

Semi-rural housing

Reviewing the pros and cons of increased home development

Over the past several decades, increasing numbers of homes, residential subdivisions, and hobby farms and ranches have sprouted on the outskirts of Montana’s cities and towns. This semi-rural or “exurban” housing accommodates people who want to live in the country—but not too far from town—with a view of mountains, rivers, or lakes, and near parks, forests, wilderness, or other protected areas that offer hiking, fishing, and other outdoor recreation. The new residents also value the privacy that comes from not living right next door to their neighbors, and enjoy seeing farms and ranches and feeling part of a rural lifestyle, with its slower pace and small-town vibe.

Some of the most extensive residential growth, known as “sprawl” to detractors, is

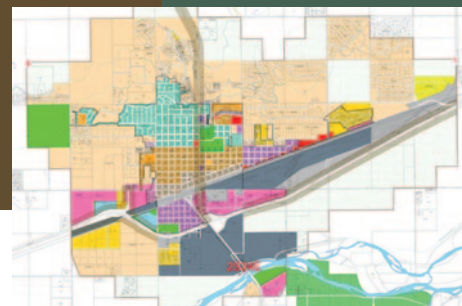


Above: New home construction continues to boom near Bozeman and surrounding parts of Gallatin County, Montana’s fastest-growing area.

PHOTO BY CHRIS BOYER/KESTREL AERIAL IMAGES

Left: A Billings subdivision selling lots. Statewide, monthly housing permits have tripled over the past 15 years in response to growing demand.

PHOTO: ZILLOW



“Zoning” is a way cities and counties manage their growth, promoting economic development while protecting the common good. With this land-use regulation, communities decide that certain developments, such as multi-family housing, can be built in some “zones” but not others.

around Bozeman, Billings, and Kalispell and in the Bitterroot, Flathead, and Paradise valleys, though new homes are also popping up near more remote places like Augusta, Eureka, Roundup, and Sidney.

For people happily living in these areas, and the businesses and workers building and servicing the homes, this is all good news. The booming building trade creates well-paying jobs and adds to the state's coffers. But all that growth comes with a cost.

CONCERNS

Subdivisions use land that could grow crops, feed cattle, or provide wildlife habitat. New access roads allow vehicles to spread weeds lodged in undercarriages. Property fences block historic elk and other wildlife migration routes. Houses and ranchettes tucked into forests increase the likelihood of conflicts with bears when owners don't secure their garbage and other food lures, and add to wildfire suppression costs.

Roads and driveways increase impermeable surfaces that, with each rain, wash more gas, oil, and other pollutants into nearby trout streams. Household effluent can leak from poorly maintained septic systems into those same waters.

For many Montanans and visitors, the

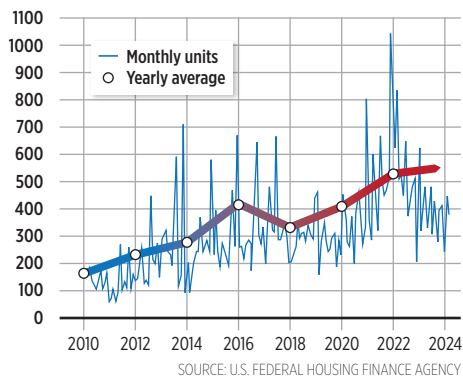
growing number of homes built on hilltops mar the state's renowned scenic vistas.

To top it off, most of the new housing is unaffordable to a growing number of Montanans, in part because zoning restrictions don't allow multi-family units.

WHY NOT MONTANA?

The expansion of modern semi-rural housing followed the dot-com boom of the late 1990s and early 2000s that spurred software and related companies to relocate or start up in scenic Montana. Next came the Covid pandemic. Many professionals working from home realized they could do their

New Private Housing Units Authorized by Building Permits for Montana 2010-2024



jobs anywhere in the world—so why not Montana, where a trout stream or national forest is right down the road?

Many Montana counties have tried to contain rural sprawl with zoning restrictions that limit new homes to lots of 10 acres or larger. This reduces the number of underground septic systems, miles of new asphalt, and wells drawing water from dwindling aquifers.

But "lot size minimums" don't help migrating wildlife that struggle to bypass increased fencing, nor do they prevent houses being built on bluffs that degrade the "viewshed"—the visual landscape with which people form emotional connections. Lot-size

2024* Average Home Values

Whitefish	\$831,377
Bozeman	\$729,112
Missoula	\$531,557
Kalispell	\$525,192
Helena	\$438,126
Billings	\$368,650
Great Falls	\$300,879
Miles City	\$253,028
Havre	\$244,009
Glendive	\$207,573

* AS THIS ISSUE WENT TO PRESS. SOURCE: ZILLOW



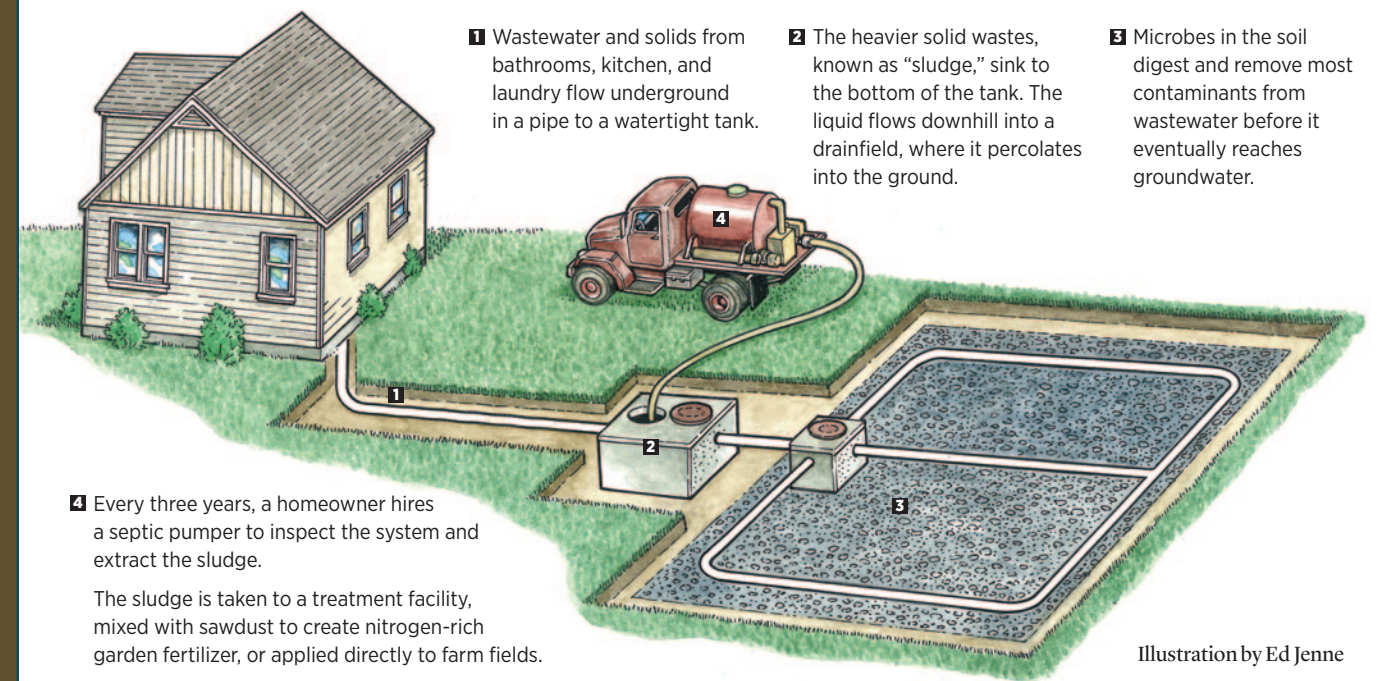
Rigs drill water wells for new housing developments in Butte-Silverbow County. A major concern in many counties is the depletion of groundwater sources, which is one reason that lots have been zoned for 10 acres or more—to restrict the number of units on the landscape. Unfortunately, this just pushes development farther into the countryside, requiring new roads and water infrastructure.

OXKEEFDRILLING COMPANY

Rural sewage

Just as drinking water goes into rural homes and communities, wastewater comes out. Most towns have wastewater treatment plants and sewage systems similar to those in cities. But rural residents outside of town use septic systems.

How a septic system works



Rural drinking water

Many early Montana homesteaders hauled their water in barrels from nearby creeks or rivers and stored it next to the house in cisterns—large, jug-shaped underground pits they dug and lined with plaster. When groundwater was relatively close to the surface, they dug wells by hand.

Now wells can be machine-drilled several hundreds of feet deep.

Because much of eastern Montana was twice under vast seas, where salt and sulphate concentrated on the bottom, many water sources have a strong sulphur (rotten egg) smell and can cause diarrhea. Many residents must buy drinking and cooking water from commercial sources and use groundwater to shower and do laundry and dishes. In some cases, ultra-deep (1,000 feet) wells may be dug to reach better-tasting water, which is piped to nearby towns.

Recently, the state of Montana, regional water authorities, tribes, and other partners have been coordinating in north-central, northeastern, and central Montana to treat water from the Missouri River, Tiber Reservoir, Fort Peck Reservoir, and the aquifer below the Little Belt Mountains and deliver it to nearby communities.

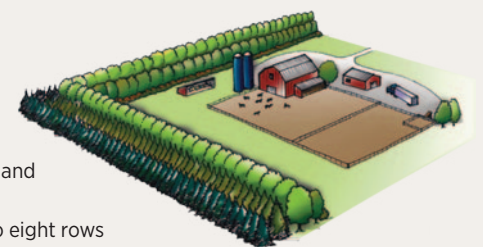


Windbreaks

The only trees in some parts of eastern Montana are those planted to serve as windbreaks. Also known as shelterbelts, these rows of trees and shrubs along the north and west side of homesteads protect residents and livestock from wind and snow. They also conserve energy, reduce drifting on roads and fields, enhance wildlife populations, and provide visual screening and dust control.

Most windbreaks consist of three to eight rows of Colorado spruce, Rocky Mountain juniper, caragana, Russian olive, or other drought-tolerant species. They are also planted in the middle of fields, sometimes stretching a mile or longer.

Early homesteaders watered shelterbelt trees and shrubs by hand for years until the plants were established. Fabric mats placed between trees and shrubs keep other plants from growing and competing for precious water.



minimums also push new development further into the countryside.

NEW IDEAS

In recent years there's been pressure on counties to reduce minimum lot sizes to allow for denser multi-family housing in places currently zoned for single-family homes on large lots. That was a key recommendation of Governor Greg Gianforte's Housing Task Force, which submitted its final report in 2022. Among the recommendations was "infilling"—building houses between existing developments rather than on new open lands. When done right, infilling can provide affordable multi-plex accommodations and starter homes for young families and lower-income workers while preserving open space for parks, walking trails, and wildlife habitat.

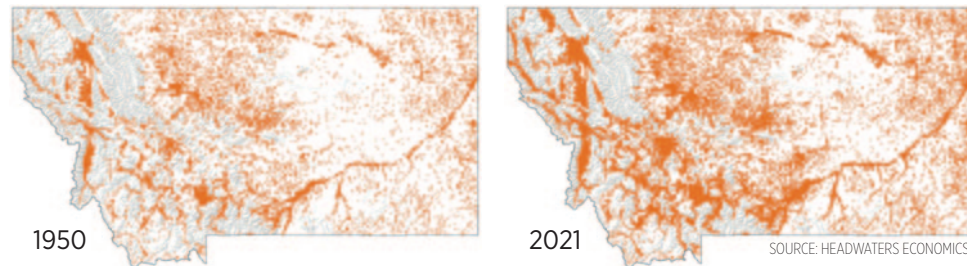
Also helping protect the state's ranches, farms, and open spaces are land trusts, wildlife agencies, and nonprofit organizations like the Montana Land Reliance. Their most effective tools are conservation easements, legal agreements in which a landowner sells development rights to the agency or organization while still maintaining ownership of the property.

The easement, which becomes a permanent part of the deed, restricts current and future owners from subdividing. For many landowners, a conversation easement provides peace of mind with the knowledge that their family property will remain intact for future generations. What's more, the landowner receives a check for selling the



The housing boom across many parts of semi-rural Montana creates well-paying skilled-labor jobs and economic development for local communities.

Home Locations in Montana



Over the past 50 years, much new home development has been in and near river valleys like the Bitterroot, Flathead, Gallatin, Missouri, and Yellowstone.

easement, allowing families who may be "land rich and cash poor" to maintain their ranching or farming operations.

As one landowner whose family sold an easement to the Montana Land Reliance noted, "We sleep better at night knowing that this land will be protected—forever."

One of the best examples of open space protected with conservation easements is the Blackfoot Valley. Though only a half-hour from bustling Missoula, the pastoral, mountain-framed setting hardly differs from what Norman Maclean described in his famous novella set there a century ago. 🐾

Right: The 959-acre Toohy Farm near Bozeman is under a land conservation easement with the Gallatin Valley Land Trust. The agreement pays the landowners to not sell for housing subdivisions and allows them to continue farming and pasturing livestock. Opposite page: Conservation easements when combined with clustered housing can give people quality places to live while still preserving the open space—like the foothills of the Flint Creek Range near Philipsburg—that makes Montana such an attractive place to live and visit.

