supply 40
Market Conditions 41
Household Affordability 43
Market Assessment 45
Land Use Regulations 46
Overview 46
Statewide Housing Development Regulations 46
Senate Bill 528 (2023) - Municipal Accessory Dwelling Units 46
Senate Bill 532 (2025) - County Accessory Dwelling Units 47
Senate Bill 252 (2025) - Manufactured and Factory-Built Housing 47
Subdivision and Sanitation Requirements 47
Local Land Use Regulations 48
Growth Policies vs. Regulatory Zoning 48
County Zoning Status 48
Municipal Zoning Status 49
Fort Peck Indian Reservation 55
Jurisdiction and Land Status 56
Housing Development Framework 56
Housing Implications 56
Regulatory Considerations 57
Employer Workforce and Housing Survey 58
Purpose & Scope 58
Respondent Demographics 58
Employer Workforce Characteristics 59
Housing Challenges and Employer Strategies 61
Future Employer Participation in Workforce Housing 63
Summary 65
Conclusion 66
References 68
Appendix: Employer Workforce and Housing Survey Instrument 70

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Executive Summary

Housing conditions differ substantially across counties in the GNDC region. Owner-occupied and rental markets often followed different trajectories within the same county, demonstrating that housing challenges differ by county and housing tenure. Housing strategies should therefore be tailored to local market conditions rather than based on a single regional approach.

Population change alone does not explain housing market performance. Most counties experienced population decline during the study period, yet some continued to experience home value appreciation despite population losses. Other counties saw persistent rental affordability challenges regardless of a declining population.

Renters continue to experience greater affordability challenges than homeowners across the region. Several counties experienced increasing renter cost burden, even where rental prices stabilized or declined, indicating that changes in household income played a significant role in rental affordability.Homeowner affordability generally remained more stable, although declining incomes contributed to increased cost burden in some counties.

Housing availability and market conditions vary between owner-occupied and rental markets. High homeowner vacancy rates were common across much of the region, while rental markets often remained comparatively constrained. New housing construction may have improved supply in some counties but did not consistently translate into improved rental availability or affordability.

Housing market indicators should be interpreted in the context of small rural markets. Limited annual home sales and small survey populations can produce substantial year-to-year volatility, with individual transactions significantly influencing median sale prices and other market indicators. As a result, long-term trends provide a more reliable picture of housing conditions than single-year fluctuations.

Local regulatory capacity to guide housing development varies widely across the region. Only Daniels County has adopted county-wide zoning, while the other counties rely on Growth Policies and subdivision review. Seven incorporated towns have their own municipal zoning; however, most of these codes predate recent statewide housing reforms. The Fort Peck Indian Reservation's distinct jurisdiction adds a further layer of complexity, requiring coordination beyond standard channels.

Employers report workforce challenges that extend beyond housing alone. Surveyed employers identified compensation and competing employment opportunities as the primary recruitment and retention challenges, with housing availability also serving as a contributing factor. Housing constraints affect workforce stability but operate alongside broader labor market conditions.

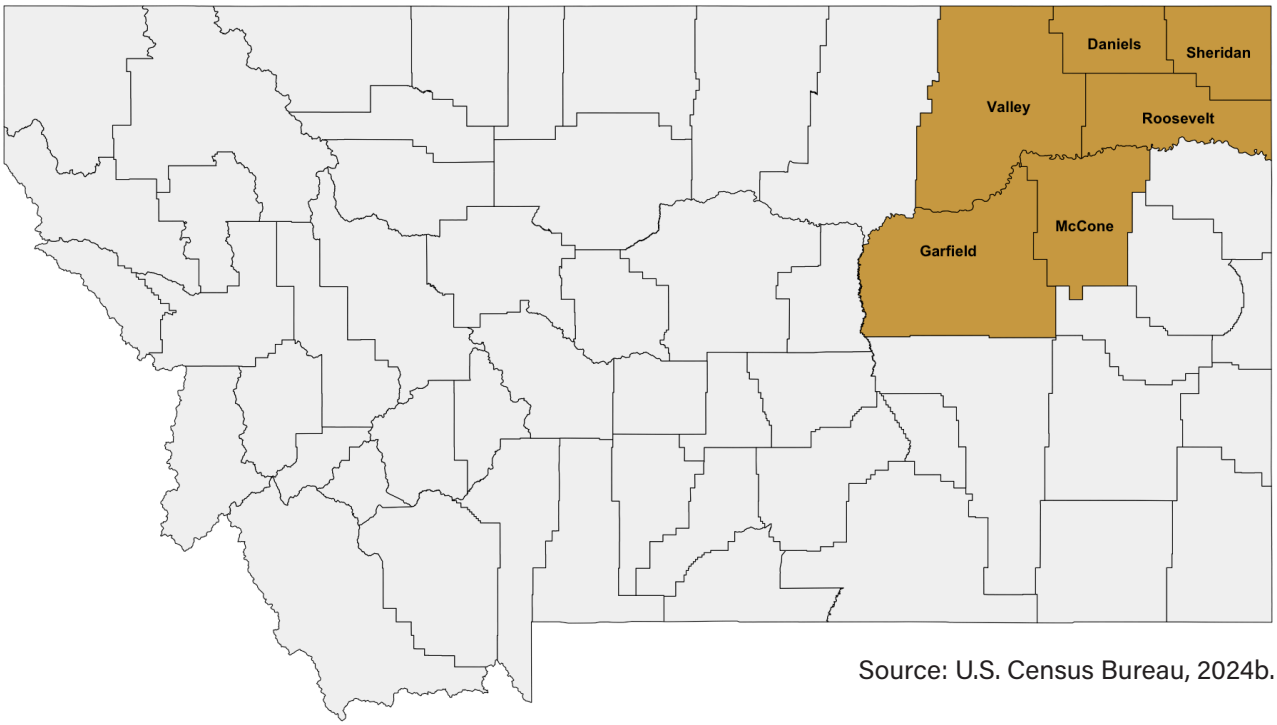
Direct employer participation in workforce housing remains limited. Most employers expressed

uncertainty about developing or participating in workforce housing initiatives. Limited financial resources, organizational capacity, financing constraints, and access to suitable properties were identified as the primary barriers to employer involvement.

Regional Study Area

Located in Northeast Montana, the Great Northern Development Corporation (GNDC) region includes Daniels, Garfield, McCone, Roosevelt, Sheridan, and Valley counties. Figure 1 shows the location of the GNDC service region within Montana and highlights the six counties included in the study area.

Figure 1. Great Northern Development Corporation Service Region Within Montana



Source: U.S. Census Bureau, 2024b.

The region's geography also includes the Fort Peck Indian Reservation, one of the largest reservations in Montana, spanning roughly 2 million acres across Roosevelt County and portions of Valley, Daniels, and Sheridan Counties. This distinction carries implications for land use and housing regulation, discussed later in this report.

Methodology

Housing indicators are compiled from the U.S. Census Bureau's American Community Survey (ACS) 5-Year Estimates, including Financial Characteristics (Table S2503) and Selected Housing Characteristics (Table DP04), for 2013 through 2024 (U.S. Census Bureau, 2013–2024a, 2013–2024b). Indicators derived from the American Community Survey, including vacancy rates, median home value, median household income, median gross rent, and cost-burdened household shares, are based on a sample of the population. Since the counties profiled in this report have relatively small populations and housing stocks, the underlying sample sizes are also small, which can produce estimates with large margins of error. This is particularly relevant for values that fall at the extremes of a typical range, whether unusually low or unusually high. Some ACS-based estimates in this report may reflect this sampling variability rather than genuine shifts in housing market conditions.

Estimated population change is measured using the U.S. Census Bureau's Population Estimates Program (U.S. Census Bureau, 2021, 2025). Housing production is measured using the U.S. Census Bureau's ACS "Year Structure Built" estimates (U.S. Census Bureau, 2013–2024b). The ACS reports housing construction in decade-based categories rather than by individual year. Consequently, housing production is measured cumulatively as the number of housing units built since 2010 by combining the "Built 2010 to 2019" and "Built 2020 or later" categories. Housing production reflects total units constructed and is not available by tenure; any relationship this report draws to rental market conditions is an inference, not a direct measure of new rental or homeowner supply.

Median home sale prices are provided by Domus Analytics, using data from the Billings and Havre Hi-Line MLS (Domus Analytics, 2019–2024). Although the MLS data begins in 2017, no sales were recorded in 2017 or 2018, so the observation period begins in 2019. Median home sale prices and comparisons to median home values are restricted to 2019 to 2024, as 2024 is the final available year of American Community Survey data for median home values. The median sale price data may be influenced by the small number of transactions occurring annually in the study area and are presented strictly as a supplemental indicator of local housing market conditions.

The reported home sales reflect transactions captured through the MLS data and therefore represent market-listed sales. Private sales, including transactions completed without realtor involvement, are not captured in this dataset and, to the best of our knowledge, cannot be independently tracked through publicly available data sources. Additionally, home sales records may include residential properties associated with agricultural operations, such as homes located on ranches or farms, when those properties are recorded as residential real estate transactions. However, the data provided by Domus Analytics do not indicate whether a property is part of an active agricultural operation.

All monetary values, including median household income, median gross rent, median home value, and median home sale price, are adjusted to 2024 dollars using the Consumer Price Index for All Urban Consumers (CPI-U) published by the U.S. Bureau of Labor Statistics (U.S. Bureau of Labor Statistics, n.d.).

Housing affordability is evaluated using two measures reported by the ACS. Homeowner affordability is measured using Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI), while renter affordability is measured using Gross Rent as a Percentage of Household Income (GRAPI). Consistent with the U.S. Department of Housing and Urban Development (HUD), households spending 30% or more of their income on housing costs are considered cost-burdened (U.S. Department of Housing and Urban Development, n.d.). Throughout this report, homeowner cost burden refers to households with SMOCAPI of 30% or greater, and renter cost burden refers to households with GRAPI of 30% or greater.



Definition of Terms

Accessory Dwelling Unit (ADU): A smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home. It can be either attached or detached.
Architectural/Design Standards: Local regulations that govern the physical appearance, architectural features, site layout, and visual compatibility of buildings and developments.
Closed Sale: A residential property transaction that has been completed and recorded.
Conditional Use: A specific land use that is not automatically allowed in a zoning district, but may be permitted if it meets special conditions. It requires review and approval by a local government.
Density: The measure of how intensely a specific area of land is developed.
Fee Land: Property that is owned completely by a person or group. The owner holds the title with full rights to use, sell, or give away the land.
Gross Rent as a Percentage of Household Income (GRAPI): The percentage of household income spent on gross rent. Households with GRAPI of 30% or greater are considered cost-burdened renters.
Growth Policy: An official public document used by local governments, like cities or counties, as a long-range guide for land use, infrastructure, and economic development. It acts as a community vision statement rather than a strict law.
Homeowner Vacancy Rate: The proportion of homeowner housing units that are vacant for sale. It is calculated by dividing the number of vacant homeowner units for sale by the combined total of owner-occupied units and vacant units for sale, and multiplying by 100.
Housing Production: The cumulative number of housing units constructed since 2010 that remained in existence at the time of the American Community Survey. Housing production is measured using the "Year Structure Built" categories "Built 2010 to 2019" and "Built 2020 or later." The measure reflects the year a structure was originally built.
Land Development Code: A set of local government rules, ordinances, and standards that control how land, property, and buildings are used and constructed in a specific area. It typically combines zoning laws, subdivision rules, and building design requirements to manage community growth.
Manufactured/Mobile Home: A type of prefabricated residential dwelling built entirely in a climate-controlled factory on a permanent steel chassis. Homes built before June 15, 1976 are officially called "mobile" homes. Those built after that date must follow federal safety and construction standards set by the Department of Housing and Urban Development (HUD) and are officially termed "manufactured homes", although the terms are often used interchangeably.
Median Days on Market: The median number of days, within a given year, that properties remain listed on the Multiple Listing Service (MLS) for sale before entering into a contract.
Median Gross Rent: The median monthly housing costs paid by renters, including the contract rent and the estimated cost of utilities when applicable.
Median Home Sale Price: The median sale price of residential properties sold during a given year.
Median Home Value: The median estimated market value of owner-occupied housing units reported by American Community Survey respondents, representing the estimated price of the property if it were for sale.

Median Household Income: The median income of all people residing in the household that are 15 years and older. Homeowner and renter incomes are reported separately throughout this report.
Median Monthly Homeowner Costs: Median monthly housing costs for homeowners, including mortgage payments (if applicable), property taxes, insurance, utilities, and selected housing expenses.
Modular Home: A form of housing built off-site in components or modules for later assembly on a permanent site.
Montana Code Annotated: The official compilation of all codified state laws and the state constitution of Montana. Maintained and updated by the Montana Legislature.
Montana Subdivision and Platting Act: A state law in Montana Code Annotated that defines and regulates the division of land into smaller parcels. The law gives local county and city governments the power to review new property splits.
Permitted By Right: A land use or building project that is explicitly allowed by local zoning laws; it meets all set rules and does not need special public hearings, waivers, or extra board votes to be approved.
Population Change: The change in the estimated population within the county across the study period. In this report, population change is expressed as a percentage of the county's 2013 population estimate.
Rental Vacancy Rate: The proportion of rental housing units that are vacant for rent. It is calculated by dividing the number of vacant rental units for rent by the combined total of renter-occupied units, vacant-for-rent units, and rented but not yet occupied units, and multiplying by 100.
Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI): The percentage of household income spent on selected monthly homeowner costs. Households with SMOCAPI of 30% or greater are considered cost-burdened homeowners.
Senate Bill: A proposed law introduced by a member of a state's Senate (the upper house of a bicameral state legislature). Designated with an "SB" prefix, it must pass through committee review, floor debate, and receive approval by both legislative chambers before the state governor can sign it into law.
State Statute: Formal written law passed by a state's legislative body and signed by its governor. It applies only within that specific state's borders and covers local matters.
Subdivision: The division of a lot, tract, or parcel of land into two or more parts for the purpose, whether immediate or future, of sale, lease, or building development.
Trust Land: Land title that is held by the United States for the benefit of an Indian or Indian tribe or a title that is held by an Indian tribe subject to restrictions.
Zone District: A specific geographic area within a municipality or county where local land-use laws apply uniformly. These districts dictate how property can be used, what types of buildings may be constructed, and the standards for lot sizes, building heights, and density.
Zoning Regulations: Rules created by local governments that divide land into specific areas and dictate how property in each zone can be used, developed, and built upon.

County Housing Market Profiles

Daniels County

Overview

Daniels County had an estimated population of 1,625 in 2024 (U.S. Census Bureau, 2025). The county seat of Daniels County is the city of Scobey, which is among the two incorporated municipalities in Daniels County, along with the town of Flaxville.

Daniels County experienced a population decline of 8.61% between 2013 and 2024, relative to the county's estimated population in 2013 (U.S. Census Bureau, 2021, 2025). This represents the largest population decline among counties in the GNDC region. Significant population losses coincided with contrasting trends across the housing and rental market. While the rental market experienced drastic improvements in affordability over the study period, there was substantial home value appreciation alongside declining homeowner incomes in the owner-occupied market. Overall, Daniels County's housing market reflects easing rental pressures, alongside growing affordability challenges for homeowners in the owner-occupied market.

Housing Supply

Figure 2. Homeowner and Rental Vacancy Rates, 2013–2024



Source: U.S. Census Bureau, 2013–2024b.

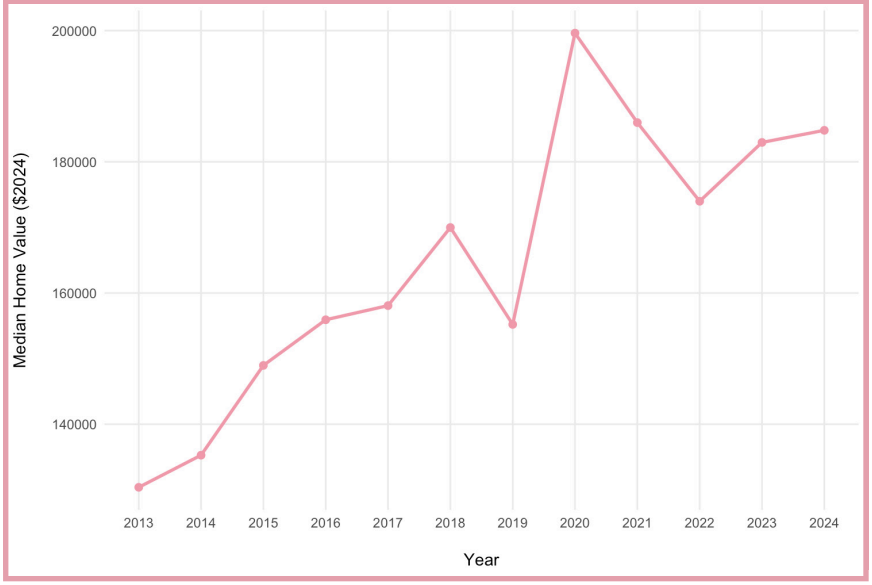
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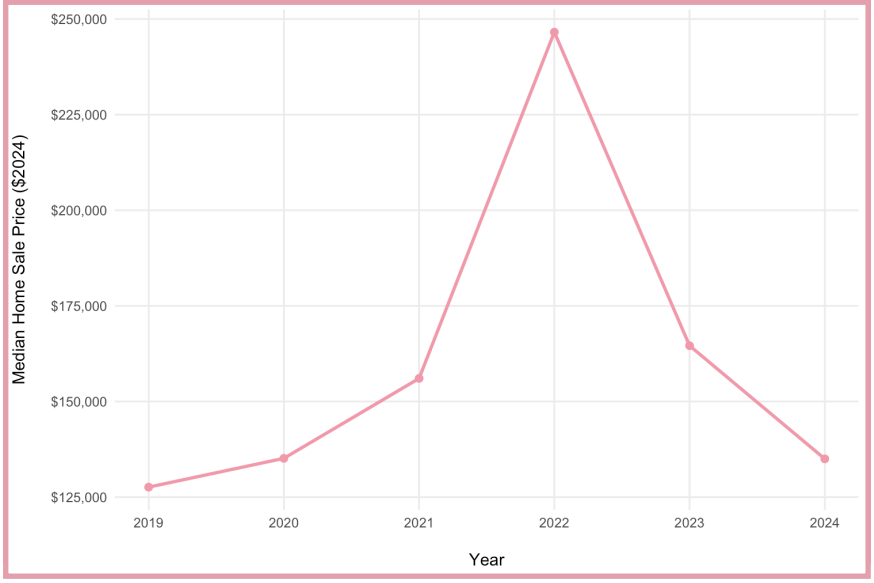
Market Conditions

Figure 3. Median Home Value (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 4. Median Home Sale Price (2024 Dollars), 2019–2024



Source: Domus Analytics, 2019–2024. Values adjusted to 2024 dollars using CPI-U.

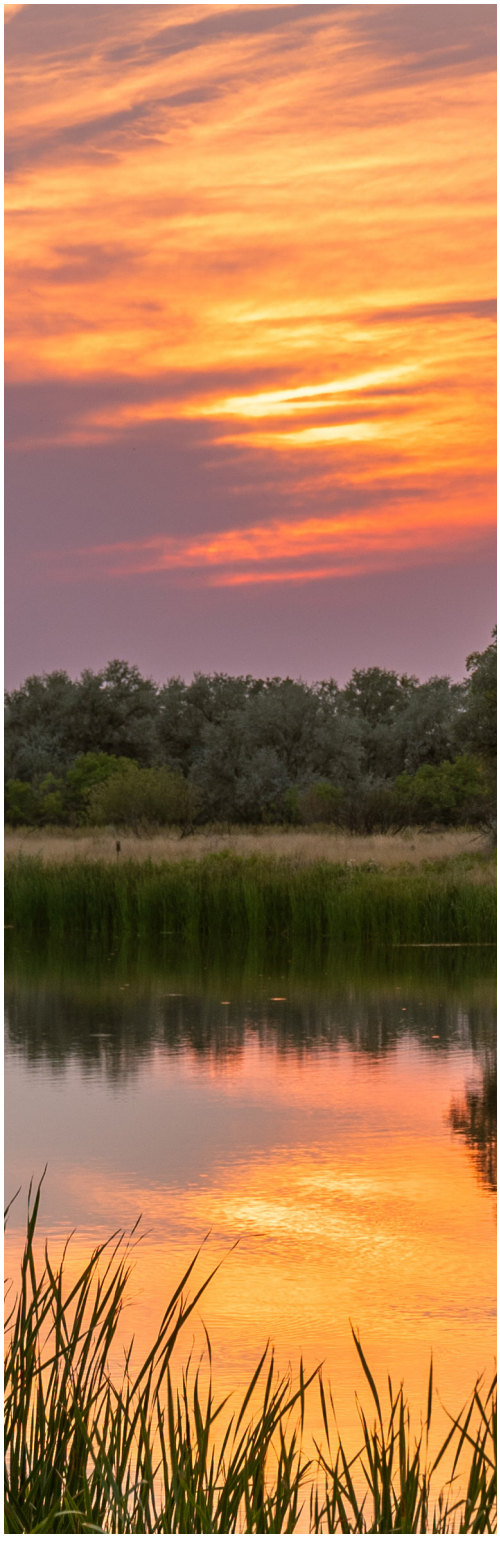


Table 1. Select Housing Market Indicators (2024 Dollars), 2019–2024						
	2019	**2020**	**2021**	**2022**	**2023**	**2024**
Closed Sales	1	2	4	1	4	1
Median Days on Market	76	143	233	NA	144	182
Median Sale Price	$127,608	$135,138	$156,041	$246,560	$164,588	$135,000
Median Home Value	$155,216	$199,616	$185,975	$173,986	$182,956	$184,800
Difference	-$27,608	-$64,478	-$29,934	$72,574	-$18,368	-$49,800

Source: Domus Analytics, 2019–2024; U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

As shown in Figure 3, inflation-adjusted median home values increased from approximately $130,400 in 2013 to $184,800 in 2024, representing a real increase of roughly $54,000 despite temporary declines during the middle of the decade. These trends indicate meaningful long-term appreciation in the owner-occupied housing market.

The median home sale price, presented in Figure 4, remained relatively stable across most of the study period, generally ranging between $125,000 and $165,000. The notable exception was 2022, when the median sale price rose to $246,560. This spike likely reflects the influence of a single sale, since only one transaction was recorded that year. Years with larger transaction counts offer a more reliable picture of the local housing market.

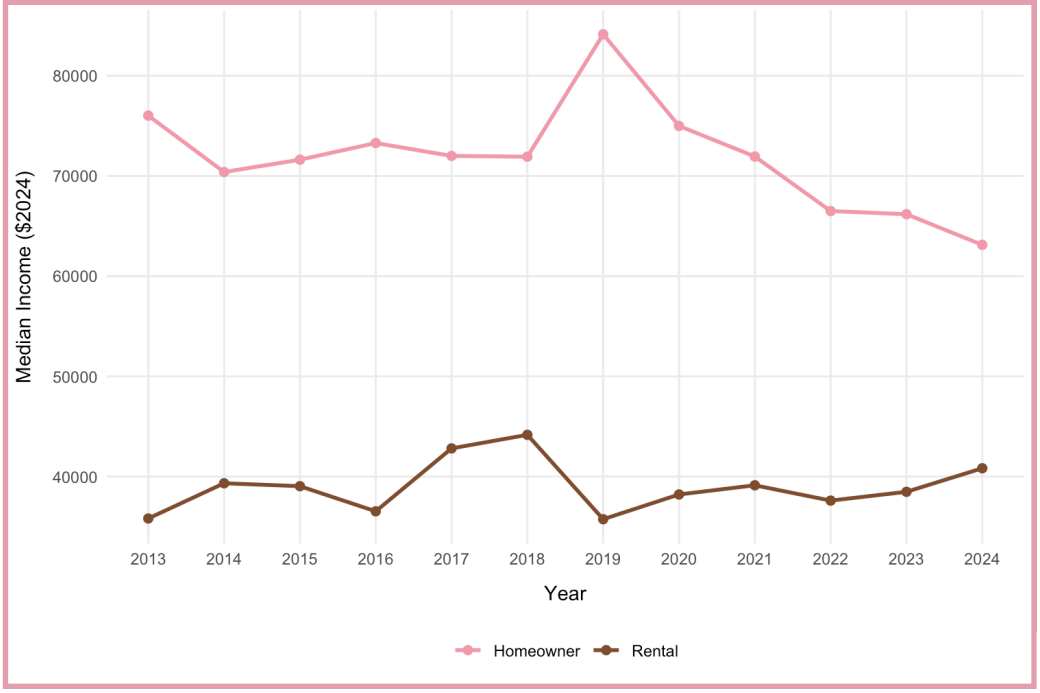
The relationship between the median sale price and median home value is presented in Table 1. In every year but 2022, homes sold for less than the median home value by between $18,368 and $64,478. In 2022, the market shifted, with the median sale price exceeding the median home value by $72,574, the largest gap observed in either direction during the study period. However, with only one sale recorded in 2022, this figure should be interpreted with caution.

Data for median days on market were unavailable for 2022. Among the years with available data, median days on market ranged from a low of 76 days in 2019 to a high of 233 days in 2021. Days on market trended upward from 2019 through 2021, declining in 2023 to 144 days before rising to 182 days in 2024. As with the median sale price findings, these fluctuations are likely driven by the characteristics of individual transactions given the small number of sales recorded each year.

Overall, Daniels County's housing market shows a fairly consistent pattern across the study period, with homes selling below the median home value in five of the six years. The sharp spike in median sale price and corresponding positive difference between the median sale price and the median home value in 2022 stand out as a clear outlier, though this finding is based on a single transaction and should be interpreted with caution.

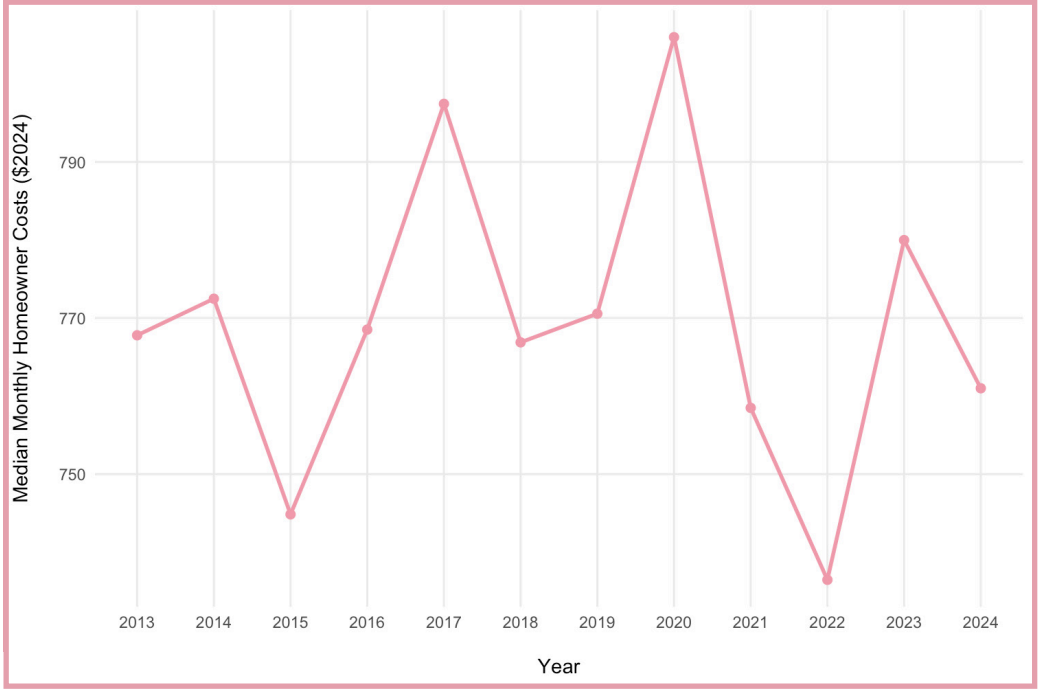
Household Affordability

Figure 5. Median Homeowner and Renter Income (2024 Dollars), 2013–2024



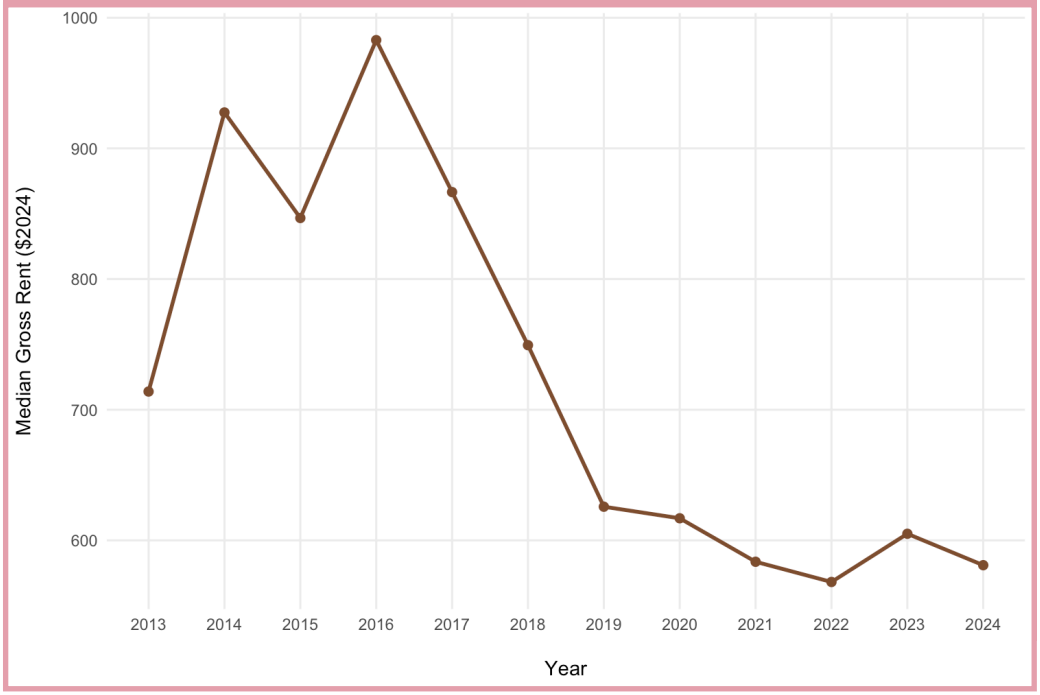
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 6. Median Monthly Homeowner Costs (2024 Dollars), 2013–2024



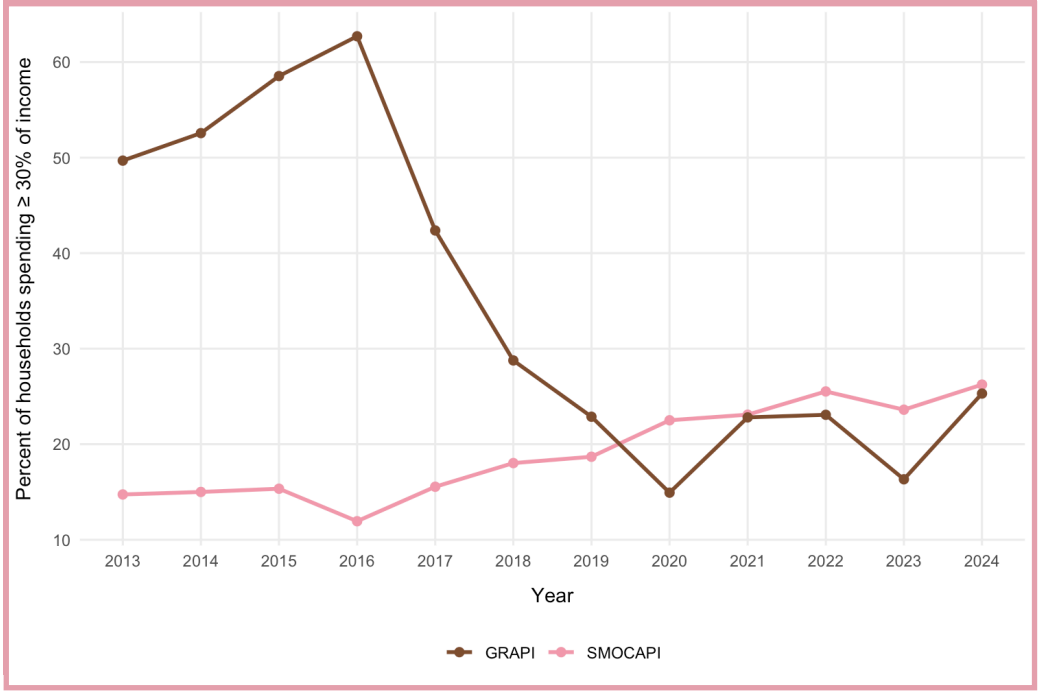
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 7. Median Gross Rent (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 8. Cost-Burdened Households by Tenure (GRAPI and SMOCAPI ≥30%), 2013–2024



Source: U.S. Census Bureau, 2013–2024a.

Household affordability trends differed between homeowners and renters in Daniels County. As shown in Figure 6, median monthly homeowner costs fluctuated during the study period but remained relatively stable overall. Figure 5 indicates that median homeowner income declined from approximately $76,000 in 2013 to $63,100 in 2024 after adjusting for inflation. Despite relatively stable housing costs, the share of homeowners spending at least 30% of their income on housing, presented in Figure 8, increased from approximately 14.7% in 2013 to 26.2% in 2024. Together, these trends suggest that declining homeowner incomes contributed to worsening homeowner affordability despite relatively stable monthly housing costs.

Median gross rent, presented in Figure 7, followed a different trajectory than monthly housing costs. Inflation-adjusted rental prices peaked at approximately $982 in 2016, then declined steadily to roughly $581 by 2024. This represents a real decrease of approximately $401 over the study period and suggests improving rental affordability through lower housing costs, which is supported by renter income and gross rent as a percent of household income metrics.

Figure 5 shows that inflation-adjusted median renter income increased modestly from approximately $35,800 in 2013 to $40,800 in 2024 despite year-to-year fluctuations. These income gains are reflected in Figure 8, which shows that the share of renter households spending at least 30% of their income on housing declined substantially from approximately 49.7% in 2013 to 25.3% in 2024. When considered alongside the significant decline in median gross rent shown in Figure 7, these trends suggest that improving renter affordability has been driven by both declining rental prices and modest growth in renter incomes.

Market Assessment

Daniels County's housing market demonstrates that population losses have affected the rental and owner-occupied markets differently. Rental vacancy rates increased while rental prices declined substantially, contributing to improved affordability and a declining share of cost-burdened renter households. At the same time, the owner-occupied market experienced meaningful appreciation in home values despite population losses. Although homeowner vacancy rose over the study period, home values continued to appreciate, indicating that elevated vacancy rates did not prevent long-term appreciation in the owner-occupied market. Declining homeowner incomes also contributed to a modest increase in homeowner cost burden. Overall, Daniels County's housing market reflects easing conditions in the rental market alongside an owner-occupied market characterized by rising home values, but notably high vacancy rates and affordability pressures for homeowners.



Garfield County

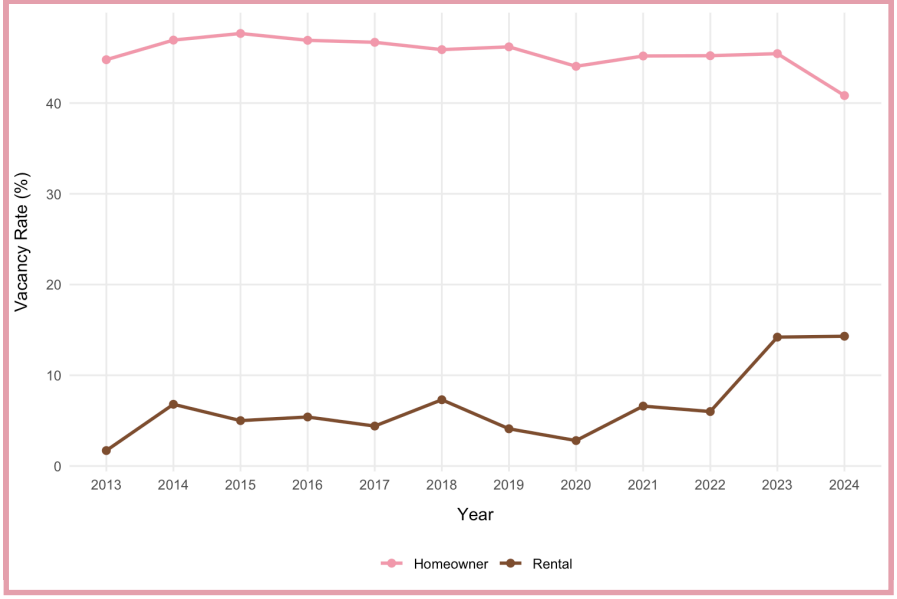
Overview

Garfield County had an estimated population of 1,181 in 2024 (U.S. Census Bureau, 2025). The county seat of Garfield County is the town of Jordan, which is the only incorporated municipality.

Garfield County experienced a population decline of 5.82% between 2013 and 2024, relative to its estimated 2013 population (U.S. Census Bureau, 2021, 2025). Alongside population losses, housing conditions differed substantially between the owner-occupied and rental markets. Overall, Garfield County's housing market reflects consistently elevated homeowner vacancy alongside considerable short-term volatility in home sale prices and modest overall appreciation in home values. Homeowner cost burden remained relatively stable throughout the study period, while renter cost burden rose notably.

Housing Supply

Figure 9. Homeowner and Rental Vacancy Rates, 2013–2024



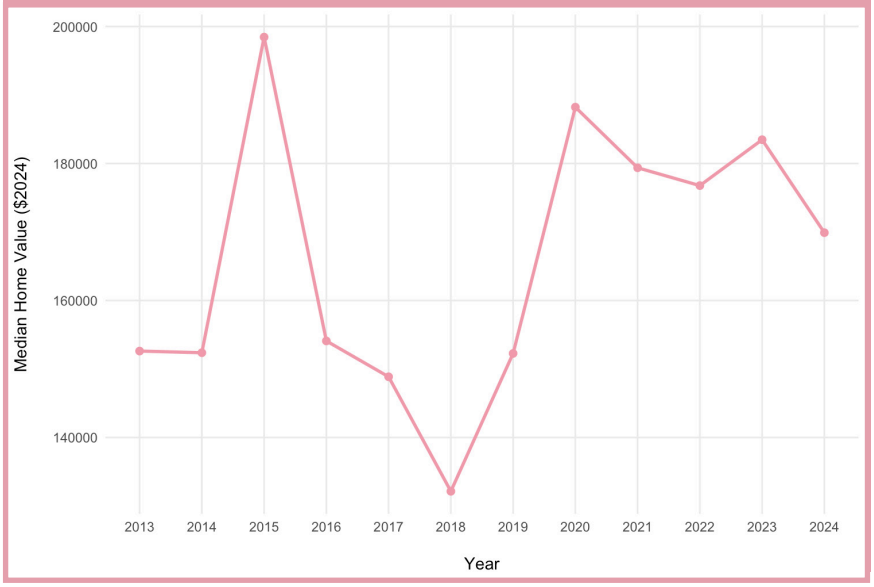
Source: U.S. Census Bureau, 2013–2024b.

Housing supply indicators reveal a clear distinction between the owner-occupied and rental markets. As shown in Figure 9, homeowner vacancy rates remained the highest among counties in the GNDC region, fluctuating between approximately 40.8% and 44.0% throughout the study period. Rental vacancy rates, by contrast, remained low during much of the decade. However, there was an overall increase from 1.7% in 2013 to 14.3% in 2024. These trends suggest that rental availability improved by the end of the study period, while homeowner availability remained elevated.

Housing production has been relatively active compared to other counties in the region. Between 2010 and 2024, 97 housing units were constructed, representing approximately 13.3% of Garfield County's total housing stock (U.S. Census Bureau, 2013–2024b). This comparatively higher level of construction may have contributed to the improvement in rental vacancy rates observed during the latter part of the decade.

Market Conditions

Figure 10. Median Home Value (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 11. Median Home Sale Price (2024 Dollars), 2019–2024



Source: Domus Analytics, 2019–2024. Values adjusted to 2024 dollars using CPI-U.



Table 2. Select Housing Market Indicators (2024 Dollars), 2019–2024						
	2019	**2020**	**2021**	**2022**	**2023**	**2024**
Closed Sales	1	7	5	3	2	3
Median Days on Market	14	45	111	154	68	21
Median Sale Price	$306,750	$411,959	$405,300	$214,400	$65,342	$218,500
Median Home Value	$152,271	$188,224	$179,374	$176,773	$183,471	$169,900
Difference	$154,479	$223,735	$225,926	$37,627	-$118,129	$48,600

Source: Domus Analytics, 2019–2024; U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

As shown in Figure 10, inflation-adjusted median home values fluctuated considerably throughout the study period, ranging from approximately $152,600 in 2013 to $169,900 in 2024. Although home values experienced substantial mid-decade volatility, including a decline to approximately $132,100 in 2018, the overall increase of roughly $17,300 indicates only modest long-term appreciation.

The median home sale price, shown in Figure 11, started relatively high in 2019, then climbed through 2020 and 2021 before dropping sharply in subsequent years. In 2023, the median sale price fell to just $65,342 before rebounding to $218,500 in 2024. Given the low transaction counts in most years, particularly the single sale recorded in 2019 and the two sales in 2023, these fluctuations likely reflect the influence of individual sales rather than broader market shifts. Other than the 2023 outlier, the median sale price remained between $214,400 and $411,959.

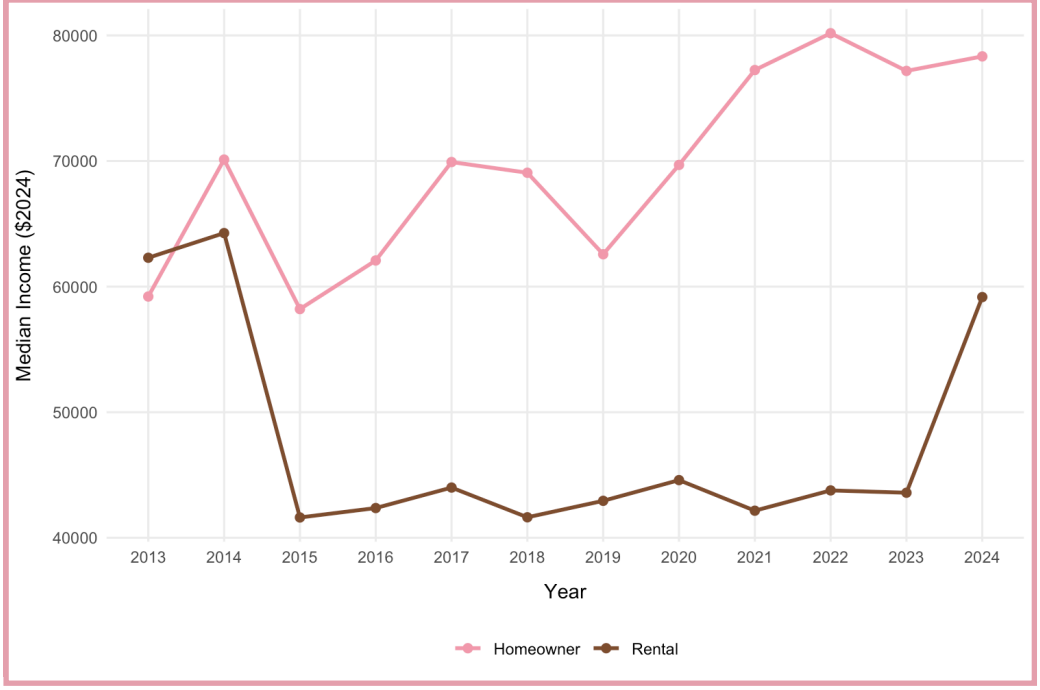
Apart from 2023, homes sold above the median home value across all years in Garfield County, as illustrated in Table 2. From 2019 through 2021, the difference between the median sale price and the median home value was significant, at $154,479, $223,735, and $225,926, respectively. This gap narrowed in 2022 to $37,627. With the significant drop in the median sale price in 2023, the median sale price fell below the median home value by $118,129. The difference between the median sale price and the median home value in 2024 was $48,600.

Median days on market varied throughout the period, ranging from a low of 14 days in 2019 to a high of 154 days in 2022. Days on market generally trended upward from 2019 to 2022, before declining to 68 days in 2023 and 21 days in 2024. As with the median sale price findings, these fluctuations are likely driven by the characteristics of individual transactions given the small number of sales recorded each year.

Overall, Garfield County's housing market indicators suggest notable volatility. The sharp decline in median sale price and the corresponding negative difference between the median sale price and the median home value in 2023 stand out as an outlier. The consistently positive difference between median sale prices and median home values in most years suggests relatively strong transaction prices among the properties sold. Notably, this finding contrasts with the consistently elevated homeowner vacancy rates discussed earlier, which typically suggest weaker demand for owner-occupied housing.

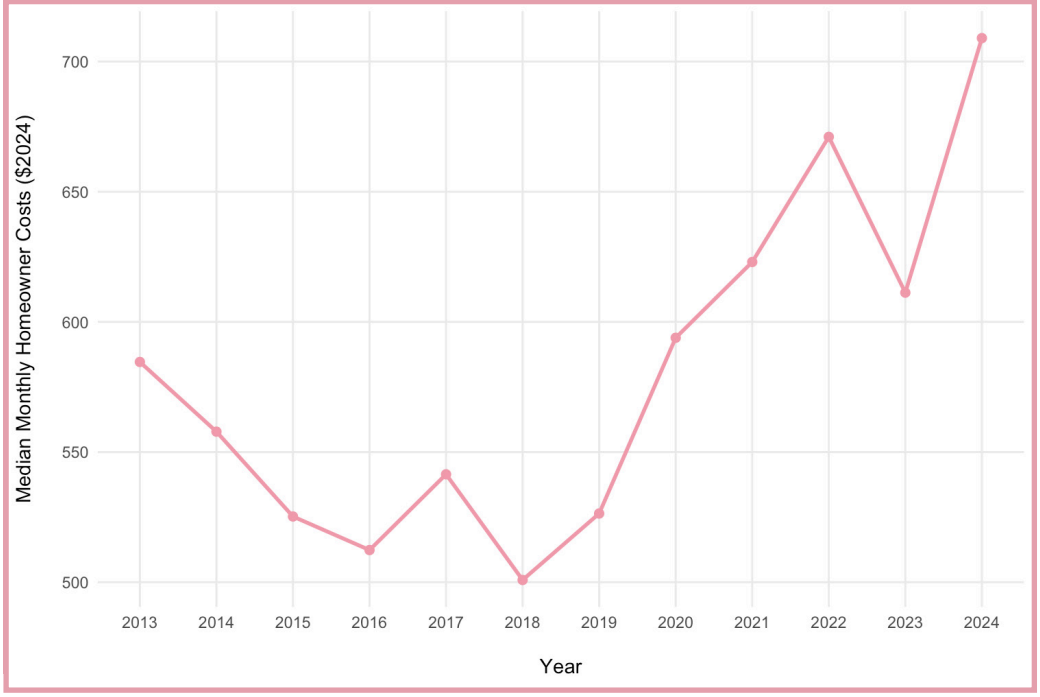
Household Affordability

Figure 12. Median Homeowner and Renter Income (2024 Dollars), 2013–2024



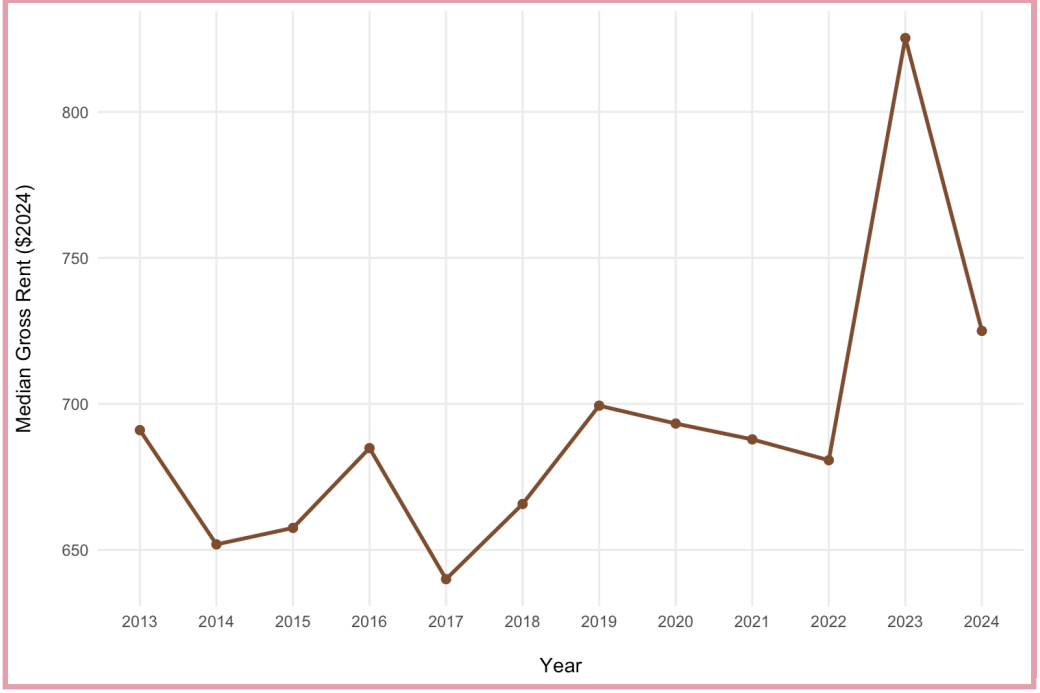
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 13. Median Monthly Homeowner Costs (2024 Dollars), 2013–2024



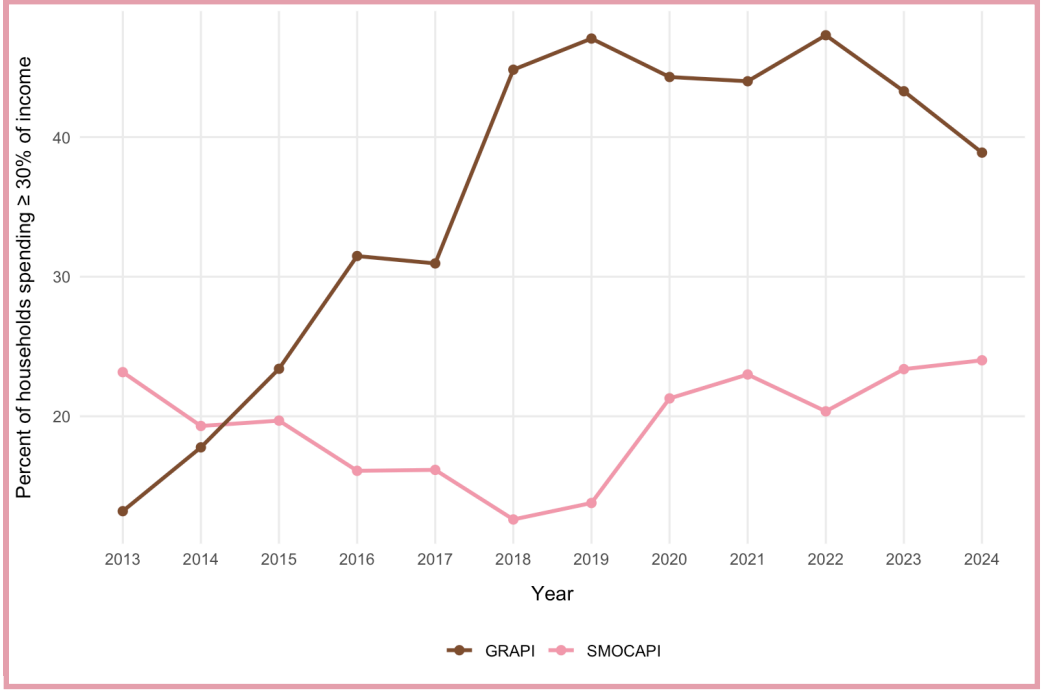
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 14. Median Gross Rent (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 15. Cost-Burdened Households by Tenure (GRAPI and SMOCAPI ≥30%), 2013–2024



Source: U.S. Census Bureau, 2013–2024a.

Garfield County's homeowners and renters faced distinct affordability trends over the study period. As shown in Figure 13, median monthly homeowner costs increased from approximately $585 in 2013 to $709 in 2024. Figure 12 indicates that median homeowner income also increased substantially, rising from approximately $59,200 to $78,300 after adjusting for inflation. Despite higher housing costs, the share of homeowners spending at least 30% of their income on housing, presented in Figure 15, remained relatively stable throughout the study period. This suggests that rising incomes are the primary reason homeowners did not experience increased cost burden despite rising monthly housing costs.

Median gross rent, presented in Figure 14, followed a similar pattern to monthly housing costs, with rent rising in the latter part of the study period. Rental prices remained relatively stable during the first half of the study period, generally ranging between approximately $640 and $693 before increasing sharply to $825 in 2023 and declining to approximately $725 in 2024. Given rising rental vacancy rates during this period, these short-term fluctuations may reflect changing market conditions or the addition of newer rental units rather than sustained increases in rental demand.

Rental affordability exhibited considerably greater volatility than owner-occupied affordability. Figure 12 shows that inflation-adjusted median renter income declined sharply from approximately $62,300 in 2013 to around $41,600 by 2015, then remained relatively stable for much of the decade before recovering to nearly $59,200 by 2024. These income trends are reflected in Figure 15, which shows that the share of renter households spending at least 30% of their income on housing increased from approximately 13.2% in 2013 to 38.9% in 2024. Although rental prices increased toward the end of the study period, the rise in renter cost burden began well before this increase, suggesting that declining renter incomes played a more significant role in worsening affordability. While renter incomes almost recovered by 2024, the share of cost-burdened renter households remained substantially higher than at the start of the study period, indicating that the income recovery has not been sufficient to meaningfully reverse rental affordability pressures that developed over the decade.

Market Assessment

Garfield County's housing market demonstrates that, despite population losses, homeowner vacancy rates remained consistently elevated, while home values experienced only modest long-term appreciation and homeowner cost burden remained relatively stable. The median sale prices exceeding median home values in most years suggest relatively strong transaction prices, although the very small number of annual sales warrants cautious interpretation. In contrast, the rental market experienced substantial changes over the study period. Rising vacancy rates and new housing suggest improved rental availability, yet renter affordability worsened considerably following a sharp decline in renter incomes during the middle of the decade. Although renter incomes recovered by 2024, affordability pressures remain elevated. Overall, Garfield County's housing market reflects modest home value appreciation and relatively stable homeowner cost burden amid elevated vacancy and short-term price volatility. Renter cost burden rose substantially over the study period, driven primarily by changes in household income rather than rental prices alone.



McCone County

Overview

McCone County had an estimated population of 1,717 in 2024 (U.S. Census Bureau, 2025). The county seat of McCone County is the town of Circle, which is the only incorporated municipality.

McCone County experienced a population growth of 0.18% between 2013 and 2024, relative to its estimated 2013 population (U.S. Census Bureau, 2021, 2025). This was the only county within the GNDC region to experience positive population change over the study period. Housing indicators suggest that the owner-occupied market experienced substantial home value appreciation, while homeowner affordability remained relatively stable. In contrast, the rental market experienced considerable volatility, culminating in worsening affordability by the end of the study period despite declining rental prices. Overall, McCone County's housing market reflects a relatively stable owner-occupied market alongside a rental market characterized by considerable year-to-year variability and persistent affordability challenges.

Housing Supply

Figure 16. Homeowner and Rental Vacancy Rates, 2013–2024



Source: U.S. Census Bureau, 2013–2024b.

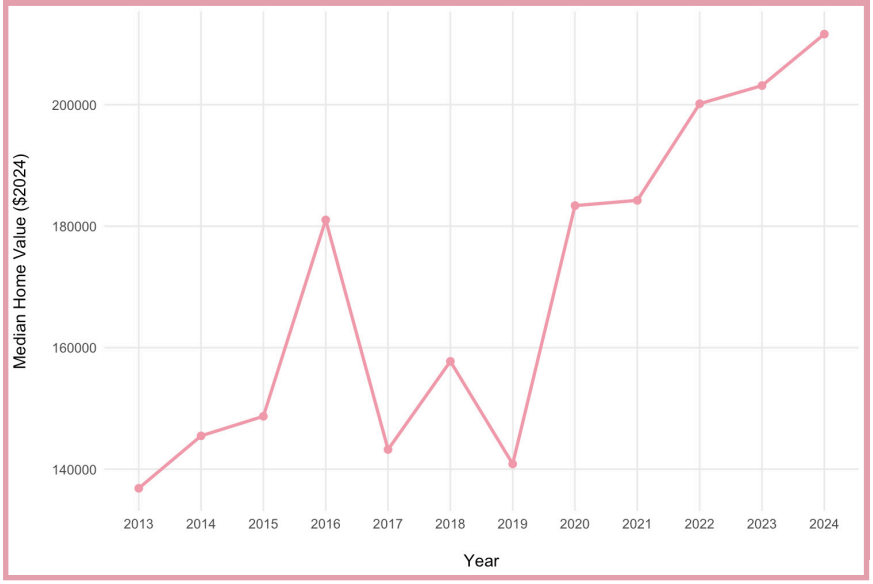
Housing supply indicators reveal notable differences between the owner-occupied and rental markets. As shown in Figure 16, homeowner vacancy rates remained relatively high throughout the study period, fluctuating between approximately 24.4% and 32.6% before ending at 26.2% in 2024. Rental vacancy rates followed a different pattern, falling from 16.0% in 2013 to 0.0% during several years in the middle of the decade, before recovering modestly to 13.8% by 2024. The 0.0% rental vacancy rates reported in 2018 through 2021 may reflect a data limitation rather than a true absence of vacant units. Outside of this period, rental vacancy remained in a more typical range, suggesting that rental supply has not been consistently constrained throughout the study period.

Housing production has remained limited. Between 2010 and 2024, only 70 housing units were constructed, representing approximately 6.5% of McCone County's total housing stock (U.S. Census Bureau, 2013–2024b). Given the anomalous dip in rental vacancy in the middle of the decade, limited

new construction may have contributed to temporarily tighter rental conditions, though rental supply appears to have been more typical in the years before and after.

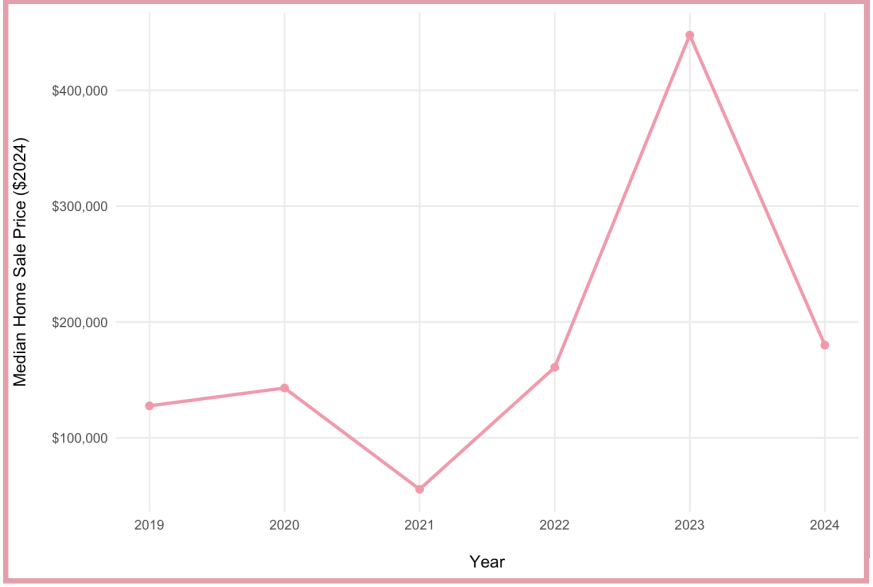
Market Conditions

Figure 17. Median Home Value (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 18. Median Home Sale Price (2024 Dollars), 2019–2024



Source: Domus Analytics, 2019–2024. Values adjusted to 2024 dollars using CPI-U.



Table 3. Select Housing Market Indicators (2024 Dollars), 2019–2024						
	2019	**2020**	**2021**	**2022**	**2023**	**2024**
Closed Sales	1	5	3	7	2	3
Median Days on Market	184	78	28	19	239	75
Median Sale Price	$127,608	$143,016	$55,584	$160,800	$447,615	$180,000
Median Home Value	$140,860	$183,376	$184,238	$200,142	$203,125	$211,600
Difference	-$13,252	-$40,360	-$128,654	-$39,342	$244,490	-$31,600

Source: Domus Analytics, 2019–2024; U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

As shown in Figure 17, inflation-adjusted median home values increased from approximately $136,900 in 2013 to $211,600 in 2024, representing a real increase of roughly $74,700 despite some mid-decade volatility. These trends indicate significant long-term appreciation in the owner-occupied housing market.

The median home sale price is presented in Figure 18. Median sale prices fluctuated across the study period, ranging from a low of $55,584 in 2021 to a high of $447,615 in 2023, before declining to $180,000 in 2024. However, these fluctuations should be interpreted cautiously given the very small number of annual transactions. With only one sale recorded in 2019, two in 2023, and no more than seven sales in any year, annual median sale prices likely reflect the characteristics of individual transactions rather than broader market conditions.

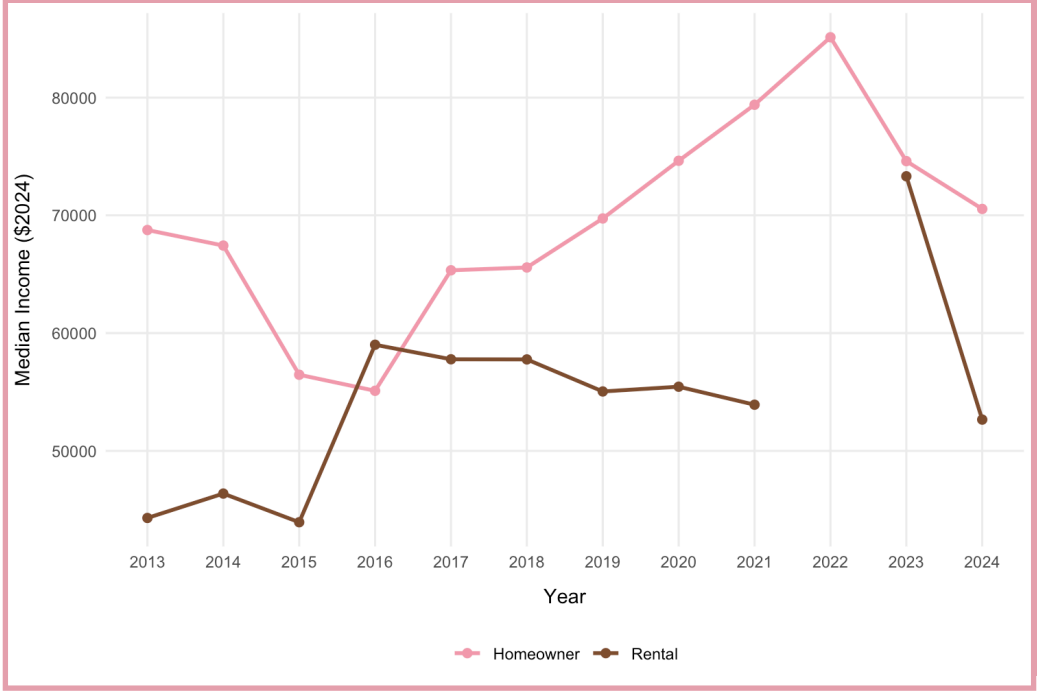
The relationship between the median sale price and median home value, as shown in Table 3, was relatively consistent throughout the study period, except in 2021 and 2023. Apart from these years, homes consistently sold below the median home value, with median sale prices ranging from $13,252 to $40,360 below it. In 2021, when the median home sale price was $55,584, the median sale price fell below the median home value by $128,654. In 2023, the market shifted dramatically, with the median sale price exceeding the median home value by $244,490, the largest gap observed in either direction during the study period. However, these two years appear to be outliers, so these figures should be interpreted with significant caution. By 2024, homes were selling below the median home value by $31,600.

Median days on market varied quite considerably throughout the period, ranging from a low of 19 days in 2022 to a high of 239 days in 2023. Days on market generally trended downward from 2019 to 2022, falling from 184 days to a low of 19 days, then rising sharply to 239 days in 2023. As with the median sale price findings, these fluctuations are likely driven by the characteristics of individual transactions given the small number of sales recorded each year.

Overall, transaction prices generally remained below estimated median home values throughout the study period, with 2023 standing out as a clear outlier. Although home values appreciated substantially over time, the limited number of annual sales suggests that observed transaction prices are heavily influenced by individual properties rather than broader market trends.

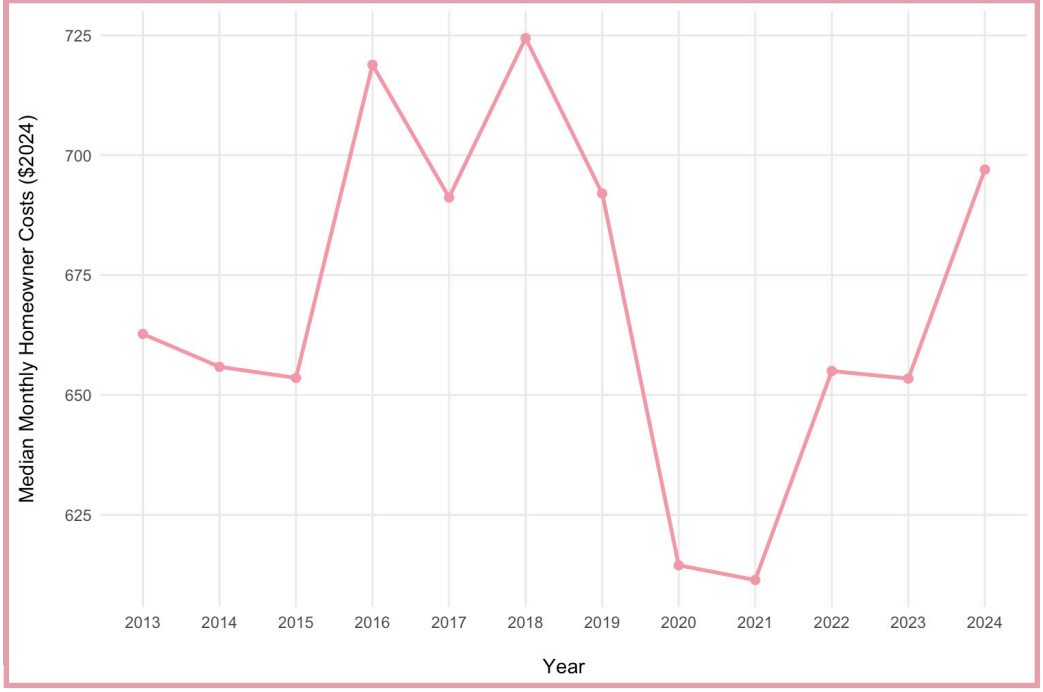
Household Affordability

Figure 19. Median Homeowner and Renter Income (2024 Dollars), 2013–2024



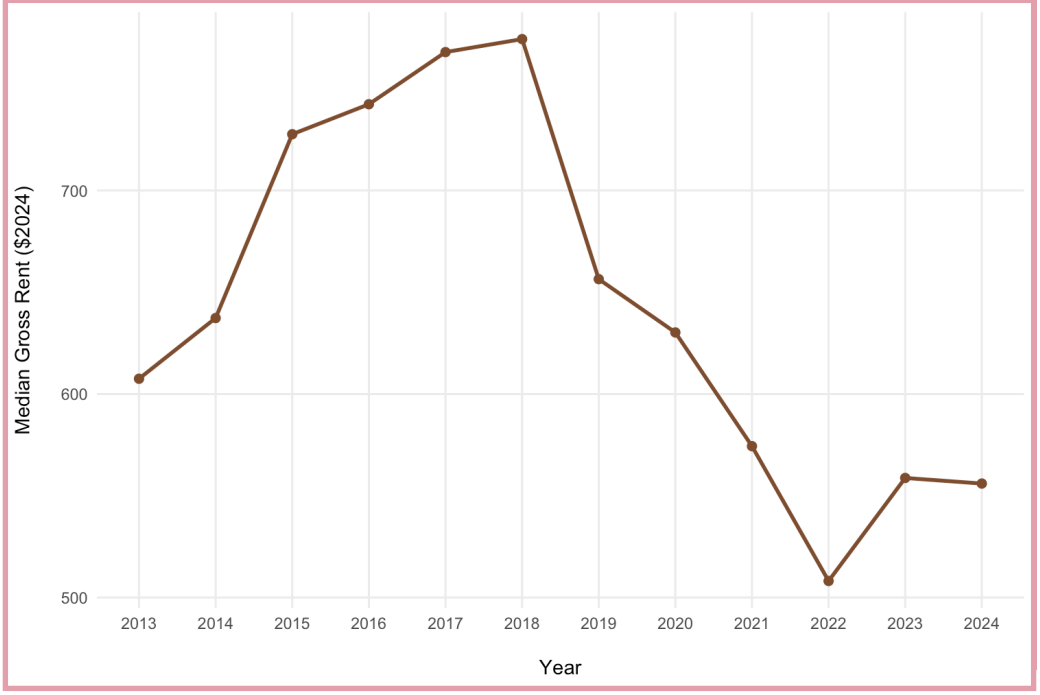
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 20. Median Monthly Homeowner Costs (2024 Dollars), 2013–2024



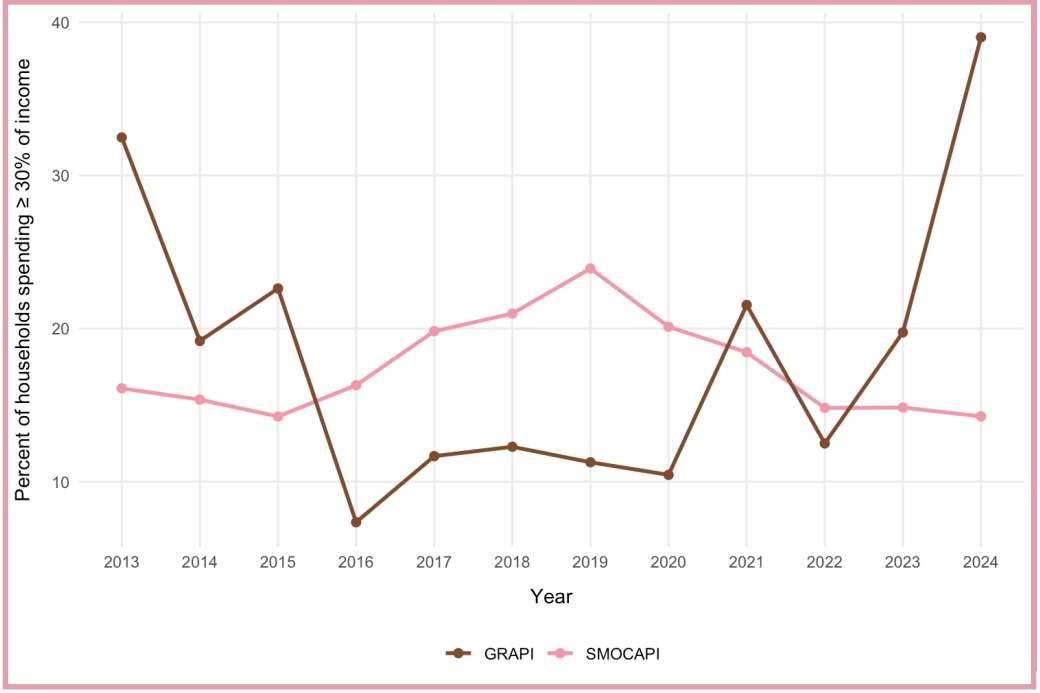
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 21. Median Gross Rent (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 22. Cost-Burdened Households by Tenure (GRAPI and SMOCAPI ≥30%), 2013–2024



Source: U.S. Census Bureau, 2013–2024a.

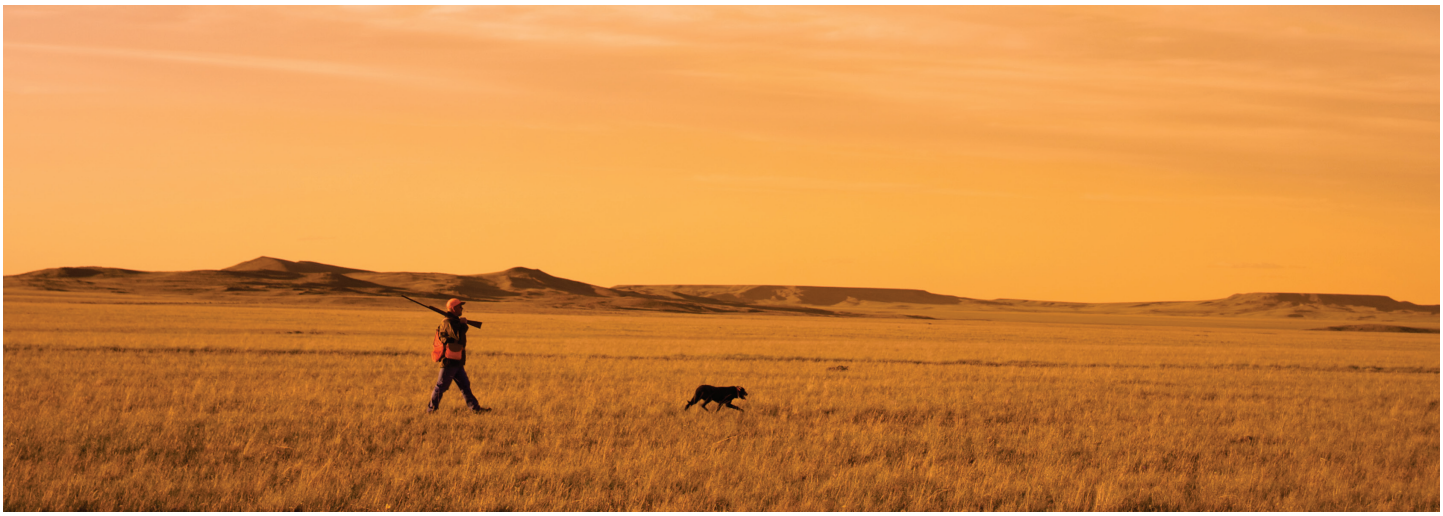
In McCone County, homeowners and renters experienced different affordability trends. As shown in Figure 20, median monthly homeowner costs fluctuated throughout the study period but increased only modestly overall, rising by approximately $34. Figure 19 indicates that median homeowner income was relatively unchanged from 2013 to 2024, despite year-to-year volatility. Consistent with these trends, the share of homeowners spending at least 30% of their income on housing, as shown in Figure 22, fluctuated between approximately 14.3% and 23.9% with no clear long-term trend. Together, these indicators suggest that rising home values did not translate into substantial increases in monthly housing costs or declines in affordability for existing homeowners.

The median gross rent is presented in Figure 21. Inflation-adjusted rental prices increased during the first half of the decade, rising from $607 in 2013 to a peak of $774 in 2018, before declining to $556 by 2024. Between 2018 and 2024, median gross rent decreased by roughly $218 in real terms, indicating that rental prices have generally decreased.

Rental affordability exhibited substantially greater variability than homeowner affordability. Figure 19 shows that inflation-adjusted median renter income increased overall from approximately $44,300 in 2013 to nearly $52,700 in 2024, despite peaking and declining during the middle of the decade. No estimate was available for 2022, resulting in a gap in the time series. Figure 22 indicates that the share of renter households spending at least 30% of their income on housing declined through the middle of the decade, before increasing sharply after 2020, reaching 39.0% in 2024. When considered alongside the declining rental prices shown in Figure 21, these trends suggest that neither rental prices nor renter incomes alone fully explain changing affordability conditions. Instead, the observed volatility may reflect broader economic conditions or changes in the composition of renter households over time.

Market Assessment

McCone County's housing market experienced modest population gains alongside improved rental affordability, as renter cost burden increased despite declining rental prices and higher renter incomes. In contrast, the owner-occupied housing market experienced substantial appreciation in home values while homeowner affordability remained relatively stable. Overall, McCone County's housing market reflects a relatively stable owner-occupied market and a rental market experiencing affordability challenges.



Roosevelt County

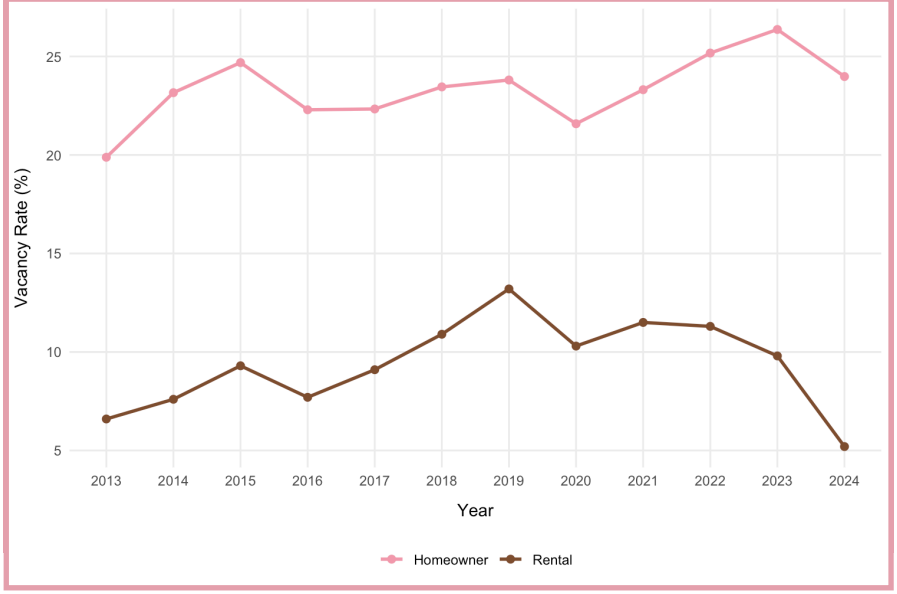
Overview

Roosevelt County had an estimated population of 10,197 in 2024 (U.S. Census Bureau, 2025). This represents the largest population among counties in the GNDC region. The county seat of Roosevelt County is the city of Wolf Point. Other incorporated municipalities within Roosevelt County include the towns of Poplar, Culbertson, Bainville, and Froid.

Roosevelt County experienced a population decline of 8.03% between 2013 and 2024, relative to its estimated 2013 population (U.S. Census Bureau, 2021, 2025). Despite substantial population losses, rental affordability pressures have intensified while homeowner affordability and owner-occupied market conditions have remained comparatively stable. Overall, Roosevelt County's housing market reflects persistent constraints in the rental market despite a significantly decreasing population.

Housing Supply

Figure 23. Homeowner and Rental Vacancy Rates, 2013–2024



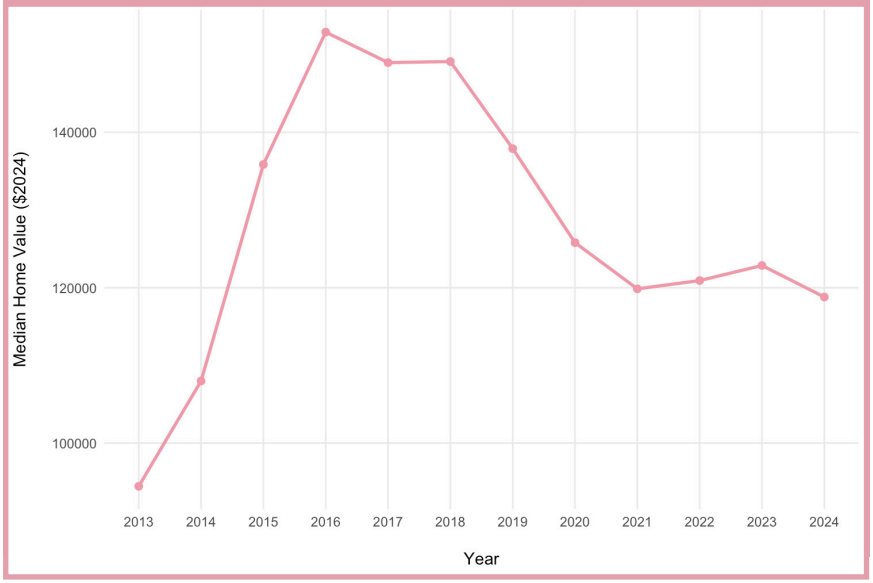
Source: U.S. Census Bureau, 2013–2024b.

Housing supply indicators reveal notable differences between the owner-occupied and rental markets. As shown in Figure 23, homeowner vacancy rates remained relatively low throughout the study period compared to other counties in the region, ranging from approximately 19.9% to 26.4% before declining slightly to 24.0% in 2024. Rental vacancy rates remained even lower, declining from 6.6% in 2013 to 5.2% in 2024. These patterns suggest that population losses have not translated into greater rental availability and that the rental market has remained relatively constrained.

Housing production has increased modestly but appears to have had little effect on rental supply. Between 2010 and 2024, 420 housing units were constructed, representing approximately 10.3% of Roosevelt County's total housing stock (U.S. Census Bureau, 2013–2024b). Despite this level of construction, rental vacancy rates continued to decline, suggesting that new housing construction did not substantially expand the available rental supply. This may indicate that much of the new construction occurred in the owner-occupied market or that new supply was insufficient relative to rental demand.

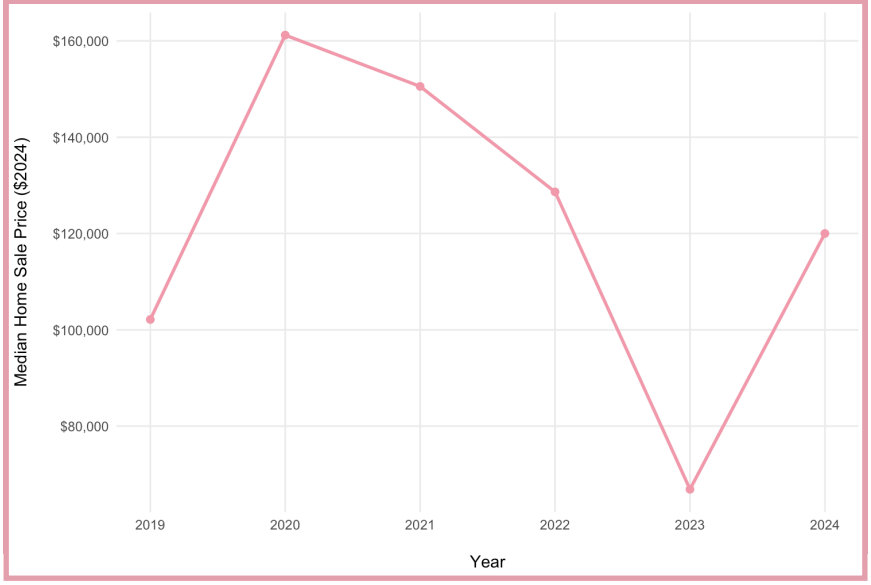
Market Conditions

Figure 24. Median Home Value (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 25. Median Home Sale Price (2024 Dollars), 2019–2024



Source: Domus Analytics, 2019–2024. Values adjusted to 2024 dollars using CPI-U.



Table 4. Select Housing Market Indicators (2024 Dollars), 2019–2024						
	2019	**2020**	**2021**	**2022**	**2023**	**2024**
Closed Sales	4	18	14	16	12	20
Median Days on Market	83	125	91	139	135	131
Median Sale Price	$102,148	$161,196	$150,540	$128,640	$66,885	$120,000
Median Home Value	$137,915	$125,806	$119,853	$120,922	$122,863	$118,800
Difference	-$35,767	$35,390	$30,687	$7,718	-$55,978	$1,200

Source: Domus Analytics, 2019–2024; U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

As shown in Figure 24, inflation-adjusted median home values increased from approximately $94,400 in 2013 to $118,800 in 2024, representing a real increase of approximately $24,000 despite some spikes at the beginning of the study period. These trends indicate modest long-term appreciation in the owner-occupied housing market.

Median home sale prices, shown in Figure 25, fluctuated considerably over the study period, with most annual changes moderate except for the decline in 2023. Prices rose from $102,148 in 2019 to a peak of $161,196 in 2020, then declined gradually through 2021 and 2022 to $150,540 and $128,640, respectively. In 2023, the median sale price dropped substantially to $66,885, the lowest point in the study period, before rebounding to $120,000 in 2024.

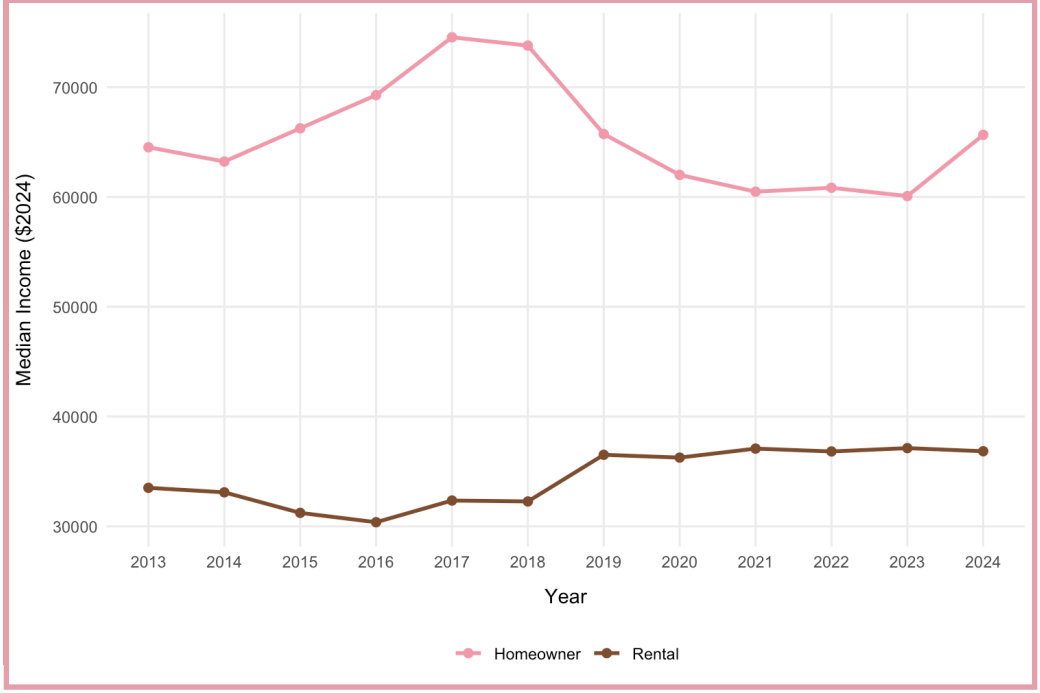
The difference between median sale price and median home value shifted over the study period, ranging from approximately $56,000 below the median home value to $35,000 above it. In 2019, homes sold below the median home value by $35,767. This reversed in 2020 through 2022, when homes consistently sold above the median home value, with the gap narrowing from $35,390 in 2020 to $7,718 in 2022. In 2023, the market shifted again, with the median sale price falling below the median home value by $55,978, the largest gap observed in either direction during the study period. By 2024, the gap had nearly closed, with the median sale price exceeding the median home value by only $1,200.

Median days on market remained relatively stable throughout the period, ranging from a low of 83 days in 2019 to a high of 139 days in 2022. Days on market generally trended upward over the study period, moving from the 80-day range in 2019 to the 130-day range from 2022 through 2024. This suggests that homes in Roosevelt County have generally taken longer to sell in recent years than at the beginning of the study period, which may reflect changing market conditions or shifts in buyer and seller behavior.

Overall, Roosevelt County's housing market shows notable volatility in the difference between the median sale price and the median home value. The decline in the difference between the median sale price and the median home value in 2023 indicates a temporary departure from the relationship observed in prior years, when homes generally sold near or above the median home value. However, the 2024 rebound, in which the median sale price and median home value are nearly identical, suggests the market is stabilizing. The larger sales volume in Roosevelt County, compared to other counties in the region, lends greater confidence to these findings.

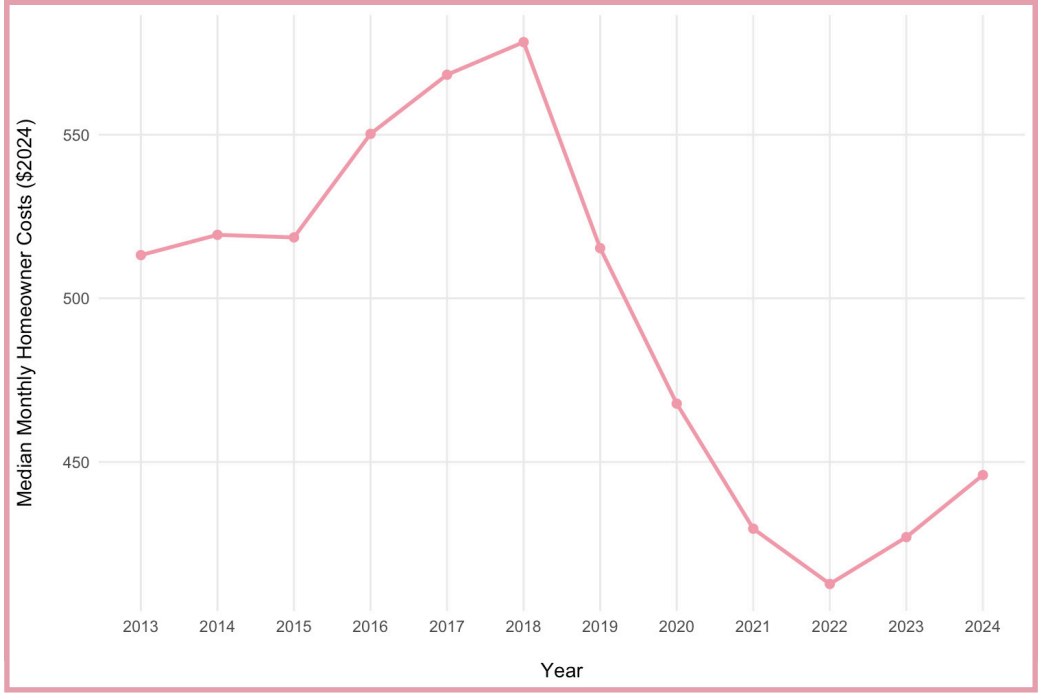
Household Affordability

Figure 26. Median Homeowner and Renter Income (2024 Dollars), 2013–2024



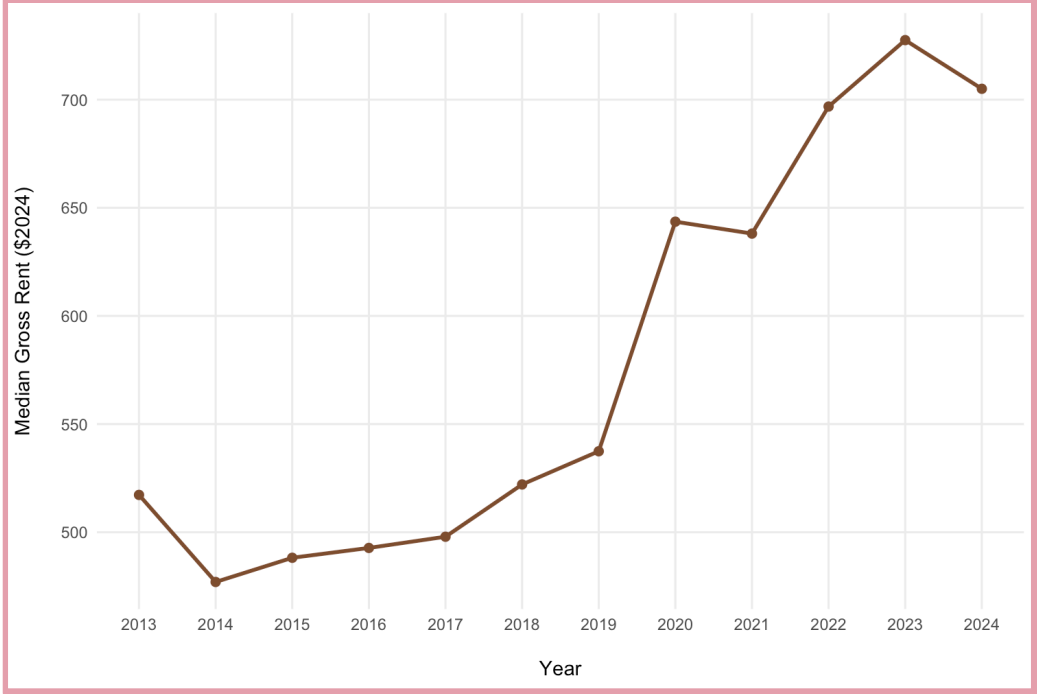
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 27. Median Monthly Homeowner Costs (2024 Dollars), 2013–2024



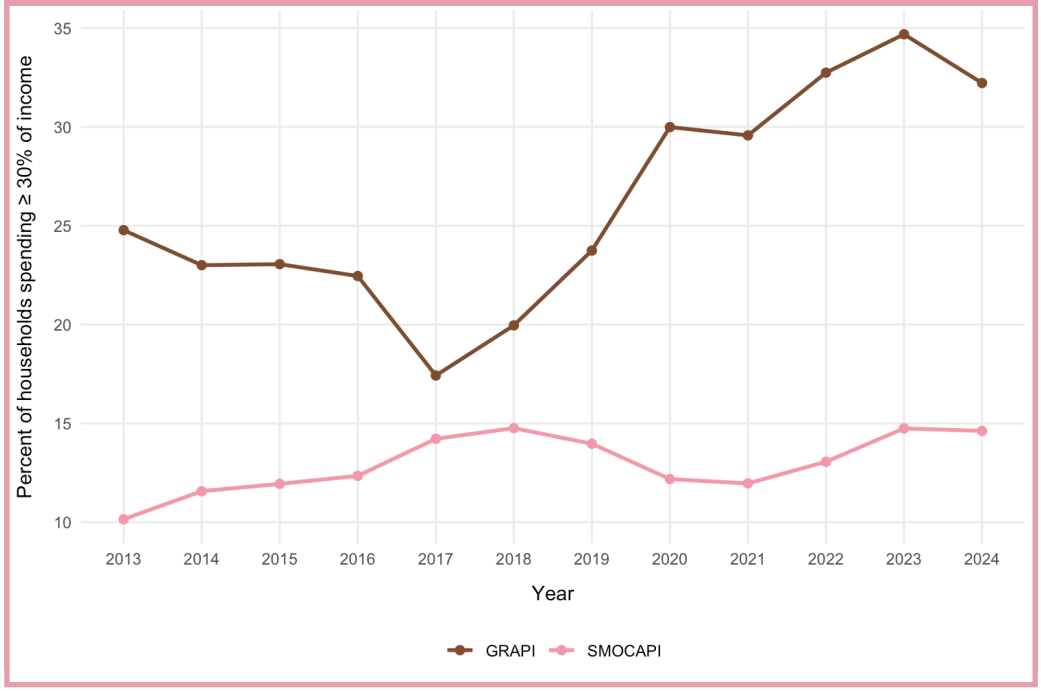
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 28. Median Gross Rent (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 29. Cost-Burdened Households by Tenure (GRAPI and SMOCAPI ≥30%), 2013–2024



Source: U.S. Census Bureau, 2013–2024a.

Affordability outcomes in Roosevelt County varied depending on housing tenure, with homeowners and renters following different trajectories. As shown in Figure 27, median monthly homeowner costs declined from approximately $513 in 2013 to $446 in 2024. Figure 26 indicates that median homeowner income remained relatively stable throughout the study period. Despite declining monthly housing costs, the share of homeowners spending at least 30% of their income on housing increased modestly from approximately 10% in 2013 to nearly 15% in 2024, as shown in Figure 29. Together, these trends suggest only moderate changes in homeowner affordability over the study period.

Rental affordability has deteriorated more substantially. Figure 26 indicates that inflation-adjusted median renter income remained relatively stable over the study period. In contrast, Figure 29 shows that the share of renter households spending at least 30% of their income on housing increased from 24.8% in 2013 to 32.2% in 2024. Median rental prices, as shown in Figure 28, increased gradually between 2013 and 2019, then rose sharply thereafter. Between 2019 and 2024 alone, inflation-adjusted median gross rent increased from approximately $537 to $705, contributing to substantially higher rental costs over the study period. These affordability trends coincide with persistently low rental vacancy rates shown in Figure 23, suggesting that limited rental availability may have contributed to upward pressure on rents and increased cost burden among renter households. Overall, worsening renter affordability appears to be driven primarily by rising rental prices within a constrained rental market rather than by changes in renter income.

Market Assessment

Roosevelt County's housing market demonstrates that substantial population losses have not reduced pressure in the rental market. Persistently low rental vacancy rates indicate limited rental availability, which coincided with rising rental prices and an increasing share of cost-burdened renter households despite a decreasing population. In contrast, the owner-occupied housing market has experienced modest appreciation in home values while homeowner affordability has remained relatively stable. Overall, Roosevelt County's housing market reflects persistent constraints in the rental market alongside comparatively stable conditions in the owner-occupied housing market.



Sheridan County

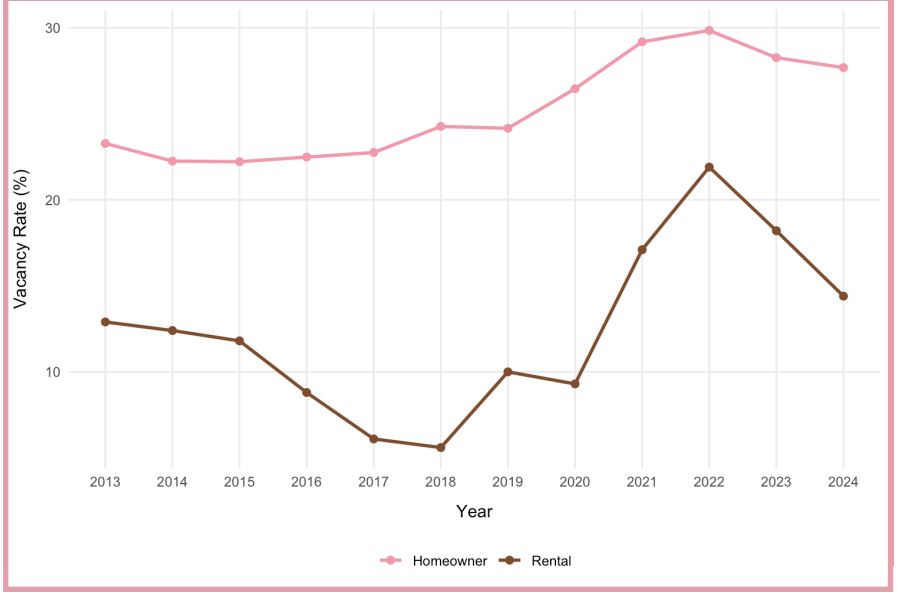
Overview

Sheridan County had an estimated population of 3,448 in 2024 (U.S. Census Bureau, 2025). The county seat of Sheridan County is the city of Plentywood. Other incorporated municipalities within Sheridan County include the towns of Medicine Lake, Outlook, and Westby.

Sheridan County experienced a population decline of 4.91% between 2013 and 2024, relative to the county's estimated 2013 population (U.S. Census Bureau, 2021, 2025). Despite population losses, rental affordability has not improved. Housing indicators suggest that rental affordability pressures have intensified while homeowners have experienced declining home values and household incomes. Overall, Sheridan County's housing market reflects depreciating home values alongside severe affordability challenges for renters.

Housing Supply

Figure 30. Homeowner and Rental Vacancy Rates, 2013–2024



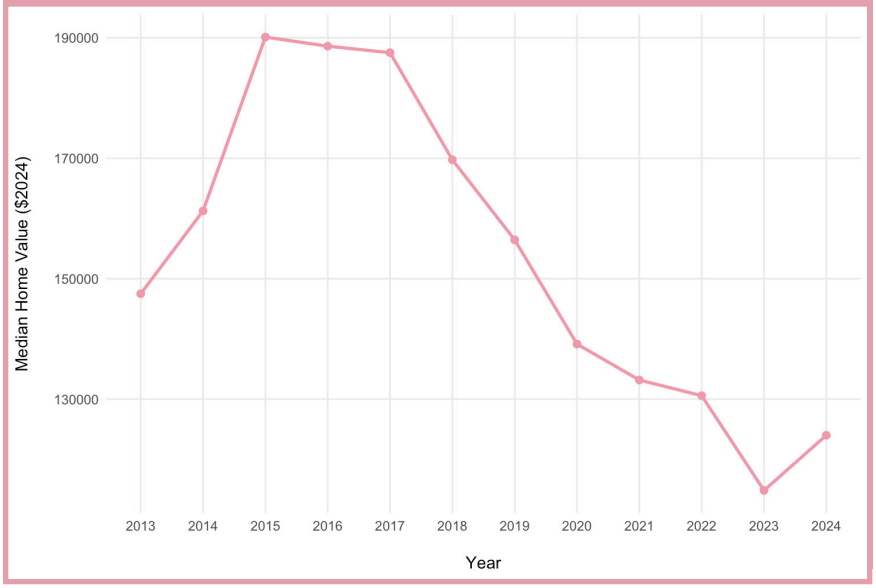
Source: U.S. Census Bureau, 2013–2024b.

Housing supply indicators suggest that population losses may have contributed to changes in overall housing availability. As shown in Figure 30, homeowner vacancy rates increased from 23.3% in 2013 to a high of 29.8% in 2022, then declined slightly to 27.7% in 2024. Rental vacancy rates followed a similar trajectory but with more drastic fluctuations: rates fell to a low of 6% in 2017 and 2018, then climbed sharply to a peak of roughly 22% in 2022, before dropping to about 14% in 2024. This 14% vacancy in 2024 is only slightly higher than the rate in 2013.

Housing production has remained limited throughout the study period. Between 2010 and 2024, only 128 housing units were added, representing approximately 6.2% of Sheridan County's total housing stock (U.S. Census Bureau, 2013–2024b). Given the limited change in overall housing supply, fluctuations in vacancy rates likely reflect changes in housing demand, household patterns, and market conditions rather than substantial changes in the number of available units. The increase in vacancy through 2022 and its partial retreat to 2013 values by 2024 suggest that population losses and other demand-side factors may have contributed to fluctuations in housing availability over the study period.

Market Conditions

Figure 31. Median Home Value (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.



Table 5. Select Housing Market Indicators (2024 Dollars), 2019–2024

	2019	2020	2021	2022	2023	2024
Closed Sales	0	0	1	1	3	0
Median Days on Market	NA	NA	99	101	84	NA
Median Sale Price	NA	NA	$92,640	$21,440	$137,372	NA
Median Home Value	$156,443	$139,138	$133,170	$130,570	$114,836	$124,000
Difference	NA	NA	-$40,530	-$109,130	$22,536	NA

Source: Domus Analytics, 2019–2024; U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

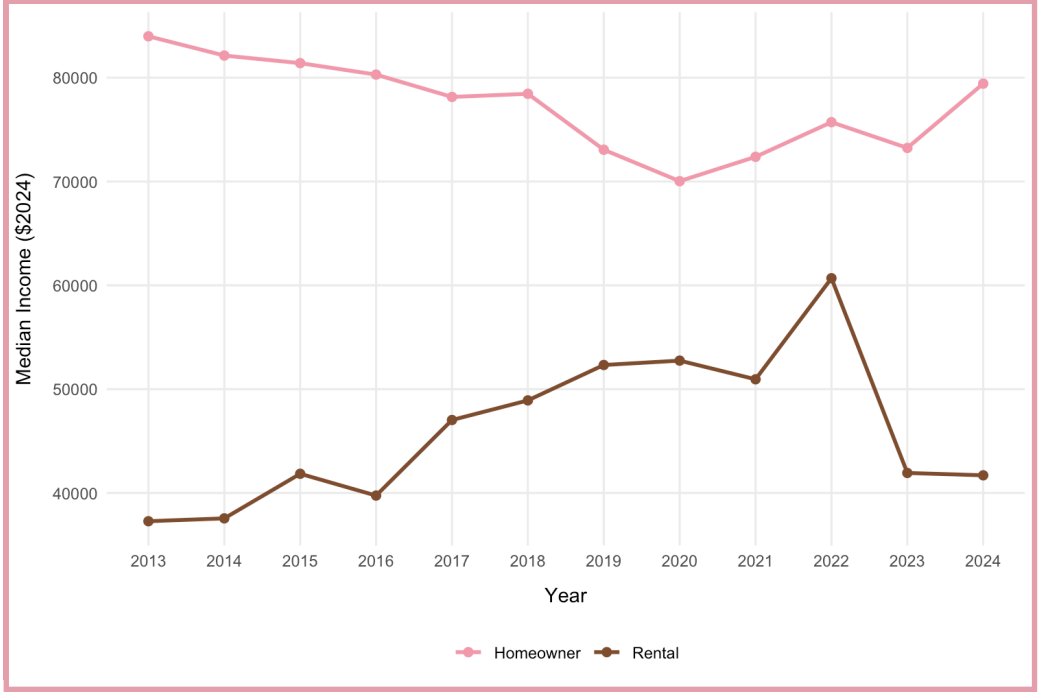
As shown in Figure 31, inflation-adjusted median home values increased from $147,500 in 2013 to a peak of approximately $190,000 in 2015, before declining steadily to $124,000 by 2024. Across the full study period, this represents a real decrease of more than $23,000, suggesting long-term depreciation in the owner-occupied housing market. In Sheridan County, there is insufficient yearly data to present a meaningful median sale price trend analysis. Across the six-year period, only five sales were recorded, with no recorded sales in 2019, 2020, or 2024. Available housing market indicators are presented in Table 5.

In 2021 and 2022, the recorded median sale price each year fell below the median home value by $40,530 and $109,130, respectively. However, with only one transaction per year, these figures are unlikely to be representative of broader housing market conditions. In 2023, three sales were recorded, and the median sale price exceeded the median home value by $22,536. The larger sales volume in 2023 provides a somewhat more reliable indication than prior years; however, three transactions remain insufficient to draw strong conclusions about broader market conditions.
In 2021 and 2022, the median days on market were 99 and 101, respectively. In 2023, the median days on market decreased slightly to 84. While these figures indicate that the median home required several months to sell, the limited number of transactions makes it difficult to determine whether they reflect broader market conditions.

The extremely low annual sales volume in Sheridan County makes it difficult to draw reliable conclusions about local housing market performance.

Household Affordability

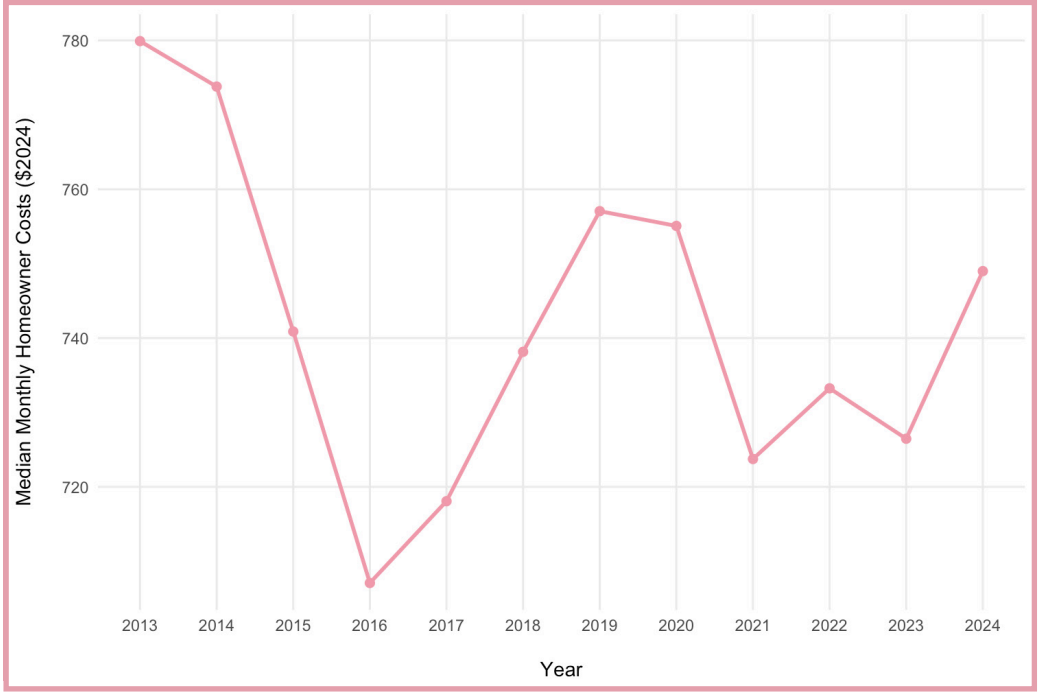
Figure 32. Median Homeowner and Renter Income (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

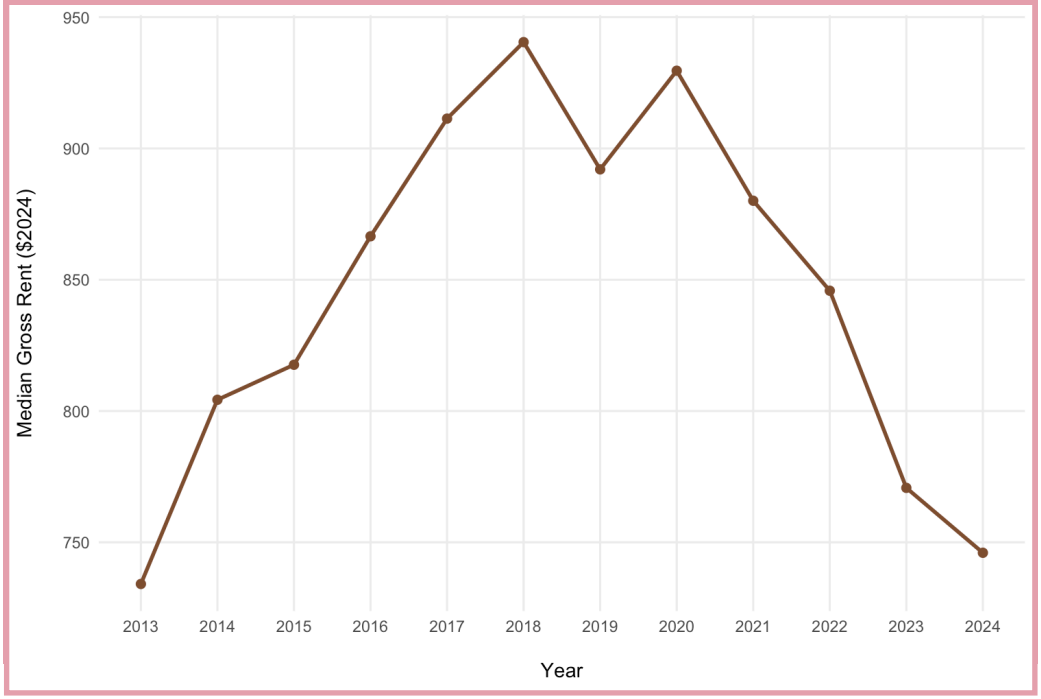


Figure 33. Median Monthly Homeowner Costs (2024 Dollars), 2013–2024



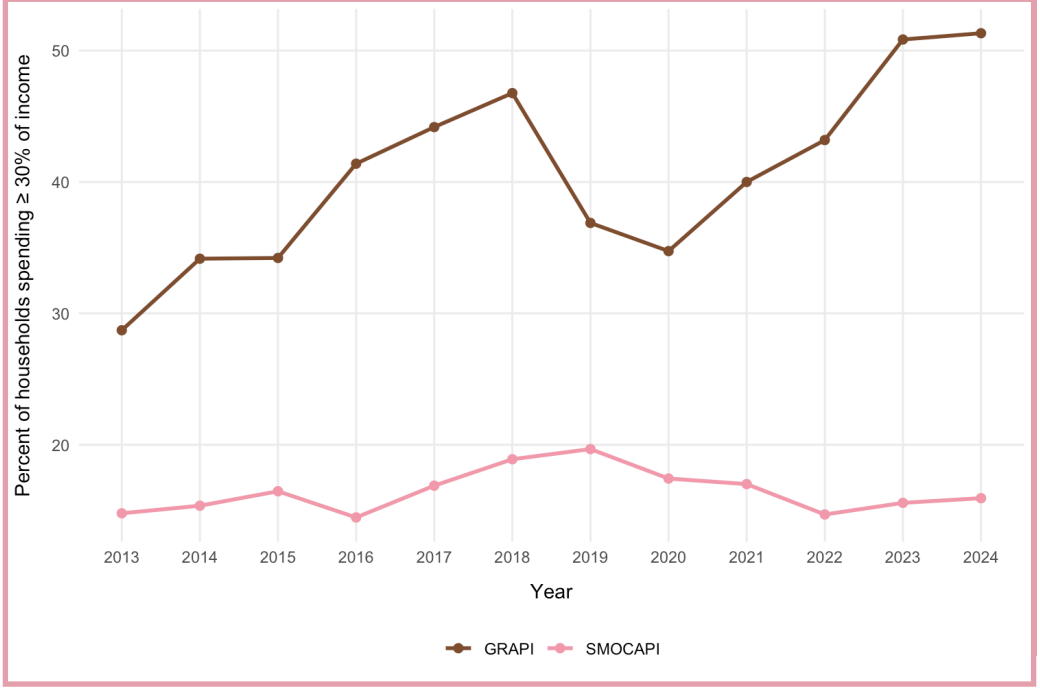
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 34. Median Gross Rent (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 35. Cost-Burdened Households by Tenure (GRAPI and SMOCAPI ≥30%), 2013–2024



Source: U.S. Census Bureau, 2013–2024a.

Household affordability trends differed substantially between homeowners and renters in Sheridan County. As shown in Figure 33, median monthly homeowner costs fluctuated over the study period, overall declining from approximately $780 in 2013 to about $750 in 2024. Figure 32 indicates that median homeowner income declined slightly over the study period. The share of homeowners spending at least 30% of their income on housing remained relatively stable, ranging from approximately 10% to 20%, as shown in Figure 35. Together, these trends suggest that homeowner affordability remained relatively stable over the study period, with limited changes in housing costs, income, and the share of cost-burdened households.

Rental affordability has deteriorated considerably. Figure 34 shows that inflation-adjusted median gross rent started at just below $750 in 2013, rose sharply to nearly $950 by 2018, remaining elevated until 2020, then declined back toward near-2013 levels by 2024. Figure 32 shows that inflation-adjusted median renter income increased only modestly in net terms, from approximately $37,300 in 2013 to $41,705 in 2024, with year-to-year fluctuations. These trends are reflected in Figure 35, which shows that the share of renter households spending at least 30% of their income on housing increased from just under 30% in 2013 to more than 50% in 2024. By 2024, more than half of all renter households in Sheridan County were cost-burdened. Notably, this level of cost burden persisted even after median gross rent declined back toward its 2013 level, suggesting that the mid-decade rent spike alone does not account for the sustained increase in cost-burdened households. This pattern suggests that worsening renter affordability has been driven primarily by stagnant renter incomes rather than increases in rental prices.

Market Assessment

Sheridan County's housing market presents distinct challenges for homeowners and renters despite an overall population loss. Limited housing construction has constrained changes in housing supply, while weakening market conditions have contributed to declining home values and weakened housing asset values. At the same time, stable rental prices have not translated into improved affordability because renter incomes have remained largely stagnant, resulting in a growing share of cost-burdened renters. Overall, Sheridan County's housing market reflects weakening conditions in the owner-occupied market alongside persistent affordability challenges for renters.



Valley County

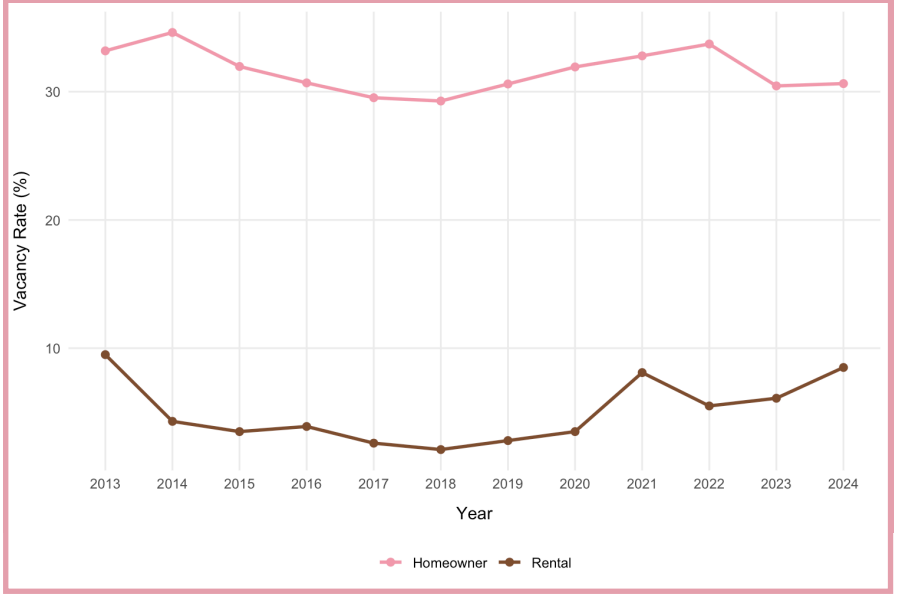
Overview

Valley County had an estimated population of 7,434 in 2024 (U.S. Census Bureau, 2025). The county seat of Valley County is the city of Glasgow. Other incorporated municipalities within Valley County include the towns of Fort Peck, Nashua, and Opheim.

Valley County experienced a population decline of 2.65% between 2013 and 2024, relative to the county's 2013 estimated population (U.S. Census Bureau, 2021, 2025). Despite population losses, rental affordability pressures have intensified while the owner-occupied housing market has experienced substantial appreciation in home values. Overall, Valley County's housing market reflects persistent constraints in the rental market alongside strengthening conditions in the owner-occupied market.

Housing Supply

Figure 36. Homeowner and Rental Vacancy Rates, 2013–2024



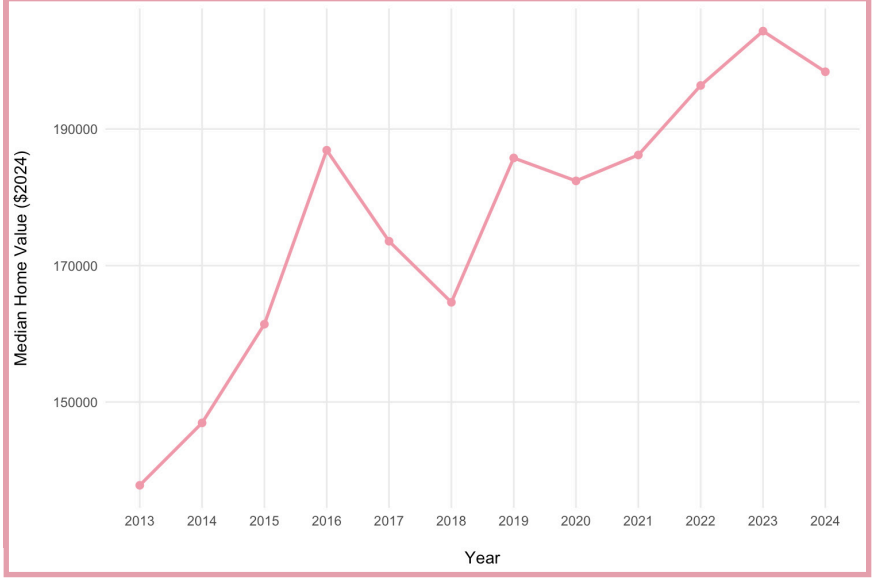
Source: U.S. Census Bureau, 2013–2024b.

Housing supply indicators suggest that rental housing has remained constrained despite population losses. As shown in Figure 36, rental vacancy rates remained below 10% throughout the study period, reaching a low of 2.1% in 2018 before increasing to 8.5% in 2024. In contrast, homeowner vacancy rates remained around or above 30% over the same period. These patterns suggest that population decline has not translated into greater rental availability.

Housing production has also remained limited. Between 2010 and 2024, only 136 housing units were constructed, representing 3.2% of Valley County's total housing stock (U.S. Census Bureau, 2013–2024b). Limited new construction has done little to expand the county's overall housing inventory and appears to have had little effect on rental availability.

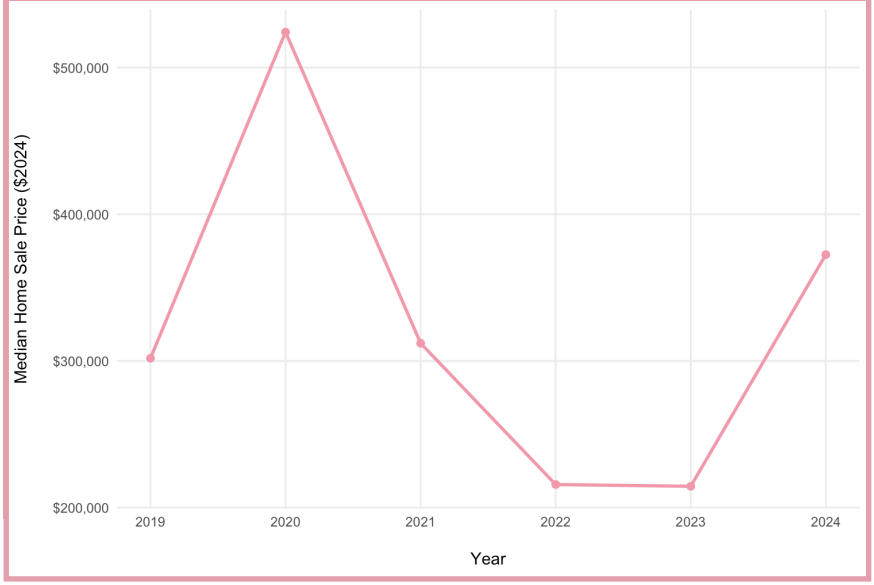
Market Conditions

Figure 37. Median Home Value (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 38. Median Home Sale Price (2024 Dollars), 2019–2024



Source: Domus Analytics, 2019–2024. Values adjusted to 2024 dollars using CPI-U



Table 6. Select Housing Market Indicators (2024 Dollars), 2019–2024						
	2019	**2020**	**2021**	**2022**	**2023**	**2024**
Closed Sales	1	2	1	8	4	2
Median Days on Market	12	270	87	45	101	106
Median Sale Price	$301,842	$524,190	$312,081	$215,740	$214,547	$372,500
Median Home Value	$185,768	$182,406	$186,206	$196,390	$204,359	$198,400
Difference	$116,074	$341,784	$125,875	$19,350	$10,187	$174,100

Source: Domus Analytics, 2019–2024; U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

As shown in Figure 37, inflation-adjusted median home values increased from approximately $137,800 in 2013 to $198,400 in 2024, representing a real increase of approximately $60,600 despite periods of mid-decade volatility. These trends indicate sustained appreciation in the owner-occupied housing market. Median sale prices varied over the study period and are presented in Figure 38. Median home sale prices peaked in 2020 at $524,190 before declining through 2022 and 2023 to almost $200,000, then rose to $372,500 in 2024. The sharp fluctuations may be influenced by individual high- or low-value sales on the median in a low-volume market.

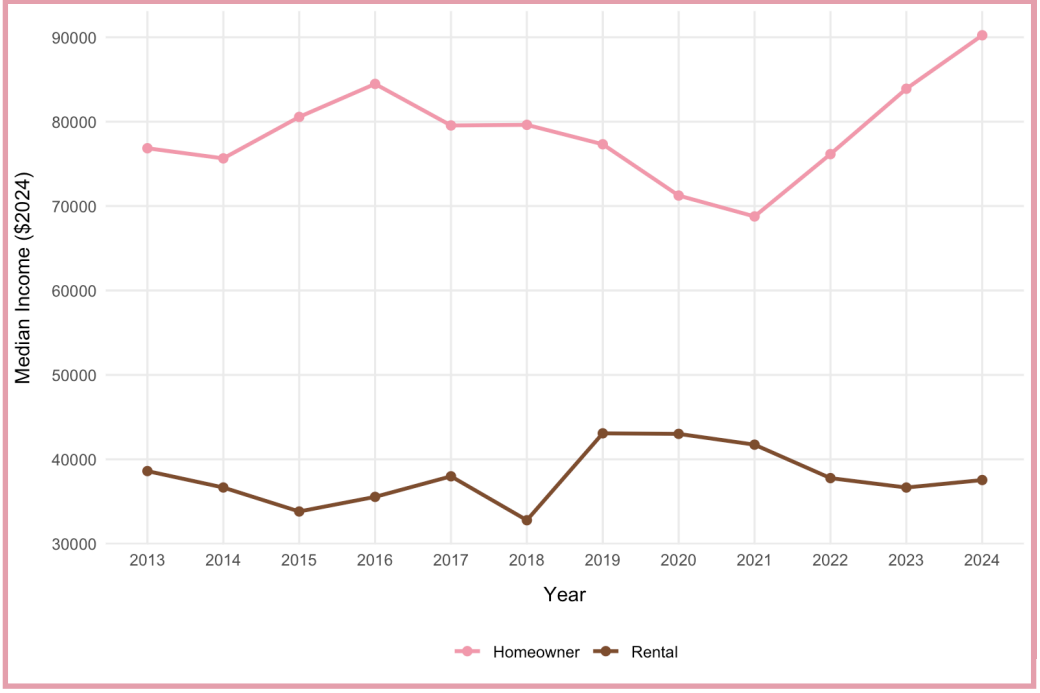
In every year of the study period, as indicated in Table 6, the median sale price exceeded the median home value. The difference was most pronounced in 2020, with the median sale price outperforming the median home value by $341,784. Since there were only two sales recorded in this year, the figure should be interpreted with caution. The smallest gaps occurred in 2022 and 2023, at $19,350 and $10,187, respectively. The sales volume in these years was relatively higher, with eight and four sales recorded in 2022 and 2023, respectively. These years may offer a more reliable representation of local market conditions than the others in the study period.

Median days on market fluctuated as well, ranging from a low of 12 days in 2019 to a high of 270 days in 2020. Given the small number of transactions each year, these swings likely reflect the characteristics of individual sales rather than broader shifts in market pace. In 2022 and 2023, the median days on market were 45 and 101, respectively, which may better represent the market, as those years had the most transactions.

Overall, while Valley County homes have consistently sold above median home value throughout the study period, the low annual sales volume makes it difficult to draw conclusions about the county's housing market performance. The relatively higher transaction counts in 2022 and 2023 produced a narrower gap between median sale price and median home value, suggesting a more representative picture of local transaction activity than years with only one or two sales.

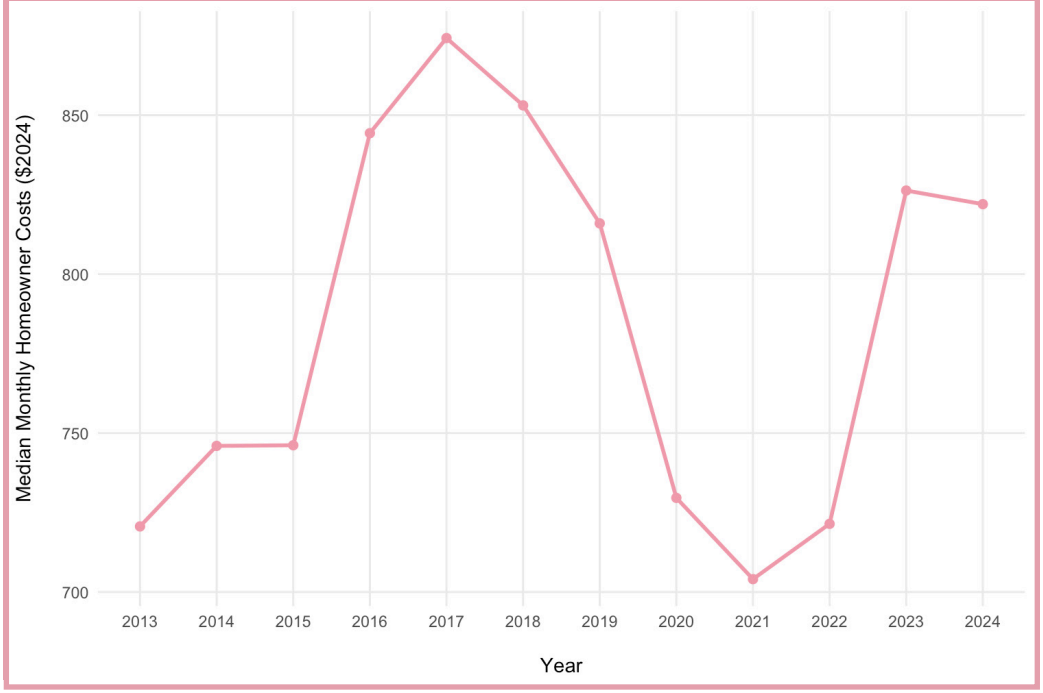
Household Affordability

Figure 39. Median Homeowner and Renter Income (2024 Dollars), 2013–2024



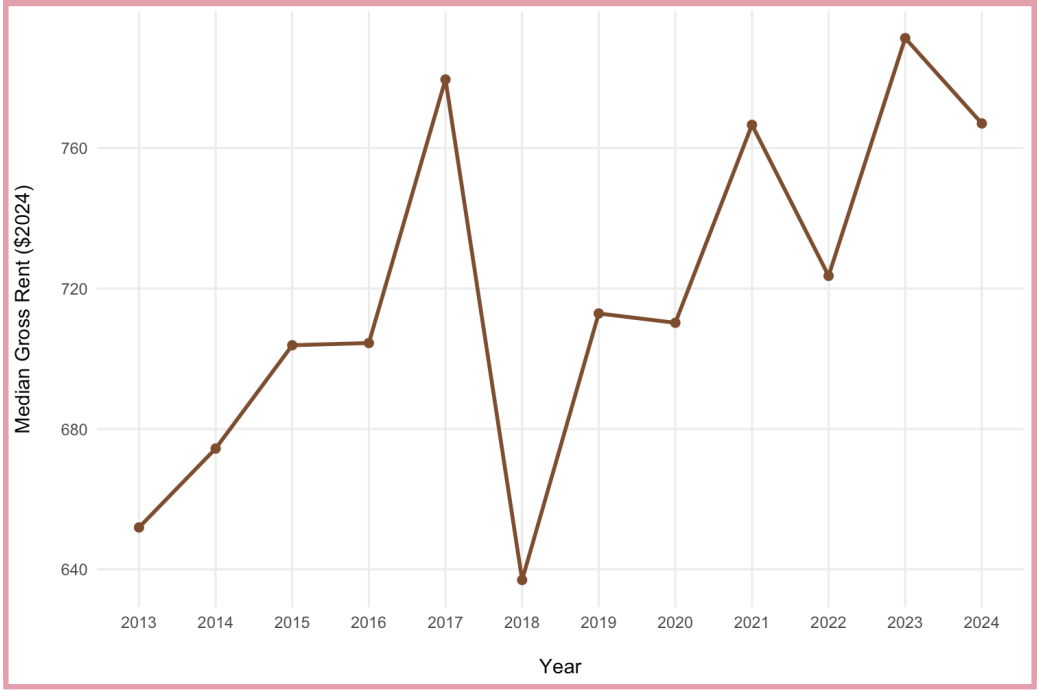
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 40. Median Monthly Homeowner Costs (2024 Dollars), 2013–2024



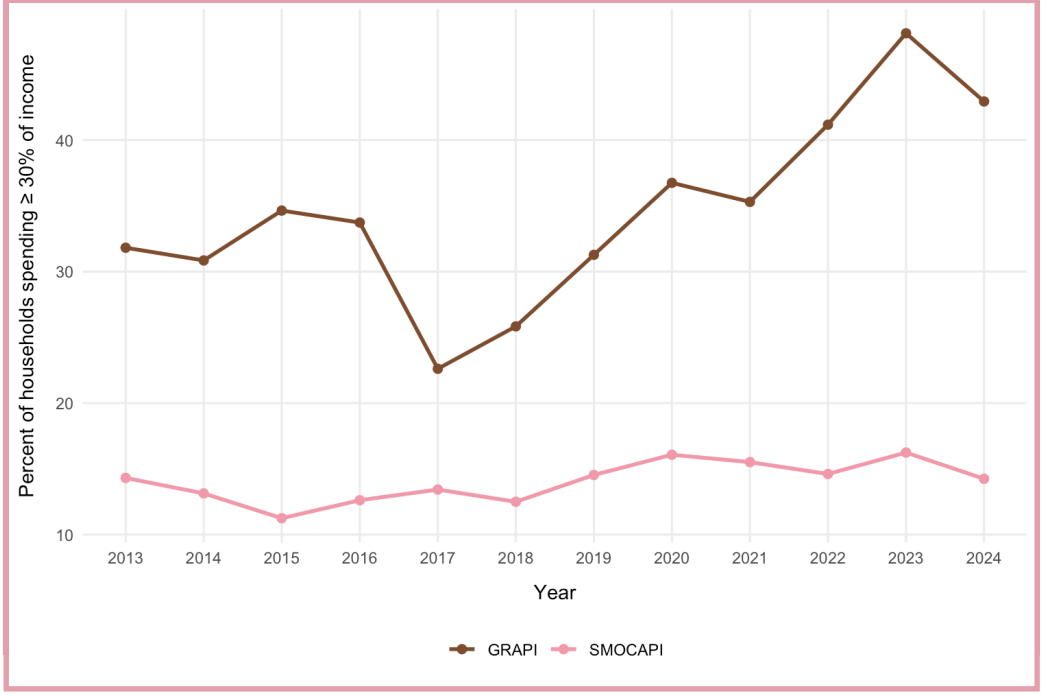
Source: U.S. Census Bureau, 2013–2024a. Values adjusted to 2024 dollars using CPI-U.

Figure 41. Median Gross Rent (2024 Dollars), 2013–2024



Source: U.S. Census Bureau, 2013–2024b. Values adjusted to 2024 dollars using CPI-U.

Figure 42. Cost-Burdened Households by Tenure (GRAPI and SMOCAPI ≥30%), 2013–2024



Source: U.S. Census Bureau, 2013–2024a.

Valley County saw differing affordability patterns for homeowners versus renters. As shown in Figure 40, median monthly homeowner costs increased from approximately $721 in 2013 to $822 in 2024 despite fluctuations during the middle of the decade. Figure 39 indicates that median homeowner income also increased over the study period, rising from nearly $76,900 in 2013 to approximately $90,200 in 2024, after adjusting for inflation. Despite higher housing costs, the share of homeowners spending at least 30% of their income on housing remained relatively stable, between approximately 10% and 20%. Together, these trends suggest that rising homeowner incomes have generally kept pace with increasing housing costs.

Rental affordability has deteriorated over the study period. Figure 39 shows that inflation-adjusted median renter income declined slightly overall despite year-to-year volatility. These income trends are reflected in Figure 42, which shows that the share of renter households spending at least 30% of their income on housing increased from 32% in 2013 to 43% in 2024. By 2024, nearly half of all renter households in Valley County were cost-burdened.

Median gross rent exhibited greater year-to-year variation than home values, as shown in Figure 41. Although rental prices fluctuated substantially throughout the study period, inflation-adjusted median gross rent was approximately $115 higher in 2024 than in 2013, indicating a modest long-term increase in rental prices. When considered alongside the decline in median renter income, the trends in cost-burdened renters suggest that worsening renter affordability has been driven by a combination of increasing rental prices and declining renter incomes.

Market Assessment

Valley County's housing market demonstrates that a declining population has not reduced pressure in the rental market. Limited housing construction and persistently low rental vacancy rates indicate that rental supply has remained constrained throughout the study period. At the same time, the owner-occupied market has experienced sustained appreciation in home values, accompanied by rising homeowner incomes that have helped maintain relatively stable affordability. In contrast, renters have faced increasing affordability pressures as modest rent increases combined with declining household incomes have produced a growing share of cost-burdened households. Overall, Valley County's housing market reflects a constrained rental market alongside a comparatively strong owner-occupied housing market.



Land Use Regulations

Overview

Housing development within the GNDC region is influenced by a combination of local, state, and tribal regulatory frameworks. These frameworks affect where housing can be developed, the processes required for approval, and the feasibility and cost of new construction. Key factors influencing housing development include statewide housing reforms, subdivision requirements, local zoning authority, tribal jurisdiction, and property ownership considerations.

Statewide Housing Development Regulations

Housing development within the GNDC region is influenced by both local land use decisions and statewide requirements. Montana recently enacted several housing reforms in the 2023 and 2025 legislative session to help increase housing availability and streamline development. One of these policies, dubbed the "Montana Miracle" package, includes revisions to the Montana Land Use Planning Act (SB 382), which introduce new land use planning requirements and carries population triggers that only reach cities of 5,000 or more residents in counties of 70,000 or more. None of the six counties, or their incorporated towns, approach those thresholds, so this tier of state reform does not apply to the GNDC region.

Local land use authority in the GNDC region therefore remains primarily governed by local decision-making under Title 76 of the Montana Code Annotated. Counties and municipalities retain discretion over whether to adopt zoning regulations, while growth policies continue to serve as guiding documents for future development rather than enforceable land use regulations.

Despite the absence of SB 382 requirements, all jurisdictions remain subject to statewide subdivision regulations, including requirements established under the Montana Subdivision and Platting Act.

Senate Bill 528 (2023) - Municipal Accessory Dwelling Units

Senate Bill 528 requires municipalities that have adopted zoning regulations to allow at least one accessory dwelling unit (ADU) on a lot containing an existing single-family residence. The requirement applies regardless of community size and therefore applies to incorporated towns within the GNDC region that have adopted zoning regulations.

This requirement primarily affects municipalities such as Plentywood, Glasgow, Circle, Scobey, Wolf Point, Froid, and Culbertson, where local zoning authority exists. Communities without municipal zoning are not subject to these requirements.

Senate Bill 532 (2025) - County Accessory Dwelling Units

Senate Bill 532 extends ADU requirements to counties with adopted zoning regulations. Under this legislation, counties must allow accessory dwelling units by right in areas where county zoning applies. The legislation also establishes limits on certain local development restrictions, including parking and design requirements, and creates expedited review timelines for ADUs located on parcels already served by public water and sewer systems.

Within the GNDC region, this requirement is most relevant to Daniels County, which has county-wide zoning, and McCone County, where county zoning regulations continue to develop. Counties without zoning are not directly affected by SB 532.

Senate Bill 252 (2025) - Manufactured and Factory-Built Housing

Senate Bill 252 establishes statewide requirements regarding the treatment of manufactured and factory-built housing. Under the legislation, local governments with zoning regulations must treat manufactured and factory-built homes similarly to other permitted single-family residential uses within applicable zoning districts.

The legislation also formally recognizes "tiny dwelling units" within Montana land use law, generally defined as residential structures between approximately 350 and 750 square feet. These units must be regulated under the same standards applied to other permitted single-family housing types.

Because SB 252 applies statewide and does not include population thresholds, the requirements apply across the GNDC region wherever local zoning regulations are in place. The legislation may provide additional opportunities for expanding housing supply by reducing regulatory barriers for alternative housing types, particularly in communities seeking lower-cost residential development options.

Subdivision and Sanitation Requirements

In addition to these recent reforms, Montana's longstanding subdivision framework continues to apply statewide. Regardless of whether a county has adopted zoning, all counties in Montana are subject to the Montana Subdivision and Platting Act. Any division of land creating parcels smaller than 20 acres generally requires review to ensure compliance with applicable subdivision standards. Subdivision regulations provide a statewide framework for reviewing land divisions and ensuring that new development addresses issues such as access, infrastructure, and sanitation.

For rural areas such as the GNDC region, subdivision regulations represent an important component of housing development review because many new residential projects occur outside established municipal boundaries. Subdivision review may affect development timelines and costs, particularly where projects require new infrastructure or alternative water and wastewater systems.

Subdivision review also involves sanitation requirements administered by the Montana Department of Environmental Quality (DEQ). These reviews evaluate proposed water supply and wastewater systems, including septic design, to ensure that new development can be adequately served.

Montana law also provides limited exemptions from full subdivision review, including family transfer exemptions under Montana Code Annotated §§ 76-3-201 through 76-3-207. These exemptions allow landowners to transfer property to immediate family members without undergoing the full subdivision process. However, survey requirements and DEQ sanitation review may still apply.

For rural counties within the GNDC region, where development frequently occurs on larger parcels with limited infrastructure, subdivision and sanitation requirements represent an important consideration in determining the feasibility and cost of new housing development.

Local Land Use Regulations

Within the GNDC region, local approaches to land use regulation vary considerably. Some jurisdictions have adopted county-wide zoning regulations, while others rely primarily on growth policies and subdivision regulations to guide development. This variation reflects differences in community size, development patterns, administrative capacity, and local priorities.

Growth Policies vs. Regulatory Zoning

Growth policies and zoning regulations serve different functions within Montana's planning framework. Growth policies provide a long-term vision for community development and identify priorities related to land use, housing, infrastructure, economic development, and community services. However, growth policies are advisory documents and do not directly regulate where or how development occurs.

Zoning regulations, by contrast, are regulatory tools that establish enforceable standards for land use. Zoning may define allowable uses, residential districts, density requirements, setbacks, building standards, and other development requirements. Communities with adopted zoning have additional tools to manage growth and implement local development goals, but they must also comply with applicable state requirements governing housing and land use.

Across the GNDC region, most counties have adopted growth policies, but only Daniels County currently has county-wide zoning. McCone County is in the process of developing county zoning regulations, while the remaining counties rely primarily on growth policies, subdivision regulations, and municipal zoning within incorporated communities.

County Zoning Status

The six GNDC counties demonstrate a range of approaches to local land use regulation. Daniels County has maintained county-wide zoning since 1983, providing the county with regulatory authority over land use decisions. It divides the unincorporated area outside of Scobey into five districts: Agricultural Production, Low Density Residential (LR), Medium Density Residential (MR), General Commercial, and General Industrial. The agricultural district permits farm/ranch dwellings by right, including mobile homes, but treats a standalone single-family residence as conditional, requiring 40 acres in most areas. This acreage requirement drops to 10 near Scobey, 5 near several smaller townsites, and 2 in certain mapped sections. LR permits single-family homes on a 7,000 square foot lot, but excludes

mobile homes entirely; MR allows mobile homes, mobile home parks, and multi-family dwellings on a 5,000 square foot lot, plus 1,000 square feet per additional unit.

McCone County is currently developing county zoning regulations, which may provide additional tools for guiding future development. The remaining counties do not have county-wide zoning, but use growth policies and subdivision regulations to guide development.

The limited adoption of county-wide zoning within the GNDC region means that housing development is generally shaped by local priorities, subdivision requirements, infrastructure availability, and market conditions. While fewer zoning requirements may reduce certain regulatory barriers, communities without zoning may also have fewer tools available to proactively guide residential growth, protect infrastructure investments, or implement targeted housing strategies. Table 7 summarizes the current status of growth policies and zoning adoption across the six counties in the region, along with their overlap with the Fort Peck Reservation.

Table 7. County-Level Land Use Planning and Zoning Status

County	Growth Policy	County Zoning	Fort Peck Reservation Overlap
Daniels	2025	Adopted 1983; amended 1999	Yes (partial)
Garfield	None Identified	None	No
McCone	2024	In development	No
Roosevelt	2021	None	Yes (majority)
Sheridan	2013	None	Yes (partial)
Valley	2021	None	Yes (partial)

Source: Daniels County, 1999; Daniels County, 2025; McCone County, 2024; Roosevelt County, 2021; Sheridan County, 2013; Valley County, 2021.

Municipal Zoning Status

Municipal zoning is more common among incorporated communities within the region. Several towns, including Scobey, Circle, Wolf Point, Froid, Culbertson, Plentywood, and Glasgow, have adopted zoning regulations or zoning districts to manage local development. These regulations are administered through a Land Development Code. Zoning regulations for each of these communities are summarized in Tables 8–14.

Table 8. Scobey (Daniels County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	2013; amended 2015
Lowest Density Residential Zone District	R-1: 7,000 sf lot; single-family permitted by right
Highest Density Residential Zone District	RA-1: 6,000 sf lot plus 1,500 sf/additional unit beyond duplex; duplex/two-unit townhouse by right, multifamily (unit count not identified) conditional use
Residential Allowance in Non-Residential Zone Districts	B-1 Commercial District: single-family/duplex/town-house (2 units) permitted; multifamily (unit count not identified) conditional use B-2 Commercial District: same uses permitted by right including multifamily (2nd floor+), no minimum lot area
Manufactured/Mobile Home Treatment	Permitted only as a conditional, owner-occupied use in R-3
Accessory Dwelling Unit Provision	Code limits R districts to one principal structure per lot
Design/Architectural Standards	All single-family dwellings and duplexes (site-built or manufactured) must be at least 20 feet at the narrowest width, on a permanent foundation, and not previously located elsewhere. Manufactured homes specifically must be built on or after January 1, 1990, be at least 1,000 sf, and have a pitched roof and siding "customarily used on site-built homes"

Source: City of Scobey, 2015.



Table 9. Circle (McCone County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	1991, amended 2005, 2009, 2022
Lowest Density Residential Zone District	Class A: 7,000 sf per dwelling; single-family permitted
Highest Density Residential Zone District	Class B: 5,000 sf plus 1,000 sf/additional unit; multi-family and lodging houses permitted
Residential Allowance in Non-Residential Zone Districts	Class C Commercial: includes all Class A/B residential uses by right, plus licensed mobile/trailer home courts
Manufactured/Mobile Home Treatment	Manufactured homes in Class A limited to ten years old or newer on a permanent foundation with anchors; mobile homes permitted in Class B by permit
Accessory Dwelling Unit Provision	None identified
Design/Architectural Standards	None identified

Source: Town of Circle, 2024.

Table 10. Wolf Point (Roosevelt County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	2019
Lowest Density Residential Zone District	R-1: 7,000 sf lot single-family; 8,650 sf lot two-family; both permitted by rightpermitted
Highest Density Residential Zone District	R-2: 7,200 sf lot single-family permitted by right; 1,450 sf per unit multi-family conditional use; mobile home parks conditional
Residential Allowance in Non-Residential Zone Districts	C-1 Commercial: apartments (2nd floor+) and apartment buildings (3+ units) both permitted by right, no minimum lot area, frontage, or yard requirements
Manufactured/Mobile Home Treatment	Permitted only within a designated mobile home park in R-2
Accessory Dwelling Unit Provision	None identified
Design/Architectural Standards	None identified beyond mobile home court density/spacing standards and street design standards

Source: City of Wolf Point, 2019.

Table 11. Froid (Roosevelt County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	2013
Lowest Density Residential Zone District	R-1: 7,500 sf lot; single-family permitted by right
Highest Density Residential Zone District	CR-1: 7,500 sf lot plus 3,000 sf/additional unit beyond duplex; duplex/two-unit townhouse by right, multi-family (unit count not identified) conditional use
Residential Allowance in Non-Residential Zone Districts	AG Agricultural District: single-family dwelling permitted by right; 10-acre minimum lot B-1 Commercial District: single-family/duplex/townhouse (2 units) permitted; multifamily (unit count not identified) conditional use B-2 Commercial District: same uses permitted by right including multifamily (2nd floor+)
Manufactured/Mobile Home Treatment	Mobile home park conditional use in R-2 and CR-1 districts
Accessory Dwelling Unit Provision	Not addressed
Design/Architectural Standards	All single-family dwellings and duplexes (site-built or manufactured) must be at least 20 feet at the narrowest width, on a permanent foundation, and not previously located elsewhere. Manufactured homes specifically must be built on or after January 1, 1990, be at least 1,000 sf, and have a pitched roof and siding "customarily used on site-built homes"

Source: Town of Froid, 2013.



Table 12. Culbertson (Roosevelt County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	2012; amended 2023
Lowest Density Residential Zone District	Residential District: 7,000 sf lot; single-household dwelling permitted by right
Highest Density Residential Zone District	Residential District: 3,500 sf/unit for three- or four-household dwellings as conditional use
Residential Allowance in Non-Residential Zone Districts	Commercial District: apartments in basement/2nd+ floor and single-resident-occupancy (up to 4 rooms) permitted by right; apartments on main floor conditional use
Manufactured/Mobile Home Treatment	Permitted by right in residential zone districts as principal use on individual lots, subject to design compatibility standards and a 700 sf minimum structure size
Accessory Dwelling Unit Provision	None identified
Design/Architectural Standards	Manufactured homes must meet minimum 1:4 roof pitch, materials compatible with neighboring conventionally built homes, HUD-compliant permanent foundation, skirting, primary entrance features, and finished floor at least 18 inches above grade. These standards apply only to manufactured homes, individual single- and two-household dwellings on individual lots are exempt from full site plan review and its broader architectural-compatibility criteria, which instead apply to conditional uses, multi-unit buildings, and PUDs

Source: Town of Culbertson, 2023.



Table 13. Plentywood (Sheridan County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	1995, amended 2010, 2016
Lowest Density Residential Zone District	R-1: 5,000 sf lot single-family; 7,000 sf lot for two-family, both permitted by right
Highest Density Residential Zone District	R-2: 9,000 sf lot for 3 units plus 500 sf/additional unit; multi-family, lodging house, homes for the aged in hospitals all permitted by right
Residential Allowance in Non-Residential Zone Districts	C-1/C-2 Commercial: no residential dwelling unit listed among permitted uses
Manufactured/Mobile Home Treatment	Excluded from permitted uses in R-1 and R-2, but accommodated through M-H Mobile Home Park District allows mobile homes and mobile home parks along with any uses in R-1, R-1A, and R-2 zones; modular homes permitted in all residential zone districts
Accessory Dwelling Unit Provision	None identified
Design/Architectural Standards	The M-H district carries its own design standards: minimum 5,000 sf per mobile home site, boundary setback of 25 ft from public streets (15 ft from other park boundaries), 10 ft setback from the serving street, maximum stand coverage of one-third of the lot, minimum 20 ft spacing between homes, anchoring/tie-down requirements, and skirting of fire-resistant material matching the home's exterior within 30 days of placement

Source: Town of Plentywood, 2026.



Table 14. Glasgow (Valley County) Zoning Regulations	
Attribute	**Standard**
Zoning Adopted	1953; amended 1976, 1981, 2000, 2021
Lowest Density Residential Zone District	A Residence: 3,000 sf per family; single- and two-family dwellings permitted by right
Highest Density Residential Zone District	B Residence: 500 sf per family; multiple dwellings, boarding houses permitted by right. PUD option allows up to 30 units/gross acre for multifamily (overall PUD cap 16 units/acre) on a 3-acre minimum
Residential Allowance in Non-Residential Zone Districts	C Commercial District: any A or B residential use permitted at 250 sf per family
Manufactured/Mobile Home Treatment	Not permitted by right in the A district; as-of-right placement confined to two named legacy subdivisions; elsewhere requires conditional use approval plus a 75% neighbor-consent petition; excluded outright from C Commercial
Accessory Dwelling Unit Provision	None identified
Design/Architectural Standards	No general architectural/material standard identified for conventional housing. Mobile/modular home skirting, canopies, and attachments must be "specifically designed for mobile home use" and "compatible in appearance" with the unit. B-district PUD option requires submission of architectural and engineering drawings as part of review

Source: City of Glasgow, 2023.

Determining whether these local provisions align with the housing-related reforms Montana enacted between 2023 and 2025 would require legal analysis. Most of these zoning codes predate those reforms.

Fort Peck Indian Reservation

The Fort Peck Indian Reservation represents a distinct housing development environment within the GNDC region. The reservation encompasses approximately 2 million acres in northeastern Montana, primarily within Roosevelt County, with portions extending into Valley, Daniels, and Sheridan Counties. Figure 43 illustrates the Fort Peck Reservation in the context of the GNDC study area.

Jurisdiction and Land Status

Land ownership on the reservation is characterized by a checkerboard pattern of tribal trust land, individual Indian trust land, and fee land held by private owners. Because trust lands are held in trust by the United States, county-level regulations, including zoning, subdivision requirements, and certain local permitting processes, generally do not apply in the same manner as they do on fee lands.

Housing development on trust land is instead influenced by federal requirements, Bureau of Indian Affairs oversight, and decisions made by the Fort Peck Tribal Executive Board. This creates a separate regulatory framework from surrounding county and municipal jurisdictions.

Figure 43. Fort Peck Reservation Within the GNDC Study Area



Housing Development Framework

Housing development on the reservation is primarily supported through the Fort Peck Housing Authority, which was established in partnership with the Tribes in the 1960s. The Housing Authority plays a central role in planning, developing, and managing housing programs on the reservation.

Unlike conventional private housing development, projects on trust lands often depend on federal housing programs and funding sources, including programs administered through the Native American Housing Assistance and Self-Determination Act (NAHASDA). As a result, housing production is influenced by federal funding availability, program requirements, infrastructure capacity, and land status considerations

Housing Implications

The separate jurisdictional framework creates both opportunities and challenges for housing development. Tribal lands may provide opportunities for housing expansion where land availability and community priorities align; however, development may be constrained by infrastructure needs, federal funding limitations, and the complexity of financing improvements on trust lands.

Because housing needs extend across county and tribal boundaries, coordination between tribal governments, housing organizations, municipalities, and counties will remain important for addressing regional housing challenges and identifying opportunities for future development.

Regulatory Considerations

The regulatory environment across the GNDC region reflects the challenges and opportunities associated with housing development in rural communities. While most counties do not have county-wide zoning regulations, local governments still influence development through growth policies, subdivision review processes, and municipal zoning authority. This flexible regulatory environment may allow communities to respond to local priorities, but may also limit the available tools to proactively guide residential growth, coordinate infrastructure investments, or implement targeted housing strategies.

Statewide housing reforms provide additional opportunities to support housing development, particularly through expanded allowances for accessory dwelling units and requirements that reduce barriers for manufactured and factory-built housing. However, the impacts of these reforms will vary depending on whether local jurisdictions have adopted zoning regulations and whether communities have the administrative capacity to implement new requirements.

For rural communities, regulatory considerations are often closely tied to infrastructure availability and development feasibility. Subdivision requirements, water and wastewater limitations, and the cost of extending infrastructure can significantly influence the timing and cost of new housing projects. These factors may represent larger constraints than zoning requirements alone, particularly in areas with limited existing services.

The presence of the Fort Peck Indian Reservation adds another layer of complexity to regional housing development. Tribal lands operate under a distinct regulatory framework, requiring coordination among tribal governments, housing organizations, federal agencies, and local jurisdictions. Strengthening collaboration across these jurisdictions may be important for identifying housing opportunities and addressing shared infrastructure and development challenges.

Overall, housing development within the GNDC region is shaped by a combination of local authority, statewide requirements, infrastructure considerations, and jurisdictional differences. Understanding these factors is essential for identifying feasible strategies that would increase housing availability, support community growth, and address regional housing needs.



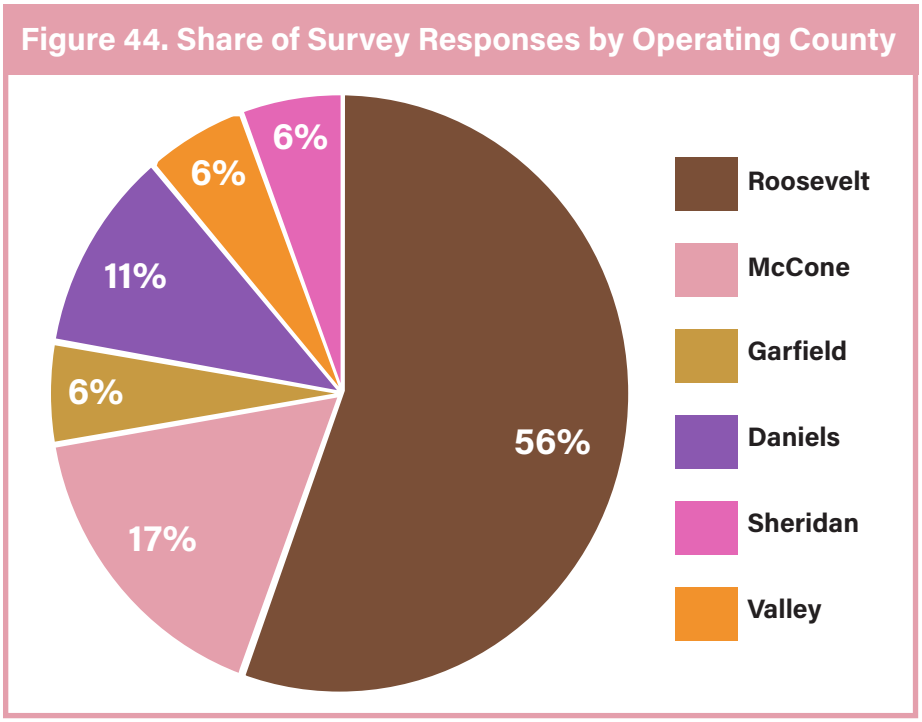
Employer Workforce and Housing Survey

Purpose and Scope

Great Northern Development Corporation (GNDC), in partnership with Northern Rocky Mountain Economic Development District (NRMEDD), conducted a survey to better understand workforce challenges faced by employers in the region. The survey was distributed to select employers, primarily in the healthcare, education, and local government sectors. In total, the survey received 18 responses. In addition to capturing employee retention and recruitment challenges, the survey also explored employers' willingness to participate in future workforce housing solutions, such as employer-provided housing, financial contributions, or partnerships with developers. Given the limited sample size, these results are not intended to support statistical inference or generalization to the broader region. Rather, they are presented as a small snapshot of the challenges employers currently face, as well as their outlook on potential future involvement in addressing future workforce housing needs. The survey questions are provided in Appendix: Employer Workforce and Housing Survey Instrument.

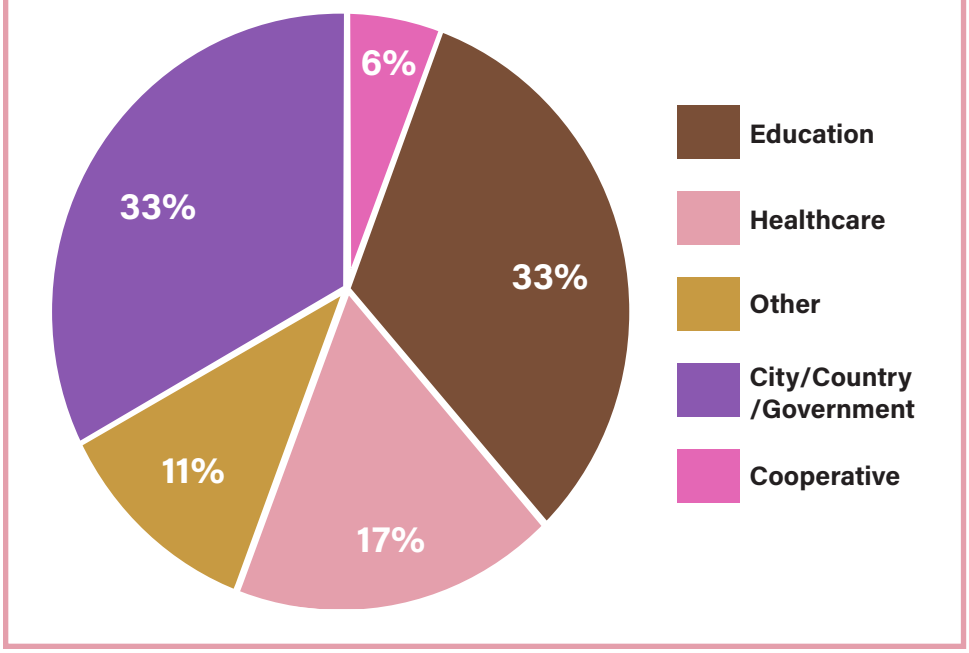
Respondent Demographics

Figure 44. Share of Survey Responses by Operating County



The distribution of survey responses by operating county, presented in Figure 44, indicates that respondents were primarily located in Roosevelt County, which accounted for 56% of all responses. McCone County represented the second-largest share of respondents at 17%, followed by Daniels County at 11%. Garfield County, Sheridan County, and Valley County each accounted for 6% of responses. Due to the small population sizes of several counties within the study area, only one respondent represented each of Garfield County, Sheridan County, and Valley County. As a result, survey findings should be interpreted as reflecting the perspectives of respondents across the GNDC region, with a stronger representation of organizations and businesses operating in Roosevelt County.

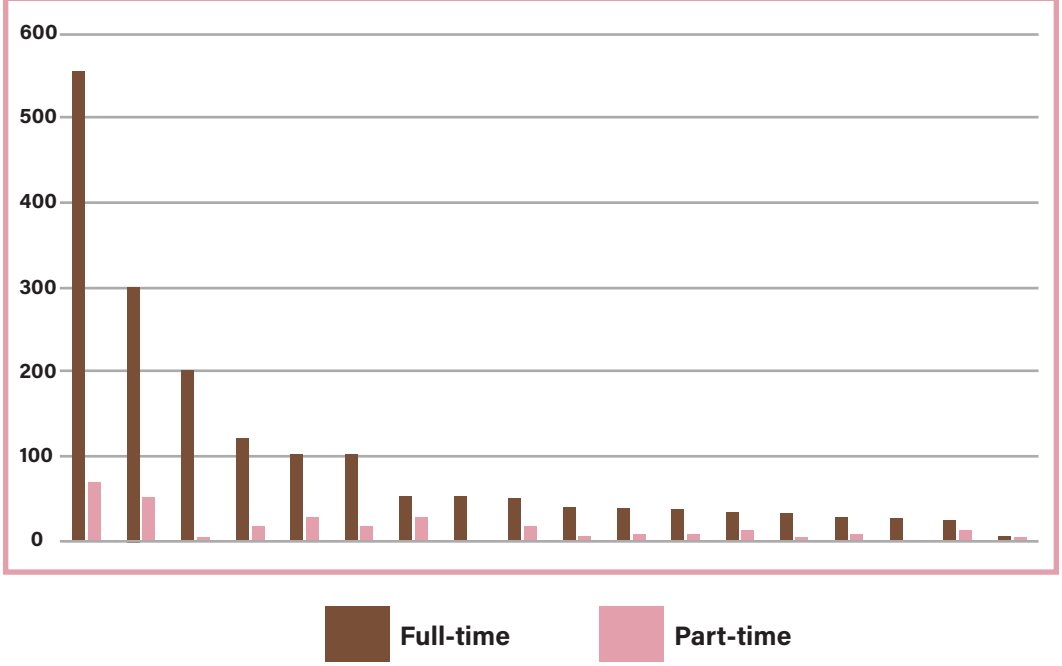
Figure 45. Share of Survey Responses by Operating Sector



Survey responses also varied by sector, as shown in Figure 45. The education and local government sectors each represented 33% of total responses, making them the most represented sectors among respondents. Healthcare organizations accounted for 17% of responses, while cooperatives represented 6% and other organizations represented 11%. The distribution of responses indicates that the survey captured perspectives primarily from the public sector and education services, with additional representation from healthcare, cooperative, and other sectors.

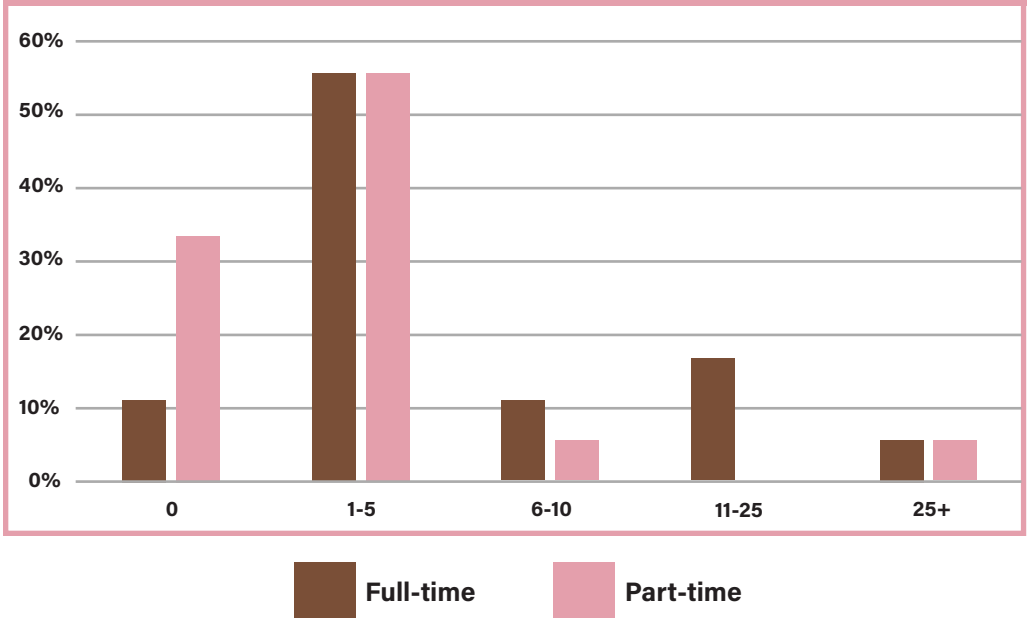
Employer Workforce Characteristics

Figure 46. Number of Full-Time and Part-Time Employees by Responding Organization



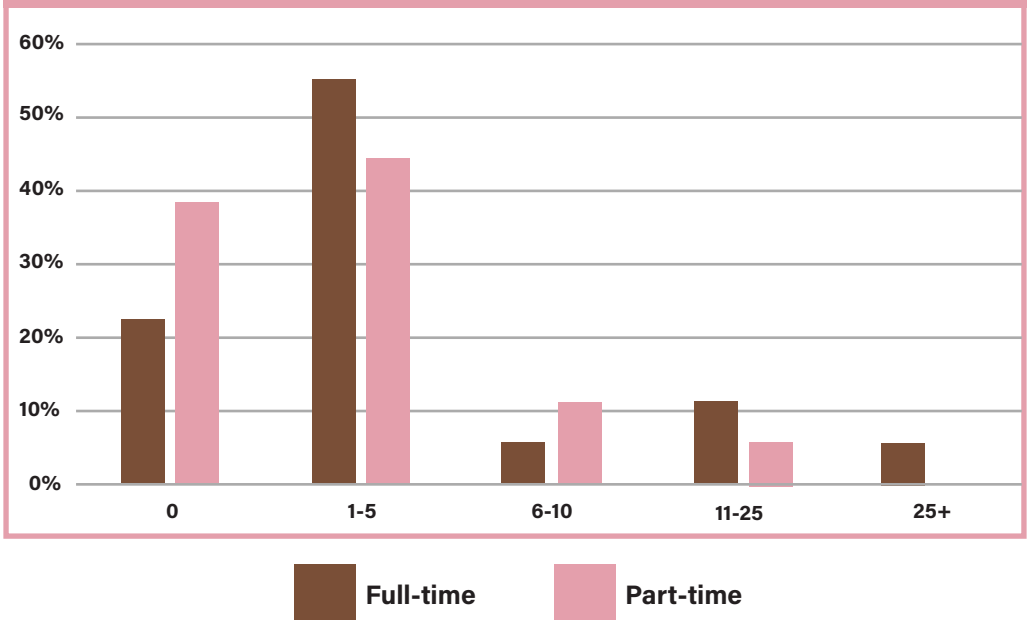
Survey responses indicate that participating employers represent a range of workforce sizes and employment structures. As shown in Figure 46, full-time employment generally represents the larger share of reported employment, with respondent workforces ranging from 2 to 555 full-time employees and 0 to 68 part-time employees. Employers were also asked where their employees typically reside. Most survey respondents reported that their employees reside locally, with 83% of businesses indicating that most employees live in the same town as their workplace and 17% indicating that most employees live in a different town within the same county.

Figure 47. Distribution of Unfilled Positions by Employment Type, Past 12 Months



Employers reported challenges with both recruitment and retention. As shown in Figure 47, the majority of businesses reporting unfilled positions indicated that vacancies in the previous 12 months were concentrated within the 1–5 position range for both full-time and part-time positions (56% for each employment type). However, some employers reported larger staffing gaps, including full-time and part-time vacancies exceeding 25 positions.

Figure 48. Distribution of Voluntary Employee Departures by Employment Type, Past 12 Months

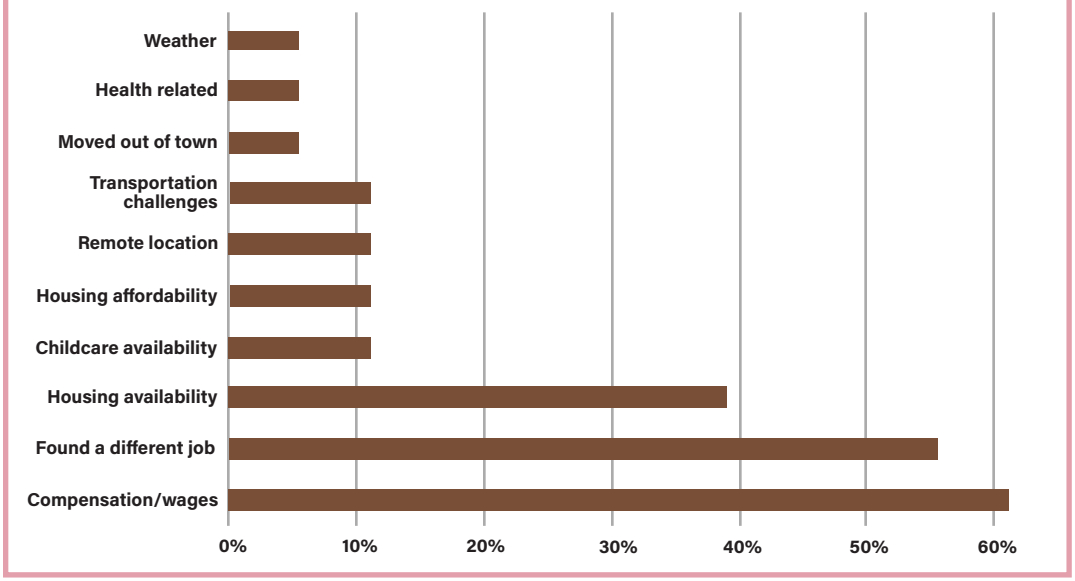


Similar patterns were observed for voluntary employee departures. As shown in Figure 48, most businesses reporting employee losses indicated between one and five voluntary departures during the previous 12 months, including 56% of surveyed businesses for full-time employees and 44% for part-time employees. Some employers reported higher numbers of voluntary departures, particularly among full-time positions.



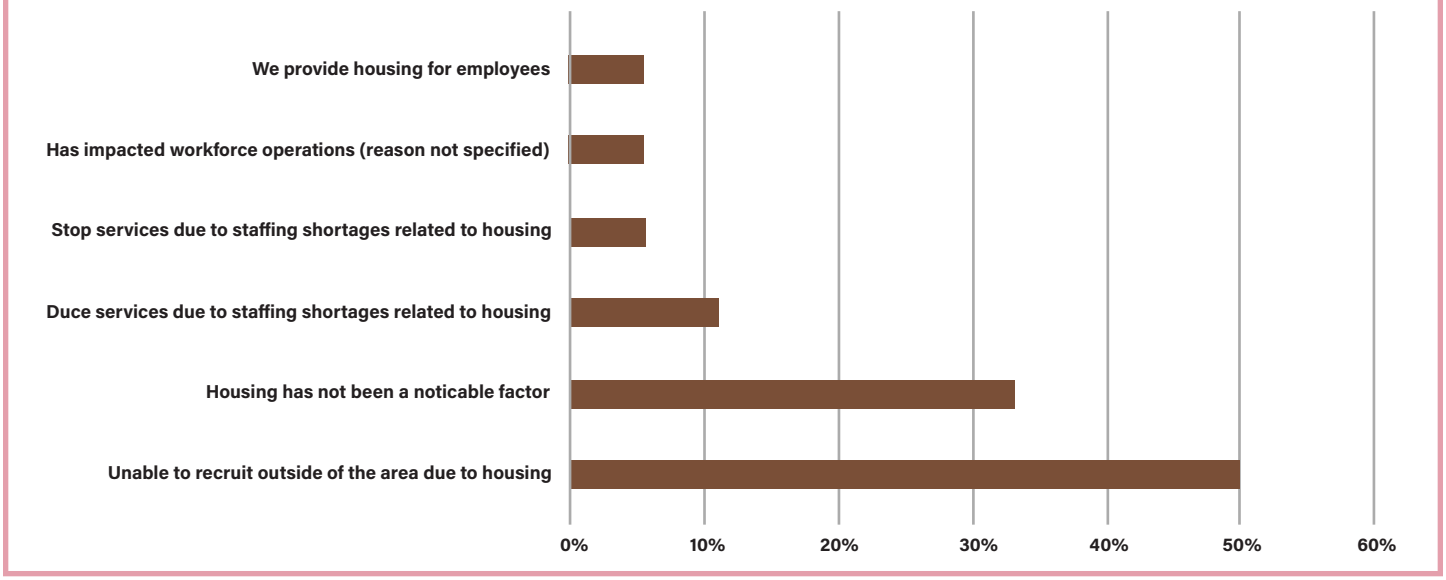
Housing Challenges and Employer Strategies

Figure 49: Percentage of Businesses Reporting Factors Contributing to Employee Departures



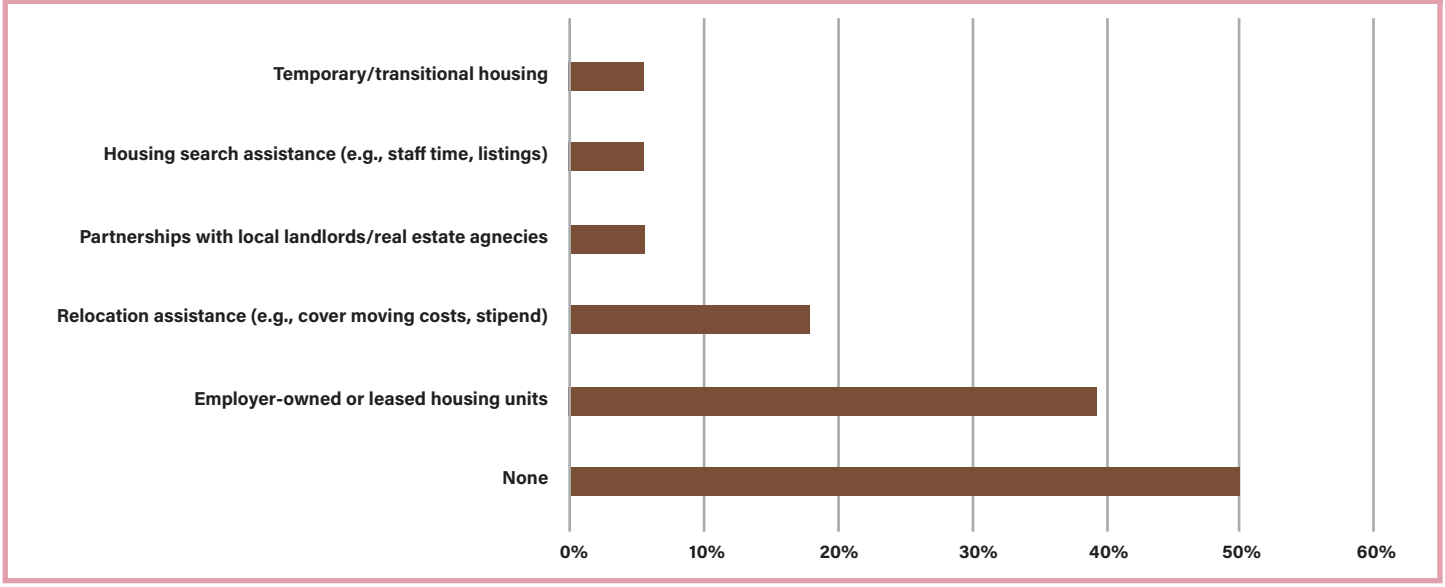
Employers identified several factors contributing to voluntary employee departures. Respondents could select multiple factors, meaning percentages represent the share of businesses identifying each reason and do not sum to 100%. As shown in Figure 49, compensation and wages, as well as finding a different job, were the most frequently reported reasons, identified by 61% and 56% of responding businesses, respectively. Housing availability was the third most commonly reported factor, identified by 39% of respondents. Other reported reasons included childcare availability, housing affordability, remote location, and transportation challenges, each identified by approximately 11% of respondents. Health-related factors, moving out of town, weather-related factors, and unexplained absences were each identified by approximately 6% of respondents. These responses indicate that employee retention challenges are influenced by both workplace factors, such as wages and alternative employment opportunities, and housing availability.

Figure 50: Percentage of Businesses Reporting Housing-Related Workforce Impacts, Past 12 Months



Employers were asked whether housing availability had affected their workforce operations during the past 12 months. Because respondents could select multiple responses, percentages represent the share of employers reporting each impact and do not sum to 100%. As shown in Figure 50, difficulty recruiting employees from outside the area due to housing was the most commonly reported impact, identified by 50% of respondents. However, 33% of employers indicated that housing had not been a noticeable factor in their workforce operations. Smaller shares of employers reported reducing services (11%) or stopping services (6%) because of housing-related staffing shortages. One employer reported that housing had affected workforce operations without specifying the impact, while another indicated that they provide housing directly to employees.

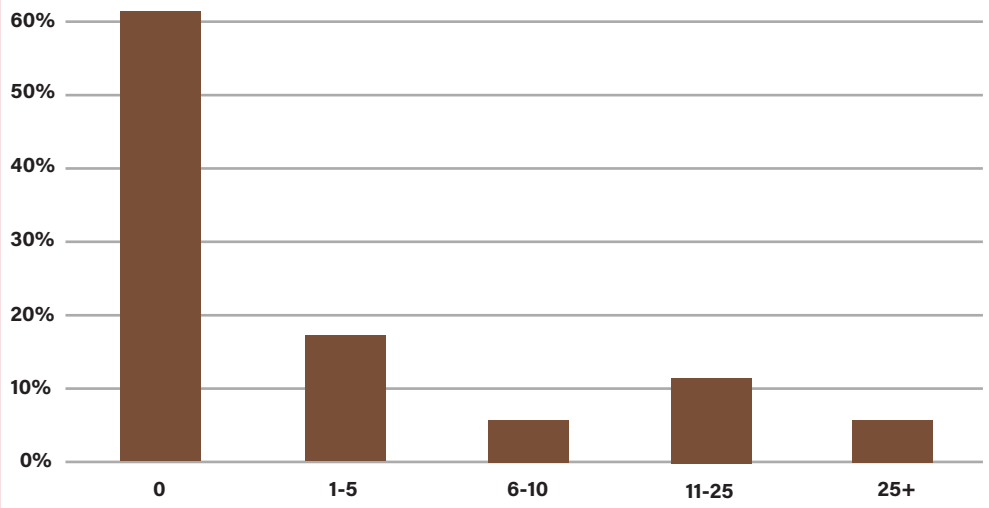
Figure 51: Percentage of Businesses Providing Housing Assistance to Employees by Assistance Type



Employers were also asked whether they currently provide housing assistance to employees. As shown in Figure 51, 50% of respondents indicated that they do not currently provide any of the listed housing assistance strategies. Employer-owned or leased housing units were the most common form of assistance, reported by 39% of respondents. Relocation assistance was reported by 17% of employers, while partnerships with local landlords or real estate agencies, housing search assistance, and temporary or transitional housing were each identified by approximately 6% of respondents. Because respondents could select multiple forms of assistance, percentages do not sum to 100%.



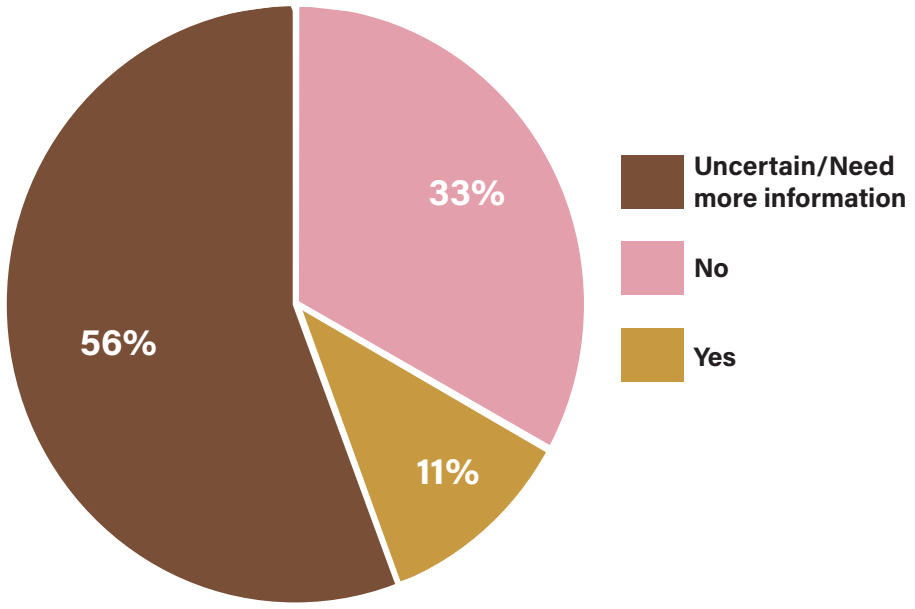
Figure 52: Distribution of Employer-Owned or Managed Housing Units



As shown in Figure 52, most respondents reported managing no employer-owned housing units, while employers providing housing reported inventories ranging from one to 50 units. Reported housing types included single-family homes, apartments, duplexes, dorm-style units, shared housing, and mobile homes, indicating that employers have adopted a variety of approaches to providing workforce housing.

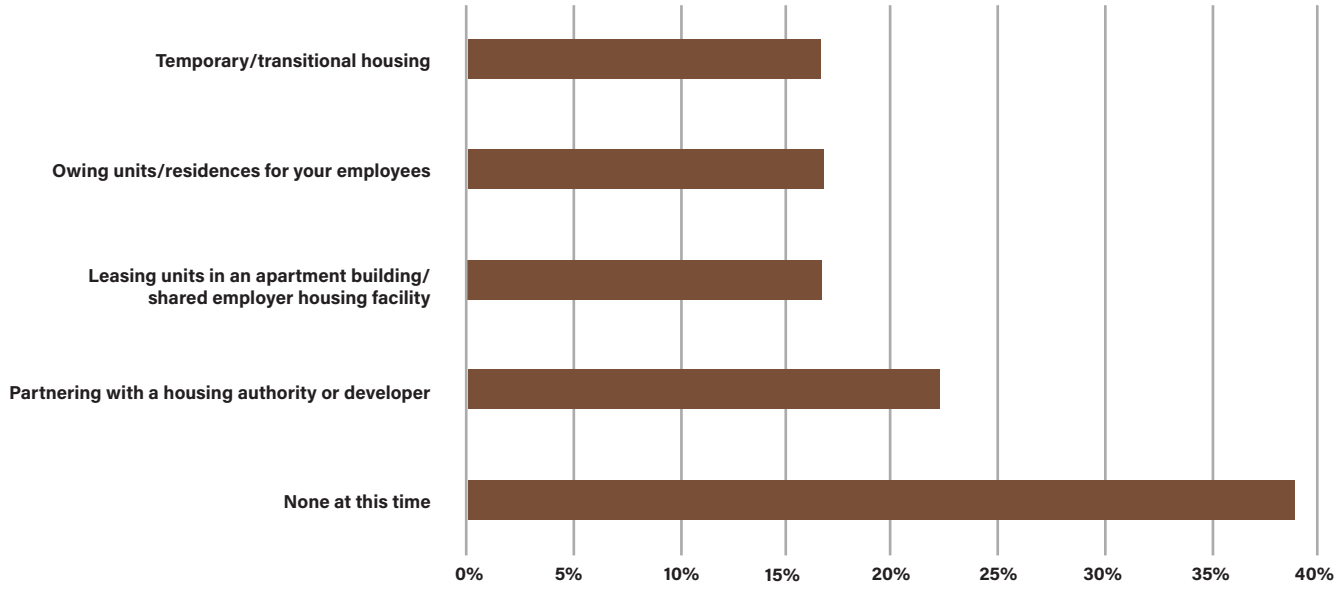
Future Employer Participation in Workforce Housing

Figure 53: Employer Willingness to Participate in Future Workforce Housing Initiatives



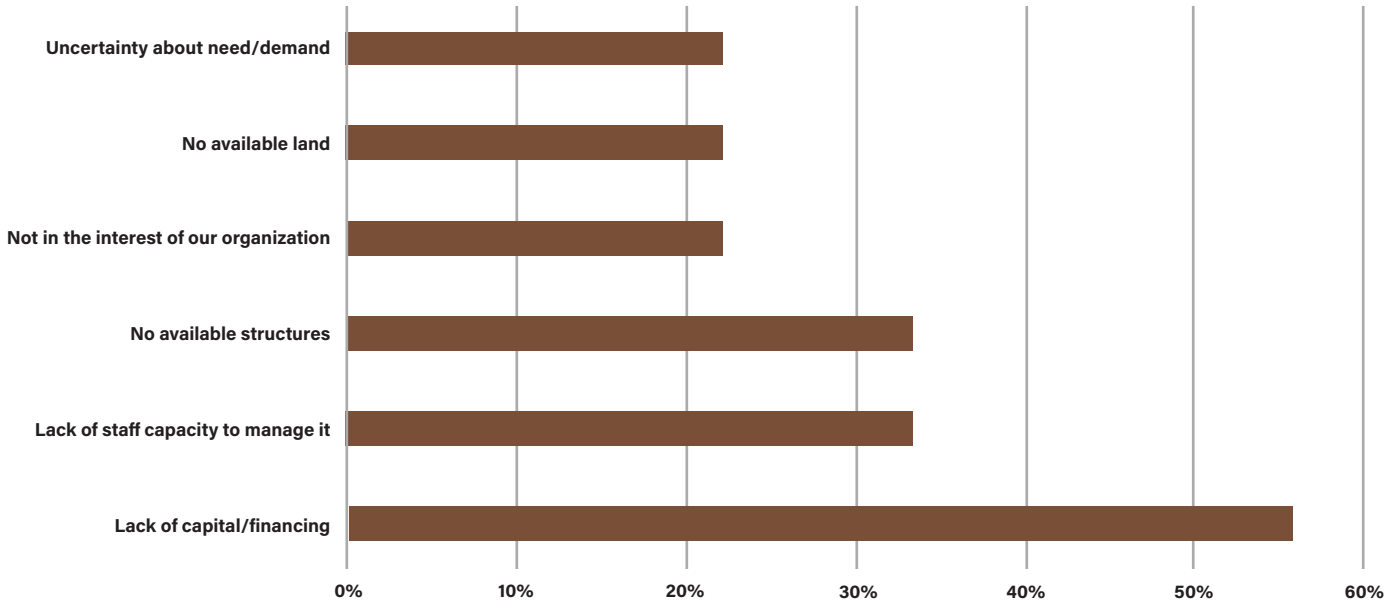
Employers were asked whether they would be willing to assist with providing workforce housing in the future, including efforts such as construction, property ownership, or partnerships with developers. As shown in Figure 53, 56% of respondents indicated that they were uncertain or needed additional information, while 33% indicated that they would not participate and 11% indicated that they would be willing to participate. These results suggest that additional information regarding potential roles and implementation approaches may influence employer interest in future workforce housing efforts.

Figure 54: Percentage of Businesses Willing to Consider Future Workforce Housing Strategies by Strategy Type



Employers were asked which workforce housing strategies they would consider. Since respondents could select multiple options, percentages represent the share of businesses selecting each strategy and do not sum to 100%. As shown in Figure 54, partnering with a housing authority or developer was the most commonly reported strategy (22%). Leasing units in an apartment building or shared employer housing facility, owning units or residences for employees, and temporary or transitional housing were each selected by 17% of respondents. Nearly 40% of employers indicated that they would not consider any of the listed strategies at this time.

Figure 55. Percentage of Businesses Reporting Barriers to Future Workforce Housing Participation by Barrier Type



Employers were also asked to identify barriers to addressing housing directly. Again, since respondents could select multiple options, percentages represent the share of businesses selecting each barrier and do not sum to 100%. As shown in Figure 55, lack of capital or financing was the most commonly reported barrier (56%), followed by lack of staff capacity and lack of available structures, at 33% each. Other barriers included lack of available land, uncertainty about housing demand, and housing not being in the interest of the organization (22% each). One employer noted that they currently have vacant housing units, indicating that some organizations may already have existing housing resources that are not occupied.

Summary

The survey provides insight into workforce and housing challenges experienced by participating organizations across the GNDC region. While the results are not intended to represent all employers in the region due to the limited sample size and concentration of responses among certain counties and sectors, they highlight some common themes. Employers reported ongoing recruitment and retention challenges, with compensation and competing employment opportunities identified as the most common factors contributing to employee departures. Housing availability was also a notable factor in departures and was the most commonly reported housing-related barrier to recruiting employees, while housing affordability was identified as a contributing factor by a smaller share of respondents. At the same time, a third of employers indicated that housing has not been a noticeable factor in their workforce operations, suggesting that housing-related impacts vary across organizations.

Employers reported a range of existing housing approaches, including employer-provided housing and relocation assistance, though half of respondents currently offer no such assistance. Future participation in workforce housing initiatives remains uncertain for many organizations, with the majority of employers indicating they were uncertain or needed more information. Respondents identified financial resources, staff capacity, and access to suitable housing structures as the most commonly cited barriers to direct involvement. These findings suggest that future workforce housing efforts may benefit from providing clear partnership opportunities and support mechanisms that address employer capacity constraints.



Conclusion

This assessment demonstrates that housing conditions across the Great Northern Development Corporation (GNDC) region cannot be characterized by a single regional trend. Housing markets differ substantially by county, with owner-occupied and rental markets often exhibiting distinct conditions and affordability challenges. Population change alone does not explain housing market performance, and long-term market trends provide a more meaningful understanding of housing conditions than individual annual indicators in these small rural communities.

Although housing challenges vary across the region, housing affordability and availability stand out as significant concerns in many communities. Rental affordability pressures persist in several counties despite stable or declining rents, reflecting the influence of household income and local economic conditions. Likewise, housing supply and vacancy patterns differ considerably between owner-occupied and rental markets, reinforcing the need for housing strategies that respond to local market conditions and housing tenure, rather than a single regional approach.

Employer survey findings further demonstrate that housing challenges contribute to workforce recruitment and retention difficulties for many businesses, although compensation and competing employment opportunities remain the primary workforce constraints. Because survey participation was limited and geographically concentrated, these findings should be interpreted as representative of participating employers rather than the entire GNDC region.

At the same time, employers expressed interest in workforce housing solutions but identified limited financial resources, organizational capacity, financing constraints, and access to suitable properties as significant barriers to direct involvement. These responses suggest that expanding employer participation in workforce housing will depend less on willingness to engage than on reducing implementation barriers, providing technical assistance, and establishing partnership models that allow employers to participate at an appropriate scale.

Several related questions fell outside the scope of this assessment. Determining how the region's municipal zoning codes align with Senate Bills 528, 532, and 252 would require a legal review, since most of these codes predate the 2023–2025 state reforms and this report identifies where they may be affected without evaluating current compliance. McCone County's zoning regulations also remain under development, and comparing the county's eventual draft to the housing needs identified here is a natural next step once that process concludes.

This report's county-level framing may also obscure meaningful differences between individual communities, and a more granular, community-by-community assessment could surface local conditions that county-wide indicators mask. On the market side, the persistence of low rental vacancy and rising cost burden in Roosevelt, Valley, and Sheridan Counties stands out as an area meriting closer examination, distinct from the homeowner vacancy challenges observed more broadly across the region. Short-term rentals represent another area this report did not address. Given the persistently constrained rental markets identified in several counties, understanding the scale of short-term rental

activity and its effects on long-term rental supply would add an important dimension to future housing analysis.

This assessment evaluated workforce challenges through the employer survey component, but a more focused workforce analysis examining occupational demand, wage levels, and commuting patterns across the region could clarify how housing needs align with the sectors and job types driving regional employment. The employer survey component of this assessment also has limits worth noting; since responses were concentrated in Roosevelt County, a broader survey effort reaching employers across the other GNDC counties would produce a more representative regional picture of employer-side workforce housing needs. Surveyed employers identified financing, staff capacity, and access to suitable structures, rather than reluctance, as the primary barriers to greater involvement, a distinction that may be useful for future work exploring employer partnership models.

Overall, no single housing strategy will address the needs of every county in the GNDC region. Differences in housing markets, affordability, and local economic conditions require approaches that are tailored to individual communities and coordinated with broader workforce and economic development efforts. Addressing housing affordability, expanding housing opportunities that align with local incomes and workforce needs, and reducing barriers to employer participation can improve housing stability, strengthen regional labor markets, and support the long-term resilience of communities throughout the GNDC region.



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Appendix: Employer Workforce and Housing Survey Instrument

Administered by:

Great Northern Development Corporation (GNDC), in collaboration with Northern Rocky Mountain Economic Development District (NRMEDD).

Survey Purpose:

The Housing and Workforce Stability Survey was administered to better understand workforce challenges faced by employers in the GNDC region. The survey captured employee recruitment and retention challenges and explored employer perspectives on potential workforce housing solutions, including employer-provided housing, financial contributions, and partnerships with housing developers. All responses were confidential.

Section 1: Business Characteristics

1. What county does your business primarily operate in?
    - O Daniels
    - O Garfield
    - O McCone
    - O Roosevelt
    - O Sheridan
    - O Valley
    - O Other: (please specify)

2. What town does your business primarily operate in?

3. Please list any additional towns and the respective county in which your business operates. (If none, enter N/A.)

4. What type of business do you operate?
    - O K-12 Education
    - O Healthcare
    - O Cooperative
    - O City/County/Government
    - O Other: (please specify)

5. Approximately how many employees does your business employ?
    - O Full-time:
    - O Part-time:

Section 2: Recruitment and Retention

6. In the past 12 months, approximately how many positions has your business been unable to fill?

- O Full-time:
- O Part-time:

7. In the past 12 months, approximately how many employees did you lose (voluntary depar tures)?

- O Full-time:
- O Part-time:

8. Which of the following reasons have contributed to unfilled positions or employee departures in the past 12 months?
(Select all that apply.)

- O Compensation/wages
- O Housing availability
- O Housing affordability
- O Transportation challenges
- O Childcare availability
- O Found a different job
- O Other: (please specify)

Section 3: Housing Challenges and Workforce Impacts

9. Where do most of your employees reside?

- O Same town as workplace
- O Different town, but same county as workplace
- O Different county
- O Other: (please specify)

10. Has housing impacted your ability to recruit and retain staff in the past 12 months?
(Select all that apply.)

- O Unable to recruit outside of the area due to housing
- O We have had to reduce services due to staffing shortages related to housing
- O We have had to stop services due to staffing shortages related to housing
- O Housing has not been a noticeable factor
- O Other: (please specify)

Section 4: Current Housing Support

11. Does your business currently provide any of the following types of housing assistance to employees?
(Select all that apply.)

- O Employer-owned or leased housing units
- O Rent assistance (e.g., deposit help, monthly stipend)
- O Down payment or mortgage assistance
- O Temporary/transitional housing

- O Partnerships with local landlords/real estate agencies
- O Housing search assistance (e.g., staff time, listings)
- O Relocation assistance (e.g., cover moving costs, stipend)
- O None of the above
- O Other: (please specify)

Section 5: Details on Provided Housing *(If "employer-owned or leased housing units" selected in Question 11)*

12. How many units do you own or manage?

13. What types of units do you own or manage?
(e.g., single-family residences, apartments, dorm-style units.)

Section 6: Future Workforce Housing Participation

14. In the future, would you be willing to assist with providing workforce housing? This could include efforts such as construction, property ownership, or partnering with a developer.
- O Yes
- O No
- O Uncertain/Need more information

15. Which of the following would you consider?
(Select all that apply.)
- O Leasing units in an apartment building/ shared employer housing facility
- O Owning units/residences for your employees
- O Contributing financially to a housing fund
- O Partnering with a housing authority or developer
- O Temporary/transitional housing
- O None at this time
- O Other: (please specify)

16. What are the biggest barriers preventing your organization from addressing housing directly?
(Select all that apply.)
- O Lack of capital/financing
- O No available land
- O No available structures
- O Lack of staff capacity to manage it
- O Uncertainty about need/demand
- O Not in the interest of our organization
- O Other: (please specify)

Section 7: Additional Comments

17. Is there anything else you would like us to know about challenges facing your workforce or community?
(Optional.)