

THE SCIENCE OF HOUSING LOCALS IN COOKE CITY-SILVER GATE, MONTANA

by

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## DEDICATION

To all those who share a deep connection to and love for the Cooke City-Silver Gate area:  
may we work together to create a healthier and more sustainable future for our community.

## ACKNOWLEDGEMENTS

The Cooke City-Silver Gate community is located within the aboriginal lands of the Apsáalooke people. The 1851 Fort Laramie Treaty marked this region as Apsáalooke territory. Despite this, prospecting and mining activity illegally began in the area in 1869 and continued throughout the 1870s. The General Mining Law of 1872 permitted the transfer of public lands into private ownership for no more than \$5.00 per acre, accelerating westward expansion into remote mountain regions under the guise of mineral exploration. However, not until Apsáalooke land was further reduced under the Congressional Act of April 11, 1882, could mining claims in the area be legally filed. It was then that the Cooke City townsite was surveyed, divided into parcels, and opened for settlement as part of the Montana Territory.

I honor the Apsáalooke Nation as the original stewards of this land, along with the many Tribal Nations that maintain deep connections to this region, adjacent to what we now refer to as Yellowstone National Park.

My deepest gratitude goes to my project advisor and core professor, Dr. Walt Woolbaugh, for supporting this community-centered project and trusting me to pursue a housing-focused capstone within the MSSE program. Thank you to Joe Bradshaw, my science reader, for encouraging the place-based ecological investigations I conduct with my students and for his willingness to read a housing-focused paper. I also greatly appreciate the thoughtful feedback and guidance provided by Dr. Straus and Katherine Daly, which helped refine my work.

Finally, thank you, Hunter, for your unwavering encouragement, patience, and support throughout this project. I look forward to spending more time in the woods with you and the dogs now that the project is complete.



## TABLE OF CONTENTS

|                                                                |     |
|----------------------------------------------------------------|-----|
| 1. INTRODUCTION AND BACKGROUND.....                            | 1   |
| Context of the Study .....                                     | 1   |
| Unique Location.....                                           | 2   |
| Focus Statement/Question .....                                 | 6   |
| Purpose of Study.....                                          | 7   |
| 2. CONCEPTUAL FRAMEWORK .....                                  | 9   |
| National Housing Crisis.....                                   | 9   |
| Housing at the Foundation .....                                | 12  |
| Added Pressure at Home.....                                    | 14  |
| 3. METHODOLOGY .....                                           | 19  |
| Introduction.....                                              | 19  |
| Demographics .....                                             | 20  |
| Data Collection and Analysis Strategies .....                  | 20  |
| Quantitative Data .....                                        | 20  |
| Qualitative Data .....                                         | 24  |
| 4. DATA ANALYSIS: CLAIMS AND EVIDENCE.....                     | 31  |
| Results.....                                                   | 31  |
| Consistency: Residential Stability .....                       | 32  |
| Cost: Housing Affordability.....                               | 46  |
| Conditions: Housing Quality .....                              | 62  |
| Context: Vacant Seasonal Units .....                           | 67  |
| 5. VALUE: REASONING AND REFLECTION .....                       | 72  |
| Claims from the Study .....                                    | 72  |
| Value of the Study and Consideration for Future Research ..... | 90  |
| Impact of Action Research on the Author.....                   | 94  |
| REFERENCES CITED.....                                          | 100 |
| APPENDICES .....                                               | 107 |
| APPENDIX A: SCHOOL PROMOTION LETTER .....                      | 108 |
| 109                                                            |     |
| APPENDIX B: SCHOOL CLOSURE LETTER .....                        | 111 |
| APPENDIX C: VISIONING MEETING FINDINGS.....                    | 114 |

|                                                                                     |     |
|-------------------------------------------------------------------------------------|-----|
| APPENDIX D: RRC 2023 COMMUNITY SURVEY .....                                         | 126 |
| APPENDIX E: DATA TRIANGULATION MATRIX .....                                         | 132 |
| APPENDIX F: DATA COLLECTION RATIONALE.....                                          | 134 |
| APPENDIX G: IRB APPROVAL.....                                                       | 136 |
| 137                                                                                 |     |
| APPENDIX H: MONTANA CADASTRAL SATELITE IMAGES OF<br>STUDY AREA.....                 | 138 |
| APPENDIX I: COMMUNITY PUBLIC PARCEL DATA .....                                      | 143 |
| APPENDIX J: COMMUNITY SHORT-TERM RENTAL DATA.....                                   | 195 |
| APPENDIX K: INTERVIEW CONSENT PREAMBLE .....                                        | 208 |
| APPENDIX L: INTERVIEW QUESTIONS .....                                               | 211 |
| APPENDIX M: TALLIED INTERVIEW RESPONSES.....                                        | 214 |
| APPENDIX N: INTERVIEW QUOTES .....                                                  | 218 |
| APPENDIX O: HOUSNIG INTERVIEWEE MEMBER CHECKING<br>SURVEY .....                     | 287 |
| APPENDIX P: RAW MEMBER CHECKING SURVEY DATA<br>COLLECTED VIA QUALTRICS .....        | 300 |
| APPENDIX Q: COMMUNITY-WIDE HOUSING SURVEY.....                                      | 306 |
| APPENDIX R: RAW COMMUNITY-WIDE HOUSING SURVEY DATA<br>COLLECTED VIA QUALTRICS ..... | 334 |
| APPENDIX S: COOKE CITY SCHOOL TEACHER HOUSING<br>LETTER.....                        | 352 |

## LIST OF FIGURES

| Figure                                                                                                                                                                                                                                                            | Page |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 1. Figure 1. The small town of Cooke City, Montana, nestled between large mountains, with the Beartooth All-American Road running through it toward Yellowstone National Park to the west, (photo by Meg Simone). ....                                            | 3    |
| 2. Figure 2. Map showing Cooke City-Silver Gate as a gateway community to Yellowstone National Park, with the Beartooth All-American Road running through the community and surrounding federal forests and wilderness areas (screenshot from Lowes Travels)..... | 4    |
| 3. Figure 3. Google Maps screenshot with Cooke City at the center of a remote, mountainous area with long distances over mountain passes to towns with a population of 9,000 or greater, which are Cody, Livingston, Bozeman, or Billings. ....                   | 5    |
| 4. Figure 4. Interviewee demographics by residency, housing type, and ownership of property and business, ( $N = 46$ ). ....                                                                                                                                      | 24   |
| 5. Figure 5. Community-Wide Housing Survey participants' connection to the community, ( $N = 105$ ). ....                                                                                                                                                         | 28   |
| 6. Figure 6. Community-Wide Housing Survey participant demographics by residency and housing unit type, ( $N = 99$ ). ....                                                                                                                                        | 29   |
| 7. Figure 7. Quantitative data of the total housing units by occupancy and use type, in the Cooke City-Silver Gate community, ( $N = 392$ ). ....                                                                                                                 | 31   |
| 8. Figure 8. Responses to Question 21 from the Community-Wide Housing Survey, which asked participants to rate the amount of affordable, long-term housing options within the community, ( $N = 89$ ). ....                                                       | 33   |
| 9. Figure 9. Quantitative housing data for total year-round, long-term rental units, ( $N = 392$ ). ....                                                                                                                                                          | 34   |
| 10. Figure 10. Responses to Question 18 from the Community-Wide Housing Survey, which asked participants to rate that moving seasonally is a sustainable way to remain in the community, ( $N = 73$ ). ....                                                       | 35   |
| 11. Figure 11. Responses to Question 15 from the Community-Wide Housing Survey, which asked participants to state their perspective of finding an                                                                                                                 |      |

|                                                                                                                                                                                                                            |    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| equal or better housing option within the community if their current housing became unavailable, ( $N = 77$ ). .....                                                                                                       | 37 |
| 12. Figure 12. Responses to Question 2L from the Community-Wide Housing Survey, which asked business owner participants to state their support of community-led workforce housing initiatives, ( $N = 33$ ).....           | 44 |
| 13. Figure 13. Community household income distribution by homeownership and income location. Data sourced from the Community-Wide Housing Survey, ( $N = 85$ ). .....                                                      | 47 |
| 14. Figure 14. Box-and-whisker plot of Cooke City-Silver Gate annual revenue of short-term rentals, ( $N = 61$ ). Data sourced from AirDNA.....                                                                            | 52 |
| 15. Figure 15. Responses to Question 2j of the Community-Wide Housing Survey, which asked business owners to state the financial impact of providing employee housing, ( $N = 33$ ). .....                                 | 55 |
| 16. Figure 16. Responses to Question 34 of the Community-Wide Housing Survey, which asked participants to rank the housing needs for residents earning a local wage from most urgent to least urgent, ( $N = 79$ ).....    | 60 |
| 17. Figure 17. Responses to Question 39 of the community-wide housing survey, which asked participants to identify needed housing improvements, ( $N = 75$ ). .....                                                        | 66 |
| 18. Figure 18. Responses to Question 41 of the Community-Wide Housing Survey, which asked participants to rate the affect short-term rentals have on the availability of long-term housing for locals, ( $N = 85$ ). ..... | 69 |
| 19. Figure 19. Responses to Question 40 of the Community-Wide Housing Survey, which asked participants to rate the effect of short-term rentals on the community, ( $N = 85$ ). .....                                      | 70 |

## ABSTRACT

Small, remote communities adjacent to natural amenities face increasing pressure from rising housing costs, seasonal ownership, and limited developable land. Cooke City-Silver Gate is a gateway community to Yellowstone National Park, two wilderness areas, and a National Scenic Byways All-American Road. As tourism increases, owner-occupied household numbers decrease. Most housing units sit vacant for much of the year while home prices continue to outpace local wages. As a result, year-round residents earning a local wage face significant barriers to securing housing, threatening workforce retention, the ability for families with children to remain, local services, and long-term community sustainability. This study sought to identify the key barriers and opportunities for providing housing that support year-round residents earning a local wage. Using a mixed-methods approach, this action research project analyzed property parcel and housing-use data from public and private sources to understand ownership patterns and occupancy trends. Additionally, 35 semi-structured, in-depth interviews were conducted with community members and property owners representing a range of demographics. Interview findings directed the design of an anonymous community-wide survey to capture broader housing experiences and perceptions. Findings indicated that limited housing availability, rising costs relative to local wages, and the prevalence of housing tied to employment are primary barriers to securing affordable, stable, and suitable housing. Vacant seasonal properties and the growth of short-term rentals further constrain the supply of long-term housing. Results also highlight social and economic impacts, including workforce instability, reduced availability of local services, and challenges in retaining families and year-round residents. At the same time, participants identified community-supported opportunities, including interest in locally driven housing initiatives, alternative development models, and increased coordination among stakeholders. This study concludes that without targeted, community-supported interventions, housing challenges will continue to undermine the stability and functionality of the community. However, the integration of data-driven insights with community perspectives provides a foundation for developing locally appropriate housing strategies that support year-round residents earning a local wage and strengthening long-term community resilience.

## CHAPTER ONE

## INTRODUCTION AND BACKGROUND

Context of the Study

At mountain resort and gateway communities across the United States, housing for year-round residents earning a local wage is becoming increasingly difficult to secure. As the only teacher, at the only school within an hour and a half drive of the next nearest school district, I can work at the one-room kindergarten through eighth-grade Montana public school and live in the Cooke City-Silver Gate community year-round because my teaching contract guarantees year-round housing. A quality teacherage is provided. Unfortunately, families with school-age children who live within the community, those families who would like to move to the community, and young adults who want to join and remain in this community cannot secure year-round quality, affordable housing.

In July 2024, every post office box holder within the community received a letter I composed, sharing the amazing place-based educational opportunities offered at Cooke City School, the risk and effects of a looming school closure, as well as a call to action to attract families to the community and retain the one family with school-age children that presently lived here (see [Appendix A](#) and [Appendix B](#)). I stated funding was available to turn summer-only homes into year-round homes and short-term rentals into long-term rentals and to contact me if any known properties may be available. I received no response.

In March 2025, I began a significant effort to find a family with school-age children for the 2025-2026 school year because the current family told me they planned to move to a

community where they can secure an affordable home suitable to the size their family requires. A local made me aware of an out-of-state family with school-age children, who wanted to move to Cooke City-Silver Gate, but could not secure housing. The new family confirmed this information, so I immediately began reaching out to homeowners to secure a rental for this potential new family. The process was disheartening. At the start of my search, I considered my list of contacts sufficient and was hopeful I would find a rental, yet all homes were unavailable or not a good fit. To maintain an operational school and my position, a school board member, who is a year-round resident, moved out of her house to make her home available to the new family for seven months. The new family was willing to live in their camper through mid-October and return to their camper in mid-May, to limit their use of the home to seven months, only during deep winter. The above process was a temporary solution that was stressful and is not sustainable.

### Unique Location

With only 115 year-round residents, the Cooke City-Silver Gate community is a tiny island of developed land, amidst a sea of wild and rugged mountains. Sitting at an elevation of 7,608 feet, Cooke City is Montana's highest elevation town (Montana.gov, n.d.). The unincorporated mountain community is surrounded by millions of acres of federal land. Yellowstone National Park is to the west and south; the Custer–Gallatin National Forest and Shoshone National Forest are in all other directions. These national forests include two designated wilderness areas—the Absaroka–Beartooth Wilderness Complex and the North Absaroka Wilderness. Open only during the summer months, the Beartooth Highway (a 68-mile section of US-212) is a designated All-American Road that climbs a near 11,000-foot pass over

the Beartooth Mountains, before winding down to the Cooke City-Silver Gate community and into Yellowstone National Park.



Figure 1. The small town of Cooke City, Montana, nestled between large mountains, with the Beartooth All-American Road running through it toward Yellowstone National Park to the west, (photo by Meg Simone).





Figure 2. Map showing Cooke City-Silver Gate as a gateway community to Yellowstone National Park, with the Beartooth All-American Road running through the community and surrounding federal forests and wilderness areas (screenshot from Lowes Travels).

The location of Cooke City-Silver Gate is remote. The only year-round vehicle access is by a narrow mountain road across the northern section of Yellowstone National Park that connects two small, Park County, Montana, gateway communities—Gardiner at the North Entrance and Cooke City-Silver Gate at the Northeast Entrance. The drive to Gardiner takes a minimum of one-and-a-half hours. Gardiner has a population of 800 (U.S. Census, 2023b). Livingston is an additional one hour north of Gardiner. Livingston is the county seat of Park County, Montana, with a population of 8,700 (U.S. Census, 2023c). Livingston is the nearest

year-round city to Cooke City-Silver Gate that has full services, such as a dentist, hospital, pharmacy, hardware store, veterinarian, and full-size grocery store. For six months of the year, when the road east of Cooke City is open, Cody, Wyoming, is the closest city with full services. Cody has a population of 10,305 and is one-and-a-half hours away, over a mountain pass, which



Figure 3. Google Maps screenshot with Cooke City at the center of a remote, mountainous area with long distances over mountain passes to towns with a population of 9,000 or greater, which are Cody, Livingston, Bozeman, or Billings.

is the Chief Joseph Scenic Byway (Codywy.gov, 2024). Vehicle access to Cody is limited to only six months of the year, as the road east of Cooke City is not plowed from November to mid-May, due to heavy snowfall and a historic closure that allows the highway to be used for winter snowmobile recreation.

The isolated, unincorporated Cooke City-Silver Gate community requires locals to be present to function. Because of the community's remoteness and unique geography, service workers must be able to live within the immediate community. As the number of locally owned businesses, owner-occupied homes, and year-round rentals decreases, finding engaged community members is becoming increasingly difficult. For the community to function, residents must serve on and participate in the many community boards, such as the school board, water board, and emergency services. The threads holding this community together are beginning to unravel. Without locals working the necessary service jobs, without locals vested in the community, without families with children living in the community, and without year-round residents of varying ages and backgrounds, the Cooke City-Silver Gate area cannot consider itself a community.

#### Focus Statement/Question

The focus question for this study was, What barriers and opportunities exist for securing permanent homes for locals earning a local wage in the Cooke City-Silver Gate community, and how can the community address them?

Sub-questions included the following:

1. How does the current housing situation affect workers, families, and the broader community in Cooke City-Silver Gate?
2. What existing community strengths, resources, or partnerships could be leveraged to address housing needs?
3. What immediate and long-term actions could the community take to create sustainable housing solutions for locals?

### Purpose of Study

The purpose of this action research project was to compile accurate data and conduct research that permits the Cooke City-Silver Gate community to hold informed conversations that initiate goal setting around the housing needs of year-round residents, who serve the community, as well as to share the information beyond the community for the purpose of building partnerships to help address these housing needs. The issues surrounding the Cooke City-Silver Gate community have many layers that people outside the community are not fully aware of because the data portrayed through the U.S. Census and Park County Housing Needs Assessment do not accurately reflect the housing disparity that exists, nor the experiences of those who live here year-round. And despite studies having been conducted within the state and county, the voices of the Cooke City-Silver Gate community have not been included. Additionally, due to its remoteness, many people living in Park County and Gallatin County have never traveled to Cooke City-Silver Gate to experience the unique setting, nor are many county residents aware of its location.

A capstone research project is required for the Master of Science in Science Education (MSSE) graduate program at Montana State University (MSU). Typically, program participants complete an action research project conducted within their science classrooms on an applied treatment. At the beginning of the 2025 spring semester, I was uncertain if Cooke City School would have enrolled students for the 2025-2026 school year, which was when I would conduct my research. I could have opted to complete a science research study or an in-depth examination of a science-based educational topic that created classroom resources. However, the greatest need within the community, which also affects my teaching position within the community as well

as the retention of the community school district, is securing housing for locals earning a local wage. Families who want to work and live in the community year-round cannot secure year-round quality affordable housing. The community was at risk of losing its school district. As a local who understands the importance of securing housing to live here, I wanted to take the unique research opportunity to provide the community with a baseline of complete data, both quantitative and qualitative, that is long overdue for this community. This research will permit the full Cooke City-Silver Gate housing story to be shared within and beyond the community. The goal was to bring awareness, knowledge, and resources that hopefully spur action within the community and form partnerships with those beyond the community to address urgent housing needs.

## CHAPTER TWO

## CONCEPTUAL FRAMEWORK

National Housing Crisis

Housing affordability is a national concern. From small-town headlines to economic reports, the narrative has remained similar—if more housing was built, more housing would be available and affordable. Joel Berner, senior economist for Realtor.com, believes “the only way to not be in a tight housing market is to build more” (Kaysen, 2026, para. 9). This trickle-down housing effect or filtering is often presented as the solution. However, filtering homes from the wealthy down to the less affluent can take decades, does not always work, and sometimes the reverse effect can occur, increasing pressure on those most in need (McRae et al., 2026; Buchholz et al., 2026).

Intentional building must be at the center of the conversation, as not all housing construction is equal. “You need to think about what you're building and who you're building it for,” advised Lelaine Bigelow, the executive director of the Georgetown Center on Poverty and Inequality (Kaysen, 2026, para. 3). Between 2015 to 2023, metropolitan cities, such as Atlanta, Dallas, Houston, Phoenix, Seattle, and Washington D.C., built more housing than the national average. The housing abundance effect should have relieved housing pressure on lower-income households within these cities, yet the new housing did not match what people could afford or the size needed. The highest income households gained the most rental market housing units and experienced a rental cost drop (McRae et al., 2026). Studio apartments and luxury housing geared toward moderate to high-income single professionals and families increased available



housing units, but many of these units sat vacant, as pressure continued to increase on housing built prior to 2010 that is better suited to low-income families (McRae et al.). The housing units built were not the right price for the income level of those whose wages are below the median household income. As new housing units were added to these cities, access to affordable units was not equal across income groups (McRae et al.).

The problem is that not enough housing exists at the price that people who need it can afford. Higher income households take up much of the available housing (Kaysen, 2026). The Georgetown Center on Poverty and Inequality report titled *Abundance for Who?* (2026) found that newly constructed housing provided fewer home options for families with children and catered to the middle to upper income groups (McRae et al., 2026). Building costs and insurance are too expensive for developers and landlords to make a profit on homes for households making less than the national median household income (\$83,730), which exacerbates the crisis (U.S. Census, 2025). As the availability of lower-priced housing decreases and housing prices continue to outpace wage growth, low- to moderately low- to extremely low-income households experienced the greatest housing cost increases (Edwards & Rauzi, 2026; McRae et al.). As defined by the U.S. Department of Housing and Urban Development, a rent-burdened household spends more than 30% of income on housing expenses. The percent of households that spend more than 30, 40, or 50% of their income on housing has more than doubled since the 1960s (Council of Economic Advisers, 2024). And for a third consecutive year, the number of rent-burdened renters increased. In 2023, 50% of renters were burdened, which included more than 12.1 million renters (27%) who were severely rent burdened, spending more than 50% of their income on housing and utilities (Joint Center for Housing Studies of Harvard University [JCHS],

2025). Yet, due to the types of housing units built, moderate to high-income housing costs stagnated and even fell, as new units were built in abundance and then experienced higher vacancies than older housing (McRae et al.). A supply issue may be the most common voiced narrative; however, the supply issue is one of not building enough housing that most households can afford.

Housing deregulation to increase density and simplify permitting will not solve the housing crisis alone if the housing built remains mismatched to needs. The current problem is an income issue, not a supply issue. Housing is available to the top 30% of the population who can already afford housing. Current housing is not affordable to 70% of the population who remain in need of stable affordable housing (Buchholz et al., 2026; Edwards & Rauzi, 2026). There are more people below the average income than above it (Edwards & Rauzi). And more households are falling behind the opportunity to own a home, as home prices increase faster than wages. A home price-to-income ratio of three has traditionally been used as a measure of affordability (JCHS, 2025). In 2024, the U.S. median single-family home price reached a new high of \$412,500, which is five times the median household income (JCHS). Only 13% of the 46 million renter households in 2023 met an annual income of \$126,700 to be able to afford a first-time home buyers' monthly payment for this median-priced home (JCHS). Income gaps continue to widen, and housing prices continue to increase. There are wages so low that no housing matches exist. Yet, federal affordable housing programs remain limited. Housing report recommendations state housing assistance programs need to increase at the federal, state, and local levels (Buchholz; Edwards & Rauzi; JCHS; Kaysen, 2026; McRae et al., 2026). At locations where the cost of building new housing and operating existing housing units is high,



developers and landlords may not be able to lower housing costs enough to meet the needs of the lowest income households and maintain a profit without public funding (JCHS; McRae; Kaysen). Insurance is the fastest growing cost in housing, limiting first-time buyers from purchasing homes and landlords from maintaining affordable rents (JCHS; Kaysen). These new cost increases that are passed to buyers and renters are not a temporary trend; they are a long-term shift that will need to be met with government policies if housing affordability is a concern that the country wants to address.

### Housing at the Foundation

Housing has long been known as an indicator of health and security. In 1944, President Franklin D. Roosevelt challenged Congress to aspire to create legislation that would provide a higher standard of living for the American people. Included in what today is referred to as the Second Bill of Rights was “the right of every family to a decent home” (Roosevelt, 1944). Four years later, the United States signed the Universal Declaration of Human Rights adopted by the United Nations. Article 25 states “everyone has the right to the standard of living adequate for the health and wellbeing of himself and his family” and specifically cites housing as a human right (United Nations, 1948). The well-being of a community begins with appropriate housing for all members.

Non-medical factors influence the health of a community and the quality of life for its residents. One of the key social determinants of health is housing, which continues to surface as a critical health issue in communities around the country (Park County Health Department [PCHD], 2025). Housing is at the foundation of the Health Impact Pyramid (Frieden, 2010). Since its development in 2010, the five-tier health intervention pyramid has been used by the

Centers for Disease Control and Prevention (CDC) to direct public health goals. Socioeconomic factors lie at the base of the pyramid because they cause the greatest health impacts (Frieden, 2010). Housing, education, inequality, and poverty are examples of socioeconomic factors (PCHD, 2022). With the goal “to improve the health of all county residents over the next three years,” the Park County, Montana, 2022 Community Health Improvement Plan (CHIP) focused on the bottom tier of the Health Impact Pyramid (PCHD, 2022, p. 2). The three priority areas selected by the cohort of community stakeholders were 1) Children and Families, 2) Behavioral Health, and 3) Housing and Income Inequality (PCHD, 2022, p. 2). All three are socioeconomic factors that influence a wide range of an individual’s overall wellbeing, and all three are intricately linked to housing.

The newly published 2025-2028 Park County, Montana, Community Health Assessment (CHA) continues to focus on housing, naming housing instability as an emerging critical health issue (PCHD, 2025). The key findings state “the shortage of affordable housing options has led to increased stress and uncertainty among residents, compounding existing challenges related to health and financial security” (PCHD, 2025, p. 5). The median household income in Park County, Montana, is \$66,607 compared to the U.S. median household income of \$83,730 (PCHD, 2025; U.S. Census, 2025). The reported income distribution is alarming, and it affirmed housing affordability is an income and wage inequality problem within Park County, not a housing supply problem. “In the 2019-2023 period, the bottom 40% of households accumulated 9% of the income in the county; The top 20% of households accumulated 58.4% of the income” (PCHD, 2025, p. 9). The County Health Assessment (2025) confirmed that affordable quality housing is difficult to secure in a rural Montana county with a population of 17,484; half of

the renter households are rent-burdened, and purchasing a home within the county is more difficult than purchasing at the national level. The median home price in Park County, Montana is \$540,000, which is significantly higher than the national median home price of \$412,500 (PCHD, 2025; JCHS, 2025). Based on the Park County, Montana, median home price and median household income, the price-to-income ratio is 8.1, which is 2.7 times the recommended measure of affordability ratio of three. Additionally, displacement pressures were connected to more than six percent of the housing stock used as short-term rentals that could potentially be used as long-term rentals (PCHD, 2025). The Community Health Assessment (2025) concluded that “these housing challenges not only undermine individual health but also strain local healthcare systems, social services, and workforce stability—making housing a foundational issue for community health and equity in Park County” (PCHD, p. 11). Recommendations were like those of national housing reports, with an emphasis on strengthening community organizations already focused on housing issues, continuing to build networks of advocates, and lastly not waiting to voice concerns to local, state, and national government representatives (PCHD, 2025; Edwards & Rauzi, 2026).

#### Added Pressure at Home

Although addressing housing needs promotes community health, providing housing alone does not solve the problem (Swope & Hernández, 2019). Housing is complex, with many interconnected layers. The conditions of the house must be adequate; the cost cannot be a burden; the house must be available for as long as the resident desires; the location must allow for a healthy lifestyle (Swope & Hernández, 2019). Swope and Hernández (2019) termed these housing needs the four pillars of housing and claimed that addressing all four pillars is necessary

to create healthy housing within a community (p. 3). The creation of healthy housing is especially challenging in gateway communities near the proximity of natural amenities and within locations with land constraints.

Geography and tourism increase pressure on already strained housing markets at gateway communities. In a study that surveyed more than 300 public officials who served gateway communities across the western United States, 82.7% stated providing affordable housing is moderately to extremely challenging in their communities (Stoker et al., 2021). Most towns had programs in place to address housing needs, yet these officials confirmed not enough was being done (Stoker et al.). The concern stemmed from the widening gap that exists between the local wage and the cost of housing. Locals have been priced out by the lack of available homes and much of the housing stock is purchased by seasonal homeowners, whose incomes are derived from outside the community (Stoker et al.). Many stakeholders place the blame on owners of vacant seasonal properties and short-term rentals for the increase in housing costs and the lack of housing in gateway communities (Bigart et al., 2026; Smith & Zakaria, 2026; Bailey, 2022; Wolfson, 2020). This, too, is a complicated topic. Many communities across the Intermountain West have created local housing steering committees and housing organizations to secure housing for locals as the availability of affordable housing for residents earning a local wage continues to decrease.

The Colorado Association of Ski Towns (CAST) and the Northwest Colorado Council of Governments (NWCCOG) have been compiling data on western mountain resort communities for more than a decade. The purpose of the Workforce Housing Report is to share “tools, strategies, best practices, and innovative ideas to increase the supply of affordable workforce

housing” (Colorado Association of Ski Towns & Northwest Colorado Council of Governments [CAST & NWCCOG], 2023, p. 3). Winter Park, Colorado, has been identified with the worst housing numbers across the analyzed communities, with nine percent owner-occupied housing units and 79% vacant seasonal units (CAST & NWCCOG, 2023). Winter Park has completed many successful workforce housing projects and has plans to continue more. The report detailed that “to address an affordable housing crisis, Winter Park moved aggressively to prioritize and advance community housing projects, quadrupling its community housing stock in just a handful of years” (CAST & NWCCOG, 2023, p. 66). The report identified Breckenridge, Colorado, as the community with the second worst housing data, with 14% owner-occupied units and 66% vacant seasonal units. Breckenridge recognizes the importance of securing workforce housing to promote “economic vitality, community character, improved job performance and employee satisfaction, [as well as] better recruitment and retention” (CAST & NWCCOG, 2023, p. 28). Despite Cooke City-Silver Gate’s more despairing housing unit data than Breckenridge and Winter Park, no housing program exists. Organized discussions have not even started despite the situation having been identified in several professional collection methods.

The Cooke City-Silver Gate community has officially stated that housing is a concern. In September of 2023, two three-hour meetings were held at Silver Gate to direct a conversation toward a shared community vision. The MSU Local Government Center and the Park County MSU Extension facilitated the “Vision of Our Area” meetings, which were comprised of vested year-round and seasonal community members. Workforce and family housing were identified as a community need (See [Appendix C](#)). Housing was one of the four most pressing topics, which advanced to community member break-out sessions. Additionally, the broader community was

surveyed in 2023 by RRC Associates, a market research and consulting company based in Colorado that specializes in providing planning direction through data collection (RRC, 2024) (See [Appendix D](#)). The purpose of the “2023 Cooke City Resident Community Survey” was to capture residents’ perspectives on winter access and recreation, as well as “explore other topics in the region such as quality of life, summer tourism and recreation, and plans for the future” (RRC, 2024, p. 3). The survey was completed by 210 residents and property owners in the Cooke City/Silver Gate/Colter Pass area. In response to the question, “What are the biggest impacts or challenges affecting you in the Greater Cooke City Area?” 49% of participants ( $N = 196$ ) selected lack of housing, which received the highest number of responses (p. 22). This was the second highest rated response when participants were asked, “Which three issues or challenges do you feel are most important?”; 42% of participants listed lack of housing within the top three challenges. The third most selected response was the ability to find workforce staffing with 38% of participants listing it within the top three most important challenges (p. 22). Of the participants, 87% ( $n = 178$ ) agreed or strongly agreed that “the Greater Cooke City Area is in need of more workforce during the summer season” (p. 32). Despite the community’s awareness of the housing issue, no action has been taken following these meetings and report findings.

The small population of year-round vested community members is taxed with other responsibilities, and county housing organizations have not connected with Cooke City-Silver Gate. The existing data state there are an excess of homes, which is true. The Park County Housing Needs Assessment reported a ratio of 0.35 residents per housing unit in Cooke City-Silver Gate, suggesting an oversupply of housing because nearly three housing units exist for every resident (Fleishman, 2021). However, without qualitative data explaining that most

housing units are vacant seasonal properties or short-term rentals unavailable to year-round residents, the quantitative data alone provide a misleading picture of the community's housing needs. Additionally, the 2010 U.S. Census data used for the report were inaccurate. Rural communities struggle to compete with larger populations. Providing the voices of rural communities is essential to gain the attention of government and non-profit organizations, as well as to provide an accurate portrayal of the successes and challenges within rural communities (Brinkley & Visser, 2022; Smith, 2026; Administration for Children & Families [ACF], 2016). Thus, this project was initiated by a local resident who recognized the need to combine quantitative and qualitative data to accurately reflect the housing realities of residents earning local wages in Cooke City-Silver Gate.

## CHAPTER THREE

## METHODOLOGY

Introduction

To collect a complete story of the existing Cooke City-Silver Gate housing barriers and opportunities, a mixed-methods research approach was used to analyze quantitative data and triangulate it to qualitative data of the community's experiences, as well as to related literature. The research was conducted in three phases. First, property parcel data was analyzed from Montana Cadastral (<https://svc.mt.gov/msl/cadastral/>), a public data resource. And housing use data was analyzed from AirDNA (<https://www.airdna.co/>), a private data resource. This information was then verified by local community knowledge. Second, qualitative interviews were conducted with selected individuals from various community demographics. Identified interview themes were verified by participants through a Member-Checking Survey. And third, using the themes that emerged from interviews, an anonymous Community-Wide Housing Survey was published in the community newsletter to gain broader community insights of housing experiences, as well as to collect further quantitative data. I am not aware of another resource that compiles the area housing data as this research project has done.

When similar results were found from two or more sources, triangulation helped establish their trustworthiness, especially for the qualitative data gathered. See [Appendix E](#) for Table 1 of the data collection methodologies I used to answer my main research question and sub-research questions. See [Appendix F](#) for Table 2 that provides the rationale for the data collection methodologies used.



### Demographics

The Cooke City-Silver Gate community is made up of a variety of stakeholders. The study population consisted of a mixture of individuals connected to the community, including property owners and non-property owners, year-round and seasonal residents, local and absentee business owners, prior residents, as well as those who work in county organizations and government positions who serve the community. This study attempted to highlight as many stakeholder voices as possible to present as many perspectives and ideas as possible, with the purpose of laying all challenges and opportunities on the table, so the best path of action forward may be determined. The research methodology for this project received expedited approval from Montana State University's Institutional Review Board (IRB), and compliance for working with human subjects was maintained ([Appendix G](#)).

### Data Collection and Analysis Strategies

#### Quantitative Data

The research for quantitative data was conducted in three phases. First, to establish a baseline of current property information, Montana Cadastral was used to review individual property details within Cooke City-Silver Gate. Data was transferred to a spreadsheet I created. Second, to confirm the use of each property as a short-term rental, AirDNA short-term rental data was reviewed for Cooke City-Silver Gate and added to the spreadsheet. AirDNA is a private data analysis company that focuses on the short-term rental market. Lastly, local knowledge was used to verify the collected information.

Montana Cadastral was the public resource used to collect property data within Cooke City-Silver Gate. The Montana State Library, in partnership with the Montana Department of Revenue, provides parcel information as a free service to the public. No clearly stated line separates Cooke City from Silver Gate. For this study, the Cooke City area was designated as properties east of Sheep Creek Drainage, spanning both the north and south sides of US-212 and Soda Butte Creek, all the way to Colter Pass and the state line of Wyoming. Silver Gate properties were designated as all properties west of Sheep Creek Drainage, spanning both the north and south sides of US-212 and Soda Butte Creek, to the park boundary. See the map in [Appendix H](#) for satellite images of the data collection area.

As of April 2026, 3.5% of all year-round community residents ( $n = 4$ ;  $N = 115$ ) live beyond the winter road closure and commute to town by snowmobile. In the past, families with school-age children, who lived beyond the road closure, transported their children to the Cooke City School by snowmobile for six months of the school year. In the early to mid-1990s, some students commuted as far away as the B4, RDS, and K-Z ranches, near Crandall, Wyoming. This is a lifestyle choice made by those who enjoy living in the remoteness of Cooke City-Silver Gate. Therefore, all Cooke City-Silver Gate properties were included in the data collection, except those on the north side of Kersey Lake, which are the most remote cabins to reach and only used for the summer months.

Over a timeframe of one month, the details of each property parcel for the Cooke City-Silver Gate community were reviewed and transferred to a spreadsheet. When zoomed in far enough on the Montana Cadastral Web Application, yellow property lines superimpose a satellite image of the area. At this level of magnification, each indicated parcel was clicked to access the

property information. The following drop-down tabs were reviewed for each parcel: summary, owners, and dwellings. This property information was transferred to a spreadsheet I created that tracks the following data: owner name, property address, property type, property size, dwelling size, number of dwellings, ownership change within past 5 and 10 years, and property use. See [Appendix I](#) for the spreadsheet of all public parcel information collected.

Additionally, to identify short-term rentals beyond my local knowledge, a one-month subscription to AirDNA was purchased. For ten years, AirDNA has analyzed for-profit vacation rental data. AirDNA derives and verifies property data from a mixed group of data sources, which include Airbnb and Vacation Rental By Owner (VRBO) websites, as well as privately licensed data (AirDNA, 2024). Property owners, investors, and property managers use AirDNA data to analyze the short-term rental market to increase profits. Government agencies, such as the Montana Office of Tourism and Business Development, subscribe to AirDNA to understand and manage the impact of short-term rentals. Social scientist and research associate, Dr. Elena Bigart, at the Institute for Tourism and Recreation Research, located at the University of Montana, exclusively used the data from AirDNA to analyze short-term rentals in two reports she produced with her colleagues titled “The State of Short-Term Rentals in Montana” (2021 & 2026).

For this study, AirDNA was used to identify short-term rental properties in Cooke City-Silver Gate. Analysis focused on dwelling units that could otherwise contribute to the local housing supply. For the purposes of this study, a short-term rental is defined as a complete residential living space (rather than a traditional hotel room) that could reasonably serve as seasonal or year-round housing but is instead rented to visitors on a nightly or other short-term basis. This includes privately owned homes as well as apartment-style or house units operated by

area lodges. Key performance metrics provided for each unit included the average daily rate, total annual revenue, occupancy rate, and total days available. AirDNA data was assessed through to the end of October 2025. The data provided by AirDNA was for the prior twelve months, November 2024 through October 2025 ([Appendix J](#)). Lastly, when transferring the data to the spreadsheet, local knowledge of the properties was used to verify the information. The property description and photos were compared to Montana Cadastral information. The Airbnb and VRBO websites were accessed to review the listings. I drove by several properties to confirm that the match was correct. Those properties verified as double listings, due to multiple rental names having been used for the property, were recorded only once. Additionally, data was verified by other locals to confirm its accuracy.

Once the spreadsheets of verified quantitative property data were completed, analysis started. I used existing professional housing reports as my guide, such as the 2023 Workforce Housing Report created by the Colorado Association of Ski Towns (CAST) and the Northwest Colorado Council of Governments (CAST & NWCCOG, 2023). I used Excel formulas to tally totals and calculated descriptive statistics—including percentages, means, and medians—to analyze the data. See [Appendix I](#) for the Montana Cadastral Property Data Spreadsheet and [Appendix J](#) for the AirDNA Short-Term Rental Property Spreadsheet. A box-and-whisker plot was generated to visualize the distribution of annual revenues for short-term rentals ([Figure 14](#)). This provided a clear overview of the data's range, central tendency (median), middle 50% variability (interquartile range), and outliers. A nested pie chart was created to visualize and compare housing stock data, highlighting how housing units are utilized by local households versus vacant seasonal properties ([Figure 7](#)).

### Qualitative Data

The qualitative portion of this study records the experiences, ideas, and perspectives of locals and property owners within the Cooke City-Silver Gate community. It examines the potential relationship between housing and a person's position within the community, as well as the effects of housing, if any, on those individuals' experiences within the community.

Qualitative data was completed in two phases.

First, interviews were conducted with people connected to the community through property ownership, work, and residency. The selected interviewees' demographics varied to encompass representation from all community groups, including both individuals with long-standing and recently formed connections to the community. A total of 35 semi-structured,

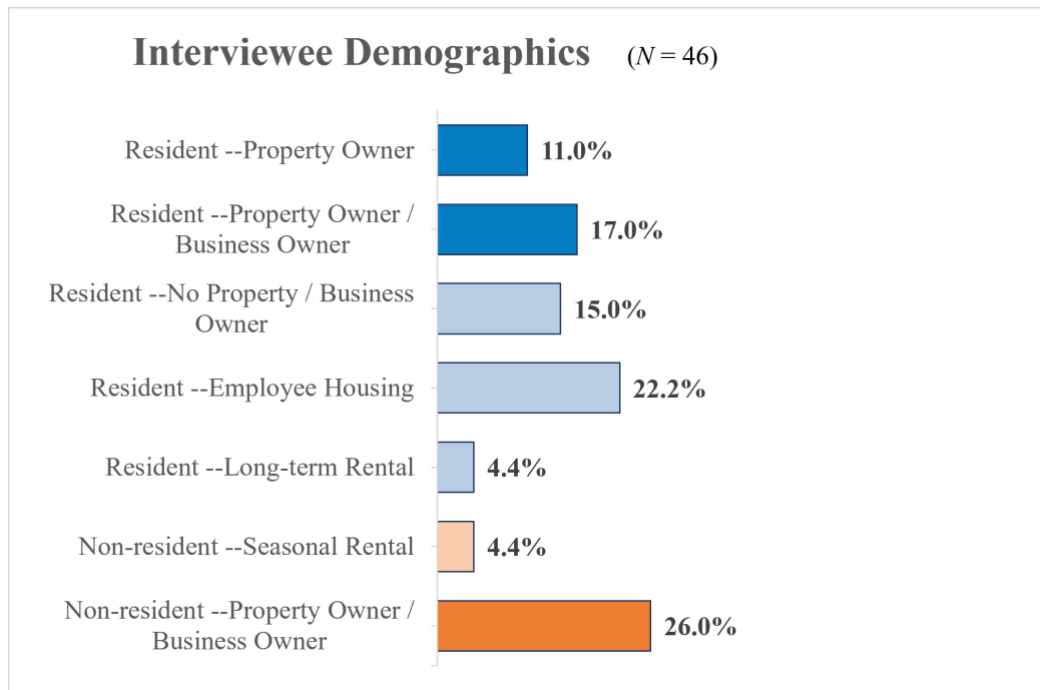


Figure 4. Interviewee demographics by residency, housing type, and ownership of property and business, ( $N = 46$ ).

in-depth interviews were conducted from early January to mid-February 2026, with 46 individuals. Most interviews occurred in person; however, some occurred virtually via an online video conference platform or by phone. Interview length averaged 40-60 minutes. Interviews continued until little to no new information was identified about community housing experiences across the final three interviews. All interviews were audio recorded with permission, transcribed, coded, and analyzed to identify common themes. See [Appendix K](#) for the interview consent preamble and [Appendix L](#) for the interview questions.

Following each interview, audio recordings were transcribed with the Apple Voice Memos App and placed into a Microsoft Word document. Transcripts were read for accuracy, and when necessary, audio recordings were referenced to confirm accuracy. While reading transcripts, key quotes were identified and highlighted in different colors to code quotes to emerging themes. After transcripts were verified for accuracy, audio recordings were deleted. Following initial thematic analysis, transcripts were read a second time to identify and check themes again, merging themes when possible and changing coding as needed. Additionally, a spreadsheet was created to count how many interviewees stated a similar response to a question. Outlier responses were recorded, as well. The spreadsheet contained two columns: one to capture the number of interviewees who stated a similar response and the other to record the number of times the statement was made across all interviews. See [Appendix M](#) for the complete spreadsheet of tallied interview responses.

As was the stated and approved research protocol, all quotes from each interview session were deidentified. All identifying information was removed. Then quotes from each interview session were compiled into individual spreadsheets. These spreadsheets were then sent back to

the respective participants to verify accuracy. Before adding the deidentified quotes to the appendix, to ensure one voice was not consecutively repeated, the quotes were scrambled and categorized into the following 11 themes: area concerns, housing-related stress, hopes for the community, housing solutions/ideas, desire to remain, benefits of housing for locals, without housing for locals..., changes to the community over the years, access to housing market, what works well, and challenges/inconveniences of area. See [Appendix N](#) for the compilation of all selected, deidentified, and verified interview quotes from participants.

To validate identified interview themes, an anonymous Member-Checking Survey was conducted with interview participants. The Qualtrics (<https://www.qualtrics.com>) online survey platform was used to build, distribute, and analyze the survey. Participation was voluntary, and answering all questions was not required to submit the survey. See [Appendix O](#) for the complete Interview Member Checking Survey. Due to the large volume of qualitative data received during the interviews, only the themes most widely stated across the member group were used in the survey. Participants were asked to review statements that reflected observed conditions, perceived impacts, and proposed solutions that had been expressed during interviews. Participants then used a four-point Likert scale—strongly agree, agree, disagree, or strongly disagree—to rate how well the statements aligned with their experiences and perspectives.

The statements were grouped into eight different thematic categories. At the end of each category, the same two open-ended questions were repeated, with reference to each category's theme: What would you add to refine the description of Theme 1? Are any of these themes overstated or understated? This invited participants to provide explanations, as well as additional information or themes not specifically mentioned in the survey. The final two survey

questions asked participants to give an overall rating of how accurately the themes reflected their interview, and an open response question allowed a final opportunity to provide additional thoughts and any key points that had not been included. The Interview Member Checking Survey was open from February 14 through February 24, 2026. Some of the raw figure survey data collected via Qualtrics are available in [Appendix P](#).

Once interviews were completed, I developed the Community-Wide Housing Survey. The themes that emerged in interviews directed the questions asked in the community survey. After I created the Community-Wide Housing Survey, I submitted it with its protocols to the Institutional Review Board (IRB) as an amendment to the project protocols the IRB had approved in December 2025. The IRB approved the amendments to my project on February 17, 2026. With IRB approval, the second phase of qualitative data collection was conducted. The Community-Wide Housing Survey was made available to individuals connected to the Cooke City-Silver Gate community, including current residents, seasonal residents, former residents and individuals who own property or businesses in the community. The Qualtrics online survey platform was used to build, distribute, and analyze the survey. See [Appendix Q](#) for the complete survey. The purpose of the survey was to collect broader data and perspectives on securing housing for residents earning a local wage in the community than could be completed with interviews. The survey linked with a QR code was posted in the community newsletter for three weeks. Additionally, an email was sent to community members requesting they share the survey with friends and neighbors, and cards with the QR code were provided to local businesses and placed at the Cooke City U.S. Post Office. The survey was anonymous, and participation was voluntary. Answering all questions was not required to submit the survey. The survey questions



were grouped into the following thematic categories: residency, cost of living, housing type, housing stability, housing conditions, housing impact on the community, and housing impact on the workforce.

A total of 117 surveys were submitted to the Qualtrics platform. After eliminating surveys that did not meet the qualifications stated in the survey's preamble and eliminating surveys that did not respond to enough questions to provide meaningful data, the total number of submitted surveys dropped to 105. However, participants were not required to respond to all questions. Therefore, most questions had a total of 80-89 responses. The survey was open from February 25 through March 16, 2026. Some of the raw survey figure data collected via Qualtrics are available in [Appendix R](#). The below horizontal bar charts show the participants' connection to the community by the season(s) spent in the community, as well as participants' demographics by residency and housing type.

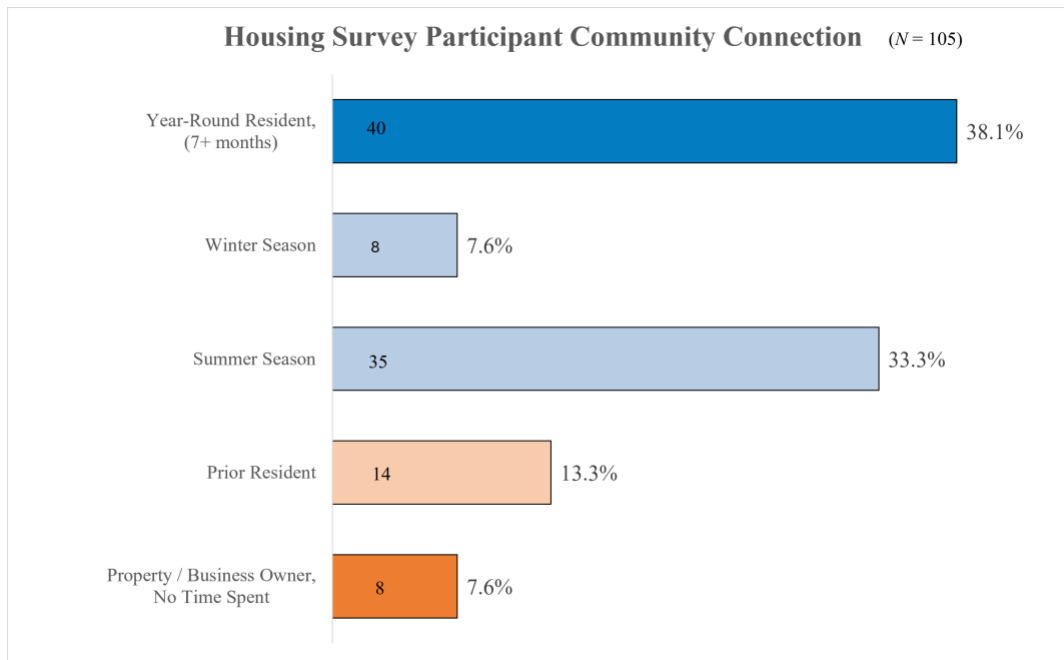


Figure 5. Community-Wide Housing Survey participants' connection to the community, (N = 105).

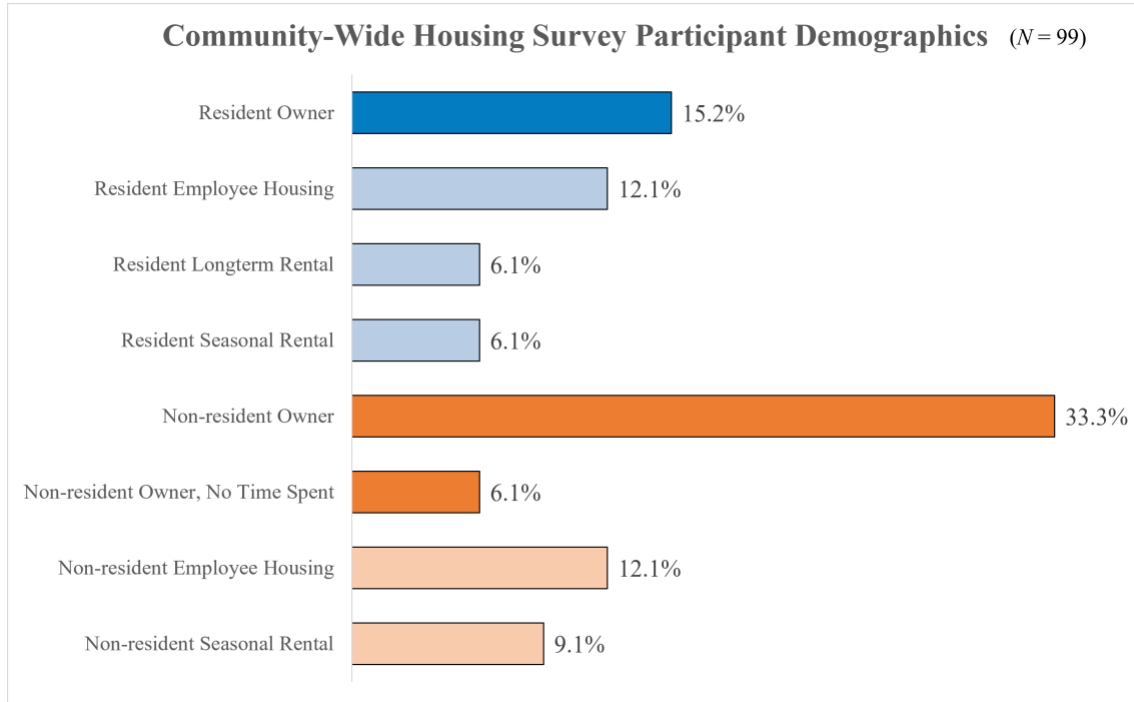


Figure 6. Community-Wide Housing Survey participant demographics by residency and housing unit type, ( $N = 99$ ).

Once the survey closed, data was analyzed. I exported the raw data from Qualtrics to an Excel spreadsheet and started running parallel comparisons of the data. By creating additional sheets, I placed columns of data next to each other to find similarities and differences between responses from property owners and non-property owners, residents and non-residents. The results section on the Qualtrics platform provided a horizontal bar chart for most survey question responses, which separated each question's responses into its Likert scale options ([Appendix R](#)). These provided a quick overview, making it easy to spot outlying responses that should be investigated further to determine who was stating what and the motivation for the response. When answers were similar across all demographics, no further analysis was needed. The layering of questions allowed verification, confirming similar responses where they would be expected. Additionally, responses from a question that were linked in an interesting way to

another question were analyzed. A Chi-Square Test of Independence was used for one question to determine if there was a statistically significant association between housing security and property ownership status. To further examine trends of some questions, stacked bar graphs were created. However, in general, due to the quantity of data, the analyzed results provided by Qualtrics served as an important timesaver for analyzing survey data. Qualitative data from open-response questions were deidentified and placed into a separate spreadsheet for ease of reference when writing Chapters 4 and 5.

## CHAPTER FOUR

## DATA ANALYSIS: CLAIMS AND EVIDENCE

Results

In the Cooke City-Silver Gate community, 20% of the housing units are local households with year-round residents. Only 31 of 392 total housing units are owner occupied (8%). The greatest number of local households are employee sponsored units (9%;  $n = 36$ ). And a handful of housing units are year-round long-term rentals (3%;  $n = 11$ ). Most of the community's housing stock are vacant seasonal units (80%;  $n = 314$ ), which includes units used as short-term rentals.

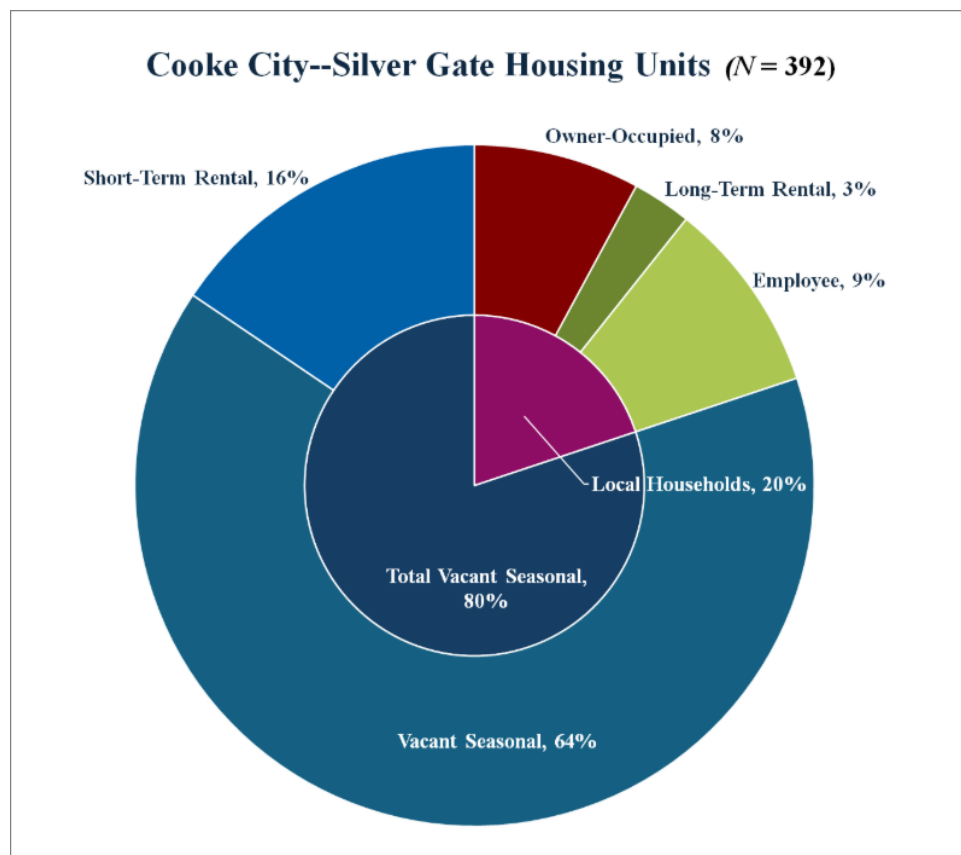


Figure 7. Quantitative data of the total housing units by occupancy and use type, in the Cooke City-Silver Gate community, ( $N = 392$ ).

As is the case in many gateway communities, the housing challenges are not due to a lack of total housing units. The problem is locals who earn a local wage lack access to the housing units on multiple levels, as one resident explained in an open-response survey question:

The main reason for the housing shortage is the lack of availability. There are plenty of homes in Cooke City, but most are unavailable to rent to full-time residents because they are short-term rentals. If houses are not a short-term Airbnb, then they are often boarded up and unoccupied all winter long.

This statement addresses several housing topics which will be considered in this section of the paper and connected to the claim Swope and Hernández (2019) made that the four pillars of housing are necessary to create healthy housing within a community. The four pillars of housing include “1) cost (housing affordability); 2) conditions (housing quality); 3) consistency (residential stability); and 4) context (neighborhood opportunity)” (Swope & Hernández, 2019, p. 1). The first three pillars will be addressed as they relate to locals earning a local wage in the Cooke City-Silver Gate community, and the fourth pillar will be addressed as it relates to short-term rentals within the community.

#### Consistency: Residential Stability

Housing stability is the most complex layer of affordable housing in the community. Those who do not own property in the community cannot find housing, which causes a domino effect of connected issues. When asked, “What are the biggest challenges of the area?” nearly three quarters of all interviewees (72%) directly mentioned housing-related stress. More interview participants ( $n = 33$ ;  $N = 46$ ) named this challenge over any other community challenge, and it received more mentions across all interviews than any other community challenge (42 times) ([Appendix M](#)). Additionally, 27 interview participants (59%) specifically cited the lack of housing for locals in the community as a community challenge, which was

mentioned a total of 33 times across all interviewee demographics and was the third most frequently stated community challenge. A long-term resident who does not own property shared that “housing has been our most difficult thing from day one.” And a non-resident, long-time business owner and property owner confirmed, “Housing is probably the number one [challenge].” Of the Community-Wide Housing Survey respondents, 98% ( $n = 87$ ) agreed or strongly agreed that affordable, long-term housing options are limited. Only two respondents of

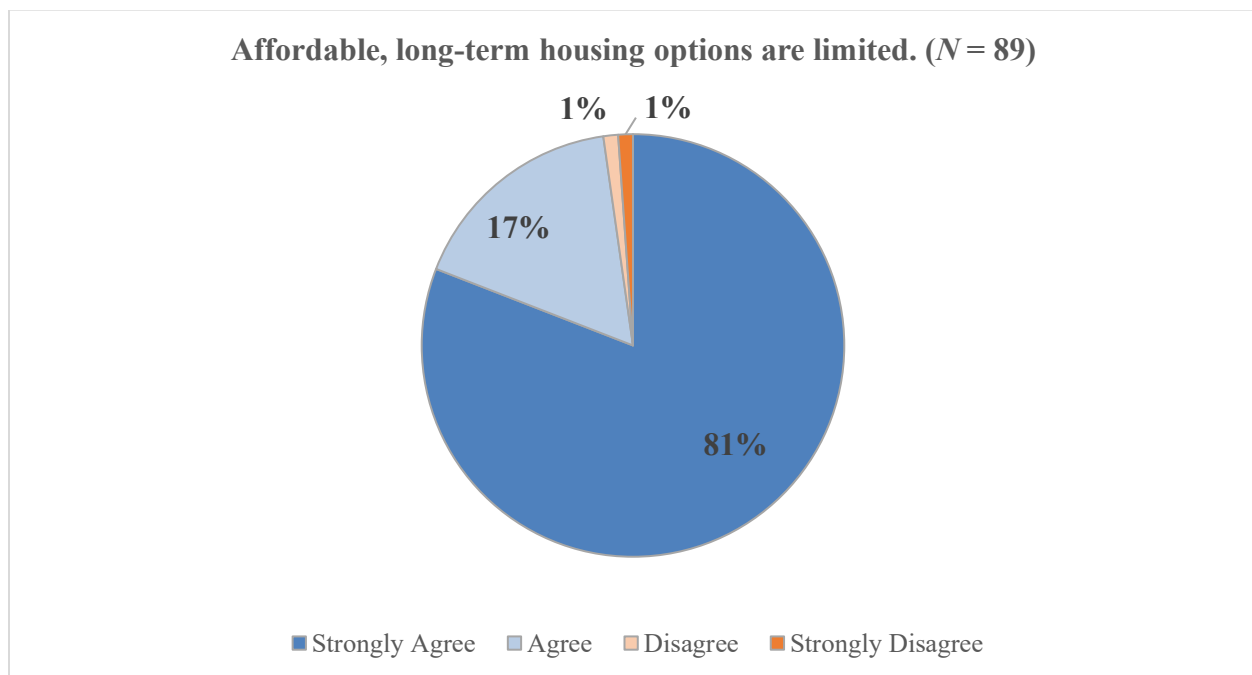


Figure 8. Responses to Question 21 from the Community-Wide Housing Survey, which asked participants to rate the amount of affordable, long-term housing options within the community, ( $N = 89$ ).

89 disagreed or strongly disagreed with the statement. In the Community-Wide Housing Survey, one long-term resident, who does not own property, provided personal experience to further explain the extensiveness of the lack of housing in the community:

In 26 years of living here, the first 18 years I lived in a myriad of different one-room shacks/cabins, often with a roommate, before I had the opportunity to move

into an actual house and not because of cost (though it is high) but strictly because of availability.

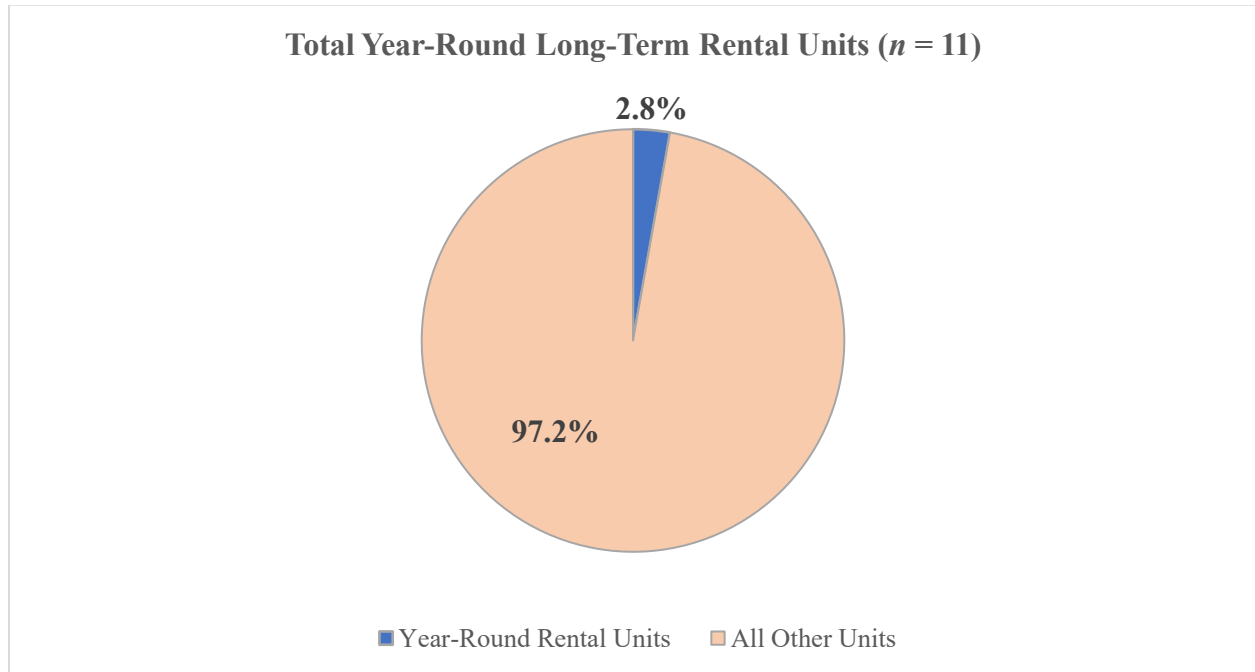


Figure 9. Quantitative housing data for total year-round, long-term rental units, ( $N = 392$ ).

Only 2.8% ( $n = 11$ ) of the total housing units ( $N = 392$ ) in the community are year-round, long-term rentals available to residents earning a local wage. All year-round, long-term rentals are located in Cooke City. Due to the lack of year-round rentals, many locals have had to move seasonally to remain in the community, even families.

We could never get our summer housing year-round. When something year-round became available, we moved into it, even though it was small. I told the owner, I need somewhere for my family to live that I didn't have to move around every six months. ... Year-round housing ended up being more expensive than other places we'd stayed seasonally. And so, we paid extra just for the security of not having to move. That house was our only option, too.

Those who have moved seasonally expressed the uncertainty of their living situations. A resident who does not own property and moved seasonally confirmed that “everything just felt very temporary. You couldn't really unpack your life and settle into a house.” Another long-term

resident who moved seasonally for years stated, “My stuff had to fit in my vehicle because I was moving around so much. I didn’t want to collect things because I just had to move them.” Of the Community-Wide Housing Survey respondents, 26% ( $n = 28$ ) had moved seasonally to remain in the community because long-term housing was not available. In the follow-up open response to this question, one respondent explained, “I moved dozens of times in early Cooke years.”

Another resident who recently found year-round housing confirmed that “having a secure home makes me want to stay.” Of the survey respondents, 78% ( $n = 57$ ) disagreed or strongly disagreed that moving seasonally due to the lack of long-term housing is a sustainable way to

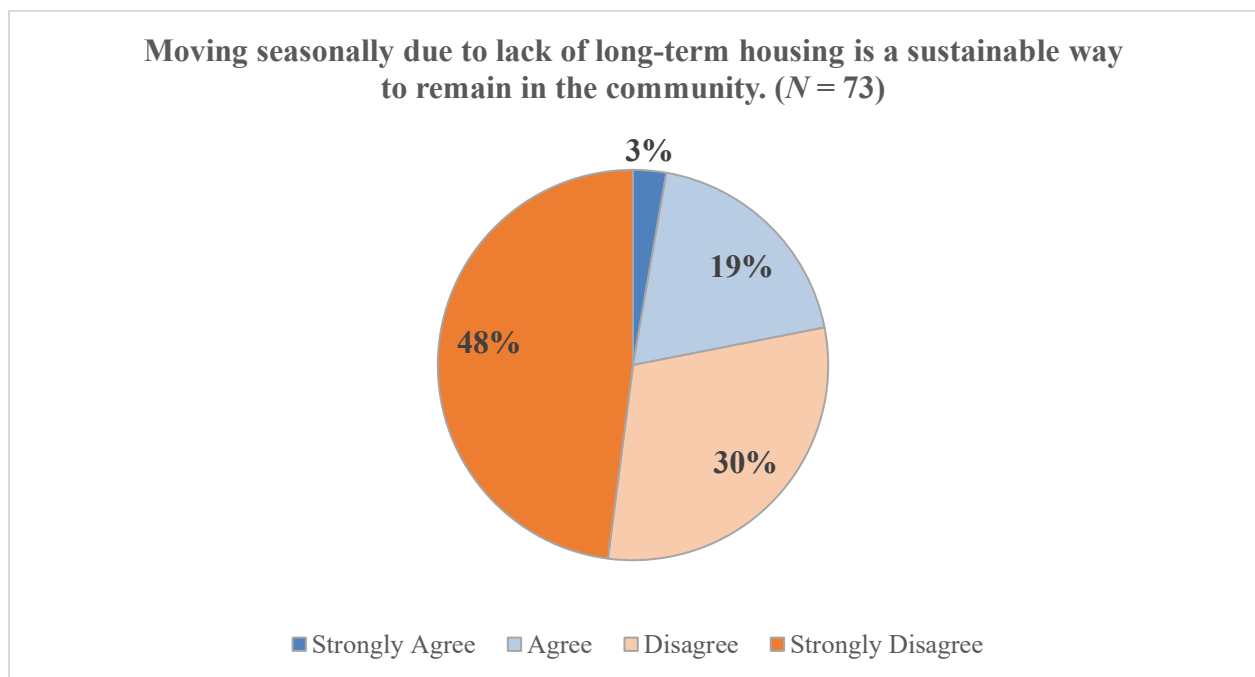


Figure 10. Responses to Question 18 from the Community-Wide Housing Survey, which asked participants to rate that moving seasonally is a sustainable way to remain in the community, ( $N = 73$ ).

remain in the community. The remaining 22% ( $n = 16$ ) agreed or strongly agreed that moving seasonally is sustainable. Of the 16 respondents who agreed that moving seasonally is a



sustainable way to remain in the community, 11 had never needed to move seasonally as it was not applicable to their housing situation. One long-time community member and business owner who does not own property explained that moving seasonally “just sucked sometimes because often I couldn't move into my summer housing when my winter housing finished. So, I was stuck in between and had to stay in a hotel room until my other housing opened up for the season.”

Two of the five respondents who moved seasonally and agreed it was sustainable only spend the winter season in the community and completely move out of the community during the non-snow months. And one respondent no longer lives in the community. Both year-round residents who agreed that moving seasonally was sustainable later in the survey indicated that their current housing situation was not ideal. One strongly disagreed that their current housing meets their current needs. And the other year-round resident stated, “We want to stay long term, but I am thinking about a life outside of Cooke City to improve our living conditions.” Some year-round locals who do not own property have little remaining hope that their housing situation will improve. A long-term resident who does not own property stated, “Housing in Cooke City has been extremely challenging. It's to the point where there's no option left. It's not sustainable.” And another stated, “Emotionally, it's been very stressful. The overall situation gives me very little hope for the long-term viability of this community.” The limited housing options for locals earning a local wage add to other housing-related stresses, too.

Those who do not own property in the community do not feel secure in their housing. Using responses from the Community-Wide Housing Survey, a chi-squared test comparing the perceived control over the stability of one's housing between homeowners and non-homeowners showed a significant difference ( $p < 0.05$ ). Homeowners reported significantly higher perceived

control compared to renters or those who live in employee housing. Ten of the homeowner respondents chose to provide evidence of their security in the open-response follow-up question. The simple statement of “I own my home” was all that was necessary to convey housing security. By comparison, because rental housing is so limited in the community, even those renters with non-job-attached housing do not feel secure with their housing situation. One long-time resident who has non-job-attached housing explained, “The new place that we moved into, although it's very nice, I have this constant worry that we are not going to have it forever, as long as we want. What do we do at that point then?” If a local loses housing due to a long-term rental selling or becoming a short-term rental, there are no available houses to move into. Regardless of

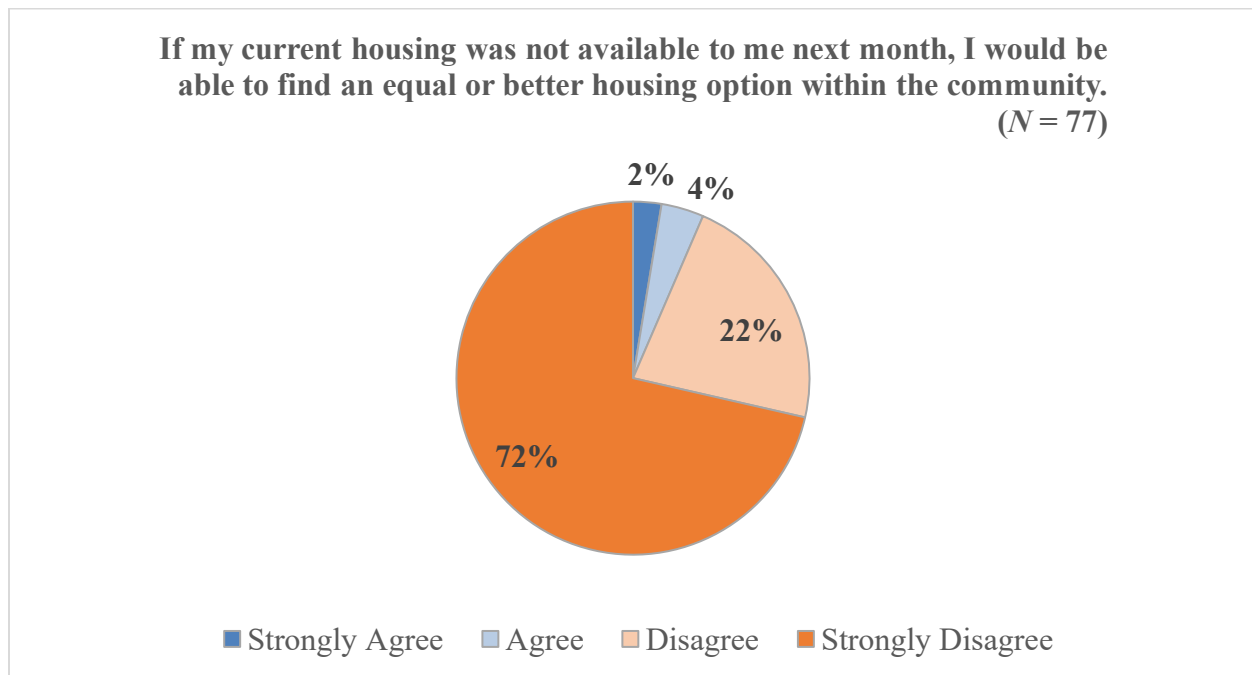


Figure 11. Responses to Question 15 from the Community-Wide Housing Survey, which asked participants to state their perspective of finding an equal or better housing option within the community if their current housing became unavailable, (*N* = 77).

property ownership, nearly all survey participants (94%,  $n = 72$ ) agreed or strongly agreed that if their current housing was not available next month, they would not be able to find an equal or better housing option within the community. One year-round resident, who does not own property, explained the community's housing situation as a "bedrock of uncertainty." And although the interviewee currently has a rental lease for a non-job-attached long-term rental unit, "it's the scarcity of the housing and that there's no other option" that causes the insecurity. This interviewee explained that the process of finding year-round housing was frustrating and discouraging. "When I would look on Google, there were only Airbnbs, and it would make me really sad or feel out of control of the situation." The interviewee shared further, "I like to be in control of my life, and it was purely through [my partner's] vantage and [my partner's] employer's vantage point [that we got housing]." After years of seasonal rentals, not until a long-term rental became available could the interviewee become a full-time resident, and even then, the ability to remain in the community is only for as long as housing remains available to them and applicable to their needs. When asked how the availability of housing is affecting a resident business owner who does not own property, the response was, "It creates a lot of added stress, that uncertainty [of finding housing]. And it's affecting people's long-term vision of being here." One survey respondent wrote another impact due to housing is "watching people who are great for the community be forced to leave because of no housing options." Surveys and interviews confirmed these housing struggles and that many prior locals who do not own property have left the community due to the impact of housing stress. One interviewee who lives in employer-sponsored housing stated the lack of housing "limits the number of year-round residents and members of the community."

There are families, couples, and individuals in their working years who would be in the community today if housing was available. One young family stated, “When asked what would help bring us out here, we said housing. We needed a place to stay.” Fourteen prior long-term residents responded to the Community-Wide Housing Survey, and several prior residents were interviewed. One current resident stated, “In every way, it's all about housing here. If you can't find housing, you're out.” Several interviewees and survey respondents used the word “hustle” to describe the act of locating housing within the community. If the hustle becomes too great to locate housing, locals leave, which is exactly what has happened to many former residents. As one explained in an open-response housing survey question: “The lack of reliable, long-term renting options was perceived as a constant threat to our ability to stay in the community. Eventually, that added stress was not worth the hustle, so we left.” Of the 14 prior residents who completed the survey, only one stated a lack of housing was not a cause for leaving. Additionally, 13 interviewees (28%) stated 17 times across all interviews that good people had left the community. In the follow-up Interview Member-Checking Survey, 81% ( $n = 25$ ;  $N = 31$ ) of respondents agreed or strongly agreed that some long-term or engaged community members have relocated due to housing challenges. One business owner stated, “I know we have lost good people. ... There's a number of young people who definitely would love to be [here], but if you don't get lucky and come up with housing ... then it's really hard.” Several young families who were engaged in the community and who desired to be in the community long-term have left within the past three years. A five-year community member who served on the local Search and Rescue team explained, “It felt unsustainable to find long-term reliable housing options for my family. The limited resources available, both in available land/properties, as well as professional

help in navigating the purchasing process, played a large role in us leaving the community.”

While in the community, the prior resident had used the same seasonal rental and decided to leave the community when that rental was no longer available to them. “The season we left the community, we were not going to have access to that same rental moving forward, and it wasn't possible to find another rental or property to purchase that fit our needs.” Another young family who left the community confessed they “miss the lifestyle of Cooke City every day” and are trying to save money to return, open a business, and enroll their children in the school. This family explained the various reasons for leaving the community:

We wanted to have a more stable situation for our baby. Having housing tied to our work made things feel out of our control and left our fate to others. We also wanted to be able to own something, and the limited inventory and high prices make it very difficult to purchase something.

This family is not alone with the difficulties they have experienced.

Job-attached housing creates added constraints. Job-attached housing units make up nine percent ( $n = 36$ ) of all community housing units. They can be difficult to secure and can cause added housing stress. As one long-term employee-housing resident explained, “Housing is based on availability. If you need housing and [the businesses] don't have it, they can't hire you because you don't have anywhere to live. ... They will give housing as they can.” However, even when employee housing is gained, the arrangement may not be ideal. Another long-term employee-housing resident stated, “[Employers] dangle your housing over you because they can just kick you out for anything because they feel like it. And that is very frustrating.” Two different interviewees separately stated their job-attached housing had been directly threatened more than once, and their fear of becoming homeless was high because the employer only had to give a notice of 24 hours. Additional insecurities were stated by other interviewees, as well as

survey respondents. One survey respondent wrote, “We were always terrified that the owner of our lodge would just decide to make us homeless because [the owner] woke up cranky.”

Statements such as these exemplify the insecurity of housing connected to work. Another survey respondent confirmed the unhealthy job-house relationship by stating the “massive emotional and mental stress related to relying on housing tied to employment [due to a] toxic employment situation combined with a toxic housing situation [that] resulted in desperation.” This type of stressful housing situation was summarized by two different interviewees, across two separate interviews. One expressed, “I feel like the housing situation in Cooke City isn't great for mental health overall.” And the other stated:

With housing that is tied to your job, there are opportunities for business owners to abuse that. I've had contact with people who maybe want a second job. And even if it's not impacting the first job, it's like the employer owns you. It's this weird ... indentured servitude. And that makes people desperate and unhappy. It makes good people leave when it's a bad situation. Everything, the mental, physical. You're not a healthy person when that kind of stuff is happening.

In fact, indentured servitude was mentioned five times across five different interviews, referring to work-housing arrangements, and it was included in three written survey responses, too. Due to the limitations of employee housing, 17 interviewees (37%) expressed housing tied to work as a challenge, which was mentioned a total of 24 times across all interviews. Many interviewees and survey respondents wished housing was not connected to work. One resident who only lived in employee housing stated, “One hundred percent, I wished my housing wasn't attached to my workplace, but there was nowhere else for me to go. It definitely affected my life outside of work.” Another employee-housing resident disclosed, “We chose to leave because we did not enjoy having our job and housing tied together, due to issues with the owners that we worked for.” Many other examples were provided. A prior longtime local who lived in employee-housing

stated, “My housing was tied directly to my employment. ... Lack of privacy and independence were extremely taxing. I was expected to be reachable and available 24/7 with very little freedom to leave day to day during peak seasons.” Employees are not the only ones who wish housing was more stable.

Employers have trouble securing housing for their employees, which creates layered issues within the community. One business owner highlighted, “The hardest part is finding housing for our employees, so we can keep our business up and running.” Another explained, “We would like to be open more hours, but that would require hiring more people. And we can’t hire more people if we can’t house them.” On top of normal business operating stress, employers within the community have the added worry caused by limited available housing, which prevents their ability to hire enough employees. “Every time you hire an employee, you have the anxiety of what are we going to do for housing? And then you’re in that competition. Why do you work here? Well, they gave me housing.” Many business owners expressed the lack of housing and ability to have enough employees as an ongoing competition between the community and businesses. “It’s a grab every spring. People fussing over who gets what. It’s like crumbs for businesses trying to figure out help and housing.” More than half of interviewees (52%;  $n = 24$ ) mentioned housing employees was a housing-related community challenge. This was mentioned 28 times across all interviews. Some stated it is “a huge issue. ... and a huge burden on local businesses to have to supply their employees with housing.” Community members discussed the ripple effects associated with the lack of housing for employees, which causes businesses to not be able to maintain stable business hours. Tourists are upset, as one interviewee confirmed:

There is often a big disconnect with visitors. They get mad that we can’t give them the hours they want. And that’s not good for business when visitors are mad

that there's only one restaurant open in town when they're here. That's a big drawback of not having enough employees to run a business. ... They think that it's like everywhere else. That there are just all these people [available] that you should have the place open round the clock.

Another business owner stressed the same in an interview when asked to name the top three community challenges:

So, that's housing, then quality employees / quality workers, then what suffers next is the people who come here to visit don't get a quality experience because the businesses are closed down, or they had a bad experience at one of the restaurants or something because that week the restaurant is in turnover because the cook walked out, or who knows what. But you get more and more of these bad experiences that are leaving a sour taste in people's mouths. And I don't think that matters as much in the summertime because we have this never-ending flow of park visitors coming through. But our winter visitors, this is a destination that they've made a real effort to get here, and when they get a sour taste in their mouth, they don't want to come back again. They'll choose another place.

The decrease in winter business was confirmed by several other long-time business owners.

However, tourists are not the only ones upset by the lack of services. Non-resident property owners with vacation rentals have expressed their frustration with local businesses:

I managed one of the biggest businesses in town ... [and] finding housing to hire all the employees I would need to be open as much as we desired was extremely difficult. In fact, ... we were never able to hire as many people as desired due to housing and had to limit our hours, to which I had multiple property owners engaged in the short-term rental market come in and talk to me to complain about not being open enough and that town didn't have enough services for their renters!

The business mentioned in the above quote did provide employee housing for many of its staff, yet the quantity was not sufficient to maintain the required summer hours in a gateway community with only a handful of sit-down summer restaurants. More than half (55%;  $n = 18$ ;  $N = 33$ ) of the business-owner survey respondents stated that housing availability limited their ability to hire qualified employees, retain employees, extend business hours, operate at full capacity, and/or expand operations. Nearly one-third (30%) stated a prospective employee



declined a job due to the lack of housing. One resident business owner who does not own property stated, “We are stressing about housing constantly, every season until we get [housing for employees]. We need a place for two [employees]. And that doesn't sound like a lot, but finding just winter housing for two people is not easy.” Both business owners and residents are strained, regardless of the season. One resident described the situation: “What people don’t realize is how close the rubber band is to snapping. Everybody is stretched thin in the summer. They’re barely staffing their restaurants. People are working too much. It's not sustainable.” Of the 33 business owners who responded to the Community-Wide Housing Survey, 21 (64%) indicated they would support community-led workforce housing initiatives. This included

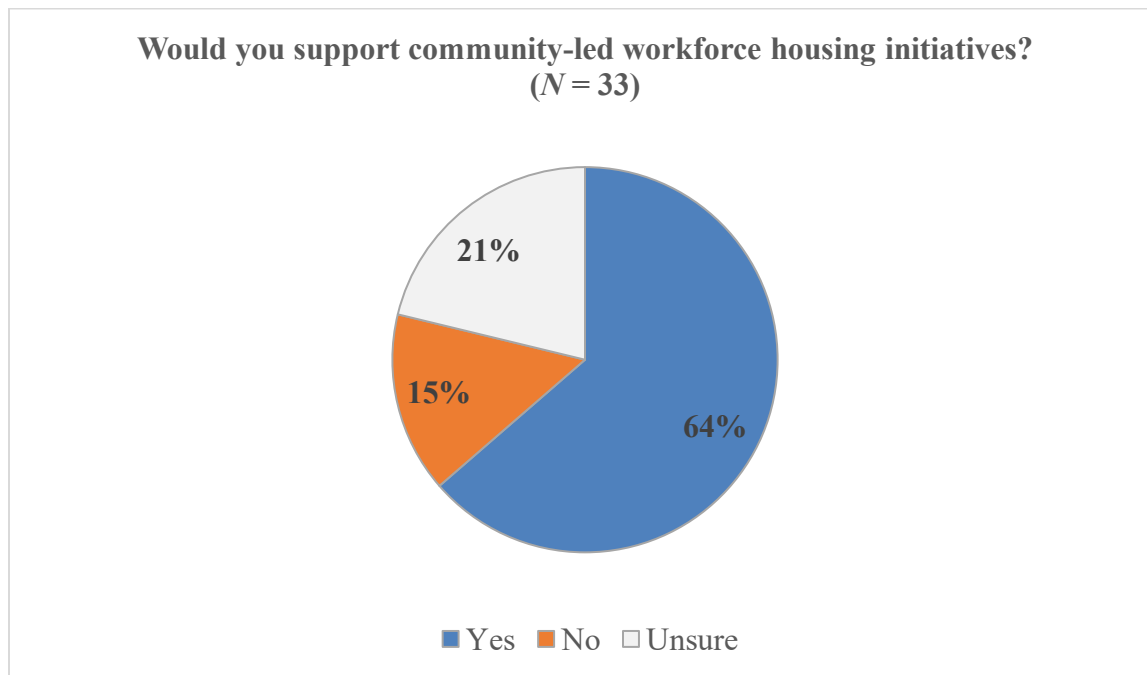


Figure 12. Responses to Question 2L from the Community-Wide Housing Survey, which asked business owner participants to state their support of community-led workforce housing initiatives, (*N* = 33).

business owners who reported that their own businesses did not require additional employee housing but recognized the community's need for more seasonal and year-round housing for

workers. In an open-response question asking, "How many additional housing units would your business need to operate at full capacity?" business owners collectively estimated a need for 10–15 additional housing units among year-round businesses, 15 units among summer-only businesses, and one unit among winter-only businesses. Concern over the limited number of workers was raised across interviews and surveys. A long-time resident who owns property stated, "The community is certainly stymied by the issues. The growth is stunted. And everybody is a little tired. And that affects the health of the community." During interviews, 41% of participants ( $n = 19$ ) mentioned that housing challenges affect the quality of businesses. One business owner mentioned, "Another anxiety is losing really good workers. I worry about that all the time. So, then you start to have this burden of like, gosh, I don't want to lose them because of housing." Stress related to housing affects the entire community.

Due to housing stress, tension exists within the community. In the Interview Member-Checking Survey, participants were asked to rate how well statements aligned with their experiences and knowledge of the community. Of the respondents, 90% ( $n = 28$ ;  $N = 31$ ) agreed or strongly agreed that tension in the community exists due to housing. The theme emerged because 43% ( $n = 20$ ) of interviewees stated housing tensions existed within the community, which was stated 23 times across all interviews. Also, many interviewees expressed the lack of community concern for the housing needs of residents earning a local wage. "I own a business here and I can't even find myself housing. ... I feel like the community on some level doesn't really care about some of its locals." Another business owner affirmed this, too:

The summer people complain that nothing's open and there are no restaurants. And it's like, well, it's because nobody can live here to work at these places. They get upset when a place is closed one day a week and it's like, we don't have enough employees. ... There's a disconnect. They don't realize when they make

comments like I came here yesterday, and you weren't open, and it's like, you know, I changed the hours. There are expectations and it's just, you're not my bread and butter, and you're not even giving me your little shack to live in.

Some locals highlighted the passive behavior of seasonal property owners. Despite not short-term renting their homes, property owners whose housing sits vacant for the majority of the year still contribute to the overall problem. As one property owner stated, “But it's people who just don't feel compelled to help with the problem. They're not necessarily part of the problem because their houses are sitting vacant, but they're not offering a solution or being willing to.” When asked to identify challenges related to housing, 17 interview participants (37%) mentioned those in the community who have plenty are not offering solutions. One interviewee who is a resident and lives in employer-sponsored housing stated a housing project is necessary because “there is so much available housing in Cooke City that could be used, but people don't want to give it up. They'll let it sit there empty before they use it for the good of the community.” Of the total housing units in the Cooke City-Silver Gate community 80% ( $n = 314$ ) are vacant-seasonal units. Of those vacant seasonal units, 20% ( $n = 62$ ;  $N = 314$ ) are short-term rental units, which is 16% of the community's total housing stock ( $N = 392$ ). Only 2.8% ( $n = 11$ ;  $N = 392$ ) of all housing units are long-term, year-round rentals (See [Figure 7](#)). The small amount of stable housing units for locals affects workers, families, businesses, and the general community.

#### Cost: Housing Affordability

The affordability of housing adds another layer to the complexity of housing stability for locals. The impact of housing costs is unevenly distributed across community demographics due to the existing income inequality. Household incomes vary widely depending on whether primary income is derived from employment or business activity within the community or

outside the community, as well as if a household owns property or does not own property. Locals earning a local wage, who do not own property, have significantly lower household incomes than those who own property. One non-resident property owner stated, “The level of income that the service workers make isn't enough for them to ever afford to buy something here or have secure rent.” Those who own property with an income source based outside the community have significantly higher household incomes than other survey respondents.

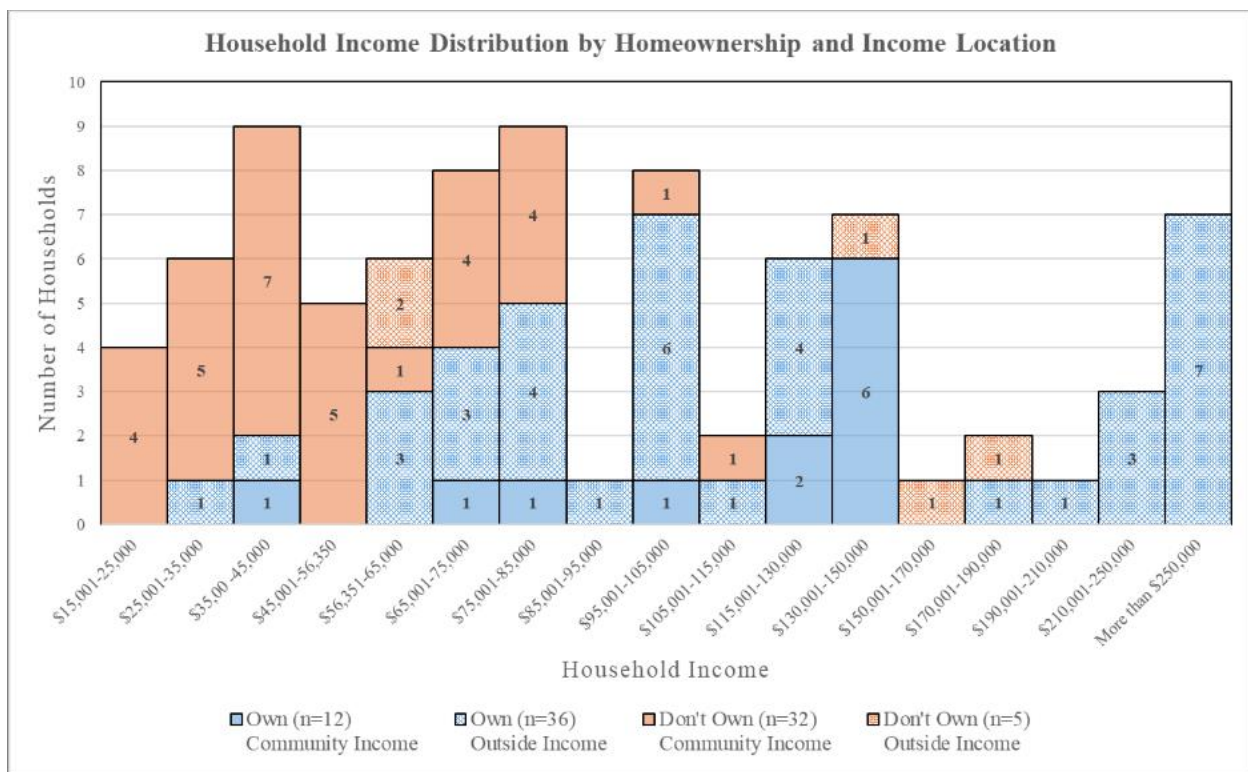


Figure 13. Community household income distribution by homeownership and income location. Data sourced from the Community-Wide Housing Survey, ( $N = 85$ ).

A property owner interviewee agreed:

It's hard to compete with the people who could afford the full value of what our place is. They can afford to buy that, and they're here just as a vacationer. It's going to take a special person or family to want to buy in and live here full time. They'd probably have to be Zoom workers or something.

All interview participants (100%,  $n = 31$ ), who completed the Interview Member-Checking Survey, agreed or strongly agreed that the housing market is financially inaccessible to individuals earning a local wage. The median household income for Cooke City residents is \$41,750, which closely mirrors the Community-Wide Housing Survey data for those households who do not own property and have a local-based income (U.S. Census, 2023a). For a Cooke City resident with a median household income of \$41,750, a \$125,250 home results in a 3.0 price-to-income ratio. This aligns with the “3 times income” suggestion used by many financial institutions. Below are all of the properties listed for sale within the community as of April 2026 on Realtor.com:

- \$330,000 1.52 ac / no improvements
- \$699,000 2 bds / 2 ba / 1,559 sq. ft. / built 2001
- \$729,000 2 bds / 1 ba / 729 sq. ft. / built 1973
- \$799,000 2.78 ac / well / septic / no buildings / winter road closure
- \$800,000 2 bds / 2 ba / commercial property / 2,112 sq. ft. / built 1978
- \$1,500,000 multiple cabins / commercial property / winter road closure
- \$1,595,000 3 bds / 4 ba / 3,544 sq. ft. / built 2017
- \$1,850,000 multi-family property / winter road closure

In recent memory, the lowest priced real estate listing of a community home that I can recall was a 384 square foot house built in 1950 on a shoebox lot (0.068 acre) in Silver Gate, which listed for \$330,000 in 2024. The property sold quickly to an absentee homeowner. As one longtime resident stated, “I think long term, Cooke City is destined to be just a second home community. Real estate's not going to get cheaper.” Twenty-six percent ( $n = 12$ ) of interviewees mentioned an

increasing wealth gap within the community. Income inequality in the Cooke City-Silver Gate community is a microcosm of the national income gap. When asked to describe the local housing market, one seasonal resident pronounced, “It’s like every small mountain community and desirable place. It’s a hockey stick sort of curve in price.” And local wages have not kept pace with the upward housing market trend.

In the past, Cooke City-Silver Gate had families with children who lived and worked year-round in the community. Most of the families with children who attended Cooke City School owned a home and business within the community (personal communication, April 13, 2026). Living and raising a family in a remote and difficult environment was a lifestyle choice. Incomes were low, yet families managed to be in the community year-round and remain. Back then, incomes better matched housing costs. Today, as one prior longtime resident remarked, “Our living wage is not meeting the real estate. The real estate has far surpassed a living wage.” Reminiscing of the past, this prior resident recalled that:

It used to be more of a community. When we lived there year-round, there were lots of families that lived there year-round, too. There have been times when families have lived there and owned property. That local part has gone away. ... And I think housing has a big part of that.

The current housing market is out of reach for families, which reflects the decrease in families living in the community. A long-term resident pointed out:

There are houses that are for sale there that are asking so much money for them. There’s no way people can buy them, unless they’re retired people that have saved their whole lives. A family can’t say, oh look, there’s a place for sale up in Cooke. Why don’t we buy that? And then they find out it’s going to be damn close to, if not a million dollars.

Many within the community fear the situation will only get worse. One longtime resident explained, “Big money [is] coming in, and most of the little people are just going to be pushed

out.” A four-bedroom, three-bath home in Silver Gate was listed for \$1,280,000 and sold in March 2026 to an East Coast family who will be using the house as a short-term rental. Half of the interview participants (50%,  $n = 23$ ) mentioned that a loss of families with children in the community was at stake if housing cannot be secured for locals earning a local wage. And more than half of interviewees (57%,  $n = 26$ ) mentioned a total of 29 times across all interviews that the risk of losing Cooke City School was at stake if housing could not be secured. As one interviewee stated, “In the lack of families, I think we're aware of the risk the school is at. And I think that it would be really tragic for the community to not have a school.” Nearly all Interview Member-Checking Survey respondents (97%,  $n = 30$ ) agreed or strongly agreed that “the current housing challenges are perceived as limiting the ability of young people and families with children to move to the community.” A local who does not own property explained the additional challenges that first-time home buyers experience without access to cash:

The housing market seems very out of reach. We just get people who have cash. And the other thing is some of these places ... they're in disrepair or they're in a floodplain or they have a fire hazard. You can't get a first-time home buyer loan for them. Things like that are a huge barrier for a lot of us.

The same number of Member-Checking Survey respondents (97%,  $n = 30$ ) reaffirmed this by agreeing or strongly agreeing with the statement that “without additional quality, affordable long-term housing, the community risks losing families with children and potentially its school district.” One long-time resident and business owner stated, “Cooke City right now is a time of singles. And I don't know how to change that into a time of family. You need the security of a place to live that's large enough and that's affordable.” A long-time resident responded to the final open-response question in the Community-Wide Housing Survey, “What else would you like to share?” by stating, “I would be heartbroken if this community failed to have children and

a school because of what really boils down to greed.” Many interview and survey comments referenced those who can afford to purchase within the community are taking more from the community than they are giving in return.

Community members have strong opinions of vacation homeowners and absentee business owners who are not involved in the community, as well as those who use their property as a short-term rental. One long-time resident who does not own property explained:

Lately, it's been going in a direction I don't like. ... All these people with too much damn money are buying up places and then just Airbnb'ing them. ... There used to be a lot more housing when I first moved here. ... Then all of a sudden, Airbnbs got greedy.

Initially, some year-round residents who do not own property and have struggled to find a year-round rental remained hopeful that housing would become available to them. However, years of being in the community and continuing to see homes sit empty have caused them to lose hope, as one interviewee who cannot find a secure rental stated:

I kept thinking that at certain points, some of these homeowners would step up and help with the problem, but I don't think that's going to happen. The incentive structure is set up for short-term rentals. It makes me frustrated with some of them.

Short-term rentals generate a significant amount of revenue that a local household cannot afford. Properties with multiple small cabins used as nightly rentals have an annual revenue of \$75,000, with an average occupancy rate of 60% (AirDNA, 2025). Properties with luxury cabins on them and marketed as nightly rentals have annual revenues from \$56,000 to \$330,000 based on the number of housing units on the property (AirDNA, 2025). These luxury properties have an occupancy rate of 45-65%. The annual revenues of short-term rentals far exceed what a local could afford to pay for a long-term rental. Additionally, short-term rental property owners have the bonus of blocking off availability dates to use the property as they desire for vacation. Based



on the information provided in the Community-Wide Housing Survey and shown in [Figure 13](#), households earning a local wage can afford annual rent between \$5,000 to \$28,000. The median annual revenue for short-term rentals is \$38,300. Even the range of the middle 50% of annual

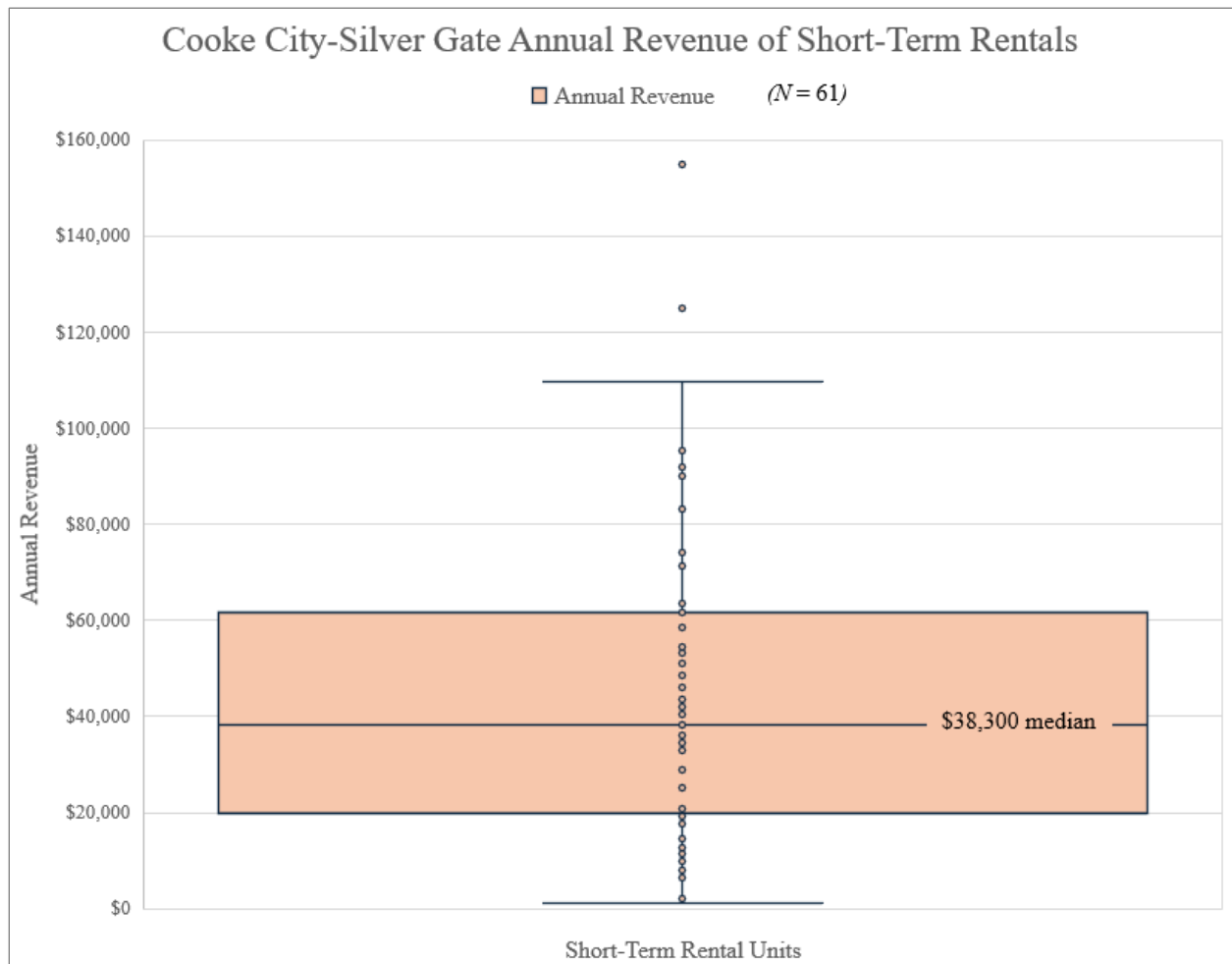


Figure 14. Box-and-whisker plot of Cooke City-Silver Gate annual revenue of short-term rentals, ( $N = 61$ ). Data sourced from AirDNA.

revenues, which is from \$20,000 to \$62,000, shown inside the box of Figure 14 is much higher than a local could afford. As one survey respondent wrote, “The price range that’s on the VRBOs and the Airbnbs are so highly priced that you’ve priced the employees out.” In Figure 14, the short-term rentals with an annual revenue of less than \$20,000 had only recently been placed on

the short-term rental market. Therefore, the low annual revenue is because these rentals were only available as nightly rentals for a small duration of time prior to data collection in fall 2025. Equally important to note is that the short-term rentals included in [Figure 14](#) are not occupied for 100% of the total days they are available. Most have an occupancy rate of 40-60% of the days available. The mean days available for all rentals is 170 days; the median days available is 146 days ([Appendix J](#)). Short-term rentals receive two benefits. They could make more money than a long-term rental, and the property owners may still use the housing unit as they wish. However, community member relationships are strained by the increasing number of vacant seasonal housing units and the increasing difficulty for locals to secure housing.

Locals are aware of when and how properties are used. One year-round resident stated, “Some of the older people that have lived here for a long time and own all these houses, and they’re just vacant most of the time.” An added layer to the housing situation is that many of the properties within the community are generational cabins. The property was purchased decades ago; the mortgage is paid off; and the property passes from one family member to the next. Survey respondents provided specific background information. In [Figure 13](#), there are three households who own property with stated incomes between \$25,000 to \$45,000. These three households with low household incomes who own property are households that have owned the property for 23 to 50 years with either no current mortgage payment or a payment as low as \$300 a month. The same was also reflected in respondents who own property in the community with a household income below \$105,001 with an outside income source. The owners of these generational cabins can afford to keep the cabins empty and secured as family retreats, which adds to the community’s awareness of housing and income inequality between residents and non-

residents. When asked what is at stake if housing cannot be secured for locals, one interviewee who owns property explained:

I think we see the same wealth gap that is pervasive across the country. And that wealth gap means that there will be more and more second homes here. That more and more people will buy these properties and renovate them to be McMansions and second homes. And they will be the only ones that can afford them. And so that just skews the diversity even more. It eliminates the diversity and cuts off parts of the economy.

Short-term rentals and non-resident owners have a large effect on the community, which includes added business strains.

Thirty-five Community-Wide Housing Survey respondents identified as community business owners. Of the 13 business-owner respondents who supply housing to employees, only one stated providing employee housing does not affect their bottom line. An interview participant shared an example of the conflict of housing employees to sustain a business:

[There's a local business that] supplies housing for employees, and it's a huge economic hardship because [the owner] rents a building that could be rented out to make a decent amount of money, if it was rented out as a nightly rental. But [then the business] wouldn't be able to hire anybody to run the [place].

Therefore, when new business owners purchase property and change existing employee housing into short-term rentals, tension builds. A longtime resident and business owner stated, "People are buying places where they bought them so they could have employee housing, and they're changing it over to make it into VRBOs because they can make a lot more money. It's tough." The trend continues despite the stress of finding housing for employees because the short-term rental revenue is so high, and some seasonal businesses can operate with a transient workforce who only have to endure the living conditions for several months.

The housing situation within the community financially burdens businesses. And the community is limited by the lack of available housing units for the local workforce. Of the

Community-Wide Housing Survey respondents who were business owners, 70% ( $n = 23$ ;  $N = 33$ ) answered that there is a minimum to significant financial impact providing housing to employees. Managers of businesses have suggested purchasing housing to increase the number of employees a business can provide. However, as one prior resident stated, those business owners who could afford to purchase within the community have chosen to purchase for profit over business sustainability and community needs:

There were several times where I talked to people who did have money and talked to them about why don't you put in a little apartment complex for employee housing. But they just turned around and bought three more businesses or went and did the VRBO thing.

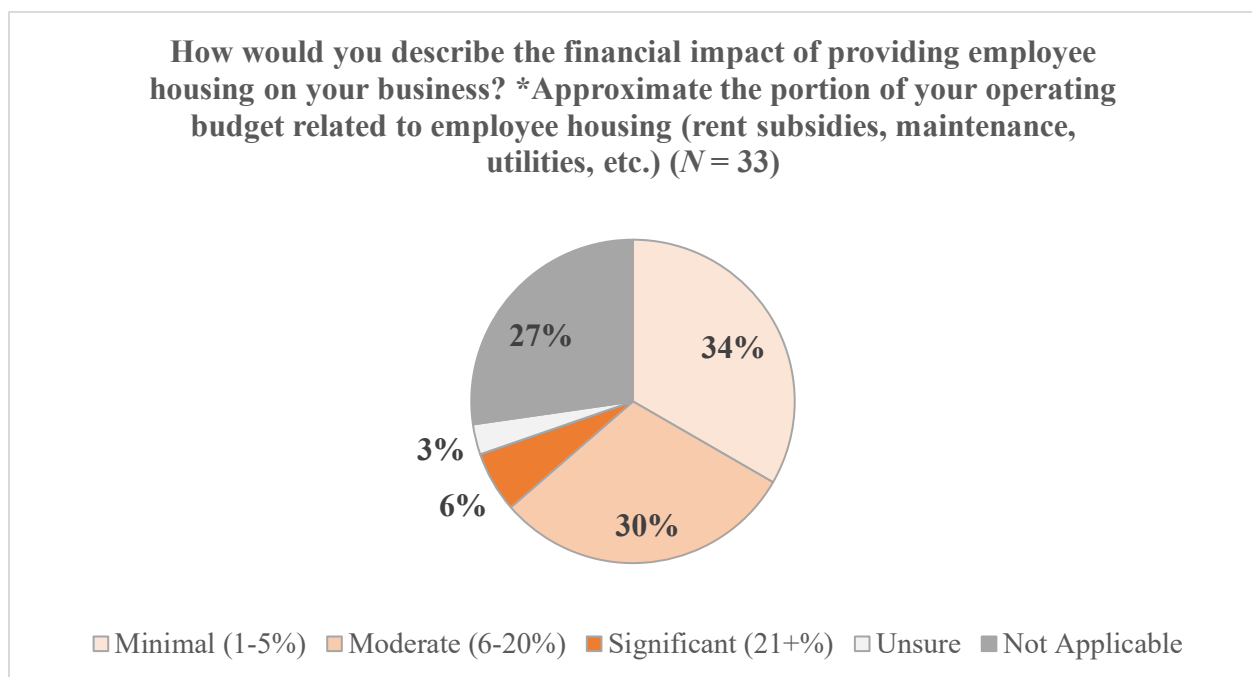


Figure 15. Responses to Question 2j of the Community-Wide Housing Survey, which asked business owners to state the financial impact of providing employee housing, ( $N = 33$ ).

One long-time business owner stated the following about the changes in housing experienced across the community:

It used to be when we first started working up there that there were all these little cabins that you could rent for cheap. Now, all those same cabins we used to rent, half of them are torn down, and then big places are put up that they're renting out as nightly rentals. And the other half, they're charging, I would have to say, four times the amount they used to charge. ... It's getting harder and harder to find housing and harder and harder to find people who want to be reasonable about housing.

As local businesses sell and transfer to absentee owners, residents have taken notice of these changes and the effect on the community. Not all changes have been positively received.

Many long-time locally owned businesses have sold within the past five years, and the shift in the dynamics between businesses and the community is noticeable. When a new owner is not involved in the community, those who are local must take on more responsibilities. One year-round local business owner noted:

Most all businesses that have sold in the last seven, eight years have sold to out-of-town business owners. A lot of them are just collecting businesses. Many have multiple businesses. They really don't have a vested interest in the community so much, or they don't spend much time here. I think it used to be that you had more business owners involved because they were living here and working here, and the newer business owners are just more remote and disinterested in it.

An unincorporated rural community relies on locals to function. Increased absenteeism of both residential and commercial properties strains the community. A survey respondent wrote,

“Longterm residents are what keeps this community going. It’s what keeps my business going.”

Of the Community-Wide Housing Survey respondents, 95% ( $n = 84$ ) agreed or strongly agreed that this remote, unincorporated community relies on year-round individuals to function. And 100% ( $N = 89$ ) agreed ( $n = 17$ ) or strongly agreed ( $n = 72$ ) that year-round residents are essential for maintaining local services, emergency response, and business continuity. One longtime business owner reflected that:

It's getting to be a worst case now. A lot of these businesses that have bought in Cooke City recently are absentee owners. So, they're not even there to understand

what goes on, and they don't care if they have turnovers. They just keep turning employees.

Many long-time residents and business owners engaged in community services stressed the importance of maintaining a consistent workforce because the entire community benefits. A longtime seasonal business owner revealed, “The most important thing that can happen to us is to have repeat seasonal employees coming back.” Later, this business owner suggested that securing “good” housing for locals “would probably be an effective tool for building a community that has more resiliency because you would have, in essence, a stronger community. One that's not so transient.” Locals earning a local wage agreed. When asked to state the benefits of securing housing for locals, one interviewee confidently stated, “All the community would get so much stronger.” And a longtime resident and business owner confirmed “...that a community this small really relies on the people that are there to keep it a community.” This interviewee suggested that securing housing for locals could help the community regain cohesion “...because there would be more consistency. There would be more people there who were there because they want to be in the long term. They want to be involved. They want to help make this more of a community again.” Of the Interview Member-Checking Survey respondents, 90% ( $n = 28$ ) agreed or strongly agreed that some residents perceive the increase of absentee ownership as affecting community cohesion. Residents who do not have housing stability have difficulty committing to a community. One prior resident lamented that:

Employee housing created a form of long-term stress over the stability of my position there. It denied me the ability to focus on the community because I had to always prioritize my job, and that's with a boss that understood and allowed me to branch out.

Another resident who left the community due to a lack of housing stated, “It costs much more in quality of life to invest in a town who doesn't invest back in their residents.” The community is

seeing a downturn in involvement and an increase in disengagement and conflicts. Many community members agree that “issues over housing further discord between residents.”

A deepening divide within the community was frequently noted in interviews and surveys. More than half of interviewees (57%;  $n = 26$ ) mentioned a total of 38 times across all interviews that one of the greatest challenges in the community is polarization, the lack of community vision, and/or personal conflicts. The Interview Member-Checking Survey confirmed interview statements. Nearly all respondents (94%;  $n = 29$ ) agreed or strongly agreed that interpersonal tensions are perceived as a challenge within the community. And 90% of respondents agreed or strongly agreed that a lack of a shared community vision is perceived as a challenge. One interviewee stated, “I don't think it's a blue versus red issue. I think it's a community with this rift down the center of it.” Across interviews and surveys, the mention of a community divide was surrounded by the topic of housing. Interview participants’ most-stated response to the benefits of securing housing for locals was an increase in the diversity of the community’s age, people, and jobs, which was mentioned by 23 participants (50%) a total of 31 times across all interviews. Responding to how the availability of secure housing is affecting individuals, one participant stated:

I think it limits better services here. I think it limits diversity. Diversity in my mind isn't so narrowly defined as one's color of skin. Diversity in my mind includes people from different backgrounds that are from, say, a technical background, an environmental background, maybe from a blue-collar background that are plumbers or craftsmen and artists. If you constrain the housing, affordable housing, then you've limited so much of the diversity of a community, which then goes back to that social rift issue.

Many acknowledged that the small population of year-round residents constrains the health of the community and its ability to function well. Vested year-round individuals are scarce when 80% of a community’s housing units are vacant seasonal units, and only 31 housing units are

owner-occupied (8%). The remaining 12% of local year-round households do not feel secure in their housing because their housing is job-attached (9%) and only a handful of year-round rentals exist (2.8%). Additionally, due to poor quality and limited housing within the community, many businesses rely on seasonal workers and J-1 foreign workers to meet their workforce needs. A J-1 Visa holder is an exchange visitor, who has applied for a non-immigrant visa (U.S. Citizenship and Immigration Services, 2025). Past J-1 workers within the community have been college students from Jamaica, Thailand, Peru, and Mongolia, who have formed an official three-month work-exchange with a Cooke City-Silver Gate business. A Community-Wide Housing Survey respondent warned, “A community can’t import a foreign workforce and expect it to thrive. Importing a workforce has economic impacts. Money earned travels home; no families are built; no community appreciation who invests back into the community. Low volunteerism.” Despite the feast or famine nature of this tourist-based gateway community, people want to be here. And those who have left struggled to remain before departing. Some would return if housing was available. After learning of the Community-Wide Housing Survey, a prior resident emailed me to reiterate the importance of this research and shared the following:

I heavily agree that housing is a huge crux of the issues within the [community]. And if you have success in getting those Airbnb and property owners to open up long-term housing, I’d happily consider moving back! Cooke is a remarkable place that could become spectacular if the right people are allowed to move in. Unfortunately, I think the community made the mistake of thinking “right means rich” and constricting the system to allow only rich people to move in. Restricting the flow of resources to only the wealthy and denying the working class a chance of genuine comfort and stability. (personal communication, February 25, 2026)

Availability of year-round housing units and affordability emerged as the highest-ranked housing priorities among the Community-Wide Housing Survey respondents, followed by housing quality, stability and lastly, independence. Availability ranked number one (56%;  $n = 44$ ), and



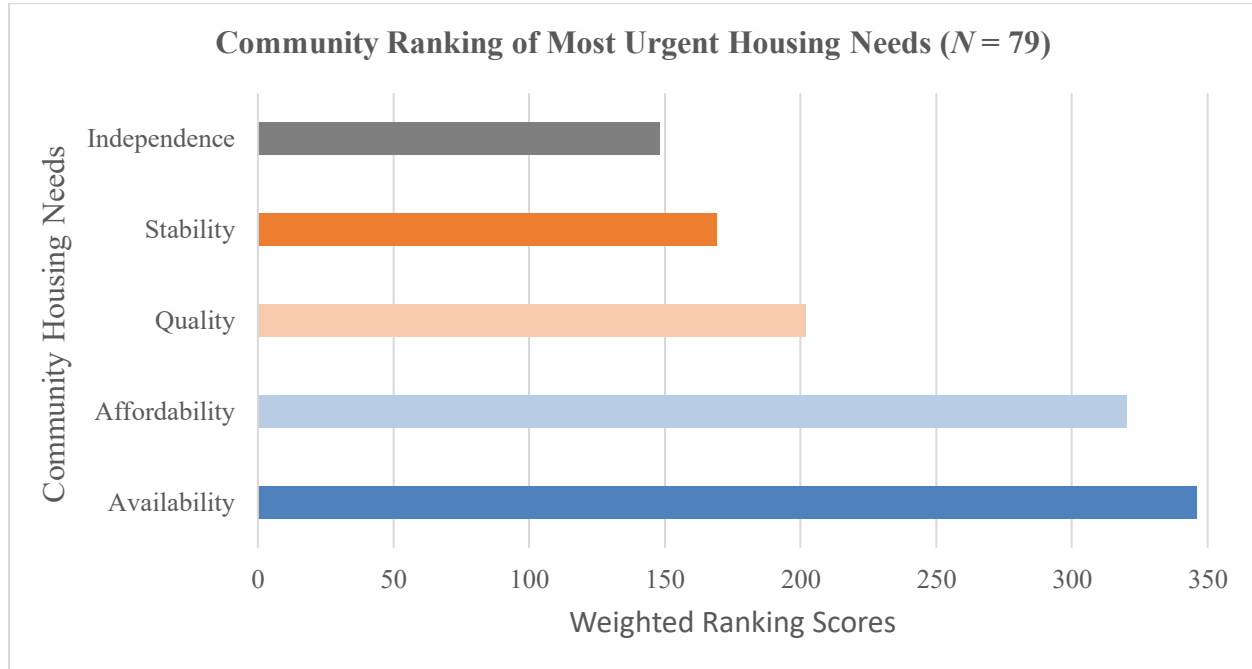


Figure 16. Responses to Question 34 of the Community-Wide Housing Survey, which asked participants to rank the housing needs for residents earning a local wage from most urgent to least urgent, ( $N = 79$ ).

affordability ranked in the number two most urgent housing needs. Housing quality ranked number three, followed by stability, and lastly independence. In the follow-up short-response question, “Why did you prioritize the needs this way?” one survey respondent stated, “Honestly, it was really difficult to sort these needs because they are so interdependent. This is a wicked problem that involves all of these factors.” Another respondent wrote, “If there's limited availability, then affordability is also limited. The more one can afford, the better the quality.” And a longtime resident who struggled for years to secure a year-round rental confirmed that housing needs in the community are a layered issue:

Affordability is very important too, but at times my boss (the owner) was even willing to pay the rent no matter what, but there was just nothing available, so I put [availability] first. I'm not saying quality isn't important, but I feel that can only be an issue if an affordable place even exists in the first place!

Many survey respondents agreed that ranking housing needs was tricky because the qualities that make healthy housing are intertwined. As one survey respondent wrote:

Availability is number one because I constantly hear from employers and employees that no housing is available. Quality and affordability are directly connected to availability. I assume a house that is available to locals is of quality and is affordable to a local. Housing stability is absolutely essential to growing a stable community -- a healthy community. Ideally, more long-term rentals not connected to work positions are created, so people have independence from their work. This is only normal.

In the context of greater housing needs, independence was listed as the least urgent. One respondent explained that “although I think independence is super important, I put it at the end because it's low hanging - like if people really want to be here and there is a business with housing, it's an option.” Yet, to ultimately create a healthy community, independence is essential because independence permits individuals to grow. When housing is job attached, locals are limited by the career growth of that job, which ultimately limits the growth and diversity of a community. If an individual wants to build a life in the community and offer services to the community, secure independent housing of various sizes must be available. In a tourism-based economy, the number of professional employment opportunities is limited, while opportunities for entrepreneurship and small business ownership are more common. Building a successful business is possible. However, housing independence is essential for feeling secure in one's housing and knowing long-term commitment to a community is possible. With housing security comes the ability to participate in the community. Increasing the availability of housing units for locals could improve housing independence if the housing units are created with the best interest of sustaining a local workforce and year-round families with children.

### Conditions: Housing Quality

Most interview and survey participants confirmed that the quality of available housing for the local workforce needs improvement. As one longtime community member stated, “Nothing needs to be fancy. People that move to Cooke City are not looking for fancy. They're looking for a lifestyle.” Interview participants confirmed this. When asked, “What works well at Cooke City-Silver Gate?” interviewees positively referenced the area’s lifestyle, uniqueness, people, and community. This statement was referenced by more participants (74%;  $n = 34$ ) than any other. And it was mentioned more times across all interviews (50 times) than any other statement made by interviewees. The response of landscape/location/nature was a close second, mentioned by 32 participants (70%) a total of 46 times across all interviews. Yet, location alone will not retain community members if housing standards cannot be met. A prior resident and Community-Wide Housing Survey respondent wrote:

An additional problem to the lack of long-term housing, in general, is the quality of the housing that is available. I knew many friends who were only able to secure homes through employment that were of actual third-world state. The poor quality and too small housing available do not allow for quality of life and do not allow people to be able to stay for very long.

Of the Community-Wide Housing Survey respondents, 96% ( $n = 82$ ) agreed or strongly agreed that the quality and size of available housing limit the community’s ability to retain workers. One participant stated, “There just aren't many options available. And the ones that are [available] and are reasonable are not high quality—mold, sewer issues, poor heat-insulation, expensive.” A business owner emphasized that housing is a “catch-22 of, you're not guaranteed to get a better employee, but you're guaranteed not to get a great employee if they don't have a decent house.” Seasonal workers are forced to endure poor situations. In an open-response survey question, one seasonal renter described:

My current housing is terrible. Tons of issues that would/should be fixed. I have plumbing issues constantly. I've been without heat for days at a time. I can't even send a text from my place because the Wi-Fi is so bad. The owners refuse to fix these problems because they "are doing a community service" and have invited me to find other housing if I don't like the current situation. I cannot find other housing.

Long-term renters stated they must endure the same. "My family lived in a house that was too small and had radon and mice and mold. We had to move, but no house big enough is available long-term year-round." Many workers who want to remain in the community move through the line of employee housing at local businesses. As better housing becomes available, they leave a job and move on to the next business for its improved housing.

The conditions of employee housing vary from business to business. Some employee-sponsored housing is well maintained. However, as one year-round employee housing resident explained, most employee housing is not quality housing. "I feel like I lived in decent housing. I've seen the other employee housing, and some housing was carpet over a dirt floor. That's what you get with cheaper employee housing in Cooke City." Another long-time employee housing resident stated, "We're fortunate ... because we have a unit where we can house full-time employees that aren't cubicles. They don't have to roughneck it because they really want to be here and suffer with the way they live to stay here." The poor conditions of employee housing were mentioned by many other interviewees and survey participants. An interviewee who owns property and has seen the conditions of employee housing stated, "Some of the employee-living quarters back there are deplorable. ... Somebody needs to have the authority to say, no, you're not conducting operations that way." Yet, no one is monitoring housing conditions. And some businesses can maintain their operations because they shuffle through seasonal employees and use J-1 foreign workers. One longtime resident confirmed, "J-1 workers are a big crutch for this community in the summertime where there's limited housing options. Businesses can just have

these foreign workers, and they know that they'll put up with pretty much anything." J-1 workers have no other option except to contend with poor housing conditions for the three months they are present. As one interviewee who owns property noted, "Slum housing is slum housing. And there's a lot of slum housing." One resident who does not own property stated:

Last season a few of the J-1 girls were trying to find something cheap enough, so they could have their own space. It's rather unfortunate. They are charged for their rent. They are like indentured servants, but then they're still paying 500 for rent. And they are in a small space. The workers coming through there are kind of losing their minds, trying to cohabitate with randomly picked strangers from all over the world.

Some employers hide the conditions of their employee housing to seasonal employees. But the conditions are well known throughout the community. As one resident who owns property stated, "I've been in some of the housing that exists for employees. I know some of these people are coming from third world countries, but we shouldn't make them live that way." Most of the community agrees that poor employee housing does not help the long-term sustainability of the community. A longtime resident and property owner explained:

If somebody moves to town and you say, yeah, I've got a place for you to stay, knowing that they're going to freeze to death and that they can't afford their electric bill. If you know that, you're setting them up to fail, and hence, you're hurting the community more than you're helping it.

Those businesses that do not own property and could maintain year-round employees suffer due to the poor quality of the available housing. "It's very difficult to find [an employee] willing to come to a substandard house and be okay with it and stick around. I can easily hire someone full-time year-round." The housing situation hinders the community's economic growth and potential to engage new community members. One long-time community member and business owner specified, "Try getting good employee housing in Cooke City for 750 bucks a month. You're not getting it anymore. It's literally cheaper to purchase a new vehicle, insure it, and live in the

vehicle.” This prior business owner referenced the economic impact of not having affordable quality housing for employees:

Had I been able to have employees, I would have brought more money into the town. So, more money into the sales tax. I would have been able to serve more food. And other restaurants that aspire to serve good food would eventually be able to hire more people and feed more people passing through town.

Of the Community-Wide Housing Survey participants, 94% ( $n = 81$ ) agreed or strongly agreed that increasing affordable and healthy housing options would help attract and retain residents who are engaged in the community. More than a third of interview participants mentioned that the benefits of quality housing will help the community in a multitude of ways, such as attracting better employees to available jobs (33%), the ability to create a meaningful life (30%), and 20 interviewees (43%) mentioned a total of 27 times across all interviews that the quality of everything in the community has the opportunity to improve if locals can secure quality housing. Of the Interview Member-Checking Survey respondents, 90% ( $n = 28$ ) agreed or strongly agreed that the lack of available, affordable, and healthy long-term rentals affects the quality of community businesses. Yet, many confirmed that property owners choose not to improve housing. One long-time resident and business owner stated:

A lot of the places people in this community live in, [the building has] been here a long time. They're not by modern day standards. They're not healthy, nor safe, nor anywhere near code. That's hard to watch because the people that own it have the money to make it right.

Community-Wide Housing Survey participants listed which housing improvements their current housing required. The greatest need stated by 36% respondents ( $n = 27$ ) was increased insulation and sealing air leaks. A current resident explained, "I was lucky to get the cabin I did. Although, I would say it sucked because there was no insulation. Snow was coming into my house.”

Another local who has lived in many employee-sponsored housing units and has seen the conditions of rentals available to the local workforce provided details:

Some people who are paying even higher rent than me are living in houses that are not fully insulated or don't have chinking. And a draft comes in. And sometimes the house doesn't have a kitchen; it's just a two-burner stove, and you are in a tiny little space. It doesn't feel like a home where they live; it's just a little room. It shouldn't be that way.

The Community-Wide Housing Survey identified that many housing units require improvements of varying types. Thirty-one percent ( $n = 23$ ) of survey respondents stated that the heating in

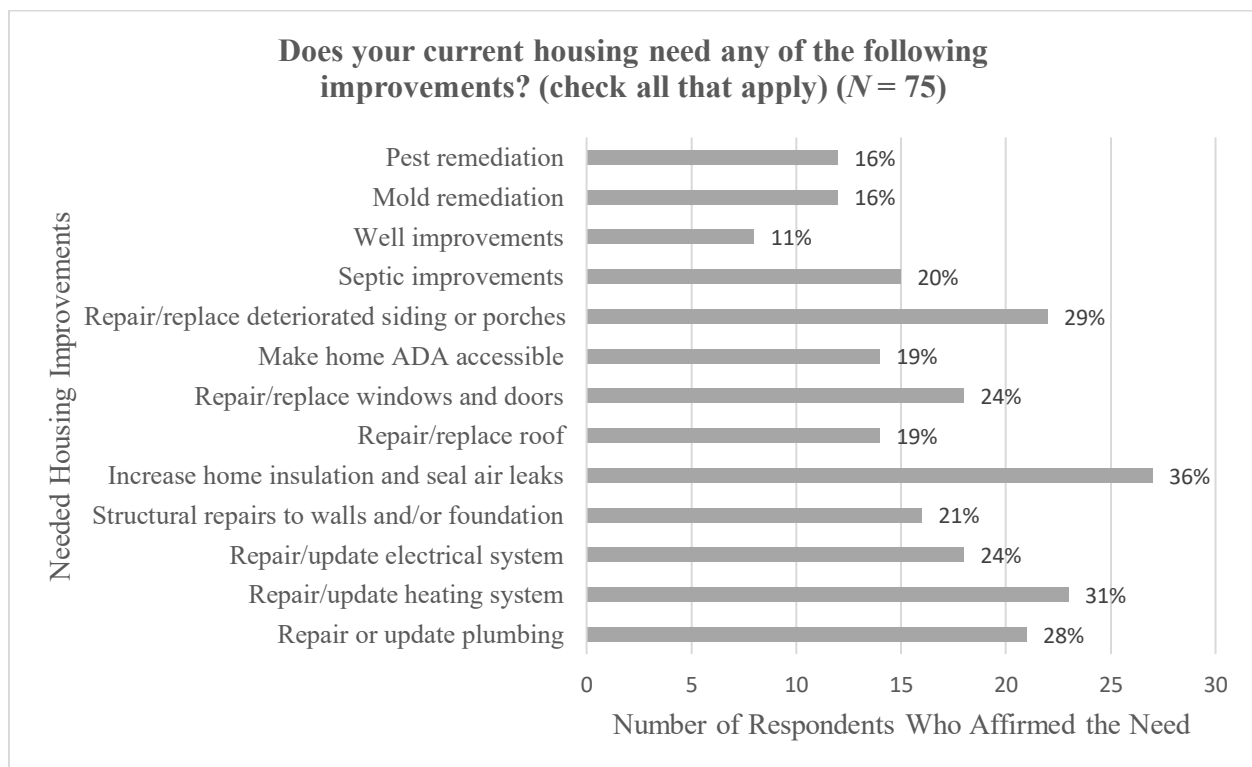


Figure 17. Responses to Question 39 of the community-wide housing survey, which asked participants to identify needed housing improvements, ( $N = 75$ ).

their housing needed to be updated or repaired, and 28% ( $n = 21$ ) stated that the plumbing in their housing needed to be updated or repaired. The list of required housing repairs and updates

was extensive (see [Appendix R](#), Question 39). A long-time resident and business owner remarked:

These houses don't have to be fancy. Just warm and dry and safe, to be able to make it a home. ... The thing that frustrates me is I do not feel like any of this is rocket science. This is so basic. And I don't understand the pushback. There's got to be some way to accomplish this.

As a prior resident affirmed, “No one likes living in a shanty and breathing in mold. Health, safety remains an important quality for full-time residents.” Most community members realize the quality of available housing affects the entire community, yet no action-oriented community discussions have been organized, and some current residents are considering leaving due to housing. Responding to a survey question regarding the length of time the individual expects to remain in the community, one Community-Wide Housing Survey participant commented, “Not long. Lack of vision for family housing opportunities, workforce housing, specifically essential-employee housing, is unsustainable. Employee housing, in most cases, the buildings should be condemned and are a safety risk.” A resident of more than five years simply stated the fact that “housing affects [the community] all the way down to the post office.” Even those workers who provide essential services to the community, such as the postmaster, the transfer station county employee, community water operators, and many on the winter Search and Rescue team, do not have stable housing.

#### Context: Vacant Seasonal Units

Quantitative data from this study indicate a ratio of 0.29 residents per home, which means there are 29 locals for every 100 homes. Those who know the area understand that the abundance of housing units are vacant seasonal-use homes (80%) and that these homes are not accessible to year-round residents or seasonal workers. The qualitative data make the quantitative data



understandable to those outside the community and to those who only visit for a small part of the year. The qualitative data complete the picture by providing the experiences of those who attempt to find stable housing in the community, as a local earning a local wage.

Those who do not live in the community year-round and who have not visited during the eight months of winter are unaware of the quantity of unplowed driveways and boarded houses that solely serve as summer cabins. Nor are those outside the community aware of the ever-increasing amount of short-term rentals, which have exponentially grown over the past 10 years, as this investment niche is discovered. During an interview, one long-time year-round resident recalled the increase in short-term rentals within the community: “In 2015, the Airbnb thing was practically non-existent. There were maybe 10 or 15 cabins. Now I think it’s over 60 or 70.”

Many locals attribute the loss of housing to the increased short-term rental market. One longtime local who lived in seasonal rentals for many years stated, “When I first lived here, housing wasn’t an issue because this whole vacation rental boom hadn’t happened. So, it was always very easy to find a place to live, be it a small place, you could still find one.” Of the Community-Wide Housing Survey participants, 85% ( $n = 72$ ;  $N = 85$ ) believe short-term rentals reduce the availability of long-term rentals for locals. A year-round resident who lives in employee housing provided additional thoughts on short-term rentals in a follow-up short-answer question. The resident stated, “The area is saturated with short-term rentals that drive up housing costs and drive down [housing] availability.” Of the total housing units in the community ( $N = 392$ ), 16% are short-term rentals. Many housing units are offered as short-term rentals for the entire year, and some units are summer-only short-term rentals ([Appendix J](#)). As one summer-resident Community-Wide Housing Survey respondent wrote:

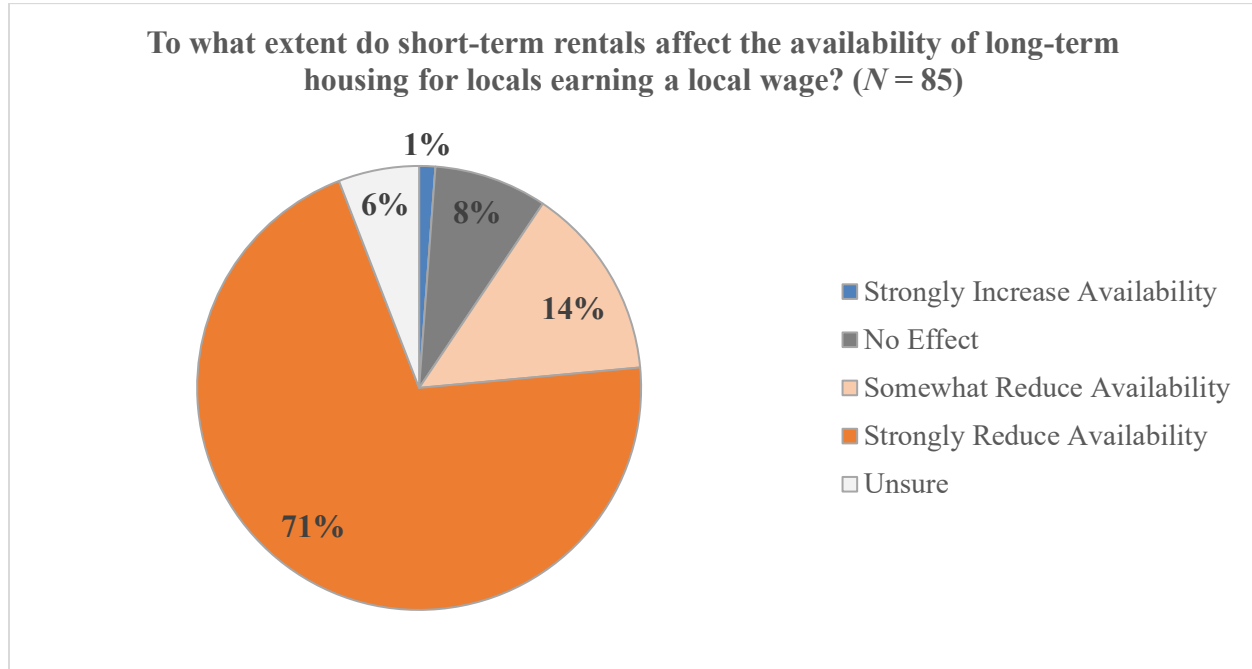


Figure 18. Responses to Question 41 of the Community-Wide Housing Survey, which asked participants to rate the affect short-term rentals have on the availability of long-term housing for locals, (*N* = 85).

The assumption that all short-term rentals would otherwise be adequate for year-round long-term occupancy is problematic. Many houses in the valley are not adequately winterized for year-round use and short-term rentals allow for some committed community members to afford to get into the community here before they could afford to be year-round residents. It's an investment (for some) in a dream of being here permanently but who don't have generational wealth. That being said, absentee owners for short-term rentals are a major problem. They rely on a local employment base that is already stretched thin, are unresponsive to local problems, and detract from available housing in the valley. I see a major difference between engaged versus absentee owners. And short-term rentals do bring tourists and tax dollars that contribute to the local economy.

Survey and interview data revealed a clear divide between how community members view engaged, local short-term rental owners and absentee owners who fail to contribute to the community. Overall, respondents across all demographics expressed widespread concern regarding short-term rentals. A prior long-time business owner and resident stated in an interview:

I'd be a huge fan of securing employee housing. ... I'd be an even bigger advocate of banning Airbnbs from a valley that small. It has no place in a valley that small. And the effect has been nothing but detrimental to everyone except the top half percent of the population of that valley. And at the expense of what used to be the heart and soul of Cooke City ... the blue-collar workers that provided the vibe.

A current long-time business owner and year-round resident shared during an interview, “There’s a point where short-term rentals are totally abused. People just build them and they contribute nothing to the community. And there’s no accountability.” Of the Community-Wide Housing Survey participants, 67% ( $n = 57$ ;  $N = 85$ ) believe short-term rentals negatively affect the community. A prior long-time resident who experienced housing challenges and moved as a

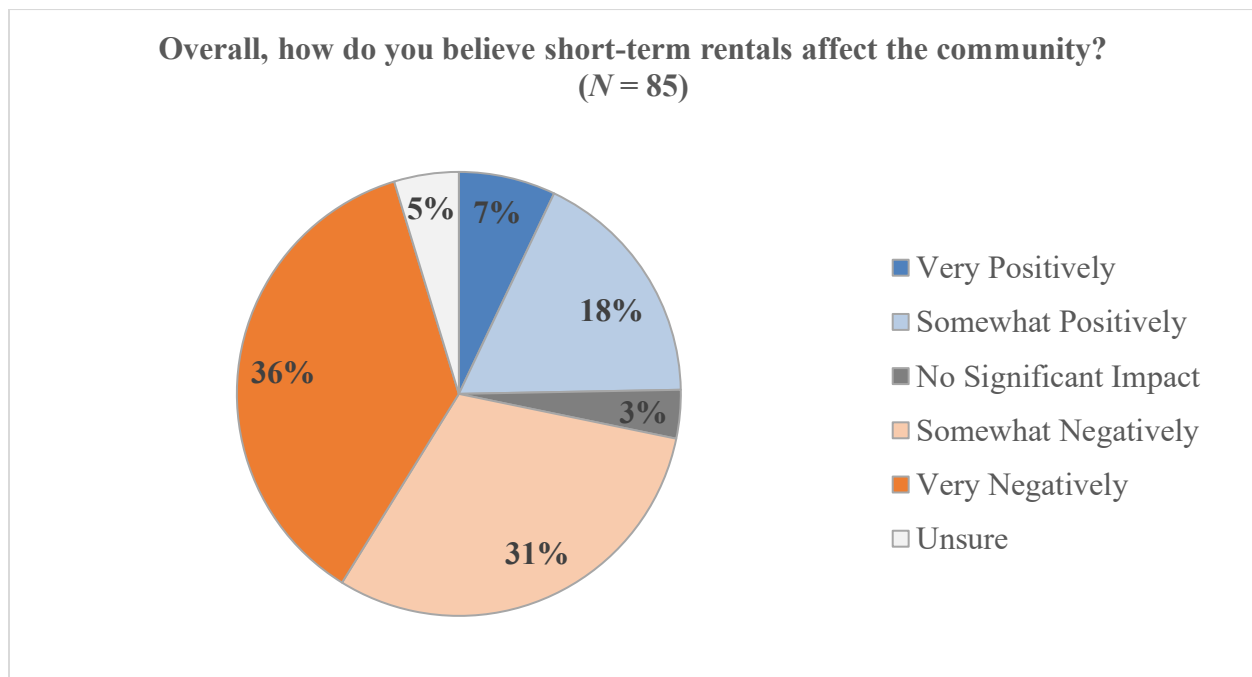


Figure 19. Responses to Question 40 of the Community-Wide Housing Survey, which asked participants to rate the effect of short-term rentals on the community, ( $N = 85$ ).

result of it warned, “Remove Airbnbs from your community. It's downright parasitic and a root of the problem. Also, consider the people who come from wealthy backgrounds and whether they're actually supporting the community or just themselves.” Community members across

demographics agree that short-term rentals should be monitored. A seasonal property owner who provides a year-round rental suggested the following:

There should be limitations on vacation rentals. ... especially in certain areas, like in the business district up in the city of Cooke City. ... Somehow that needs managed because people are buying those up and vacation renting them, and then no one can live there.

A thorough response to the community housing survey advised the following:

Cooke City is amazing, and I don't think it should see a ton of change. But I do think those purchasing and selling in the community need to take into account that in order for the community to sustain itself, their needs to be affordable options available for locals and that locals may not have the income of those who are buying a vacation home to live in periodically and/or rent out for additional income. I think creating some sort of rule about how many short-term rentals or how many years a property must be owned and lived in before being a short-term rental would be good. Getting more housing not tied to employment would also be great.

There are many who love this community and want to see it flourish. A seasonal resident expressed in the survey, "I just wish we could figure out long-term affordable housing that is accessible and livable. ... I love this town. I wish we could bring it back to the thriving place it used to be for employees and visitors alike." Because access to secure housing for residents earning a local wage lies at the foundation of a thriving community, balancing short-term rentals with stable residential housing should be a top priority. Securing homes for locals will restore a mix of families, local business owners, and long-term vested stakeholders.

## CHAPTER FIVE

## VALUE: REASONING AND REFLECTION

Claims from the Study

A key barrier to securing homes for residents who earn a local wage in the Cooke City-Silver Gate community is the lack of momentum to initiate a housing project. Several hurdles existed that have prevented momentum from building, such as access to accurate comprehensive data, persons to conduct the research, and the space to productively listen to the concerns of locals who do not own property, as well as the concerns of year-round property owners and the owners of vacant seasonal properties. The community's small size and remote location have limited its visibility among housing organizations. A local needed to begin the process. Yet, there are few vested community members to address such a large project, especially when existing community projects and community boards demand volunteer time. Furthermore, in general, the community does a poor job of fully listening to individuals' concerns and the reason for those concerns, which inhibits progress and prevents a clear, unimpeded vision. Therefore, meeting individually with community members and creating opportunities for the community to respond by anonymous surveys provided a platform for constructive dialogue and meaningful input.

Leveraging the human and social capital in such a small community is difficult, as meetings are frequently derailed by emotions, only a small group of locals are present to draw engagement from, and few possess the skills necessary for stakeholder-led governance that allow for an inclusive, locally based vision (Odeyemi, 2021). With an action research capstone project required to complete a Master of Science in Science Education at Montana State University, I

saw an opportunity to provide a service to the community. The purpose of this action research project was to analyze the current housing situation by combining quantitative data with the experiences of community members across diverse demographics, so the community may hold informed conversations to direct housing needs.

The community is aware that housing for locals must be addressed. Year-round locals who do not own property confirmed that “[h]ousing has been our most difficult thing since day one.” Seasonal residents are aware, too. In an open response community survey question regarding how housing is impacting other parts of your life, a summer resident wrote, “It leaves me sad and worried for our workers.” Of the Community-Wide Housing Survey respondents, 80% ( $n = 72$ ;  $N = 89$ ) strongly agreed that affordable, long-term housing options in the community are limited. An additional 17% ( $n = 15$ ) agreed with the statement. When community demographics are well represented and 98% ( $n = 87$ ;  $N = 89$ ) of survey respondents agree or strongly agree that secure housing is limited, the community is aware of the problem. However, most community members—including county officials and housing organizations—are unaware of the severity of the housing shortage because comprehensive, community-level data was not easily accessible prior to this study.

Accurate, locally relevant data is essential for planning decisions (Brinkley & Visser, 2022). Yet, rural communities are typically lumped into broader county data, which is not effective for understanding the unique set of problems and assets that each community has (Brinkley & Visser, 2022; Gomez-Vidal & Gomez, 2021). Additionally, surveys are expensive. Metropolitan areas are rich with both public and private data sources because these areas serve a larger population with greater economic activity (Switek et al., 2025). For rural areas, the

American Community Survey (ACS) serves as the main source of data. Yet, to reduce survey administration and analyses costs, the ACS only targets a small sample of the population (U.S. Census Bureau, 2025). For a tiny community, whose population already struggles to compete at the county level, further reducing the survey's sample size directly reduces the possibility of gaining national, state, and even county-level attention. Furthermore, the stories of small communities provide the most accurate portrayal of successes and needs surrounding complex problems that surveys alone cannot reveal, especially if those analyzing the data do not understand the context for the numbers (Brinkley & Visser, 2022).

The 2022 Park County Housing Needs Assessment relied on inaccurate census data from 2010 that provided no context for the stated 0.35 ratio of residents per unit of housing in Cooke City-Silver Gate (Fleishman, 2021). The quantitative data indicates an abundance of housing: nearly three homes per resident. Without context—without the voices attached to the numbers—government officials who are unfamiliar with the Cooke City-Silver Gate area would wrongly conclude that housing is not needed. The purpose of qualitative data is to understand the lived experiences of the sample population, providing rich context that gives quantitative findings deeper meaning and a human perspective (Brinkley & Visser, 2022; Administration for Children & Families [ACF], 2016). Despite the time requirement and additional costs of conducting interviews, local organizations, such as the Park County Health Department (PCHD), are turning to qualitative data because interviews allow “the voices of those with firsthand knowledge of community needs” to “provide a clearer picture of the barriers” than surveys alone can provide (PCHD, 2025, p. 2). Additionally, organizations are finding that numbers without the voices of a community do not grab the attention of government leaders whereas the experiences of

community members do (personal communication, January 30, 2026). Despite the advantages interviews provide, qualitative data are more expensive to collect than quantitative data (ACF, 2016). Interviews are difficult to schedule, take time to complete, and the data are not as easily organized as numbers, so analyses take more time. Thus, the reason this research needed to begin with a resident, as rich qualitative data were collected and connected to accurate quantitative data.

With accurate, locally relevant data, informed conversations may begin. During an interview, a summer resident with property provided a forthright response to the question, “What challenges exist living in the Cooke City-Silver Gate community?” The seasonal resident noted, “Living there in the summer, I honestly don't know the struggles that [locals] have to live there.” More seasonal property owners should create space to listen to the concerns, experiences, and visions of the year-round community. One long-time resident with property stated:

The problem is that it seems the summer people have driving voices, but yet they're not the people that vote. And they're not the people that live here year-round. And I don't know how you change the opinions of the summer people because they all just go back home to their places.

Although not fully integrated into year-round community life, seasonal residents can significantly influence community well-being, local decision-making, and the direction of development initiatives (Lerfald, 2024). In summer, the community is bustling with park tourists, all restaurants and businesses are open, plywood is removed from windows of homes that had been boarded since September in preparation for a long absence, the piles of snow that block unplowed driveways for seven months of the year have melted, and the mountainsides are green with summer vegetation. The three to four summer months are completely different than the eight to nine months of the winter season. As one longtime resident stated, “The winter and



summer are two different things. They are two different planets.” Very few longtime summer residents have experienced living here year-round. Nor have summer residents experienced searching for year-round housing in the community. Summer residents have raised their families and made their livings outside the community, returning to generational cabins used as family retreats for a week to a few months out of the year. Yet, summer residents are not the only community members who are uninformed about the extent to which housing impacts the health of the community.

Year-round residents, seasonal residents, and county housing organizations are not aware of the disparity of the Cooke City-Silver Gate community housing numbers. This study found that 31 of 392 total housing units (8%) are owner-occupied. Upon learning these numbers, a resident who does not own property and for years struggled to find a year-round rental exclaimed, “Oh, that’s disgusting.” When only one primary residence homeowner applied to receive home repair financial assistance, I assured the county housing program that one applicant was a success because one residence represents three percent of all primary residences. The response was, “Wow, that’s a wild stat!” A year-round property owner was in disbelief, too, stating, “I’m not going to argue that. But come on, there are more than 31 people in Cooke City.” True. There are more than 31 people in Cooke City. However, only 19 housing units (5%;  $N = 392$ ) in Cooke City are used year-round by 28 homeowner occupants. Another 12 housing units (3%) are used year-round by 19 Silver Gate homeowner occupants. The remaining 68 year-round residents live in employer-sponsored housing units (9%; 54 residents in 36 units) or a long-term rental (3%; 15 residents in 11 units). A handful of year-round locals must endure a camper trailer because nothing else is available. All year-round children within the community are included in

the employer-sponsored housing resident numbers. The Cooke City-Silver Gate community is finding it difficult to maintain the many moving parts of a remote unincorporated community when only 47 year-round individuals have secure housing. The remaining local households are the workforce, who live in insecure housing. The low number of community members with secure housing is a direct cause of the lack of engagement and increasing stress placed on those who do serve.

In interviews and surveys, community members of all demographics voiced concerns and frustrations that there are fewer people engaged in the community and that those involved are tired. A longtime property and business owner stated, “I don't think most people realize how much volunteer work it takes to run this community.” Those directly involved in serving the community connected the lack of participation to the housing situation. Extensive research indicates that housing insecurity affects individuals’ overall well-being, which includes physical and mental health, financial strain, and life satisfaction (Fleishman, 2021; Desmond & Gershenson, 2016; Park et al., 2025). With housing stability, planning toward the future becomes possible, and by setting roots, social ties are strengthened and then a desire to connect with one’s community follows (DiPasquale & Glaeser, 1998). A resident with employee housing confirmed that some friends “have a good spot now, and they're talking about digging in [and] sticking around, which is great.” Without stable housing, locals cannot commit to a community. A chi-squared test comparing the perceived control over the stability of one’s housing showed a significant difference ( $p < 0.05$ ) between homeowners and non-homeowners’ responses to the Community-Wide Housing Survey. Nearly all respondents who own housing stated that they have housing security (95%;  $n = 44$ ). Whereas only 53% ( $n = 18$ ;  $N = 34$ ) of non-homeowners

feel secure in their housing. A longtime resident and property owner explained, “The community has changed. Businesses aren’t run by the business owners. There are like six people that go to the snowmobile club meeting now. There used to be 25 people. When seats come up on the water board, nobody wants to do it.” Rural communities across the country are struggling to fill board seats. In Park County, Montana, one in 12 residents must serve in a government and non-profit leadership role to keep communities running (Winchester, 2022). This longtime resident continued to explain, “We need new people going in, new ideas. But that base to pull from for those people is shrinking. It's not helping our community at all.” Due to a lack of engagement and low population of residents, some community members are forced to serve on multiple boards and elections are repeatedly uncontested (Winchester, 2022; Gibson, 2023; Montana State University Extension, n.d.). Community members expressed concerns of stagnation because the same people remain involved. A seasonal resident who owns property confirmed, “There's just no one stepping up. And even the newer second homeowners who are [Montana] residents who could do stuff don't get involved. They don’t participate in any way, shape, or form, except for using the natural resources.” Many local boards require directors to live within the district or own property in the district and be a resident of Montana.

Other community members expressed concerns about safety. In a remote community that receives heavy winter and summer backcountry recreational use, those who serve on emergency services and search and rescue must be knowledgeable and live within the community. When asked in an interview, “What’s at stake if year-round housing cannot be secured for locals?” a year-round resident with backcountry experience expressed the following concern:

A good search and rescue team [is] seriously at stake. All the way down to life saving moments. There’s already such a small crew, and pretty bare bones, but

amazingly effective. Yet it's already compromised [due to those who won't be around forever and those already gone half the season]. And if you can't get quality people, not just homeowners, but people who also know how to navigate the back country, then search and rescue will be a whole different thing if you get hurt in the back country.

A longtime resident, who is both a business and property owner, added, "It's just less and less people to do [the work here]. People aren't really moving here for a permanent home situation. Almost everyone buying a home here is buying as a second home or an investment. ... So, the volunteer stuff is challenging. It's definitely burned me out at this point." Unfortunately, volunteering to serve on community boards and services is a thankless position and is often steeped in community conflict. One longtime resident stated, "These boards are cruel. You get beat up." And a new resident who does not own property confirmed, "Politics are crazy here, so I'm kind of hesitant to get involved in the politics [by joining a board or something]." Without a growing number of residents participating in shared community goals, the community is in decline.

Vacant seasonal properties strain all sectors of a community (Smith & Zakaria, 2026). When 80% of homes in a community sit empty for most of the year, or are used as investment properties, negative ripple effects expand across the entire local area, including the housing market, economy, infrastructure, and social fabric (Smith & Zakaria, 2026). Social fragmentation increases as rounds of transient workers cycle through for a mountain experience, and vacation owners parade through for leisure. In contrast, a handful of year-round residents remain rooted, attempting to carve out a living in a perpetually unstable community. After expressing frustration of the lack of engaged community members due to increased absentee business and homeowners, a longtime resident and business owner commented, "You get bitter because over time, you're like, everyone who comes, they're on vacation. And you're trying to work and survive. And so,

it's challenging that way because I'm not on vacation." The amount of vested year-round community members limits community progress and cohesion.

There has been a notable increase in absentee business owners and owners of vacant seasonal properties who do not engage with the community and take more than they give back. An organized community committee focused on retaining vested locals by securing homes for locals is necessary for the continuation of Cooke City-Silver Gate. Rising housing costs and the lack of stable housing are driving out locals who earn a local wage (Smith & Zakaria, 2026). Five interview participants mentioned that the pre-gentrification of the community was an appeal. Many stated they enjoy the authentic small and quirky mountain town, and they do not want to see Cooke City-Silver Gate become overrun by wealth, as Big Sky and Jackson Hole have become. However, 23 interviewees mentioned 28 times across all interviews that the community's commercial gentrification is a challenge. As one longtime resident indicated, "There are steps we could take to try to help people with less advantages. Instead of the current model that if you're a business that makes money, we'll give you every break and start million-dollar projects to benefit your business." Communities facing gentrification need organized assistance to create secure housing for locals and locally owned businesses. Affordable housing projects sustain communities (HUD USER, 2025; Wolfson, 2020). A community-led housing organization can work with government and non-profit organizations to secure homes, which will stabilize the community and benefit businesses (Wolfson, 2020). A Community-Wide Housing Survey participant explained:

Given society's current social structure, Cooke City-Silver Gate has a place to fill in providing access to Yellowstone and other spectacular natural resources. It is time we (as a society) place a value on these communities and provide substantial subsidies for housing development and support. Think about the corporations and

the amount of subsidies they get for their businesses. To address the housing shortage, there needs to be availability. This is a costly community to live in as there is limited access to groceries, gas, etc., so the cost of housing needs to be affordable for families and workers. The housing needs to be dignified- not cracker boxes, so that respect and care will be shown by the community.

Visitation to Yellowstone National Park grows each year, having increased 16% this past decade (National Park Service, 2025; Tsairis, 2025). People want to connect with nature, so nature-based travel continues to increase (Allen, 2026). The Cooke City-Silver Gate area is a perfect destination for exploration. Therefore, area tourism is expected to grow. The affordability of year-round housing is directly linked to its availability, and government assisted funding for community-based housing projects needs to increase (Bailey, 2022; JCHS, 2025; Buchholz et al., 2026; Edwards & Rauzi, 2026; Kaysen, 2026; McRae et al., 2026). The year-round residents who do not have secure housing cannot invest the time and energy to participate in a community who does not invest in them.

When a local in the community, who does not own property, cannot secure rental housing or purchase a property, the likelihood of that individual investing back in the community is low. “I own a business here and I can't even find myself housing. So, what incentive do I have to get more involved in the community?” For years, this resident has expressed housing needs and has not been able to find secure dignified housing. The resident stated in an interview, “The lack of hope for housing makes me question my future here.” A county leader confirmed:

If someone has the ability to get stable housing, they're going to do it. ... And without that, people literally and figuratively have no grounding. And when there's no grounding, decisions get a little confusing. Nothing feels permanent. People don't put down roots. They don't attempt to establish a longer-term commitment to a community.

A significant body of research indicates that housing insecurity directly correlates with a lack of long-term commitment to a location (Lacoe et al., 2026; Smith & Zakaria, 2026; Odeyemi &

Skobba, 2021; Wolfson, 2020). This community requires an exceptional amount of volunteer participation. Those who do not own property do participate during their free time, from helping retrieve the broken-down PistenBully snow groomer off the mountain, to fixing the school roof from a treefall, to maintaining community generators during long power outages, to pulling out numerous delivery trucks stuck because the roads have not been plowed, to serving on emergency services or one of the many community boards. These residents choose to help because they understand it is necessary, and they care about the community. A seasonal resident property owner explained:

Housing is a big driver of income inequality. And people doing the lower-level service jobs in town, they're working a lot. They don't have the time to participate. They don't have the impetus to because they are not full members of the community in a way where they are not building wealth or building roots, because it's so tentative, their housing situations, and it can turn on a dime, and they have to leave or whatnot.

Housing insecurity negatively affects an individual's ability to commit to a location (Frieden, 2010; Lacoë et al., 2026; Smith & Zakaria, 2026; Odeyemi & Skobba, 2021; Wolfson, 2020).

This sentiment was confirmed by a longtime resident who does not own property:

There are a lot of us who still say, I just live here. I just work here. I don't tell anybody I'm a resident. I kind of feel [like a resident], but I don't, because anytime anything happens because [our housing] is job attached, we could have to burn our shit and pack it up and move out of here in 24 hours ... or we'll be living at the dump.

So, when it comes to attending an hour to two-hour-long monthly meeting for one of the seven main local boards, spending half a day repairing the snow groomer, or being on call for emergency services, a resident who does not have secure housing is not given the ability to consistently attend. A Community-Wide Housing Survey respondent wrote:

I have concerns for workers who do not have access to stable housing. Not only for meeting their day-to-day needs, but also how that reassurance affects their ability

to participate in and enhance our community as a whole; where all residents have a chance to thrive.

Housing lies at the foundation of the Health Impact Pyramid because secure housing anchors a person, so individuals may focus on other areas of their lives (Friedan, 2010). Without stable housing, housing-related stress permeates a person's life, ultimately affecting the health of a community if housing instability is high within the resident population (Friedan, 2010; Brinkley & Visser, 2022; Smith & Zakaria, 2026; Odeyemi & Skobba, 2021; Wolfson, 2020). A county leader explained:

To the concern about housing, stable housing is the core of any community, and stable housing then stabilizes the individuals, and then the individuals really can build a home in the small and the large sense. Without that, these places are just stops in the road. And that doesn't work for people to thrive and grow.

Those who do not own property in the community and live in the community year-round want to remain. They struggle to remain and are committed to the community as much as an individual can be when living with the stress of unsecure housing and low wages. If property owners within the community care for these individuals and want to return each summer to a community that recognizes, welcomes, and builds relationships with them, they need to support action toward securing homes for locals. The biggest hurdles to securing housing for locals are a lack of public awareness and failure to recognize the issue's urgency. Many residents do not see how housing affects our community's well-being or realize there are viable opportunities to build local housing solutions.

Opportunities exist to secure homes for locals earning a local wage in the Cooke City-Silver Gate community. Interview and survey participants confirmed secure housing for locals is necessary and will create a more resilient community. Most interview participants were eager to brainstorm housing ideas and were more confident suggesting the types of structures to build



than how to implement a project. Nevertheless, good brainstorming occurred. The consensus was that a variety of housing unit sizes is necessary to accommodate everyone from individuals and couples to growing families. Nothing fancy is required, just something efficient with adequate living space, and full-sized appliances are a must. Respondents of the Interview Member-Checking Survey confirmed this, as 90% ( $n = 26$ ;  $N = 29$ ) agreed or strongly agreed that houses or cabins from studio size to three bedrooms work well to maintain the aesthetics of the community. Efficient homes with adequate space, a full-size refrigerator, and some storage received the highest rating with 97% ( $n = 28$ ;  $N = 29$ ) of Member Checking Survey respondents agreeing or strongly agreeing to the idea. Regardless of new housing becoming available to locals in the community, employee housing will remain a staple for many businesses and will remain necessary for summer-only businesses. Most Member-Checking Survey respondents (93%;  $n = 28$ ;  $N = 30$ ) agreed or strongly agreed that the quality of existing employee housing should be improved. Quality, affordable housing retains workers, reducing employee turnover and the costs associated with hiring new employees (Wolfson, 2020). However, getting some private businesses to upgrade their employee housing at their own expense will be challenging, as many businesses who could update their housing have not. One survey respondent wrote:

Employee housing should be improved, but employee housing should be the responsibility of the business owner. There are many business owners in Cooke City that have their employees living in substandard conditions. Many of these employers are very wealthy and can afford to create better housing for employees, but they do not live in Cooke City, nor care about the community other than making a buck.

Employer-assisted housing agreements exist for businesses to receive funds to upgrade housing with the stipulation that the housing had to be maintained for the use of employees for a set period, even if the business transferred to a new owner (Housing Solutions Lab, 2021).

Other ideas included triplex housing and dormitory-style housing to lower building costs, as well as a summer-use parcel of land with RV hookups and a communal bathhouse with laundry facility on-site. Fewer Member Checking Survey respondents (72%;  $n = 21$ ;  $N = 29$ ) agreed or strongly agreed with an RV site, expressing concerns that this type of setup would be abused. One survey participant wrote, “History has shown that the existing RV park attracts folks each season that have to be removed from the community because of drug, alcohol, and mental health reasons.” Additionally, interview participants were hesitant to establish a precedent for large buildings that clash with the small-town character. Providing opportunities to provide information that corrects misconceptions of community housing will be important for the support and overall success of a housing project (Anderson et al., 2025). Of the Interview Member Checking Survey respondents, 82% ( $n = 23$ ;  $N = 28$ ) agreed or strongly agreed with the idea of triplex housing, and only 45% ( $n = 13$ ;  $N = 29$ ) of participants agreed or strongly agreed with dormitory-style housing. Concerns returned to management of the proposed housing. If new housing is made available to locals earning a local wage, interviewees and survey respondents wanted to know who would manage the housing units and the properties. Participants referenced the lack of police presence to handle complaints that may stem from employee housing, such as loud noises or drug use, and they wanted to know who would maintain the building and grounds. Yet, despite participants’ fear of grouping employees in communal housing, only one interview participant raised concern for the lack of safety surrounding the growing number of short-term rentals within the community, which included the lack of training required to manage such properties:

One thing hotels provide is security, from lighting to video, to trained protocol in what to do with irate guests. Think about the amount of people that go through the

valley every day in the summer and stay in places that have no safety training. Nor are the people who do have training even geographically close enough to potentially deal with it. It's a giant, glaring safety issue that Airbnb has gotten away with until they suddenly don't in communities like Berlin, Paris, New York.

Often the only local point of contact is the cleaner of the short-term rental. The property owner and/or manager of the property may live in another community or state. Nightly, short-term rentals invite strangers into our neighborhoods. Safety issues, as well as other concerns with short-term rentals, have caused communities around the world to restrict their use. University of Cambridge researcher Charles Lanfear completed a 2024 study that linked increased crime rates in London to increased short-term rentals in neighborhoods. Lanfear stated, “There may be social consequences to turning large swathes of city neighborhoods into hotels with little regulation,” and it is “the local residents building their lives in the neighborhood” who are most affected by short-term rentals, not the property owners (European Union News, 2024, para. 6). I agree that the establishment of clear management protocols and rental agreements with screenings will be essential to raising community support, as well as the long-term success of a housing project, regardless of whether the unit is a single residence or dormitory.

The community will gain the largest benefits from a Community Land Trust (CLT) housing model because the community will forever own the land to serve the purpose of retaining residents who earn a local wage. The first CLT was created in 1969, during the civil rights era in the southern U.S., to secure land ownership for African American farmers who faced racially motivated economic pressures (Perry & Donoghoe, 2024). The model has since been applied to many other applications for the purpose of securing locals in communities facing gentrification. CLTs allow residents to purchase a home at a below-market rate in communities where locals would never be able to afford a home because the market rate surpasses the median

household income. Additionally, these homes are set up to forever remain below-market rate, so they are accessible to future locals. The model separates land ownership from homeownership to minimize the growth rate of the property, so the price of the home does not surpass local household incomes. The entire process of creating a CLT is steeped in community, because the development of CLTs is a community's long-term commitment to growing the number of locals who can establish roots. Relationships must be developed; resident engagement is required, and a safety net of support is laid at the foundation, so locals can remain (Rose, 2023). CLTs stabilize communities by providing support to its homeowners, minimizing foreclosures during financial hardships (Greenstein & Sungu-Eryilmaz, 2005). I think the Cooke City-Silver Gate community would support a CLT housing model, as the process secures those individuals who want to remain in the community long-term and create a life here. Surveys and interviews confirmed that most community members would like a greater year-round resident presence, recognizing that locals are essential for maintaining the community's character, functionality, and overall well-being. A survey respondent wrote:

If housing was created for locals to purchase and not rent, I believe that there could be a benefit to the community. If quality housing is created to rent to people with no qualifications other than living or wanting to live in Cooke City, I believe the housing would create its own set of new problems for the community. If someone is committed to living and working in Cooke City and would like the opportunity to purchase a subsidized quality home, I believe that would benefit the community.

CLTs are a long-term structural solution, not a band-aid fix of provided subsidies. CLTs are about building community by securing permanently owned housing, for locals only (Rose, 2023; Wolfson, 2020). An interview participant who owns property mentioned that CLTs widen the wealth gap by preventing CLT homeowners from building normal equity in a property. This is true; however, the workforce does gain access to stable housing and equity, too. Without CLTs,

rent goes directly to a landlord, or lower wages are reflected in job-attached housing with the added stress that stems from housing connected to one's work. To maintain below-market resales, CLTs do not allow for the excessive gain that most resort town housing stock experiences. During an interview, when I asked a resident who does not own property if they thought a CLT model robs low-income individuals of normal equity gain, the response was:

Even if it's not profiting tremendously, it's still better than giving it away and not profiting at all. At least you're building equity still. ... People didn't use to profit tremendously every time they sold a house either. ... [And] it's a buy in for the community. You're paying it forward. You're guaranteeing that you're going to allow somebody else who was in your same position to get in.

When introduced to CLTs, several community-invested individuals experiencing housing insecurity expressed interest in this housing model and agreed it could be an excellent solution for Cooke City-Silver Gate. All interview participants were eager to learn of housing solutions for the community.

In addition to improving employee housing and creating a Community Land Trust for permanent local ownership, existing year-round rentals need to be secured, and several more units need to be converted to long-term rentals. This should be a priority task, as losing even one current year-round rental would be detrimental to the housing situation. Homeowner incentives should be identified and shared with the community. When houses are sold, or the family cabin is inherited by the new generation of families, existing rentals have not been secured for future use. A current resident without secure housing remarked, "I don't know what happens when the generations turn, when the [older generations] here are gone. Because they're not helping grandfather anyone in or anything." The handful of places that exist, such as year-round rentals, winter seasonal rentals, and work-exchange rentals, are not guaranteed to remain available to locals when ownership changes.

The findings of this study are consistent with previous research. Housing security increases civic participation, strengthens volunteer capacity, and builds overall community resilience. Research participants repeatedly described how housing instability limits residents' ability to invest time and energy in community organizations and long-term planning. When residents are uncertain whether they can remain in a community, their capacity to participate is limited. In Cooke City–Silver Gate, housing insecurity therefore represents not only a housing challenge but also a threat to the community's social infrastructure.

This study sought to identify the barriers and opportunities for securing permanent homes for residents earning a local wage in the Cooke City–Silver Gate community and to explore how the community might address these challenges. Findings indicated that the primary barrier includes a lack of access to year-round housing for locals. The current housing situation affects workers, families, businesses, community organizations, and the local school by limiting long-term residency and weakening community participation. Opportunities were identified, and participants want to continue brainstorming ideas. Community members recognize the housing problem and expressed interest in participating in solutions. Identified strengths include local relationships, community commitment, and potential partnerships with housing organizations. Immediate actions include forming a housing steering committee, securing existing year-round rentals, and building partnerships with housing organizations. Long-term opportunities include exploring a Community Land Trust and seeking grant funding for the purpose of developing housing specifically for residents earning a local wage. Overall, the findings suggest that in the small remote gateway community of Cooke City-Silver Gate, addressing housing for locals is essential for community sustainability.

### Value of the Study and Consideration for Future Research

This project combined quantitative and qualitative housing data to provide the Cooke City-Silver Gate community with a data-driven proposal to spark informed conversations among community members and professionals, regarding the development of housing for locals. The biggest takeaways from the research are the benefits of creating space to connect with individuals, allowing them to speak about their experiences and share their needs. Interviews provided this space, as well as anonymous surveys with open-response questions. Those who typically do not have the opportunity to share because they are busy working or afraid of being belittled and bullied at a public meeting were given the opportunity to express their feelings and ideas. Many who have leadership roles within the community provided their experiences, including important background information. Additionally, some community leaders were invited to the conversation, yet they chose not to engage. This highlights the need for individuals to participate directly when housing is important to their situation, as community leaders may not speak up on their behalf.

The Cooke City-Silver Gate community does not have a seat at the table with Montana housing organizations. The community's voice has not been heard because more densely populated communities within Park County, such as Livingston, take the spotlight with a year-round population 80 times that of Cooke City-Silver Gate (U.S. Census Bureau, 2023c). And efforts to secure representation on regional housing advisory groups have not been successful. Although a qualified Cooke City-Silver Gate resident applied for a position on the Human Resource Development Council (HRDC) District IX resident-led Park County Advisory Council, the community ultimately did not gain representation. This outcome highlights the challenges

small remote communities face in ensuring their perspectives are included in housing discussions. Cooke City-Silver Gate is repeatedly excluded from housing discussions despite having some of the most severe housing challenges.

Cooke City-Silver Gate has an exceptionally high proportion of housing unavailable to year-round residents, yet it was not included in the quantitative or qualitative portions of a statewide report. The University of Montana's Institute for Tourism and Recreation Research recently published an updated report on the State of Short-Term Rentals. The report found Park County, Montana, had the highest number of short-term rentals in comparison to its total number of housing units, yet the researchers did not interview Park County officials (Bigart et al., 2026). Their focus remained on Flathead and Gallatin Counties that have the greatest number of short-term rentals in all Montana counties. Short-term rentals that offer the full use of a permanent structure, such as a home or apartment, average 4.9% in Flathead County and 3.9% in Gallatin County of the total housing stock during peak months; whereas Park County has an average of 6.2% of its total housing stock as short-term rentals during peak tourist months and 5.5% on average (Bigart et al., 2026). The report noted that in September 2023 Park County's short-term rentals spiked and accounted for 11.5% of its total housing stock. Once again, the Cooke City-Silver Gate community's numbers are worse, with 16% of its total housing stock as short-term rentals, which is nearly equivalent to its total amount of local households (20%). Short-term rental purchases have become so popular in the area that real estate listings advertise area homes as short-term rental investment properties. As often occurs, the perspective of the Cooke City-Silver Gate community was not included in the report, nor were the community's data included. The State of Short-Term Rentals report did not interview a community within Park County



(Bigart et al., 2026). Instead, the tourism communities of focus were Big Sky, Red Lodge, and Kalispell, all of which have well-established housing organizations and projects in place, with more housing projects planned to begin soon. Despite having the worst short-term rental and overall housing numbers in the state and potentially in the Intermountain West, the Cooke City-Silver Gate community continues to be excluded. Limited human resources have prevented the community from creating a housing committee or developing outside partnerships, as initiating such a project is overwhelming for an already taxed community.

A greater understanding of residents' housing experiences may help strengthen community dialogue and support collaborative solutions. This paper captures the housing experiences in Cooke City-Silver Gate and connects those experiences to the community's housing data. As a result, others may access this information for a comprehensive snapshot of the current situation. The findings suggest that housing insecurity is undermining the long-term sustainability of the community. This is a tough place to live, and its location is not a good fit for everyone. When someone is committed to remaining in the community and wants to make a life here, the community needs to be able to retain these individuals with quality, affordable housing. Several participants described leaving, or planning to leave, the community because housing insecurity created unsustainable levels of stress. As one longtime business owner explained, "If we could get good housing up there, it'd be a big step towards building a more resilient, thriving community." Good-fit locals will continue to leave if housing does not improve, and the community will prolong the cycle of a transient workforce, which creates an unstable community (Smith & Zakaria, 2025).

One of the most important findings of this study is that housing challenges extend far beyond the availability of physical structures. Participants repeatedly connected housing insecurity to broader concerns including workforce retention, school enrollment, volunteer capacity, business operations, and community governance. In a small remote gateway community, housing functions as foundational infrastructure that supports the people and institutions necessary for community sustainability.

A disconnect between absentee landowners and locals exists. There is an increased trend of people buying in the community who do not occupy their home year-round, and this is negatively affecting the community to a new degree of detriment beyond historically used generational properties. Property owners who do not reside in the community year-round are not active community members. Non-residents have fewer opportunities to participate in local governance, year-round volunteer activities, and community organizations. Without year-round residents, Cooke City-Silver Gate struggles to function, as the burden of active contribution falls on an already small, overtaxed, year-round population.

When there is no housing, families cannot be here. This used to be a community of families and locally owned businesses who interacted year-round. Housing stability allows a community to have enrolled students to maintain a school and to have a neighbor present to help when there is a need. Housing stability is fundamental for community engagement, as housing is at the foundation of a person's overall health and well-being (Frieden, 2010). Absentee landowners reduce housing access for locals, creating severe community-wide ripple effects. A community has less capacity to deal with impacts or create a vision of the future, when its members are in survival mode. There is great value in providing housing for families with

children and locals who earn a local wage, so they know they may remain, which will allow them to have the capacity to contribute to a healthy, diverse community (Brinkley & Visser, 2022). If those with property desire to have a local community, then housing for locals must be secured. Otherwise, the revolving door of transient workers will continue, and the complaints that the same people are involved in the community will continue because those who want to make this their home can only struggle for so long before choosing to leave when the emotional toll is too great.

Sharing data-driven insights about the Cooke City-Silver Gate community is essential for building a strong support network. Future research should focus on building relationships with housing organizations who have the resources and knowledge to successfully implement housing projects at gateway communities. The community should create a housing steering committee with a small group of vested community members, so established county and state housing organizations have a dedicated point of contact. Once the housing committee has set several immediate goals and achieved group consensus, the committee should consider forming a 501(c)(3) non-profit, or similar entity, to accept donations and seek grants, for the purpose of building a reserve fund. Alternatively, partnerships can be created with existing housing organizations. Housing projects for locals are being accomplished across the country. With a well-informed housing steering committee and an engaged community, securing homes for locals in the Cooke City-Silver Gate community is possible.

#### Impact of Action Research on the Author

For decades, Cooke City School struggled to secure housing for its teacher. The school board understood that stable, affordable housing was essential for recruiting and retaining a

qualified teacher. In support of rezoning school property to build a teacherage (district-provided housing for the supervising teacher), the board chair wrote to the Park County Planner, stating, “One of the hardest issues for the school has always been acquiring appropriate and affordable housing for the teacher. We believe having our own teacher housing will make it easier for us to hire and retain a teacher for our school.” The rezoning was approved, and teacher housing was constructed on school property in 2003. See [Appendix S](#) for the complete letter.

The availability of secure, year-round, quality housing was a significant factor in my decision to apply for the Cooke City School teaching position in 2018. Without guaranteed housing included in my contract, I would not have considered relocating to such a remote community. This personal experience mirrors one of the central findings of this study: housing security influences whether individuals are willing and able to live and remain in remote communities. While the community previously focused on housing its teacher, the pressing challenge today is securing housing for families with children.

In the past, families were able to own both a home and a local business in the community. Money may have been tight; raising a family here was a lifestyle choice. Today, three young families with children have expressed a desire to remain in the community and continue raising their children here. One interview participant suggested building “another schoolhouse housing” for “the families who do live here and have kids who go to the school.” This comment reflects a growing recognition that housing solutions must extend beyond workforce housing alone. Housing must be secured for families and other residents earning a local wage if the community hopes to maintain a diverse population, sustain its local economy, and preserve its school district.

I continue to return to a statement made by one interview participant: “I don’t know how

they would ever get a teacher here unless they provided housing.” Through this research, I realized that the statement now applies equally to families. I do not know how the community can attract or retain families with children unless housing is available to them. Recent events illustrate this reality. One family was only able to relocate to the community and enroll their children at the school after housing was secured for them. Another long-term family made plans to leave when their rental lease ended. These experiences demonstrate that housing availability directly affects school enrollment and, ultimately, the viability of the school itself.

This relationship creates a paradox. The teacher has secure housing, but only if families remain in the community and children are enrolled in the school. Families, however, often lack the housing security necessary to remain long term. As a result, the stability of my employment and housing is tied to factors beyond my control. This realization has deepened my understanding of how housing insecurity affects not only individual residents but also the institutions that sustain rural communities. The uncertainty surrounding enrollment, employment, and housing creates a significant emotional burden and has caused me to consider opportunities beyond Cooke City School despite my commitment to the community.

Today’s housing market has far outpaced local household incomes, making homeownership unattainable for many families earning a local wage. The median household income for Cooke City is \$41,750, which would support the purchase of a home valued at approximately \$125,250 (U.S. Census, 2023). In contrast, the lowest-priced residential listing in the community in mid-April 2026 was a two-bedroom home listed at \$699,000. The property details stated, “... just steps from the Northeast Entrance of Yellowstone National Park. This ... log cabin offers the perfect blend of rustic character and modern comfort making it an ideal

short-term rental or private retreat” (Realtor.com, 2026). Within one week of being listed, the property went under contract.

Families whose incomes are derived from local employment often cannot access stable, affordable, quality housing within the community. Even the rental market is out of reach, as homes are purchased as investment properties and used as short-term rentals for the steady stream of park visitors and winter recreationists who want to experience this pristine mountain setting. A prior resident stated, “It's not a housing friendly place. It's definitely not a family friendly housing place.” Families with children and couples who would like to begin a family cannot remain in the community without experiencing significant housing-related stress. Many are choosing to leave after struggling hard to remain because they want to be here. Some plan to remain in the community and then leave to have children, as secure housing large enough for families is not available nor is childcare available. Losing a single family or individual may go unnoticed in a larger town, but in a community as small as Cooke City-Silver Gate, it leaves a noticeable void. With enrollment already so low, even the loss of one student poses a real threat to the future of Cooke City School. The Office of Public Instruction recognizes the importance of maintaining schools in Montana's isolated communities and permits Cooke City School to remain operational with only one enrolled student.

The community's housing situation directly impacts my teaching because if students are not enrolled, the school becomes non-operational. Non-operational schools do not receive funding, so I would not have a teaching contract. After three years without enrolled students, the local school district would be absorbed by the next nearest school district. In this unique situation, the nearest school district is Gardiner, located a one-way drive of one and a half hours,

across the northern section of Yellowstone National Park. Cooke City School District would no longer exist, and forever the Cooke City-Silver Gate property owners would pay both high school and elementary school taxes to benefit the students at Gardiner School District.

This action research has allowed me to actively work toward housing locals, which is one way I can move beyond frustration with the housing problem and gain a sense of empowerment to directly address the issue. Of the Community-Wide Housing Survey respondents, 32% ( $n = 27$ ;  $N = 84$ ) stated they would consider joining a community housing steering committee to direct next steps. Another 33% ( $n = 28$ ) stated they would possibly consider joining a housing steering committee and needed more information before deciding. This project has created momentum that could support the formation of a community housing steering committee dedicated to securing housing for year-round residents, including families with children. If a housing steering committee is formed, I would consider serving as a member to help build stronger relationships among the school, community, and county organizations.

If meaningful progress toward addressing housing challenges does not occur, I may ultimately need to seek opportunities elsewhere, as the uncertainty surrounding enrollment and housing creates significant personal and professional stress. Before moving to a new location, I will research its housing situation, specifically how access to housing affects families, which directly affects my ability to remain teaching in the community. When my housing is tied to my employment, the loss of student enrollment could result in the simultaneous loss of both my position and housing.

Regardless of the outcomes of housing within the Cooke City-Silver Gate community, this action research project provided me with the opportunity to practice and implement new

skills that can be applied to any community or school topic I choose to become invested in. I carried out my responsibilities with fidelity, asking participants to verify information through member-checking surveys and to review their quotes for accuracy, as well as maintaining participants' anonymity. This project reinforced the importance of intentionally seeking and elevating the voices of individuals whose perspectives are often underrepresented in community decision-making. Students are included in this group, as well as minority families, and individuals new to a community who lack established social connections.

Through this project, I developed skills in gathering information from diverse community members, analyzing data, and communicating findings to inform future action. All elements of this project are transferable to other situations requiring data collection with analysis. I now have the confidence to continue with similar projects that benefit me, my students, and the community. Lastly, through this action research, I came to understand that in a small remote gateway community, housing is the foundation upon which community sustainability depends. This project demonstrated that addressing housing for locals in Cooke City-Silver Gate is about creating the conditions necessary for year-round residents, families, businesses, and community institutions to remain and thrive.



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## APPENDICES



APPENDIX A: SCHOOL PROMOTION LETTER



**Cooke City School - District 9**  
**101 Broadway Street - PO Box 1070**  
**Cooke City, MT 59020 - 406.838.2285**



**Calling all families...to the Cooke City-Silver Gate community. Amazing opportunities await!** Cooke City School offers a unique and engaging learning environment for all K-8 grade learners, in a spectacular mountain town adjacent to Yellowstone National Park and three wilderness areas.

The one-room school setting allows for ample one-on-one and small-group instruction, by an award-winning teacher who understands that educational opportunities beyond the classroom fuel curiosity. Literacy, math, and science curriculum instruction is deepened through yearlong multidisciplinary units of study that take the students outside to apply their knowledge in real-world experiences. The many natural and cultural resources surrounding the Cooke City area serve as a perfect platform for a place-based approach to education, which creates meaningful learning that is relevant to the students' lives and develops confident life-long learners.

To maximize the success of all students, as many non-traditional methods of learning as possible are incorporated into the school year, such as field trips to historic sites and world-class museums, wildlife viewing with experts, in-field data collection, nature journaling, skishoeing, Ski P.E., day hikes and multi-day backpacking trips, high-altitude vegetable gardening and composting, studio time with professional artists, filmmaking, and stargazing. These are a handful of the discovery-based experiential learning opportunities that occur outside the classroom to enrich classroom experiences, reinforce curriculum instruction, and engage all learners.





**The mission of Cooke City School is to:**

- Focus on the unique ecosystems, geology, and history of the local area
- Cultivate responsibility for nature & the environment
- Provide a solid academic foundation for all students
- Encourage creative problem-solving & critical thinking
- Provide avenues for creative self-expressions through the arts
- Nurture respect for & understanding of Indigenous cultures
- Foster social responsibility & Impart a lifelong love of learning

The Cooke City/Cooke Pass/Silver Gate community offers outdoor opportunities for the entire family. With the best out-your-door access to backcountry skiing and snowboarding, both groomed and off-trail snowmobiling, ice climbing, and cross country skiing...no one will get the winter blues here. Summer activities include fantastic lake or stream fishing and endless hiking, camping, horseback riding, and ATV adventures. Located adjacent to the Northeast Entrance to Yellowstone National Park, the best wildlife viewing and wildlife photography opportunities in the nation begin right out your window and continue in all directions. Experience true mountain life!

For more information about Cooke City School please contact:

**Lara Belice — Lead Teacher Cooke City School**

2022 Montana Rural Teacher of the Year & National Rural Education Teacher of the Year National Runner-Up

2022 National Signature Project Award Recipient for *U.S. History through a Bison Lens*, classroom project

2024/2025 Official Selection of Four Montana Film Festivals - *Wondrous Night: Cooke City under Starlight*; student-teacher made film

406.838.2285 – [cookecityteacher@gmail.com](mailto:cookecityteacher@gmail.com)

APPENDIX B: SCHOOL CLOSURE LETTER



**Cooke City School - District 9**  
**101 Broadway Street - PO Box 1070**  
**Cooke City, MT 59020 - 406.838.2285**

**To: Cooke City School District 9 – Residents, Home Owners, and Business Owners**

**Re: Cooke City School District 9 Closure Information**

**Date: July 28, 2024**

Hello, neighbors, residents and business owners!

This is Lara Belice, the Cooke City School teacher, connecting with you to share important information about the potential closure of Cooke City School — and the permanent impact the closure will have on the community and property taxes.

A vibrant community includes a diversity of residents in all stages of life. Families are essential to the health of a community. Currently, only one family, with school-age children, lives in our community year round. This family is an indispensable member of our community, offering various essential community services — multiple industry services as well as serving on community boards. Cooke City School enrollment for the 2024-2025 school year is anticipated to be three students, who are all members of the same family.

Low school enrollment concerns the entire community. One, low enrollment indicates our community is not a good fit for young families. Year-round rentals are nearly impossible to secure, and homes large enough for a family to rent or purchase are financially out of reach. Two, Cooke City School District 9 will have to close permanently if the district does not operate at least 180 days for three consecutive years, which will have lasting effects on the overall community.

If the Cooke City School closes, Cooke City School District 9 would be annexed into an adjacent school district, most likely Gardiner School District. Paul Taylor, at the Office of Public Instruction Montana (OPI MT), did a comparison of property taxes if the district became part of Gardiner. Residents would end up paying more in property taxes than they currently pay. School taxes would increase by over 60%, if Cooke City School District is annexed into Gardiner School District, approximately \$33 vs \$20 per \$100,000 home.

If the school does get annexed into another district, the school could reopen. However, two students would be necessary to reopen the school, and the trustees of the school board would need to appeal to the superintendent, county commissioners and state superintendent to reopen. And, although there is a path for Cooke City School to reopen, because there is a moratorium on the creation of new districts in Montana, Cooke City School would forever remain part of the Gardiner School District, which could greatly limit our currently independent one-room school from being able to serve the unique needs of its community children.



This is motivation for the Cooke City/Silver Gate/Colter Pass communities to maintain the Cooke City School District as a separate entity because, once annexed, Cooke City can never return to being its own school district. Cooke City/Silver Gate/Colter Pass residents would forever be supporting Gardiner Schools.

### **CALL TO ACTION! How you can help:**

- Businesses—recruit family employees
- Homeowners—help find affordable living solutions
  - Current VRBOs willing to rent year round to a family may receive a subsidy
  - Homeowners willing to winterize their current local residence to become a year-round rental for a family may receive funding
    - **REACH OUT**, if you have or know someone with a potential rental property

The following information is copied from the Montana Office of Public Instruction (OPI):

- Non-Operating Districts
  - A “Nonoperating district” is a school district that does not run classes or have students.
    - Districts become nonoperating when there are either no students or the board chooses to become nonoperating. MCA 20-6-509 states that the board of trustees may close a school.
- Elementary Districts (MCA 20-6-209)
  - An elementary district must close permanently if:
    - a) the district does not operate at least 180 days for 3 consecutive years
- Montana Code Annotated 2023 TITLE 20. EDUCATION CHAPTER 6. SCHOOL DISTRICTS Part 5. Opening and Closing of Schools, Opening or Reopening of Elementary School 20-6-502.
  - The trustees of any elementary district may open or reopen an elementary school of the district when the opening or reopening has been approved in accordance with the following procedure:
    - (1) The parents of at least two pupils who would attend the opened or reopened school petition the trustees of the district to open or reopen a school. The petition must identify the school, state the reasons for requesting the opening or reopening, and give the names of the children who would attend the school.

The potential closure of Cooke City School is a community issue. As a good neighbor, I want to make the community aware of the impact. Please reach out if you have further questions or can offer solutions.

Sincerely,

**Lara Belice**  
Lead Teacher Cooke City School  
406.838.2285 – cookecityteacher@gmail.com

**Lisa Rosberg**  
Park County Superintendent of Schools  
406.222.4148 – lrosberg@parkcounty.org

## APPENDIX C: VISIONING MEETING FINDINGS



# Visioning Meeting Findings

8 September 2023

## Introduction:

On September 8th, 2023, the communities of Cooke City, Silver Gate, and Colter Pass gathered at the Range Rider Lodge in Silver Gate for a visioning meeting. The primary objective of this meeting was to establish a collective vision for the future of these communities. This event was facilitated by MSU Extension and the MSU Local Government Center, with the aim of harnessing the wisdom and aspirations of the residents to guide the community towards a prosperous and sustainable future.

## Meeting Activities:

The visioning meeting included two core activities: asset mapping and discussions based on three key questions.

### Asset Mapping:

Participants engaged in asset mapping to identify and celebrate the existing strengths and resources within the community. This exercise allowed us to recognize the valuable assets we possess that can be leveraged for future growth and development.

### Discussion Questions:

Participants were asked three fundamental questions to guide the visioning process and were instructed to write their ideas down on cards:

**What do you want to preserve?**

**What do you want to create?**

**What do you want to change?**



**Findings:** Duplicate findings have been condensed together. Look at the number in parenthesis to see how many times something was written down! Raw data is also available in Excel form at the end of this document!

## **Preserve:**

**Natural Resources:** Participants expressed a strong desire to preserve the rich natural resources of the area (4), including open spaces, access to public lands, local access to Yellowstone National Park, dark skies (3), access to wilderness(2), backcountry access, clean water (3), wildlife habitats, forests, and trees (2).

**Recreation:** The importance of preserving recreational opportunities was emphasized, including skiing, motorized use on US Forest Service lands, access to fishing, "The Plug" (a local landmark), softball fields, unmotorized trails, Bannock Dirt trail/road, and street dances.

**Tourism Amenities:** The community aims to preserve its tourism attractiveness.

**Government Assets:** Key government assets such as resort tax, zoning regulations (2), fire/EMS services (2), and the local school are to be preserved (2).

**Community:** The uniqueness (2), healthy way of life, community individuality and appearance, caring atmosphere, and a lack of social caste system were all identified as aspects to be preserved.

**Atmosphere:** The community values its rustic character (2), end-of-the-road feel, nature-oriented atmosphere, small-town/community feel (8), spirit of independence, remoteness, sense of belonging, simple way of life, and quietness (2).

**History/Heritage:** The rich history and heritage of the area, including mining history (2), local history (2), native history, winter heritage, western heritage, and historic structures, are all vital aspects to preserve.

**Business:** Local ownership of business (2), no chain establishments

**Other:** Additional assets to be preserved include mining remains on USFS property, local residents and families, the absence of cell phone towers, awareness of nature, and private septic systems.

## **Create:**

**Partnerships:** They seek to form partnerships, particularly with Yellowstone National Park, regarding tour buses and public restrooms.

**Economic Goals:** The community wishes to create a more competitive and sustainable economy, with a focus on expanding winter businesses.

**Events/Gatherings:** Creating events like Park Talks (2), community board games/card games, and community conversations to foster community engagement.

**Planning/Regulation:** Revisiting zoning regulations, making recommendations for reforestation, establishing a vision for the community, and focusing on a physical pattern of development that reinforces neighborhood identity, pedestrian access, and open space.

**Atmosphere/Community Interactions:** Building a sense of community unity, accountability, support, and respect, as well as encouraging community participation and responsibility with a friendly face.



## Create Continued:

**Infrastructure:** Developing essential infrastructure such as a unified water and sewer district, a laundry/shower house, a rest stop for tourists, main street sidewalks/crosswalks, speed control measures, a community septic system, recycling opportunities, and an EV charging station.

**Housing:** Creating housing solutions, including employee housing, seasonal housing (5), and affordable housing for young families.

**Recreation:** Establishing a community park and a bike path from the Park entrance to Cooke City off the highway (2).

## Change:

**Regulations:** Enforcing zoning regulations, county regulations, or imposing a moratorium on Airbnb licenses, as well as enforcing traffic regulations regarding speed and vehicle noise(3).

**Economic Changes:** Diversifying wintertime activities (2) and exploring ways to monetize buses used for facilities.

**The Plug:** Exploring options for better access to medical resources and considering compromises or alternate winter routes regarding "The Plug."(2)

**Community Atmosphere:** Addressing combative attitudes, attitudes towards zoning, polarization within the community, and individual responsibilities, such as personal sewer maintenance.

**Nothing:** Some participants expressed that they were content with the status quo and did not see the need for significant changes.

**Eliminate Cesspools:** Seeking to eliminate cesspools for environmental and health reasons.

## Conclusion:

The Cooke City, Silver Gate, and Colter Pass communities have demonstrated their commitment to shaping a future that preserves their cherished assets, creates new opportunities, and addresses necessary changes. This visioning meeting has provided invaluable insights that will guide community leaders and stakeholders as they work together to build a sustainable and vibrant future for these communities in the heart of Lamar Valley.

**All raw data will be available to the public in an Excel sheet**

| Actual Responses                    |
|-------------------------------------|
| ATM: Soda Butte Lodge, Sinclair     |
| Beartooth and Chief Joseph Highways |
| Beartooth and Chief Joseph Highways |
| Businesses - all                    |
| Campground                          |
| Campgrounds                         |
| Church                              |
| Church                              |
| Church                              |
| Church                              |
| Church                              |
| Community buildings                 |
| Community Center                    |
| Community Center                    |
| Community Center                    |
| Community Center                    |
| Community Center                    |
| Community Center                    |
| Community Center                    |
| Community gathering spaces          |
| Cooke City Store                    |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Fire/EMS Services                   |
| Gas Stations                        |
| Gas Stations                        |
| Gas stations                        |
| General Store                       |
| Green house                         |
| Grocery Stores                      |
| Highway 212                         |
| Highway 296                         |
| Historic buildings                  |
| Historic buildings                  |
| Hotels                              |

|                                         |
|-----------------------------------------|
| Lodging accommodations                  |
| Motel/hotels                            |
| Museum                                  |
| Museum                                  |
| Museum                                  |
| Museum                                  |
| New bridges: Soda Butte, Wyoming, Woody |
| Post Office                             |
| Post Office                             |
| Post Office                             |
| Range Rider's Lodge                     |
| Range Rider's Lodge                     |
| Range Rider's Lodge                     |
| Range Rider's Lodge                     |
| Range Rider's Lodge                     |
| Restaurants                             |
| Restaurants                             |
| Restaurants                             |
| Restaurants                             |
| Retail                                  |
| Rock shop and sluice                    |
| Sawmills                                |
| School                                  |
| School                                  |
| School                                  |
| School                                  |
| School                                  |
| School                                  |
| School                                  |
| Search and Rescue                       |
| Silver Gate Park                        |
| Silver Gate Park                        |
| Silver Gate Park                        |
| Snowmobile Trails                       |
| Softball field                          |
| Softball field                          |
| Softball field                          |
| Softball field                          |
| Softball field                          |
| Softball field                          |
| Trail system                            |
| Trail system                            |
| Trails - NFS                            |

|                                                     |
|-----------------------------------------------------|
| Trash collection/waste disposal                     |
| Trash collection/waste disposal                     |
| Trash collection/waste disposal                     |
| Trash collection/waste disposal                     |
| Trash collection/waste disposal                     |
| Trash collection/waste disposal/Art Gallery/Library |
| Visitor's Center                                    |
| Visitor's Center                                    |
| Visitor's Center                                    |

This list includes all responses received when participants were asked "What are our area's economic assets?"  
 Seventy-four cards were received. The card responses are organized in alphabetical order.

| Actual Responses                        |
|-----------------------------------------|
| 100% Ralph                              |
| Antlers                                 |
| ATM machines                            |
| Bars                                    |
| Bars - Historic                         |
| Beartooth Café                          |
| Beartooth Highway and Chief Joseph      |
| Beartooth Highway and Chief Joseph      |
| Beartooth Highway and Chief Joseph      |
| Bistro                                  |
| Business                                |
| Chamber                                 |
| Chamber                                 |
| Community Council                       |
| Cooke City Coffee                       |
| Events                                  |
| Fire Department Street Dance            |
| Fire/EMS Services                       |
| Fishing                                 |
| Flathead Electric Representative onsite |
| Forget-Me-Knot Festival                 |
| Gas stations                            |
| General Store                           |
| General Store                           |
| Guide services                          |
| History                                 |
| Hog Roast                               |
| Hoosiers                                |
| Horseback riding                        |
| Hunting                                 |
| Log Cabin Café                          |
| Log Cabin Café                          |
| Mines - Historic with trails            |
| People - diverse, talented              |
| Public land                             |
| Quiet                                   |
| Real experiences                        |

|                                         |
|-----------------------------------------|
| Recreation                              |
| Recreation                              |
| Resort tax                              |
| Resort tax                              |
| Resort tax                              |
| Resort tax                              |
| Resort tax                              |
| Restaurants                             |
| Service industries                      |
| Silver Gate General Store               |
| Skiing                                  |
| Small business                          |
| Small business                          |
| Snowmobile club                         |
| Snowmobile/ATV rentals                  |
| Snowmobiling                            |
| Soda Butte                              |
| Sweet Pea Grocery                       |
| The Miners                              |
| Tourist                                 |
| Tourist Dollars                         |
| Tourists                                |
| Tourists                                |
| Tourists                                |
| Tourists                                |
| Tourists                                |
| Tourists                                |
| VRBO                                    |
| VRBO                                    |
| Wilderness access                       |
| Wildlife                                |
| Wooka's                                 |
| Yellowstone National Park               |
| Yellowstone National Park               |
| Yellowstone National Park               |
| Yellowstone National Park - NE entrance |
| Yellowstone National Park - NE entrance |
| Zoning                                  |

This list includes all responses received when participants were asked "What are our area's natural resource assets?" Ninety-five cards were received. The card responses are organized in alphabetical order.

| Actual Responses                       |
|----------------------------------------|
| Beauty of area                         |
| Camping opportunities                  |
| Clean air                              |
| Clean water                            |
| Clean water                            |
| Clean water                            |
| Creeks                                 |
| Custer Gallatin National Forest        |
| Custer Gallatin National Forest        |
| Custer Gallatin National Forest access |
| Daisy and Lulu Pass                    |
| Dark sky                               |
| Dark sky                               |
| Dark sky                               |
| Dark sky                               |
| Fishing                                |
| Fishing                                |
| Fishing                                |
| Fishing                                |
| Fishing access                         |
| Fishing access                         |
| Fishing streams                        |
| Forests                                |
| Forests                                |
| Hiking trails                          |
| Hiking trails                          |
| Hunting access                         |
| Lakes                                  |
| Lakes                                  |
| Lumber/wood                            |
| Mountains                              |
| Mountains                              |
| Mountains                              |
| Mountains                              |
| Mountains                              |
| Mountains for hiking                   |
| Natural beauty                         |
| Offroad trails                         |
| Photography                            |
| Plug                                   |

|                      |
|----------------------|
| Public land - access |
| Quiet                |
| Remote location      |
| Remote location      |
| Remote location      |
| Rivers               |
| Rivers               |
| Rivers               |
| Rivers               |
| Skiing               |
| Small population     |
| Snow                 |
| Snow                 |
| Snow                 |
| Snowmobiling areas   |
| Snowmobiling areas   |
| Snowsports areas     |
| Soda Butte Creek     |
| Soda Butte Creek     |
| Solitude             |
| Solitude             |
| Springs              |
| Trails               |
| USFS Roads           |
| Waterfalls           |
| Waterfalls           |
| Weather              |
| Wide open spaces     |
| Wide open spaces     |
| Wilderness           |
| Wilderness           |
| Wilderness           |
| Wilderness - access  |
| Wildflowers          |
| Wildlife             |
| Wildlife             |
| Wildlife             |
| Wildlife             |
| Wildlife             |
| Wildlife             |
| Wildlife             |
| Wildlife             |

|                                 |
|---------------------------------|
| Wildlife - Buffalo              |
| Wildlife habitat - high quality |
| Wildlife in community           |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |
| Yellowstone National Park       |



This list includes all responses received when participants were asked "What are our area's social and cultural assets?" Ninety-eight cards were received. The card responses are organized in alphabetical order.

| Actual responses             |                              |                                              |
|------------------------------|------------------------------|----------------------------------------------|
| AA                           | Food bank                    | Small community                              |
| Bazaar                       | Forest Service with a Ranger | Snowmobile club                              |
| Cabin tours                  | Forget-Me-Knot Festival      | Snowmobile club                              |
| Cabin tours                  | Forget-Me-Knot Festival      | Snowmobile club                              |
| Caring                       | Forget-Me-Knot Festival      | Snowmobile club                              |
| Caring                       | Forget-Me-Knot Festival      | Snowmobile club                              |
| Church                       | Fourth of July               | Softball night                               |
| Church                       | Fourth of July               | Souvenir Shop                                |
| Church                       | Fourth of July               | Talented retirees with diverse experience    |
| Church                       | Fourth of July               | Visitor's Center                             |
| Church                       | Fourth of July               | Visitor's Center                             |
| Church                       | Fourth of July               | Wildlife tours                               |
| Church                       | Fourth of July               | Women's lunch group                          |
| Church - monthly dinners     | Friendliness of community    | Writing group                                |
| Church - monthly dinners     | Friends of Silver Gate       | Yellowstone National Park with Local Rangers |
| Church - nondenominational   | Great people                 |                                              |
| Church bazaar                | Great zoning document        |                                              |
| Church BBQ                   | Helpful friends              |                                              |
| Church options               | Hemingway museum             |                                              |
| Church with a pastor         | Hog Roast                    |                                              |
| Church with a pastor         | Horseback riding             |                                              |
| Community Center             | Independent                  |                                              |
| Community Center             | Involved community           |                                              |
| Community Council            | Legacy                       |                                              |
| Community Council            | Log Cabin Café               |                                              |
| Community message board      | Mountain Belles              |                                              |
| Community newsletter         | Museum                       |                                              |
| Cooke City store             | Museum                       |                                              |
| Disconnected                 | Museum                       |                                              |
| Diversity of residents       | Museum                       |                                              |
| Elementary school teacher    | Park talks                   |                                              |
| EMS team                     | Passionate people            |                                              |
| Fire Department              | POP group                    |                                              |
| Fire Department              | Post Office                  |                                              |
| Fire Department              | Range Rider's Lodge          |                                              |
| Fire Department Street Dance | Search and rescue            |                                              |
| Fire Department Street Dance | Seasonal events              |                                              |
| Fire/EMS/SAR                 | Self sufficient              |                                              |
| Fire/EMS/SAR                 | Shakespeare in the park      |                                              |
| Fire/EMS/SAR                 | Shakespeare in the park      |                                              |
| Fire/EMS/SAR                 | Shakespeare in the park      |                                              |

This list includes all responses received when participants were asked “What do they want to preserve about the area?” From the card responses, Mary Anne Keyes grouped them into three themes: Economy, people, and place. Within the place theme, she further grouped responses into these themes: Infrastructure, land-use, natural resources, and transportation.

| Actual Responses                                                | Theme        | Sub-theme      |
|-----------------------------------------------------------------|--------------|----------------|
| Businesses                                                      | Economy      |                |
| Owner/operator businesses - local                               | Economy      |                |
| Owner/operator businesses - No chains                           | Economy      |                |
| Resort tax                                                      | Economy      |                |
| Street dance                                                    | Economy      |                |
| Tourism amenities                                               | Economy      |                |
| Tourism attractiveness                                          | Economy      |                |
|                                                                 |              |                |
| Comforting way of life, simple                                  | People       |                |
| Community individuality and appearance                          | People       |                |
| Community spirit                                                | People       |                |
| Fire/EMS                                                        | People       |                |
| Fire/EMS                                                        | People       |                |
| Healthy way of life: social, spiritual, physical                | People       |                |
| Local residents and families                                    | People       |                |
| No social caste system                                          | People       |                |
| Sense of community, belonging, emotional spaces                 | People       |                |
| Small community feel                                            | People       |                |
| Small community feel, rural atmosphere, simple, nature-oriented | People       |                |
| Small town                                                      | People       |                |
| Small town and community feel                                   | People       |                |
| Small town feel                                                 | People       |                |
| Spirit of independence                                          | People       |                |
| End of road feel                                                | People/place |                |
| Preserve the reason you moved here                              | People/place |                |
| Unique characteristics                                          | People/place |                |
| Unique small town attributes                                    | People/place |                |
| Uniqueness of community                                         | People/place |                |
|                                                                 |              |                |
| Dark skies                                                      | Place        | Infrastructure |
| Dark skies                                                      | Place        | Infrastructure |
| Darkness                                                        | Place        | Infrastructure |
| Private, functioning to code, septic systems                    | Place        | Infrastructure |
| School                                                          | Place        | Infrastructure |
| School                                                          | Place        | Infrastructure |
| History                                                         | Place        | Land-use       |
| History structures                                              | Place        | Land-use       |
| Mining history                                                  | Place        | Land-use       |

| Actual Responses                                   | Theme | Sub-theme         |
|----------------------------------------------------|-------|-------------------|
| Mining history, local history, history of creation | Place | Land-use          |
| Mining remains on USFS property                    | Place | Land-use          |
| Native history                                     | Place | Land-use          |
| No cell towers                                     | Place | Land-use          |
| Open space                                         | Place | Land-use          |
| Remoteness                                         | Place | Land-use          |
| Softball field                                     | Place | Land-use          |
| Western heritage                                   | Place | Land-use          |
| Zoning                                             | Place | Land-use          |
| Zoning (already established zoning)                | Place | Land-use          |
| Clean water                                        | Place | Natural resources |
| Clean water                                        | Place | Natural resources |
| Clean, clear water                                 | Place | Natural resources |
| Forests - intact                                   | Place | Natural resources |
| Forests and trees                                  | Place | Natural resources |
| Natural resources                                  | Place | Natural resources |
| Natural resources                                  | Place | Natural resources |
| Nature                                             | Place | Natural resources |
| Wilderness                                         | Place | Natural resources |
| Wildlife habitat                                   | Place | Natural resources |
| Winter heritage                                    | Place | Natural resources |
| Access to all public lands                         | Place | Transportation    |
| Access to backcountry                              | Place | Transportation    |
| Access to fishing                                  | Place | Transportation    |
| Access to Park                                     | Place | Transportation    |
| Access to the natural                              | Place | Transportation    |
| Access to wilderness                               | Place | Transportation    |
| Motorized use on USFS                              | Place | Transportation    |
| Quiet                                              | Place | Transportation    |
| Quiet environment                                  | Place | Transportation    |
| Single dirt trail/road on Bannock                  | Place | Transportation    |
| Skiing - uncrowded                                 | Place | Transportation    |
| The plug                                           | Place | Transportation    |
| Unmotorized trails                                 | Place | Transportation    |
|                                                    |       |                   |
| Rustic appearance                                  | Place |                   |
| Rustic character                                   | Place |                   |



This list includes all responses received when participants were asked “What do they want to change about the area?” From the card responses, Mary Anne Keyes grouped them into three themes: Economy, people, and place. Within the place theme, she further grouped responses into these themes: Infrastructure, land-use, natural resources, and transportation.

| Actual Responses                                               | Theme   | Sub-theme      |
|----------------------------------------------------------------|---------|----------------|
| Monetize bus traffic that use facilities and don't pay or shop | Economy |                |
| Wintertime activities - diversify                              | Economy |                |
| Wintertime activities for economy                              | Economy |                |
|                                                                |         |                |
| Attitudes between Cooke and SG to zones of activities          | People  |                |
| Attitudes: change combative attitudes against each other       | People  |                |
| Attitudes: polarization in community                           | People  |                |
|                                                                |         |                |
| County regulations or moratorium on STR license changes        | Place   | Housing        |
| Eliminate cess pools                                           | Place   | Infrastructure |
| Septic ownership responsibility level                          | Place   | Infrastructure |
| Enforce zoning                                                 | Place   | Land-use       |
| Medical resources - closer access                              | Place   | Services       |
| Alternate winter driving route                                 | Place   | Transportation |
| Open plug for year round vehicle access per compromise         | Place   | Transportation |
| Quiet bikes and vehicles                                       | Place   | Transportation |
| Traffic: lower speed limits                                    | Place   | Transportation |
| Traffic: slower, quieter, lower speed limits                   | Place   | Transportation |
|                                                                |         |                |
| Not much                                                       |         |                |

This list includes all responses received when participants were asked “What do they want to create about the area?” From the card responses, Mary Anne Keyes grouped them into three themes: Economy, people, and place. Within the place theme, she further grouped responses into these themes: Infrastructure, land-use, natural resources, and transportation.

| Actual Response                                                          | Theme   | Sub-theme                     |
|--------------------------------------------------------------------------|---------|-------------------------------|
| More competition                                                         | Economy |                               |
| Sustainable economy                                                      | Economy |                               |
| Winter business - more                                                   | Economy |                               |
|                                                                          |         |                               |
| Accountability                                                           | People  |                               |
| Community focus                                                          | People  |                               |
| Community participation/responsibility                                   | People  |                               |
| Community support/respect                                                | People  |                               |
| Community unity                                                          | People  |                               |
| Community vision                                                         | People  |                               |
| Community: create/present a friendly face                                | People  |                               |
| More community: conversations                                            | People  |                               |
| More community: fun, cards, board games                                  | People  |                               |
| Park for picnics in Cooke City                                           | People  |                               |
| Park talks (bring them back)                                             | People  |                               |
| Park talks (bring them back)                                             | People  |                               |
|                                                                          |         |                               |
| Housing - affordable for young families                                  | Place   | Housing                       |
| Housing - employee                                                       | Place   | Housing                       |
| Housing - employee                                                       | Place   | Housing                       |
| Housing - employee                                                       | Place   | Housing                       |
| Housing - employee                                                       | Place   | Housing                       |
| Housing - employee                                                       | Place   | Housing                       |
| Laundry/shower house                                                     | Place   | Infrastructure                |
| Public EV charging station                                               | Place   | Infrastructure                |
| Recycling opportunities                                                  | Place   | Infrastructure                |
| Restrooms: more restrooms, create sewer                                  | Place   | Infrastructure                |
| Restrooms: Rest stop facilities for buses tours with restroom facilities | Place   | Infrastructure                |
| Septic: community septic system for businesses and residents             | Place   | Infrastructure                |
| Sidewalks and crosswalks                                                 | Place   | Infrastructure                |
| Single water and sewer district                                          | Place   | Infrastructure                |
| Partnerships with YNP: buses, septic/public restrooms                    | Place   | Infrastructure/Transportation |
| Reforestation recommendations (forest service)                           | Place   | Land-use                      |
| Revisiting zoning regulations                                            | Place   | Land-use                      |
| Bike path from YNP to Cooke                                              | Place   | Transportation                |
| Bike path from YNP to Cooke and walking trail                            | Place   | Transportation                |
| Traffic: Speed control                                                   | Place   | Transportation                |
|                                                                          |         |                               |
| Opportunities for town to remain small/local                             |         |                               |

APPENDIX D: RRC 2023 COMMUNITY SURVEY



# TABLE OF CONTENTS

|                                                         | Slide Number |
|---------------------------------------------------------|--------------|
| Introduction                                            | 03           |
| Methodology                                             | 05           |
| Living in the Area                                      | 06           |
| Quality of Life                                         | 14           |
| Current Topics in the Region                            | 21           |
| Recreation and Tourism in the Greater Cooke City Region | 26           |
| Demographics                                            | 34           |
| Conclusion                                              | 37           |

## INTRODUCTION

- The purpose of this study was twofold:
  - 1) Capture a representative sample of the perceptions of residents and property owners of Cooke City and Crandall on winter access and recreation.
  - 2) Further explore other topics in the region such as quality of life, summer tourism and recreation, and plans for the future.
- The target audience included both those who live in Cooke City/Silver Gate/Colter Pass and the Crandall area year-round as well as those who either own property and live elsewhere or own a second home in the area.



3

## METHODOLOGY

- Surveys were accepted online and by mail-in from October 13 thru December 7, 2023.

# 294

COOKE CITY REGION  
RESIDENT SURVEYS WERE  
COLLECTED

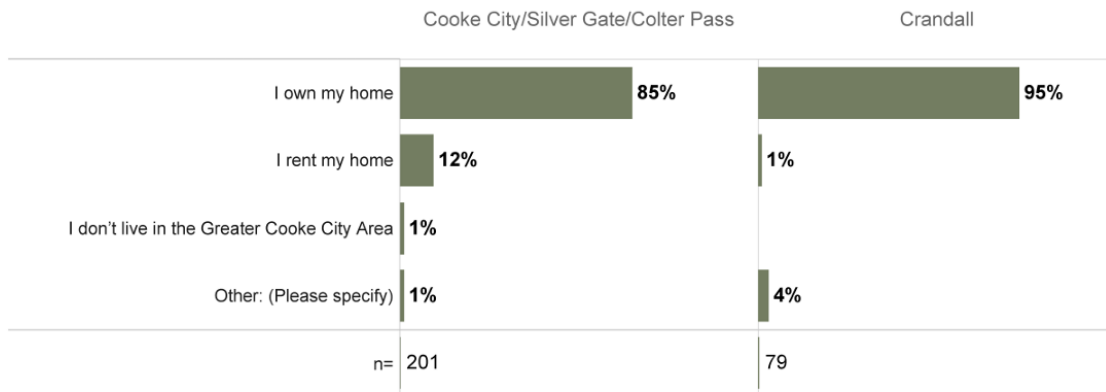
- Approximately 210 surveys came from the Cooke City/Silver Gate/Colter Pass area with just over 80 coming from the Crandall area.
- Responses were strong from both residents who live full-time in the region and those that reside elsewhere.



5

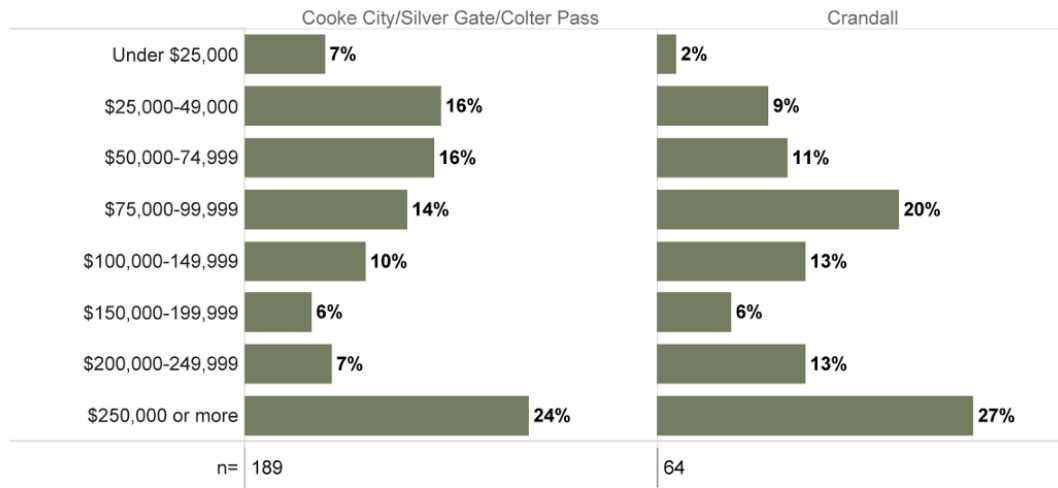
## HOME OWNERSHIP

Do you own or rent your residence in the Greater Cooke City Area?



## HOUSEHOLD INCOME

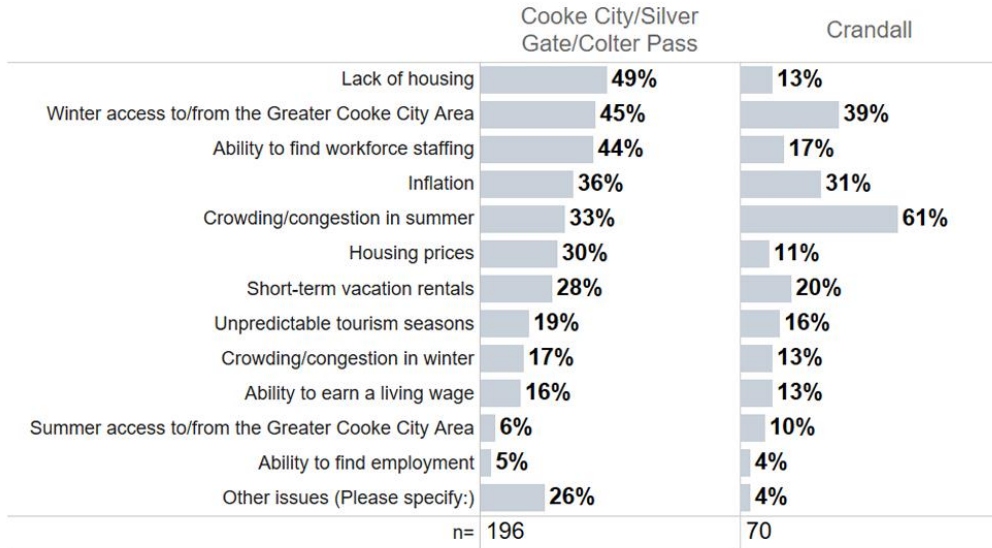
Which of these categories best describes the total gross annual income of your household (before taxes)?





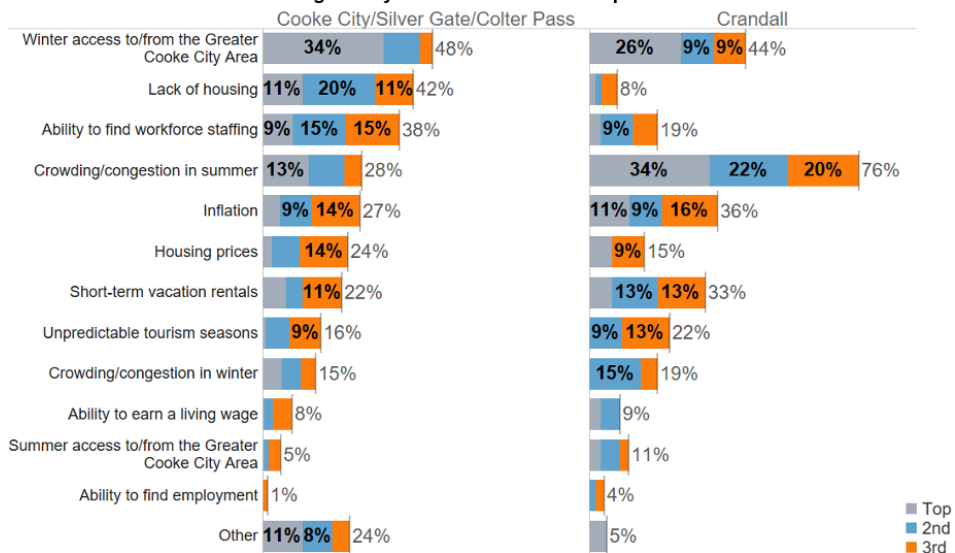
# CHALLENGES

What are the biggest impacts or challenges affecting you in the Greater Cooke City Area?



# CHALLENGES – TOP 3

Which THREE issues or challenges do you feel are the most important?



# SUMMER TOURISM - COOKE

How much do you agree or disagree that...?

Cooke City/Silver Gate/Colter Pass

| Rating Category                                                                              | Avg. | n=  | 1 - Strongly Disagree | 2 - Disagree | 3 - Neutral | 4 - Agree | 5 - Strongly Agree |
|----------------------------------------------------------------------------------------------|------|-----|-----------------------|--------------|-------------|-----------|--------------------|
| Summer recreation and tourism benefits the Greater Cooke City Area's economy.                | 4.7  | 193 | 4%                    |              | 3%          | 10%       | 83%                |
| The Greater Cooke City Area is in need of more workforce during the summer season.           | 4.2  | 178 | 1%                    | 1%           | 19%         | 33%       | 47%                |
| Visitors to the Greater Cooke City Area are provided with a high-quality visitor experience. | 3.8  | 189 | 3%                    | 7%           | 23%         | 38%       | 29%                |
| Summer visitors to the Greater Cooke City Area behave respectfully towards my community.     | 3.4  | 184 | 5%                    | 13%          | 29%         | 40%       | 14%                |



## APPENDIX E: DATA TRIANGULATION MATRIX

Table 1. Data Triangulation Matrix.

|                                                                                                                                                                                                          | DATA COLLECTION METHODOLOGIES |                                 |                              |                                              |                                        |                                |            |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------------|------------------------------|----------------------------------------------|----------------------------------------|--------------------------------|------------|---------------|
| DATA<br>COLLECTION<br>MATRIX                                                                                                                                                                             | PUBLI<br>C<br>DATA            | REPO<br>RTS &<br>LITER<br>ATURE | FORM<br>AL<br>INTER<br>VIEWS | INTER<br>VIEW<br>PUBLI<br>C<br>OFFIC<br>IALS | INTER<br>VIEW<br>ORGA<br>NIZATI<br>ONS | INFOR<br>MAL<br>INTER<br>VIEWS | SURVE<br>Y | FIELD<br>DATA |
| <b>RESEARCH QUESTIONS</b>                                                                                                                                                                                |                               |                                 |                              |                                              |                                        |                                |            |               |
| <b>Main Topic</b><br>What barriers and opportunities exist for securing permanent homes for locals earning a local wage in the Cooke City—Silver Gate community, and how can the community address them? | X                             | X                               | X                            | X                                            | X                                      | X                              | X          | X             |
| <b>Sub-Question 1</b><br>How does the current housing situation affect workers, families, and the broader community in Cooke City—Silver Gate?                                                           | X                             | X                               | X                            |                                              | X                                      | X                              | X          | X             |
| <b>Sub-Question 2</b><br>What existing community strengths, resources, or partnerships could be leveraged to address housing needs?                                                                      | X                             | X                               | X                            | X                                            | X                                      | X                              | X          | X             |
| <b>Sub-Question 3</b><br>What immediate and long-term actions could the community take to create sustainable housing solutions for locals?                                                               | X                             | X                               | X                            | X                                            | X                                      | X                              | X          | X             |

## APPENDIX F: DATA COLLECTION RATIONALE

Table 2. Rationale for data collection methodologies.

| <b>Data Collection Methodologies</b> | <b>Rationale</b>                                                                                                                                                                                                                                                    |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Public Data                          | To provide quantitative data, regarding the number of homes, types of homes, year built, size of lot, resident status, income, as well as county and state comparisons to the national average                                                                      |
| Reports & Literature                 | To provide quantitative and qualitative data on land use, examples of completed projects, ideas, tools, strategies, best practices, comparative data, and purchased data                                                                                            |
| Formal Interviews                    | To provide quantitative and qualitative data with stakeholders to understand resident and non-resident housing experiences, opinions, knowledge, property usage, and roles within the community and to determine shared areas of agreement and varying perspectives |
| Interview Public Officials           | To provide quantitative and qualitative data on ideas and strategies the government has supported and may support in the Cooke City community, as well as to obtain additional resources                                                                            |
| Interview Organizations              | To provide quantitative and qualitative data on local strategies, successes, and resources to consider                                                                                                                                                              |
| Informal Interviews                  | To provide quantitative and qualitative data with community stakeholders, to determine how housing is used, duration of use, and roles individuals have held/do hold within the community                                                                           |
| Survey                               | To provide quantitative and qualitative data of stakeholder opinions, ideas, experiences, available housing, needs, income, rental cost, quality of rentals and roles in the community                                                                              |
| Field Data                           | To provide quantitative and qualitative data of the location of a property, accessibility, condition, usage, and observations                                                                                                                                       |

## APPENDIX G: IRB APPROVAL

IRB Protocol #2025-2298-EXPEDITED APPROVED [Summarize](#)

To: walter@montana.com; @ Bellice, Lara; Szott, Brenna

 You replied on Tue 2/17/2026 4:23 PM

\*\*\*External Sender\*\*\*

Hello Belice, Lara,

Your protocol was reviewed by the IRB and has been approved.

PI: Belice, Lara  
Approval Date: 2/17/2026  
Title: Securing Homes for Locals: Barriers, Opportunities, and Community Action in Cooke City-Silver Gate

Protocol #: 2025-2298-EXPEDITED  
Review Type: Amendment  
Expiration Date: 12/1/2030

Work described under this protocol may now commence. The PI is responsible for ensuring that the protocol accurately describes research practices being conducted.

- > Review Category designation determined by the IRB can be found in the final section of your protocol.
- > Any changes must be submitted via Amendment prior to implementation.
- > Per the Common Rule, research only requires Interim (annual) Review by the IRB if 1) it was reviewed via Full Committee or 2) is regulated by the FDA.
- > All research is subject to post approval monitoring.
- > All protocol types must be renewed 5 years after approval.
- > Inform the IRB once your research is complete so that the protocol may be inactivated.

Please contact your IRB Program Manager with any questions or if you are in need of assistance. Thank you for your diligence in the care of human subjects research participants.

Institutional Review Board for the Protection of Human Subjects | Office of Research Compliance | Montana State University

[illegible]

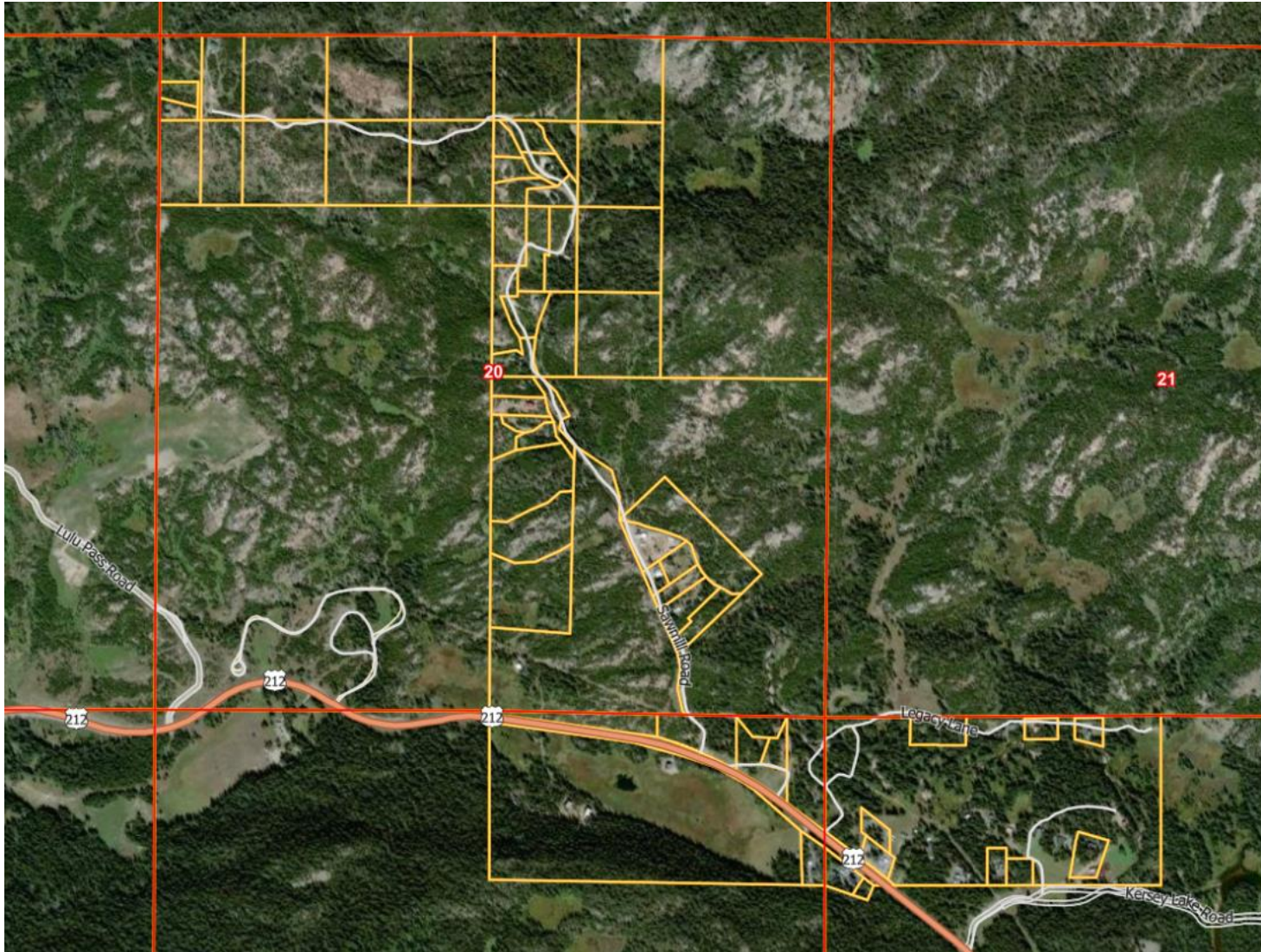
APPENDIX H: MONTANA CADASTRAL SATELITE IMAGES OF STUDY AREA

Cooke City Properties, from Sheep Creek drainage to the McLaren Reclamation Site east of town





Cooke City Properties at Colter Pass east of town near the Wyoming border



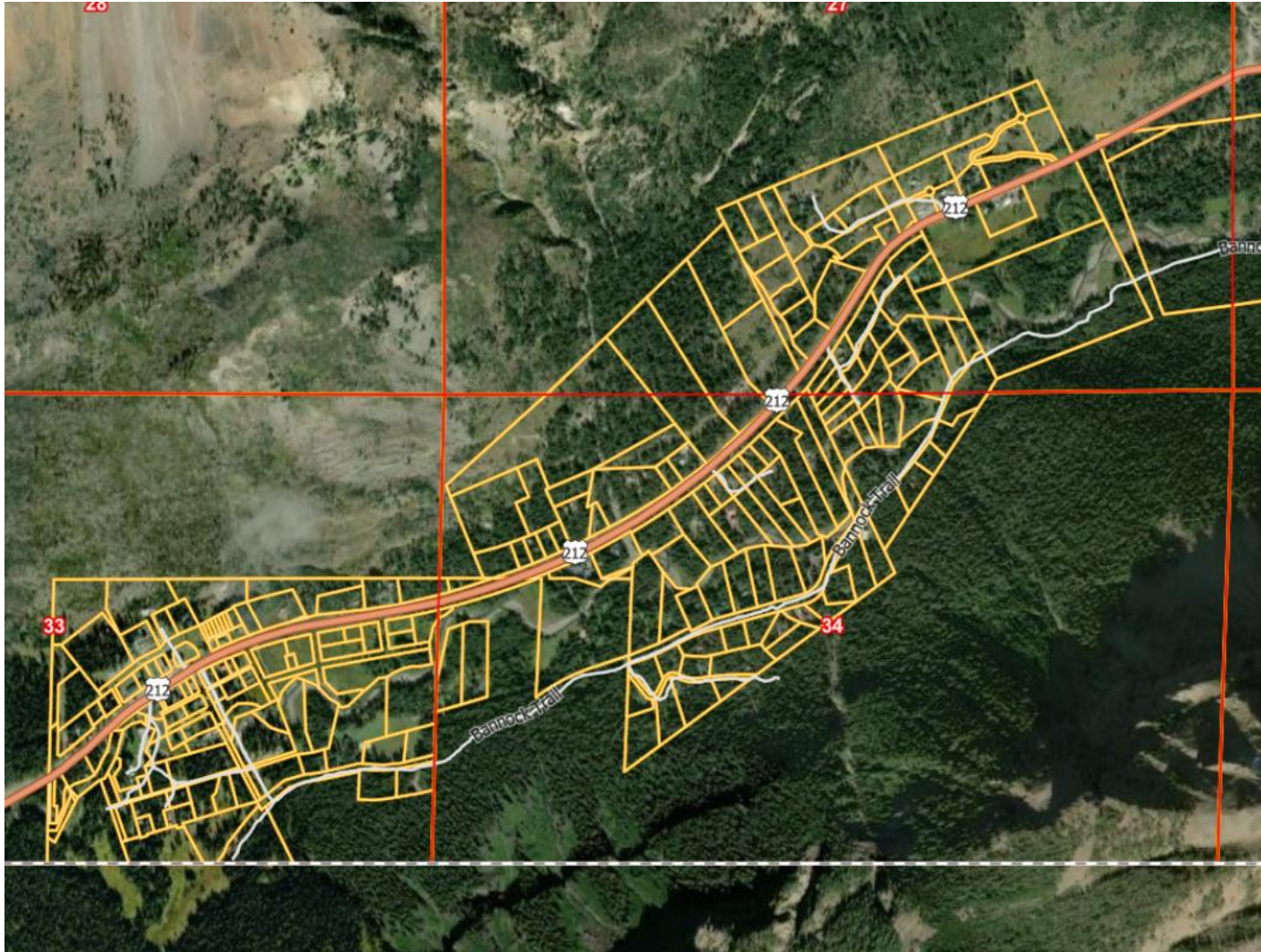


A magnified view of Cooke City properties that form the town grid of centrally located properties





Silver Gate properties, from west of the Sheep Creek drainage to the edge of town near the park boundary



APPENDIX I: COMMUNITY PUBLIC PARCEL DATA

| Property Owner          | Address           | <u>Residence</u><br>Y<br>R= Local<br>RMT= Resident<br>MT<br>OS= Out of State | <u>Property Type</u><br>RP = residential<br>MC= mining claim<br>VL= vacant land<br>IP= improved property<br>CP= commercial prop | Property Size (acres) | # homes | House or building or shop              | New owner (deed transfer) within past 5 years | New owner (deed transfer) within past 10 years | New Home New Construct. (remod/add.) | STR = short-term rental<br>LTR = long-term rental (year-round) | <u>UNIT TYPE</u><br>OO = Owner-occupied<br>RORR = Resident owned & rented yearround to a resident<br>EH = Employee Housing |
|-------------------------|-------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------------------|---------|----------------------------------------|-----------------------------------------------|------------------------------------------------|--------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| <b>COOKE CITY</b>       |                   |                                                                              |                                                                                                                                 |                       |         |                                        |                                               |                                                |                                      |                                                                |                                                                                                                            |
| B4 Brand LT             | 503 Broadway St E | OS TX                                                                        | MC, RP                                                                                                                          | 8.72                  | 1       | Y<br>3 bd - 3 ba                       | N                                             | N                                              |                                      |                                                                |                                                                                                                            |
| Jeanne L Smith Trustee  | Broadway St W     | OS AZ                                                                        | MC, RP                                                                                                                          | 8.89                  |         | N                                      | N                                             | N                                              |                                      |                                                                |                                                                                                                            |
| Ganet Burr Living Trust | 501 Broadway St E | OS WA                                                                        | MC, RP                                                                                                                          | 8.6                   | 2       | Y - 2 dwellings<br>2 bd / 2 ba<br>1 ba | N                                             | N                                              |                                      |                                                                |                                                                                                                            |
| Austin Hart             | 315 Broadway St E | RMT Red Lodge                                                                | VL, RP                                                                                                                          | 2.01                  |         | N                                      | N                                             | Y                                              | N<br>new well & property clean up    |                                                                |                                                                                                                            |
| Wiley Miller            | 315 Broadway St E | RMT Bozeman                                                                  | IP, RP                                                                                                                          | 1                     | 1       | Y<br>2 bd / 2ba                        | Y                                             | Y                                              | Y<br>2024                            |                                                                |                                                                                                                            |

|                                        |                   |              |        |       |   |                  |   |   |                            |     |      |
|----------------------------------------|-------------------|--------------|--------|-------|---|------------------|---|---|----------------------------|-----|------|
| Joseph Weamer<br>Carrie Margaret       | 303 Broadway St E | RMT Bozeman  | IP, RP | 1.02  | 1 | Y<br>1 bd / 1 ba | Y | Y | Y<br>2024                  |     |      |
| James & Agnes Duke                     | 108 Miller St     | RMT Billings | IP, RP | 2.546 | 1 | Y<br>4 bd / 1 ba | N | N | N                          |     |      |
| Linda Young                            | 107 Miller St     | OS FL        | IP, RP | 1.751 | 1 | Y<br>2 bd / 2 ba | N | N | N                          |     |      |
| Mary & Rodney Blain                    | 118 Miller St     | RMT Billings | IP, RP | 1.025 | 1 | Y<br>2 bd / 1 ba | N | N | N                          |     |      |
| Brandon Richardson                     | Broadway St E     | R            | IP, RP | 0.123 | 1 | Y<br>3 bd / 2 ba | N | Y | Y<br>new const.<br>current |     | OO   |
| Brandon Richardson                     | 225 Broadway St E | R            | IP, RP | 0.098 | 1 | Y<br>2 bd / 1 ba | N | N | N                          | LTR | RORR |
| Susan Munsinger & Mary Everson         | Broadway St E     | RMT Billings | VL, RP | 0.076 |   | N                | N | N | N                          |     |      |
| Susan Munsinger & Mary Everson         | 219 Broadway St E | RMT Billings | IP, RP | 0.098 | 1 | Y<br>2 bd / 1 ba | N | N | N                          |     |      |
| Rick Sommers & Susan Jack & Lucas Jack | 217 Broadway St E | R            | IP, RP | 0.151 | 1 | Y<br>3 bd / 2 ba | N | N | N                          |     | OO   |

|                            |                   |                |                                     |                |   |                    |   |   |                   |           |    |
|----------------------------|-------------------|----------------|-------------------------------------|----------------|---|--------------------|---|---|-------------------|-----------|----|
| Vicky & Mitch Menuey       | 209 Broadway St E | R, second home | IP, RP                              | 0.27           | 1 | Y<br>2 ba / 1.5 ba | N | N | N                 |           |    |
| Kurt Werner Trustee        | 203 Broadway St E | RMT Helena     | IP, RP                              | 0.214          | 1 | Y<br>2 ba / 2 ba   | N | N | Y<br>remodel 2024 |           |    |
| Keith Johnson              | 119 Broadway St E | RMT Billings   | IP, RP                              | 0.213          | 1 | Y<br>2 bd / 2 ba   | N | N | N                 |           |    |
| Thomas Shuman              | 115 Broadway St E | OS WI          | IP, RP                              | 0.151          | 1 | Y<br>1 bd / 1 ba   | N | N | N                 | LTR       |    |
| Alex Marienthal            | 109 Broadway St E | RMT Bozeman    | IP, RP                              | 0.223          | 1 | Y<br>2 bd / 2 ba   | N | Y | Y<br>2023-current |           |    |
| Peak Properties LLC        | 105 Broadway St E | OS ND          | IP, RP                              | 0.236          | 1 | Y<br>3 bd / 1.5 ba | N | N | N                 | prior STR |    |
| Cooke City School District | 101 Broadway St E |                | school building government property | 0.126<br>0.083 |   |                    |   |   |                   |           |    |
| Margaret Edwards Trustee   | 406 River St      | OS ID          | IP, RP                              | 2.228          | 1 | Y<br>2 bd / 2 ba   | Y | Y | N                 |           |    |
| Margaret Edwards Trustee   | River St          | OS ID          | VL, RP                              | 0.045          |   | N                  | Y | Y |                   |           |    |
| Mike & Nancy Hamilton      | 306 River St      | OS CA          | IP, RP                              | 0.261          | 1 | Y<br>1 bd / 1 ba   | N | N | N                 |           |    |
| Cooke City School District | 104 Black St      |                | teacherage, playground government   | 1.03           | 1 | Y<br>2 bd/ 1.5 ba  | N | N | N                 |           | EH |

|                       |                          |                     |                |       |   |                                                   |           |   |                           |                                      |                    |
|-----------------------|--------------------------|---------------------|----------------|-------|---|---------------------------------------------------|-----------|---|---------------------------|--------------------------------------|--------------------|
|                       |                          |                     | nt<br>property |       |   |                                                   |           |   |                           |                                      |                    |
| John Yohe<br>Trustee  | Black St.                | OS<br>AZ            | MC, RP         | 15.8  |   | N                                                 | N         | N | N                         |                                      |                    |
| Linville<br>Rogers    | 208 Black<br>St.         | R                   | IP, RP         | 1.2   | 1 | Y<br>4 bd / 3 ba                                  | N         | N | N                         |                                      | OO                 |
| Nicholas<br>Levy      | 104<br>Broadway<br>St. W | R                   | IP, RP         | 0.321 | 3 | Y (3)<br>1 bd / 1 ba<br>1 bd / 1 ba<br>1 bd / 1ba | N         | N | Y<br>additional<br>rental | LTR (2)<br>main<br>residenc<br>e (1) | OO<br>RORR<br>RORR |
| Nicholas<br>Levy      | Broadway<br>St W         | R                   | VL, RP         | 0.08  |   | N                                                 |           |   |                           |                                      |                    |
| Rodney<br>Fordahl     | 110<br>Broadway<br>St. W | RMT<br>Red<br>Lodge | IP, RP         | 0.642 | 2 | Y (2)<br>3 bd / 1.5 ba<br>1 bd / 1 ba             | N         | N | N                         |                                      |                    |
| Timothy<br>Weamer     | 120<br>Broadway<br>St W  | RMT<br>Bozeman      | IP, RP         | 0.241 | 1 | Y<br>2 bd / 1 ba                                  | N         | Y | Y<br>additional<br>rental | STR (2)                              |                    |
| Christopher<br>Warren | 202<br>Broadway<br>St W  | R                   | IP, RP         | 0.161 | 1 | Y<br>1 bd / 1 ba                                  | N         | N | N                         |                                      | OO                 |
| Joseph<br>Donovan     | 206<br>Broadway<br>St W  | RMT<br>?            | IP, RP         | 0.402 | 1 | Y<br>2 bd / 1 ba                                  | Y<br>2025 | Y | N                         |                                      |                    |
| Brian Boyle           | 208<br>Broadway<br>St W  | R                   | IP, RP         | 0.241 | 1 | Y<br>1 bd / 1.5 ba                                | N         | N | Y<br>continued<br>work    |                                      | OO                 |
| Rick<br>Sommers<br>&  | 212<br>Broadway<br>St W  | R                   | IP, RP         | 0.241 | 1 | Y<br>3 bd / 1 ba                                  | N         | N | N                         | seasonal<br>rental                   |                    |



|                                                       |                         |                 |        |       |   |                  |    |   |           |                    |    |
|-------------------------------------------------------|-------------------------|-----------------|--------|-------|---|------------------|----|---|-----------|--------------------|----|
| Susan Jack<br>& Lucas<br>Jack                         |                         |                 |        |       |   |                  |    |   |           |                    |    |
| Rick<br>Sommers<br>&<br>Susan Jack<br>& Lucas<br>Jack | 214<br>Broadway<br>St W | R               | IP, RP | 0.242 | 1 | Y<br>2 bd / 2 ba | N  | N | N         | seasonal<br>rental |    |
| Cheryl<br>Hritz                                       | 302<br>Broadway<br>St W | RMT<br>Billings | IP, RP | 0.161 | 1 | Y<br>2 bd / 1 ba | N  | Y | N         |                    |    |
| Rick<br>Sommers                                       | 310<br>Broadway<br>St W | R               | IP, RP | 0.448 | 1 | Y<br>2 bd / 1 ba | N  | N | N         | ?                  |    |
| Peter<br>Belschwen<br>der<br>Trustee                  | 312<br>Broadway<br>St W | RMT<br>Bozeman  | IP, RP | 0.224 |   | N                | Y? |   | N         |                    |    |
| Beau<br>Fredlund                                      | 314<br>Broadway<br>St W | R               | IP, RP | 0.224 | 1 | Y<br>2 bd / 1 ba | N  | Y | Y<br>2020 | STR                | OO |
| Rick Porter                                           | Broadway<br>St W        | R               | VL, RP | 0.149 |   | N                | N  | N | N         |                    |    |
| Wilamac<br>Inc<br>Colorado<br>Corp                    | Broadway<br>St W        | OS<br>Colorado  | VL, RP | 0.803 |   | N                | N  | N | N         |                    |    |
| Wilamac<br>Inc<br>Colorado<br>Corp                    | Broadway<br>St W        | OS<br>Colorado  | VL, RP | 0.241 |   | N                | N  | N | N         |                    |    |

|                                        |                             |               |        |       |   |                              |   |   |   |     |    |
|----------------------------------------|-----------------------------|---------------|--------|-------|---|------------------------------|---|---|---|-----|----|
| Hahn Holdings Inc                      | 205 Republic St             | RMT Red Lodge | IP, RP | 0.241 | 1 | Y<br>4 bd / 2.5 ba           | N | N | N | STR |    |
| Rick Sommers & Susan Jack & Lucas Jack | Broadway St W & Republic St | R             | VL, RP | 0.161 |   | N                            | N | N | N |     |    |
| Vicky & Mitch Menuey                   | Broadway St W               | R             | VL, RP | 0.08  |   | N                            | N | N | N |     |    |
| Sonia Johanson                         | Broadway St W               | OS Iowa       | VL, RP | 0.161 |   | N                            | N | N | N |     |    |
| Rick Sommers & Susan Jack & Lucas Jack | Broadway St W               | R             | VL, RP | 0.161 |   | N                            | N | N | N |     |    |
| Rick Sommers & Susan Jack & Lucas Jack | Broadway St W               | R             | VL, RP | 0.08  |   | N                            | N | N | N |     |    |
| Floyd Kirkham                          | RMT Billings                | R             | IP, RP | 0.08  | 2 | Y (2)<br>1 bd<br>1 bd / 2 ba | N | N | N |     |    |
| Kenneth Hufford                        | Broadway St W               | R             | VL, RP | 0.08  |   | N                            | N | N | N |     |    |
| Kenneth Hufford                        | 205 Broadway St W           | R             | IP, RP | 0.32  | 1 | Y<br>2 bd / 1 ba             | N | N | N |     | OO |

|                                        |                                |              |        |       |   |                    |   |   |           |     |      |
|----------------------------------------|--------------------------------|--------------|--------|-------|---|--------------------|---|---|-----------|-----|------|
| Rick Sommers & Susan Jack & Lucas Jack | 203 Broadway St W & Huston St  | R            | IP, RP | 0.161 |   | Y<br>shop & gym    | N | N | N         |     |      |
| Rick Sommers & Susan Jack & Lucas Jack | Broadway St W & Huston St      | R            | VL, RP | 0.08  |   | N                  | N | N | N         |     |      |
| Timothy Weamer                         | Broadway St W                  | RMT Bozeman  | VL, RP | 0.08  |   | N                  | N | N | N         |     |      |
| Timothy Weamer                         | Broadway St W                  | RMT Bozeman  | VL, RP | 0.08  |   | N                  | N | N | N         |     |      |
| Ken & Leslie Pitman                    | Broadway St W                  | RMT Billings | VL, RP | 0.08  |   | N                  | N | N | N         |     |      |
| Ken & Leslie Pitman                    | 111 Broadway St W              | RMT Billings | IP, RP | 0.321 | 1 | Y<br>2 bd / 1 ba   | N | N | N         |     |      |
| Two Painted Horses LLC                 | 107 Broadway St W              | R            | IP, RP | 0.161 | 1 | Y<br>3 bd / 1 ba   | N | N | N         | LTR | RORR |
| Two Painted Horses LLC                 | 105 Broadway St W              | R            | IP, RP | 0.321 | 1 | Y<br>3 bd / 2 ba   | N | N | N         | LTR | RORR |
| Two Painted Horses LLC                 | 203 River St E & Broadway St W | R            | IP, RP | 0.161 | 1 | Y<br>3 bd / 1.5 ba | N | N | Y<br>2019 | LTR | RORR |

|                                        |                              |                |        |       |   |                                                              |        |   |   |                               |                                  |
|----------------------------------------|------------------------------|----------------|--------|-------|---|--------------------------------------------------------------|--------|---|---|-------------------------------|----------------------------------|
| Caroline Roy                           | 208 River St                 | RMT Bozeman    | IP, RP | 0.241 | 2 | Y (2)<br>2 bd / 1 ba<br>studio / 1 ba                        | Y 2023 | Y | N |                               |                                  |
| Mountain View Cabin LLC                | 112 Broadway St E            | RMT Bozeman    | IP, RP | 0.161 | 1 | Y<br>1 bd / 1 ba                                             | N      | Y | N | STR                           |                                  |
| Rick Sommers & Susan Jack & Lucas Jack | Broadway St E                | R              | VL, RP | 0.241 |   | N                                                            | N      | N | N |                               |                                  |
| Purple Mesa LLC                        | 207 Eaton St & Broadway St E | OS Arizona     | IP, RP | 0.126 |   | 2 mobile homes                                               | Y 2021 | Y | N | employee housing Trading Post | EH                               |
| Cowtech LLC                            | 203 Eaton St                 | RMT Big Timber | CP, RP | 0.115 | 2 | Y (??)<br>4 bd / 2 ba<br>commercial space<br>commercial shop | Y 2025 | Y | N | LTR to STR (2)                | sold; asking price was \$670,000 |
| Allen Steckmest & MacKenzie Jones      | 107 Eaton St                 | RMT            | IP, RP | 0.034 | 1 | Y<br>3 bd / 2 ba                                             | Y 2021 | N | N | STR                           |                                  |
| Robert Smith                           | 202 Eaton St                 | R              | IP, RP | 0.062 |   | Y<br>dilapidated                                             | N      | N | N |                               |                                  |

|                                          |                               |               |        |       |   |                    |            |           |   |                  |  |
|------------------------------------------|-------------------------------|---------------|--------|-------|---|--------------------|------------|-----------|---|------------------|--|
| Bradley Hauge & Jennifer & Joshua Pierce | 218 Broadway St E             | RMT Red Lodge | IP, RP | 0.241 | 1 | Y<br>4 bd / 3.5 ba | Y<br>2020  | Y         | N | STR,<br>multiple |  |
| Gary & Denise Everson                    | 216 Broadway St E             | RMT Joliet    | IP, RP | 0.241 | 1 | Y<br>3 bd / 2 ba   | N          | N         | N |                  |  |
| Nandini LLC                              | 207 Crosby St & Broadway St E | OS Oklahoma   | VL, RP | 0.624 |   | Y<br>dilapidated   | N          | Y<br>2018 | N |                  |  |
| Rick Sommers & Susan Jack & Lucas Jack   | 202 Harris St & Broadway St E | R             | VL, RP | 0.643 |   | N                  | N          | N         | N |                  |  |
| Rick Sommers & Susan Jack & Lucas Jack   | Broadway St E                 | R             | VL, RP | 0.321 |   | N                  | N          | N         | N |                  |  |
| Sara Martineson Trustee                  | 416 Broadway St E             | OS Florida    | IP, RP | 0.241 | 1 | Y<br>3 bd / 3.5 ba | Y?<br>deed | Y         | N |                  |  |
| Lillian Tuholske                         | Broadway St E                 | RMT Bonner    | VL, RP | 0.08  |   | N                  | Y          | Y         | N |                  |  |
| Lillian Tuholske                         | 110 Harris St                 | RMT Bonner    | IP, RP | 0.18  | 1 | Y<br>2 bd / 1 ba   | Y          | Y         | N | STR              |  |
| Lillian Tuholske                         | Harris Pl                     | RMT Bonner    | VL, RP | 0.08  |   | N                  | Y          | N         | N |                  |  |

|                            |               |             |                                             |       |   |                                                                  |           |   |           |                                             |    |
|----------------------------|---------------|-------------|---------------------------------------------|-------|---|------------------------------------------------------------------|-----------|---|-----------|---------------------------------------------|----|
| Lillian Tuholske           | Harris Pl     | RMT Bonner  | VL, RP                                      | 0.161 |   | N                                                                | Y         | Y | N         |                                             |    |
| Lillian Tuholske           | Harris Pl     | RMT Bonner  | VL, RP                                      | 0.161 |   | N                                                                | Y         | Y | N         |                                             |    |
| Lillian Tuholske           | Harris Pl     | RMT Bonner  | VL, RP                                      | 0.161 |   | N                                                                | Y         | Y | N         |                                             |    |
| Whittle Inc                | 102 Harris St | R           | IP, RP                                      | 0.241 | 1 | Y<br>1 bd / 1 ba                                                 | N         | N | N         |                                             | EH |
| Whittle Inc                | 403 Main St   | R           | CP, RP                                      | 0.241 | 3 | Y (3<br>apartments)<br>2 bd / 1 ba<br>2 bd / 1 ba<br>1 bd / 1 ba | N         | N | Y<br>2025 | STR                                         |    |
| Whittle Inc                | 311 Main St E | R           | mixed<br>use<br>residential &<br>commercial | 1.36  | 1 | Y<br>2 bd / 1 ba<br>home<br>many rental<br>cabins                | N         | N | N         | STR,<br>cabins,<br>home<br>Antlers<br>Lodge | OO |
| Lindsay & Travis Tollefson | 315 Main St E | RMT Bozeman | CP, RP                                      | 0.224 | 5 | Y (5)                                                            | Y<br>2021 | Y | N         | STR,<br>LTR                                 |    |
| GRV Inc.                   | US Hwy 212    | R           | CP, RP                                      | 0.8   |   | N                                                                | N         | N | N         | commercial                                  |    |
| GRV Inc.                   | 303 Main St E | R           | CP, RP                                      | 0.321 |   | N                                                                | N         | N | N         | commercial                                  |    |

|                     |               |                   |        |       |   |                                                                 |           |   |                           |                         |    |
|---------------------|---------------|-------------------|--------|-------|---|-----------------------------------------------------------------|-----------|---|---------------------------|-------------------------|----|
| GRV Inc.            | 309 Main St E | R                 | IP, RP | 0.562 | 3 | Y (3)                                                           | N         | N | N                         |                         | OO |
| Nandini LLC         | 213 Main St E | OS<br>Oklahoma    | CP, RP | 0.382 |   | N<br>dilapidated                                                | Y         | N | N                         |                         |    |
| Snow Lode Resources | 211 Main St E | OS<br>CA          | CP, RP | 0.239 | 1 | Y (3)<br>office,<br>cabins, STR                                 | Y<br>2021 | Y | Y<br>extensive<br>remodel | STR,<br>office<br>space |    |
| Purple Mesa LLC     | 209 Main St E | OS<br>AZ          | CP, RP | 0.321 |   | retail                                                          | Y<br>2020 | Y | N                         | commercial              |    |
| Beartooth Cafe LLC  | 108 Eaton St  | RMT<br>Livingston | CP, RP | 0.149 |   | Y ?                                                             | Y<br>2024 | Y | N                         | commercial              |    |
| Purple Mesa LLC     | 104 Eaton St  | OS<br>Arizona     | CP, RP | 0.141 | 3 | Y<br>3 cabins                                                   | Y<br>2022 | Y | N                         | commercial<br>STR       | EH |
| Shawzora LLC        | 115 Main St E | R                 | CP, RP | 0.126 | 4 | Y<br>2 apartments<br>2 cabins w/<br>shared<br>kitchen<br>2b/2ba | Y<br>2021 | Y | remodel                   | commercial &<br>STR (2) | EH |
| Shawzora LLC        | Main St E     | R                 | VL, RP | 0.224 |   | N                                                               | Y<br>2023 | Y |                           |                         |    |
| Frank Robbins       | 105 Main St   | OS<br>Wyoming     | CP, RP | 1.04  | 1 | Y<br>employee<br>housing                                        | N         | N |                           | commercial              | EH |
| Elk Horn Lodge LLC  | 103 Main St E | R                 | CP, RP | 0.161 | 1 | Y<br>employee<br>housing                                        | N         | N |                           | commercial              |    |

|                                        |               |       |          |       |   |                   |        |   |         |  |                           |
|----------------------------------------|---------------|-------|----------|-------|---|-------------------|--------|---|---------|--|---------------------------|
| Hornbill Nest Investments LLC          | 102 Main St W | OS CA | IP, RP   | 0.161 |   | Y 2bd/1ba         | Y 2023 | Y | remodel |  |                           |
| Hornbill Nest Investments LLC          | Main St W     | OS CA | VL, RP   | 0.08  |   | N                 | Y      | Y |         |  |                           |
| Rick Porter                            | Main St W     | R     | VL, RP   | 0.161 |   | N                 | N      | N |         |  |                           |
| Rick Porter                            | Main St W     | R     | VL, RP   | 0.08  |   | N                 | N      | N |         |  |                           |
| Hoosiers                               | 114 Main St W | R     | CP, RP   | 1.285 | 1 | Y house bar motel | N      | N |         |  | OO                        |
| Rick Sommers & Susan Jack & Lucas Jack | Main St W     | R     | VL, RP   | 0.08  |   | N                 | N      | N |         |  |                           |
| Cook City - Silver Gate Fire District  | 202 Main St W |       | gov prop | 0.401 |   | N                 |        |   |         |  | volunteer fire department |
| Cooke City Community Council           | 206 Main St W |       | CP, RP   | 0.241 |   | N                 |        |   |         |  |                           |
| Blake Zimmerman                        | 210 Main St W | R     | IP, RP   | 0.161 | 1 | Y 1bd/1ba         | Y      |   |         |  | OO                        |



|                                        |                 |                |        |       |   |                             |   |           |                   |     |    |
|----------------------------------------|-----------------|----------------|--------|-------|---|-----------------------------|---|-----------|-------------------|-----|----|
| Margaret Reeb Trust                    | 212 Main St W   | RMT Livingston | IP, RP | 0.224 | 1 | Y<br>2bd/1.5ba              | N | N         |                   |     |    |
| Gale Sleep                             | 216 Main St W   | OS WY          | IP, RP | 0.241 | 1 | Y<br>1bd/1ba                | Y | Y         |                   |     |    |
| Michael Holland Family Trust           | 101 Republic St | ?              | IP, RP | 0.241 | 1 | Y<br>4bd/5ba                | N | N         |                   | STR |    |
| Wilamac Inc                            | 306 Main St W   | RMT Helena     | VL, RP | 0.482 |   | N                           |   | N         |                   |     |    |
| Rick Sommers & Susan Jack & Lucas Jack | Main St W       | R              | VL, RP | 0.076 |   | N                           | N | N         |                   |     |    |
| Wilamac Inc                            | Main St W       | RMT Helena     | VL, RP | 0.08  |   | N                           | N | N         |                   |     |    |
| Allen Edens                            | Main St W       | R              | VL, RP | 0.076 |   | N                           | N | N         |                   |     |    |
| Allen Edens                            | 120 Main St W   | R              | IP, RP | 0.321 | 1 | Y<br>2bd/2ba                | N | N         |                   |     | OO |
| Bert Holland Trust                     | 203 Main St W   | RMT Livingston | RP     | 1.18  | 1 | Y<br>4bd/3.5ba              | N | Y<br>2024 |                   |     |    |
| Patrick Holland                        | 373 US Hwy 212  | OS WA          | RP     | 1.18  | 1 | Y<br>2bd/1.5ba              | N | Y         |                   |     |    |
| Michael Holland Family Trust           | 367 US Hwy 212  | ?              | RP     | 1.83  | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba | N | Y         | Y<br>2021-current |     |    |

|                              |                              |                 |                       |       |   |                             |           |            |  |     |    |
|------------------------------|------------------------------|-----------------|-----------------------|-------|---|-----------------------------|-----------|------------|--|-----|----|
| Michael Holland Family Trust | US Hwy 212                   | ?               | VL, RP                | 1.83  |   | N                           | N         | Y          |  |     | EH |
| Alley Cabin LLC              | 431 Broadway St W            | ? who owns this | RP                    | 0.99  |   | N                           | Y         | Y          |  |     |    |
| Alley Cabin LLC              | 365 & 371 US Hwy 212         | ?               | RP                    | 7.794 |   | Y<br>2bd/1.5ba              | Y         | Y          |  |     |    |
| Alley Cabin LLC              | US Hwy 212                   | ?               | VL, RP                | 1.103 |   | N                           | Y<br>2020 | Y          |  |     |    |
| Patricia Messenger           | 363 US Hwy 212               | RMT<br>Columbus | RP                    | 3.507 | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba | N         | N          |  | LTR |    |
| Richard & Marsha White       | 21 Stellers Jay Ln           | OS<br>GA        | RP                    | 1.393 | 2 | Y (2)<br>2bd/2ba<br>2bd/1ba | N         | N          |  |     |    |
| David & Mary Griffin         | 15 Stellers Jay Ln           | OS<br>ND        | RP                    | 1.546 | 2 | Y (2)<br>2bd/2ba<br>2bd/2ba | Y<br>2023 | Y          |  |     |    |
| PAS Trust Patricia Solberg   | 5 Stellers Jay Ln            | OS<br>ND        | RP                    | 1.36  | 1 | Y<br>2bd/1.5ba              | N         | Y<br>2018  |  |     |    |
| KBP Cabin LLC                | 331 US Hwy 212 W             | OS<br>CO        | RP                    | 1.991 | 1 | Y<br>3bd/3ba                | N         | Y<br>2018  |  |     |    |
| Kloster Montana Land Trust   | 319 US Hwy 212 W             | OS<br>AZ        | RP                    | 1.16  | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba | N         | Y<br>20178 |  |     |    |
| Kellog Inc.                  | South side US Hwy 212 across | OS<br>MN        | RP,<br>Timber /<br>AG |       |   | N                           | N         | N          |  |     |    |

|                              |                      |                         |                             |       |   |                       |                         |        |        |         |         |
|------------------------------|----------------------|-------------------------|-----------------------------|-------|---|-----------------------|-------------------------|--------|--------|---------|---------|
|                              | creek to Bannock Tr. |                         | (101.75 ac)                 |       |   |                       |                         |        |        |         |         |
| Robert Kellog                | US Hwy 212           | OS MN                   | RP, Timber / AG (75.687 ac) |       |   | N                     | N                       | N      |        |         |         |
| Bert Holland Trust           | Bannock Trail        | RMT Livingston ?        | RP                          | 9.05  |   | N                     | Y starting grading 2025 |        |        |         |         |
| Matthew Asplund              | Bannock Trail        | OS AZ                   | RP                          | 0.517 |   | N                     | Y 2025                  |        |        |         |         |
| Marie Miholer Trustee        | Bannock Trail        | OS OH                   | RP                          | 1.022 |   |                       |                         |        |        |         |         |
| Michael & Michelle Rosengren | 279 Bannock Trail    | RMT? Gallatin Gateway ? | RP                          | 1     | 3 | Y (3) 5bd/3.5ba       | N                       | Y      | Y 2017 | STR (3) |         |
| Richard & Carole Burnett     | 285 Bannock Trail    | OS CO                   | RP                          | 0.35  | 1 | Y 2bd/2ba             | N                       | Y      |        |         |         |
| Richard & Carole Burnett     | Bannock Trail        | OS CO                   | RP                          | 0.46  |   | N                     | N                       | N      |        |         |         |
| Gary Brown                   | 287 Bannock Trail    | R                       | RP                          | 1.01  | 1 | Y 3bd/2.5             | N                       | N      |        |         | OO      |
| Monica Tietz                 | 294 Bannock Trail    | R                       | RP                          | 1.22  | 2 | Y (2) 1bd/2ba 2bd/1ba | N                       | Y 2017 |        |         | OO RORR |

|                         |                   |                       |        |       |   |                                                   |           |   |                        |                |    |
|-------------------------|-------------------|-----------------------|--------|-------|---|---------------------------------------------------|-----------|---|------------------------|----------------|----|
| Bernard Feldkamp        | 300 Bannock Trail | R                     | RP     | 1.154 | 1 | Y<br>3bd/1ba                                      | N         | N | Y<br>continued<br>work |                | EH |
| Glenn Turner            | Bannock Trail     | OS<br>KY              | RP, VL | 1.154 |   | N                                                 | N         | Y |                        |                |    |
| Charles & Susan McCombs | 13 Irma Mine Rd   | RMT<br>Billings       | RP     | 1.154 | 1 | Y<br>1bd/1ba                                      | N         | N |                        |                |    |
| William Oriel           | 14 Irma Mine Rd   | OS<br>NV              | RP     | 0.577 | 1 | Y<br>3bd/2ba                                      | N         | N |                        |                |    |
| William Oriel           | 14 Irma Mine Rd   | OS<br>NV              | VL, RP | 0.577 |   | N                                                 | N         | N |                        |                |    |
| Robert & Terri Smith    | 20 Woody Creek Rd | R                     | RP     | 2.5   |   | N                                                 | Y<br>2024 | Y |                        |                |    |
| Edward Harvey           | 20 Woody Creek Rd | OS<br>IA              | RP     | 2.5   |   | Y (4)<br>3bd/2ba<br>2bd/2ba<br>2bd/2ba<br>2bd/2ba | Y<br>2024 | Y | Y                      | STR<br>LTR (1) |    |
| John & Christine Polney | Woody Creek Rd    | OS<br>CA              | VL, RP | 4.115 |   | N                                                 | N         | N |                        |                |    |
| Steven Kirkhart         | Main St W         | RMT<br>Great<br>Falls | VL, RP | 0.057 |   | N                                                 | N         | N |                        |                |    |
| Steven Kirkhart         | 317 Main St W     | RMT<br>Great<br>Falls | VL, RP | 0.258 |   | N                                                 | N         | N |                        |                |    |

|                                        |               |       |        |       |   |              |   |   |  |      |      |
|----------------------------------------|---------------|-------|--------|-------|---|--------------|---|---|--|------|------|
| John Menuey                            | Main St W     | R?    | VL, RP | 0.086 |   | N            | Y | Y |  |      |      |
| Diane & Donald Cameron                 | Main St W     | OS WA | VL, RP | 0.08  |   | N            |   |   |  |      |      |
| Rick Sommers & Susan Jack & Lucas Jack | Main St W     | R     | VL, RP | 0.115 |   | N            |   |   |  |      |      |
| Rick Sommers & Susan Jack & Lucas Jack | Main St W     | R     | VL, RP | 0.23  |   | N            |   |   |  |      |      |
| Kent & Rosie Richins                   | Main St. W    | OS WY | VL, RP | 0.115 |   | N            |   |   |  |      |      |
| Rick Sommers                           | 215 Main St W | R     | IP, RP | 0.115 |   | N            |   |   |  | shop |      |
| Rick Sommers & Susan Jack & Lucas Jack | 213 Main St W | R     | VL, RP | 0.103 |   | N            |   |   |  |      |      |
| Rick Sommers & Susan Jack & Lucas Jack | 211 Main St W | R     | IP, RP | 0.459 | 1 | Y<br>4bd/2ba |   |   |  | LTR  | RORR |

|                                        |               |                       |                                       |       |   |                            |           |   |              |                           |    |
|----------------------------------------|---------------|-----------------------|---------------------------------------|-------|---|----------------------------|-----------|---|--------------|---------------------------|----|
| Rick Sommers & Susan Jack & Lucas Jack | Main St W     | R                     | VL, RP                                | 0.115 |   | N                          |           |   |              |                           |    |
| High Country Motel & Cabins            | 113 Main St W | R & OS                | CP, RP                                | 0.376 | 1 | Y<br>2bd/2ba               |           |   |              | main office & dwelling    | EH |
| Legend Land & Cattle Co LLC            | 111 Main St W | OS<br>TN              | CP, RP                                | 0.14  | 2 | Y<br>2 units<br>2 bd/ 1 ba | Y<br>2022 | Y | Y<br>remodel | commercial rental STR (2) |    |
| William & Tamara Blackford             | 109 Main St W | RMT<br>Gardiner       | mixed use<br>residential & commercial | 0.115 | 1 | Y<br>3bd/2ba               | N         | Y |              | STR                       |    |
| William & Tamara Blackford             | Main St W     | RMT<br>Gardiner       | VL, RP                                | 0.057 |   | N                          | N         | Y |              |                           |    |
| Flathead Electric                      | 105 Main St W | Kalispell<br>business | RP,<br>centrally assessed             | 0.057 |   | N                          |           |   |              |                           |    |
| Flathead Electric                      | 103 Main St W | R<br>employee         | RP,<br>centrally assessed             | 0.115 | 1 | Y<br>2bd/1ba               | N         | N |              |                           | EH |
| Sue Glidden                            | Main St W     | RMT<br>Billings       | VL, RP                                | 0.115 |   | N                          |           |   |              |                           |    |
| Sue Glidden                            | Main St W     | RMT<br>Billings       | VL, RP                                | 0.057 |   |                            |           |   |              |                           |    |
| Sue Glidden                            | 101 Main St W | RMT<br>Billings       | CP, RP                                | 0.057 | 1 | Y<br>multi use             |           |   |              | commercial                |    |

|                                 |               |             |                                    |       |   |                                |        |        |  |                 |    |
|---------------------------------|---------------|-------------|------------------------------------|-------|---|--------------------------------|--------|--------|--|-----------------|----|
| Rusty Hinge LLC                 | 102 Main St E | RMT Worden  | CP, RP                             | 0.212 | 7 | Y restaurant building 7 cabins |        |        |  | commercial STRs |    |
| Frank Robbins                   | 106 Main St E | OS WY       | CP, RP                             | 0.057 | 2 | Y (2)                          |        |        |  | commercial      |    |
| Garcia Ortega Properties MT LLC | 108 Main St E | OS NM       | CP, RP                             | 0.173 | 1 | Y employee                     | Y 2021 | Y      |  | commercial EH   | EH |
| Jeffery & Jennette Pierce       | 110 Main St E | OS WI       | RP                                 | 0.114 | 1 | Y 4bd/2ba                      | N      | N      |  |                 |    |
| Pierce Trust                    | 112 Main St E | OS WI       | RP                                 | 0.046 |   | N                              |        |        |  |                 |    |
| Frank Robbins                   | Main St E     | OS WY       | RP, CP                             | 0.115 | 5 | Y (5) 5 employee housing?      |        |        |  |                 | EH |
| Richard Ducrot                  | 114 Main St E | OS ?        | RP, CP                             | 0.115 | 2 | Y ?                            | N      |        |  | commercial EH   | EH |
| Robert Smith                    | 116 Main St E | R           | RP                                 | 0.057 |   | N                              |        |        |  | shop            |    |
| WEA Market LLC                  | 204 Main St E | RMT Bozeman | mixed use residential & commercial | 0.247 | 1 | Y 2bd/1ba                      | Y 2022 | Y      |  | commercial EH   | EH |
| Nandini LLC                     | 210 Main St E | OS OK       | commercial property                | 0.69  |   | ? employee                     | N      | Y 2018 |  | commercial EH   | EH |

|                               |                  |       |                                    |       |   |                  |        |        |        |                        |                  |
|-------------------------------|------------------|-------|------------------------------------|-------|---|------------------|--------|--------|--------|------------------------|------------------|
| Ronnie Wright Family Trust    | 302 Main St E    | OS MO | RP, CP retail & home               | 0.115 | 1 | Y                | N      | Y 2016 |        | commercial             | EH               |
| Ben Zavora & Vanessa Shaw     | 304 Main St E    | R     | mixed use residential & commercial | 0.172 | 2 | Y (2) home & STR | N      | Y      |        | STRs                   | OO               |
| Aaron Mulkey Trustee          | 308 Main St E    | OS WY | RP, CP                             | 0.172 |   | N                | Y 2024 | Y      |        |                        |                  |
| Meghan Simone & Dave Eiermann | Main St E        | OS NH | RP, VL                             | 0.057 |   | N                | Y 2020 | Y      |        |                        |                  |
| Meghan Simone & Dave Eiermann | 312 Main St E    | OS NH | RP                                 | 0.115 | 1 | Y 3bd/2ba        | Y 2020 | Y      | Y 2023 | STR seasonal residence |                  |
| Northeast Bunkhouse LLP       | Main St E        | OS NH | RP, VL                             | 0.08  |   | N                | Y 2021 | Y      |        |                        |                  |
| Gary Brown                    | 314 Main St E    | R     | RP, CP                             | 0.161 | 2 | Y (2) 2bd/1ba    | N      | N      |        | seasonal rentals       | seasonal rentals |
| Edmonds Family Trust          | 402 Skunk Hollow | R     | RP                                 | 0.052 | 1 | Y 1bd/1ba        | N      | N      |        |                        | OO               |



|                              |                  |               |                 |       |   |                             |           |           |                                   |      |  |
|------------------------------|------------------|---------------|-----------------|-------|---|-----------------------------|-----------|-----------|-----------------------------------|------|--|
| Bradley & Charlotte Bernhart | 403 Skunk Hollow | RMT Red Lodge | RP              | 0.115 | 1 | Y<br>3bd/2ba                | Y<br>2024 | Y         |                                   | STR? |  |
| Janelle & Joel Slade         | 405 Skunk Hollow | RMT Billings  | RP              | 0.057 | 1 | Y<br>3bd/2ba                | Y<br>2024 | Y         |                                   | STR? |  |
| David & Beth Kautz           | 407 Skunk Hollow | RMT Billings  | RP              | 0.115 | 1 | Y<br>1bd/1.5ba              | Y<br>2020 | Y         | Y<br>major remodel                | STR? |  |
| Bobbie Jean Smith            | 409 Skunk Hollow | OS CO         | RP              | 0.115 | 1 | Y<br>2bd/1ba                | Y<br>2025 | Y         |                                   | STR? |  |
| Kelly Varnes                 | 411 Skunk Hollow | RMT Billings  | RP              | 0.172 | 1 | Y<br>1bd/1ba                | N         | N         |                                   | STR? |  |
| Sara Martineson Trustee      | 413 Skunk Hollow | OS FL         | RP              | 0.23  |   | ?                           | Y<br>2023 | Y         |                                   | ?    |  |
| William & Louise Jensen      | 415 Skunk Hollow | RMT Billings  | RP              | 0.115 |   | Y<br>?                      | N         | Y<br>2018 | currently building                |      |  |
| Jeremy Paye                  | Martin St        | OS CA         | RP, VL          | 0.782 |   | N                           | N         | Y         |                                   |      |  |
| Paradise Acres               | 660 US Hwy 212   | OS            | RP, Ag & Timber | 54.2  | 5 | Y (5)                       |           |           |                                   |      |  |
| Donald Jost                  | 708 US Hwy 212   | RMT Big Sky   | RP              | 1.5   | 2 | Y (2)<br>3bd/3ba<br>3bd/3ba | N         | Y<br>2018 | currently for sale<br>\$1,850,000 | STR  |  |

|                             |                                     |       |                 |       |   |           |   |         |  |        |  |
|-----------------------------|-------------------------------------|-------|-----------------|-------|---|-----------|---|---------|--|--------|--|
| Big Bear Lodge LLC          | 716 US Hwy 212                      | OS WY | RP, CP          | 1.541 | 3 | Y (3)     | N | Y 20178 |  | summer |  |
| Cromar Revoc Trust          | 718 US Hwy212                       | OS CO | RP              | 0.366 | 1 | Y 2bd/2ba | N | N       |  |        |  |
| Theodore Rasmusse n Trustee | 661 US Hwy 212                      | OS CA | RP, Ag & Timber | 44.07 | 2 | Y (2)     | N | N       |  |        |  |
| Theodore Rasmusse n Trustee | US Hwy 212                          | OS CA | RP, VL          | 3.6   |   | N         | N | N       |  |        |  |
| Theodore Rasmusse n Trustee | 689 US Hwy 212                      | OS CA | RP, VL          | 4.02  |   | N         | N | N       |  |        |  |
| Theodore Rasmusse n Trustee | Sawmill Rd Alpine Vista Subd. Lot2  | OS CA | RP, VL          | 1.18  |   | N         | N | N       |  |        |  |
| Theodore Rasmusse n Trustee | Sawmill Rd Alpine Vista Subd. Lot 6 | OS CA | RP, VL          | 1.25  |   | N         | N | N       |  |        |  |
| Theodore Rasmusse n Trustee | Sawmill Rd Alpine Vista Subd. Lot 5 | OS CA | RP, VL          | 0.81  |   | N         | N | N       |  |        |  |

|                                |               |              |        |      |   |                             |           |           |  |  |  |
|--------------------------------|---------------|--------------|--------|------|---|-----------------------------|-----------|-----------|--|--|--|
| Whitney & Kimberly Margo       | 47 Sawmill Rd | RMT Bozeman  | RP     | 5.82 | 1 | Y<br>3bd/2ba                | Y<br>2021 | Y         |  |  |  |
| Whitney & Kimberly Margo       | Sawmill Rd    | RMT Bozeman  | RP, VL | 8.36 |   | N                           | Y<br>2023 | Y         |  |  |  |
| Whitney & Kimberly Margo       | Sawmill Rd    | RMT Bozeman  | RP, VL | 7.38 |   | N                           | Y<br>2023 | Y         |  |  |  |
| Dawn Campbell                  | 55 Sawmill Rd | OS TN        | RP     | 1.1  | 1 | Y<br>2bd/1ba                | N         | N         |  |  |  |
| Gajewski / Johnson Cabin Trust | 57 Sawmill Rd | RMT Billings | RP     | 1.44 | 1 | Y<br>3bd/5ba                | N         | Y<br>2019 |  |  |  |
| Jeffery Consolo                | 61 Sawmill Rd | OS OH        | RP     | 1.28 | 1 | Y<br>2bd/1.5ba              | Y<br>2020 | Y         |  |  |  |
| Danielle Althoff               | 65 Sawmill Rd | RMT Bridger  | RP     | 1.76 | 2 | Y (2)<br>3bd/3ba<br>1bd/1ba | Y<br>2020 | Y<br>2020 |  |  |  |
| Michael Yorgason               | 79 Sawmill Rd | RMT Billings | RP     | 2.7  | 1 | Y<br>1bd/1ba                | Y<br>2021 | Y         |  |  |  |
| Patrick Bialy Revoc Trust      | 76 Sawmill Rd | OS FL        | RP     | 2.06 | 1 | Y<br>2bd/1ba                | N         | N         |  |  |  |
| Zane & Ramona Logan Trustees   | 85 Sawmill Rd | OS WY        | RP     | 2.86 | 1 | Y<br>2bd/2ba                | Y<br>2025 | Y         |  |  |  |
| Wesley & Danielle Sansom       | Sawmill Rd    | OS AZ        | RP, VL | 2.86 |   | N                           | Y<br>2022 | Y         |  |  |  |

|                             |                    |             |        |      |   |                |           |   |  |  |  |
|-----------------------------|--------------------|-------------|--------|------|---|----------------|-----------|---|--|--|--|
| Deborah & Micahel Logan     | 90 Sawmill Rd      | OS WY       | RP     | 3.61 | 1 | Y<br>2bd/1ba   | Y<br>2022 | Y |  |  |  |
| Delmer & Marcelline Rink    | 103 Sawmill Rd     | RMT Huntley | RP     | 1.7  | 1 | Y<br>5bd/3ba   | N         | N |  |  |  |
| Delmer & Marcelline Rink    | Sawmill Rd         | RMT Huntley | RP, VL | 1.57 |   | N              | Y         | Y |  |  |  |
| Delmer & Marcelline Rink    | Sawmill Rd         | RMT Huntley | RP, VL | 1.14 |   | N              | Y<br>2023 | Y |  |  |  |
| Delmer & Marcelline Rink    | 111 Sawmill Rd     | RMT Huntley | RP, VL | 1.05 |   | N              | Y<br>2025 | Y |  |  |  |
| Delmer & Marcelline Rink    | 106 Sawmill Rd     | RMT Huntley | RP     | 1.4  | 1 | Y<br>2bd/1ba   | N         | N |  |  |  |
| Richard Edgmond             | 110 Sawmill Rd     | OS WY       | RP     | 1.5  | 1 | Y<br>2bd/1ba   | Y<br>2022 | Y |  |  |  |
| Frederick & Joan Zier       | 114 Sawmill Rd     | OS WY       | RP     | 1.89 | 1 | Y<br>2bd/1.5ba | N         | N |  |  |  |
| Gordon Tomlinson            | Sawmill Rd         | OS WY       | RP, VL | 10   |   | N              | N         | N |  |  |  |
| Angie Sielff                | Sawmill Rd         | RMT Joliet  | RP, VL | 10   |   | N              | N         | N |  |  |  |
| Theodore Rasmusse n Trustee | Sawmill Rd Track O | OS CA       | RP, VL | 4.9  |   | N              | N         | N |  |  |  |
| Theodore Rasmusse n Trustee | Sawmill Rd Lot P   | OS CA       | RP, VL | 10   |   | N              | N         | N |  |  |  |

|                                             |                        |                 |        |       |   |              |           |           |  |  |  |
|---------------------------------------------|------------------------|-----------------|--------|-------|---|--------------|-----------|-----------|--|--|--|
| Theodore Rasmusse<br>n<br>Trustee           | Sawmill<br>Rd<br>Lot I | OS<br>CA        | RP, VL | 10    |   | N            | N         | N         |  |  |  |
| Theodore Rasmusse<br>n<br>Trustee           | Sawmill<br>Rd<br>Lot D | OS<br>CA        | RP, VL | 10    |   | N            | N         | Y<br>2016 |  |  |  |
| Nathaniel<br>Danforth &<br>Pamela<br>Darrow | Sawmill<br>Rd          | OS<br>WY        | RP, VL | 10    |   | N            | N         | Y<br>2016 |  |  |  |
| 130<br>Sawmill Rd<br>LLC                    | 130<br>Sawmill<br>Rd   | RMT<br>Bozeman  | RP     | 10    | 1 | Y            | Y<br>2021 | Y         |  |  |  |
| Theodore Rasmusse<br>n<br>Trustee           | Sawmill<br>Rd<br>Lot F | OS<br>CA        | RP, VL | 10    |   | N            | N         | Y<br>2016 |  |  |  |
| Phylis<br>Connerton                         | 144<br>Sawmill<br>Rd   | OS<br>NM        | RP     | 5     | 1 | Y<br>3bd/2ba | N         | N         |  |  |  |
| Philip<br>Cylwick                           | 157<br>Sawmill<br>Rd   | RMT<br>Emigrant | RP     | 1.056 | 1 | Y<br>1bd/1ba | N         | N         |  |  |  |
| Vicky &<br>Mitch<br>Menuey                  | 154<br>Sawmill<br>Rd   | R               | RP, VL | 1.008 |   | N            | N         | N         |  |  |  |
| Vicky &<br>Mitch<br>Menuey                  | Sawmill<br>Rd          | R               | RP, VL | 2.955 |   | N            | N         | N         |  |  |  |
| Patrick<br>Bialy<br>Revoc<br>Trust          | 149<br>Sawmill<br>Rd   | OS<br>FL        | RP, VL | 5     |   | N            | N         | Y<br>2015 |  |  |  |

|                             |                  |              |        |       |   |                     |        |        |  |  |    |
|-----------------------------|------------------|--------------|--------|-------|---|---------------------|--------|--------|--|--|----|
| Richard & Janett Hays       | Sawmill Rd       | OS WY        | R      | 5.03  |   | N                   | N      | N      |  |  |    |
| Theodore Rasmusse n Trustee | Sawmill Rd Lot G | OS CA        | RP, VL | 10    |   | N                   | N      | Y 2016 |  |  |    |
| Theodore Rasmusse n Trustee | Sawmill Rd Lot H | OS CA        | RP, VL | 10    |   | N                   | N      | Y 2016 |  |  |    |
| Index Peak Corp             | 18 Sawmill Rd    | OS CA        | RP     | 76.68 | 3 | Y (3) 1bd/1ba (all) | N      | N      |  |  |    |
| Index Peak Corp             | 16 Sawmill Rd    | OS CA        | RP     | 10    | 1 | Y 1bd/1ba           | N      | N      |  |  |    |
| Vicky & Mitch Menuey        | 34 Sawmill Rd    | R            | RP     | 2.09  | 1 | Y 3bd/1ba           | N      | N      |  |  | OO |
| Vicky & Mitch Menuey        | 32 Sawmill Rd    | R            | RP     | 1     | 1 | Y 3bd/1ba           | Y 2023 | Y 2023 |  |  |    |
| Rick Sommers                | 28 Sawmill Rd    | R            | RP     | 0.74  |   | Y shop              | N      | N      |  |  |    |
| Mitch Menuey                | 24 Sawmill Rd    | R            | RP, VL | 1.03  |   | N                   | N      | N      |  |  |    |
| Jeff Menuey                 | 22 Sawmill Rd    | R            | RP     | 2.03  | 1 | Y 1bd/1ba           | N      | N      |  |  | OO |
| Index Peak Corp             | Sawmill Rd       | OS CA        | RP, VL | 1.89  |   | N                   | N      | N      |  |  |    |
| Mark & Cande Solie          | 3 Cooke Pass Ln  | RMT Billings | RP, VL | 2.78  |   | N                   | Y 2021 | Y      |  |  |    |

|                            |                   |              |        |       |   |                                              |           |           |                                   |            |  |
|----------------------------|-------------------|--------------|--------|-------|---|----------------------------------------------|-----------|-----------|-----------------------------------|------------|--|
| Mark & Cande Solie         | 5 Cooke Pass Ln   | RMT Billings | RP     | 1.17  | 1 | Y<br>2bd/1ba                                 | Y<br>2021 | Y         |                                   |            |  |
| Mark & Cande Solie         | 7 Cooke Pass Ln   | RMT Billings | RP     | 1.04  | 1 | Y<br>1bd/1ba                                 | Y<br>2021 | Y         |                                   |            |  |
| Mark Burns                 | 13 Clansmen Rd    | OS TX        | RP     | 5.44  | 2 | Y                                            | N         | N         |                                   |            |  |
| Paradise Acres             | 15 Kersey Lake Rd | OS           | RP     | 80.45 | 3 | Y<br>1bd/1ba<br>1bd/1ba/2<br>.5ba<br>1bd/1ba | Y         | Y         |                                   |            |  |
| Beverly & Todd Chatelain   | 715 US Hwy 212    | OS WY        | RP, CP | 1.11  | 2 | Y                                            | N         | Y<br>2016 | currently for sale<br>\$1,850,000 | commercial |  |
| Hope & Randall Krum        | 719 US Hwy 212    | OS UT        | RP     | 1     | 2 | Y (2)<br>3bd/1ba<br>1bd/1ba                  | N         | N         |                                   |            |  |
| Scott & Jane Leckie        | 7 Kersey Lake Rd  | OS UT        | RP     | 1     | 1 | Y<br>2bd/2ba                                 | N         | Y<br>2018 |                                   |            |  |
| Cynthia Coulter            | 11 Kersey Lake Rd | OS CA        | RP     | 0.9   | 1 | Y<br>2bd/1.5ba                               | Y<br>2022 | Y         |                                   |            |  |
| Victor & Elizabeth Jackson | 31 Kersey Lake Rd | OS WY        | RP     | 1.75  | 1 | Y                                            |           |           |                                   | commercial |  |
| Bernard Yperman            | 36 Legacy Ln      | OS WA        | RP     | 2.19  | 1 | Y                                            | N         | N         |                                   |            |  |
| Alice Allred Trust         | 50 Legacy Ln      | OS UT        | RP     | 1     | 1 | Y<br>2bd/1ba                                 | Y<br>2021 | Y         |                                   |            |  |

|                            |                  |                                                                              |                                                                                                                                 |                              |                |                                  |                                                      |                                                       |                                                  |                                                                        |                                                                                                                             |
|----------------------------|------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------|----------------------------------|------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Richard & Dorothea Jackson | 54 Legacy Ln     | RMT Belfry                                                                   | RP                                                                                                                              | 1                            | 1              | Y<br>3bd/2.5ba                   | Y<br>2025                                            | Y                                                     |                                                  |                                                                        |                                                                                                                             |
| <b>Property Owner</b>      | <b>Address</b>   | <b>Residence</b><br>Y<br>R= Local<br>RMT= Resident<br>MT<br>OS= Out of State | <b>Property Type</b><br>RP = residential<br>MC= mining claim<br>VL= vacant land<br>IP= improved property<br>CP= commercial prop | <b>Property Size (acres)</b> | <b># homes</b> | <b>House or building or shop</b> | <b>New owner (deed transfer) within past 5 years</b> | <b>New owner (deed transfer) within past 10 years</b> | <b>New Home New Construc. (remod./addition.)</b> | <b>STR = short-term rental<br/>LTR = long-term rental (year-round)</b> | <b>UNIT TYPE</b><br>OO = Owner-occupied<br>RORR = Resident owned & rented year-round to a resident<br>EH = Employee Housing |
| <b>SILVER GATE</b>         |                  |                                                                              |                                                                                                                                 |                              |                |                                  |                                                      |                                                       |                                                  |                                                                        |                                                                                                                             |
| Clayton Johnston Trustee   | US Hwy 212       | OS<br>CA                                                                     | VL, RP                                                                                                                          | 1.643                        |                |                                  |                                                      |                                                       |                                                  |                                                                        |                                                                                                                             |
| Clayton Johnston Trustee   | US Hwy 212       | OS<br>CA                                                                     | VL, RP                                                                                                                          | 0.934                        |                |                                  |                                                      |                                                       |                                                  |                                                                        |                                                                                                                             |
| Johnston Family Trust      | 249 US Hwy 212 W | OS<br>CA                                                                     | RP                                                                                                                              | 1.267                        | 2              | Y (2)<br>2bd/1ba<br>2bd/1.5ba    | N                                                    | N                                                     |                                                  |                                                                        |                                                                                                                             |
| Kevin Strahn               | 241 US Hwy 212 W | OS<br>WA                                                                     | RP                                                                                                                              | 1.878                        | 1              | Y<br>1bd/1ba                     | Y<br>2024                                            | Y                                                     |                                                  |                                                                        |                                                                                                                             |



|                                |                  |          |               |        |   |                             |           |           |                        |     |               |
|--------------------------------|------------------|----------|---------------|--------|---|-----------------------------|-----------|-----------|------------------------|-----|---------------|
| Bradly & Jamie Peterson        | 245 US Hwy 212 W | R        | RP            | 0.842  | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba | N         | N         |                        |     | OO            |
| John Yohe                      | 247 US Hwy 212 W | OS<br>AZ | RP            | 0.932  | 1 | Y<br>3bd/2ba                | N         | Y<br>2017 |                        |     |               |
| Donna Kellog 25% INT           | US Hwy 212       | OS<br>MN | VL, RP        | 5.107  |   | N                           |           |           |                        |     |               |
| Karl Scholz                    | 6 Hill Ln        | OS<br>OR | RP            | 1.687  | 1 | Y<br>4bd/3.5ba              | Y<br>2020 | Y         |                        |     |               |
| Darren Gohrick                 | 2 Hill Ln        | OS<br>ND | RP            | 0.826  | 1 | Y<br>4bd/2.5ba              | N         | N         |                        | STR |               |
| Darren Gohrick                 | US Hwy 212       | OS<br>ND | VL, RP        | 0.675  |   | N                           | N         | N         |                        |     |               |
| Mount Republic Chapel of Peace | 238 US Hwy 212 W | R        | RP,<br>church | 2.009  | 2 | Y (2)<br>2bd/1ba<br>1bd/1ba | N         | N         | Y<br>intern's<br>house |     | EH,<br>summer |
| Mount Republic Chapel of Peace | US Hwy 212       |          | VL, RP        | 10.245 |   | N                           | N         | N         |                        |     |               |
| Dylan Bear                     | US Hwy 212       | OS<br>WY | VL, RP        | 0.586  |   | N                           | Y<br>2024 | Y         |                        |     |               |
| Kathleen Neiley Trustee        | US Hwy 212       | OS<br>ID | VL, RP        | 0.646  |   | N                           | N         | N         |                        |     |               |
| John & Louise Sherman          | 23 Hill Ln       | OS<br>AZ | RP            | 4.93   | 2 | Y (2)<br>2bd/1ba<br>1ba/1ba | N         | N         |                        |     |               |

|                                     |                     |              |        |       |   |                         |           |   |  |  |  |
|-------------------------------------|---------------------|--------------|--------|-------|---|-------------------------|-----------|---|--|--|--|
| Marie Kathleen Lynch Trustee        | 12 Hill Ln          | OS CA        | RP     | 1.268 | 1 | Y<br>2bd/1ba            | Y<br>2023 | Y |  |  |  |
| Debra & John Frost                  | 13 Hill Ln          | OS MA        | RP     | 1.177 | 1 | Y<br>1bd/2ba            | N         | N |  |  |  |
| James Peaco                         | 223 US Hwy 212 W    | RMT Gardiner | RP     | 0.567 | 1 | Y<br>2bd/1ba            | N         | N |  |  |  |
| Steven & Deborah Hinrichs Rev Trust | US Hwy 212          | OS NE        | VL, RP | 0.76  |   | N                       | N         | N |  |  |  |
| Joye & John Kohl                    | 19 Hill Ln          | RMT Bozeman  | RP     | 0.782 | 1 | Y<br>2bd/1ba            | N         | N |  |  |  |
| Michael Louis Yovetich              | 20 Concordia Placer | OS ID        | RP     | 1.704 | 2 | Y (2)<br>1bd/1ba<br>1bd |           |   |  |  |  |
| Steven & Deborah Hinrichs Rev Trust | US Hwy 212          | OS NE        | RP     | 1.43  | 1 | Y<br>2bd/1ba            | N         | N |  |  |  |
| Hinrichs Family Land Trust          | 217 US Hwy 212 W    | OS NE        | RP     | 2.232 | 1 | Y<br>3bd/1ba            | N         | N |  |  |  |
| Robert Sharp                        | US Hwy 212          | OS CA        | VL, RP | 0.89  |   | N                       | N         | N |  |  |  |

|                              |                        |            |        |       |   |              |   |           |           |  |    |
|------------------------------|------------------------|------------|--------|-------|---|--------------|---|-----------|-----------|--|----|
| Robert Sharp                 | 8 Concordia Placer Ln  | OS CA      | RP     | 0.815 | 1 | Y<br>1bd/1ba | N | N         |           |  |    |
| Kathleen Mahnke Living Trust | 12 Concordia Placer Ln | OS CO      | RP     | 0.844 | 1 | Y<br>1bd/1ba | N | N         |           |  |    |
| Kathleen Mahnke Living Trust | Concordia Placer Ln    | OS CO      | VL, RP | 1.149 |   | N            | N | N         |           |  |    |
| Daus & Sheela Mahnke         | Concordia Placer Ln    | OS CO      | VL, RP | 1.16  |   | N            | N | N         |           |  |    |
| Kathleen Mahnke Living Trust | Concordia Placer Ln    | OS CO      | VL, RP | 1.06  |   | N            | N | N         |           |  |    |
| Kathleen Mahnke Living Trust | Concordia Placer Ln    | OS CO      | VL, RP | 1.1   |   | N            | N | N         |           |  |    |
| Jeff & Lisa Ohlinger         | 11 Concordia Placer Ln | R          | RP     | 0.916 | 1 | Y<br>2bd/2ba | N | Y<br>2015 | Y<br>2018 |  | OO |
| Sarah Ferguson               | US Hwy 212 W           | OS OR      | VL, RP | 4.42  |   | N            | N | N         |           |  |    |
| Laura Ferguson               | 205 US Hwy 212 W       | RMT Helena | VL, RP | 4.6   |   | N            | N | N         |           |  |    |
| Morrill Family Trust         | 201 US Hwy 212 W       | OS WA      | RP     | 8.45  | 1 | Y<br>1bd/1ba | N | N         |           |  |    |
| David & Virginia Cooper      | US Hwy 212 W           | RMT Helena | VL, RP | 8.59  |   | N            | N | N         |           |  |    |
| Michael Holt                 | 183 US HWY 212 W       | R          | RP     | 0.9   | 1 | Y<br>1bd/1ba | N | N         |           |  | OO |

|                               |                  |              |        |       |   |                               |   |        |  |         |  |
|-------------------------------|------------------|--------------|--------|-------|---|-------------------------------|---|--------|--|---------|--|
| Clay Jenkinson                | 175 US Hwy 212 W | OS ND        | RP     | 0.45  | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba   | N | Y 2017 |  | STR (2) |  |
| Hering Coppock Revoc Trust    | US Hwy 212 W     | OS IA        | VL, RP | 2.01  |   | N                             |   |        |  |         |  |
| Hering Coppock Revoc Trust    | 173 US Hwy 212 W | OS IA        | RP     | 3.625 | 1 | Y<br>3bd/2baa                 | N | N      |  |         |  |
| Hartsoe Trust                 | 161 US Hwy 212 W | OS TX        | RP     | 16.37 | 2 | Y (2)<br>1bd/1.5ba<br>1bd/1ba | N | Y 2016 |  | STR     |  |
| Arlene Prevot Koefel          | 165 US Hwy 212 W | OS DE        | VL, RP | 1.019 |   | N                             | N | N      |  |         |  |
| Arlene Prevot Koefel          | US Hwy 212 W     | OS DE        | VL, RP | 0.45  |   | N                             | N | N      |  |         |  |
| Mathias Fettig                | 167 US Hwy 212 W | RMT Billings | RP     | 0.46  | 1 | Y<br>3bd/1.5ba                | N | Y 2016 |  |         |  |
| Barbara Orr                   | 163 US Hwy 212 W | OS CO        | RP     | 1.468 | 2 | Y (2)<br>2bd/1ba<br>1bd/1ba   | N | N      |  |         |  |
| Hornbill Nest Investments LLC | 159 US Hwy 212 W | OS CA        | RP     | 2.106 | 1 | Y<br>2bd/1ba                  | N | N      |  |         |  |
| Glenn & Sandra Turner         | 157 US Hwy 212 W | OS KY        | RP     | 0.45  | 3 | Y (3)<br>2bd/1ba<br>2bd/1ba   | N | N      |  | STR (3) |  |
| Glenn & Sandra Turner         | 157 US Hwy 212 W | OS KY        | RP     | 0.45  | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba   | N | N      |  | STR (2) |  |

|                                   |                  |              |        |       |   |                                           |   |        |        |  |    |
|-----------------------------------|------------------|--------------|--------|-------|---|-------------------------------------------|---|--------|--------|--|----|
| Robert Kellog                     | US Hwy 212 W     | OS MN        | VL, RP | 0.45  |   | N                                         | N | N      |        |  |    |
| Robert Kellog                     | US Hwy 212 W     | OS MN        | VL, RP | 1.4   |   | N                                         | N | N      |        |  |    |
| Robert & Joseph & Theodore Kellog | 155 US Hwy 212 W | OS MN        | RP     | 4.644 | 2 | Y (2)<br>2bd/1ba<br>1bd/0.5ba             | N | N      |        |  |    |
| Daniel & Cindy Hartman            | 7 Chickadee Way  | R            | RP     | 0.3   | 1 | Y<br>4bd/2ba                              | N | N      |        |  | OO |
| Corbin Howard                     | US Hwy 212 W     | RMT Billings | VL, RP | 1.08  |   | N                                         | N | N      |        |  |    |
| Corbin Howard                     | 19 Chickadee Way | RMT Billings | RP     | 1.042 | 3 | Y (3)<br>3bd/1ba<br>studio/1ba<br>1bd/1ba | N | N      |        |  |    |
| Thomas Wolfe                      | US Hwy 212 W     | R            | RP     | 1.01  | 1 | Y<br>1bd/1ba                              | N | N      |        |  | OO |
| Patricia McKernan Trustee         | 127 US Hwy 212 W | RMT Bozeman  | RP     | 2.29  | 1 | Y<br>2bd/2.5ba                            | N | N      |        |  |    |
| Lyman Family Living Trust         | 123 US Hwy 212 W | OS CA        | RP     | 1.61  | 1 | Y<br>2bd/2ba                              | N | Y 2015 |        |  |    |
| Victor & Rebecca Taber            | 119 US Hwy 212 W | OS NV        | RP     | 2.6   | 1 | Y<br>1bd/1ba                              | N | N      | Y 2019 |  |    |
| Victor & Rebecca Taber            | 117 US Hwy 212 W | OS NV        | VL, RP | 0.493 |   | N                                         | N | N      |        |  |    |
| Victor Taber                      | US Hwy 212 W     | OS NV        | RP     | 0.247 | 2 | Y (2)<br>2bd/1ba<br>studio/0.5 ba         | N | N      |        |  |    |

|                                        |                  |              |        |       |   |                         |        |        |                     |     |    |
|----------------------------------------|------------------|--------------|--------|-------|---|-------------------------|--------|--------|---------------------|-----|----|
| Robert Stage                           | 115 US Hwy 212 W | OS IL        | RP     | 0.076 | 1 | Y studio/0.5ba          | N      | N      |                     |     |    |
| Cache Creek Enterprises (Victor Taber) | 115 US Hwy 212 W | OS NV        | RP     | 0.057 | 1 | Y studio/0.5ba          | N      | Y 2019 |                     |     |    |
| Larry Hinck                            | US Hwy 212 W     | RMT Bozeman  | RP     | 0.073 | 1 | Y 1bd/0.5ba             | N      | Y 2015 |                     |     |    |
| Rick McIntyre                          | 115 US Hwy 212 W | R            | RP     | 0.071 | 1 | Y 1bd/1ba               | N      | N      |                     |     | OO |
| Thomas & Maricela Nelson               | US Hwy 212 W     | RMT Billings | RP     | 0.069 | 1 | Y 2bd/1ba               | N      | N      |                     |     |    |
| Jeff Bisko                             | US Hwy 212 W     | RMT Clancy   | RP     | 0.068 | 1 | Y 1bd/1ba               | Y 2024 | Y      |                     |     |    |
| Siddharth Gandhi                       | US Hwy 212 W     | OS CA        | RP     | 0.054 | 1 | Y 3bd/1ba               | Y 2021 | Y      |                     |     |    |
| Jay Schifferdecker                     | 115 US Hwy 212 W | R            | RP, CP | 0.143 |   | Y                       | N      | Y 2016 |                     |     | OO |
| Michael & Stacy Cook                   | 5 Lodge St       | OS CA        | RP     | 0.707 | 1 | Y 2bd/2.5ba             | N      | Y 2019 |                     |     |    |
| Kenneth McDonald                       | 3 Lodge St       | RMT Billings | RP     | 0.506 | 1 | Y 1bd/1ba               | Y 2024 | Y      |                     |     |    |
| Henry Finkbeiner                       | 1 Lodge St       | OS GA        | RP     | 2.899 | 1 | Y 3bd/3ba               | N      | N      | STR                 | STR |    |
| Silver Gate Partners                   | 103 US Hwy 212 W | OS GA        | CP, RP | 1     |   | Y (8+2) 8 single cabins | N      | N      | Silver Gate Lodging |     |    |

|                                    |                  |       |        |       |   |                                                                   |   |   |                                |         |  |
|------------------------------------|------------------|-------|--------|-------|---|-------------------------------------------------------------------|---|---|--------------------------------|---------|--|
|                                    |                  |       |        |       |   | 1bd/1ba<br>1bd/1ba                                                |   |   |                                |         |  |
| Silver Gate Partners               | 109 US Hwy 212 W | OS GA | CP, RP | 0.224 |   | Y (5 motel rooms)<br>SG General Store                             | N | N | Silver Gate Lodging            |         |  |
| Silver Gate Partners               | 107 US Hwy 212 W | OS GA | CP, RP | 0.224 |   | part of above                                                     | N | N | Silver Gate Lodging            |         |  |
| Henry Finkbeiner                   | US Hwy 212 W     | OS GA | CP, RP | 0.319 |   | Range Riders                                                      | N | N | Range Riders                   |         |  |
| Henry Finkbeiner                   | US Hwy 212 W     | OS GA | CP, RP | 0.448 |   | Range Riders                                                      | N | N | Range Riders                   |         |  |
| Henry Finkbeiner                   | 107 US Hwy 212 W | OS GA | CP, RP | 3.289 | 3 | Y (3+1)<br>2bd/1ba<br>1bd/1ba<br>2bd/1ba<br>Yurt                  | N | N | Silver Gate Lodging<br>STR (2) | STR (2) |  |
| Mountain Wildflower Foundation Inc | north of SGL     | OS FL | VL, RP | 2.923 |   | N                                                                 | N | N |                                |         |  |
| Carol Gardina                      | side of SGL      | OS FL | VL, RP | 1.186 |   | N                                                                 | N | N |                                |         |  |
| Judy & Thomas Tucker               | west side SGL    | OS VA | VL, RP | 1.698 |   | N                                                                 | N | N |                                |         |  |
| Jeff & Karen Hogan                 | 97 US Hwy 212 W  | OS WY | RP     | 0.275 | 2 | Y (2)<br>3bd/2ba<br>2bd/1.5ba<br><br>cadastral data shows less bd | N | N | STR (2)                        | STR (2) |  |

|                                                     |                        |                       |        |       |   |                                       |           |           |           |  |    |
|-----------------------------------------------------|------------------------|-----------------------|--------|-------|---|---------------------------------------|-----------|-----------|-----------|--|----|
| Kenneth<br>Todar                                    | 95 US<br>Hwy 212<br>W  | OS<br>WI              | RP     | 0.255 | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba           | N         | Y<br>2018 |           |  |    |
| James &<br>Dani<br>McDaniel                         | 91 US<br>Hwy 212<br>W  | OS<br>AR              | RP     | 0.712 | 2 | Y (2)<br>3bd/2ba<br>1bd/1ba           | N         | N         | Y<br>2022 |  |    |
| Wendy<br>Keating                                    | 88 US<br>Hwy 212<br>W  | RMT<br>Billings       | RP     | 0.417 | 1 | Y (1)<br>3bd/2ba                      | N         | N         |           |  |    |
| Wendy<br>Keating                                    | US Hwy<br>212 W        | RMT<br>Billings       | VL, RP | 0.236 |   | N                                     | N         | N         |           |  |    |
| Laura<br>Ferguson<br>Trustee<br>& others<br>Morrill | US Hwy<br>212 W        | RMT<br>Helena         | VL, RP | 0.323 |   | N                                     | N         | N         |           |  |    |
| Laura<br>Ferguson<br>Trustee<br>& others<br>Morrill | 10 Grizzly<br>Bear Rd  | RMT<br>Helena         | RP     | 5.07  | 1 | Y<br>3bd/2ba                          | N         | N         |           |  |    |
| Greg<br>Shifflett &<br>Jill Warren                  | 90 US<br>Hwy 212<br>W  | part-time<br>R        | RP     | 0.574 | 1 | Y<br>3bd/1ba                          | N         | N         |           |  | OO |
| Greg<br>Shifflett &<br>Jill Warren                  | 90 US<br>Hwy 212<br>W  |                       | VL, RP | 0.925 |   | N                                     | N         | N         |           |  |    |
| Marie<br>Carpenter<br>& Rob<br>Kroenert             | 92 US<br>Hwy 212<br>W  | R                     | RP     | 0.587 | 1 | Y<br>3bd/2ba                          | Y<br>2021 | Y         |           |  | OO |
| Wild Goose<br>LTD                                   | 102 US<br>Hwy 212<br>W | RMT<br>Livingsto<br>n | CP, RP | 1.957 |   | Y (1)<br>20 motel<br>rooms<br>1 house | N         | N         |           |  |    |



|                                                  |                                    |                |        |       |   |                               |           |           |                                                      |  |  |
|--------------------------------------------------|------------------------------------|----------------|--------|-------|---|-------------------------------|-----------|-----------|------------------------------------------------------|--|--|
| Eric Fink & Amy Klue                             | 7 Grizzly Bear Rd                  | RMT Billings   | RP     | 0.34  | 1 | Y<br>2bd/1ba                  | Y<br>2024 | Y         | For sale<br>(5/18/26);<br>listing price<br>\$729,000 |  |  |
| Wild Goose LTD                                   | 12 Grizzly Bear Rd                 | RMT Livingston | RP     | 0.53  |   | Y<br>?                        | N         | N         |                                                      |  |  |
| Kathleen Mahnke Living Trust                     | 2 Grizzly Bear Rd                  | OS CO          | RP     | 0.231 | 1 | Y<br>1bd/1ba                  | N         | N         |                                                      |  |  |
| Michael Menzel Trustee & Kathryn Iverson Trustee | 1 Grizzly Bear Rd                  | OS MN          | RP     | 0.61  | 1 | Y<br>1bd/1ba                  | N         | N         |                                                      |  |  |
| Intercity Properties LLC                         | Amphitheater Ln & Monument Ave     | OS GA          | VL, RP | 2.11  |   | N                             | N         | N         |                                                      |  |  |
| Living Water Lodge LLC                           | Grizzly Bear Rd & Soda Butte Creek | OS WY          | VL, RP | 0.767 |   | N                             | N         | N         |                                                      |  |  |
| Flora Nelles                                     | 8 Grizzly Bear Rd                  | RMT Billings   | RP     | 0.614 | 1 | Y<br>4bd/2ba                  | N         | N         |                                                      |  |  |
| Kathryn Iverson Living Trust                     | 6 Grizzly Bear Rd                  | OS MN          | RP     | 0.271 | 1 | Y<br>1bd/1ba                  | N         | Y<br>2016 |                                                      |  |  |
| Diane Powers                                     | 10 Grizzly Bear Rd                 | RMT Billings   | RP     | 0.921 | 2 | Y (2)<br>1bd/1.5ba<br>1bd/1ba | N         | N         |                                                      |  |  |
| Brian & Norma Thayne                             | 16 Grizzly Bear Rd                 | OS UT          | RP     | 0.432 | 1 | Y<br>?                        | N         | N         |                                                      |  |  |

|                                |                      |                   |        |       |   |                                         |           |           |     |         |    |
|--------------------------------|----------------------|-------------------|--------|-------|---|-----------------------------------------|-----------|-----------|-----|---------|----|
| R Mountain LLC                 | 18 Grizzly Bear Rd   | RMT Miles City    | RP     | 0.597 | 2 | Y (2)<br>1bd/1ba<br>3bd/2ba             | N         | Y<br>2017 |     |         |    |
| Fletcher & Miller Family Trust | 3 Bannock Trail      | OS                | RP     | 2.403 | 1 | Y<br>2bd/1ba                            | N         | Y<br>2018 |     |         |    |
| Daus Mahnke Revo Trust         | 6 Bannock Trail      | OS<br>CO          | RP     | 3.114 | 2 | Y (2)<br>2bd/1ba<br>1bd/1ba             | N         | N         |     |         |    |
| Kip & Stefanie McCleary        | 104 US Hwy 212 W     | OS<br>AZ          | RP     | 0.253 | 1 | Y<br>2bd/1ba                            | Y<br>2022 | Y         |     |         |    |
| Kip & Stefanie McCleary        | along Soda Butte Crk | OS<br>AZ          | VL, RP | 0.394 |   | N                                       | Y<br>2022 | Y         |     |         |    |
| Kip & Stefanie McCleary        | 6 Monument Ave       | OS<br>AZ          | RP     | 0.23  | 1 | Y<br>1bd/1ba                            | Y<br>2022 | Y         | STR | STR     |    |
| Kip & Stefanie McCleary        | 14 Monument Ave      | OS<br>AZ          | RP     | 0.275 | 1 | Y<br>3bd/2ba                            | Y<br>2022 | Y         |     | STR     |    |
| Kip & Stefanie McCleary        | 106 US Hwy 212 W     | OS<br>AZ          | CP, RP | 0.425 | 3 | Y (3)<br>cabins                         | Y<br>2024 | Y         |     | STR     | EH |
| 108 Hwy 212 LLC                | 108 Hwy 212 W        | OS<br>WY          | CP, RP | 0.147 | 1 | Y                                       | Y<br>2024 | Y         |     |         |    |
| Peter & Carola Widman          | 110 Hwy 212 W        | OS<br>WY          | RP     | 0.148 | 2 | Y (2)<br>2bd/1ba<br>duplex              | N         | N         | STR | STR     |    |
| Jason Smith                    | 4 Monument Ave       | RMT<br>Big Timber | RP     | 0.287 | 4 | Y (4)<br>2bd/1.5ba<br>1bd<br>1bd<br>1bd | Y<br>2024 | Y         | STR | STR (4) |    |

|                                    |                                 |              |        |       |   |                                                        |   |           |     |     |                 |
|------------------------------------|---------------------------------|--------------|--------|-------|---|--------------------------------------------------------|---|-----------|-----|-----|-----------------|
| Lynn Marie Starr Trustee           | 8 Monument Ave                  | OS NV        | RP     | 0.517 | 1 | Y<br>2bd/1ba                                           | N | N         |     |     |                 |
| Lynn Marie Starr Trustee           |                                 | OS NV        | VL, RP | 0.668 |   | N                                                      | N | N         |     |     |                 |
| Manette & Richard Nichols          | 16 Monument Ave                 | RMT Bozeman  | RP     | 0.617 | 1 | Y<br>2bd/1ba                                           | N | Y<br>2016 |     |     |                 |
| Ferrell & Ethel Anderson           | 3 Amphitheater Ln               | ?            | RP     | 0.626 | 1 | Y<br>1bd/1ba                                           | N | N         |     |     |                 |
| Dennis & Katherine Hagenston       | 7 Amphitheater Ln               | RMT Billings | RP     | 1.028 | 1 | Y<br>3bd/2ba                                           | N | N         |     |     |                 |
| Jenny Heckathorn                   | 7 Monument Ave                  | RMT Bozeman  | RP     | 0.452 | 1 | Y<br>2bd/1ba                                           | N | N         |     |     |                 |
| Woolman Property LP                | 114 US Hwy 212 W                | OS UT        | RP     | 0.23  | 2 | Y (2)<br>2bd/1.5ba<br>1bd/1ba                          | N | N         | STR | STR |                 |
| Intercity Properties LLC           | 116 US Hwy 212 W                | OS GA        | RP     | 0.459 | 1 | Y<br>3bd/1ba                                           | N | Y<br>2016 |     |     | EH,<br>seasonal |
| Robert Gilbert                     | Monument Ave                    | RMT Helena   | RP     | 0.9   | 2 | Y (2)<br>2bd/1ba<br>2bd/1ba                            | N | N         |     |     |                 |
| Mountain Wildflower Foundation Inc | Monument Ave & Soda Butte Creek | OS FL        | VL, RP | 0.52  |   | N                                                      | N | Y<br>2017 |     |     |                 |
| Intercity Properties LLC           | 11 Monument Ave                 | OS GA        | CP, RP | 2.56  | 3 | Y (3+9)<br>3bd/1.5ba<br>1bd/1ba<br>1bd/1ba<br>9 cabins | N | N         |     |     |                 |

|                                    |                               |              |        |        |   |                                          |        |        |         |         |  |
|------------------------------------|-------------------------------|--------------|--------|--------|---|------------------------------------------|--------|--------|---------|---------|--|
| Mountain Wildflower Foundation Inc | NE corner of Whispering Pines | OS FL        | VL, RP | 0.65   |   | N                                        | N      | Y 2017 |         |         |  |
| Emery & Nanette Stevens            | 17 Monument Ave               | RMT Billings | RP     | 1.33   | 1 | Y 2bd/1.5ba                              | N      | N      |         |         |  |
| Douglas Smith Family LTD           | end of Monument forest        | OS GA        | VL, RP | 12.945 |   | N                                        | N      | N      |         |         |  |
| Ginger Warburton                   | Bannock Trl                   | OS ID        | VL, RP | 1.23   |   | N                                        | Y 2020 | Y      |         |         |  |
| Todd Gummo                         | 32 Bannock Trl                | OS PA        | RP     | 1.25   | 1 | Y                                        | Y 2020 | Y      |         |         |  |
| Charles Aiken                      | 19 Bannock Trl                | OS KY        | RP     | 0.587  | 1 | Y 4bd/3ba                                | Y 2020 | Y      |         |         |  |
| Maximilian Waugh                   | 15 Monument Ave               | OS WA        | RP     | 1.889  | 2 | Y (2)<br>1bd/1ba<br>2bd/1ba              | N      | N      | STR (2) | STR (2) |  |
| Maximilian Waugh                   | Monument Ave                  | OS WA        | VL, RP | 1.89   |   | N                                        | N      | N      |         |         |  |
| Jerome & Ardene Tachick Trustees   | 23 Bannock Trl                | OS WY        | RP     | 3.602  | 3 | Y (3)<br>4bd/2.5ba<br>1bd/1ba<br>1bd/1ba | N      | N      |         |         |  |
| Woletz Trust                       | 27 Bannock Trl                | OS WI        | RP     | 1.4    | 1 | Y 1bd/1ba                                | N      | N      |         |         |  |

|                             |                             |             |            |       |   |                             |           |   |  |  |  |
|-----------------------------|-----------------------------|-------------|------------|-------|---|-----------------------------|-----------|---|--|--|--|
| Martha Reed Sloan           | 31 Bannock Trl              | OS CO       | RP         | 1.19  | 2 | Y (2)<br>2bd/1ba<br>2bd/1ba | Y<br>2024 | Y |  |  |  |
| Silver Gate Enterprises Inc | 35 Bannock Trl              | OS WY       | RP         | 4.33  | 2 | Y (2)<br>2bd/2ba<br>2bd/2ba | Y<br>2025 | Y |  |  |  |
| Worldlife Inc.              | US Hwy 212 W by county land | OS FL       | VL, RP     | 0.964 |   | N                           | N         | N |  |  |  |
| Worldlife Inc.              | US Hwy 212 W by county land | OS FL       | VL, RP     | 0.138 |   | N                           | N         | N |  |  |  |
| Park County MT              | US Hwy 212 W wetland site   | Governm ent | VL, RP, GL | 0.689 |   | N                           | N         | N |  |  |  |
| Park County MT              | US Hwy 212 W wetland site   | Governm ent | VL, RP, GL | 0.505 |   | N                           | N         | N |  |  |  |
| Carol Gardina               | US Hwy 212 W by county land | OS FL       | VL, RP     | 0.184 |   | N                           | N         | N |  |  |  |
| Park County MT              | US Hwy 212 W wetland site   | Governm ent | VL, RP, GL | 0.275 |   | N                           | N         | N |  |  |  |
| Park County MT              | US Hwy 212 W wetland site   | Governm ent | VL, RP, GL | 0.964 |   | N                           | N         | N |  |  |  |

|                             |                                               |                |               |       |   |                               |           |   |         |         |  |
|-----------------------------|-----------------------------------------------|----------------|---------------|-------|---|-------------------------------|-----------|---|---------|---------|--|
| Deborah Myers               | US Hwy 212 W by county land                   | RMT Worland    | VL, RP        | 0.551 |   | N                             | N         | N |         |         |  |
| Riley Cooke                 | 140A US Hwy 212 W wetland site by county land | RMT Big Timber | RP            | 0.461 | 2 | Y (2)<br>2bd/1ba              | Y<br>2023 | Y | STR (2) | STR (2) |  |
| Park County MT              | US Hwy 212 W wetland site                     | Governm<br>ent | VL, RP,<br>GL | 0.413 |   | N                             | N         | N |         |         |  |
| Park County MT              | US Hwy 212 W wetland site                     | Governm<br>ent | VL, RP,<br>GL | 2.477 |   | N                             | N         | N |         |         |  |
| Marlene & Erwin Davis Trust | 142 US Hwy 212 W                              | RMT Billings   | RP            | 0.574 | 2 | Y (2)<br>2bd/1.5ba<br>1bd/1ba | N         | N |         |         |  |
| Marlene & Erwin Davis Trust | 144 US Hwy 212 W                              | RMT Billings   | VL, RP        | 0.102 |   | N                             | N         | N |         |         |  |
| Thayne Montana Lot LLC      | Bannock Trl                                   | OS UT          | RP            | 1.96  | 1 | Y ?                           | Y<br>2025 | Y |         |         |  |
| S & J Investment s #1 LLC   | 37 Bannock Trl                                | OS UT          | RP            | 2.2   | 1 | Y<br>5bd/2ba                  | Y<br>2024 | Y |         |         |  |
| L.D .Miller III Trustee     | 156 US Hwy 212 W                              | OS GA          | RP            | 9.688 | 1 | Y<br>2bd/1ba                  | N         | N |         |         |  |

|                                 |                              |                 |        |       |   |                                           |           |           |                               |  |    |
|---------------------------------|------------------------------|-----------------|--------|-------|---|-------------------------------------------|-----------|-----------|-------------------------------|--|----|
| L.D .Miller<br>III Trustee      | next to<br>other<br>property | OS<br>GA        | VL, RP | 0.161 |   | N                                         | N         | N         | wrong name<br>in<br>Cadastral |  |    |
| Deborah &<br>Robert<br>Purvis   | 164 US<br>Hwy 212<br>W       | RMT<br>Worland  | RP     | 0.97  |   | Y<br>shops &<br>potential<br>living units | N         | Y<br>2015 |                               |  |    |
| John & Ann<br>Graham            | 166 US<br>Hwy 212<br>W       | R               | RP     | 1.586 | 1 | Y<br>2bd/2ba                              | N         | N         |                               |  | OO |
| Israel<br>Family<br>Cabin LLC   | 67<br>Bannock<br>Trl         | RMT<br>Nye      | RP     | 2.92  | 1 | Y<br>2bd/2ba                              | N         | N         |                               |  |    |
| Helen &<br>David<br>Russo       | 71<br>Bannock<br>Trl         | RMT<br>Emigrant | RP     | 1.358 | 1 | Y<br>3bd/3ba                              | Y<br>2020 | Y         |                               |  |    |
| Jana &<br>Scott<br>Rupnow       | 75<br>Bannock<br>Trl         | OS<br>TX        | RP     | 1     | 1 | Y<br>2bd/2ba                              | Y<br>2020 | Y         |                               |  |    |
| Michael<br>Hefron<br>Revo Trust | 176 US<br>Hwy 212<br>W       | OS<br>IN        | RP     | 1.44  | 1 | Y<br>1bd/1ba                              | N         | N         |                               |  |    |
| Michael<br>Hefron<br>Revo Trust |                              | OS<br>IN        | VL, RP | 2.47  |   | N                                         | N         | N         |                               |  |    |
| Michael<br>Hefron<br>Revo Trust | 180 US<br>Hwy 212<br>W       | OS<br>IN        | RP     | 2.93  | 1 | Y<br>2bd/2ba                              | N         | N         |                               |  |    |
| Melissa<br>Cole                 | US Hwy<br>212 W              | OS<br>TX        | VL, RP | 0.49  |   | N                                         | Y<br>2021 | Y         |                               |  |    |
| Melissa<br>Cole                 | Mineral<br>Rd                | OS<br>TX        | RP     | 0.499 | 1 | Y<br>2bd/2ba                              | Y<br>2021 | Y         |                               |  |    |
| Nguyen<br>Family<br>Trust       | 6 Mineral<br>Rd              | OS<br>CA        | RP     | 1     | 1 | Y<br>2bd/2.5ba                            | N         | Y<br>2016 |                               |  |    |

|                                  |                  |                |        |       |   |                |           |           |     |     |  |
|----------------------------------|------------------|----------------|--------|-------|---|----------------|-----------|-----------|-----|-----|--|
| Silver Gate Property LLP         | 8 Mineral Rd     | RMT Billings   | RP     | 1.251 | 1 | Y<br>2bd/1ba   | N         | N         |     |     |  |
| Silver Gate Property LLP         | Mineral Rd       | RMT Billings   | VL, RP | 1.434 |   | N              | N         | N         |     |     |  |
| Phyllis Wason                    | 2 Mineral Rd     | RMT Laurel     | RP     | 0.48  | 1 | Y<br>2bd/1ba   | N         | N         |     |     |  |
| Kirk Hogan                       | 9 Mineral Rd     | RMT Bozeman    | RP     | 0.487 | 1 | Y<br>3bd/3ba   | N         | N         |     |     |  |
| Hornbill Nest Investments LLC    | 188 US Hwy 212 W | OS CA          | RP     | 0.45  | 1 | Y<br>2bd/2ba   | Y<br>2024 | Y         |     |     |  |
| Mark Kearney Trustee             | US Hwy 212 W     | OS WY          | VL, RP | 0.45  |   | N              | Y<br>2024 | Y         |     |     |  |
| Vincelette Silver Gate Cabin LLC | 16 Mineral Rd    | RMT Billings   | RP     | 1.198 | 1 | Y<br>2bd/1ba   | N         | N         |     |     |  |
| Matthew Staid                    | Mineral Rd       | OS WY          | VL, RP | 0.808 |   | N              | N         | Y<br>2017 |     |     |  |
| Robin Kratschmer                 | US Hwy 212 W     | RMT Billings   | VL, RP | 2.69  |   | N              | N         | N         |     |     |  |
| Jason & Nancy Flug               | 198 US Hwy 212 W | RMT Livingston | RP     | 2.95  | 1 | Y<br>4bd/2.5ba | N         | N         | STR | STR |  |
| Judith Alpers                    | 200 US Hwy 212 W | RMT Belgrade   | RP     | 1.584 | 1 | Y<br>2bd/1ba   | Y<br>2024 | Y         |     |     |  |
| Deborah Myers                    | 79 Bannock Trl   | RMT Worland    | RP     | 1.496 | 1 | Y<br>3bd/2ba   | N         | N         |     |     |  |



|                                                   |                |                |               |       |   |                             |           |   |                 |  |    |
|---------------------------------------------------|----------------|----------------|---------------|-------|---|-----------------------------|-----------|---|-----------------|--|----|
| Jeanne Davenport Bird & Bird/Carmody Living Trust | 83 Bannock Trl | OS CA          | RP            | 0.9   | 1 | Y<br>2bd/1.5ba              | N         | N |                 |  |    |
| Bird/Carmody Living Trust                         | Bannock Trl    | OS WA          | VL, RP        | 1.261 |   | N                           | N         | N |                 |  |    |
| Jeanne Davenport Bird 2012 Trust                  | Bannock Trl    | OS CA          | VL, RP        | 1.653 |   | N                           | N         | N |                 |  |    |
| Legend Land & Cattle CO LLC                       | 91 Bannock Trl | OS TN          | RP            | 1.31  | 1 | Y<br>4bd/3ba                | N         | N | remodel<br>2018 |  |    |
| Luci & Craig Phalen                               | 98 Bannock Trl | RMT Missoula   | RP            | 1.995 | 1 | Y<br>3bd/3.5ba              | Y<br>2023 | Y |                 |  |    |
| Luci & Craig Phalen                               | Bannock Trl    | RMT Missoula   | VL, RP        | 2.073 |   | N                           | Y<br>2023 | Y |                 |  |    |
| Thomas Tucker                                     | 90 Bannock Trl | OS VA          | RP            | 1.04  | 2 | Y (2)<br>1bd/1ba<br>1bd/1ba | N         | N |                 |  |    |
| USFS                                              | Bannock Trl    | Governm<br>ent | VL, RP,<br>GL | 0.597 |   | N                           | N         | N |                 |  |    |
| Timothy & Lisa Short                              | 86 Bannock Trl | R              | RP            | 0.666 | 1 | Y<br>1bd/2.5ba              | N         | N |                 |  | OO |
| Greg & Janine Piper Trustees                      | Bannock Trl    | RMT Laurel     | RP            | 0.715 | 1 | Y<br>3bd/2ba                | N         | N |                 |  |    |

|                            |                  |             |        |       |   |                               |        |   |                                    |     |  |
|----------------------------|------------------|-------------|--------|-------|---|-------------------------------|--------|---|------------------------------------|-----|--|
| Juliet Cortner             | Bannock Trl      | RMT Bozeman | VL, RP | 0.857 |   | N                             | N      | N | wrong address                      |     |  |
| Oldemeyer Family Trust     | 42 Bannock Trl   | OS CO       | VL, RP | 0.759 |   | N                             | N      | N |                                    |     |  |
| Oldemeyer Family Trust     | Bannock Trl      | OS CO       | VL, RP | 0.692 |   | N                             | N      | N |                                    |     |  |
| Oldemeyer Family Trust     | 70 Bannock Trl   | OS CO       | RP     | 1.089 | 2 | Y (2)<br>2bd/1ba<br>1bd/1ba   | N      | N |                                    |     |  |
| Peter Allen                | 23 Arrowpoint Ln | OS AZ       | RP     | 2.148 | 1 | Y<br>2bd/2ba                  | N      | N |                                    |     |  |
| Twisted Twig Cabin LLC     | 19 Arrowpoint Ln | OS ND       | RP     | 0.689 | 2 | Y (2)<br>2bd/2ba<br>1bd/1ba   | Y 2021 | Y |                                    | STR |  |
| Daniel & Donita Mork       | 68 Bannock Trl   | OS IA       | RP     | 0.691 | 2 | Y (2)<br>2bd/1ba<br>2bd/1.5ba | N      | N | Y 2023                             |     |  |
| Daniel & Donita Mork       | Bannock Trl      | OS IA       | VL, RP | 0.87  |   | N                             | Y 2022 | Y |                                    |     |  |
| Geoffery Frattini          | 6 Arrowpoint Ln  | OS CT       | RP     | 0.613 | 1 | Y<br>4bd/3ba                  | N      | N | sold; asking price \$1,280,000     | STR |  |
| Scott Smith Trust LTD      | 8 Arrowpoint Ln  | OS MO       | RP     | 1.644 | 1 | Y<br>3bd/1.5ba                | N      | N |                                    |     |  |
| Matchmaker Investments LLC | 10 Arrowpoint Ln | OS TX       | RP     | 1.306 | 1 | Y<br>3bd/2ba                  | N      | N | contingent; asking price \$699,000 | STR |  |

|                         |                 |                |        |       |   |                         |        |        |     |     |  |
|-------------------------|-----------------|----------------|--------|-------|---|-------------------------|--------|--------|-----|-----|--|
| Nicole McCune           | Arrowpoint Ln   | OS AK          | VL, RP | 1.607 |   | N                       | Y 2021 | Y      |     |     |  |
| Colin Wessells Trustee  | 107 Bannock Trl | OS CA          | RP     | 5.27  | 1 | Y 2bd/2.5ba             | Y 2025 | Y      |     |     |  |
| Thomas & Karalee Nelson | 108 Bannock Trl | RMT Billings   | RP     | 1.127 | 1 | Y 3bd/1ba               | N      | N      |     |     |  |
| James & Heidi Barrett   | 114 Bannock Trl | RMT Livingston | RP     | 0.547 | 2 | Y (2) 2bd/1ba ?         | N      | N      |     |     |  |
| William Grover          | 116 Bannock Trl | RMT Livingston | RP     | 1.053 | 1 | Y 2bd/1ba               | N      | N      |     |     |  |
| Whitney Martin          | Bannock Trl     | OS TX          | VL, RP | 2.236 |   | N                       | N      | N      |     |     |  |
| Joda & Anna Wolfe       | 121 Bannock Trl | OS TX          | RP     | 1.551 | 2 | Y (2) 3bd/2.5ba 2bd/1ba | N      | N      | STR | STR |  |
| Joda & Anna Wolfe       | Bannock Trl     | OS TX          | RP     | 1.399 |   | N                       | N      | N      |     |     |  |
| Dominic Avioli          | Bannock Trl     | OS IL          | VL, RP | 1.217 |   | N                       | N      | Y 2015 |     |     |  |
| Soda Butte Cabin LLC    | 127 Bannock Trl | OS WY          | RP     | 1.287 | 2 | Y (2) 2bd/1ba 1bd/1ba   | Y 2020 | Y 2020 |     |     |  |

|                                      |                 |              |        |       |   |              |           |   |  |  |  |
|--------------------------------------|-----------------|--------------|--------|-------|---|--------------|-----------|---|--|--|--|
| Earl & Judy McNinch                  | 129 Bannock Trl | OS AK        | RP     | 0.898 | 1 | Y<br>1bd/1ba | N         | N |  |  |  |
| Renee & David Coppock                | US Hwy 212 W    | RMT Billings | VL, RP | 0.474 |   | N            | N         | N |  |  |  |
| Renee & David Coppock                | Bastings Ln     | RMT Billings | VL, RP | 0.466 |   | N            | N         | N |  |  |  |
| Renee & David Coppock                | 4 Bastings Ln   | RMT Billings | RP     | 0.475 | 1 | Y<br>2bd/1ba | N         | N |  |  |  |
| Timothy Brocop & Michelle Zander     | 10 Bastings Ln  | RMT Billings | RP     | 0.927 | 1 | Y<br>4bd/2ba | Y<br>2022 | Y |  |  |  |
| Timothy Brocop & Michelle Zander     | Bastings Ln     | RMT Billings | VL, RP | 0.475 |   | N            | Y<br>2022 | Y |  |  |  |
| Timothy Brocop & Michelle Zander     | Bastings Ln     | RMT Billings | VL, RP | 0.475 |   | N            | Y<br>2022 | Y |  |  |  |
| Colben & Betsy Sime Disclaimer Trust | Bastings Ln     | OS OR        | VL, RP | 0.502 |   | N            | N         | N |  |  |  |
| Colben & Betsy Sime Disclaimer Trust | Bastings Ln     | OS OR        | VL, RP | 0.622 |   | N            | N         | N |  |  |  |
| Thompson Family Silver Gate Trust    | 12 Bastings Ln  | RMT Billings | RP     | 1.366 | 1 | Y<br>1bd/1ba | N         | N |  |  |  |

|                                      |                  |              |        |       |   |                                      |           |           |  |  |    |
|--------------------------------------|------------------|--------------|--------|-------|---|--------------------------------------|-----------|-----------|--|--|----|
| Madelein & Dean Bladow               | 7 Bastings Ln    | RMT Billings | RP     | 1.101 | 1 | Y<br>1bd/1.5ba                       | N         | N         |  |  |    |
| Carol Kehler                         | 5 Bastings Ln    | OS PA        | RP     | 0.438 | 1 | Y<br>2bd/1ba                         | N         | N         |  |  |    |
| Daniel Tyers                         | 1 Bastings Ln    | RMT Bozeman  | RP     | 0.591 | 1 | Y<br>2bd/1ba                         | Y<br>2021 | Y         |  |  |    |
| John Cribb                           | 7 Larson Ln      | ?            | RP     | 1.054 | 1 | Y<br>2bd/1ba                         | Y<br>2021 | Y         |  |  |    |
| Steven Harvey                        | 4 Larson Ln      | R            | RP     | 0.55  | 1 | Y<br>1bd/1ba                         | Y<br>2022 | Y         |  |  | OO |
| James & Renata MacAlpine Trustees    | 8 Larson Ln      | OS NE        | RP     | 0.7   | 1 | Y<br>2bd/1ba                         | Y<br>2022 | Y         |  |  |    |
| William & Susan Flittie              | 16 Bastings Ln   | OS WY        | RP     | 0.647 | 1 | Y<br>1bd/1ba                         | N         | N         |  |  |    |
| Randal & Sandra Armstrong Revo Trust | Bastings Ln      | OS WY        | VL, RP | 0.647 |   | N                                    | N         | Y<br>2019 |  |  |    |
| Mark & Carol Rickman                 | 218 US Hwy 212 W | OS CO        | RP     | 0.559 | 1 | Y<br>1bd/1ba                         | N         | N         |  |  |    |
| Mount Republic Partnership           | 10 Larson Ln     | RMT Billings | RP     | 1.46  | 2 | Y (2)<br>5bd/3ba/2half,ba<br>1bd/1ba | N         | N         |  |  |    |
| Rainbow Cottage LLC                  | 226 US Hwy 212 W | RMT Billings | RP     | 1.097 | 1 | Y<br>3bd/1.5ba                       | N         | N         |  |  |    |

|                                     |                 |             |        |        |   |                                 |           |           |                                              |  |  |
|-------------------------------------|-----------------|-------------|--------|--------|---|---------------------------------|-----------|-----------|----------------------------------------------|--|--|
| Chris & Jennifer Blodgett Trustees  | 14 Larson Ln    | RMT Rapelje | RP     | 0.98   | 1 | Y<br>2bd/2ba                    | Y<br>2024 | Y         |                                              |  |  |
| Kathleen Hogarty                    | Larson Ln       | OS<br>AZ    | VL, RP | 1.519  |   | N                               | Y<br>2023 | Y         | currently for sale<br>\$329,999<br>bare land |  |  |
| Marc & Alice Hansen Joint Rev Trust | 131 Bannock Trl | OS<br>WI    | RP     | 39.068 | 2 | Y (2)<br>2bd/1.5ba<br>2bd/1.5ba | N         | Y<br>2018 |                                              |  |  |

| Cooke City              |    | Silver Gate             |    | Cooke City-Silver Gate  |    |
|-------------------------|----|-------------------------|----|-------------------------|----|
| Total OO housing units: | 19 | Total OO housing units: | 12 | Total OO housing units: | 31 |
| Total OO residents:     | 28 | Total OO residents:     | 19 | Total OO residents:     | 47 |

|                           |     |                           |     |                               |            |
|---------------------------|-----|---------------------------|-----|-------------------------------|------------|
| Total RORR:               | 9   | Total RORR:               | 0   | <b>Total LTR (year-round)</b> | <b>11</b>  |
| Total LTR: includes RORRs | 11  | Total LTR: includes RORRs | 0   | <b>Total LTR residents</b>    | <b>16</b>  |
| Total LTR residents       | 16  | Total LTR residents       | 0   | <b>Total Housing Units:</b>   | <b>392</b> |
| Total Housing Units:      | 199 | Total Housing Units:      | 193 |                               |            |

APPENDIX J: COMMUNITY SHORT-TERM RENTAL DATA



| Short-term<br>Rental Unit | Annual<br>Revenue | Ave. Daily<br>Rate | # Beds | # Baths | Accommodates | Total Days<br>Available | Occupancy |
|---------------------------|-------------------|--------------------|--------|---------|--------------|-------------------------|-----------|
| 1                         | \$155,000         | \$756.40           | 4      | 3       | 10           | 300                     | 65%       |
| 2                         | \$109,500         | \$819.80           | 4      | 3       | 12           | 283                     | 40%       |
| 3                         | \$95,200          | \$440.57           | 4      | 2       | 9            | 316                     | 53%       |
| 4                         | \$91,800          | \$466.62           | 2      | 1       | 6            | 295                     | 66%       |
| 5                         | \$83,800          | \$361.75           | 1      | 1       | 4            | 333                     | 59%       |
| 6                         | \$83,100          | \$893.18           | 3      | 2       | 8            | 104                     | 89%       |
| 7                         | \$74,000          | \$218.34           | 1      | 1       | 4            | 360                     | 94%       |
| 8                         | \$73,800          | \$348.34           | 2      | 1       | 6            | 248                     | 85%       |
| 9                         | \$65,400          | \$393.89           | 2      | 1       | 5            | 300                     | 55%       |
| 10                        | \$64,600          | \$309.33           | 1      | 1       | 6            | 324                     | 65%       |
| 11                        | \$64,500          | \$477.94           | 3      | 2       | 6            | 247                     | 55%       |
| 12                        | \$63,900          | \$506.94           | 2      | 1       | 8            | 144                     | 88%       |
| 13                        | \$63,600          | \$655.53           | 6      | 2       | 12           | 111                     | 87%       |
| 14                        | \$62,200          | \$478.38           | 2      | 2       | 9            | 241                     | 54%       |

| Short-term Rental Unit | Annual Revenue | Ave. Daily Rate | # Beds | # Baths | Accommodates | Total Days Available | Occupancy |
|------------------------|----------------|-----------------|--------|---------|--------------|----------------------|-----------|
| 15                     | \$61,600       | \$554.61        | 1      | 1       | 6            | 134                  | 83%       |
| 16                     | \$56,600       | \$715.86        | 4      | 2.5     | 7            | 177                  | 45%       |
| 17                     | \$53,100       | \$966.25        | 5      | 3       | 16           | 110                  | 50%       |
| 18                     | \$52,000       | \$604.47        | 3      | 3       | 8            | 144                  | 60%       |
| 19                     | \$51,100       | \$375.64        | 1      | 2       | 6            | 238                  | 57%       |
| 20                     | \$48,500       | \$401.10        | 2      | 1       | 6            | 144                  | 84%       |
| 21                     | \$47,200       | \$346.70        | 3      | 1       | 6            | 174                  | 78%       |
| 22                     | \$46,000       | \$484.23        | 3      | 1.5     | 12           | 124                  | 77%       |
| 23                     | \$43,100       | \$444.71        | 3      | 2       | 5            | 149                  | 65%       |
| 24                     | \$41,800       | \$318.87        | 2      | 2       | 8            | 184                  | 71%       |
| 25                     | \$40,700       | \$438.04        | 2      | 1       | 5            | 157                  | 59%       |
| 26                     | \$40,600       | \$541.77        | 3      | 2.5     | 8            | 80                   | 94%       |
| 27                     | \$40,500       | \$525.56        | 2      | 1.5     | 6            | 189                  | 41%       |
| 28                     | \$39,100       | \$187.09        | 1      | 1       | 5            | 360                  | 58%       |

| Short-term<br>Rental Unit | Annual<br>Revenue | Ave. Daily<br>Rate | # Beds | # Baths | Accommodates | Total Days<br>Available | Occupancy |
|---------------------------|-------------------|--------------------|--------|---------|--------------|-------------------------|-----------|
| 29                        | \$38,700          | \$270.41           | 2      | 1       | 6            | 183                     | 78%       |
| 30                        | \$37,600          | \$234.96           | 0      | 1       | 3            | 253                     | 63%       |
| 31                        | \$36,800          | \$290.13           | 2      | 1       | 6            | 146                     | 87%       |
| 32                        | \$36,500          | \$238.58           | 2      | 1       | 4            | 171                     | 89%       |
| 33                        | \$36,100          | \$295.98           | 1      | 1       | 2            | 134                     | 91%       |
| 34                        | \$34,200          | \$743.91           | 3      | 3       | 10           | 139                     | 33%       |
| 35                        | \$33,000          | \$314.35           | 2      | 1.5     | 6            | 105                     | 100%      |
| 36                        | \$31,600          | \$367.74           | 2      | 1       | 4            | 163                     | 53%       |
| 37                        | \$26,200          | \$332.11           | 0      | 1       | 2            | 96                      | 82%       |
| 38                        | \$25,000          | \$351.56           | 1      | 1       | 6            | 132                     | 54%       |
| 39                        | \$24,300          | \$237.78           | 1      | 1       | 2            | 170                     | 60%       |
| 40                        | \$23,200          | \$126.32           | 0      | 1       | 3            | 318                     | 58%       |
| 41                        | \$22,600          | \$471.13           | 3      | 1.5     | 10           | 54                      | 89%       |
| 42                        | \$22,500          | \$195.73           | 1      | 1       | 2            | 179                     | 64%       |

| Short-term<br>Rental Unit | Annual<br>Revenue | Ave. Daily<br>Rate | # Beds | # Baths | Accommodates | Total Days<br>Available | Occupancy |
|---------------------------|-------------------|--------------------|--------|---------|--------------|-------------------------|-----------|
| 43                        | \$21,900          | \$120.76           | 0      | 1       | 3            | 316                     | 57%       |
| 44                        | \$20,900          | \$294.86           | 1      | 1       | 4            | 95                      | 75%       |
| 45                        | \$19,800          | \$294.90           | 1      | 1       | 4            | 134                     | 50%       |
| 46                        | \$19,200          | \$174.26           | 2      | 1       | 4            | 245                     | 45%       |
| 47                        | \$19,100          | \$194.55           | 1      | 1       | 2            | 138                     | 71%       |
| 48                        | \$18,600          | \$138.86           | 1      | 1       | 2            | 256                     | 52%       |
| 49                        | \$17,800          | \$591.67           | 3      | 2.5     | 8            | 36                      | 83%       |
| 50                        | \$16,800          | \$142.02           | 1      | 1       | 2            | 177                     | 67%       |
| 51                        | \$15,700          | \$204.43           | 1      | 1       | 2            | 98                      | 79%       |
| 52                        | \$15,500          | \$147.71           | 1      | 1       | 2            | 129                     | 81%       |
| 53                        | \$14,500          | \$179.20           | 1      | 1       | 3            | 92                      | 88%       |
| 54                        | \$12,000          | \$300.90           | 2      | 2       | 6            | 75                      | 53%       |
| 55                        | \$11,900          | \$150.66           | 1      | 1       | 2            | 119                     | 66%       |
| 56                        | \$8,000           | \$727.45           | 3      | 3       | 10           | 33                      | 33%       |

| Short-term Rental Unit | Annual Revenue | Ave. Daily Rate | # Beds | # Baths | Accommodates | Total Days Available | Occupancy |
|------------------------|----------------|-----------------|--------|---------|--------------|----------------------|-----------|
| 57                     | \$7,500        | \$417.22        | 3      | 2       | 6            | 28                   | 64%       |
| 58                     | \$5,500        | \$458.50        | 3      | 2       | 6            | 29                   | 41%       |
| 59                     | \$5,100        | \$221.26        | 1      | 1       | 2            | 39                   | 59%       |
| 60                     | \$3,400        | \$64.42         | 1      | 1       | 1            | 87                   | 61%       |
| 61                     | \$497          | \$62.13         | 0      | 1       | 2            | 17                   | 47%       |
|                        |                |                 |        |         |              |                      |           |
|                        | Annual Revenue | Ave. Daily Rate | # Beds | # Baths | Accommodates | Total Days Available | Occupancy |
| Mean                   | \$40,890       | \$383.42        | 2      | 1.5     | 6            | 170                  | 66%       |
| Median                 | \$36,800       | \$348.34        | 2      | 1       | 6            | 146                  | 64%       |
| Mode                   | NA             | NA              | 1      | 1       | 6            | 144                  | 65%       |
| Total STR Units        | 61             |                 |        |         |              |                      |           |

\*Page 203 – 207 Short-Term Rental Data were recorded October / November 2025 and were the data used in the body of the paper.

**\*\*Page 208 – 214 Short-Term Rental Data** were recorded late June 2026. The purpose of the second set of data is to show the increase of rentals with the sale of a few properties that occurred fall 2025, and these properties became short-term rental properties; the increase of revenue for several rental properties that came on the market late summer / fall 2025 and operated throughout the winter season; as well as, the shifting of a rental's Annual Revenue and Total Days Available based on the time of year the data is collected and the rental is most used, either in the summer season or winter, or if the owner was able to find a year-round local to clean the rental the rental may operate year-round. Additionally, some rentals have their own website to complete bookings and repeat visitors may directly book with the owner bypassing AirDNA data collection methods.

| Listing | Annual Revenue | Ave Daily Rate | Occupancy Rate | # Bedrooms | # Bathrooms | Accommodates | Total Days Available |
|---------|----------------|----------------|----------------|------------|-------------|--------------|----------------------|
| 1       | \$128,000      | \$795.50       | 65%            | 4          | 3           | 10           | 266                  |
| 2       | \$116,800      | \$828.30       | 49%            | 4          | 3           | 12           | 323                  |
| 3       | \$101,600      | \$495.50       | 70%            | 2          | 1           | 6            | 332                  |
| 4       | \$77,100       | \$445.60       | 62%            | 4          | 2           | 9            | 342                  |
| 5       | \$75,000       | \$384.60       | 58%%           | 1          | 1           | 4            | 340                  |
| 6       | \$74,000       | \$218.34       | 94%            | 1          | 1           | 4            | 360                  |
| 7       | \$63,600       | \$655.53       | 87%            | 6          | 2           | 12           | 111                  |
| 8       | \$63,200       | \$309.90       | 63%            | 2          | 2           | 8            | 334                  |
| 9       | \$63,000       | \$503.80       | 58%            | 2          | 1.5         | 6            | 292                  |

|    |          |          |     |   |     |    |     |
|----|----------|----------|-----|---|-----|----|-----|
| 10 | \$62,500 | \$351.00 | 82% | 3 | 1   | 6  | 222 |
| 11 | \$60,800 | \$502.80 | 56% | 2 | 2   | 9  | 299 |
| 12 | \$59,700 | \$402.60 | 63% | 2 | 1   | 5  | 296 |
| 13 | \$59,700 | \$304.60 | 62% | 1 | 1   | 6  | 328 |
| 14 | \$59,400 | \$599.80 | 65% | 3 | 3   | 8  | 144 |
| 15 | \$58,700 | \$792.70 | 89% | 3 | 2   | 10 | 85  |
| 16 | \$58,000 | \$394.70 | 55% | 2 | 1   | 5  | 304 |
| 17 | \$57,300 | \$285.20 | 95% | 1 | 1   | 2  | 212 |
| 18 | \$56,100 | \$374.20 | 57% | 1 | 2   | 6  | 280 |
| 19 | \$55,700 | \$497.10 | 65% | 3 | 1.5 | 12 | 176 |
| 20 | \$55,200 | \$497.30 | 48% | 3 | 2   | 6  | 295 |
| 21 | \$53,600 | \$280.70 | 72% | 2 | 1   | 6  | 290 |
| 22 | \$52,500 | \$343.40 | 80% | 2 | 1   | 6  | 197 |
| 23 | \$51,500 | \$510.10 | 85% | 2 | 1   | 8  | 119 |

|    |          |          |     |   |     |    |     |
|----|----------|----------|-----|---|-----|----|-----|
| 24 | \$51,000 | \$342.00 | 80% | 2 | 1   | 6  | 191 |
| 25 | \$50,200 | \$948.00 | 39% | 5 | 3   | 16 | 187 |
| 26 | \$49,100 | \$545.50 | 85% | 3 | 2.5 | 8  | 107 |
| 27 | \$48,200 | \$730.10 | 49% | 4 | 2.5 | 7  | 208 |
| 28 | \$47,800 | \$434.60 | 70% | 3 | 2   | 6  | 184 |
| 29 | \$47,700 | \$271.10 | 66% | 2 | 1   | 6  | 280 |
| 30 | \$47,100 | \$299.70 | 58% | 2 | 2   | 6  | 308 |
| 31 | \$47,100 | \$581.70 | 68% | 1 | 1   | 6  | 121 |
| 32 | \$46,800 | \$245.20 | 84% | 2 | 1   | 4  | 228 |
| 33 | \$46,000 | \$421.60 | 74% | 3 | 2   | 6  | 192 |
| 34 | \$45,600 | \$245.00 | 70% | 0 | 1   | 3  | 301 |
| 35 | \$45,500 | \$355.80 | 77% | 3 | 1   | 6  | 172 |
| 36 | \$42,400 | \$194.30 | 64% | 2 | 2   | 9  | 360 |
| 37 | \$41,900 | \$188.00 | 63% | 1 | 1   | 5  | 364 |



|    |          |          |     |   |     |    |     |
|----|----------|----------|-----|---|-----|----|-----|
| 38 | \$39,900 | \$324.70 | 79% | 0 | 1   | 2  | 156 |
| 39 | \$38,700 | \$759.50 | 30% | 3 | 3   | 10 | 263 |
| 40 | \$37,800 | \$444.60 | 63% | 3 | 2   | 5  | 156 |
| 41 | \$36,300 | \$394.90 | 83% | 2 | 1   | 6  | 118 |
| 42 | \$33,100 | \$367.74 | 55% | 2 | 1   | 4  | 177 |
| 43 | \$31,000 | \$307.10 | 78% | 1 | 1   | 2  | 129 |
| 44 | \$29,700 | \$150.80 | 90% | 1 | 1   | 2  | 223 |
| 45 | \$28,500 | \$864.80 | 61% | 3 | 2   | 8  | 60  |
| 46 | \$28,500 | \$324.40 | 85% | 2 | 1.5 | 6  | 104 |
| 47 | \$28,100 | \$183.50 | 48% | 2 | 1   | 4  | 358 |
| 48 | \$26,200 | \$332.11 | 82% | 0 | 1   | 2  | 96  |
| 49 | \$26,100 | \$237.30 | 64% | 1 | 1   | 2  | 181 |

|    |          |          |     |   |   |    |     |
|----|----------|----------|-----|---|---|----|-----|
| 50 | \$25,200 | \$349.40 | 56% | 1 | 1 | 6  | 134 |
| 51 | \$25,000 | \$338.00 | 83% | 1 | 1 | 4  | 89  |
| 52 | \$24,800 | \$131.30 | 59% | 0 | 1 | 3  | 323 |
| 53 | \$23,600 | \$695.60 | 40% | 3 | 3 | 10 | 91  |
| 54 | \$21,500 | \$294.90 | 51% | 1 | 1 | 4  | 147 |
| 55 | \$19,800 | \$144.90 | 68% | 0 | 1 | 3  | 214 |
| 56 | \$19,300 | \$201.00 | 65% | 1 | 1 | 2  | 160 |
| 57 | \$19,100 | \$194.55 | 71% | 1 | 1 | 2  | 138 |
| 58 | \$18,600 | \$294.86 | 69% | 1 | 1 | 4  | 92  |
| 59 | \$16,700 | \$150.70 | 62% | 0 | 1 | 2  | 203 |
| 60 | \$15,900 | \$164.30 | 51% | 1 | 1 | 2  | 235 |
| 61 | \$15,700 | \$204.43 | 79% | 1 | 1 | 2  | 98  |

|    |          |          |      |   |     |    |     |
|----|----------|----------|------|---|-----|----|-----|
| 62 | \$12,700 | \$156.90 | 40%  | 1 | 1   | 2  | 245 |
| 63 | \$10,900 | \$173.50 | 67%  | 1 | 1   | 3  | 117 |
| 64 | \$10,200 | \$428.50 | 86%  | 2 | 2   | 6  | 97  |
| 65 | \$10,000 | \$475.60 | 78%  | 3 | 1.5 | 10 | 147 |
| 66 | \$9,100  | \$222.30 | 38%  | 1 | 1   | 2  | 213 |
| 67 | \$8,300  | \$576.40 | 100% | 3 | 2.5 | 8  | 20  |
| 68 | \$7,500  | \$417.22 | 64%  | 3 | 2   | 6  | 28  |
| 69 | \$3,200  | \$453.30 | 50%  | 2 | 2   | 4  | 31  |
| 70 | \$2,800  | \$72.20  | 48%  | 1 | 1   | 1  | 122 |
| 71 | \$2,700  | \$190.10 | 82%  | 1 | 1   | 4  | 42  |
|    |          |          |      |   |     |    |     |

|                  | Annual<br>Revenue | Ave Daily<br>Rate | Occupancy | # Bedrooms | # Bathrooms | Accommodates | Total Days<br>Available |
|------------------|-------------------|-------------------|-----------|------------|-------------|--------------|-------------------------|
| Mean             | \$41,210          | \$388.69          | 67%       | 2          | 2           | 6            | 199                     |
| Median           | \$42,400          | \$349.40          | 65%       | 2          | 1           | 6            | 191                     |
| Mode             | \$59,700          | NA                | 65%       | 1          | 1           | 6            | 323                     |
| Total<br>Rentals | 71                |                   |           |            |             |              |                         |

APPENDIX K: INTERVIEW CONSENT PREAMBLE

IRB Protocol #2025-2298

Securing Homes for Locals: Barriers, Opportunities, and Community Action in Cooke City–Silver Gate

Montana State University Consent Statement for all participant groups, including local residents, seasonal residents, non-resident stakeholders, nonprofit and government officials:

Thank you for meeting with me today. I appreciate your time. I am a full-time resident of Cooke City and have been for more than seven years. I moved to Cooke City in August of 2018, when I accepted the position of lead teacher at Cooke City School. This is the role I maintain now. I am currently in my final year of the Master of Science in Science Education (MSSE) program at Montana State University, for which an action research study is required to complete a capstone project.

This interview is part of the research project I am completing on Cooke City–Silver Gate housing. The project has been approved by the MSSE program and Montana State University Institutional Review Board. The purpose of this study is to collect data and perspectives on securing permanent homes for locals earning a local wage in the Cooke City–Silver Gate community. Workforce and family housing were identified as a community need, during the “Vision of Our Area” meetings held in September of 2023, facilitated by the MSU Local Government Center and the Park County MSU Extension. However, no action forward has been taken.

My plan is to share my research with the community upon completion of my project, which will be in the summer of 2026. My research will be shared in the form of presentations and my final capstone paper will be made publicly available. Additionally, I plan to present my research beyond the Cooke City–Silver Gate community, with the Park County Commissioners at a commissioner meeting in Livingston, as well as with non-profit organizations, such as Park County Housing Coalition and Human Resource Development Council.

Data will remain confidential and only de-identified or summarized information will appear in reports or publications. I will be the only person with access to the raw data. All identifying information, such as names of persons or businesses, locations of properties, work or roles within the community that are easily identified, will be omitted or disguised, by removing names and using general descriptors. With this process, I am hoping to receive honest thoughts and experiences from participants.

Before we begin, I want to confirm that your participation is completely voluntary. You can refuse to answer any question or stop the interview at any time. This interview should last approximately 40 minutes.

By agreeing to participate in the interview, you affirm that you give your consent for me, Lara Belice, to record this interview and to use your answers in my research. The purpose of the recording is for me to reference the interview to make sure I accurately collected responses. I will not be sharing recordings with anyone. The audio recordings will be transcribed within two days. At which time the recording will be deleted on my phone. The transcriptions will be de-identified by me and will be securely stored on a password-protected computer, within my MSU password-protected OneDrive, and will be destroyed upon capstone submission in July 2026.

To further ensure I captured your responses, I will contact you via your preferred contact method, with my completed interview data analysis, to complete a brief survey to determine if my description is accurate and if you have any corrections or additions. Participation in this follow-up is optional.

There are no foreseeable risks in participating in this interview other than those encountered in everyday life. I acknowledge the potential for emotional or social discomfort when discussing community housing concerns. Therefore, if any of the questions make you feel uncomfortable, we can take a break or stop the interview. While there are no direct benefits to you, your input will help to provide perspectives on securing workforce and family housing in the Cooke City–Silver Gate community. There is a slight risk of confidential information being disclosed due to audio recordings and transfer. You can minimize this risk by refraining to state sensitive information.

Do you have any questions for me before we start?

To confirm, do I have your consent to begin the interview under the terms we have just discussed, which includes audio recording the interview?

If you have any questions about this study, you may contact Lara Belice at the following:

lara.belice@student.montana.edu or PO Box 1070, Cooke City, MT 59020 or 406-838-2482. The Montana State University Institutional Review Board contact is the following: irb@montana.edu and 406-994-4004.

You may keep a copy of this interview consent preamble for your records.

## APPENDIX L: INTERVIEW QUESTIONS



Interview Questions:

1. Tell me a bit about yourself:
  - a. What brought you to Cooke City?
  - b. How many years have you been in the Cooke City-Silver Gate community?
  - c. Describe your connection to / your role within the community.
  - d. What time of year do you spend in the community? For how long at a time?
  - e. What city and state are your official place of residence?
2. What is great about living in the Cooke City-Silver Gate community? What's working well for you?
3. What challenges exist living in the Cooke City-Silver Gate community? What's not working well for you?
  - a. What do you see as the top three community challenges:  
In the next 3-5 years? In the next 10-15 years?
  - b. Are these the barriers that exist to meeting your needs and goals within this community?
  - c. Why do you think this barrier exists?
4. How long do you see yourself remaining within the community? Why do you say that?
5. How is the availability of secure housing affecting you or people you know in the community?
  - a. How would you describe the housing market in the Cooke City-Silver Gate community?
  - b. What are you seeing or hearing that makes you say that?
6. What is at stake for this community if housing cannot be secured for locals?
7. What would be the benefits to the community if more quality, affordable long-term housing units were available to locals earning a local wage?
8. What kinds of housing do you think would best support locals earning a local wage in Cooke City-Silver Gate?
9. Do you have any ideas of how to address these housing issues?

- a. Do you or someone you know have resources that could help address some of the challenges you identified?
10. Would you be interested in learning more about how other communities have provided quality rentals and home ownership for locals earning a local wage?
  - a. What additional information would you like to be better informed on this issue?
12. Do you currently serve on or have you served on a community board or volunteer organization, such as Emergency Services or water board, within the Cooke City-Silver Gate community?
  - a. Which ones? Why did you serve? What was your experience like?
  - b. What has prevented you from serving?
  - c. Do you or have you volunteered at community events?
13. What else would you like to share that I haven't thought to ask?
14. Upon completion of the interview analyses, I will be contacting participants with a summary of my results, along with a brief survey. Participation in this follow-up survey is optional. What is your preferred contact method to receive a copy of the summary with a survey?
15. Lastly, if there are individuals whose perspectives would be beneficial to this study, I request that you pass along my contact information to them. If you wish to recommend someone, you can provide the study information with my contact. The individuals can voluntarily contact me if they are interested in participating. The interview consent preamble is available for you to take a hard copy, or I can provide an electronic copy to you.

APPENDIX M: TALLIED INTERVIEW RESPONSES

| Theme Name                            | How many times it was mentioned (across all interviews) | How many participants mentioned it | Theme Name                                                                                          | How many times it was mentioned (across all interviews) | How many participants mentioned it | Theme Name                                                | How many times it was mentioned (across all interviews) | How many participants mentioned it |
|---------------------------------------|---------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------|-----------------------------------------------------------|---------------------------------------------------------|------------------------------------|
| <b>Positives of Area</b>              |                                                         |                                    | <b>Challenges/Inconveniences of Area</b>                                                            |                                                         |                                    | <b>Challenges Related to Housing</b>                      |                                                         |                                    |
| Community/Uniqueness/People/Lifestyle | 50                                                      | 34                                 | Housing-related stress                                                                              | 42                                                      | 33                                 | Housing insecurity for locals                             | 31                                                      | 21                                 |
| Landscape/Location/Nature             | 46                                                      | 32                                 | Polarization/Lack of community vision/Personal conflicts                                            | 38                                                      | 26                                 | Housing employees                                         | 28                                                      | 24                                 |
| Access to recreation                  | 28                                                      | 23                                 | Lack of housing for locals                                                                          | 33                                                      | 27                                 | Tension over housing, within community                    | 23                                                      | 20                                 |
| Love it here                          | 22                                                      | 19                                 | Expensive to build here<br>geography/remoteness/short season                                        | 30                                                      | 17                                 | Affects quality of business                               | 20                                                      | 19                                 |
| Work opportunities                    | 16                                                      | 13                                 | Short-term rentals:<br>Increase market/Reduce available rentals for locals                          | 29                                                      | 23                                 | Those with plenty, not offering a solution                | 19                                                      | 17                                 |
| Want to remain/Forever home           | 14                                                      | 13                                 | Home prices out of reach of local wage                                                              | 28                                                      | 25                                 | Locals pay more for housing than should                   | 18                                                      | 16                                 |
| The snow                              | 12                                                      | 12                                 | Commercial gentrification                                                                           | 28                                                      | 23                                 | Small size of available homes                             | 18                                                      | 12                                 |
| Remoteness                            | 12                                                      | 10                                 | Housing tied to job                                                                                 | 24                                                      | 17                                 | Young people/Families with children, can't move here      | 17                                                      | 16                                 |
| Good landlord/employer                | 9                                                       | 8                                  | Slum housing                                                                                        | 23                                                      | 18                                 | Good people leaving                                       | 17                                                      | 13                                 |
| Pre-gentrification                    | 5                                                       | 5                                  | Fewer seasonal/long-term rentals available than in past                                             | 20                                                      | 18                                 | Lack of vested individuals                                | 14                                                      | 12                                 |
| Being with family                     | 5                                                       | 5                                  | Access to services/supplies                                                                         | 18                                                      | 15                                 | Wealth gap increases                                      | 14                                                      | 12                                 |
|                                       |                                                         |                                    | Lack of residents to fill board seats/Lack of participation<br>Same people serve and get burned out | 18                                                      | 12                                 | Lack of diversity, community, board members, ideas        | 12                                                      | 12                                 |
|                                       |                                                         |                                    | Local retention based on continued rental availability                                              | 16                                                      | 16                                 | Lack of services                                          | 11                                                      | 9                                  |
|                                       |                                                         |                                    | Lack of labor/young people                                                                          | 16                                                      | 15                                 | Lack of infrastructure to increase housing, zoning, sewer | 6                                                       | 6                                  |
|                                       |                                                         |                                    | Low housing inventory because landlocked                                                            | 16                                                      | 13                                 | Indentured servants                                       | 5                                                       | 5                                  |
|                                       |                                                         |                                    | Drain on resources/Takers                                                                           | 14                                                      | 14                                 | Lack of sustainable diverse economy                       | 5                                                       | 5                                  |
|                                       |                                                         |                                    | As absenteeism increases, fewer people to serve community                                           | 13                                                      | 11                                 |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Lack of good jobs/professional jobs                                                                 | 12                                                      | 12                                 |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Business fluctuation:<br>peak season/slow season                                                    | 12                                                      | 9                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Businesses' lack of reinvestment                                                                    | 11                                                      | 9                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Serving on boards is a thankless position                                                           | 11                                                      | 9                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Living here is difficult/People struggling                                                          | 11                                                      | 9                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Many don't want to see change                                                                       | 9                                                       | 9                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Boards/community attack new ideas                                                                   | 9                                                       | 7                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Isolation                                                                                           | 8                                                       | 8                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Community in decline/<br>Lack of diversity of ages, people, families                                | 8                                                       | 7                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Access to healthcare                                                                                | 7                                                       | 7                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Lack of childcare                                                                                   | 7                                                       | 5                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Existing locally-owned businesses aging, when sell could shift to more absentee owners              | 6                                                       | 6                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Difficulty of aging here, everyday tasks                                                            | 5                                                       | 5                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Strain due to not being full-size community,                                                        | 5                                                       | 4                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Alcoholism                                                                                          | 5                                                       | 4                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Community must run town                                                                             | 4                                                       | 4                                  |                                                           |                                                         |                                    |
|                                       |                                                         |                                    | Taxes increasing                                                                                    | 3                                                       | 2                                  |                                                           |                                                         |                                    |

| Theme Name                               | How many times it was mentioned (across all interviews) | How many participants mentioned it | Theme Name                                                                                                                            | How many times it was mentioned (across all interviews) | How many participants mentioned it | Theme Name                                       | How many times it was mentioned (across all interviews) | How many participants mentioned it |
|------------------------------------------|---------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------|--------------------------------------------------|---------------------------------------------------------|------------------------------------|
| <b>Housing Market Description</b>        |                                                         |                                    | <b>What's at Stake</b>                                                                                                                |                                                         |                                    | <b>Benefits of Quality Housing</b>               |                                                         |                                    |
| Ridiculous, unattainable, must have cash | 37                                                      | 30                                 | Loss of school / school district                                                                                                      | 29                                                      | 26                                 | Increased diversity of age, people, jobs         | 31                                                      | 23                                 |
| Scarce, non-existent                     | 11                                                      | 11                                 | Community only for wealthy/second home owners<br>Business-oriented community, more transient-based locals<br>Less resilient community | 26                                                      | 22                                 | Families with children                           | 29                                                      | 25                                 |
|                                          |                                                         |                                    | Loss of children/families                                                                                                             | 24                                                      | 23                                 | Quality of everything goes up                    | 27                                                      | 20                                 |
|                                          |                                                         |                                    | Loss of community                                                                                                                     | 24                                                      | 23                                 | Stronger community<br>More vested/More resilient | 24                                                      | 18                                 |
|                                          |                                                         |                                    | No employees to run restaurants/vacation rentals                                                                                      | 21                                                      | 18                                 | Better housing = Better employees                | 17                                                      | 15                                 |
|                                          |                                                         |                                    | Tourists have bad experience, choose to go elsewhere                                                                                  | 18                                                      | 14                                 | Locals can create a meaningful life here         | 15                                                      | 14                                 |
|                                          |                                                         |                                    | Fewer services/amenities                                                                                                              | 16                                                      | 14                                 | More local services                              | 14                                                      | 11                                 |
|                                          |                                                         |                                    | Mental health/Overall health                                                                                                          | 14                                                      | 14                                 | Independence                                     | 11                                                      | 10                                 |
|                                          |                                                         |                                    | Lack of people to run community                                                                                                       | 12                                                      | 10                                 |                                                  |                                                         |                                    |
|                                          |                                                         |                                    | Aging community/Need youth                                                                                                            | 11                                                      | 11                                 |                                                  |                                                         |                                    |
|                                          |                                                         |                                    | Cost of services increase, because fewer local services                                                                               | 8                                                       | 8                                  |                                                  |                                                         |                                    |
|                                          |                                                         |                                    | Decline of service quality, due to high employee turnover                                                                             | 8                                                       | 8                                  |                                                  |                                                         |                                    |
|                                          |                                                         |                                    | Search and Rescue not as strong                                                                                                       | 5                                                       | 5                                  |                                                  |                                                         |                                    |

| Theme Name                                                               | How many times it was mentioned (across all interviews) | How many participants mentioned it | Theme Name                                                       | How many times it was mentioned (across all interviews) | How many participants mentioned it |
|--------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------|------------------------------------------------------------------|---------------------------------------------------------|------------------------------------|
| <b>Types of Housing</b>                                                  |                                                         |                                    | <b>Ideas to Address Housing</b>                                  |                                                         |                                    |
| Nothing fancy:<br>Physical space, clean, efficient, full-size appliances | 14                                                      | 13                                 | Land donation incentives                                         | 14                                                      | 13                                 |
| Single-family,<br>2-3 bedrooms, washer/dryer                             | 11                                                      | 11                                 | Short-term rental restrictions                                   | 13                                                      | 13                                 |
| Small cabins, with full-size appliances                                  | 10                                                      | 10                                 | Increase property taxes for<br>short-term rentals & second homes | 10                                                      | 10                                 |
| Neighborhood community<br>with mixture of housing types                  | 9                                                       | 9                                  | Accessory Dwelling Units (ADUs)                                  | 9                                                       | 9                                  |
| Triplex/Fourplex                                                         | 7                                                       | 7                                  | Community housing steering committee                             | 9                                                       | 7                                  |
| Mixture of seasonal & long-term                                          | 6                                                       | 6                                  | Community Land Trust model                                       | 8                                                       | 8                                  |
| Townhouses                                                               | 5                                                       | 5                                  | Grants                                                           | 7                                                       | 5                                  |
| Duplexes                                                                 | 5                                                       | 5                                  | Summer homes permit<br>winter home use/summer bedroom use        | 6                                                       | 6                                  |
| Dormitory Housing,<br>communal kitchen/bath/living spaces                | 3                                                       | 3                                  | Resort tax funds                                                 | 6                                                       | 5                                  |
| RV hookups & tiny cabins,<br>communal bath & laundry house               | 3                                                       | 3                                  | 1-to-1 ratio requirement<br>short-term to long-term              | 5                                                       | 5                                  |
|                                                                          |                                                         |                                    | Provide housing for<br>essential workers                         | 5                                                       | 5                                  |
|                                                                          |                                                         |                                    | Get land price down                                              | 5                                                       | 5                                  |
|                                                                          |                                                         |                                    | Improve current<br>employee housing                              | 4                                                       | 4                                  |
|                                                                          |                                                         |                                    | Forest Service land                                              | 4                                                       | 4                                  |
|                                                                          |                                                         |                                    | Improve existing houses w/<br>county money                       | 4                                                       | 3                                  |
|                                                                          |                                                         |                                    | Uplift program                                                   | 3                                                       | 3                                  |
|                                                                          |                                                         |                                    | Legislation                                                      | 3                                                       | 3                                  |
|                                                                          |                                                         |                                    | Outside money                                                    | 3                                                       | 3                                  |
|                                                                          |                                                         |                                    | Pay people to come here                                          | 3                                                       | 2                                  |
|                                                                          |                                                         |                                    | Short-term rental<br>voluntary contribution to housing fund      | 2                                                       | 2                                  |
|                                                                          |                                                         |                                    | Long-term land lease<br>w/housing improvement                    | 2                                                       | 2                                  |

APPENDIX N: INTERVIEW QUOTES

| Area Concerns                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                        |
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| Losing the school would be like losing the church, regardless of any religious affiliations. It's a staple of the community.                                                                                                                                                                                                                                                                                                          | House to house to house is not stable for children.                                                                                                                                                                                                                      | I don't know what happens when the generations turn, when the [older generation] here are gone. Because they're not helping grandfather anyone in or anything.                                                                                                                                                                                                         |
| I don't see how the community can continue to survive [if housing for locals can't be secured].                                                                                                                                                                                                                                                                                                                                       | I don't understand why [housing] has changed so much except where I have seen a big lean towards Airbnb. And I think that we can all agree that that is one of the things.                                                                                               | In the lack of families, I think we're aware of the risk the school is at and stuff. And I think that would be really tragic for the community to not have a school.                                                                                                                                                                                                   |
| That's the thing that employee housing robs from people or rent stabilized or capped of what you can sell your property for, which is a lot of what workforce housing is in a lot of areas where you're, yes, you're housing someone, but you're, They're in low paying jobs, they're not getting ahead. They're spending 60% of their salary on housing. Those numbers just don't add up to getting ahead, you know, gaining wealth. | But there's not people to fill those roles. There's just no one stepping up. And even the newer second homeowners that are residents that could do stuff, they don't get involved. They don't participate in any way, shape or form, except using the natural resources. | I think within the next 2 to three, 3 to 5 years, some of the other anchor businesses in town, those people are going to be ready to retire. It's almost like if we don't get housing to get more people in town, invested in it -- younger, working years, families, other But where are they going to live? Where are they going to stay? That's the crux of it all. |
| There's just not a depth of humans to do [the work to keep the community going].                                                                                                                                                                                                                                                                                                                                                      | Housing, good quality employees, which the people take care of. I've been in some of the housing that exists for employees. I know some of these people are coming from third world countries, but we shouldn't make them live that way.                                 | The smaller, two bedroom kind of places, that's the stuff that really breaks my heart to go off the market. We saw a couple ones this year, that are not a community house anymore. They were purchased and they're turning it into Airbnbs.                                                                                                                           |



| Area Concerns                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| There are probably two layers. You've got the ultra rich who bring their own chef and bring their own groceries and bring everything. And then you have, the families who will slowly, probably disappear.                                                                                                              | Cook City is just such a anomaly. Because there's no land. We have what we have, you know. It's very difficult. You can sprawl, you can spread out, you can increase density in areas that have land. A lot of resort towns, mountain communities are surrounded by public lands. So the lands are super valuable. There just isn't enough room to expand. And then what's happening is everyone's getting pushed out to the surrounding communities.                                                    | There are 500 vacation rentals in Park County. I think 300 of them are in town. So, it's a significant portion of our housing that is not here and are not community members.                                                                                                                                                                                                                                         |
| It's unfortunate that most of the people that live here year-round and could do something are retirement age. And so you don't have stable community members that are young and sprightly and can go and do work. Or they are then tied to their job because housing is linked. Then they can't take on anything more.  | One thing hotels provide is security, from lighting to video, to trained protocol in what to do with irate guests. Think about the amount of people that go through the valley every day in the summer and stay in places that have no safety training. Nor are the people who do have training even geographically close enough to potentially deal with it. It's a giant, glaring safety issue that Airbnb has gotten away with until they suddenly don't in communities like Berlin, Paris, New York. | I think we all agree that we don't want Cooke to get blown out with these little mini mansions with people that aren't involved in the community. And so how do we, as the leaders in town and the other business owners, say, this is the direction we want this town to go.                                                                                                                                         |
| Food is up 26 or 30% in the last few years. Utilities keep rising. Health costs keep rising. Education costs, childcare costs, it all just keeps going up. So, that was the other big message. If it were just housing, we can figure it out. But without that, again, the stable housing really hooks the whole story. | I hear quite a bit that [visitors] don't want to come here because who knows if the restaurants are going to be open. And I'm not bashing on anything or anybody else in town. But, we are a resort town and people need to be able to come here and get the things they need while they're staying there.                                                                                                                                                                                               | We look to places like Jackson Hole, which is probably our closest example. In the bigger areas where this has happened, where there's extreme wealth and some attraction to the wilderness or the mountains, the snow, the working population lives further and further away and commutes into the community. This works for the employers on some level. It doesn't work for building a home or a stable community. |

| Area Concerns                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| It's not a housing friendly place. It's definitely not a family friendly housing place.                                                                                                                                                               | The school keeps this town going. We wouldn't be able to raise children here. You'd have a town full of old people. It's hard to reopen a school once it's closed down.                                                                                               | Cooke City is founded on tourism, always has been. It's linked to Yellowstone National Park. But people will stop coming, and they have in the winter. The winter revenue is not as good as it used to be because there are no employees because there's no employee housing to help run the businesses that can be open.                                                                                                                          |
| It's big money coming in, and most of the little people are just going to be pushed out.                                                                                                                                                              | We missed out somehow in being a good mountain community for people who want to live here as a home.                                                                                                                                                                  | Housing obviously is one, with keeping the school open, and that sense of community.                                                                                                                                                                                                                                                                                                                                                               |
| I don't think that J1 visa workers, students, are treated the same way [as locals]. First, I think their wages are way lower, which, I think, some lower number is fine, but I'm scared that they have the lowest wages and it shouldn't be that way. | I think that might be the number one of the major threats to this real estate market here is if a big resort comes in and either buys up a number of parcels or buys a point of the bigger parcels in this valley. Then the character could change very rapidly here. | I think everyone needs to look at where the end of Cooke City is, and it is coming. Because here are a bunch of people who don't want change. So that clashing with the other part of it that wants to change everything about Cooke City is not helping either. Cooke City itself needs to change. a little bit at a time. And we have to be okay with upgrading and updating things because you can't live off of things that are 100 years old. |

| Area Concerns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                            |
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| Part of the community wants to just hunker down and do what they do, snowmobiling or whatever they want to spend their time doing, and don't want to see change. They just want to hunker down up here and have things stay the same when the rest of the world is changing. And so I think that philosophical rift, that philosophical kind of group or demographic, is a frightening thing because they're going to, of course, oppose community housing. Because they don't need it. They don't need those services. They can hunker down. | The level of income that the service workers make isn't enough for them to ever afford to buy something here or have secure rent. So that basically adds to the fact that my complaint about people who commit who are invested in the town tend to be business owners. And people have more to lose. But on the other hand, a lot of those business owners are tired. They've already done it. They don't want to do it again. You know, they're like okay, I've done my duty for the last five. I'm taking a break. It's a thankless volunteer. | Silver Gate has probably fourfold the housing, but there's probably five permanent residents in the more housing rich area, because they're all camps, you know, summer seasonal camps. And there is a massive amount of housing down there. Here are these two somewhat opposed but linked communities because Silver Gate relies on Cooke City's services in the summer. |
| If the housing continues on this trend, it's going to hit the bottom line for businesses, trying to figure out how how to get by on less help.                                                                                                                                                                                                                                                                                                                                                                                                | We're trying to compete with other communities that have more housing. So why would they come up to a really remote place, share a room with someone else or live in a trailer when they can go somewhere else and they have proper dorms or whatever that they have their own space.                                                                                                                                                                                                                                                             | If you look at the businesses that have sold recently, a lot of them are being sold to out of town owners. And if that trend keeps going, we're not going to have any people dedicated to the town because they have an interest in it because they live here. They just have a financial interest in this town.                                                           |
| Today clients complained to me about their restaurant and their lodging. They said, they are both sub par what's going on in this place.                                                                                                                                                                                                                                                                                                                                                                                                      | There's clearly this core group of people running this community that are getting older that if we don't replace that with something, then what do we have? And it seems like what's happening is someone from out of town buys it and just tries to run it from afar, and it's a lesser quality product.                                                                                                                                                                                                                                         | That's another aspect of the sewer thing is whenever there's water and sewer at the street, it overrides locals zoning. period. And density increases. And all those little one lot things are buildable.                                                                                                                                                                  |

| Area Concerns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| Some of the business owners, they won't put their money back into the business. They just keep sucking it dry.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | I think the town will die [if housing for locals can't be secured]. the town's killing itself if it doesn't. I mean, the school is going to disappear.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Some of the employee housing, in some of the business, it's not hospitable. I would not bring somebody in here for a minimum wage and put them in a 6 by 8 shack. That should be monitored and should not be allowed. Some of the places are not acceptable. And somebody needs to have the authority to say no, you're not conducting operations that way.                                                                                                                                                                                                                    |
| I think with the housing that is tied to your job, there are opportunities for business owners to abuse that. I've had contact with people who maybe want a second job. And then even if it's not impacting the first job, it's kind of like the employer owns you. It's this weird. I explained the whole situation to my [relative] once and she was like, this sounds like indentured servitude. And that makes people desperate and unhappy. It makes people leave. It makes good people leave when it's a bad situation. Everything, the mental, physical, everything. You're not a healthy person when that kind of stuff's happening. | And then, the third thing, so that's housing, then quality employees / quality workers, then what suffers next is the people who come here to visit don't get a quality experience because the businesses are closed down, or they had a bad experience at one of the restaurants or something because that week the restaurant is in turnover because the cook walked out, or who knows what, you know? But you get more and more of these bad experiences that are leaving a sour taste in people's mouths. And I don't think that matters probably as much in the summertime because we have this never-ending flow of park visitors coming through. But our winter visitors, this is a destination that they've made a real effort to get here, and when they get a sour taste in their mouth, they don't want to come back again. They'll choose another place. And in winter, that matters. | I feel like Cook City is in decline, in my opinion, and there's a lot of absentee, commercial owners, and there's more people who are, either not residents in Montana or from other parts of Montana, who just have vacation homes, and they're just here for a season, and they're short term rental. And it's going to hollow out the town. And the town is getting older. A lot of the older businesses that are pretty solid, they're ready for retirement. They're looking to move on. There's a lot for sale right now, which is interesting commercial, and otherwise. |

| Area Concerns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                       |
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| We're not going to get quality people unless we can get [housing] taken care of. I think some of the jobs, most of them, pay decent. Not enough for families. Not enough for the rent that people charge.                                                                                                                                                                                                                                                                                                                                                                    | This type of project needs to be done. Housing needs to be addressed, and people need to stop and think about where our community is going to be in ten years. If things don't change, it's going to go away really fast.                                                                                                                              | I feel like the housing situation in Cooke City isn't great for mental health overall.                                                                                                                                                                                                                                                                |
| It's hard to compete with the people who could afford the full value of what our place is. They can afford to buy that and they're here just as a vacation. It's going to take a special person or family to want to buy in and live here full time. They'd have to be probably Zoom workers or something.                                                                                                                                                                                                                                                                   | (Regarding short-term rentals)<br>Why wouldn't you take 5 grand a month? and give someone something for 1600 or whatever. So it's just got us in this really tricky situation. No one's going to turn back.                                                                                                                                            | In the time you've been here, I can name probably a dozen properties that used to be employee housing that have switched over to Airbnbs or nightly rentals, which just kills this town.                                                                                                                                                              |
| We need a restaurant in town. That's open regularly. That has dependable staff, which they would need housing. And say you get somebody that wants to open a restaurant, and they want to bring in a nice chef, and they want to make Cooke City a destination, and then the hotels can have more business, because the hotels are crabby about the vacation rentals. Well, if you're coming to Cooke City, I don't know why you would stay at a hotel because you don't know if there's dependable food, so you need to stay at a vacation rental so you can feed yourself. | I kept thinking that at certain points, some of these homeowners would step up and help with the problem, but I don't think that's going to happen. It's like the incentive structure is set up so that for short-term rentals, it just like, it makes me frustrated with some of them. But on some level, I get it. They're trying to pay a mortgage. | There is often a frustration [with visitors], especially at the end of September or beginning of October. We have tourists that come in and they're just, Oh my god, there's nothing open. What's wrong with this town? Why would people come here? There's only one restaurant. We tried to come to this place yesterday, but you guys weren't here. |
| They [some new business owners] let the business deteriorate, quality of people, quality of wages, quality of the facilities. They're just holding out. They want their million bucks and then they're gone.                                                                                                                                                                                                                                                                                                                                                                 | Obviously, the school is at risk. That's a big one.                                                                                                                                                                                                                                                                                                    | We all hate on Jackson and Big Sky and all these places that feel blown out, and we never want that happening to Cooke City.                                                                                                                                                                                                                          |

| Area Concerns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                |
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| Airbnbs are the problem. I don't know how you can get through to anybody or convince anybody otherwise. Or convince people that it would be a good investment in their current property and in the community to have employee housing.                                                                                                                                                                                                                                                                                                      | We try really hard to give a really good wage to our employees. But some others in the area are not doing that. And it makes it difficult.                                                  | If we end up losing our population of children in the next three to five years, then that's just a tragedy in itself. But then what happens in the next decade because I think we already have a pretty dysfunctional community. But I can only imagine that will get worse, or it will just be less of a community. I can't even imagine what that looks like 10 years later. |
| Cook City right now is a time of singles. And I don't know how to change that into a time of family. You need the security of a place to live that's large enough and that's affordable.                                                                                                                                                                                                                                                                                                                                                    | The chamber's whole thing is just trying to get more and more tourists to come to Cooke City. But you have to have the employees to run the businesses to handle the tourists.              | It's not like just having kids here bring us together more. But having families, seems important. It seems pretty unhealthy to have a community of all adults.                                                                                                                                                                                                                 |
| If we could afford the land, we would buy land and put housing for our employees. But even the land is not affordable. And so, using some of these cabins, all these little old cabins that they're using for nightly rental, these are the ones they should be using for employees. I understand that you want to make lots of money, but you also have to remember that without the businesses, in Cooke City, there will not be the restaurants, and without the hotels, you won't have people coming up to stay in those little cabins. | Gardiner has the exact same problems we have, only on a larger scale. And even with the police force and some more land, they still can't solve the problem of supporting employee housing. | Once we lose all the children, it's going to be even harder to bring children in. And so then I feel like it's going to go back to the days of being like an old mining town. At least now it's not completely uninviting for a family. There are a handful of children here. But once that's gone, then it's actually really uninviting for a family to move here.            |

| Housing-Related Stress                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                            |                                                                                                                                                                                                                        |
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| There were no other options for us. So at that time and there were times where it was like, we're leaving.                                                                                                                                                                                          | We do have a lease. But I think it's the scarcity of the housing and that there's no other option, you know? And we have a really good one (housing option) right now. [discussing housing security]       | Housing is directly tied to employment. I mean it's definitely layered. Our biggest concern is hiring new people and housing.                                                                                          |
| Since day one, housing has been a problem.                                                                                                                                                                                                                                                          | The unknowns, that's kind of difficult for us. Just not knowing where we're going to stay next year.                                                                                                       | That was so frustrating. When I would look on Google, there was only Airbnbs, and it would make me really sad or feel out of control of the situation. (referring to not being able to locate housing yourself)        |
| It's hard to find even the minimal thing for less than a thousand a month and that's a studio or something.                                                                                                                                                                                         | It's scary for our employees, too.                                                                                                                                                                         | Then for people around, it just worries me how long can people stick it out?                                                                                                                                           |
| We lost the first two cabins. Then, the next year, we got offered a couple different places that weren't very livable for us, like mouse infested and just not very dignified housing that we weren't willing to stand.                                                                             | Year-round housing ended up being more expensive than other places we'd stayed seasonally. And so we paid extra just for the security of not having to move. That house was probably our only option, too. | I felt like I lived minimally. My stuff had to fit in the vehicle because I was moving around so much. I didn't want to collect things because I just had to move them.                                                |
| But if somebody moves to town and you say, Yeah, I've got a place for you to stay, knowing that they're going to freeze to death that they can't afford their electric bill. If you know that, you're setting them up to fail, and hence, you're hurting the community more than you're helping it. | A lot of our lives are affected by it (housing here).                                                                                                                                                      | I own a business here and I can't even find myself housing. So what incentive do I have to I get more involved in the community? I feel like the community on some level doesn't really care about some of its locals. |

| Housing-Related Stress                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                               |
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| It's tough in the winter (referring to locating housing).                                                                                                                                                                                                                                                                                         | Housing is an issue. I think everyone knows that housing is an issue.                                                                                                                                                                                                                                 | I think that there is like this bedrock of uncertainty.                                                                                                                                                                       |
| We take what we can get.                                                                                                                                                                                                                                                                                                                          | It's going to be harder for restaurants to bring employees in.                                                                                                                                                                                                                                        | It was a struggle when we first moved back, going from cubicle to cubicle.                                                                                                                                                    |
| Some people are changing the old ways and allowing people to rent seasonal, but it's only during the winter. After that, you're screwed. How are you supposed to keep somebody when you have to move every 6 months? It's not okay. It's not okay at all.                                                                                         | We want something that's not job attached. We prefer stability and not have to worry that we're going to get our housing swooped from underneath of us.                                                                                                                                               | Or, there are houses that are not even legal to be a VRBO or an Airbnb. They're just doing it under the table. The price range that's on the VRBOs and the Airbnbs are so highly priced that you've priced the employees out. |
| I have to work for my housing or I don't get it. So that's my security of it. It does suck because if you wanted to change jobs or do something different, we could possibly have the potential to lose our home.                                                                                                                                 | Housing is based on availability. They'll hire you if you have your own housing, but they won't necessarily hire you if they don't have housing for you. If you need housing and they don't have it, they can't hire you because you don't have anywhere to live. They will give housing as they can. | Housing is definitely a challenge. People that come here to work and stay here move a couple times a year. I wouldn't stay if I had to do that kind of thing.                                                                 |
| I just saw a show on a mine, and they were exactly the plantation economy. They were renting 3 bedroom houses to their employees for 300 something dollars a month, which was awesome for them. Or it was awesome, but you don't own that. You're paying rent to the company, and as soon as you don't work for the company anymore, you're gone. | The triplex was the first housing that I had that was not job attached. That was comfortable because nobody could use my job over my head. I just had to pay rent. That structure is no longer here, so that option is no longer available.                                                           | I had to move into a little apartment, then I got a better apartment, and then I got a house. The reason my housing got better is because of the benefits of working for the place for so long.                               |



| Housing-Related Stress                                                                                                                                                                                                                                          |                                                                                                                                                                                                                  |                                                                                                                             |
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| We could never get our summer housing year-round. And then when something year-round became available, we moved into it, even though it was small. I told the owner, I need somewhere for my family to live that I didn't have to move around every six months. | 100% I wished my housing wasn't attached to my workplace. But there was no where else for me to go. And it definitely affected my life outside of work.                                                          | We were kind of at the whim of my employer. That's where all my housing has come from for 5 years.                          |
| Even when we were renting cabins, like actual houses, it was always the short-term thing because the people who own them were leaving for the winter. And so everything just felt very temporary. You couldn't really unpack your life and settle into a house. | We're just living a half a year at a time. We have to. We have a deadline until we're out of our house. And then, if we can't find anything, then, like, what are we supposed to do?                             | If we lose housing for two [employees], that could be the end of the business.                                              |
| I'll tell you all the businesses in Cooke City are struggling for housing. And that's why a lot of our employees work at other places, because we have housing for them. And it's a struggle. It really hard.                                                   | When I first lived here, housing wasn't an issue because this whole vacation rental boom hadn't happened. It was always very easy to find a place to live spread, be it a small place, you could still find one. | Housing in Cooke City has been extremely challenging. It's to the point where there's no option left. It's not sustainable. |
| So I'm getting out of there at one, two, in the morning, because I'm feeding all these extra people, and I'm washing all my dishes, because there's no housing for the dishwasher.                                                                              | The business was small then, but we increased its business, so we needed employees. And I figured out real quick the need to have housing to get reasonable employees.                                           | Silver Gate relies on Cook City's services in the summer.                                                                   |

| Housing-Related Stress                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <p>What people don't realize maybe is how close the rubber band is to snapping. Everybody is stretched thin in the summer. They're barely staffing their restaurants. People are working too much. It's not sustainable. Something's going to happen eventually. And then, we're going to react to that one part of the puzzle that needs fixing at the moment, and we're going to try our best to band aid it together. And make everybody else pay for it. A lot of people just want to pretend that something's just fine.</p> | <p>Then we moved again into a two bedroom trailer. That was crazy because the ceiling was exposed and rotting and moldy. I was very unhappy there because there were mice in the ducts and everything. So we moved when a place became available. So we're like okay we're going to move there, and you have to cut ties again. This was a very nice house, but it was only available seasonally.</p> | <p>They're indentured servants essentially. And they have no mobility. They're never gaining any wealth. Homeownership allows for people to gain wealth. And stability and uplift the next generation and with education and everything else. And, employee housing is essentially, you're living there because you enjoy where you're living and you're sacrificing so much in terms of wealth, growth or whatever retirement, whatever you want to call it. Because you're essentially an indentured servant and, you know, you could lose your housing.</p> |
| <p>There were challenges starting already when [employee housing] had been sold, and there was already talk of turning it into an Airbnb. That was the dominoes that started falling [when a business] sold off their cabins one by one.</p>                                                                                                                                                                                                                                                                                      | <p>The community's changing. We're gutting our service workers. More vacation homes are going to come here. And not having places for the people that really service the community to live, which, you know, from your position to fire EMS rescue. Postal, all the things.</p>                                                                                                                       | <p>There are pros and cons of employee housing. Our first house was low quality. Part of the reason we moved and broke ties with this employer was for better housing. We got a little studio that was completely separated and it was kept updated. All of our appliances worked, and we had a kitchen.</p>                                                                                                                                                                                                                                                   |

| Housing-Related Stress                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| When I first started it was easier to find housing. Then it started to get harder and harder, especially when I started my own business because you're not working for somebody else then. Then you don't have employee housing anymore.                                                                                                   | It's a tough business to be in when you have a lot of peaks and valleys. You have to staff heavily on the weekends and virtually almost shut down during the week. So you almost have to provide housing for your employees. And if you're providing housing for your employees, you want them to be working and earning their housing or you're charging them rent that they can't even afford just on the job that you provide. | Keeping long-term employees here is another thing. You can't come up here and expect to be Cooke City. Cooke City just gets into you. You could literally convince somebody to come up here, and once they get here, they're like, ooh, this isn't exactly what I was thinking. It's just not for some people. But it might be for some people, if they didn't have to live in a 5 by 5 cubicle, and suffer, you know. Confinement that wears on your mental health. |
| We go in there and then completely have move the whole family in six months and find somewhere else. And so that next time I had to find my own housing without any help from my employer because I was my own employer during the summer.                                                                                                 | I've seen businesses put eight J-1 workers in a two person unit.                                                                                                                                                                                                                                                                                                                                                                  | Job attachment. There's nothing you can do about that. You better act right. You always have that possibility you're going to get kicked out.                                                                                                                                                                                                                                                                                                                        |
| This town is all about employee housing. I can think of maybe 5 places that you can rent and not be job attached. What sucks is a lot of people get ego over that. They try to control the housing to get you to act right. It's like, you better behave, or you're going to get kicked out in 24 hours. I've had that happen to me twice. | It was a roof over our head with plumbing and all that stuff. But mold was definitely an issue.                                                                                                                                                                                                                                                                                                                                   | (referring to conditions inside employee housing). [The bed] would have fallen down if another dust mote settled there. There were huge gaps in the shared wall. We could have passed each other beer.                                                                                                                                                                                                                                                               |
| And because it's such an expensive proposition [building employee housing], you also run the risk of employees getting substandard housing, which is not good either.                                                                                                                                                                      | There was a huge worry when a job fell through because I hadn't planned on leaving. I thought it was a secure job and with housing.                                                                                                                                                                                                                                                                                               | Certainly employee housing is a huge issue. It's a huge burden on local businesses to have to supply their employees with housing.                                                                                                                                                                                                                                                                                                                                   |

| Housing-Related Stress                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                  |
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| It's hard for us because we feel like, they [our employees] are here for us. We are the ones that found this housing for them, and then it's just a bummer when they have, like, sewage in their bathtub and things like that. It's embarrassing as an employer. And then also not to be able to do anything about it. | You can't treat me like that. But they [employers] have that. They dangle your housing over you because hey can just kick you out for anything because they feel like it. And that is very frustrating.                                                                                                                                                                                                                         | Every time you hire an employee, you have the anxiety of what are we going to do for housing. And then you're in that competition. Why do you work here? Well, they gave me housing. That's like the first thing that matters to them (employees).                                                                                                                               |
| I feel like even though I had a little bit of issues with my place, I lived in decent housing. I've seen the other employee housing and some housing was carpet over a dirt floor. Like that's what you get with cheaper employee housing in Cooke City.                                                               | Secure housing [is number one], and then find a job, which I don't think that would be a problem. There's enough businesses looking for local people to work for them that I don't think a job would be that as big of a deal as affordable housing. Because the job wage around here versus the rent doesn't line up. It just doesn't. Your rent's 75% of one person's wage, so it's manageable if two of the people can work. | If I was doing the job, I felt secure. But if something happened or, if I had an issue with somebody who didn't like me, they would try to get me kicked out of my house. There had been a couple times where I had been essentially threatened to be kicked out of my house, which is a really scary thought because in Cooke City, they only have to give you 24 hours notice. |
| Everywhere I've been, I could get a job just like that, and there's housing around. I could find an apartment for 800 or 1000 bucks a month.                                                                                                                                                                           | Everything is just so hard, and when people feel kind of hopeless, decision making changes. And it's much more short term, much more in the moment. And when there's no long view, that distorts people's outlook.                                                                                                                                                                                                              | It just sucked sometimes because often I couldn't move into my summer housing when my winter housing finished. So I was stuck in between and had to stay in a hotel room until my other housing opened up for the season.                                                                                                                                                        |

| Housing-Related Stress                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                              |
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| A lot of the places people in this community live in, [the building has] been here a long time. They're not by modern day standards. They're not healthy nor safe nor anywhere near code. That's kind of hard to watch because the people that own it have the money to make it right.                                                                               | When we lived in the one place, we had the security of being there for as long as we wanted. The new place that we moved into, although it's very nice, it just I have this constant worry that we are not going to have it forever, as long as we want. What do we do at that point then? The owner is older and could get rid of the property. So we try to be the best renters possible, taking care of maintenance and not asking for too much of anything. | Sometimes whoever owns it is willing to allow some people into their home. I've seen you be here for years. I've seen you struggle. You've bided your time. Here's your gift for being here for Cooke City for so long. And that's kind of how it feels around here. If you're good enough and smart enough, you'll get your little presents in the end.                                     |
| Most of the time housing is a first come, first serve basis. Unless you already have an agreement with the employer.                                                                                                                                                                                                                                                 | It would be nice to have something like that backing up your work and housing that we could sign in legality.                                                                                                                                                                                                                                                                                                                                                   | I hear from people that they got to move a couple times a year.                                                                                                                                                                                                                                                                                                                              |
| I don't know if there's anyone in town I haven't talked to about [our housing need]. Most are very aware of the situation. It's hard not to think that it's personal. I really question it because sometimes you feel like you witness other people will get more help or something. But honestly, you just don't know. It's hard not to take everything personally. | And another anxiety, too, is losing really good workers. I worry about that all the time. I absolutely love our employees. One of the greatest things that's come out of owning the [business] is getting to know the employees. And they're so fantastic. They become like family to you. And so then you start to have this burden of like, gosh, I don't want to lose them because of housing. And so that's one of my biggest issues. It's hard.            | Well, it used to be when we first started working up there, that there were all these little cabins that you could rent for cheap. Now, all those same cabins we used to rent, half of them are torn down. And then big places are put up that they're renting out as nightly rentals. And the other half, they're charging, I would have to say, four times the amount they used to charge. |

| Housing-Related Stress                                                                                                                                                                  |                                                                                                                                               |                                                                                                                                                                                                                                                   |
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| It's getting harder and harder to find housing. And harder and harder to find people that want to be reasonable about housing.                                                          | Employee housing was cheap for me. But I know others who paid quite a bit.                                                                    | If they charge a lot [for rent], they also don't want very many people in there. So they limit however many people are in there, and that hurts, too.                                                                                             |
| We ended up keeping an apartment in [town] year round and then paying two rents during the wintertime in order to kind of get our foot in the door to be in this community.             | When we first started, there were maybe 10 or 15 [short-term rental] cabins. Now I think it's over like 60 or 70.                             | Housing for employees is the worst.                                                                                                                                                                                                               |
| A camper is obviously not very doable with all the snow and stuff in the winter here.                                                                                                   | The attached housing to work. I don't know. It's not always a good situation.                                                                 | But I think that anywhere we rented, there would be a lack of boundaries, not lack of boundaries, but it's just like there's a face to the name, for better or for worse. I think there's good things about that and not so good things about it. |
| I'm still weirded out by the whole housing with a job.                                                                                                                                  | If we needed to move, I think [my employer] would work as hard as he could to find us a place. It probably wouldn't be as nice as this place. | A lot of the places you're going to rent are pretty rough.                                                                                                                                                                                        |
| The houses are just so tiny. And if it's not tiny, it's super expensive and not affordable and you're going to be killing yourself working like eight different jobs just to make rent. | Businesses have to hustle pretty well to try to figure [housing] out.                                                                         | It's just so much more up in the air.                                                                                                                                                                                                             |

| Housing-Related Stress                                                                                                                                                                                                                      |                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                      |
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| It's generated a lot of fussing. It really has. And it's always a grab. It just seems like it's a grab every spring. You know people fussing over who gets what. It's like crumbs for the businesses trying to figure out help and housing. | Our core employees have their own housing. We got lucky [this season], but I stressed all summer about it [housing for employees].                                                                                                | Housing was always a struggle. It was just always a hustle to try to find a spot to be. And sometimes they had plumbing and sometimes they didn't. Or you're shackled up in one room with someone else. I mean, I guess it's kind of like gets a little third world. |
| Housing has been our most difficult thing from day one.                                                                                                                                                                                     | I had to find new housing because the housing wasn't big enough for me.                                                                                                                                                           | We know people that have multiple businesses in town. And they're like toughing it out. People in the community that are like pillars of the community. It's a struggle.                                                                                             |
| I think a lot of businesses are slow. And just, like, holding on to a job and if your job's associated with the housing, that's definitely an immediate issue.                                                                              | Securing employee housing has been number one since moving here.                                                                                                                                                                  | I feel like we're just getting the rug pulled out from under us.                                                                                                                                                                                                     |
| I think people struggle hard here.                                                                                                                                                                                                          | It's hard to find a house here. And then it's up charged so much to where, I was working 3 jobs just to keep up with my rent.                                                                                                     | I was lucky to get the cabin I did. Although, I would say it sucked because there was no insulation. Snow was coming into my house.                                                                                                                                  |
| The housing that I was in drove me crazy. I felt like I was going insane because of how small it was. And if something broke, you couldn't fix it.                                                                                          | We are stressing about housing constantly, every season until we get [housing for employees]. We need a place for two [employees]. And that doesn't sound like a lot, but finding just winter housing for two people is not easy. |                                                                                                                                                                                                                                                                      |

| Hopes for the Community                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                        |
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| Build a sustainable, diverse economy that supports true community: school, shopping, groceries, some health and public safety, search and rescue, those sorts of things. | It would be awesome to have set aside rental units for people.                                                                                                                                                                                                                                                                                | I don't want to see Cooke City swell to see it become a giant tourist destination.                                                                                                                                                                                                                     |
| I think that's really important is if there's any way to bring the valley together to have a collective vision.                                                          | If there's still a school here, I would like to have kids here. I don't believe in homeschooling. That's my personal preference. I believe in public schools and giving to the partaking in them.                                                                                                                                             | I want to get full-time employees, so we're not turning and burning all these employees.                                                                                                                                                                                                               |
| I think it'd be great if they could figure out a way for people that were part of the community to have a real place.                                                    | We could call them challenges. Or they may be more inconveniences or missed opportunities for people. Let's say restaurants. Some little family-owned country diner type, some restaurants that are more family oriented with more hours or consistent open hours. Owner operated type of businesses. That's one thing that's missing for us. | We need to update some stuff. Build a building for the families, fix the playgrounds. Essentially try to gear towards children a little bit more, and then you'd get more people to come out here. But in the end, you still have to have housing and jobs. So it always comes back to the same thing. |
| Top of my list is the community having an adult discussion about making some changes, so we can move forward with some more housing.                                     | It is a very small town, but that whole main street going up through Cooke City, and even down in Silver Gate, could be full of little businesses.                                                                                                                                                                                            | We're trying to get to where we don't have to depend on J1 students. It is a great opportunity for people to come up here and experience this place. But flipping employees every season is very frustrating. And doesn't give any opportunity for somebody to make a life here.                       |



| Hopes for the Community                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <p>If we had a little land area with maybe six units on it that people had an opportunity, as long as you paid your rent and your deposit, it doesn't matter where your money comes from. Your money's green enough. It has nothing to do with who you know, how you got here because a lot of people get chased out of here, too. If somebody doesn't like them, they're going to attack, attack, attack, until they don't want to be here anymore. Town is so small. Word of mouth, and rumors really hurt people. You can do a lot of damage and people use that to their advantage and it sucks.</p> | <p>For some reason, you have places, and I'm not saying it's the best place ever, but, in Colorado, you have a Silverton or a Crested Butte or something like that. They were able to get enough quirky people together that love the outdoors and mountains that they created a community there that has done pretty well.</p> | <p>If we could get non-job attached housing, we could get more families in. Maybe there would be parents with kids that want to and that can move here and not have to be worried about, Oh, I got to work here, I got to do that. Instead just... All I got to do is make rent, which it's pretty easy to make money, if you're willing to do stuff, but it does suck being job attached. That would be the benefit of more housing. There'd be more opportunity to get people to actually see if they want to stay here.</p> |
| <p>If I win the Powerball, we'll go up there and we'll give everybody a chance to get their 2 million, 3 million, whatever they want. We'll even pay their taxes for them. And then we'll have the whole town, with a clean slate. That's what it needs. That's a shame to say, but that's what it needs.</p>                                                                                                                                                                                                                                                                                            | <p>I would love for people...it doesn't have to be that they own the house. But if they are renting, I would love for every single employee to have a little house that has a washer, dryer, big refrigerator because we need to stock up as we don't go to town every week.</p>                                                | <p>As I look out my window, I see this beautiful, beautiful place, this great setting, and a handful of truly, tremendous people that I know in this place. It's almost, we're, in between. We're too small to have a community that's diverse enough that you have your enclave, your cohort, that provides you a kind of the social foundation. And we're too small to have that diverse community.</p>                                                                                                                      |

| Hopes for the Community                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                 |
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| The most important thing that can happen to us is to have repeat seasonal employees coming back. And so, If we have people who can concentrate on their job or what motivates them in life, hiking or whatever up there, if they have housing, that's one thing they don't have to worry about. If they don't have housing, that's everything they have to worry about, almost. | I think this problem created itself a long time ago. You know, you could say 20 years, 30 years. Who knows how long? And it's just like, dang. It makes you think about, and that's why this is important. Whatever change you can affect through this, might not benefit us, but maybe in the in the next few generations. | People come here just once, and they're like, Oh, how do you live? With all those questions, like, how do you do it and all this other stuff. And I would love to be like, hey, come on out. Try it. Try an adventure. But, I can't because there's nowhere for them to live. You know, I'm sorry, but there's no spot for you. |
| Cooke City normal is keeping it a winter recreational hub.                                                                                                                                                                                                                                                                                                                      | I would say housing and employment, having good jobs that pay a decent wage, and having decent housing, that you're not living in a hovel. And then I would say community access to healthcare.                                                                                                                             | Stability in housing would be so good for anybody that lives here or wants to live here.                                                                                                                                                                                                                                        |
| The community needs workforce housing.                                                                                                                                                                                                                                                                                                                                          | Storage, that's a huge one. There's no storage.                                                                                                                                                                                                                                                                             | That local part has gone away, and so how can we bring that back? And I think housing has a big part of that.                                                                                                                                                                                                                   |
| We would like something [housing] that is more stable on paper. Something that wasn't attached to your job.                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                 |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                            |
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| The hardest part is just finding the land.                                                                                                                                                                                                                                                                                                     | All the community would get so much stronger. It would get so much stronger [if housing was available to locals].                                                                                                                                                                                                                                                                                                                                                                                    | We start saving every year, putting away like they did for the community building. Will Park County match it?                                                                                                                                                                                              |
| I'm not sure what the what the solution is. I would guess it would have to be a federal solution. I don't think our county or our state have the resources to help, we're not even close to being the most needy community.                                                                                                                    | If the Community could get the property where the current drain field is from the forest service. If we could buy that. The problem is we don't really have the government entities in place that could buy that for housing. Sewer can't buy it because it's not for sewer, so I don't know who would.                                                                                                                                                                                              | Or if the owner lives in town and manages it themselves, there's a lot of room not to just squeeze out the Airbnb thing completely. I don't think that's the answer. And that's where I feel like these land trust things work out really well because Big Sky is going to continue airbnb'ing everything. |
| Government programs that would maybe assist people that might be in a position to build something. That would affect me too, because I do own a property that could be housing.                                                                                                                                                                | There's YNP employee housing there called Wonderland Boulevard. That's set up like a small little neighborhood with all these prefabbed homes. But they're really nice prefabs.                                                                                                                                                                                                                                                                                                                      | If some people, like VRBO houses, could have a room or a basement or if there is the possibility to build on the property, one more little cabin for the employee that would be a solution.                                                                                                                |
| I would lean on the biggest landowners in Cooke City to donate a plot of property. I would be working on available low hanging grant writing to purchase a lot or property. And I'd make sure to loop Park County in ahead of time, so they don't throw up the unexpected septic red flags, because the septic is going to have to be unusual. | But I think some sort of reregulation of the tax structure would be useful to maybe loop some of these houses back into long term rentals. Create some incentives for the landowner to do so. I don't know what that would look like, but I think multiple tax rates, like you live there, that's one tax rate. You're part time, that's one. It's an Airbnb, then that a whole [different rate]. And it should be an astronomical tax rate. I can't even believe that that's not even on the table. | I think if people could afford it, they would stay longer. You would have less seasonal people. You might be able to eliminate the need for summer J-1s and winter J-1s.                                                                                                                                   |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                               |
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| Gardiner has tried to work on it a little bit, and West Yellowstone, but really, they're still struggling with the same problems, even though they get some subsidies from the government. Because they do have a sewer system. That is part of our problem. We don't have a sewer system, and without it, the government won't even help with employee housing. So we can't get those subsidies that are available for employee affordable employee housing. | It's really a situation of affordability, because obviously there's not a lack of places. It's the affordability, and, if somehow there could be kind of like your dark skies initiative, people are going, oh, that's cool. But did they do anything until they got a financial subsidy, whether I don't know what the payment is or if it's a reduction in taxes. So, if there was some way that a program could give a financial incentive. | If the people that own property could get educated in incentive programs that might be promoted by the state of Montana, or Park County, or whatever. Because I've heard of things many times that there are sometimes assistants like that to generate low income housing.                                   |
| A property an acre in size and you throw in a laundromat/shower house, four van spots packed together, and two little micro houses. And you start there. And if you write the grants, it can eventually become part of the community's endowment.                                                                                                                                                                                                             | Somebody's got to be able to sell or give up a little bit of land or something, so we could do something [for housing].                                                                                                                                                                                                                                                                                                                        | It would have to be a multi-unit dwelling of various housing types, for single people, all the way up to families.                                                                                                                                                                                            |
| With workforce or affordable housing, whichever term you use, to do it commercially it's gonna cost too much, and you really need benevolent donors, the philanthropist, to make it work.                                                                                                                                                                                                                                                                     | Fixing the housing for employees that would be a very big benefit. And also having the rent reasonable, because the employer knows what she or he pays the employees. So they could make adjustments to the rent or let the people stay free there or pay something minimal for rent.                                                                                                                                                          | One of the things about the model that our friends bought under (Community Land Trust), even though you're not gaining a lot of equity, it's a buy in for the community. You're paying it forward. You're just guaranteeing that you're going to allow somebody else who was in your same position to get in. |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| When they built the community center, the visitor center, it was suggested to put four or five apartments in it. And the rent that you generate from the apartments will pay for the pumping of the septic for the tourists that need the bathroom. And at that time, they said, Wow, those are just too big of city ideas. We couldn't do that. So then they build a museum that doesn't do any housing. It's a cool museum. Nothing wrong with it. But it doesn't generate the income that something is probably going to have to have. | We can talk about building and securing housing, and that's great, and that's an achievable aspiration with some of the grant money available. But it's not going to cure one of the main problems, which is the short-term rentals nestled throughout our community like little tumors. | That's the problem we're having. All these people are making these cabins into rentals, and then they want our employees to clean them without giving them somewhere to live. So, we think if everybody in the area that has Airbnbs, or whatever they were doing, just had a little guest cabin that they could have an employee live in, clean the Airbnb, have a secondary job, and get a percentage of what is being made. I think that would be a huge incentive, for people to work and clean these places, which brings money in for everyone. And then those people could work secondary jobs at restaurants that feed all these people that come into town. |
| I didn't need the higher rents that most people have to pay. I think I offered a good deal, which I'm real happy to do, and I wish there were more of it in Cooke City.                                                                                                                                                                                                                                                                                                                                                                   | There needs to be some kind of vision or a plan instead of reacting to situations and trying to throw a band-aid on them.                                                                                                                                                                | I know [some locals that] had a hard time with housing. That's why I built [housing].                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Something basic, if there was just multiple housing or even a handful of housings that just had 2 bedrooms or even 3 bedrooms because there are big families.                                                                                                                                                                                                                                                                                                                                                                             | Cooke City is so small. In one way, you'll have more options, and in other ways, I don't know how you do this.                                                                                                                                                                           | Build another schoolhouse housing, for the people that do live here with kids who go to school.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| There's steps we could take to maybe try to help people with less advantages, and instead of the current model right now is that if you're a business that makes money, we'll give you every break and start million dollar projects to benefit your business.                                                                                                                                                                                                                                                                            | The idea would be if each business that needed employees would go to great effort to provide that housing. That would be the ideal solution, I would think.                                                                                                                              | If some of the people would greatly upgrade their rental units to make them winter viable, that would help a lot.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                       |
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| Set up as a 5013C, so they could donate half an acre or even a quarter of an acre or whatever and then deduct it or whatever.                                                                                                                                                                                                          | If you had good housing, that would probably be an effective tool for building a community that has more resiliency because you would have, in essence, a stronger community. One that's not so transient.                                                                                                                                           | Forming a committee, and I would assume it would be a committee of business owners who have the vested interest in getting some employee housing.                                                                                                                                                                     |
| I think Hawaii was at the forefront of this. Their tourism went up, up, up, and their local economy went down, down, down. They have put some really strict rules around it, but those are also big communities that have options.                                                                                                     | I think that's ultimately what it's going to take here [a housing project] because there is so much available housing in Cooke City that could be used, but people don't want to give it up. They'll let it sit there empty before they use it for the good of the community.                                                                        | I think there should be a little more empathy where people try to understand somebody else's opinion, because it's amazing how intertwined things get when you start.                                                                                                                                                 |
| Red Lodge is dealing with the same stuff. They are just on a little bit bigger of a scale. But they're having lots of talks about it over there because Airbnbs are eating up the workforce housing.                                                                                                                                   | The big thing is locating the land and the money.                                                                                                                                                                                                                                                                                                    | A high quality RV park would be a definite plus. But in order to do that, we need public sewer. We need the utilities.                                                                                                                                                                                                |
| There should be limitations on vacation rentals. That should be managed, especially in certain areas, like in the business district up in the city of Cooke City. I don't have the exact answers on that. But somehow that needs managed because people are buying those up and vacation renting them. And then no one can live there. | A lot of the businesses that shut down in the winter here, many are because they're not winterized. If you had more employees and more people to hire, you could get the help you needed to go through these homes and winterize them. It's a win-win on every level. It's going to cost money, but in the long run is going to make you more money. | We don't want to become Jackson. We don't want to become Big Sky. And so what you say is, well, we're not going to become those things, but let's become the best Cooke City. That's kind of where I think, if some of us leaders in town can get together and sit in a room. I would love to hear people's concerns. |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| I'd be a huge fan of securing employee housing. I'd be a huge fan of a conscious wake up call where [property owners] reapportion sections of [their] property for community housing. I'd be an even bigger advocate of banning Airbnb from a valley that small. It has no place in a valley that small. And the effect has been nothing but detrimental to everyone except the top half percent of the population of that valley. At the expense of what used to be the heart and soul of Cooke City...the blue collar workers that provided the vibe. | One of the suggestions I have as far as working in tandem with businesses is getting businesses to pivot, at least one or 2 of their positions, from cool works and places like that, where it's transient employees. And pivot to places where they're hiring families that have kids. To me, that would be ideal. Where it's a win win; the school gets kids and then the town gets workers. | I wonder if we could start a program for those individuals that are like, I really love Cooke City, and I want to be able to come here and enjoy it. And the only way they know how to do that is to use their family house that's been in the circle for years and years. But if they had another option to stay in where maybe it's not their family house, and they still get to come here without forcing your tenant out of your house, but just enjoying someone else's cabin instead. especially for some of these people where they literally haven't even been here at all. Or they're literally here for a only week or something. |
| Those [CLTs] seem like the smartest, best for the community too. And it's better than, you know, subsidized housing where then you end up with situations where you might have, like, drug activity or, you know, stuff like that going on where it's more. When people have ownership, I think they take better care of things.                                                                                                                                                                                                                        | Unless something happens to either disincentivize continuing to turn everything that comes on the market into Airbnbs. Or create some sort of long term stable housing district. or even building, I think that this is just going to continue to get worse until it is really hard to find any employees to work these places.                                                                | Legislating a one-to-one ration. If you own a vacation rental you need one long term rental, like a ratio. I think that might help because we have a lot of vacation rentals. Obviously, it's a huge part of our town. I think having somebody come in and buy or build 2 units in the swamp down there and not have any connection to the community and just assume that there's going to be a property manager that can clean their units. Wouldn't that be nice. I think that maybe [1-to-1] could help free up some housing potentially.                                                                                                 |
| I really feel that the business owners have an impetus. If I was a business owner here, I would provide housing for my employees and I feel like that should not be dumped on the town, but that's a legislative thing. That's a zoning thing.                                                                                                                                                                                                                                                                                                          | Having these conversations could very well shine the light on some opportunities to build a stronger community.                                                                                                                                                                                                                                                                                | I don't need much. A small cabin with heating and plumbing, it wouldn't need to be a house. I like working on stuff and having a garage, so ideally, you know, some garage space.                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| I tried to rent them (employee housing) as cheap as I could, instead of for as much as you could get. It was to my advantage to have great employees making money in the [business]. I complain a lot about the greed motive.                                                                                                                                                                                        | I kind of ran just a quick number in my head that if you added 5 units that were, say, 3 bedroom, that's 15 people. Just those 5 units was a 10% increase of what's available.                                      | We are trying to help build the community the best that we can by hiring good people that want to come and make the community better. That's our goal is to try to bring good people.                                                                                                                                                                                                                                                                                                        |
| (before community housing is built) If the community is going to be supportive, those things [management / protocols] need to be in place and thought about. Not that it will necessarily happen, but you have to be ready for anything to happen.                                                                                                                                                                   | I've heard that in New York City you can't Airbnb house. You can Airbnb your spare bedroom. Things like that would definitely make a pretty big shift here.                                                         | You build a structure with a storefront on it. There's plenty of room in the back or the top for employee housing, and it could be owner operator housing in the rear. There's all kinds of ways to create enough space for everybody there.                                                                                                                                                                                                                                                 |
| I think it's your responsibility. If you have a short term rental, you better have a long term one. I feel like a one-to-one ratio in that zone is pretty healthy for the community. I think if more people did that, it would work better.                                                                                                                                                                          | What are the opportunities, and where do we want to be in 5 years? (referring to: flipping any challenges into opportunities)                                                                                       | They just they need quality housing. They can't rent them something that they're going to freeze to death in. I think it could start helping the community come back together again. Because you get these people and because they feel so vested in the community. They want to be part of it. So they're going to get involved.                                                                                                                                                            |
| On that note [resort tax], I believe the county could do a better job policing the resort tax situation, who's not providing the taxes and who is? I think that would increase the income probably a lot. 50% maybe. There's no accountability. And when you ask the county about it, well, we don't have anybody to do that. Well, the money you would get from doing it would more than pay for somebody to do it. | You could say, more people that have vacation rentals should make their properties available. But the amount of monetary pain that would be inflicted by doing that. You just can't, it's not even a consideration. | It's not a solution, like an actual building. It's a short-term solution. But is there someone in the community that wouldn't mind renting out a room? There are a lot of older people in the community that come out for the summer. They may be lonely. Maybe it'd be nice to have somebody in that bedroom that nobody uses and and that bathroom. It's not a long term solution, but it's one more employee. And if, you can get 3 more employees or 4 more employees, then it's a help. |



| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| I think the challenge is for people to once again start learning that you can't look at just me. You can't look at just my little group. When you are involved in any circumstance, you need to be able to see the big picture. If you focus on too small a frame you're not going to recognize the ramifications of what is happening around you. | There are some businesses that close a lot of their cabins down in the winter. If they just upgraded those, they could possibly run them year round to people who wanted to be employed rather than just summer people. They open a whole year and spend a half a year and charge half as much, but still make the same amount of money. | It will be important for the community to know how it will be managed. You're going to have to have a maintenance person. Who gets called when pipe breaks? Who takes care of it when the employee is not taking care of it or playing loud music, leaving crap on the lawn or any of those things? Not that that's necessarily going to be a problem, but that's a problem whenever you rent a place. But when there's an actual homeowner or building owner, there's someone to check and enforce it, and threaten the lease is voided. So, who is going to play that role? |
| You can get wonderful tenants. You treat them with respect; you treat them with dignity; you treat them like they're human. And it's amazing what the return is.                                                                                                                                                                                   | The flood flipped the script and said, okay, how can we build resiliency? How can we build friends? How can we build community?                                                                                                                                                                                                          | Having to have septic drain fields really starts to limit things. So a sewer system will probably alleviate some of that for building higher density stuff.                                                                                                                                                                                                                                                                                                                                                                                                                   |
| There should be RV parks. Because that's a big thing. If somebody can't afford a home, they can at least get an RV out here.                                                                                                                                                                                                                       | Business owners approached the county to say, how can you help us?                                                                                                                                                                                                                                                                       | Definitely a focus on sustainable building and keeping snow and safety in in mind when you're coming up with the solution would be paramount. Our porch was not safe because of how the roof slid.                                                                                                                                                                                                                                                                                                                                                                            |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                         |
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| The biggest thing is housing and business growth and quality of the businesses that we do have in the growth to come. And somehow that would need to be managed. There should be some sort of a group, a committee. Somebody has to manage things like that because you can't have someone come in and just mismanage a business or a property | If you have a short-term rental, then you need to have housing of some sort for the cleaner. It doesn't have to be extravagant, just a little, tiny, one room cabin. A lot of them are like, Oh, well, I'm going to build a second rental that's really big on my land. That's not the way to go. If you talk to some of these rental people, they'll tell you it's getting harder and harder to find people to clean their rentals. But if they have housing available, it would be easy because our employees would do it. They would live in their housing and clean their houses while they worked for us. | The place doesn't need to be big, but more than just a studio. It should have an actual full kitchen with bigger appliances because we don't always get to town more than once a month. We need to stock up. Mini fridges and the little hot plates are not sufficient. |
| Is there someone in Silver Gate--Cooke City who's willing to donate a piece of property? I wouldn't be surprised at all that there are people in the community that have land that would like to or are in the position to donate it for the good of the community.                                                                            | But the plan has to be there. They have to know that it is actually going to be run correctly. It would be a shame to donate the land and then have it turn out to be something that's a nightmare.                                                                                                                                                                                                                                                                                                                                                                                                            | If they could take and maybe get rid of a few Airbnbs and put in some more employee housing. You can get more employees here, then you're going to get more work, you can open up some buildings, you can get some stuff done.                                          |
| There were several times where I talked to people who did have money and talked to them about why don't you put in a little apartment complex for employee housing. But they just turned around and bought three more businesses or went and did the VRBO thing.                                                                               | I think one of the most important parts about being in this town and being open in the wintertime is consistency. Because somebody can have a great meal and show up randomly at the same time two days later on a day that they would assume somebody would be open and like, if I'm not open they're not going to make that trip again. I have a repeat base of customers coming in.                                                                                                                                                                                                                         | I think we have to ask a little broader question. To just throw a number out, we could build 100 units. But then what have we created? So it's like, where do we want to be in 5 years, 20 years?                                                                       |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                         |
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| Nobody's housing [locals] has any laundry facilities.                                                                                                                                                                                                                                                                                                     | Nothing needs to be fancy. People that move to Cooke City are not looking for fancy. They're looking for a lifestyle.                                                                                                                                            | Who has the who has the greatest need, though? Are businesses more strapped for employees than the rental homeowners that live in Iowa or Minnesota, wherever they live, finding a cleaning person?                                                                                                                                     |
| These houses don't have to be fancy. Just warm and dry and safe. To be able to make it a home. I think it's pretty basic. The thing that frustrates me is I do not feel like any of this is rocket science. This is so basic. And I don't understand the pushback. There's gotta be some way to accomplish this.                                          | Townhomes make the most sense. Something that's higher density.                                                                                                                                                                                                  | I struggle with people wanting to have rental housing for employees. That's been a long-term conversation in Cooke City. And I think that it's a weird deal because I feel as an employer, it's your responsibility to provide housing for your employees. And to ask a community or someone to do that for you, it doesn't seem right. |
| I'll guarantee you most all these people are one timers [tourists]. They come here and look at this place. Then they have to go fight for one little bathroom that's awful. The county should take a block or corner and put a public rest area with a nice big bathroom. Actually, there should be two of them. There should be one on each end of town. | But it's people who just don't feel compelled to help with the problem, you know, like, they're not necessarily part of the problem because their houses are sitting vacant, but they're not offering a solution or being willing to.                            | I don't know, without our current landlord, I don't know if we could keep going. He is looking out for us. Not for his own benefit but for our benefit. He's well aware of the housing issues. And so, he's been super helpful.                                                                                                         |
| Low maintenance, so it's less risk for the owner. And it's not stressful for the tenant. Because God knows how many times I've come home to some crazy emergency, or even some rentals we've had, leaking through the roof and you have to deal with ice dams all the time or whatever.                                                                   | A new building that's efficient, so the landlord doesn't have to jack up the rent to pay the propane bill or whatever. I keep using the term dignified housing, but people need some space, especially living here, in the winter. You need some physical space. | There's a lot of younger folks, too, who would definitely come here and put roots down if there was housing. And that would only benefit the community and make it grow.                                                                                                                                                                |

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| I do appreciate that the, you know, there's certain business owners that do do a good job of housing like their core employees. They're smart enough to realize, we need this.                                                                                                                                       | The independence that allows people to work wherever or contribute to the community in various ways. There's a lot of different ways that it's done.                                                                                                                                                                                               | I have a friend who just got [a land trust model home] in Big Sky. And then another friend who got one in Missoula. The Missoula one was a lottery situation. Both of those friends work service industry jobs. And in those two towns, it's just like here. There's no chance to buy at market value. But this has created the only opportunity I can imagine for them to actually own a home and be able to, and also guarantee that it's not just going to turn into an Airbnb. |
| It's rent stabilized or you can only sell your house for a percentage of what you bought it for [CLTs], but that is basically robbing any kind of wealth creation for the people who service the community to be able to sell that house and retire, move on, get a better job, go somewhere else. It's handcuffing. | The ADU is like the most amazing thing, in my opinion, because it's the most attainable. The intentions of that law is full-time [for ADUs], not short term rentals. And a lot of towns have restricted it to not be short-term rentals, which is important. So, we'll see what we might be up against or not with the county, in regards to that. | It's [CLTs] a lot better than giving it away to a landlord. I mean, at least it is kind of an account for yourself because you still, you're not gonna profit tremendously, but I mean, people didn't use to profit tremendously every time they sold a house either.                                                                                                                                                                                                              |
| It'd be nice if someone could build some fourplexes or small cabins. If there was a way that somebody could get a grant to build it, to offset cost, because the cost is what's going to drive what the rent is.                                                                                                     | I realize that building housing is going to be a really important component for right here, right now, or as soon as possible. But I'm very hopeful that there's a lot of good legislation that will hopefully trickle down to this part of Montana.                                                                                               | Mold free, easy to clean. I think that would be lovely.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| You got to get the infrastructure in and you got to get the land available. People that are sitting on properties. What are they doing with vacant lots? It's not right to force them to do anything, but how do you get them to engage and want to see better?                                                      | I've been all over the country, and the potential that this area has, for the future, it's there, for a lot of different things. There's room for some really good small businesses, family owned, mom and pop shops that could employ a few people.                                                                                               | Maybe we could build a sort of duplex where we have [employee] housing on one half and housing for ourselves in another half. That would be the dream.                                                                                                                                                                                                                                                                                                                             |

| Housing Solutions / Ideas                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                              |                                                                                                                                                                                                       |
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| All the businesses are contributing, raising resort tax money. And so, It wouldn't be crazy for them to request some of that money made to start a small pile and that would be added to every year.                                                                                     | Get together a committee of interested parties and brainstorm, just as the 3 of us are sitting here doing. You may not hear all good ideas, but somebody's going come up with something where everybody goes, you know, that might work, or that might help. | Housing that will allow someone to have an animal because there's housing up here that people could afford, but they couldn't have an animal. And it's like, I'm up here by myself. I need something. |
| Talk to other chambers of other towns that are similar in our situation, like Gardiner. How are they tackling the situation? They have the same problems.                                                                                                                                | There are other issues. Even if the money was there to build housing, who would take care of it? Who would provide the upkeep?                                                                                                                               |                                                                                                                                                                                                       |
| We don't have a police force. There's just a whole slew of missing members of our community that really would need to be in place if there was some sort of government supplied employee housing. It's a problem with so many unanswered questions in terms of how to solve the problem. |                                                                                                                                                                                                                                                              |                                                                                                                                                                                                       |

| Desire to Remain                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                      |
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| And the biggest reason for [staying] is like the education and the real life experiences that our children get to experience. We love it too, but it's so fun to see them excited every single day.                                                                                                                                                                                                                                                             | I have no qualms with the place as it sits geographically. It's amazing. I mean, it just is all-inspiring all the time. That's what makes it worth going through the housing struggles.                                                                                              | I don't know what it is about this place, but the 1st time we've seen it, we both fell in love with it. And I don't think we're going anywhere as long as we can make it make it work. As long as there's work and as long as we can do it financially, I would say that we're here. |
| I wouldn't be willing to live in [our current housing] year round if it wasn't for this landscape and the other recreation that goes with that.                                                                                                                                                                                                                                                                                                                 | We want to be here. We like this small town thing. We don't want to associate with too big of a situation.                                                                                                                                                                           | I want to stay here as long as we possibly can. I would love for them [future children] to experience it [the school]. [Remaining] It would be very much dependent on housing in that case.                                                                                          |
| Nobody's making them stay. This is choice, and that's probably the root of it. People are choosing Cooke City and that really shows.                                                                                                                                                                                                                                                                                                                            | What's keeping us here, too, is our landlord, who gave us our only anchor spot. And then when I even tried to find some other potential options, [our landlord] was like, what do we have to do to make you stay here for a little bit longer because it's a good fit for all of us. | You either make it happen and you pivot and become more independent if you weren't, and you trust in yourself more. Or you leave.                                                                                                                                                    |
| (How long do you see yourself remaining in the community?) I could see from one year to 20 years. There's things that have to fall in line for this to keep going. I don't know how much longer I can handle it. I'm at a breaking point. I've been in like over a year of like full burnout, which is having some real consequences. If we can hang on and if it's worth it to keep hanging on, we would like to be here. We see ourselves here in perpetuity. | (How is the availability of secure housing affecting you or others?) I think it creates a lot of added stress that uncertainty. And I think it's affecting people's long-term vision of being here.                                                                                  | Someone like ____, who given good housing would have stayed but looked on to other things. It'd be cool to see a new batch of people younger than us digging into this place. We have to. If we have a full generation gap then things will get really weird, I think.               |

| Desire to Remain                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                 |
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| [Some friends] have a good spot now, and they're talking about kind of digging in, stick sticking around, which is great. | Right now we're kind of like, we want to be here. We want to stay here. I want to stay here forever if I can. But it's like, what's going to happen? Even other locals, you know, and I'm not going to say any names or anything, but I'm like, oh man, is that person going to be able to stay here? I'll just worry about other people. I don't want good people to go anywhere. You want to stick it out together. | [Those who live here] year after year, with a great hardship. It cannot be easy going to the doctor, to the grocery, to anywhere, and just the day to day. I find it amazing that there are people who are willing to work that much harder for a daily life than most people in America would ever dream of, and with a smile. |
| It takes a lot of work. if you want to stay in this town as an employee.                                                  | I'm pretty comfortable where I'm at right now, but I would love an option to be able to not be job attached.                                                                                                                                                                                                                                                                                                          | My soul lives here. So I did whatever it took to live here.                                                                                                                                                                                                                                                                     |
| My guess would be that people aren't going to stay if they can't secure housing.                                          | I wouldn't be willing to live in [our current housing] year round if it wasn't for this landscape and the other recreation that goes with that.                                                                                                                                                                                                                                                                       | I think the lack of hope for housing makes me question my future here. So that's not working well.                                                                                                                                                                                                                              |
| That's the way it seems here. If you bide your time long enough, you may get an opportunity to get a better house.        | I see the [housing] shuffle with so many people, and it's so sad.                                                                                                                                                                                                                                                                                                                                                     | We're fortunate at the place we live because we have a unit that we can house full-time employees that aren't cubicles. They don't have to roughneck it because they really want to be here and suffer with the way they live to stay here.                                                                                     |

| Desire to Remain                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                 |
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| The people who are here have been on the struggle bus, and we're not afraid to fight, apparently. Living in cubicles or whatever you got to do to bide your time until you can finally get a place. You really got to be on a waiting list. It's almost basically what it is. You got to hope somebody leaves, and then hope you're first in line to get that place, or if whoever owns that place likes you. Or forget that you can get the place. It's just Russian roulette. It sucks. | It's [the biggest challenge is] housing for certain. Number one, housing, because people would love to live here or would love to stay here, even if they've just done a season and they're like, "how can I come back? Oh, there's no housing.                                                                                                                                                                                            | If I hadn't found a different job with housing, I would have left sooner than I did because I couldn't handle my living and working situation.                                                  |
| I don't know what it is about this place, but the first time we've seen it, we both fell in love with it. And I don't think we're going anywhere as long as we can make it make it work. As long as there's work and as long as we can do it financially, I would say that we we're here.                                                                                                                                                                                                 | We are finding many families or kids that grew up in the area are leaving. They want to stay and are opting to move away. That outflow is probably, the number one biggest risk to all of the communities because we know that people that come in later do not tend to stay. The average used to be 3 years, maybe it's 5 now, but they don't stay.                                                                                       | We like being with the nature. We definitely chose to live here. And struggled a lot to live here and stay here. And are still trying to live here.                                             |
| It would become more sustainable, if people could actually afford to live here and not have to do the housing shuffle. I've talked to former employees who said, "You know, if I didn't have to pay \$2,000 a month to stay here..." They were super thankful for our housing, but it's employee housing. It is not the Taj Mahal. It's fine for a summer, but nobody's going to do that long term.                                                                                       | Housing is a big driver of income inequality. And people doing the lower level service jobs in town, they're working a lot. They don't have the time to participate. They don't have the impetus too, because they are not full members of the community in a way. Where they are not building wealth or building roots, because it's so tentative, their housing situations, and it can turn on a dime and they have to leave or whatnot. | I don't have any plans on leaving. It really depends on if [I lose my current housing], if I could get some other decent housing. I'm not going to stay if I got to move a couple times a year. |



| Desire to Remain                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                     |
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| I'd like to stay. For the most part, there are great people, and it's a cool spot.                                                                                                                                                                              | We would love for this to be our forever home. We want to be here for as long as we can.                                                                                                                                                                                                                                                                      | We want to be here. We like this small town thing. We don't want to associate with too big of a situation.                                                                                                          |
| I still have a lot of hope that some day, something, whether it's a piece of land or something, shows up that's somewhat affordable, where we can build something.                                                                                              | We thought about leaving. I really thought about leaving. We would not have been able to stay [without a good work and housing situation.]                                                                                                                                                                                                                    | I would say that people aren't going to stick around if they can't find something. And that's going to hurt the community because then what's going to become of Cooke City if people can't stay?                   |
| I'm always more of a person that's like, we're going to make this work no matter what. But that's a really good question. And yeah, what would end up happening if [housing] wouldn't become available is we would probably just go back to where we come from. | We've come close to leaving a couple times because there isn't affordable housing here.                                                                                                                                                                                                                                                                       | We just love Cooke City. We didn't want to leave.                                                                                                                                                                   |
| We plan on staying. I plan on staying in Cooke forever. We really want to find a house where with no jobs attached, but it's hard doing that up here.                                                                                                           | I know we have lost good people. know, like _____, probably if he had a great house, he'd probably be around or maybe _____. I mean, there's a number of young people who definitely would love to, but if you don't get lucky and come up with housing or have somebody like us who's willing to hunt for housing for you all summer, then it's really hard. | We do know people that have really struggled that want to be here to find housing. They are business owners, or long term employees, and they had a very hard time finding housing. So it's definitely a challenge. |
| I kind of stuck here and don't want to leave.                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                     |

| Benefits of Housing for Locals                                                                                                                                                                                                                |                                                                                                                                                                                                                                                        |                                                                                                                                                                                                              |
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| [Locals] can create a life, a meaningful life of friends. This sense of community.                                                                                                                                                            | It builds more of a community. Instead of turning over, meeting new people all the time, you have the same people.                                                                                                                                     | I think you'd have more kids at school, which is good. If we had more housing for families with children, that would go a long way towards making the community more whole.                                  |
| I feel like we're really lucky. We stumbled into this awesome house that's affordable, and we kind of can do everything we want to do.                                                                                                        | increased local services and diversity                                                                                                                                                                                                                 | Affordable, sustainable housing for long term? Yeah, you'd see the town change a lot [in a positive way].                                                                                                    |
| I love where we live and work now. We have a really great situation right now.                                                                                                                                                                | It's not just about keeping the school open. It's the energy of keeping that gradient of ages and young energy versus old crotchety curmudgeon.                                                                                                        | [When employers treat their employees well...] it trickles down where those people that were coming to stay in Cooke City also felt like they were kind of a part of the community.                          |
| There's lots of people and young families that would love to experience this small town lifestyle. And it would benefit everybody, the local businesses, the school.                                                                          | I know that I've spoke with a few [businesses] that would love to just hire local people because they don't have to keep hiring.                                                                                                                       | If we could get good housing up there, it'd be a big step towards building a more resilient, thriving community.                                                                                             |
| I personally would much more prefer that my money be going to [Community Land Trust housing], even if it's not profiting tremendously, it's still better than giving it away and not profiting at all. At least you're building equity still. | I think it would help with the tourists, because we'd be able to have businesses that were open more hours, and you wouldn't have as many tired workers who are a little on edge. [Employees] are tired. It's easy to be snappy when you're exhausted. | I think it limits better services here. I think it limits diversity. Diversity in my mind isn't so narrowly defined as one's color of skin. Diversity in my mind includes people from different backgrounds. |

| Benefits of Housing for Locals                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                  |
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| I wish and I hope that maybe if people really understood what's at stake or what the benefits could be to allow for affordable housing, permanently affordable housing. Those kind of programs build community. If you had a fourplex, you know, or four condos where you could bring in maybe a couple of families, a couple of couples. It could be a complete game changer for this community. | Houses will be here, but no one will be working for the owners, doing the cleaning. And the businesses will suffer because every business, like restaurants and hotels and VRBOs, they all need employees. But if there's no housing for certain people like that, [the businesses] would be in trouble.      | We need skilled laborers here, which we have a few really good ones right now, who don't have housing. And it's like, the community would be insane to pass up on those types, of having those people locked in and provided for. So that's like one of the benefits, like, any other benefits besides, like, search and rescue or just, like, those guys are just as important. |
| When there's housing for your workers, that benefits everybody in the community. And it makes the community stronger.                                                                                                                                                                                                                                                                             | I know at least one personal example from a couple years ago, of someone who moved here, [found work, and] decided not to stay here because of the damn unavailability of affordable housing. Moved back to family and more connections.                                                                      | I do believe that a community this small really relies on the people that are there to keep it a community.                                                                                                                                                                                                                                                                      |
| To the concern about housing, stable housing is the core of any community, and stable housing then stabilizes the individuals, and then the individuals really can build a home in the small and the large sense. Without that, these places are just stops in the road. And that doesn't work for people to thrive and grow.                                                                     | We're very fortunate in our living situation, but a lot of the people who live here are not even in good living situations. If people were in better living situations, their mental and physical health would be better, which means the whole community is better and stronger and better able to function. | Sustainability of this community, for the long term, would be the biggest benefit. Also, I think you'd find more of a sense of community, especially if family members came to town and brought their children. You'd find a lot more community events, things to do, activities, things like that. And then you would see that sense of community return.                       |
| It would just help all the way around, in terms of just helping out with the quality of every worker's and business owners' life, if there were more, employees here to fill the need. There's a huge need, and we just can't fill it.                                                                                                                                                            | It definitely would be an advantage. Any type of housing that is less expensive and can get a workforce to stay there is always a great thing.                                                                                                                                                                | That was the thing that's been important to me over the last couple of years is the realization of how important community is.                                                                                                                                                                                                                                                   |

| Benefits of Housing for Locals                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                        |
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| [Housing would secure residents] that are from, say, a technical background, an environmental background, maybe from a blue collar background that are plumbers or craftsmen and artists. If you constrain the housing, affordable housing, then you've limited so much of the diversity of a community, which then goes back to that social rift issue.                                                                                | Restaurants could have more repeat employees. Now people come in for six months or a year at a time, and they're constantly training them. You could actually get people coming in and staying and investing in the community. And by doing that maybe we get better employees; people who people really care about their job and the community.                                                           | You could secure the future of the school. Because right now, families can't plan permanent living in Cooke City because of the uncertainty about primary and secondary education. And if there was some community controlled housing, that could get these families to stay here.                                                     |
| I think it would help grow the community and you could have more families there, with kids. Knowing that their house wasn't going to be stripped out from underneath them just because they lost their job or something. It shouldn't be that way. Like, I can't talk bad to [the boss] because if he fires me, I lose my house. So, I think it would definitely help grow the community, in general. People could actually live there. | I think it could help the community come back together. Because there would be more consistency. There would be more people there that were there because they wanted to be in the long term. They want to be involved. They want to help make this more of a community again.                                                                                                                             | I think it would be a massive load off of businesses. And it would up the quality of living there. Some of these places, there's holes in the floor. I know a couple of cabins that are pretty messed up. And not to mention having the housing tied to the business. Yes, it's great for the business. It is not good for the worker. |
| With better housing, you'll get better employees. So the less dignified the housing, the more the quality of employees goes down.                                                                                                                                                                                                                                                                                                       | I think the quality of everything goes up if people, employees of businesses have good housing and get paid a good wage. They do better work and are happier, and they bring their friends and kind of everybody thrives. But if it's just so hard to be here all the time, it's the opposite of that. Then everything's going to go downhill. And then the businesses are going to have a hard time, too. | We've had situations, too, where we've known people who we would have loved to hire at our work and would have helped us, helped the business, helped everything, but there's no housing for them.                                                                                                                                     |

| Without Housing for Locals...                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| The summer people love the restaurants here, but if you can't hire people and you don't have places for them to stay.                                                                                                                                                                                                                                                                                                                                                                                                                        | I don't know how you express to them that if you don't have good housing for employees, you don't have services in this town.                                                                                                                                                                                                                                                                                                  | We've come close to leaving a couple times because there isn't affordable housing here.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| They're not going to have restaurants. Everything that's service related in town, you're not going to have.                                                                                                                                                                                                                                                                                                                                                                                                                                  | I would love it if there were more kids.                                                                                                                                                                                                                                                                                                                                                                                       | [The Community is] in dire need of some affordable housing for employees and always has been.                                                                                                                                                                                                                                                                                                                                                                                                                      |
| (What's at stake?) A good search and rescue team. That's seriously at stake. Right, all the way down to life saving moments. There's already such a small crew and pretty bare bones, but amazingly effective. Yet it's already compromised [due to those who won't be around forever and those already gone half the time.] And if you can't get quality people, not just homeowners, but people who also know how to navigate the backcountry, then search and rescue will be a whole different thing if you get hurt in the back country. | They potentially just have to move. They just can't be there.                                                                                                                                                                                                                                                                                                                                                                  | If someone has the ability to get stable housing, they're going to do it. Which this is getting more and more expensive, plus the barriers just to get in: first and last months rent, deposit, setting up utilities, paying for insurance. And without that, people literally and figuratively have no grounding. And when there's no grounding, decisions get a little confusing. Nothing feels permanent. People don't put down roots. They don't attempt to establish a longer term commitment to a community. |
| I think until there are things here for people to want to stay here, it's going to be more and more of a pass through community. It's going to cannibalize itself, even from the tourism. We'll always have tourism because we're four miles from the entrance. But I think there are going to be less and less people caring about the town. There's going to be more and more disappointed people staying here [tourists], and they're going to stay in                                                                                    | But that's ruralism, right? People are attracted to areas like this because they are interesting individuals who are attracted to it. It attracts characters. And so there are characters that are more desirable than other characters. So there's that aspect, which makes it interesting, you know, the grit. Well, that could circle back around to the other question about why we like it. It's like pre-gentrification. | I don't know how they would ever get a teacher here unless they provided housing.                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| Without Housing for Locals...                                                                                                                                                                                        |                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Gardiner, stay in West and Jackson Hole, stay in Cody.                                                                                                                                                               |                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Now we have more visitor accommodations, but, in a sense, we have less amenities.                                                                                                                                    | We don't have a younger generation set coming in behind [those who run things now].                                                                                                                                 | The power company keeps the guys living here. There's one [service worker with a house], but like everything else is a board. The waterboard, the sewer board, school board, community board, the chamber. [Without housing how will the community function?]                                                                                                                                                                                                                                                   |
| We could have one or two people leave the area. And instead of being able to hire people up there, you'd have to hire people in Cody or wherever to do the work. And then it would be an extra cost if that happens. | It'll just be a pass through for the average person. It'll be increasingly just transient, tourist based. There will not be a community, I would think, if there's no support for people who do the infrastructure. | Those who live here are a big section of the middle-aged people. And that's a drawback to me, because having families is part of a thriving community. And when they don't exist, I feel like there's a big gaping hole in what should be there. That was one of the scariest parts of the possibility of the school closing down is we always have that hope that the number of kids in the town will grow, but that's just never happening if there isn't a school. It's completely negating the possibility. |

| Without Housing for Locals...                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                   |
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| I think town is kind of cannibalizing itself, and I think in the next 10 to 15 years, you're going to see more and more out of state or out of community owners. I mean, it's so sad because it's such a beautiful landscape. You can rape and pillage it for gold in the mining heyday and now it's like rape and pillage it for tourism dollars and I think like there's not a lot given back to the community and I think that's just going to get worse. And, they're no fault of anybody locally living here. Everybody that sells a business, they've worked hard. They deserve to retire. They should retire. That's the way the world works. But until there's like people investing back in the community I think it's just going to escalate that way. | I think we see the same wealth gap that is pervasive across the country. And that wealth gap means that there will be more and more second homes here. That more and more people will buy these properties and renovate them to be McMansions and second homes. And they will be the only ones that can afford them. And so that just skews the diversity even more. It eliminates the diversity and cuts off parts of the economy. | And some of the people who were very interested in buying [our home] actually called around to try and find cleaners and they got back to us and said, we flat out couldn't find anybody.                                                                                                                                         |
| In order for the business to grow, we need more people, and there's not a lot of employees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | The school would close. You're going to have no small business growth.                                                                                                                                                                                                                                                                                                                                                              | It's going to be a summer resort town at best.                                                                                                                                                                                                                                                                                    |
| You're going to have a problem with the chamber running. We have such small business community that there's not enough fee money generated to run a chamber. Grants have to be obtained.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | This town is going to kill itself because people are going to stop wanting to come here if there are no amenities to come here for.                                                                                                                                                                                                                                                                                                 | I think that the character of the community is what's at stake is like just the loss of...it's gutted. The people come here, because of the nature and the beauty, but those people require a certain level of services. So, if the people who provide those services can't afford to live there, the town essentially is gutted. |

| Without Housing for Locals...                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                              |
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| You're going to see the population decrease even more than it already is. Of course, there's the school. If people can't afford to live here, they're certainly not going to bring their family here. You're going to see a ripple effect all over the entire community.                                                                                                                                                                              | The food is going to continue to get worse to the point where the only available meals are often going to be purchased at the grocery store, which is the High Country Inn. That's something that I have seen a lot. People come to town, you're catching sunset in Lamar. And by the time you get back to town, it's 10 o'clock, and all the restaurants are shut. | We would like to be open more hours, but that would require hiring more people. And we can't hire more people if we can't house them.                                                                                                                                                                                                                                        |
| [There's a local business that] supplies housing for employees, and it's a huge economic hardship for [the business] because [the owner] rents a building that could be rented out to make a decent amount of money, if it was rented out as a nightly rental. But, [then the business] wouldn't be able to hire anybody to run the [place]. [It's] definitely a financial handicap, having to use the back part of the building as employee housing. | There's a disconnect. They don't realize when they make comments like, I came here yesterday and you weren't open. And it's like, you know, I changed the hours. There are expectations and it's just, you're not my bread and butter. And you're not even giving me your little shack to live in.                                                                  | To me, a negative of our community is the lack of the distribution of the age of people. We don't have enough families with kids.                                                                                                                                                                                                                                            |
| Those are the struggles. Because when I want full-time employees, I can't even present it to anybody. I can't sugarcoat it. I'm like, everything's great. Except this, this, this, and this, and this, and this. Do you still want to come?                                                                                                                                                                                                           | It's a great place to have a business, but it is challenging from housing for employees and stuff like that.                                                                                                                                                                                                                                                        | There's a lot of us that still say, I just live here. I just work here. I don't tell anybody I'm a resident. I kind of feel [like a resident], but I don't, because anytime anything happens because [our housing] is job attached, we could have to burn our shit and pack it up and move out of here in 24 hours, or figure something out, or we'll be living at the dump. |



| Without Housing for Locals...                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| It [transient employees] works for college kids who are coming for the summer. It doesn't work for families. It doesn't work for older people. It doesn't work for long term. And so, it serves the businesses that can do it, but it really doesn't seem to serve anybody else.                                                                                                         | Had I been able to have employees, I would have brought more money into the town. So more money into the sales tax. I would have been able to serve more food. And other restaurants that aspire to serve good food would eventually be able to hire more people and feed more people passing through town. | Keeping the school open is the challenge. And obviously it marries right along with the housing issue.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Housing affects [the community] all the way down to the post office.                                                                                                                                                                                                                                                                                                                     | Nobody, cool people, won't live here. You know, it's just going to be a bunch of businesses.                                                                                                                                                                                                                | J-1s are phenomenal. But they're only here for 3 months. There's only so much they can do. Slum housing is slum house. I know you know. And there's a lot of slum housing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| If housing cannot be secured for locals, then there's not going to be any employees because they can't stay here. Nobody's going to drive 2 hours up the mountain every morning to go work at the restaurant at 4 o'clock in the afternoon for 4 hours or whatever time the food stops.                                                                                                  | The working age population has been completely flat in all of Park County for 15 years. No growth zero. They just rotate, which is probably what Cooke City sees. The community's not growing. They come and they go. The next group comes, and then the next group comes.                                  | The summer people complain that nothing's open and there are no restaurants. And it's like, well, it's because nobody can live here to work at these places. They get upset when a place is closed one day a week and it's like, we don't have enough employees.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| [Those] actions [selling employee housing] not only dramatically lowered the availability, quantity, and quality of employee housing at Cooke City, but they also seriously impacted [the] business. Because [the business] became unable to hire competent local help and started to turn to J1 employees, which then undermines people's reputation of the general food in Cooke City. | There's a certain standard that I would like to achieve for clients. It's very difficult to find someone (an employee) willing to come to a substandard house and be okay with it and like stick around. I can easily hire someone full time year round.                                                    | But without the housing, I feel like the whole experience that people would come here for. I mean, yeah, the beauty and the nature, that's like definitely the draw, but it's still part of the experience. If you were coming here as a tourist, it's the interaction, too, with wherever you're staying, your service providers. If that stinks, then it's beautiful, but like they could go to Gardiner and then come do day trips. There's no real reason for people to spend money and then support the community. And then loss of tourism is another ripple effect. The loss of housing will just turn this place into a bunch of vacation homes. The benefit with no services. |

| Without Housing for Locals...                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Securing employee housing was a massive effort on my part. We started a business, and I didn't have any sort of employee housing options until I started demanding it from new clients. I was like, there's no way I can add to my schedule without an employee. And I need to bring an employee in from outside the community because they need to be my employee, not work for someone else. So if you want to do this, this is what's required. You have to provide employee housing. And so that's how I got one place secured. There are some winter employee housing options, but never summer employee housing, which is when you need it. | We had to clean the vacation rental. There was no one. Everybody that we talked to is, nope, nope, nope. I have more places to clean than I want to clean. And so, we cleaned it. And it just got very old doing it, you know two, 3 times a week. It also made it more difficult to sell because many of the people who looked at it to buy wanted to buy it as a vacation rental. And they'd ask, who cleans it? And we said, we do. And the first question was, well, do you want to keep cleaning it? And my answer was, are you out of your mind? That's why we're selling it. | It affects my business. I didn't intend to operate a business here. The opportunity kept calling. People kept coming to me. It's such a challenge to bring workers out or to find a place to stay. Any little housing that there is, little apartment, is all taken up already for employee housing. There's nothing left.                                                                                                                                                                                                                                   |
| We're losing people and families. It would be great to see families more populated. And I know in the past it has been way more populated with families. So it would be awesome to see more families.                                                                                                                                                                                                                                                                                                                                                                                                                                             | Corporations came in and bought stuff. It's only, like, three places, four places, but still, four out of nine places makes a huge difference. They bought those three trailers, and then they bought [another place], and everything just went like...it's not available anymore.                                                                                                                                                                                                                                                                                                  | When asked what would help bring us out here, we said housing. We needed a place to stay.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| J-1 workers are, like, a big crutch for this community in the summertime, where there's limited housing options and businesses can just have these foreign workers and they know that they'll put up with pretty much anything.                                                                                                                                                                                                                                                                                                                                                                                                                   | It's that catch22 of like, you're not guaranteed to get a better employee, but you're guaranteed not to get a great employee if they don't have a decent house.                                                                                                                                                                                                                                                                                                                                                                                                                     | The J-1 workers don't even like sharing their rooms. Last season a few of the J-1 girls were trying to find something cheap enough so they could have their own space. It's rather unfortunate. They are charged for their rent. They are like indentured servants, but then they're still paying 500 for rent. And they are in a small space. The workers coming through there are kind of losing their minds, trying to cohabitate with randomly picked strangers from all over the world. All these different cultures and then Cooke City and all of it. |

| Without Housing for Locals...                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| It tends to make the price of services higher for the locals, at least in the terms of the building aspect of it. I figured I could always build here cheaper than some contractor moving his supply equipment up from down country, having to procure temporary housing, travel expenses, and so on. So it does and would logically make services more expensive. | I don't see the younger generation moving here, being able to afford housing, and then living here and taking over some of the stuff, [such as, EMS, fire...etc.]                                                                                                                                                    | If we don't have housing, then all of the people that are making the wheels spin here, leave. It would just stop. There's no hotels. There's no gas stations. It would just totally shut down.                                                                                                                                                                                                                                |
| If you want to be able to own a property and rent it out as a short-term rental, you need the locals here, not only just to clean it and take care of it, but to run the restaurants for the people who are coming to stay.                                                                                                                                        | There are so many good people that are like, oh, I wish I could do so and so. If I had a place in Cooke City, I could work here or do this. And you know, it's like they're really good people. And it's like, man, the community could only get stronger if there's housing. It could only get stronger and better. | So you want to have this nice restaurant with a nice chef and a nice manager, and chances are they want to have a family. But there's nowhere for that family to live in town, so then you're looking at an astronomical amount of cost to build not only a restaurant, but housing for all the employees. So then really, you better be a giant corporation. Or like some sort of angel investor because there's no ability. |
| I liked when last summer a local said, I'm not cleaning Airbnbs anymore unless I'm making \$100 an hour. Because we can literally see what you're making on your Airbnb.                                                                                                                                                                                           | (What's at stake) quality employees. Like just quality of life in general, for the people that do decide to live here. And then the quality of the experience for the people that come to visit.                                                                                                                     | [The visitors] have no grasp on the situation. It's laughable, but I get it. [They're] spending a lot of money to stay at a hotel here and couldn't get an ice cream. They don't understand. They think that it's like everywhere else. That there are just all these people [available] that you should have the place open round the clock. And I'm like, buddy, you're lucky we're here today [to serve you].              |
| I've got buddies that say, hey, man, I'd come down there, but there's no place for me to stay.                                                                                                                                                                                                                                                                     | We've had some grown grandchildren coming in to work for us during the summer. And that's some success. I don't know how we get people to come and work because where are they going to stay?                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                               |

| Changes to the Community over the Years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| Everyone was involved. And if someone that owned a business couldn't come, they would send or ask one of their employees to come, and so everyone was represented. Everyone had a chance to speak, and people were very respectful of each other's opinions. There was a lot of agreeing to disagree. But never to a degree, where someone would get frustrated and angry and say, I'm never coming back here again. We all took the time to work out issues that seemed insurmountable when they started. But by the end of the meeting, everyone still left with their neighbors beside them, whether they agreed with them or disagreed with them. | It's kind of like a community that used to be very welcoming and accepting of everyone is turning into a community that just wants to make money.                          | I think that when you are an owner operator, and you live in a place as remote as Cooke City, you really develop an extreme affinity for that area, and you want to get to know the people that live there, the people that work there, and the people that come in repeatedly. And I don't see that happening. I've heard so many comments from visitors, and in particular, in the winter, because there are visitors that will come six times a year... and they're not feeling that anymore. They're just kind of... They need help with something, and they're finding that services aren't available anymore, but more importantly, the people are not saying that I can help you find out. |
| Snowmobilers would come every year at the same time, stay in the same hotel. They got to know people in town.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | The change in community, locally owned community business, acquired by non-residents has really changed the flavor of the commercial flavor, I guess, that you might say.  | The community has changed. Businesses aren't run by the business owners. There are like 6 people that go to the snowmobile meeting club meeting now. There used to be 25 people. When seats come up on the waterboard nobody wants to do it.                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Too many tourists didn't used to be a problem. Now it's a pain in the ass going through the park.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | It was much easier to buy property and stuff in the past.                                                                                                                  | Back then, Cooke City was in its heyday because everything worked really well. And it was affordable to live there.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| There's a reason that vibe is dying in Cooke City. It's because we're all gone because we couldn't raise a family there.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | There used to be people that would come to Cooke City. Even if the snow wasn't good, they enjoyed themselves because they were visiting with friends and people they knew. | [The business] being locally owned with someone who's committed to the community, now owned by some corporate entity that looks at the bottom line and doesn't seem to have much investment. That change is noticeable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

| Changes to the Community over the Years                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                    |
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| There was a group of people that were all very oriented in increasing tourism, making sure that anyone that came here had a wonderful experience, no matter what they were there for. There was such a diversity of things that people came there for, and our mission, each of us individually, I think, was, we wanted, if anyone left, we didn't want them saying, Oh, don't go there. But they wanted people to say, you've got to go to Cooke City, because the people are welcoming. The community is amazing. | Now, I feel like there are very few businesses that are owned and operated by the same people. The people that own them, that believe they know the dynamic of Cooke City and how it works, quite honestly, don't. Because I'm watching the cohesiveness go away. And it seems everybody that has a business there has a business because they want to make money, and I understand that. Don't think I'm belittling that. | Our focus was so much on keeping our community so viable that we could have people there and have employees there. I think that has changed considerably. It used to be that the majority of the businesses were owned and operated by the people that owned them. |
| The housing that people are in now, typically absent like a couple of units that I know about, is way nicer than anything I ever lived in. But, it's not as plentiful. I'd say it's probably bottlenecked even more.                                                                                                                                                                                                                                                                                                 | It used to be more of a community. When we lived there year round, there were lots of families that lived there year round. There have been times where families have lived there and owned property.                                                                                                                                                                                                                      | The area is really for the middle-aged people, for the young. Families hardly exist. Young kids or later are around. Not like it used to be in the 70s when there were a lot of them.                                                                              |

| Access to Housing Market                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                        |
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| Everything's expensive. It's million dollar homes, million dollar properties. You can't even buy a business.                                                                                                                                                                                                                                                                                                     | I think scale of one to 10, it's maybe a one or two.                                                                                                                                                                                                                                                                                                            | Overinflated housing market                                                                                                                                                                                                                                                                                                            |
| There was a crazy little lull in COVID in the spring, people were still kind of crazy in the spring. And then summer was kind of nuts, and then people kind of figured it out by late summer. And then basically later in the fall, towards the winter, prices of real estate, housing, everything just skyrocketed, because everyone wanted a 2nd home somewhere because of the COVID Zoom commuting job thing. | The housing market seems very out of reach. We just get people who have cash. And that's the other thing is some of these places, you can't get a loan for them because they're in disrepair or they're in a floodplain or they have a fire hazard. You can't get a first time home buyer's loan for them. Things like that are a huge barrier for a lot of us. | A house is going to be on the market for so much that a family is going to want to move in, and they're going to look at that and just shake their head and say, Wow, that would have been a great place to raise kids. But they can't afford it. They can't afford it. So getting more properties on the market is not the answer.    |
| It's a constrained supply [property here]. So if you have a constrained supply, then obviously, basic economics say that the price is infinite.                                                                                                                                                                                                                                                                  | It's completely unaffordable to buy something and live here.                                                                                                                                                                                                                                                                                                    | Pricing is pretty unrealistic to buy it and live here.                                                                                                                                                                                                                                                                                 |
| Then on the demand side, look at the attendance of Yellowstone National Park. They're setting records every year. That means that people love this kind of a place.                                                                                                                                                                                                                                              | If you could visualize the money, like you visualize the riparian, like a water map, the canals run deep from Cooke City to Billings. And they run right into the pockets of people like that. And we all know it.                                                                                                                                              | Things would come on to market, not very often, but once in a while, things would come onto market. We probably looked at 3 or 4 different existing cabins, and one or so of them were not accessible. They were up on the pass.                                                                                                       |
| (referring to trying to purchase something here)<br>I feel sorry for any poor son of a bitch trying to do that now. Nowadays, I'd hate buying even a half acre.                                                                                                                                                                                                                                                  | When we bought, it wasn't the hustle and bustle that it is now. When something goes to market now, it's snatched up and gone.                                                                                                                                                                                                                                   | Basically it took 5 years to get a bare property. We were just dodging the high prices of what was for sale and the poor condition of them. I notice a lot of people don't keep up on their properties as they should. Maybe because there're lightly used, seasonal or whatever, but a lot of the existing stuff needs a lot of work. |

| Access to Housing Market                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Add on to that. I mean, it's so complex. You add onto that, the ability for remote work; you add onto that people's disposable income; you layer that with the overall housing market costs nationally. They just layer on to say that, at least in my opinion, that real estate is a constrained economic supplier. And so, price then becomes infinite.                                                                            | The first question [visitors] ask is, Are there any place for sale here? And we hand them the newsletter and say, that's about it. And they ask, does anything ever change hands? And we said, yeah, occasionally, but oftentimes it doesn't even come on the market. Someone just mentions that the house is available, and it never goes on the market. It sold, but nobody knew about it.                                                         | And that is one thing that does suck. The wages may not compensate to be able to buy your own house. You're going to have to work everywhere unless you have some online really good job that you can do from home. So those are the things that are frustrating, too.                                                                                                                                       |
| The other thing is nobody can get insurance. Or if you can, you pay a fortune. They're saying now that the number one thing that's stopping house sales is the cost of insurance.                                                                                                                                                                                                                                                    | I think long term, Cooke City is destined to be just a second home community. Real estate's not going to get cheaper.                                                                                                                                                                                                                                                                                                                                | Bozeman continues to grow. There's no stopping Bozeman. And so, to me, we are an overflow of that.                                                                                                                                                                                                                                                                                                           |
| It's definitely a sellers' market, still after all the years.                                                                                                                                                                                                                                                                                                                                                                        | Supply and demand is what drives price. It's such a desirable place that everybody wants to be here, so it just drove the market high.                                                                                                                                                                                                                                                                                                               | It's challenging to get into any sort of property here.                                                                                                                                                                                                                                                                                                                                                      |
| It's not difficult if you're trying to sell a place, but if you're trying to buy a place, it's extremely difficult and extremely expensive.                                                                                                                                                                                                                                                                                          | Impossible, unless you have millions of dollars.                                                                                                                                                                                                                                                                                                                                                                                                     | The size of the town and real estate being expensive is challenging.                                                                                                                                                                                                                                                                                                                                         |
| There are houses that are for sale there that are asking so much money for them, there's no way people can buy them. Unless they're retired people that have saved their whole lives. A family can't say, Oh, look, there's a place for sale up in Cooke. Why don't we buy that? And then they find out it's going to be, well, damn close, too, if not a million dollars. Yeah. And for what? I think the market there is horrible. | I think at one point, if I had attained my financial position right now a little quicker, like prior to 2014, 2016, I think there was a possibility to purchase something. But now the way things have inflated, I don't know. I don't foresee that we could purchase something. It does seem that 2014 was kind of like the tipping point. And now it's (the housing market) only just astronomically gone ridiculous in the last four years or so. | And that also helps drive the market up. Because you can get a lot more money by vacation renting, than you can by a long-term rent. When you do that, it takes up more employee housing, and it also drives the market away from family people that want to move in here. The jobs aren't high paid enough. You can't come here and get a job at a motel or the gas station and pay for an \$800,000 house. |

| Access to Housing Market                                                                                                                                                                                                                                                         |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| Buying something, like property or housing, seems pretty unattainable, over half a million dollars for anything to buy.                                                                                                                                                          | So prices were high, but stable until COVID hit, and then it was just ridiculous. Everybody wanted to come to an isolated place where they could remain healthy. At least, they thought. | It's overpriced for what you get, but I will also say it always has been.                                                                                                                                                                                                                                                                                                                                                                                                          |
| It's impossible. I mean, it's landlocked. There's just no property to build on.                                                                                                                                                                                                  | Anything that's already built is completely out of out of reach of most people.                                                                                                          | We hear some people wish they could buy something. That there's people that have been here for way longer than we have and they haven't found anything yet, about 6 years, 7 years. It's pretty bad.                                                                                                                                                                                                                                                                               |
| (describe housing market) Failed. Nonexistent. It's unattainable is how I see it. The rental market and the housing market. It's not unique to Cooke City. It's very much a mountain west problem. Or any resort town. Here it's accelerated because of our physical boundaries. | Our living wage is not meeting the real estate. The real estate has far surpassed a living wage.                                                                                         | A couple of them, the price was six, 800,000, and it needed \$200,000 worth of work. And that did not make sense to me to spend that kind of money and need to put that kind of work into it. So then I told, the realtor that I wanted a piece of bare land. I want to build my own place. Because financially, it didn't make sense to pay this kind of money for the condition of these places. They needed tons and tons of work. So we waited years for a piece of bare land. |
| I want property here. But it's far and few in between, and when you do find it, you're looking at, half a million to a million dollars.                                                                                                                                          |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |



| What Works Well                                                                                                                                                                                                                  |                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                 |
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| We love the community so much.                                                                                                                                                                                                   | the aesthetic setting                                                                                                                                                                                                                      | I would say that the community is a resilient community.                                                                                                                                                                                        |
| I think a lot of people get a second chance here, which is lovely.                                                                                                                                                               | Nature is right outside your door and skiing.                                                                                                                                                                                              | Everywhere you look, it's calendar pictures. it has a way of affecting you.                                                                                                                                                                     |
| What first brought me here was the mountain access and the snow.                                                                                                                                                                 | There are good human beings here.                                                                                                                                                                                                          | I don't get in my car for 2 weeks, 3 weeks at a time.                                                                                                                                                                                           |
| We are here because of the snow.                                                                                                                                                                                                 | I really like that we are a small community, and you need to plan ahead for the grocery store, the doctor, the bank, everything.                                                                                                           | I fell in love with the community from the first time I drove in. I had never heard of Cooke City before.                                                                                                                                       |
| The Cooke City School really has given Cooke City something to be very proud of.                                                                                                                                                 | The people are awesome.                                                                                                                                                                                                                    | ability to be active                                                                                                                                                                                                                            |
| The first time we were here, we didn't even know it existed. We instantly fell in love with the environment, the small community, and the little school, all that. Our first day here, I said, we're going to have a place here. | Everybody's pretty much here to help each other. If anybody needs help, you can go to your neighbor and say, hey, I need a hand. Or hey, do you need a hand? And everybody's usually got everything you need if there's something missing. | What I love about Cooke City is the forced togetherness of so many different personalities, like rich people, poor people. You can have a millionaire sitting next to a waitress and they're buying each other a beer and having conversations. |
| I was always here for the what's surrounding us.                                                                                                                                                                                 | There is no place like Cooke City that I have found.                                                                                                                                                                                       | I love all of the surroundings and the nature. That's really what's kept me here so long.                                                                                                                                                       |
| It's a very quirky, different community. There's nothing like it just because of the tourism and then the local people.                                                                                                          | world-class trails, world-class fishing                                                                                                                                                                                                    | It's unique. It's the only place in Montana that the only way to get there is to go through another state.                                                                                                                                      |
| Cooke City is the most special place in Montana.                                                                                                                                                                                 | The core people who keep the community going. Honestly, it's amazing.                                                                                                                                                                      | It's like being in a hallmark movie.                                                                                                                                                                                                            |

| What Works Well                                                                                                                                 |                                                                                                                                                                                                                                          |                                                                                                                                                                                 |
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| We got the back country. We can see all different animals. We can go snowmobiling. We can do so much out here that you can't do in a big city.  | It's a combination of the environment and the geology, the water, the animals, everything about it. The proximity to Yellowstone is amazing.                                                                                             | I love Cooke City for the same thing as when I first came. It isn't a normal place. I wouldn't like it as much if everything was perfect.                                       |
| Everybody freaks out about how far it is to grocery stores and everything. I'm like, I love that.                                               | Summers are nice because we get to spend time with extended family.                                                                                                                                                                      | The recreation and the lifestyle.                                                                                                                                               |
| I love the area.                                                                                                                                | Hotels and construction in this town, those are 2 things that aren't going to slow down. I see a good future as far as building and things like that go.                                                                                 | We have a great community. We love our friends around here.                                                                                                                     |
| the nighttime sky; the mountains in the daytime                                                                                                 | I love the mountains. I love being there in the summer.                                                                                                                                                                                  | There are opportunities to make money, make a living.                                                                                                                           |
| fishing, hunting, snowmobiling, skiing                                                                                                          | They can skin right from their door. We have to visit this place.                                                                                                                                                                        | I like the throwback feeling of Cooke City.                                                                                                                                     |
| It's always a good place to come back to. The drive through the park at sunrise or whatever it is, you're just like, wow, this place is unreal. | This was the first [little ski community] where we really wanted to put down some roots and get involved in the community. It was the people and just the old timey getting away from it all. The remoteness. Definitely the remoteness. | People come here because we're the end of the Beartooth Highway and the beginning of Yellowstone Park. People are going to keep coming as long as those two things still exist. |
| What I love about Cooke City is that feel that you're in your own little adventure.                                                             | I like that I don't have to drive my car, and I enjoy the people that I do know here.                                                                                                                                                    | being able to ski from my front doorstep                                                                                                                                        |
| It's a pretty unique community, and, I think everyone is like kind of in it together.                                                           | I like the small town, the mountains.                                                                                                                                                                                                    | I just love Cooke City.                                                                                                                                                         |

| What Works Well                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                         |                                                                                                                                                                                                               |
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| I miss knowing people and the type of community where if I'm at work in the case something happens to kids at home, they can just run out and grab whoever and somebody knows who they are and will help them.                                                                                                                                                                                                                                                                                                                      | My landlord is just so giving, generous. I feel that what I pay for rent is very affordable. It's a small house, but it has a full bathroom, bedroom, kitchen, oven, all the appliances, and all the room I need. So, right now, I feel very fortunate. | The snow and this civility of the motorized versus non-motorized community. And the easy access to non-motorized winter recreation. Those 3 things are really what sets Cooke apart in my mind.               |
| You have to get along or not get along. You just have to. You have to learn to live with people that you might not ever associate with or ever agree with or so. I sort of describe it to people as where political affiliations, sexual orientation, all that stuff melts away because the environment and the geography is so harsh. that everyone really needs to help each other. Even if you hate your neighbor, you're going to help him out if he's stuck or something. It all breaks away. And it's just rural communities. | I think Cooke City is like just a really good way to have that opportunity to meld all the different walks of life. I think it's a beautiful thing there.                                                                                               | I feel there are plenty of work opportunities. From restaurants, gas stations, your own business, water operator, and, if they do sewer, they'd need a sewer operator, but it all boils down to housing.      |
| The remoteness is a benefit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | I don't think anything is not solvable.                                                                                                                                                                                                                 | A lot of your experiences there are just amplified by the fact that everything around you feels so untouchable. The mountains are gigantic, and you're in the middle of nowhere.                              |
| recreation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | I love that we were just able to walk here. And so not having to commute is a big deal for me.                                                                                                                                                          | I found this place and fell in love [with it].                                                                                                                                                                |
| Cooke City is the Maui of Montana. We go there and it's just like, Oh my gosh, this is so beautiful and nice. That's what Cooke City is to me. I love being up there. It's spectacular.                                                                                                                                                                                                                                                                                                                                             | I really enjoy being able to get on my snowmobile, go 15 minutes in the back country and just stop. You can see for miles, in every direction. There's nobody out there.                                                                                | The tragedy of the flood was an opportunity to make new relationships and friends. It was an opportunity to think about what can be done for the community. That was a lesson in the importance of community. |

| What Works Well                                                                                                                                                                                            |                                                                                                                                               |                                                            |
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| I loved the people who I worked with my first summer here.                                                                                                                                                 | I want to be here as much as I can, or at least as involved as I can, because I almost feel more part of this community because it's so tiny. | I love the nature and the surroundings.                    |
| I'm thankful that it'll never get bigger because the U.S. Forest Service owns all the land around there.                                                                                                   | Mostly people in town are very pleasant and fun to be around.                                                                                 | I always enjoyed it because of the outdoor life.           |
| Just being away from all the noise and the hustle. You still have to hustle around here, but it's not the same as a big city. You walk everywhere. It's fantastic.                                         | I am so lucky and fortunate that I met people I value, and they value me back.                                                                | I like to be a part of the community here.                 |
| We get a lot of snow. Even when no one else has snow, we get snow.                                                                                                                                         | Summertime, it's a delight. I love it up there.                                                                                               | quiet, off-the-grid town                                   |
| the isolation                                                                                                                                                                                              | You don't have to be that good at running a business to do well in Cooke City.                                                                | I want it to stay as close to the same as it possibly can. |
| I still love Cooke City for the access to the mountains and to the public lands. That's why I live here.                                                                                                   | It's a really special place.                                                                                                                  | It feels like no one in the world is there except for you. |
| Even if there's been talk of people that don't get along on search and rescue and on EMS and whatever. The overarching attitude is that we can put everything aside when it comes to these kind of things. | quiet lifestyle                                                                                                                               | I want to see the community thrive.                        |
| I do enjoy most of the winter crowd because they come back every single year and want to be here, too. They want to come here, and they get to know everybody.                                             | I feel like I actually have a good friend group. I love the community.                                                                        | There are opportunities to make money, make a living.      |

| What Works Well                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                     |
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| I think that the people that live there, we all share the same common, deep down love for Cooke.                                                                                                                                                                                                                                                                                                                         | They don't care who you are or what your politics are. They know you need something. And so they're there for you. And it's it's very, very evident when you're here that everybody looks out for everybody. | The recreation, the ATVing, the hiking, the snowmobiling, the wildlife, the community                                                                                                                                                                                                                                                                                               |
| I really like the fact that I know the UPS driver's name. I know the mailman's name. I know just about everybody in town's name. As corny as it is, it's kind of like the Jimmy Stewart movie, "It's a Wonderful Life." Everybody knows everybody and, it's kind of a microcosm of the whole country, politically, religiously, and on and on and on. Yet, we all managed to live together and work things out together. | What kept me here is like every time I was depressed or something was going wrong, I would step outside and say, okay, it's absolutely going to be okay today. (speaking of the mountain beauty)             | I'm not against people making money, obviously. I want to make money, as well. But I'm also not up there to screw the community. I want to be a help. I want to try to be helpful, And we do hire as many people as we can that live up there. As many people that want to. A lot of the employees that work around in other businesses have worked with us at one time or another. |
| not the hustle and bustle                                                                                                                                                                                                                                                                                                                                                                                                | I'm stoked to see the new blood coming in. We need to be on the incline or else we're on the decline.                                                                                                        | I just fell in love with Cooke City.                                                                                                                                                                                                                                                                                                                                                |
| It's a really cool community, and I didn't really get a full taste of that until we moved here full-time.                                                                                                                                                                                                                                                                                                                | We do know what the town is missing and the potential that it has because of its uniqueness.                                                                                                                 | It's just a cool spot. Super remote.                                                                                                                                                                                                                                                                                                                                                |
| I miss just being able to walk everywhere. I miss the mountains. I even miss the three hour drive to get to the city.                                                                                                                                                                                                                                                                                                    | No matter how bad the food or service is, they're [tourists] still going to come.                                                                                                                            | Another main reason I'm here is the snow.                                                                                                                                                                                                                                                                                                                                           |
| We spent 2 weeks out here. It was probably the 2 best weeks of our life. Then we just started staying longer every time.                                                                                                                                                                                                                                                                                                 | We work with great people.                                                                                                                                                                                   | We immediately fell in love with the place.                                                                                                                                                                                                                                                                                                                                         |
| a deep connection to the community                                                                                                                                                                                                                                                                                                                                                                                       | It's awesome experiencing a lot of new things.                                                                                                                                                               | I see me having Cooke City in my life for the rest of my life.                                                                                                                                                                                                                                                                                                                      |

| What Works Well                                                                                                                                                                                                                |                                                                                                                                                                  |                                                                                                                                                                                              |
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| I've been a lot of places, and I've never been anywhere else like this. Ever. Alaska. Nowhere.                                                                                                                                 | the recreation                                                                                                                                                   | I just fell in love. This is a dream out here.                                                                                                                                               |
| Our inner community, our business network, our friendship network is really special. And that's what's kind of keeping everything together right now.                                                                          | sense of community                                                                                                                                               | It has been tough lately, but you can't ignore some of the good community things that are happening, especially recently, I feel like that's been as strongly highlighted as it's ever been. |
| nature                                                                                                                                                                                                                         | The landscape is really the number one thing keeping us here.                                                                                                    | most of the people                                                                                                                                                                           |
| This is an awesome little town.                                                                                                                                                                                                | the outdoors                                                                                                                                                     | We like the little businesses right over here.                                                                                                                                               |
| Where else can you get this?                                                                                                                                                                                                   | We want the kids in the school. We want to come back for the school.                                                                                             | There's a pretty tight-knit community up here. Not everybody always gets along, but that's to be expected.                                                                                   |
| We do the community stuff, like going down to the community center and having ice cream for breakfast or pancakes for breakfast or, the Christmas thing we do for the kids. I love that. I love how together the community is. | The freedom to just be away from all the city baloney, all the crap that means nothing that has no real effect on your life besides drama and bringing you down. | It is nice when you're driving home from the market at the end of the day and can wave at a bunch of people that you actually know and are happy to see.                                     |
| The ability to look out the window when you're eating breakfast and have a moose walk by.                                                                                                                                      | It's beautiful.                                                                                                                                                  | Luckily, [our current landlord] is really understanding and also really loves this community and this landscape, and he sees the problems.                                                   |
| The other thing we both love about it is the small town benefits.                                                                                                                                                              | You never lose sight of the fact that we live in an amazing place.                                                                                               | There really is a camaraderie. If you're here all year round, people understand that you're dedicated to being part of a community or you wouldn't do it because it's not easy.              |
| Since we live together [in a small community], we help each other. That's what I like about it.                                                                                                                                | It's such a unique place.                                                                                                                                        | People love the area.                                                                                                                                                                        |

| Challenges / Inconveniences of Area                                                                                                |                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                         |
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| The hardest part is finding housing for our employees, so we can keep our business up and running.                                 | There's limited people here too. It's a little hard to find friends.                                                                                                                                               | It's a huge impediment to getting things done. (referring to the community not being able to work together).                                                                                                                                                                                                                            |
| If I'm building and I need to a relatively small item, it takes all day to go get it and bring it back.                            | There's just not a lot of human resource to do things.                                                                                                                                                             | It just seems everybody knows everybody else's business, and everybody has staunch opinions. And a lot of times, nobody listens to other people.                                                                                                                                                                                        |
| Housing is probably the number one.                                                                                                | Winters have been steadily getting worse every year. So all that pressure goes on to the summer and to try to bust out as much business. The rates have had to go up everywhere just to try to get through winter. | [Several locally-owned businesses] switched over to out of state. And the new owners don't have a clue of what's going on here. And they don't do shit for the community because they're not here. They're completely disconnected from it. They didn't even check on the community or help the community out when the floods happened. |
| The challenge of living in Cooke City, I think for everybody, is the distance to anything.                                         | To solve my issue of employee housing, I bought a \$30,000 camper. But I only have workers from June till the end of August. I couldn't do it for a 12 month job, but that's my business.                          | I like to be in control of my life, and it was purely through [my partner's] vantage and [my partner's] employer's vantage point [that we got housing].                                                                                                                                                                                 |
| Some of the older people that have lived here for a long time, and own all these houses, and they're just vacant most of the time. | Politics are crazy here, so I'm kind of hesitant to get involved in the politics [by joining a board or something].                                                                                                | I remember when the flood happened, and I'm crying for the loss of what my business is going to suffer and I remember somebody crying about their third home. And I was like, okay, I get it. But, what's important here?                                                                                                               |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| It's a frustrating because there are four or five individual figures, who single handedly destroyed that town. And they did it with eyes wide open, and hearts of avarice and stone. They knew exactly what they were doing. They were smart enough individually to foresee the consequences as it unfolded in front of them, even as it negatively impacted their own business line. But they didn't care, because by then, their real estate portfolio via short term rentals was delivering them such benefits, they didn't need to be present in the community. | The problem is that it seems that the summer people have driving voices, but yet they're not the people that vote. And they're not the people that live here year around. And I don't know how you change the opinions of the summer people, because they all just go back home to their places. And all they care about is that they have a restaurant to go to in the summer.                                             | Lately, it's been going a direction I don't like. But I don't really get a say. All these people with too much damn money are buying up places, and then just Airbnb'ing them. What do you do with that? There used to be a lot more housing when I first moved here. The triplex. The 3 trailers. Those were always open. And then all of the cabins. You could do a month a month, not a problem. Then all of a sudden, Airbnbs got greedy. |
| The costs of building are incredibly high, in general, in the state of Montana, and you add in our location, and the cost of building here are even more.                                                                                                                                                                                                                                                                                                                                                                                                           | I think, close to \$400 a square foot to build. So like, you have to have a lot of cash to build and and then because there's nothing available, there's really nothing available. So if you want to walk in and buy as a person, There's just nothing there's literally nothing available. Like you're not going to be able to. You are very blessed if you have a family home that's been in your family for generations. | It's a problem that many cities are having and many cities are paying people to come in and live. I don't know where you'd get the money unless you'd use resort tax or use a grant. But most of them pay you \$5000; you have to stay a year or whatever. Unfortunately, they've got to be able to afford a place to live.                                                                                                                   |
| People's willingness to work with each other and be open to working with each other. I think that is such an impediment to this community achieving more.                                                                                                                                                                                                                                                                                                                                                                                                           | The longer you're here and the more people you get to know, you realize which ones are going to even give you a listen about considering renting.                                                                                                                                                                                                                                                                           | There's very little labor help or anything like that.                                                                                                                                                                                                                                                                                                                                                                                         |
| It's tricky. It's feast or famine up here.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | A round trip to the lubber yard is about 7 hours without the shopping part. Everything needs to be hauled in through the park or from Cody over a mountain pass, in the seasons short to bring stuff in.                                                                                                                                                                                                                    | I don't even think we have been able to get an apartment or anything like that. We haven't had year-round [housing] up until we got the place that we are currently in.                                                                                                                                                                                                                                                                       |



| Challenges / Inconveniences of Area                                                                                                                                                                                                 |                                                                                                                                                                                                |                                                                                                                                                    |
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| It's very difficult to get concrete here.                                                                                                                                                                                           | I really feel that in a sense gentrification could become an issue in Cooke City. It's tough to see it happening in front of you.                                                              | road closures; power outages                                                                                                                       |
| (referring to barriers to remain here)...Definitely number one is housing.                                                                                                                                                          | The reputation extends well beyond Park County. The reputation is that it's a very contentious community.                                                                                      | You lose your perspective in Cooke City. The small stuff becomes very important.                                                                   |
| The factions in town                                                                                                                                                                                                                | People have a hard time letting other people into their space, especially because there have been some bad players. It's tainted. Renters that have burned people.                             | Everybody knows everything.                                                                                                                        |
| Housing, for sure, is a challenge.                                                                                                                                                                                                  | People are going to get burned out. That's the part that's so sad to watch.                                                                                                                    | A lot of people are nasty about the tourists. That they don't want tourists in town.                                                               |
| It's funny, too, when you think about it, the people who have done that to the community, literally themselves, don't live there. We don't need to legislate the portfolios out of those people. We need to claw it back from them. | I think it's a real challenge for the community to try and decide where we want to be and what we want to look like and to come together to work towards that. I see that as a huge challenge. | The biggest challenge up there is just kind of always beating down the rumor mill. And it's just like, well, just actually go talk to him and see. |
| There were no other options for us (housing). So at that time and there were times where it was like, we're leaving.                                                                                                                | We don't own property, so we're not allowed to say or participate in anything. We've tried.                                                                                                    | It's getting everybody to play along with each other and all this misinformation about the issue.                                                  |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| There are so few owner operating businesses, so I'm not sure how to approach that. If someone is buying a business, simply because they know there's money to be made, but all they care about is getting somebody in to run it to get the money for them, I don't know how you shake those people into realizing, but wait a minute, you are affecting people's lives. That's not why they buy the businesses. They buy the businesses to make money. And the best way to affect a community is to stay involved in it. | The town is missing some infrastructure to allow investors to commit, like public sewer and utilities. And different places, especially along the main business corridor, it hinders some of those small places to build. It hinders building employee housing. Up in Cooke City, the building lots are so small in the facilities, even if they wanted to build up and add employee housing or more housing, they can't because of the sewer restrictions. So, the infrastructure is not there to bring in the smaller businesses or allowing the businesses that are here to expand. | It's going to be okay through the winter to uplift someone. No one has that mentality. They're just thinking, what's in it for me? What if someone was like, how can we have a win-win where we get someone in? Because most of those people probably leave school year time. They're here in the summer when it's kind of school break and they're gone for the school year. If they partnered with the right couple or person, single whatever, doesn't matter, to provide them with an affordable place to live at a reasonable price because that person's doing them a favor by maintaining their property through the winter. But, there's not much of an incentive. The only incentive for someone to do that around here is to make themselves feel good because nobody needs the money or they would have done it already. |
| I want my place to be nice. I want to take care of it. I want to improve it, but there's not a lot of improvement going on. There are some people that improve their place, but like there's a lot of people that you know they run it, run it hard for 4 months, put it away. Take care of it, kind of maybe maybe not at all. And so until there's like some depth of care there.                                                                                                                                      | Had I wanted to start my own business, I would be using somebody's employee housing to start my own business, and I wouldn't have that option to better myself without permission from the place that I already work at. So that's hard for me.                                                                                                                                                                                                                                                                                                                                        | Try getting good employee housing in Cooke City for 750 bucks a month. You're not getting it anymore. So, it's literally cheaper to purchase a new vehicle, insure it, and live in the vehicle. And think of the stress that's putting on the parts of the community that weren't designed for that.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| There's a lot of reasons why I like Cooke City, but the internal part of Cooke City and local stuff is tough.                                                                                                                                                                                                                                                                                                                                                                                                            | Even just to buy an acre of property for a family that's just starting out. And then the seasons affect it a lot, too. So with the summer being as short as it is, and then the price of everything, the properties and houses and then for wells and septic. And there's not every trade in this town, so they have to travel quite a bit, which adds to cost, too.                                                                                                                                                                                                                   | The winter and summer are two different things. They are 2 different planets.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                     |
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| Sometimes you go uptown, you want to go in to grab something, and the place might be closed when it's normally open, or they don't have employees.                                                                                                                                                                                                                                    | There are guys coming in from out of town, spending crazy money on places, and then just Airbnb'ing them.                                                                                                                            | A big challenge here is the strangeness of this community.                                                                                                                                                                                                                                                                                                                          |
| And that's the other problem with Cooke City is we're surrounded by Forest Service. There's only X amount we can grow. And we're getting to the limit of our growth.                                                                                                                                                                                                                  | For both rentals and to try to purchase something ... we're not in that realm. It's like every small mountain community and desirable place. It's a hockey stick sort of curve in price.                                             | Alcohol abuse is probably the second thing most challenging [after housing].                                                                                                                                                                                                                                                                                                        |
| the personal politics and small town stuff                                                                                                                                                                                                                                                                                                                                            | And it's really unfortunate. I'm not sure what the core is behind that other than people wanting to pull up the ladder behind them.                                                                                                  | Access to services. Those impediments are frustration drivers, but mostly cost drivers. They do affect what you can do and for what the economy you can do up here.                                                                                                                                                                                                                 |
| Other challenges are more kind of just practical of remoteness. It's just part of life here. Besides, remoteness isn't something we can do much about. I mean, if they do eventually plow the plug that changes that a little bit, but it doesn't change a lot. We're really still an hour and a half over a mountain road. And Cody's a small city. It's not huge. It's not Bozeman. | The distance and the isolation is number one. The lack of an economy is probably is number two. And I guess everything rolls down from that because it's hard to grow. It's hard to keep young people. It's hard to keep old people. | This is a unique challenge, beyond a normal mountain community. Mountain communities are elevated costs anyway, and this valley is even beyond that, because there's so much public land and very little private land. There's just the inventory is, and then the challenges of the geography of Cook City and the isolation of Cook City to actually get something done is great. |
| The way the community is you pretty much have multiple jobs.                                                                                                                                                                                                                                                                                                                          | But when we think of those four places that we've rented over the years, only the one is viable right now.                                                                                                                           | We wouldn't have housing if it wasn't for my employer.                                                                                                                                                                                                                                                                                                                              |
| The lack of a real community. But which would be... Well, I would mention public school through high school. A grocery store and maybe some more medical.                                                                                                                                                                                                                             | People are buying places where they bought them so they could have employee housing, and they're changing it over to make it into VRBOs because they can make a lot more money. It's tough.                                          | There are other challenges, too. It doesn't take much to make an enemy here. Join a board, join the chamber, join anything. That's really all it takes. So probably the biggest challenge I've had here is I've made enemies with people I don't even know.                                                                                                                         |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                               |
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| [VRBOs] were part of raising up the value of the properties here. And for service workers, it's really hard that you love this place, but you cannot have anything of your own.                                                                                                              | We have a community that is sometimes divided by strong opinions.                                                                                                                                                                                                                                                                                             | What I've always found frustrating is that the people that did have some rentals available over the years [prior seasonal rentals], of course, they wanted the most money they could get for them, [so they turned into short-term rentals.]                                                                                                                                                  |
| In 2005, I think we had, like, 13 VRBOs, and last time when I looked, I think it was 80 or something.                                                                                                                                                                                        | [The changes] could tax me out of here. Or I'm going to have to jump into the short term rental market or something, which is quite the conundrum                                                                                                                                                                                                             | The inability to even insure property there.                                                                                                                                                                                                                                                                                                                                                  |
| I don't think it's a blue versus red issue. I think it's a community with this rift down the center of it.                                                                                                                                                                                   | [In the past, an opportunity was brought to the Community Council to purchase a property to develop into employee housing.] And, of course, nobody wanted to spend money, so it didn't happen.                                                                                                                                                                | There is like a social component to [the housing]. Whereas, I think if we were renting from a large rental company, there would be no ask, there would be no social component.                                                                                                                                                                                                                |
| It seems like the larger businesses that have multiple units, they can provide for their workers: the Super Eight, Soda Butte, Silver Gate Lodging, the Log Cabin Cafe. They all house their own. And it's probably at some cost to them, but it's well worth it in the turnaround, I think. | The small town stuff, just the kind of, like, weird feuds and general attitudes. I think that is one thing that really adds to the problem with being there in the winter. It's not really even so much getting out, but like, let's say you get out a lot and you're happy and other people aren't. I mean, just that seasonal depression is very difficult. | I feel that some people who are paying even higher rent than me, they are living in houses that are not fully insulated or don't have chinking. And the draft comes in. And sometimes the house doesn't have a kitchen; it's just a two burner stove, and you are in a tiny little space. And it doesn't feel like a home where they live; it's just a little room. It shouldn't be that way. |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| The businesses that are having the difficulty have got to step up and figure out a way to provide housing. It's hard because some of the businesses I look at that have the availability, they've learned that they can rent it out to tourist and make more money. And they shoot themselves in the foot, because then they've lost their employees. | Part of the community challenges are those who do rent out cabins now want to charge a lot for these cabins. And usually the people that come in to work are young kids trying to make money for school, for college. And that's a huge deficit. If they can't make money for school, if they spend all their money on housing, then we won't have employees. | Changing somewhat is businesses are selling and most all businesses that have sold in the last seven, eight years have all sold to out-of-town business owners. A lot of them are just collecting businesses. Many have multiple businesses. They really don't have a vested interest in the community so much, or they don't spend much time here. I think it used to be that you had more business owners involved because they were living here and working here, and the newer business owners are just more remote and disinterested in it. |
| I feel that I should always be involved and help. But in this community, that's definitely been challenging.                                                                                                                                                                                                                                          | The town's always been divided. The town won't let you pick a neutral. It is either one side or the other, so you get thrown into it.                                                                                                                                                                                                                         | These boards are cruel. You get beat up.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| The first thing is the geography. Unlike someplace like Bozeman, you can't grow out into the wheat fields. You're basically constrained.                                                                                                                                                                                                              | I think the community is doing a really poor job of recruiting young, intelligent, professional people. Quality people. And I think housing is a big part of that because if you don't have dignified housing, you're just going to be running through employees.                                                                                             | The apartment over the old search and rescue building was one of the best places because it was just massive, which is unique for Cooke City. You're not finding big places unless you own something. If you want to rent something, usually you get a 20 by 20 with the kitchen in your living room kind of deal.                                                                                                                                                                                                                               |
| Density is the key in any development to get affordability, but that isn't Cooke City. The physics of what construction costs and utilities and all that stuff is too much. The only way to do it is you've got to do it in mass numbers.                                                                                                             | These people that only come up here during the summertime, most of them are only here for three months, and then their house sits vacant all winter long. So why can't you open that up to a stable environment for someone?                                                                                                                                  | It'd be nice if the community would come together on some of these bigger issues and everybody talk about it before this guy's saying, oh, they're doing this and oh, they just want to do this. The rumor mill is pretty heavy up there.                                                                                                                                                                                                                                                                                                        |
| From the challenges of distance of all of the supply chain stuff, too, also the different work ethics are a little bit more laid back, maybe, with getting certain things done.                                                                                                                                                                       | People are trying to make it work. And it's tough. Because it takes the people with money, and then it takes, the people with, grunt, too, to get the work done.                                                                                                                                                                                              | I don't think most people realize how much volunteer work it takes to run this community.                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                       |
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| I tried to provide affordable housing for employees, giving them priorities. And that's always been a problem. More so in the last few years, because of the price people could command. And, of course, relatively recently, the idea of short-term housing Airbnbs, which can be big money makers and it's hard for low income housing to compete with that and keep it low.                                                                   | Probably in any small town, there's always some difficulty of people getting along. It's not ideal. We've never had a formal town government, because we're not incorporated, so that probably eliminated in a lot of conflicts. We could just blame the county.                                                                                            | The boards are pretty taxing on a small community.                                                                                                                                                                                                                                                                                                                                                    |
| I think a lot of people come here because they're incredibly stubborn and very independent and have no interest in working together, and you get a bunch of people like that and you have a bunch of really strong personalities. And there are no resources. So it kind of is a self-fulfilling prophecy. You better really be independent and resourceful and stubborn and all these things...but that doesn't necessarily breathe compromise. | And so those with millions and millions would probably not contribute because they still feel like they don't have enough when really, they have so much it's disgusting. If they could just like help that type of a program it would help them enjoy the community in which they came to in the first place. Right. It's all these, like, layered issues, | Part of the problem with Cooke City is it's a retirement village. So many beautiful houses. So much stuff that just sits vacant all winter. It's only used for 4 months a year. It's hard to live here, and you struggle, and then you walk by all these houses that are just sitting there all the time. Sometimes the owners are here for four months. Sometimes they don't even come up in a year. |
| Cooke City was always a community of a lot of second homes and summer people, summer homes. It's tough. You can't long term rental someplace except in the summer, and you're going to have to move out for two and a half months.                                                                                                                                                                                                               | Second homeowners who are short term renting. It's gutting communities everywhere.                                                                                                                                                                                                                                                                          | Not everybody is responsible, cleans up after themselves, takes care of the place.                                                                                                                                                                                                                                                                                                                    |
| You just got to be prepared for anything.                                                                                                                                                                                                                                                                                                                                                                                                        | The business market is always flexing. That's tough. This year with how much snow we had, I thought we were going to have way more visitors.                                                                                                                                                                                                                | There's a rope around everyone's neck. They can't do this. They can't do that, until we get certain things in. And then there's also resistance. There's a lot of people who don't want certain things in the community.                                                                                                                                                                              |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The boards are taxing and then everyone has a smaller town mentality. Sometimes it's hard to get people to open up to bigger ideas.                                                                                                                                                                           | It [the community] feels so strongly divided. Sometimes you feel the tension.                                                                                                                                                                                                                                                               | Housing again, it's a global problem. And especially in resort areas.                                                                                              |
| I would love to see the medium, average medium of income of this community in general, to see what income and equality is. And I really think that there's very little middle, and there's a lot of high-end. Well, there's a lot of very low end, and I feel like that's a mirror of our society in general. | Everyone's in kind of the same boat. Everyone's trying to run businesses and survive, so it's hard to put as much time as you'd like into [community boards]. I think as a board member, it'd be nice to be retired and have lots of free time. Because the retired people I see on boards, get a lot of stuff done because they have time. | It's definitely more expensive to live here.                                                                                                                       |
| I was always told when I first got up here, Cooke City, chooses you. You don't choose Cooke City.                                                                                                                                                                                                             | Businesses stagnate. You get owners that are burning out because they're having to work more hours, and they're getting older.                                                                                                                                                                                                              | Our brains are really good at making justifications of why we don't need to do anything about the problem.                                                         |
| Whose responsibility is it ultimately when you don't want a plantation situation developing?                                                                                                                                                                                                                  | Living there in the summer, I honestly don't know the struggles that [locals] have to live there.                                                                                                                                                                                                                                           | A home defined as somewhere where you live. You get one of those. Everything else is a second home.                                                                |
| I think your project is hitting the biggest issue, which is employee housing. And, because it's such an isolated, small area, there is just not enough housing for employees.                                                                                                                                 | Boards are challenging. I think there's not a lot of people to do the work around here. I think that's the hardest part. Seems like it's less all the time.                                                                                                                                                                                 | I think the community challenges now is finding businesses to work together for a common goal that is for the benefit of the entire community.                     |
| It's a challenge because it's a minimum 3 hours away from everything when you need to do something.                                                                                                                                                                                                           | I guess what you could consider is challenges is also something to utilize to one's advantage.                                                                                                                                                                                                                                              | I believe in term limits. We need new people going in, new ideas. But that base to pull from for those people is shrinking. It's not helping our community at all. |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| This whole tourism based economy is very problematic. It doesn't help build a foothold. It's seasonal. It's low paying. It attracts a different type of worker. For instance, for the school, you're going to have summer people. It's not a year-round proposition in Montana. And we know more and more, the more dollars that get spent on tourism do not translate into a stronger economy. | Just being able to work together is definitely preventing the sense of a community. It's promoting division. And it's such a small town that I don't think division is sustainable. I think everything will just collapse eventually. | I see some unfairness where people use the systems to their advantage, and they're not really contributing to the overall community. And, not that, that it's really anybody's responsibility, but it sure is nice when people have consideration for what goes on around them, their neighbors, other people. |
| The people who do hold seats on those boards tend to be the same people.                                                                                                                                                                                                                                                                                                                        | The groomer breaks and everything on the planet has to stop to get that groomer going again. And there are very few people who participate in that sort of stuff.                                                                     | There's not a younger set of people in town.                                                                                                                                                                                                                                                                   |
| Cook City, there's no ability to have outside cheaper housing and people commuting in to serve, to do service work. That's a really unique thing about Cook City.                                                                                                                                                                                                                               | Cooke City is a microcosm of the rest of America, where we're very divided on hot topics that seem to dominate. And there's no constructive discussion about these things.                                                            | Cooke City has very little. Then we face climate change. And then we face the sort of unlimited number of people with wealth that can come to displace those with more meager means, and there does not seem to be a solution to that in our area because of where we live.                                    |
| There's only, what? Less than 100 people in town. Somebody's got to do all the work. It's basically 30 of us, I think. Maybe. Maybe a little more that keeps the town running.                                                                                                                                                                                                                  | There's a point where short-term rentals are totally abused. People just build them and they contribute nothing to the community. And there's no accountability.                                                                      | I think we're dysfunctional because people come here to hide because we're so remote. And I think they come here because you can function here. It's such a bizarre little place that you can figure out a way to make things work here.                                                                       |



| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| It's just less and less people to do [the work here]. People aren't really moving here for a permanent home situation. Almost everyone buying a home here is buying as a second home or an investment, which is totally understandable, too. So the volunteer stuff is challenging. It's definitely burned me out at this point. | A lot of the people are forced, if they buy a home here, they have to somehow come up with a full-time residence or an income coming from it, in order to pay for it. So a lot of them, by force, are vacation renting it.                                           | The studies that mental health professionals have done say there's almost nowhere in the world that you have a tribe with less than 100 people that doesn't have a ton of problems. But if you can get to that 200, 250 range it starts to like smooth out. Some just because more things are watered down a little bit more and more diversity. And I think that's our biggest problem. We're such a small pool to pool from. That's challenging. |
| There's a lot of people in town that don't want anyone. They don't even want tourists coming in here. They want nothing. So the more resistance you have there, you're not going to have growth. You're not going to have people that want to come. You're not going to have jobs.                                               | So much of this town is interconnected, and I think because of that, there is a social standard that you have to keep in good graces with everyone, which is fine. I want to do that, but I have to maybe put up a little bit of a mask. So I find that that's hard. | The hyperbole kills me. If we do this, this is gonna happen. And there's no basis in fact or you can't point to any studies or anywhere that you can prove that there's a relationship between certain things. People use them to try and make a point. It's unfortunate that we've descended into that. That we can't even have constructive conversations about something without it getting so heated and worked up.                            |
| There's a lot of people that don't get along, but at the same time, they still realize that they're in a small area and they have to see each other all day.                                                                                                                                                                     | The VRBOs are filling up the available housing for employees. It's a real issue.                                                                                                                                                                                     | Housing's tough and figuring out where your employees are going to live.                                                                                                                                                                                                                                                                                                                                                                           |
| But then you get a lot of people who get here in the winter and they kind of just lose their mind. Run away all scared. And it's understandable because it's so extreme here. Literally just driving to get your groceries is like gambling with your life every single time.                                                    | The geography is an extreme challenge to build here.                                                                                                                                                                                                                 | In Cook City, you need 3 lots to be buildable. So it's 25 feet by 75 feet on the south side of town, on the north side of town. They're 100 feet deep.                                                                                                                                                                                                                                                                                             |
| The budgeting aspect of it, finding a place to rent.                                                                                                                                                                                                                                                                             | The level of participation amongst full-time residents of Cook City is challenging.                                                                                                                                                                                  | You get bitter because over time, you're like, everyone who comes, they're on vacation. And you're trying to work and survive. And so it's challenging that way because I'm not on vacation.                                                                                                                                                                                                                                                       |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                      |                                                                                                                                           |                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I think that our community is having trouble because there is, I don't like to sound harsh, but there is just a sense of such selfishness. Which we all have to be selfish about some things. But this is a community. And it seems like there isn't one anymore.                                                                                        | We're barely getting by financially. That's not working well, which is making me question other life tracks on a pretty much daily basis. | It's hard to get things done because in Montana, everything is county-based. And especially rural towns, the way small government works, it's basically a community winds up running the town, and I think that's a challenge in Cook City is getting enough participation to keep everything running. |
| In the summer, everyone's too busy, so everyone kind of minds their business. Summer's great, because you're just busy and working your butt off and, everyone's too tired and worked to get in each other's shit. But the shoulder seasons and the winter, everyone's got too much time on their hands. So then the community gets a little bit harder. | It is a tourist town. So the way the prices are here, that's another challenging thing.                                                   | It's not really about the snow so much as it is about sunshine. Just the general kind of seasonal depression of the whole community. Even if you're not suffering from it, somebody you know is. So I would say the isolation in the winter.                                                           |
| emotional challenges due to isolation                                                                                                                                                                                                                                                                                                                    | In my world, I think Cooke City is still just fantastic and doesn't need anything, because it's perfect.                                  | I think the polarization was always there in Cooke City.                                                                                                                                                                                                                                               |
| No one's going to want to [open their home to a potential problem person] because they don't know if their house is going to be in the same way. As they say, the odds are good, but the goods are odd.                                                                                                                                                  | I don't think there is such a magic wand [to fix the housing situation].                                                                  | You could say we don't have law enforcement, but the reality is we never have had it. Right. It has worked fine without it for numerous years. I don't think we do if we don't become a giant resort place.                                                                                            |
| They call it Cooke City Living. It's just a different kind of crowd. It's a different kind of people.                                                                                                                                                                                                                                                    | The community is very hard for me. I find it to be very divisive.                                                                         | You should be able to walk out of a room and still be friends with people. But you walk out of the room and people would not talk to you.                                                                                                                                                              |

| Challenges / Inconveniences of Area                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                      |                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| It's very difficult to maintain a home here, if you don't have the know how, the skills, the money to call somebody, to do work.                                                                                                                                                                                                                                                                                        | We're very isolated, and the winter makes it impossible for most people to want to stay all winter.                                  | No matter what position you're in, you get so much resistance. I don't know what the fix is. If they would all be thinking, making decisions, based on long-term results. |
| It's not necessarily hard to get along with everybody here, but it takes quite a long time before they trust that you're going to stay here. They've had so many people that just don't make it and can't make it, and they leave. So they lose that trust in people. They don't always let their walls right down.                                                                                                     | And yet, it's a problem [housing for locals], but it's not a problem with any sort of easy or viable solution for an area like ours. | It's hard. It's a struggle. And you better like the snow.                                                                                                                 |
| Early on, the major inconvenience was shopping. Driving three hours one way, and then back and you forgot a couple things. That's an inconvenience and an expense. More recently, that's where your doctors and your dentists and your healthcare is. That drives a lot of people out of our valley, back to their hometowns, when they reach a certain health age. That's sad, but there are people that stick it out. | I don't think there's anything that desperately needs solved.                                                                        |                                                                                                                                                                           |

APPENDIX O: HOUSNIG INTERVIEWEE MEMBER CHECKING SURVEY



## Housing Interviewee Member-Checking Survey

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**Purpose of this survey:** Member checking is also known as participant validation. This is an anonymous follow-up survey to the housing interview I completed with you. Only those who interviewed with me will receive this survey. Please do not share the survey with others. The community-wide survey will be available at a later date. The purpose of this survey is to validate my interview research, correct any misrepresented data, and provide a platform for additional comments.

I completed 35 interviews with 46 people of varying demographics across the Community. Interviews averaged 40-60 minutes in length. The "Community" refers to the Cooke City–Silver Gate–Colter Pass community. For the purpose of this survey, 'locals earning a local wage' refers to individuals whose primary income is derived from employment within the Community.

I have analyzed the interview data, summarizing it into themes. Due to the volume of qualitative data collected across interviews, I am presenting synthesized themes rather than full transcripts. I am only sharing the themes most widely stated across the entire member group (all interviewees). Some statements reflect observed conditions, others reflect perceived impacts or proposed solutions expressed during interviews.

At a later date, I will return to each of you individually for your verification of and approval of interview quotes stated by you for use in my paper.

The statements in this survey represent summarized themes drawn from multiple interviews. They may not reflect every individual's experience. Your task is to indicate whether they align with your perspective. Your responses will remain anonymous. Any identifiable information that may be received by short-answer responses will be de-identified by me. I am the only person with access to the raw data.

This survey is estimated to take between 10-15 minutes to complete. Your participation in this survey is voluntary. Each person who interviewed with me may submit a response, that is, two people who interviewed together should each complete her/his own survey.

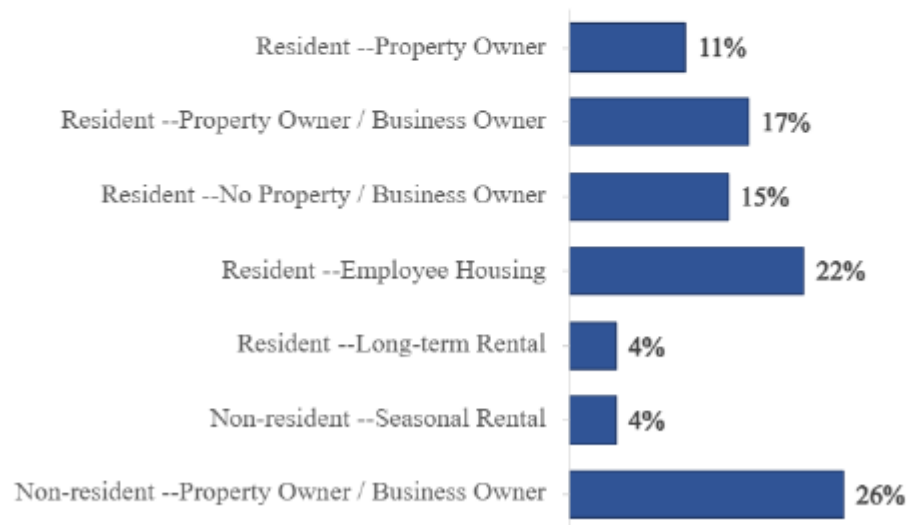
Thank you in advance for your time and thoughtful feedback.

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Below is the breakdown of the interviewee demographics: A resident is defined as someone who lives in the Community for at least 7 months of the year.

### Interviewee Demographics *N = 46*





**Theme 1: Positives of Area** - How do the following statements align with your experiences in / knowledge of the Community?

|                                                                                       | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|---------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| The access to recreation is one of the best things about living in the Community.     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The setting / landscape of the Community is one of the best things about living here. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I enjoy the small-town community and slower-paced lifestyle here.                     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The work / business opportunities are good within the Community.                      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I enjoy the remoteness of the location.                                               | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 1: Positives of Area**? Are any of these themes overstated or understated?

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**Theme 2: Challenges / Inconveniences of Area - How do the following statements align with your experiences in / knowledge of the Community?**

|                                                                                                                   | Strongly agree        | Agree                 | Disagree              | Strongly Disagree     |
|-------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| A lack of shared Community vision is perceived as a challenge.                                                    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Interpersonal tensions are perceived as a challenge within the Community.                                         | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The lack of housing for locals earning a local wage causes stress.                                                | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The increase in short-term rentals is perceived as reducing the availability of long-term and seasonal rentals.   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Property prices / land prices are extremely high within the Community.                                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| There has been an increase in absentee ownership, which some residents perceive as affecting Community cohesion.  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Housing tied to employment causes a loss of autonomy and increases workforce stress.                              | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Access to services (professional, public, personal, financial, etc.) is challenging.                              | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The lack of people to fill board seats and the lack of Community participation is draining to those who do serve. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Some Community members perceive that local businesses are struggling or declining.                                | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |





What would you add to refine the description of **Theme 2: Challenges / Inconveniences of Area**? Are any of these themes overstated or understated?

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**Theme 3: Challenges Related to Housing** - How do the following statements align with your experiences in / knowledge of the Community?

|                                                                                                                                       | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| A tension exists within the Community due to the existing housing situation.                                                          | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Housing availability and affordability are perceived as limiting the Community's ability to retain workers.                           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The lack of available, affordable, and healthy long-term rentals affects the quality of Community businesses.                         | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Current housing challenges are perceived as limiting the ability of young people and families with children to move to the Community. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Some long-term or engaged Community members have relocated due to housing challenges.                                                 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Current housing challenges limit the number of local services and diversified businesses.                                             | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 3: Challenges Related to Housing** within the Community? Are any of these themes overstated or understated?

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**Theme 4: Housing Market Description** - How do the following statements align with your experiences in / knowledge of the Community?

|                                                                                          | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| The housing market is financially inaccessible to many individuals earning a local wage. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The current housing market is scarce / non-existent.                                     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Due to limited land availability, housing prices are likely to continue increasing.      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 4: Housing Market Description**? Are any of these themes overstated or understated?

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**Theme 5: What's at Stake** if quality affordable housing cannot be secured for locals earning a local wage? – How do the following statements align with your experiences in / knowledge of the Community?

|                                                                                                                                                                                                                         | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Without additional quality, affordable long-term housing, the Community risks losing families with children and potentially its school district.                                                                        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Some residents believe the sense of community may deteriorate without additional housing options.                                                                                                                       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Some residents believe housing challenges may contribute to increased service costs or reduced local service availability.                                                                                              | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Some residents expressed concern that increased reliance on transient workers could affect service quality.                                                                                                             | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The Community population is aging, if quality, affordable long-term housing units cannot be secured for locals, fewer community-minded year-round residents will be present to keep the Community functioning and safe. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 5: What's at Stake**? Are any of these themes overstated or understated?

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**Theme 6: Benefits of Quality Housing for locals earning a local wage - How do the following statements align with your experiences in / knowledge of the Community?**

|                                                                                                                              | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| The Community will be stronger / more resilient.                                                                             | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| More local services will be available, decreasing the Community's reliance on services only available outside the Community. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Younger people and families with children can live here year-round.                                                          | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Locals earning a local wage can gain independence and create a meaningful life within the Community.                         | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Improvements in housing quality and availability would positively affect workforce stability and service quality.            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 6: Benefits of Quality Housing for locals**? Are any of these themes overstated or understated?

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**Theme 7: Types of Housing** for locals earning a local wage - How do the following statements align with your experiences in / knowledge of the Community?

|                                                                                                                             | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| More single-family houses (cabins) of varying sizes -- from studio to family size                                           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A triplex building, with 1-3 bedrooms in each unit                                                                          | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A small neighborhood community with a mixture of housing styles and sizes; possibly storage units to decrease house size    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| For the summer-season: a parcel of land with RV hookups, tiny houses, a communal bath house, and laundry facilities on site | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Nothing fancy, just clean, efficient, with adequate living space, a full-size refrigerator, and some storage                | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Dormitory style: semi-furnished bedrooms with communal amenities: bathrooms, kitchen, lounges                               | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 7: Types of Housing** for locals earning a local wage? Are any of these themes overstated or understated?

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**Theme 8: Ideas to Address Housing** - How do the following statements align with your experiences in / knowledge of the Community?

|                                                                                                                                                              | Strongly agree        | Agree                 | Disagree              | Strongly disagree     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| A land donation could help decrease overall development costs.                                                                                               | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A Community Land Trust model was suggested as a potentially effective approach to attract community-minded individuals, couples, and families with children. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| The quality of existing employee housing should be improved.                                                                                                 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Land should be purchased from the Forest Service to accommodate housing.                                                                                     | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A Community housing committee should be created to brainstorm ideas and ensure proper implementation and management when units are built.                    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Accessory Dwelling Units (ADUs) on existing properties would provide housing relief for individuals and couples.                                             | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A 1-to-1 Ratio: A long-term rental should be available for each short-term rental.                                                                           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| A percentage of Community resort tax funds should go toward building a Community housing fund, as was done for the community building.                       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

What would you add to refine the description of **Theme 8: Ideas to Address Housing**? Are any of these themes overstated or understated?

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Overall, do these themes accurately reflect your primary concerns expressed during the interview?

- ☐ Yes, mostly accurate.
- ☐ Somewhat accurate.
- ☐ Not very accurate.
- ☐ Not accurate.

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Did I miss any key points regarding your perspective that should be included? What else should I know that was not captured in this summary?

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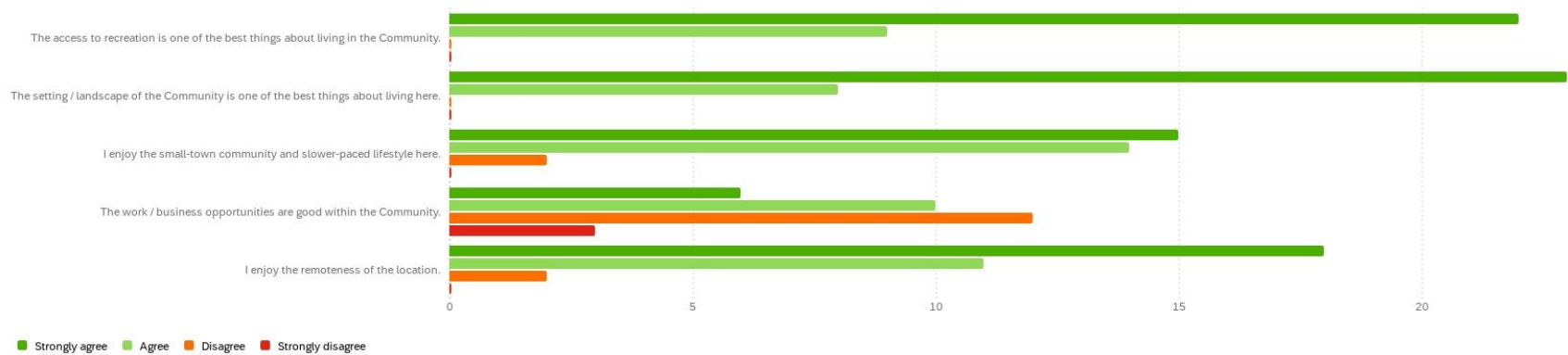
End of Block: Default Question Block

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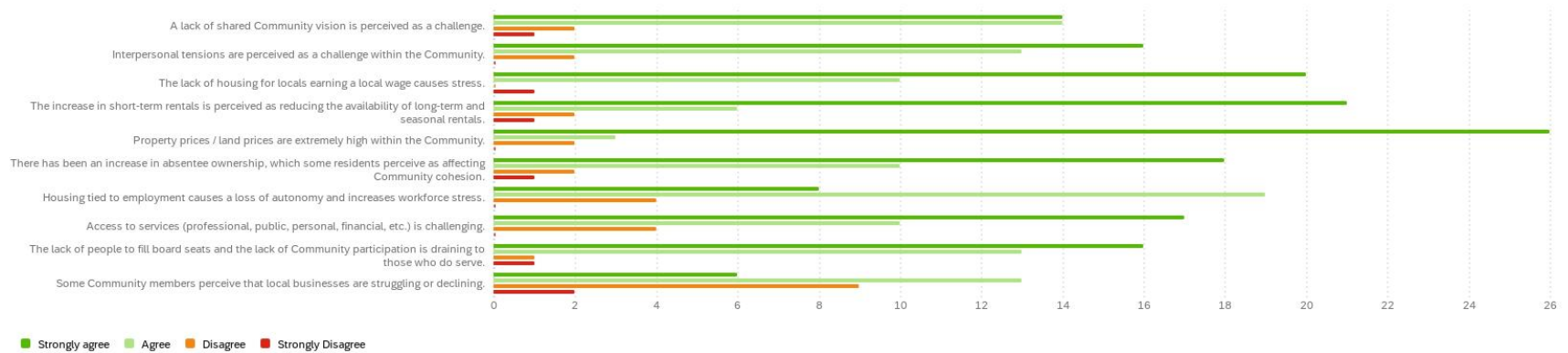


APPENDIX P: RAW MEMBER CHECKING SURVEY DATA COLLECTED VIA  
QUALTRICS

QID1: Theme 1: Positives of Area - How do the following statements align with you... 31



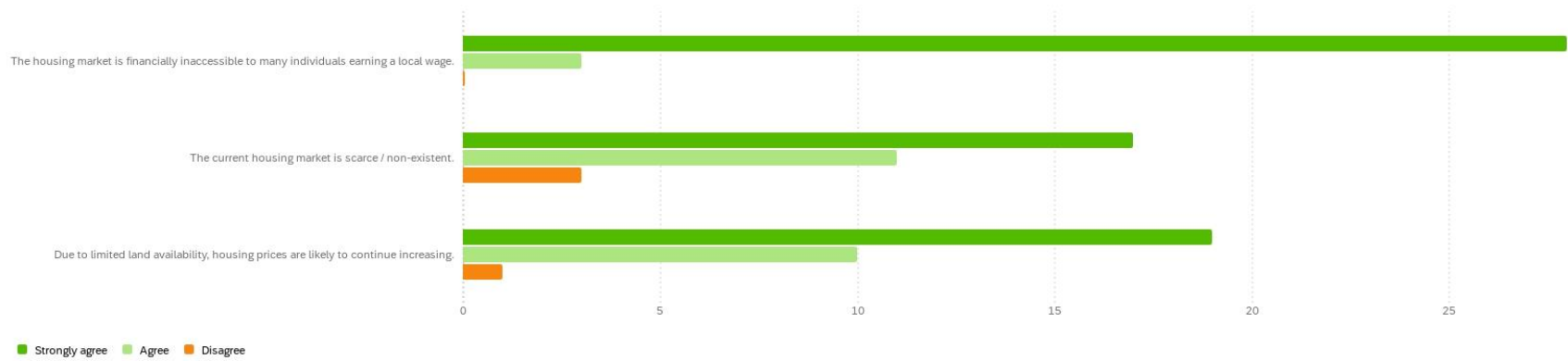
QID2: Theme 2: Challenges / Inconveniences of Area - How do the following statements align with you... 31



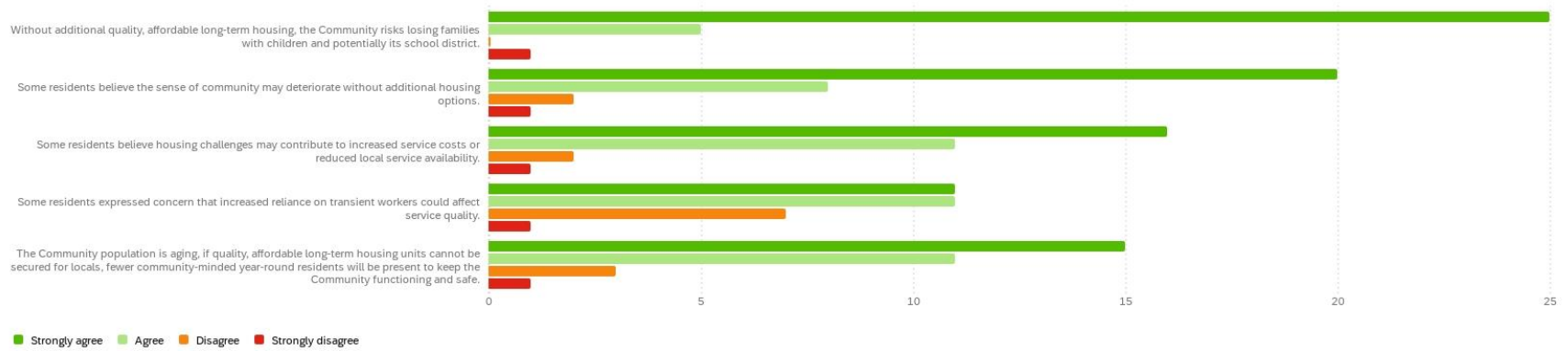
QID5: Theme 3: Challenges Related to Housing - How do the following statements align... 31



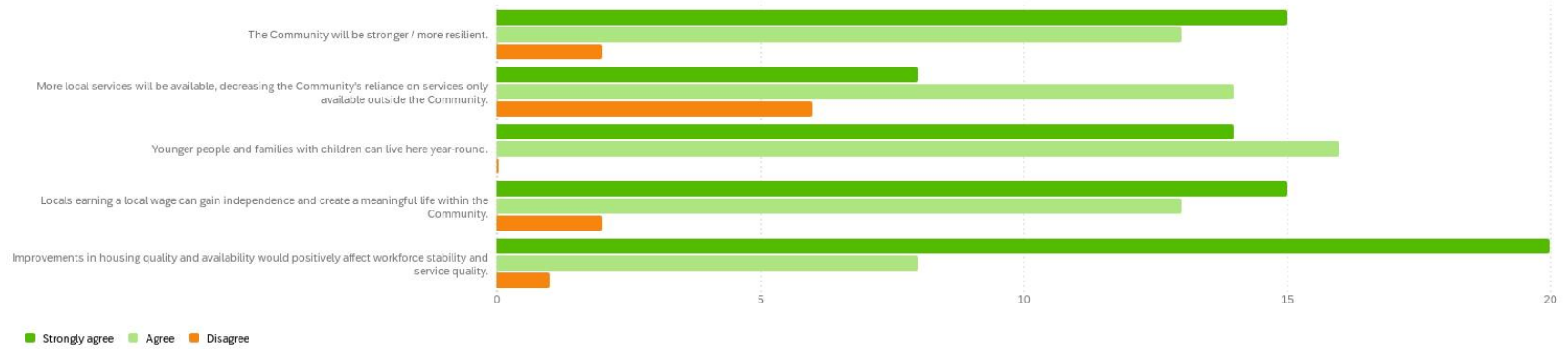
QID7: Theme 4: Housing Market Description - How do the following statements align... 31



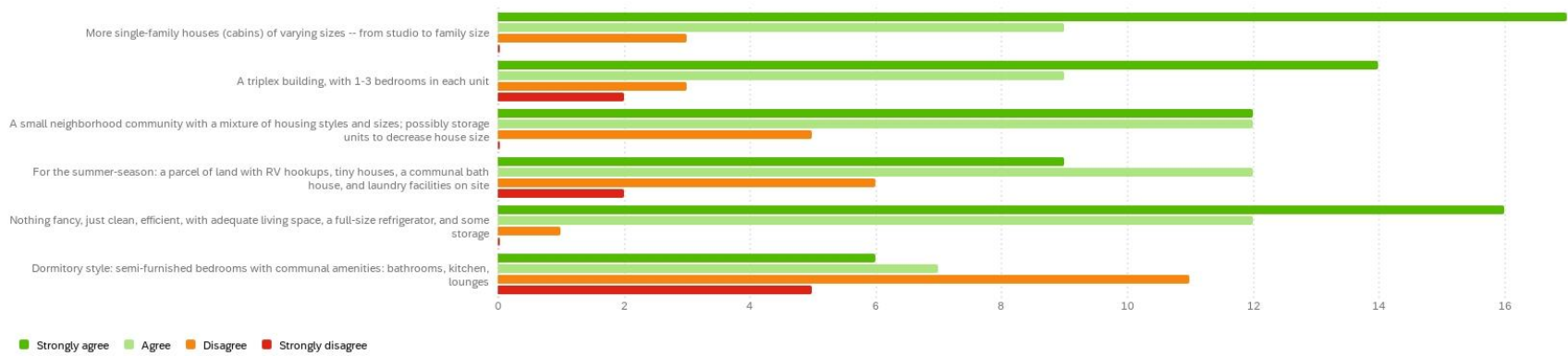
## QID9: Theme 5: What's at Stake if quality affordable housing cannot be secured fo... 31



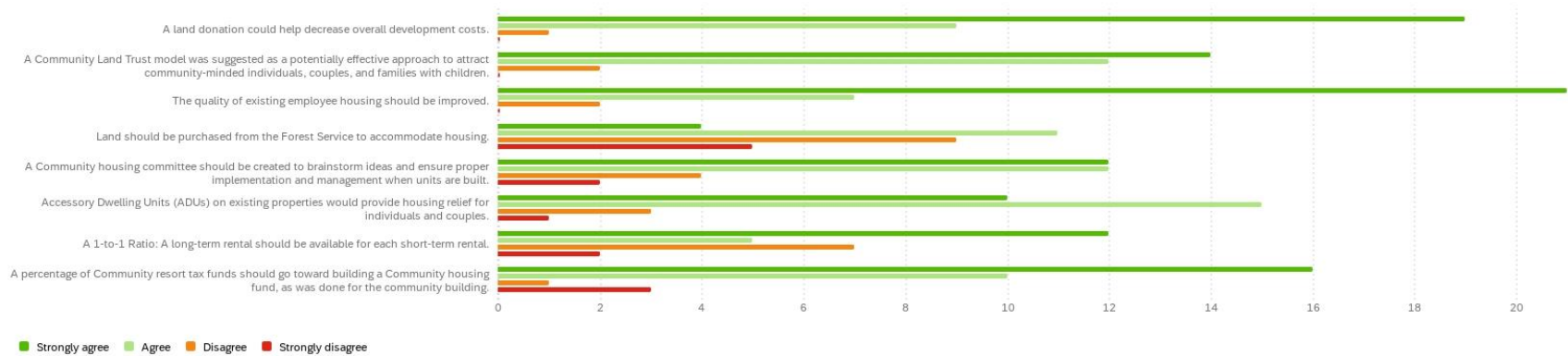
## QID11: Theme 6: Benefits of Quality Housing for locals earning a local wage - How... 30



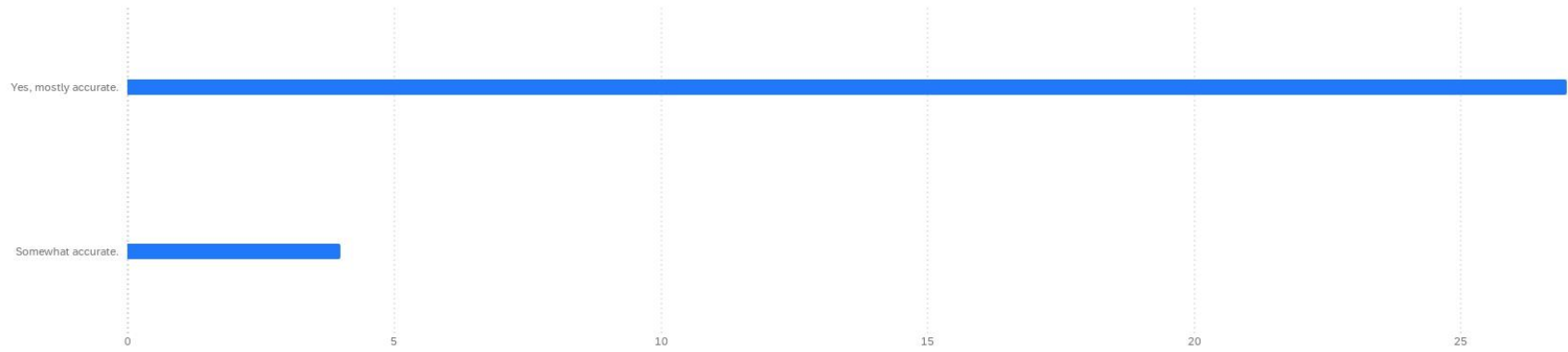
QID13: Theme 7: Types of Housing for locals earning a local wage - How do the foll... 29



QID15: Theme 8: Ideas to Address Housing - How do the following statements align w... 31



QID21: Overall, do these themes accurately reflect your primary concerns expressed during the interview? 31 ⓘ



APPENDIX Q: COMMUNITY-WIDE HOUSING SURVEY



## Cooke City--Silver Gate Community-Wide Housing Survey

---

### Start of Block:

#### Consent Statement for all survey participants:

Montana State University IRB Protocol #2025-2298

"Securing Homes for Locals: Barriers, Opportunities, and Community Action in Cooke City--Silver Gate"

This survey is open to current residents, seasonal residents, former residents, and individuals who own property or businesses in the Community.

You are invited to participate in a research study about Cooke City--Silver Gate housing. A lack of housing was identified as the greatest impact / challenge affecting people in the Greater Cooke City Area, in the 2023 "Cooke City Resident Community Survey" conducted by RRC Associates. Additionally, workforce and family housing were identified as a top Community need, during the "Vision of Our Area" meetings held in September of 2023, facilitated by the MSU Local Government Center and the Park County MSU Extension. However, no action forward has been taken.

I am currently in my final year of the Master of Science in Science Education (MSSE) program at Montana State University, for which an action research study is required to complete a capstone project. The purpose of my study is to collect data and perspectives on securing housing for locals earning a local wage in the Cooke City--Silver Gate Community. This project has been approved by the MSSE program and Montana State University Institutional Review Board.

Upon completion of my project in the summer of 2026, I will communicate my findings with the Community. My research will be shared in the form of presentations and my final capstone paper will be made publicly available. Additionally, I plan to present my research beyond the Cooke City--Silver Gate Community, to the Park County Commissioners, as well as to non-profit organizations, such as Park County Housing Coalition and Human Resource Development Council District IX.

This survey is anonymous and your participation is entirely voluntary. There is a slight risk of confidential information being disclosed due to the open-response questions. You can minimize this risk by refraining to state sensitive information. Data will remain confidential and only de-identified or summarized information will appear in reports or publications. I will be the only





person with access to raw data. All identifying information, such as names of persons or businesses, locations of properties, work or roles within the community that are easily identified, will be omitted or disguised, by removing names and using general descriptors. With this process, I am hoping to receive honest thoughts and experiences from participants. The data collected will be combined with that of other participants and summarized in the analysis. All data will be stored securely on a password-protected system and retained until the completion of the project in July 2026. There are no foreseeable risks in participating in this survey other than those encountered in everyday life.

The survey should take 10 minutes or longer to complete. You may skip any questions you prefer not to answer and stop at any time. While there are no direct benefits to you, your input will help to provide perspectives on securing workforce and family housing in the Cooke City–Silver Gate Community and your responses will help direct next steps.

If you have any questions about this study, you may contact Lara Belice at [lara.belice@student.montana.edu](mailto:lara.belice@student.montana.edu) or PO Box 1070, Cooke City, MT 59020 or 406-838-2482. The Montana State University Institutional Review Board contact is the following: [irb@montana.edu](mailto:irb@montana.edu) and 406-994-4004.

By proceeding with the survey and submitting your responses, you indicate that you have read this information, are at least 18 years old, and have voluntary consent to participate in this research.

---

Page Break

All questions are in response to the housing situation within the "Community."

The "Community" = The Cooke City–Silver Gate–Colter Pass Community

Thank you in advance for providing thoughtful and honest responses. By proceeding with this anonymous survey and submitting your responses, you indicate that you have read the survey consent form, are at least 18 years old, and give your voluntary consent to participate in this research.

**By completing this survey, you certify your responses are factual.**

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Page Break




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Start of Block: A. Residence (1 question)

**A. Residence (1 question)**

---

Q1 Which of the following best describes your relationship to the Community?

- ☐ I currently live in the Community year-round (7+ months per year).
- ☐ I currently live in the Community during the snow-season months.
- ☐ I currently live in the Community during the summer-season months.
- ☐ I previously lived in the Community but no longer do.
- ☐ I own property in the Community but do not reside there at any time of the year.
- ☐ Other: \_\_\_\_\_

---

End of Block: A. Residence (1 question)

---

Start of Block: Prior Residents

Q1A How long did you live in the Community?

- ☐ Total number of seasons, as seasonal resident (enter)
- ☐ Total number of years, as year-round resident (enter)
- 
- ☐ Other: \_\_\_\_\_
-



Q1B How long ago did you leave the Community?

- ☐ Within the past 12 months
- ☐ 1-3 years ago
- ☐ 4-10 years ago
- ☐ More than 10 years ago

Q1C Was housing a factor in your decision to leave?

- ☐ Yes, primary factor
- ☐ Yes, one of several factors
- ☐ No
- ☐ Other: \_\_\_\_\_

Follow Up Please expand upon any of the above (optional).

---



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Prior residents of the Community: Thank you for participating in this survey to provide your important perspective! As you complete the survey, you will notice the questions are stated in the present tense. Please disregard this for your responses. **Please answer the questions as if they were stated in the past tense.** Answer as would relate to your time / your experiences in the Community, when you were a resident here. Thank you!

End of Block: Prior Residents



Start of Block: B. Business Owner (1 question)

**B. Business (1 question)**

Q2 I own or co-own a business within the Community. *\*Both short-term and long-term rentals are considered businesses.*

☐ Yes

☐ No

End of Block: B. Business Owner (1 question)

Start of Block: Business Owner

Q2a What type(s) of business do you own? (Select all that apply)

☐

Retail business

☐

Service business

☐

Construction/trades business

☐

Lodging business

☐

Short-term rental property

☐

Long-term rental property

☐

Remote-based business

☐

Other: \_\_\_\_\_



Q2b Which season(s) does your business operate?

- ☐ Year-round, (without any between-season breaks)
- ☐ Year-round, (with between-season breaks)
- ☐ The snow season
- ☐ The summer season
- ☐ Other: \_\_\_\_\_

Q2c During your peak operating season, how many employees does your business typically require?

▼ 0-2 ... 21+

Q2d Of those employees, approximately how many require housing within the Community in order to work for you?

▼ None ... 20+

Q2e Do you currently have sufficient housing available for your employees?

- ☐ Yes
- ☐ No
- ☐ Only partially

Q2f How many additional housing units would your business need to operate at full capacity?

---



---



Q2g In the past 2 years, has housing availability limited your ability to: (Select all that apply)

- ☐ Hire qualified employees
- ☐ Retain employees
- ☐ Extend business hours
- ☐ Operate at full capacity
- ☐ Expand operations
- ☐ Housing has not limited my business.

---

Q2h Have you ever had a prospective employee decline a job due to lack of housing?

- ☐ Yes
- ☐ No
- ☐ Unsure

---

Q2i Does your business provide employee housing?

- ☐ Yes
  - ☐ No
  - ☐ For some employees
  - ☐ Other: (enter below) \_\_\_\_\_
-



Q2j How would you describe the financial impact of providing employee housing on your business? *\*Approximate the portion of your operating budget related to employee housing (rent subsidies, maintenance, utilities, etc.)*

- ☐ Minimal (1-5%)
- ☐ Moderate (6-20%)
- ☐ Significant (21%+)
- ☐ Unsure
- ☐ Not applicable

Q2k If adequate long-term housing were available locally, how would it affect your business?

- ☐ No change
- ☐ Slight improvement
- ☐ Moderate improvement
- ☐ Significant improvement

Q2l Would you support community-led workforce housing initiatives?

- ☐ Yes
- ☐ No
- ☐ Unsure

Q2m Do you have something more you would like to state about the workforce housing demand?

---

End of Block: Business Owner

---



Start of Block: C. Housing Type & Tenure (3 questions)

**B. Housing Type & Tenure (3 questions)**

---

Q3 What type of housing do you currently live in within the Community?

- ☐ Employer-sponsored housing
  - ☐ Long-term rental, not employer-sponsored
  - ☐ Seasonal rental, not employer-sponsored
  - ☐ Temporary housing with work-exchange agreement
  - ☐ I live in the home I own here.
  - ☐ I own a business / property in the Community. I do not live in the Community.
  - ☐ Other (please state): \_\_\_\_\_
- 

Q4 How long have you lived in your current housing within the Community?

- ☐ months (enter) \_\_\_\_\_
- ☐ years (enter) \_\_\_\_\_
- ☐ Not applicable





Q5 Who do you currently live with? (Select all that apply.)

- ☐ I live alone.
- ☐ A spouse or partner
- ☐ Dependents
- ☐ Roommate
- ☐ Pets
- ☐ Other (please state):  
\_\_\_\_\_



Page Break

End of Block: C. Housing Type & Tenure (3 questions)



Start of Block: D. Cost of Living (7 questions)

**C. Cost of Living (7 questions)**

Q6 How much is your monthly rent / monthly mortgage?

☐ enter per month cost \_\_\_\_\_



Q7 Do you share housing costs? (Select all that apply.)

- ☐ No
  - ☐ Yes, rent/mortgage
  - ☐ Yes, utilities (electricity/propane)
  - ☐ Yes, monthly bills (internet/phone)
  - ☐ Other: \_\_\_\_\_
-



Q8 What is your total annual combined household income (before taxes and deductions)?

- ☐ Less than \$15,000
  - ☐ \$15,001 - \$25,000
  - ☐ \$25,001 - \$35,000
  - ☐ \$35,001 - \$45,000
  - ☐ \$45,001 - \$56,350
  - ☐ \$56,351 - \$65,000
  - ☐ \$65,001 - \$75,000
  - ☐ \$75,001 - \$85,000
  - ☐ \$85,001 - \$95,000
  - ☐ \$95,001 - \$105,000
  - ☐ \$105,001 - \$115,000
  - ☐ \$115,001 - \$130,000
  - ☐ \$130,001 - \$150,000
  - ☐ \$150,001 - \$170,000
  - ☐ \$170,001 - \$190,000
  - ☐ \$190,001 - \$210,000
  - ☐ \$210,001 - \$250,000
  - ☐ More than \$250,000
-



Q9 Is your primary income derived from employment or business activity within the Community?

*\*Short-term rentals are considered income.*

- ☐ Yes
- ☐ No
- ☐ Partially
- ☐ Not applicable (retired, without rental property within the Community)
- ☐ Other: \_\_\_\_\_

Q10 What monthly housing cost would be affordable for your household?

- ☐ enter per month cost \_\_\_\_\_

Q11 In the last 12 months, I decided not to purchase necessities (food, fuel, healthcare, etc.), so I would have enough money for housing.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q11 Follow Up Explain further (optional).

---



---



Q12 A small change in my housing or financial situation could cause me to leave the Community.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q12 Follow Up Explain further (optional).

---



---



Page Break

End of Block: D. Cost of Living (7 questions)



Start of Block: E. Stability (7 questions)

**D. Stability (7 questions)**

Q13 I have control over how long I stay in my current housing.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree



Q13 Follow up Explain further (optional).

---



---

Q14 What best describes your current housing agreement?

▼ No formal agreement ... Own home

Q14 Follow up Explain further (optional).

---



---

Q15 If my current housing was not available to me next month, I would be able to find an equal or better housing option within the Community.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q16 To remain in the Community, I have moved seasonally because long-term housing was/is not available?

- ☐ Yes
- ☐ No
- ☐ Not applicable to my situation



Q16 Follow Up Explain further (optional).

Q17 How long did you move seasonally until long-term housing became available to you?

☐ Number of seasons (enter) \_\_\_\_\_

☐ Number of years (enter) \_\_\_\_\_

☐ Other: \_\_\_\_\_

☐ Not applicable to my situation

Q17 Follow Up Explain further (optional).

Q18 Moving seasonally due to lack of long-term housing is a sustainable way to remain in the Community.

☐ Strongly agree

☐ Agree

☐ Disagree

☐ Strongly disagree

Q19 How long do you see yourself remaining within the Community? Why do you say that?

Page Break

End of Block: E. Stability (7 questions)



Start of Block: F. Housing Conditions (4 questions)

**E. Housing Conditions (4 questions)**

---

Q20 My neighborhood community is safe.

- ☐ Strongly agree
  - ☐ Agree
  - ☐ Disagree
  - ☐ Strongly disagree
- 

Q21 Affordable, long-term housing options in the Community are limited.

- ☐ Strongly agree
  - ☐ Agree
  - ☐ Disagree
  - ☐ Strongly disagree
- 

Q22 My current housing in the Community meets my current needs.

- ☐ Strongly agree
  - ☐ Agree
  - ☐ Disagree
  - ☐ Strongly disagree
- 

Q22 Follow Up Explain further (optional).

---





Q23 My current housing in the Community will meet my future needs.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q23 Follow Up Explain further (optional).

Page Break

End of Block: F. Housing Conditions (4 questions)

Start of Block: G. Community Impact (8 questions)

#### **F. Community Impact (8 questions)**

Q24 Families (with children) who want to live and work within the Community year-round face a shortage of suitable housing options.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree



Q25 A lack of affordable, long-term housing makes it difficult for residents to remain in the Community.

- ☐ Strongly agree
  - ☐ Agree
  - ☐ Disagree
  - ☐ Strongly disagree
- 

Q26 Securing housing that is not tied to employment is difficult in the Community.

- ☐ Strongly agree
  - ☐ Agree
  - ☐ Disagree
  - ☐ Strongly disagree
- 

Q27 This remote, unincorporated Community relies on year-round individuals to function.

- ☐ Strongly agree
  - ☐ Agree
  - ☐ Disagree
  - ☐ Strongly disagree
-



Q28 In the past 12 months, I have considered leaving the Community due to housing challenges.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree
- ☐ Not applicable

Q28 Follow Up Explain further (optional).

---

Q29 Increasing affordable and healthy housing options would help attract and retain residents who are engaged in the Community.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q30 I participate year-round in Community decision-making, volunteer roles, or civic functions, such as community boards and emergency response.

- ☐ Yes
- ☐ No
- ☐ Somewhat



Q31 Year-round residents are essential for maintaining local services, emergency response, and business continuity.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Page Break

End of Block: G. Community Impact (8 questions)

Start of Block: H. Workforce Impact (3 questions)

**G. Workforce Impact (3 questions)**

Q32 Housing availability and affordability make it difficult for local businesses to recruit and retain employees.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q32 Follow Up Explain further (optional).



Q33 The quality and size of available housing limit the Community's ability to retain workers.

- ☐ Strongly agree
- ☐ Agree
- ☐ Disagree
- ☐ Strongly disagree

Q34 Which housing needs are most urgent for residents earning a local wage in this community? Please rank the following from 1 (most urgent) to 5 (least urgent). *\*Click and drag an item to move its ranking position.*

- \_\_\_\_\_ Affordability (cost relative to income)
- \_\_\_\_\_ Availability (number of year-round units)
- \_\_\_\_\_ Quality (condition of housing)
- \_\_\_\_\_ Independence (housing not tied to employment)
- \_\_\_\_\_ Stability (ability to remain long-term)
- \_\_\_\_\_ Other:

Q34 Follow Up Why did you prioritize the needs this way? (Optional)

\_\_\_\_\_

Page Break

End of Block: H. Workforce Impact (3 questions)

Start of Block: I. Short Answer (3 questions)

**H. Short Answer (3 questions)**

Q35 How is housing impacting other parts of your life, such as financial, emotional, or social?

\_\_\_\_\_



Q36 What draws you to other places to live or to work (housing, jobs, people, services)?

---

---

Q37 Where would you go?

---

End of Block: I. Short Answer (3 questions)

Start of Block: Block 8

Q38 Would you consider joining a [Community](#) housing steering committee to direct next steps?

- ☐ Yes
- ☐ No
- ☐ Possibly. I need more information before deciding.

---

Page Break

End of Block: Block 8

Start of Block: Block 9



Q39 Does your current housing need any of the following improvements? (check all that apply)

|                                                                                                | Yes                   | No                    | Unsure                |
|------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| Repair or update plumbing                                                                      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Repair or update heating system                                                                | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Repair or update electrical system                                                             | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Structural repairs to walls and/or foundation                                                  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Increase home insulation and seal air leaks                                                    | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Repair or replace roof                                                                         | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Repair or replace windows and doors                                                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Make home ADA accessible (e.g., zero-step entrance, grab bars, railings, wider doorways, etc.) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Repair or replace deteriorated siding, porches, or entrances                                   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Septic improvements                                                                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Well improvements                                                                              | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Mold remediation                                                                               | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Pest remediation                                                                               | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |




---

Start of Block: Short-term Rentals

Q40 Overall, how do you believe short-term rentals affect the Community?

- ☐ Very positively
- ☐ Somewhat positively
- ☐ No significant impact
- ☐ Somewhat negatively
- ☐ Very negatively
- ☐ Unsure

---

Q41 To what extent do short-term rentals affect the availability of long-term housing for locals earning a local wage?

- ☐ Strongly increase availability
- ☐ Somewhat increase availability
- ☐ No effect
- ☐ Somewhat reduce availability
- ☐ Strongly reduce availability
- ☐ Unsure

---

Q42 Please share any additional thoughts on short-term rentals within the Community.

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Page Break






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Start of Block: Last

Q43 What else would you like to share?

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End of Block: Last

---

Start of Block: Optional Demographic Questions:

**Optional Demographic Questions:**

These optional demographic questions may help to identify possible grants and federal assistance.

Q44 Are you a United States veteran?

☐ No

☐ Yes

Q45 What type of housing do you currently live in?

☐ A single detached home

☐ A mobile or manufactured home

☐ A multi-unit dwelling

☐ A camper or RV

☐ Other: \_\_\_\_\_

Q46 What is the total number of people living in your home (including yourself)?

☐ enter total people in household

---



Q47 What are the ages of the people living in your home (including yourself and dependents)?

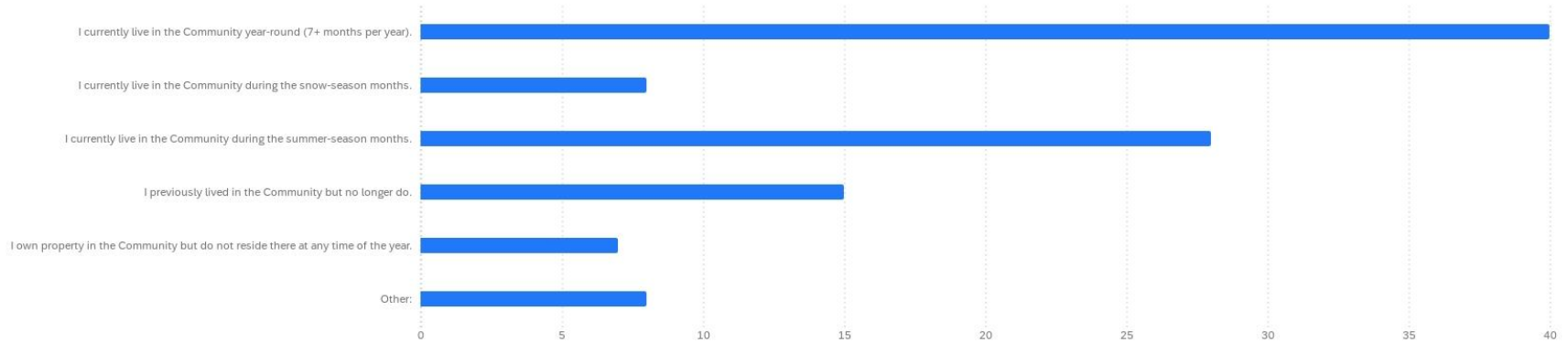
☐ enter ages \_\_\_\_\_

Page Break \_\_\_\_\_

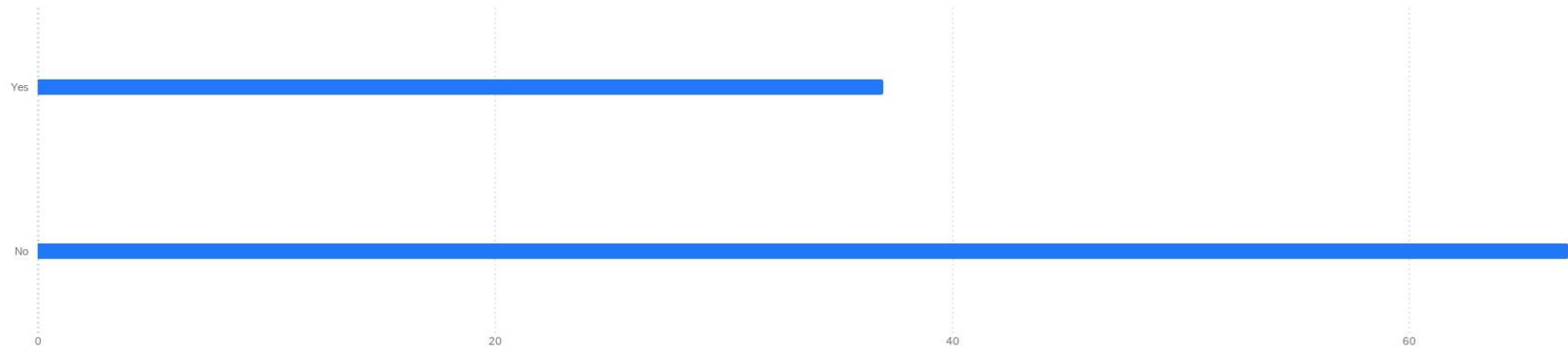
End of Block: Optional Demographic Questions:

APPENDIX R: RAW COMMUNITY-WIDE HOUSING SURVEY DATA COLLECTED VIA  
QUALTRICS

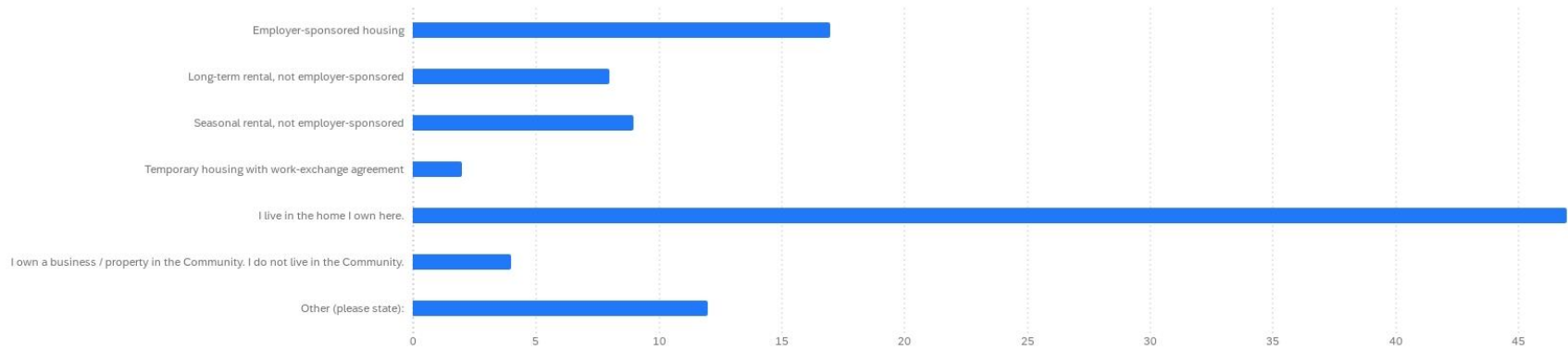
Q1 - Which of the following best describes your relationship to the Community? 106 ⓘ



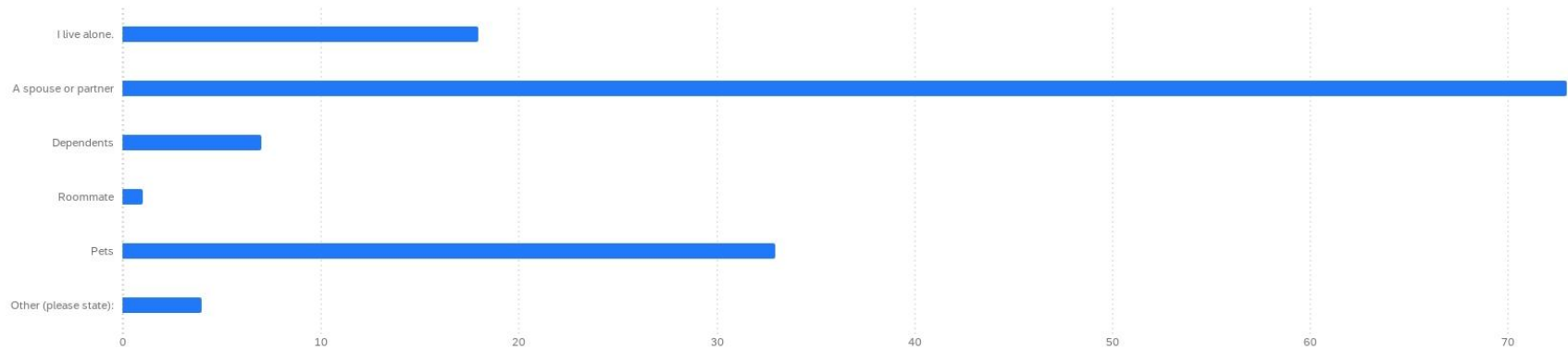
Q2: I own or co-own a business within the Community. \*Both short-term and long-term rentals are considered businesses. 104 ⓘ



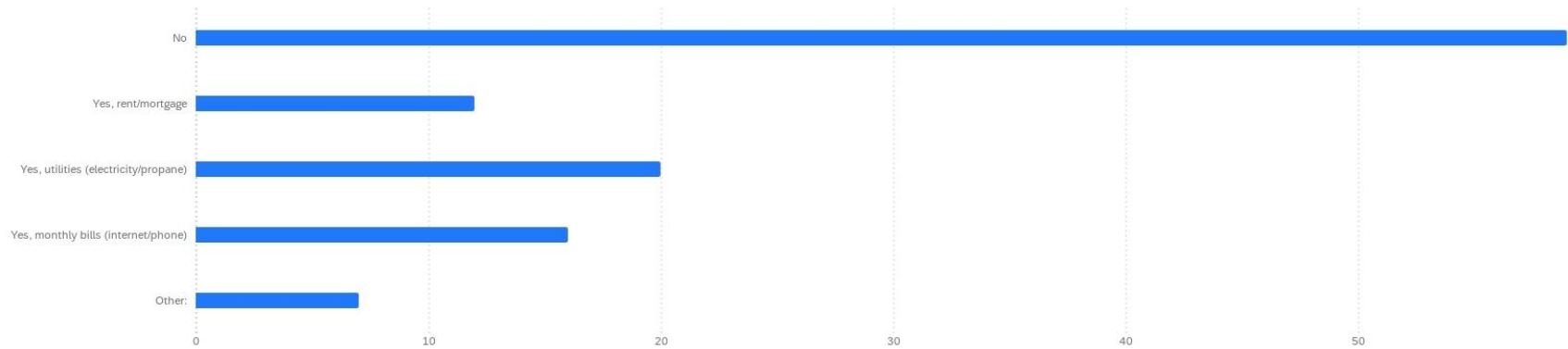
Q3: What type of housing do you currently live in within the Community? 99 ⓘ



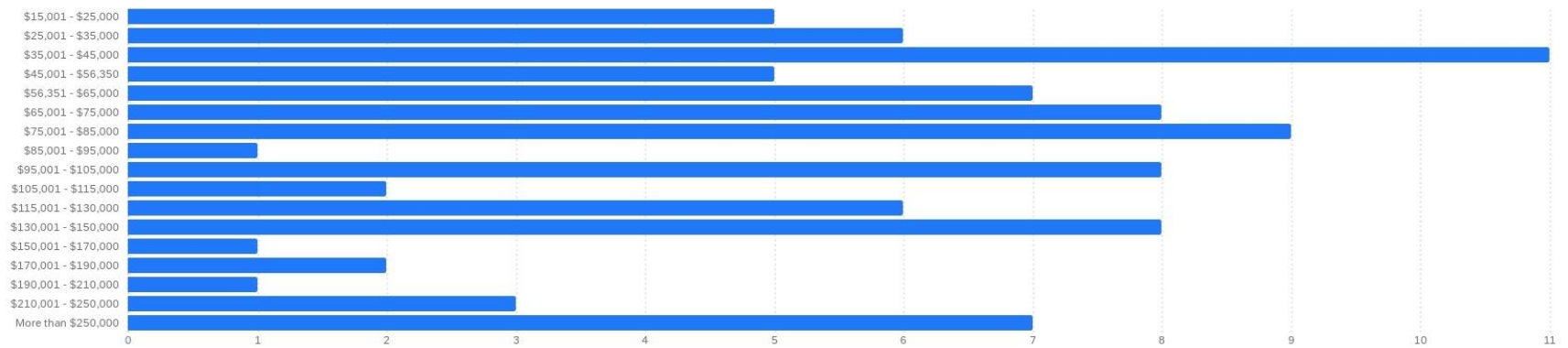
Q5: Who do you currently live with? (Select all that apply.) 96 ⓘ



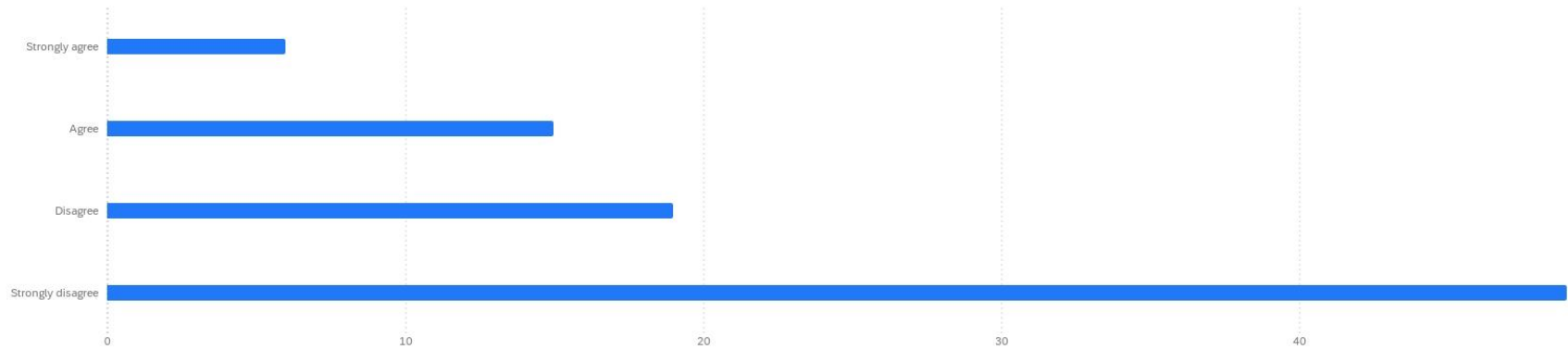
Q7: Do you share housing costs? (Select all that apply.) 91 ⓘ



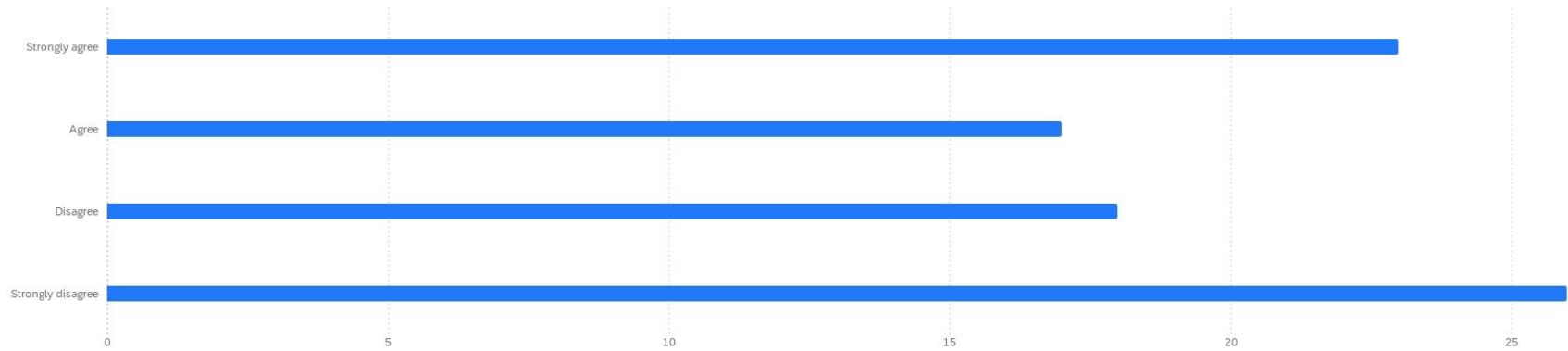
Q8: What is your total annual combined household income (before taxes and deductions)? 90 ⓘ



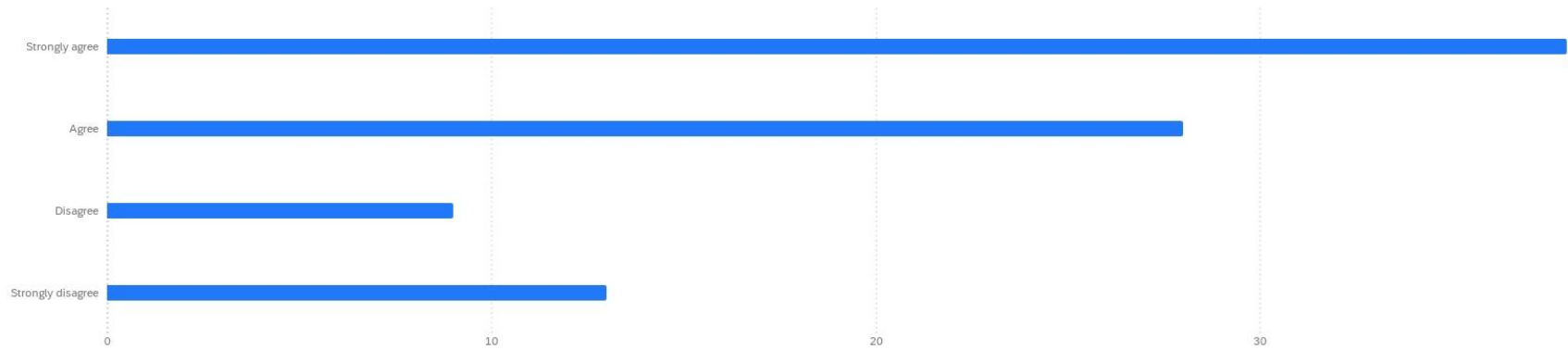
Q11: In the last 12 months, I decided not to purchase necessities (food, fuel, healthcare, etc.), so I would have enough money for housing. 89 ⓘ



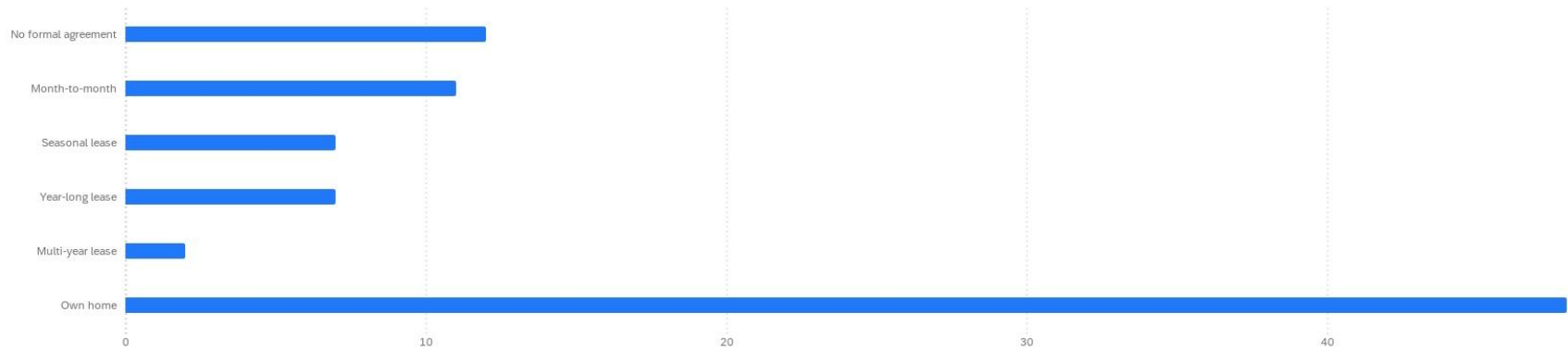
Q12: A small change in my housing or financial situation could cause me to leave the Community. 84 ⓘ



Q13: I have control over how long I stay in my current housing. 88 ⓘ

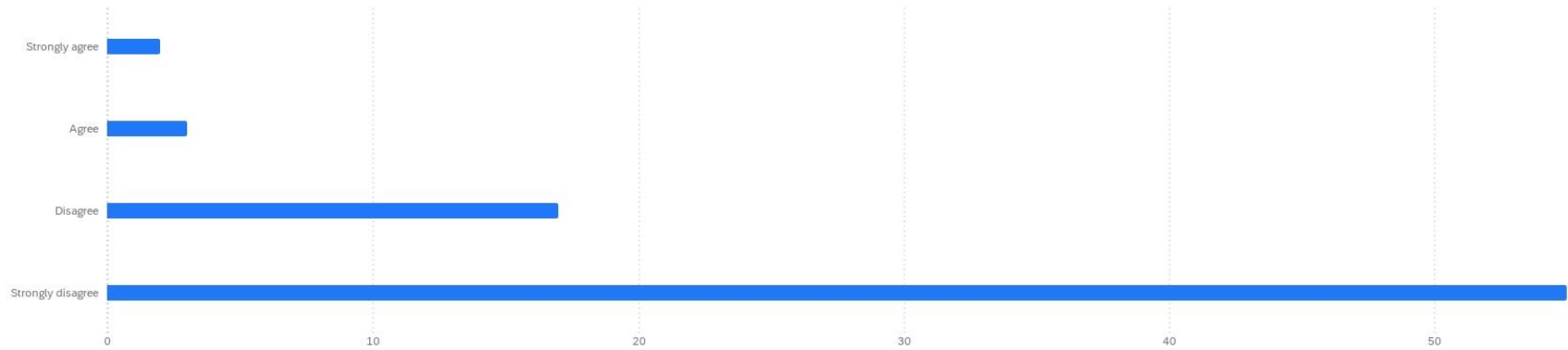


Q14: What best describes your current housing agreement? 87 ⓘ

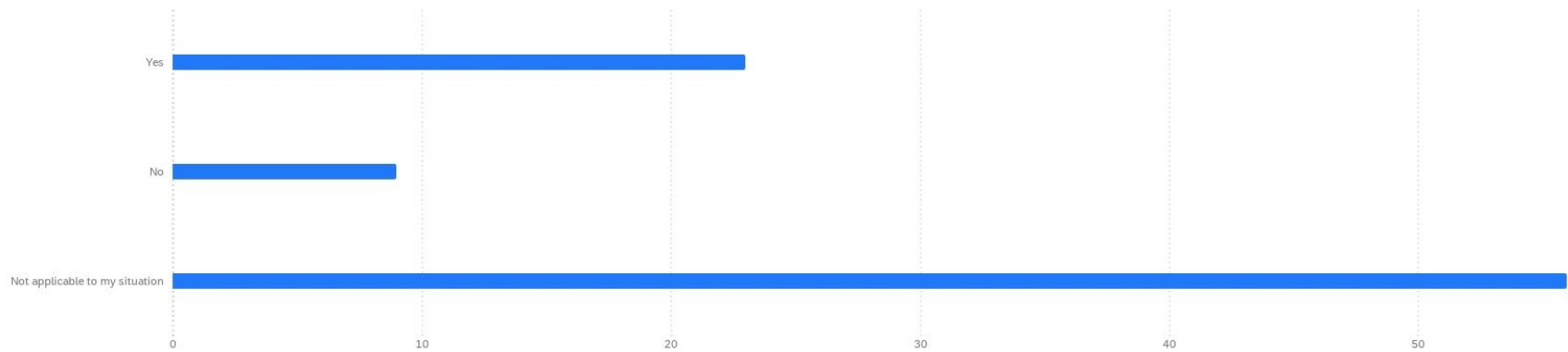




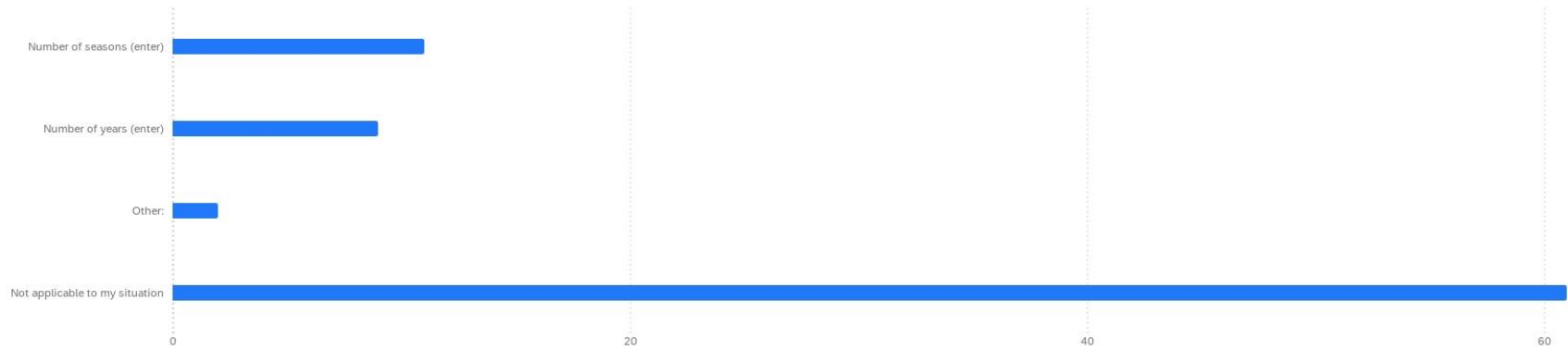
Q15: If my current housing was not available to me next month, I would be able to find an equal or better housing option within the Community. 77 ⓘ



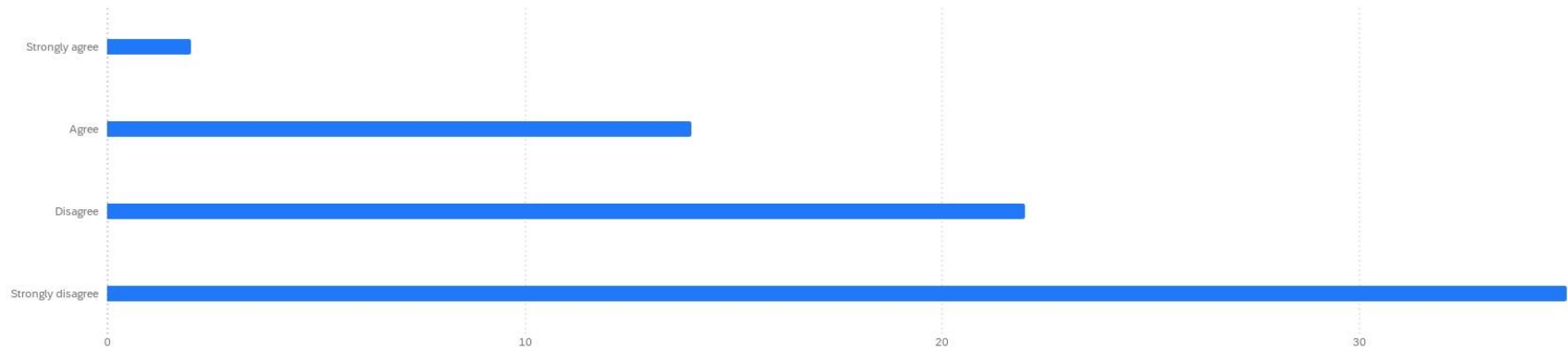
Q16: To remain in the Community, I have moved seasonally because long-term housing was/is not available? 88 ⓘ



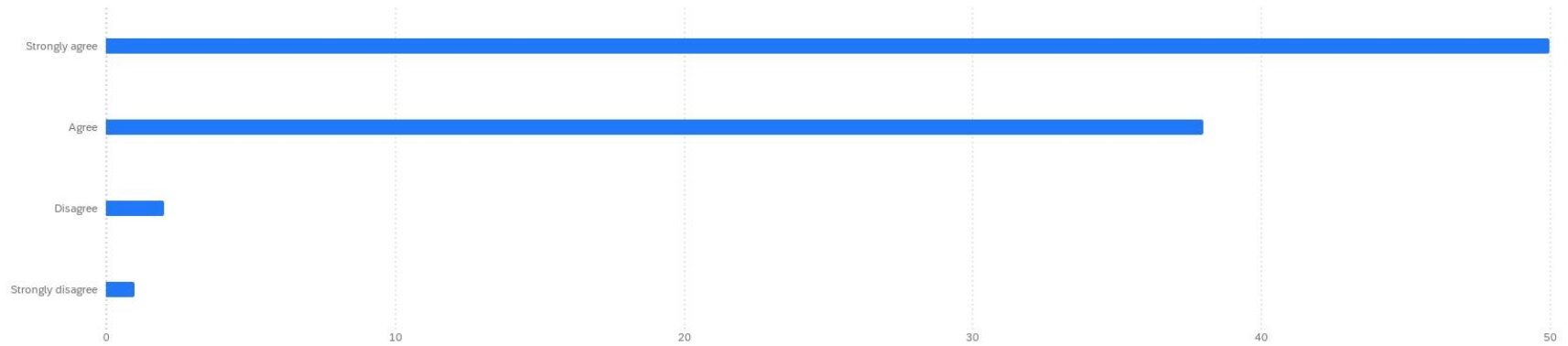
Q17: How long did you move seasonally until long-term housing became available t... 83 ⓘ



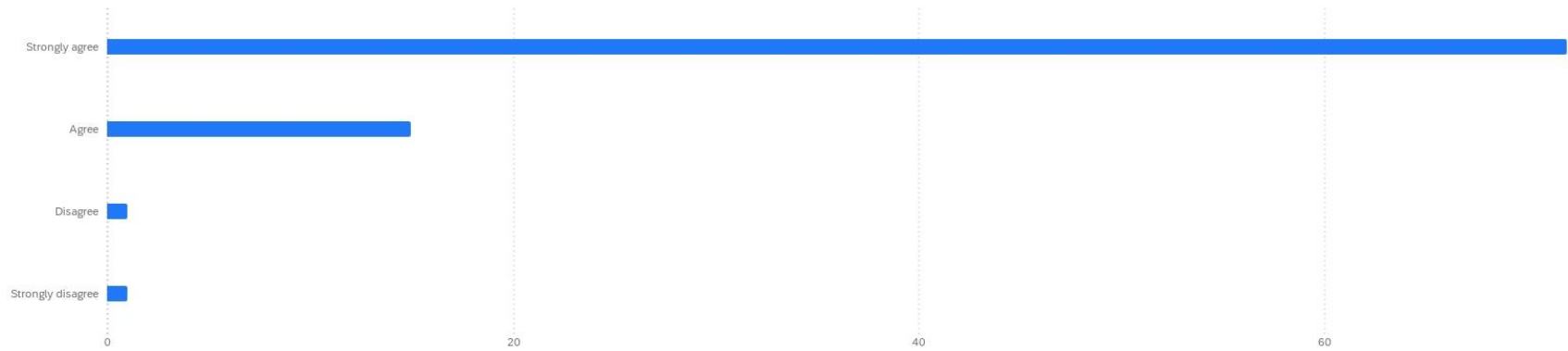
Q18: Moving seasonally due to lack of long-term housing is a sustainable way to remain in the Community. 73 ⓘ



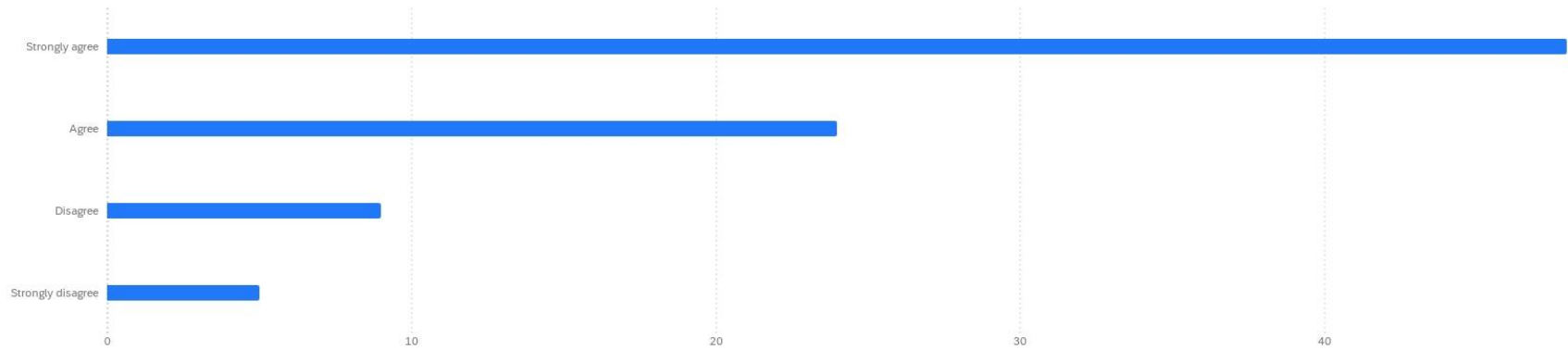
Q20: My neighborhood community is safe. 91 ⓘ



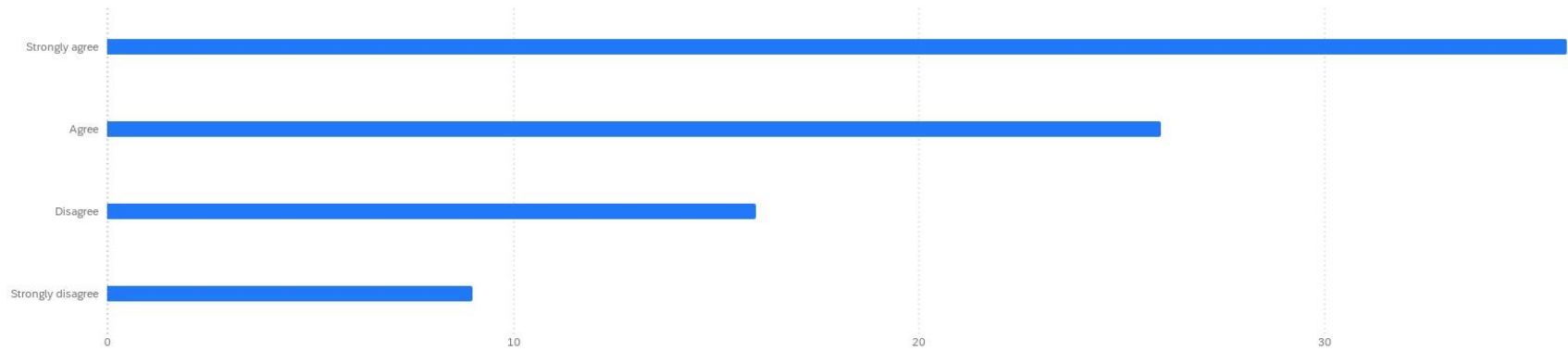
Q21: Affordable, long-term housing options in the Community are limited. 89 ⓘ



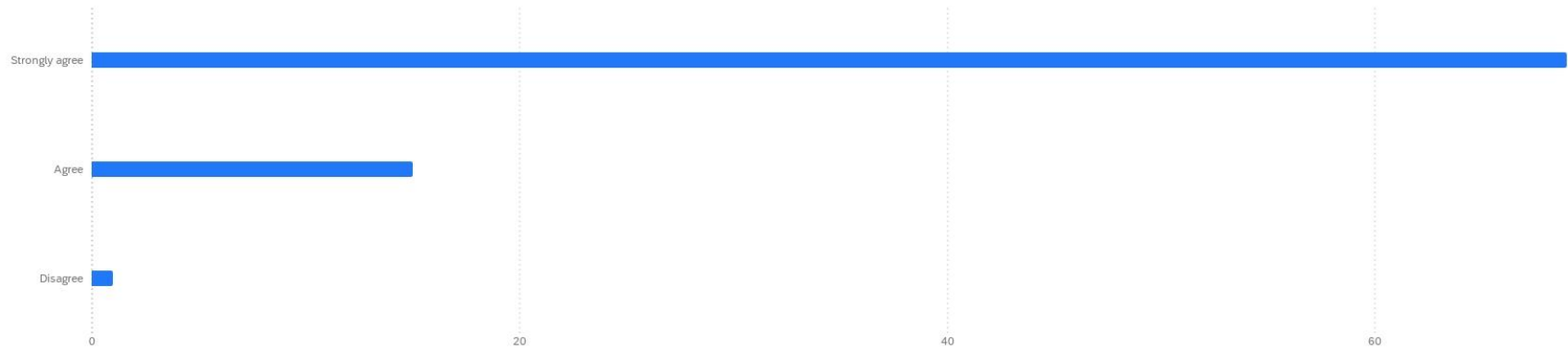
Q22: My current housing in the Community meets my current needs. 86 ⓘ



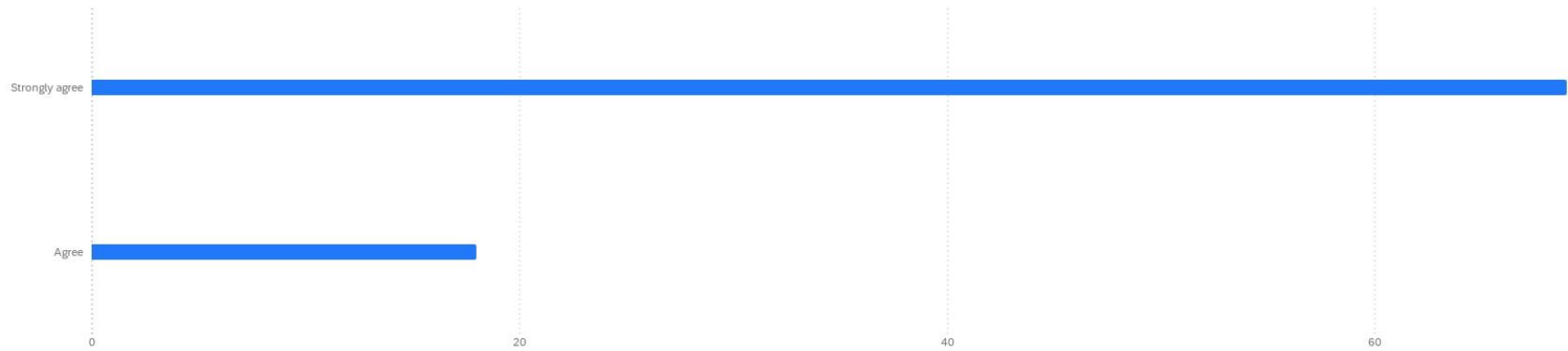
Q23: My current housing in the Community will meet my future needs. 87 ⓘ



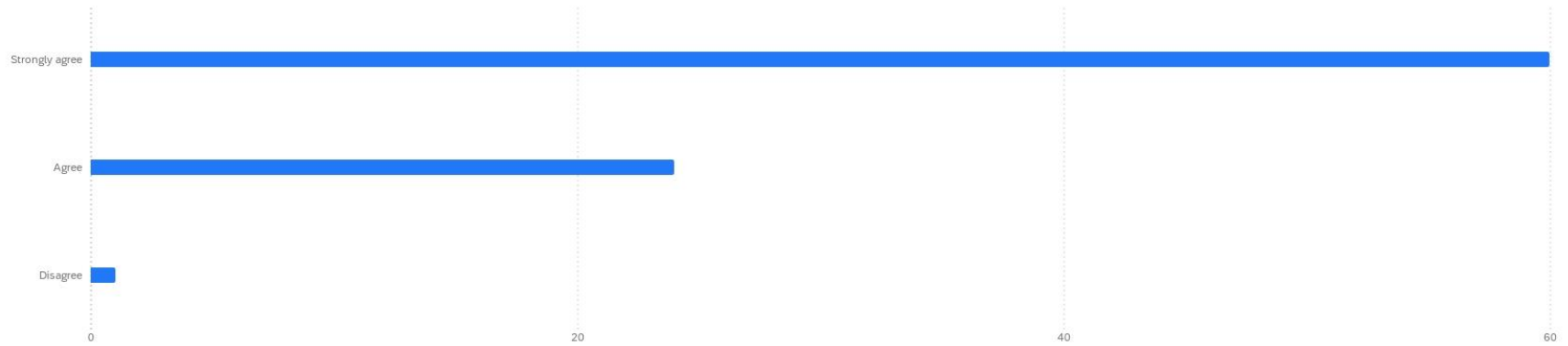
Q24: Families (with children) who want to live and work within the Community year-round face a shortage of suitable housing options. 85 ⓘ



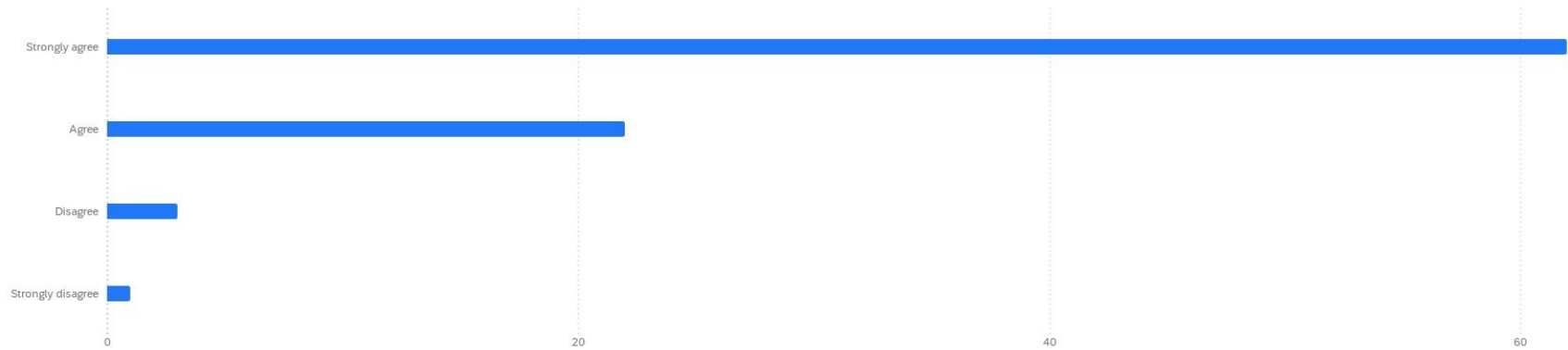
Q25: A lack of affordable, long-term housing makes it difficult for residents to remain in the Community. 87 ⓘ



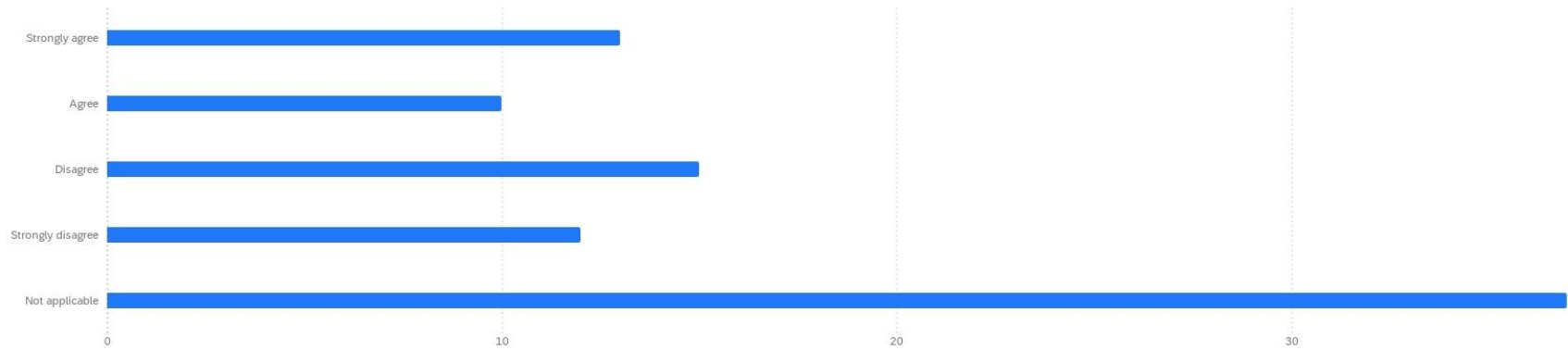
Q26: Securing housing that is not tied to employment is difficult in the Community. 85 ⓘ



Q27: This remote, unincorporated Community relies on year-round individuals to function. 88 ⓘ



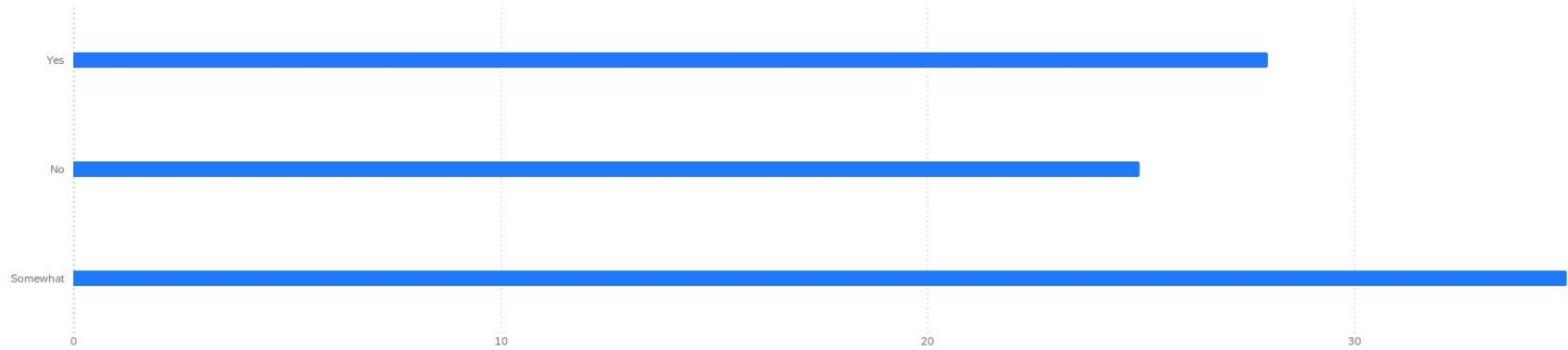
Q28: In the past 12 months, I have considered leaving the Community due to housing challenges. 87 ⓘ



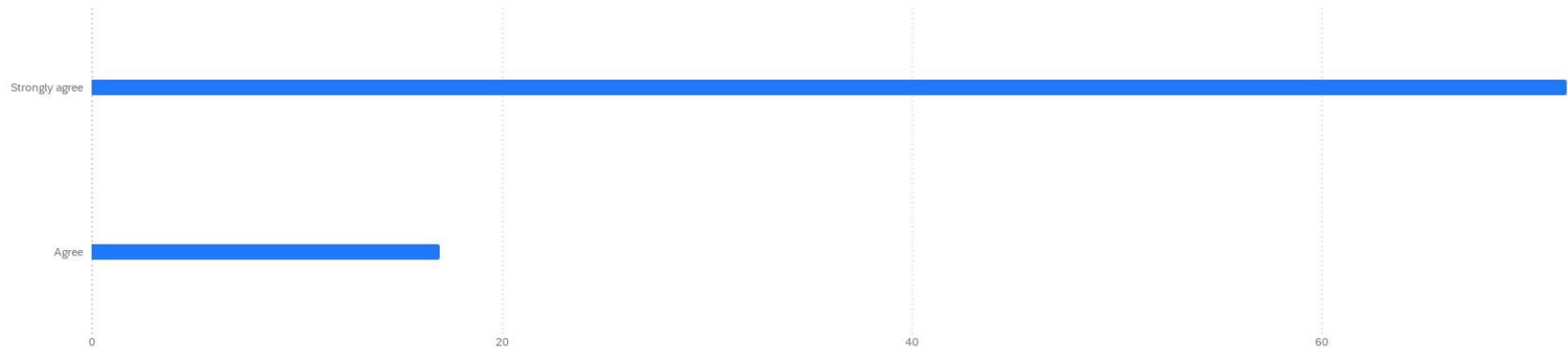
Q29: Increasing affordable and healthy housing options would help attract and retain residents who are engaged in the Community. 86 ⓘ



Q30: I participate year-round in Community decision-making, volunteer roles, or civic functions, such as community boards and emergency response. 88 ⓘ

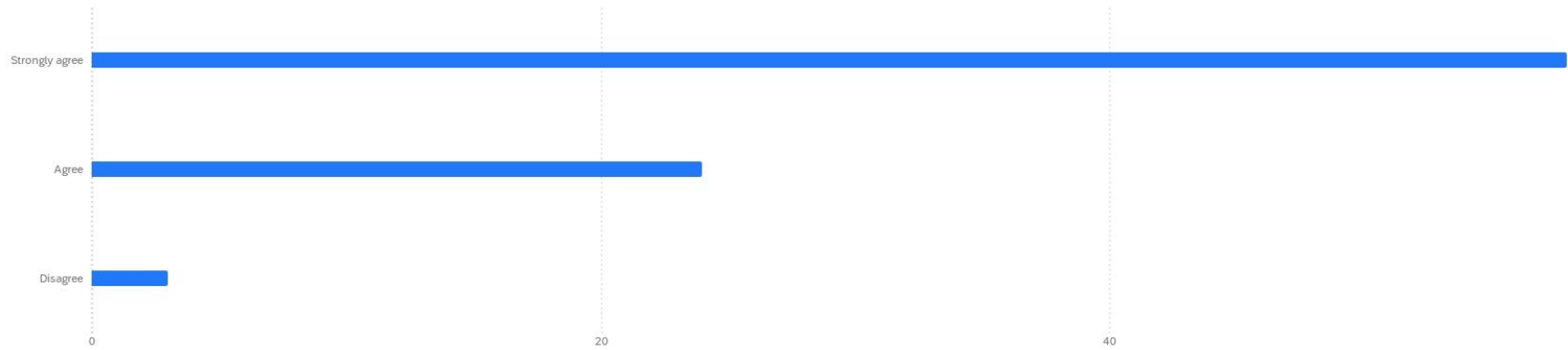


Q31: Year-round residents are essential for maintaining local services, emergency response, and business continuity. 89 ⓘ





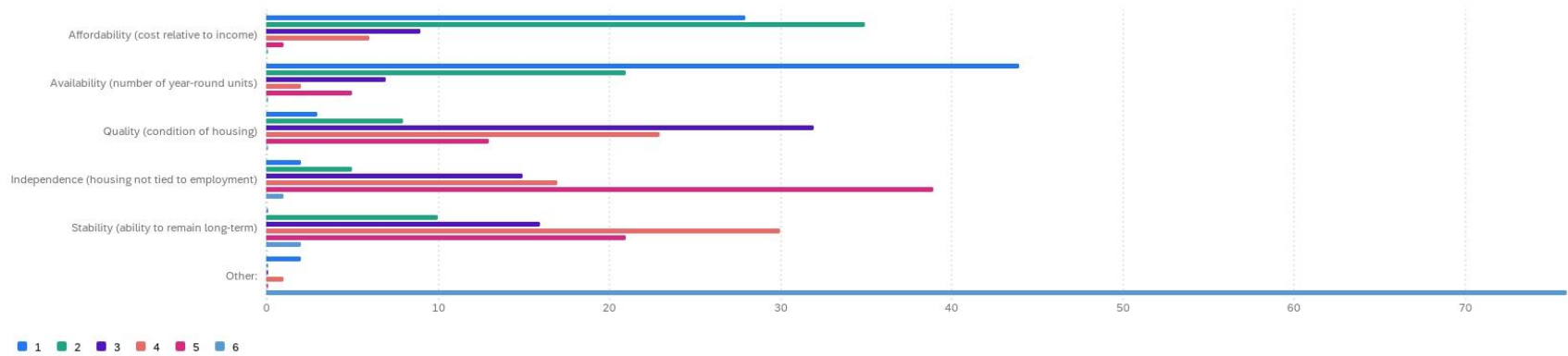
Q32: Housing availability and affordability make it difficult for local businesses to recruit and retain employees. 85 ⓘ



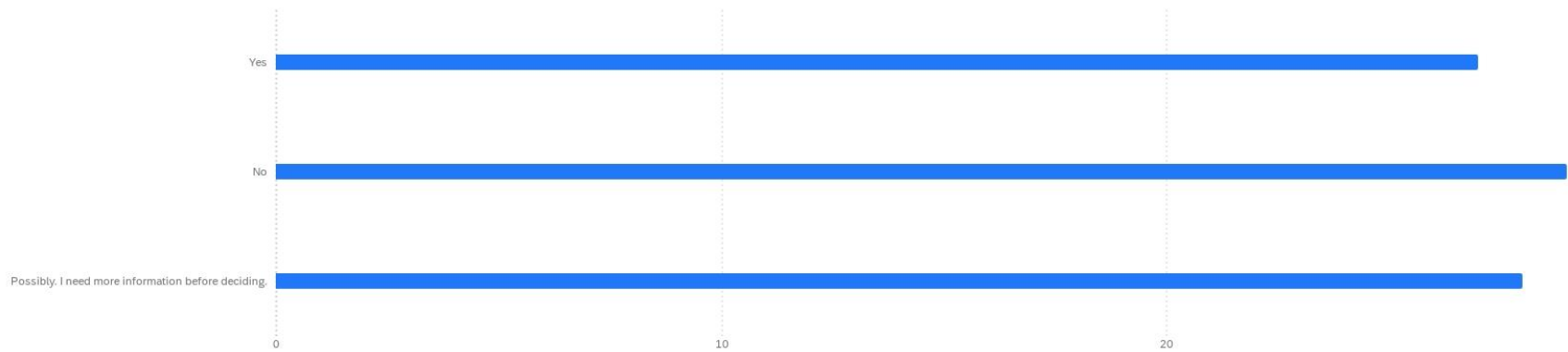
Q33: The quality and size of available housing limit the Community's ability to retain workers. 85 ⓘ



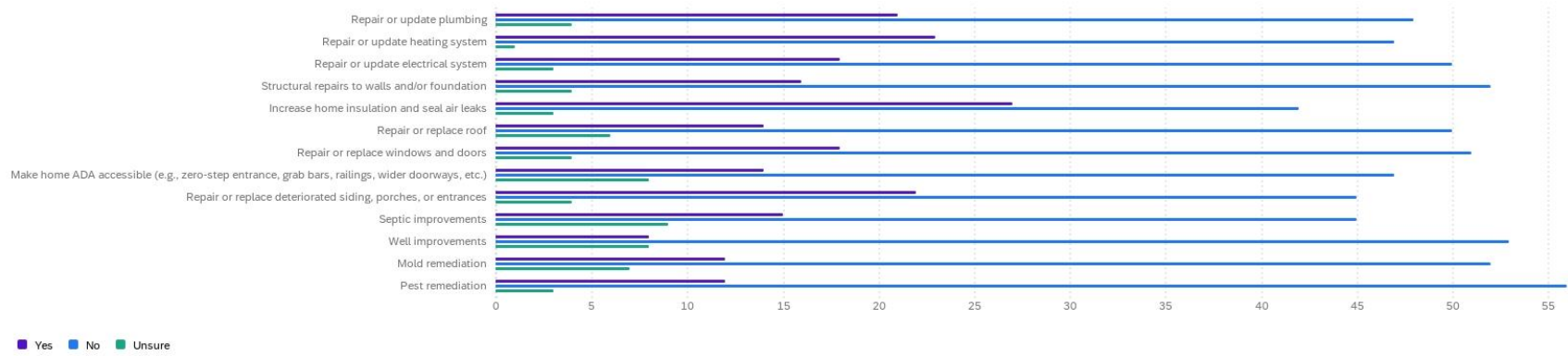
Q34: Which housing needs are most urgent for residents earning a local wage in t... 79



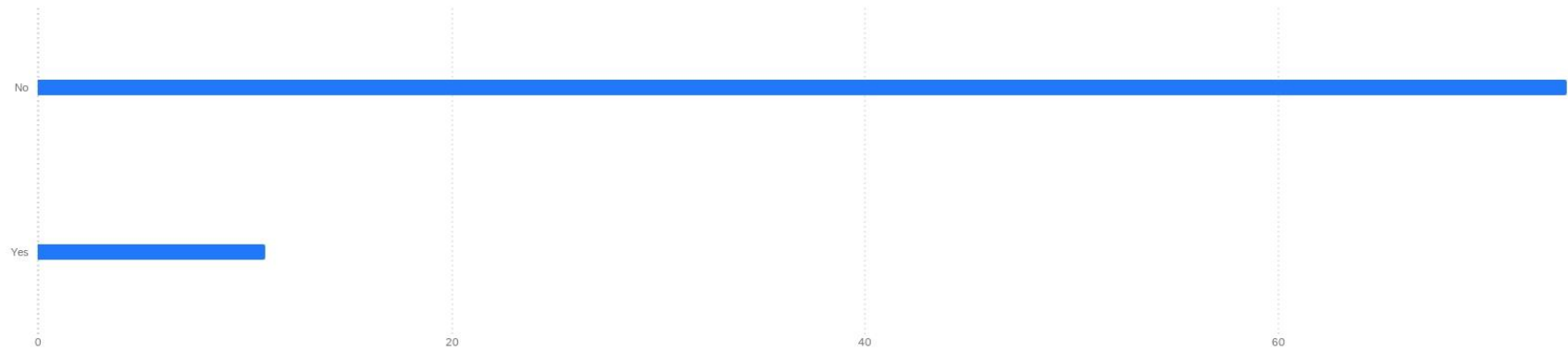
Q38: Would you consider joining a Community housing steering committee to direct next steps? 84 ⓘ



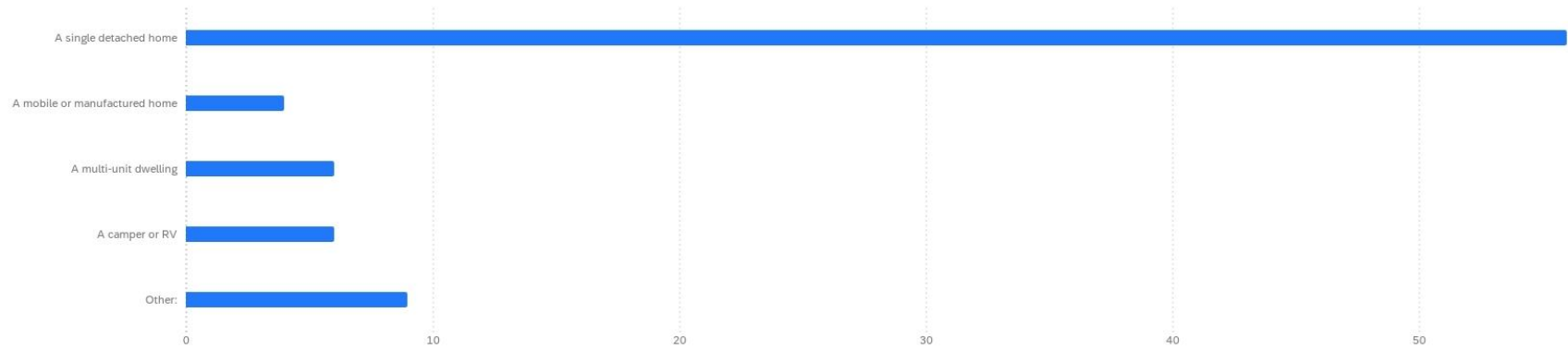
Q39: Does your current housing need any of the following improvements? (check a... 75



Q44: Are you a United States veteran? 85 ①



Q45: What type of housing do you currently live in? 81 ⓘ



APPENDIX S: COOKE CITY SCHOOL TEACHER HOUSING LETTER

**COOKE CITY SCHOOL** *School District No. 9, Park County, Montana*

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May 29, 2003



Planning Office  
Park County  
414 East Callender  
Livingston, Montana 59047

Dear County Planner:

Enclosed is an application for a Zoning Compliance Permit for the Cooke City Zoning District. I had previously spoken with Ellen Woodbury concerning this project, and I understand she has left. I have called but received no answer at the planning office number, so I am sending this in without a check. Please let me know what I owe for this permit.

We are planning to build teacher housing on the school's government lot #49. One of the hardest issues for the school has always been acquiring appropriate and affordable housing for the teacher. We believe having our own teacher housing will make it easier for us to hire and retain a teacher for our school. I have filled out this application to the best of my ability. Please call me at any time if you have further questions.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tami Blackford".

Tami Blackford  
Board Chair  
(406) 838-2412

Enclosures

Bill

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P.O. Box 1070, Cooke City, Montana 59020  
(406) 838-2285