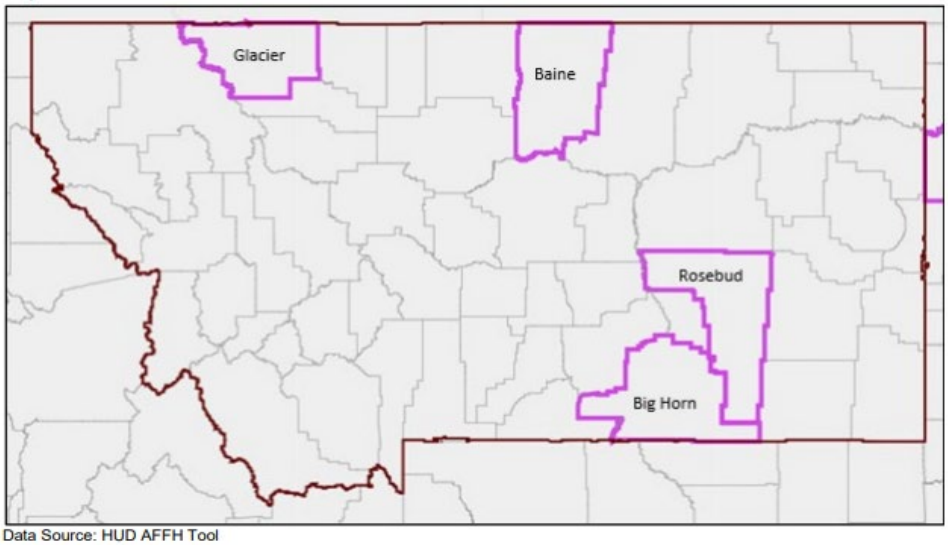
Expanding Housing Opportunities

In accordance with federal regulation 24 CFR 985.3(g), the Montana Department of Commerce Public Housing Authority encourages participation by owners of rental homes located outside areas of poverty or minority concentration in its Housing Choice Voucher and other federal rental assistance programs.

Racially or ethnically concentrated areas of poverty are geographic areas that have relatively high levels of households living in poverty and higher levels of racial and ethnic minorities. To be considered a R/ECAP, an area must have at least 40% of the population living in poverty and at least 50% of the population must be a nonwhite racial or ethnic minority.

The R/ECAPs in Montana are shown in map III.1 below, outlined in purple. They are present in Glacier, Blaine, Rosebud and Big Horn counties. In 2010, the R/ECAPs included only Glacier and Blaine counties. American Indians are the minority group primarily present in Montana's R/ECAPs. All four of the counties that are classified as R/ECAPs contain American Indian reservations. An estimated 71% of Glacier County is within the Blackfeet Reservation. The Crow Reservation is primarily situated in Big Horn County. The Fort Belknap Reservation is partially located in Blaine County, and the Northern Cheyenne Indian Reservation is located in both Big Horn and Rosebud counties.

Map III.1: R/ECAPs



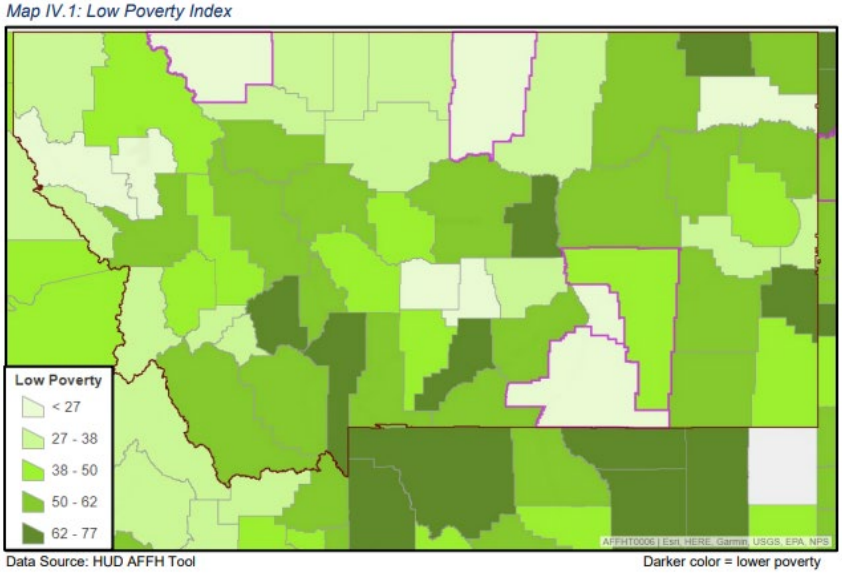
Data Source: HUD AFFH Tool

Commerce has prepared maps that show various areas with housing opportunities outside areas of poverty and minority concentration for the entire State of Montana within its Montana's 2024 Fair Housing Plan. These maps quantify geographic opportunities based on seven indices identified by the U.S. Department of Housing and Urban Development:

- School Proficiency Index
- Labor Market Engagement Index
- Jobs Proximity Index
- Low Transportation Cost Index
- Transit Trips Index
- Low Poverty Index
- Environmental Health Index

Geographic Access Map IV.1 below shows levels of access to low poverty areas across Montana. The highest index levels, or those with more access to low poverty areas, are found across the state, primarily in areas adjacent to larger cities and outside American Indian reservations. The geographic distribution of low poverty areas by race and ethnicity follows this trend as well.

Map IV.1: Low Poverty Index



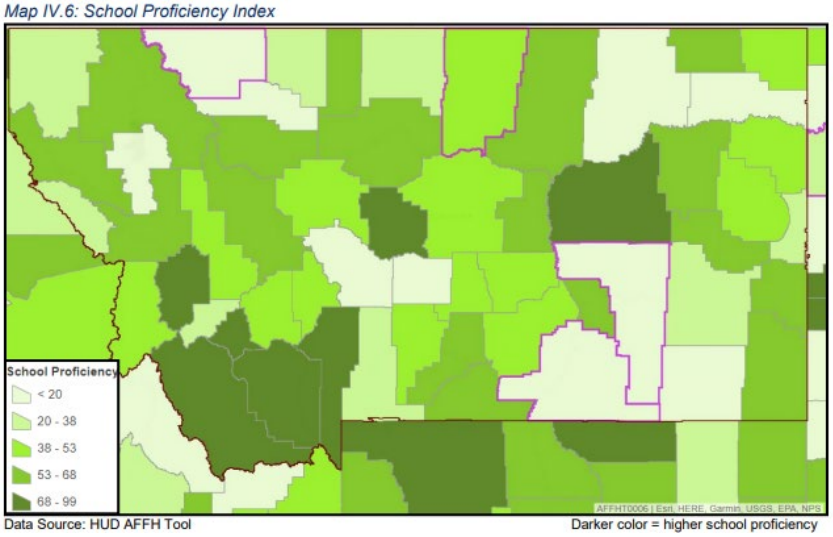
Data Source: HUD AFFH Tool

Darker color = lower poverty

The highest rates of access to low poverty areas are adjacent to larger cities, such as Butte and Billings, as seen in the darkest-shaded areas of Map IV.1 above. In contrast, the lighter-shaded portions of Map IV.1 represent the areas with the highest exposure to poverty — generally more rural locations within the state.

According to Map IV.6 below, the largest concentration of low school proficiency scores occurs in the more rural areas of the state, including several R/ECAPs, as noted by the lighter-shaded areas of each map below.

Map IV.6: School Proficiency Index

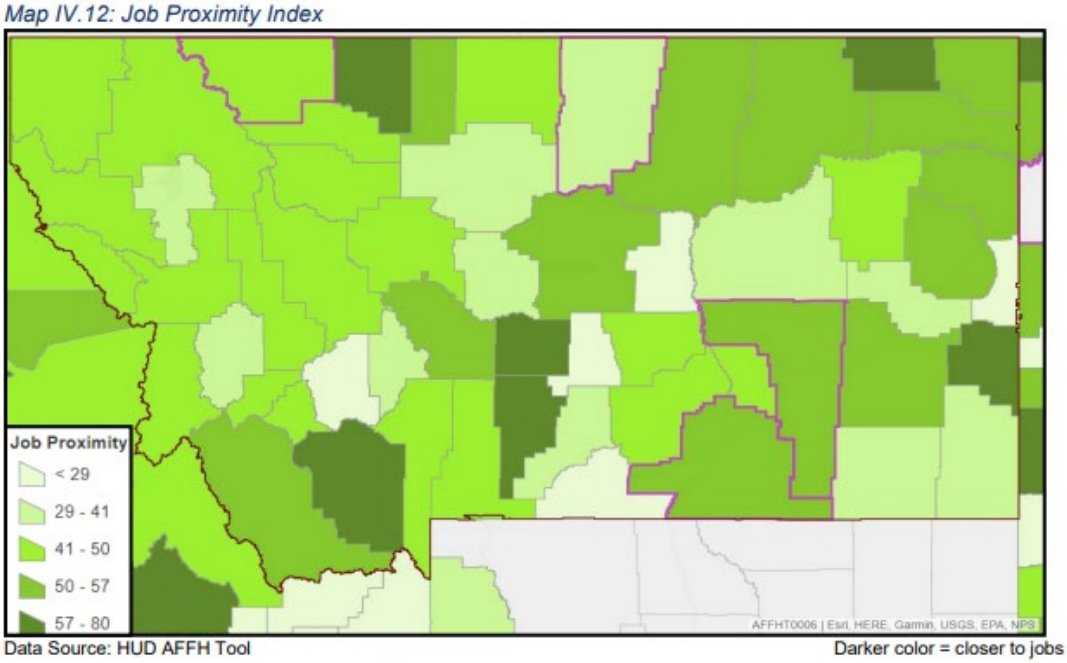


Data Source: HUD AFFH Tool

Darker color = higher school proficiency

The Jobs Proximity Index measures the physical distances between the places of residence and jobs. It calculates the physical closeness of neighborhoods to employment centers and measures the accessibility of employment to the geographic location of neighborhoods. Job proximity varies across the state. As expected, areas with closer access to city centers have higher ratings of job proximity, according to the HUD-defined calculations, as seen in Map IV.12. This is also true for areas with larger tourist attractions and educational institutions.

Map IV.12: Job Proximity Index

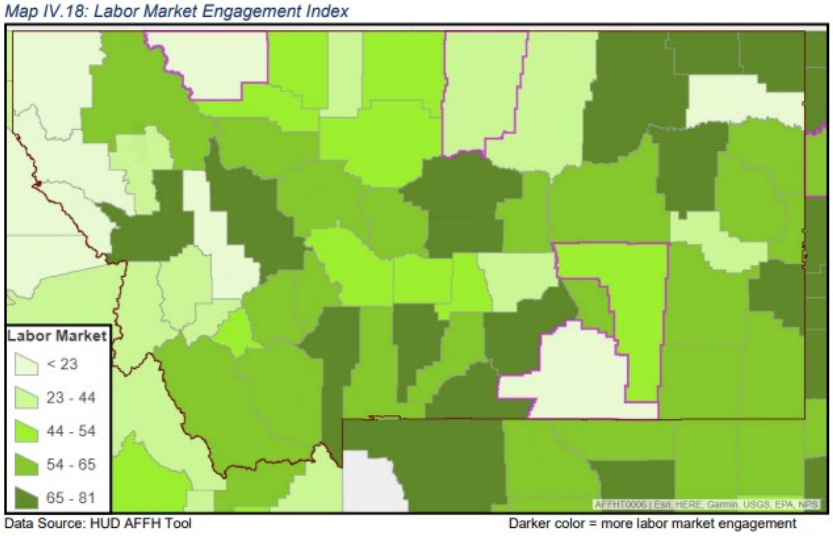


Data Source: HUD AFFH Tool

Darker color = closer to jobs

The Labor Market Engagement Index quantifies the relative intensity of labor market engagement and human capital in a neighborhood, based upon the level of employment, labor force participation and educational attainment in a census tract. The level of labor market engagement varies across the state, with the highest level seen outside of R/ECAPs and in areas near larger cities.

Map IV.18: Labor Market Engagement Index

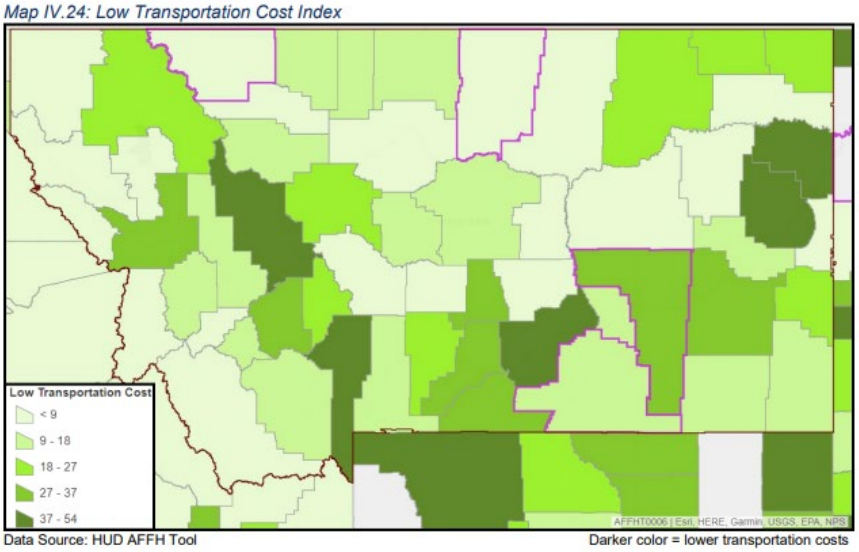


Data Source: HUD AFFH Tool

Darker color = more labor market engagement

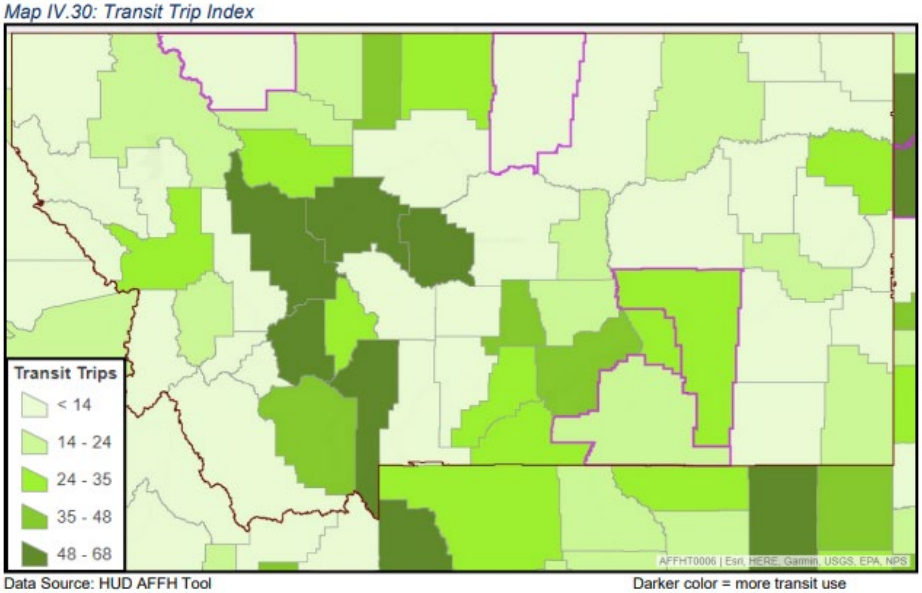
The Low Transportation Cost Index measures the cost of transport as well as the proximity to public transportation by neighborhood. The index estimates transportation costs for a family that meets the following description: a three-person, single-parent family with 50% of the median income for renters for the region. The higher the index value, the lower the cost of transportation in that neighborhood. As seen in map IV.24 below, transportation costs are highest, according to HUD calculations, in the more rural areas of Montana. This is attributed to lower levels of access to public transportation due to the large and rural nature of the state with limited access to resources in some areas.

Map IV.24: Low Transportation Cost Index



The Transit Trips Index portrays how often low-income families in a neighborhood use public transportation. The index is based on estimates of transit taken by a three-person, single-parent family with 50% of the median income. The higher the index value, the more likely residents in that neighborhood are to utilize public transit. The overall index ratings are relatively low compared with national averages, which is presumably due to the lower level of access to public transportation across the state. Geographic access to higher levels of Transit Trips Index ratings mirrors the geographic distribution of higher levels of low transportation costs. Higher index ratings are found in more densely populated areas.

Map IV.30: Transit Trip Index

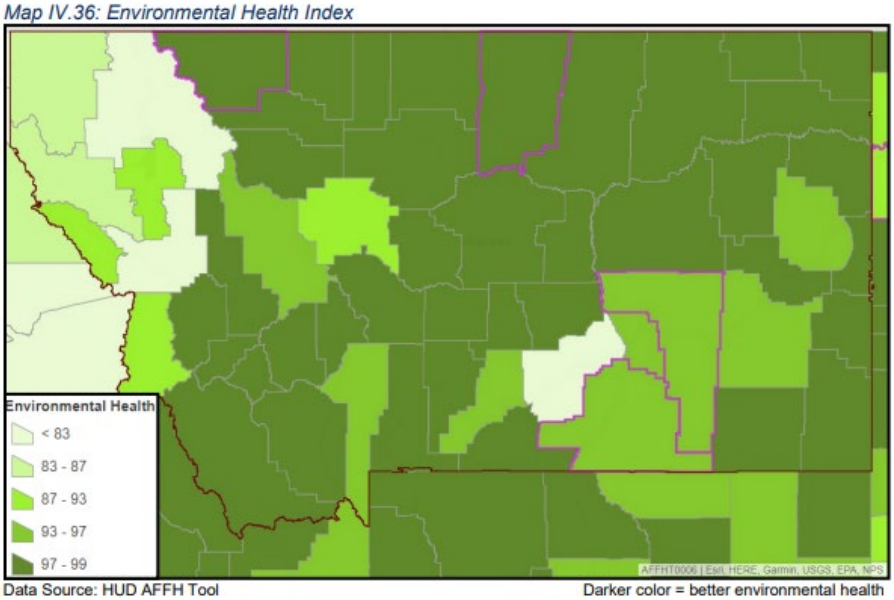


Data Source: HUD AFFH Tool

Darker color = more transit use

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a combination of standardized EPA estimates of air quality carcinogenic, respiratory and neurological hazards in census tracts. Large swaths of the state are considered environmentally healthy by the standard of the Environmental Health Index, which is primarily based on EPA air quality data. The level of variation is between 77 and 99 statewide. Lower levels are seen in the northwestern part of the state. R/ECAPs do not have significantly lower levels of access to higher rates of environmental health.

Map IV.36: Environmental Health Index



Data Source: HUD AFFH Tool

Darker color = better environmental health

Geographic Access to Opportunities

Access to opportunities throughout the state, with the exception of environmental health, tends to be higher in more highly populated areas. These areas also tend to have more access to publicly supported housing and more Housing Choice Voucher use. High Labor Market Engagement Index levels are spread across the state, demonstrating a more equitable level of geographic access than other opportunities. Since households with disabilities are not concentrated heavily in certain areas of the state, there is no noticeable lack of access for disabled households to community assets on a statewide scale. In addition, R/ECAPs and areas with higher segregation tend to have lower levels of access to job proximity and transportation, perhaps due in part to the rural nature of some of these places.