

Value of Employer-Furnished Housing in Workers' Compensation

WORKERS' COMPENSATION SECTION



Montana Department of
LABOR & INDUSTRY

MONTANA STATUTE

39-71-123 MCA Wages defined.

(g) lodging, rent, or housing if it constitutes part of the employee's remuneration and is based on a value as set by administrative rule. The values set by administrative rule must address the general geographic proximity to available housing and may consider other reasonable factors that affect value.

Administrative Rule

24.29.721. ARM Value of employer Furnished Housing

Five Part Rule:

Part 1, Definitions – Agricultural Employer, Bedroom, Dwelling, Zero Bedrooms

Part 2, Establishes Fair Monthly Rental Values Document

Part 3, Agricultural Employer Discount

Part 4, Room not currently used for sleeping, not a bedroom



Website - Resources

Value of Employer Furnished Housing

Housing Rates – July 1, 2026

[2026 Montana Workers' Compensation Monthly Housing, Rent, or Lodging](#)

Past Montana Workers' Compensation Housing, Rent or Lodging Monthly Rates

[2025 Montana Workers' Compensation Monthly Housing, Rent or Lodging](#)

[Montana Workers' Compensation Housing, Rent or Lodging Monthly Rates, April 1, 2018, to June 30, 2024](#)

[Montana Workers' Compensation Housing, Rent or Lodging Monthly Rates, July 1, 2024 to June 30, 2025](#)

Lodging, Rent or Housing Set by Administrative Rule

In 2017 The Montana Legislature changed the definition of wages for the purposes of Workers Compensation related to lodging, rent, or housing if it constitutes part of the employee's remuneration. The legislature's intent is to provide certainty for employees, employers, and insurers and reduce the previous confusion that occurred. The definition now includes lodging, rent, or housing, if it constitutes a part of the employee's remuneration and is based on a value as set by administrative rule.



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HOUSING, RENT, OR LODGING RATES

The Department adopts U.S. Department of Housing and Urban Development's Fair Market Rent standards.

Adoptions:

- April 1, 2018,
- July 1, 2024
- July 1, 2025
- July 1, 2026



Each year the WC Section reviews the fair market rental rates adopted by the HUD. Rates have moved up & down since 2018 but have increased sharply starting in 2023.

MT Fair Market Rent Year	Percent Change				
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY2018 to 2019	-3%	-2%	-1%	-2%	-2%
FY2019 to 2020	8%	8%	8%	8%	6%
FY2020 to 2021	5%	3%	3%	3%	1%
FY2021 to 2022	-1%	-1%	-1%	-1%	-2%
FY2022 to 2023	10%	9%	9%	9%	10%
FY2023 to 2024	8%	8%	8%	7%	8%
FY2024 to 2025	18%	16%	16%	16%	17%
FY2025 to 2026	21%	21%	20%	20%	20%

In both the 2023 & 2025 Sessions, SB-496 & SB291 were introduced to require the Department update the lodging, rent or housing values annually. The bills failed to pass. The department will continue to make new adoptions based on rate trends.

Effective 7/1/2026

Montana Workers' Compensation for Housing Rent, or Lodging Rates
For the Purposes of calculating wages pursuant to 39-71-123 (1)(g) MCA Source: HUD 2026

County	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	County	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Beaverhead	\$803	\$978	\$1,072	\$1,491	\$1,798	McCone	\$1,160	\$1,208	\$1,548	\$2,139	\$2,503
Big Horn	\$976	\$992	\$1,302	\$1,657	\$2,115	Meagher	\$1,044	\$1,087	\$1,393	\$1,925	\$2,252
Blaine	\$887	\$902	\$1,184	\$1,420	\$1,914	Mineral	\$941	\$1,083	\$1,361	\$1,632	\$1,915
Broadwater	\$1,240	\$1,595	\$1,748	\$2,096	\$2,856	Missoula	\$1,143	\$1,400	\$1,655	\$2,302	\$2,776
Carbon	\$1,016	\$1,109	\$1,748	\$1,951	\$2,216	Musselshell	\$1,007	\$1,226	\$1,344	\$1,869	\$2,255
Carter	\$932	\$1,002	\$1,244	\$1,492	\$2,011	Park	\$1,107	\$1,385	\$1,605	\$2,232	\$2,692
Cascade	\$960	\$979	\$1,284	\$1,786	\$2,035	Petroleum	\$1,160	\$1,208	\$1,548	\$2,139	\$2,503
Chouteau	\$980	\$996	\$1,307	\$1,662	\$1,950	Phillips	\$729	\$888	\$973	\$1,353	\$1,573
Custer	\$1,109	\$1,226	\$1,608	\$2,154	\$2,322	Pondera	\$940	\$1,144	\$1,254	\$1,619	\$1,892
Daniels	\$767	\$900	\$1,023	\$1,414	\$1,654	Powder	\$768	\$800	\$1,025	\$1,426	\$1,657
Dawson	\$940	\$956	\$1,254	\$1,504	\$1,942	Powell	\$849	\$884	\$1,133	\$1,576	\$1,832
Deer Lodge	\$809	\$985	\$1,080	\$1,502	\$1,812	Prairie	\$1,160	\$1,208	\$1,548	\$2,139	\$2,503
Fallon	\$1,050	\$1,093	\$1,401	\$1,936	\$2,265	Ravalli	\$1,116	\$1,145	\$1,423	\$1,979	\$2,387
Fergus	\$1,084	\$1,102	\$1,446	\$1,991	\$2,338	Richland	\$1,143	\$1,197	\$1,312	\$1,573	\$2,201
Flathead	\$1,267	\$1,289	\$1,691	\$2,224	\$2,837	Roosevelt	\$909	\$915	\$1,201	\$1,440	\$1,942
Gallatin	\$1,485	\$1,642	\$2,154	\$2,996	\$3,537	Rosebud	\$889	\$993	\$1,186	\$1,337	\$1,803
Garfield	\$824	\$858	\$1,099	\$1,349	\$1,777	Sanders	\$769	\$878	\$1,115	\$1,337	\$1,803
Glacier	\$956	\$1,033	\$1,275	\$1,529	\$1,836	Sheridan	\$908	\$923	\$1,211	\$1,684	\$1,809
Golden Valley	\$1,004	\$1,045	\$1,339	\$1,862	\$2,165	Silver Bow	\$1,028	\$1,149	\$1,414	\$1,967	\$2,180
Granite	\$789	\$822	\$1,053	\$1,464	\$1,702	Stillwater	\$884	\$958	\$1,257	\$1,748	\$2,109
Hill	\$980	\$1,069	\$1,307	\$1,724	\$1,731	Sweet Grass	\$881	\$918	\$1,176	\$1,551	\$1,638
Jefferson	\$968	\$1,070	\$1,404	\$1,946	\$1,954	Teton	\$1,019	\$1,241	\$1,360	\$1,891	\$2,171
Judith Basin	\$869	\$905	\$1,160	\$1,583	\$1,875	Toole	\$918	\$1,052	\$1,230	\$1,702	\$1,712
Lake	\$1,097	\$1,104	\$1,444	\$1,865	\$1,990	Treasure	\$1,160	\$1,208	\$1,548	\$2,139	\$2,503
Lewis and Clark	\$1,136	\$1,319	\$1,647	\$2,250	\$2,496	Valley	\$899	\$915	\$1,200	\$1,566	\$1,753
Liberty	\$775	\$807	\$1,034	\$1,438	\$1,672	Wheatland	\$837	\$872	\$1,117	\$1,553	\$1,806
Lincoln	\$919	\$1,067	\$1,170	\$1,627	\$1,892	Wibaux	\$1,160	\$1,208	\$1,548	\$2,139	\$2,503
Madison	\$1,154	\$1,202	\$1,540	\$2,073	\$2,583	Yellowstone	\$1,016	\$1,109	\$1,417	\$1,951	\$2,216

Effective July 1, 2026

Examples:

Beaverhead County

Housing is a two-bedroom house provided in Lima, MT. by an employer in agriculture. The value adopted for Beaverhead County for a 2-Bedroom house is ~~\$697~~ ~~\$826~~, ~~\$933~~, \$1,072. Because the employer is in agriculture the administrative value of that housing is discounted by 50% for a value of ~~\$349~~ ~~\$413~~ ~~\$467.50~~ \$536 monthly.

If only one bedroom is primarily used for sleeping, the rate for the house is based on one-bedroom, ~~\$567~~ ~~\$731~~, ~~\$843~~, \$978. The administrative value of this house becomes ~~\$284~~ ~~\$365.50~~ ~~\$421.50~~ \$489 monthly.



Gallatin County

Housing is a four-bedroom house shared by four employees provided in Big Sky, MT during the ski season by an employer in the travel/tourism industry. This house is used like a dormitory or bunk house. The administrative value for this housing is ~~\$651~~ ~~\$819~~, ~~\$1,234~~, **\$1,485** Monthly.

Yellowstone County

Housing is a three-bedroom house provided in Billings MT by an employer in the healthcare industry. The administrative value of that housing is set at ~~\$1,308~~ ~~\$1,447~~ ~~\$1,685~~, **\$1,951** monthly.



Rosebud County

Housing is a four-bedroom house provided near Forsyth MT by an employer in agriculture. The administrative value for this housing is ~~\$1,083~~ ~~\$1,407~~ ~~\$1,642~~, **\$1,803**. The agricultural discount reduces the administrative value to ~~\$542~~ ~~\$703.50~~ ~~\$821~~, **\$901.50** monthly.

If However, only two of the four bedrooms are primarily used for sleeping. The administrative value of that house is ~~\$697~~ ~~\$826~~ ~~\$978~~, **\$1,186**. The agricultural discount reduces the administrative value to ~~\$348.50~~ ~~\$413~~ ~~\$489~~, **\$593** monthly.

Frequently Asked Questions

Question: If you live in a 2-bedroom house and both rooms are set up as bedrooms, but you only use 1 bedroom, is it a 1 bedroom or 2 bedroom?

Answer: 1 bedroom, the number of bedrooms in a house is the number of bedrooms primarily being used for sleeping.

Question: Where the injured employee has someone living with them that is not a spouse or relative, but they sleep in a bedroom – would they be considered? For example, The employee has a friend or a distant cousin that lives with them.

Answer: Yes, If the housing is provided for the employee and the bedroom is being used for sleeping, it counts. The employer, likely has some control over who is allowed to live in the provided housing



Question: Determining whether the agriculture 50% reduction should apply, is this based on the job class code, type of policy or something else?

For example:

- A large farm/ranch employs a secretary/bookkeeper, the position isn't an agricultural position, would the 50% discount apply?
- A non-agricultural employer employs an employee that works in agriculture, would the 50% discount apply?

Answer: Something else, the determination is based on the employer. The rule defines "Agricultural employer" consistent with the definition of agriculture provided by 15-1-101, MCA. When the employer meets this definition, the 50% discount applies.



Question: Do these rules apply to a church?

For example:

- A priest or pastor who lives in a home or rectory owned by a church, or
- A church property manager who lives in housing provided by the church.

Answer: Yes, the rule applies to all employees. If the priest is an employee covered by workers' compensation the housing provided by the church, as an employer, is subject to the rule. Although, Under 39-71-401 (2) (t) workers' compensation for a priest or pastor is elective.

Question: Is a sleeper truck that a driver sleeps in considered housing?

Answer: No, a sleeper on a truck is not a room primarily used for sleeping or a room in a dwelling equipped for human habitation.



Question: Situations where both spouses work for the same employer. Does this impact the value?

Answer: It depends, are both receiving a housing allowance as part of their remuneration? If so, then no, the value for each employee who receives housing as part of his or her remuneration is counted as wages for WC premium purposes. Should either spouse become eligible for indemnity benefits, the benefit would be available based on that employee's wages. Survivor benefits would be based on the deceased employee's wages.

Discussion

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