

BELONGING STARTS AT HOME: **Building Strong Communities Depends On** **Equal Access to Affordable Housing**



Housing is more than shelter — it shapes health, stability, and the feeling of belonging in communities. Across Montana, rising costs mean many families struggle to find a safe, affordable place to live.

When housing becomes unaffordable, families are forced into impossible choices: rent or food, childcare or medical care, staying or leaving their community. These pressures hit hardest for those already facing economic hardship and long-standing barriers, including many families living on low incomes and Native families, and ripple across entire communities.

Montana communities are working on powerful solutions to expand housing options to keep families rooted where they live and keep our communities strong.

The Housing Crisis Doesn't Affect All Montanans Equally

Housing instability is linked to income, race, and age.

Over 35% of Native Americans live in poverty, compared to about 12% of White Montanans.⁴

Native Americans make up about 15% of unhoused people in Missoula, even though they represent only about 2% of the county's population.⁵

Homeless youth increased 76% in just one year, between 2022 and 2023.³

Montana's Housing Crisis: By the Numbers

- **Montana is the least affordable state for housing at all income levels.¹**
- **Only 45 rental homes are affordable and available for every 100 extremely low-income households.²**
- **The state needs 15,000 more affordable homes for its lowest-income residents.¹**
- **Chronic homelessness rose 551% between 2007 and 2023.³**

Strengths to Build On

Policy momentum is building.

State legislators are reforming land use and density laws, and some local governments are prioritizing affordability and zoning flexibility.

Tribal expertise runs deep.

Native American housing authorities have developed hard-won knowledge navigating federal housing systems. This expertise deserves support and respect.

Employers are stepping up.

More Montana businesses are recognizing that housing is a workforce issue and partnering on solutions.

Actions Leaders Can Take

Housing instability looks different across communities, so our responses should, too. Focusing resources where barriers are highest is how change happens.

Nonprofit Leaders

- Center the voices of families most impacted when setting housing priorities and designing solutions.
- Housing solutions require everyone at the table. Build partnerships with government, construction, finance, and healthcare.

Philanthropy Leaders

- Fund solutions shaped by communities and focused on lasting affordability, not just short-term fixes.
- Recognize Tribal sovereignty and Native voices in housing decisions that affect Native lands and communities.

State Leaders

- See affordable housing as foundational infrastructure alongside roads, utilities, and schools, and align zoning, permitting and funding to support it.
- Invest in housing stability, not just addressing homelessness, so families can stay rooted in their communities.

Endnotes

- 1 National Association of Realtors. (2024, April 1). *REALTORS® affordability distribution curve and score*. National Association of Realtors. <https://www.nar.realtor/research-and-statistics/housing-statistics/realtors-affordability-distribution-curve-and-score>
- 2 National Low Income Housing Coalition. (2025, November). *2025 Montana housing profile*. <https://nlihc.org>
- 3 Sousa T de, Andrichik A, Prestera E, Rush K, Tano C, Wheeler M. *The 2023 Annual Homelessness Assessment Report to Congress: Part 1: Point-In-Time Estimates of Homelessness*. U.S. Department of Housing and Urban Development, Office of Community Planning and Development; 2023.
- 4 Montana Department of Commerce. (2024, September 30). *Montana's 2024 fair housing equity plan*. <https://commerce.mt.gov>
- 5 Javorka, M., Sabbath, E., & Fertaly, K. (2025, April 22). *Just Home: Understanding cycles of housing instability and justice involvement in Missoula County*. Rural Institute for Inclusive Communities, University of Montana. <https://scholarworks.umt.edu>

Turning Investment into Action

Headwaters Foundation supports organizations that build leadership and a sense of belonging with families, elevate their voices to policymakers, and create the conditions for meaningful change to happen.

Learn more about our work and grantees at
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