

Malmstrom AFB Housing Guide

Malmstrom AFB sits six miles east of Great Falls, Montana, and the housing market surrounding it will surprise most families who arrive expecting a typical military town experience.

The cost of living here runs genuinely low, BAH covers most local rentals with room to spare at mid-grade pay, and the question most families face is not whether they can afford the area but whether they want the consolidated on-base community or more space and independence in the city.

[Contact us today!](#)

What Makes Housing at Malmstrom Different

Malmstrom is home to the 341st Missile Wing operating Minuteman III ICBMs across a missile field that spans roughly 28,000 square miles of Montana high plains. The operational tempo here is different from most Air Force assignments, with missile alert duties and remote site schedules that shape housing decisions in ways that don't apply at conventional flying wings.

Great Falls is a genuine city of around 60,000 people rather than a small base town, which gives families real amenities, employment options for spouses, and a community identity that exists independently of the military. The base population is significant relative to the city size, which means military families are woven into the fabric of Great Falls rather than existing as a separate community on the edges of it.

Montana has no state sales tax, which adds quiet daily savings that compound meaningfully over a full tour. The state does have an income tax, but Great Falls cost of living runs far enough below national averages that most families describe the overall financial picture as noticeably better than previous assignments.

Winter in Great Falls is real and worth preparing for specifically. Wind is the defining characteristic of the high plains climate rather than heavy snowfall alone, and families who arrive from milder climates consistently flag the wind chill as the adjustment that surprised them most.

On-Base Housing at Malmstrom AFB

On-base family housing is privatized and managed by Balfour Beatty Communities within a gated residential community available exclusively to active duty Air Force families stationed at Malmstrom. Contact Balfour Beatty at (406) 315-2262 and the Housing Management Office at (406) 731-3056 the day orders arrive.

Is it available? Yes, across multiple floor plans based on rank and family size, with two, three, and four bedroom options.

What you need to apply: PCS orders submitted through the Housing Management Office as soon as they arrive, with placement determined by eligibility date, pay grade, and family size rather than neighborhood preference.

What to ask before applying:

- **Current wait times** for your bedroom entitlement and rank category
- **Floor plan options** available for your eligibility level before committing
- **School access** and bus routing from your specific assigned address
- **Pet restrictions** including breed and size policies before applying

One detail worth knowing before you apply: declining an available home offer moves you to the bottom of the waitlist. Knowing your flexibility before you submit an application saves a genuinely stressful decision under time pressure.

The community includes a heated indoor pool, dog park, playgrounds, and picnic areas throughout, with walking access to Malmstrom facilities as an everyday convenience that families living off-base don't have.

The Housing Management Office is located at 6945 Goddard Drive, Building 130, and operates Monday through Friday 0800 to 1700, Wednesday until 1900, and Saturday 0900 to 1600.

Where Military Families Live Near Malmstrom AFB

Great Falls gives families a straightforward housing geography compared to multi-installation markets or seven-city metros. The decision here is simpler: closer to base on the east side of the city, central with more neighborhood character, or further west for more space.

Northeast Great Falls sits closest to the main gate and delivers the shortest off-base commutes available, typically ten to fifteen minutes for most addresses without highway dependence. Military family density is highest in this direction, and landlords throughout the northeast quadrant handle PCS timelines without friction. The trade-off is that housing stock skews older in parts of this corridor, though pricing stays accessible across all pay grades.

Central Great Falls adds five to ten minutes to the daily drive and opens up more established neighborhood character. The downtown area along Central Avenue has genuine walkability, local restaurants, and community events that give Great Falls a livability that families from larger cities sometimes don't expect from a Montana assignment. Three-bedroom homes in established central neighborhoods offer good value for families at most pay grades.

West Great Falls runs closer to twenty to twenty-five minutes from the gate and delivers the most living space per dollar in the immediate market.

Newer construction exists in pockets along the western edge of the city, and families who want a larger footprint for their BAH without going rural consistently end up in this direction.

Rural communities around Great Falls including Cascade, Belt, and the surrounding small towns occasionally attract families who want maximum space and acreage. Drive times to the gate from those areas run thirty to forty-five minutes and more, and the isolation factor during Montana winters becomes a daily quality-of-life consideration rather than an occasional inconvenience.

MALMSTROM AFB NEIGHBORHOOD COMPARISON				
★ OFF-BASE LIVING OPTIONS NEAR MALMSTROM AFB ★				
AREA	COMMUTE TO BASE	PRICE LEVEL	CHARACTER	BEST FOR
Northeast Great Falls	10–15 minutes via I-15	Moderate to High	Newer developments, retail, schools, and family-friendly amenities	Families and dual-military households wanting convenience to schools and shopping
Central Great Falls	15–20 minutes via Central Ave or I-15	Moderate	Established neighborhoods, older homes, close to downtown and services	Those who want an affordable, central location with character
West Great Falls	20–25 minutes via I-15	Moderate to Low	Quieter residential areas, more space, newer subdivisions	Households seeking more space at a lower price point
Rural Communities Around Great Falls	25–45 minutes depending on location	Low	Acreage, open land, small towns, wide-open Montana living	Those wanting privacy, land, and a slower lifestyle



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Should You Rent or Buy Near Malmstrom AFB?

Situation	Better Option
Tour under 2 years	Rent
First assignment to Montana	Rent first while learning the market
Tour 3 or more years	Consider buying
Targeting Northeast or Central Great Falls with VA loan	Buying becomes realistic at most pay grades
On-base waitlist as parallel track	Rent short-term while waitlist processes
Missile alert duties with frequent remote schedules	Evaluate family situation before buying

Great Falls median home prices run around \$305,000 according to current market data, which gives [VA loan buyers](#) genuine purchasing power at pay grades where many coastal or metro assignments would make ownership feel out of reach. The combination of accessible pricing, Montana's outdoor lifestyle, and the consistent military community presence creates a real long-term rental tenant pool for families who later convert their home after PCS.

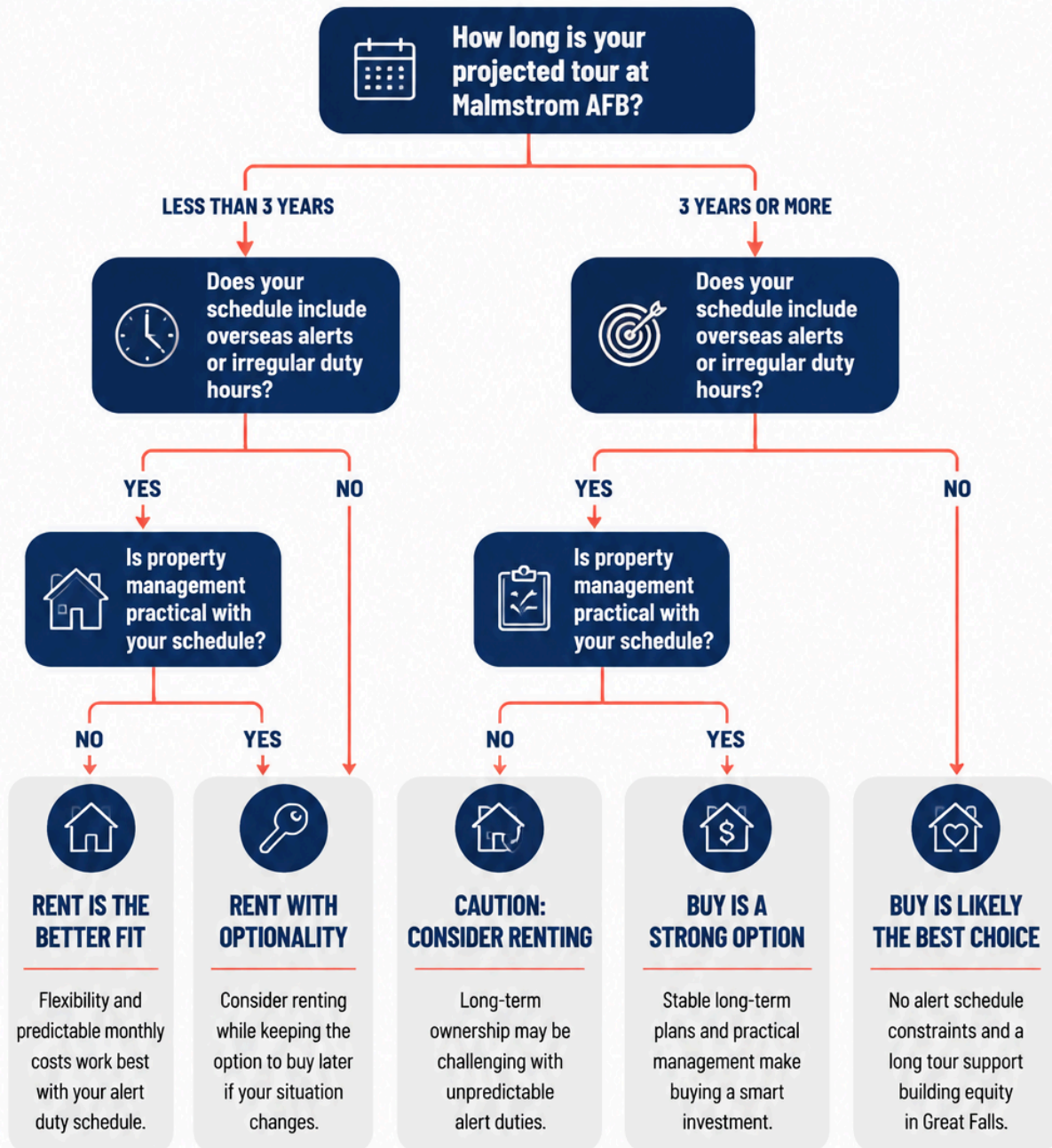
One variable worth considering specifically at Malmstrom is the missile alert schedule. Families where the service member is frequently away on alert duties or remote site rotations sometimes find that the flexibility of

renting suits the household's practical reality better than the responsibilities of ownership, regardless of tour length.

MALMSTROM AFB

RENT vs BUY DECISION GUIDE

★ ★ ★ Find the Right Housing Choice for Your Mission and Lifestyle ★ ★ ★



Remember: Your mission, schedule, and family needs come first.
Choose the housing path that supports your readiness and peace of mind.

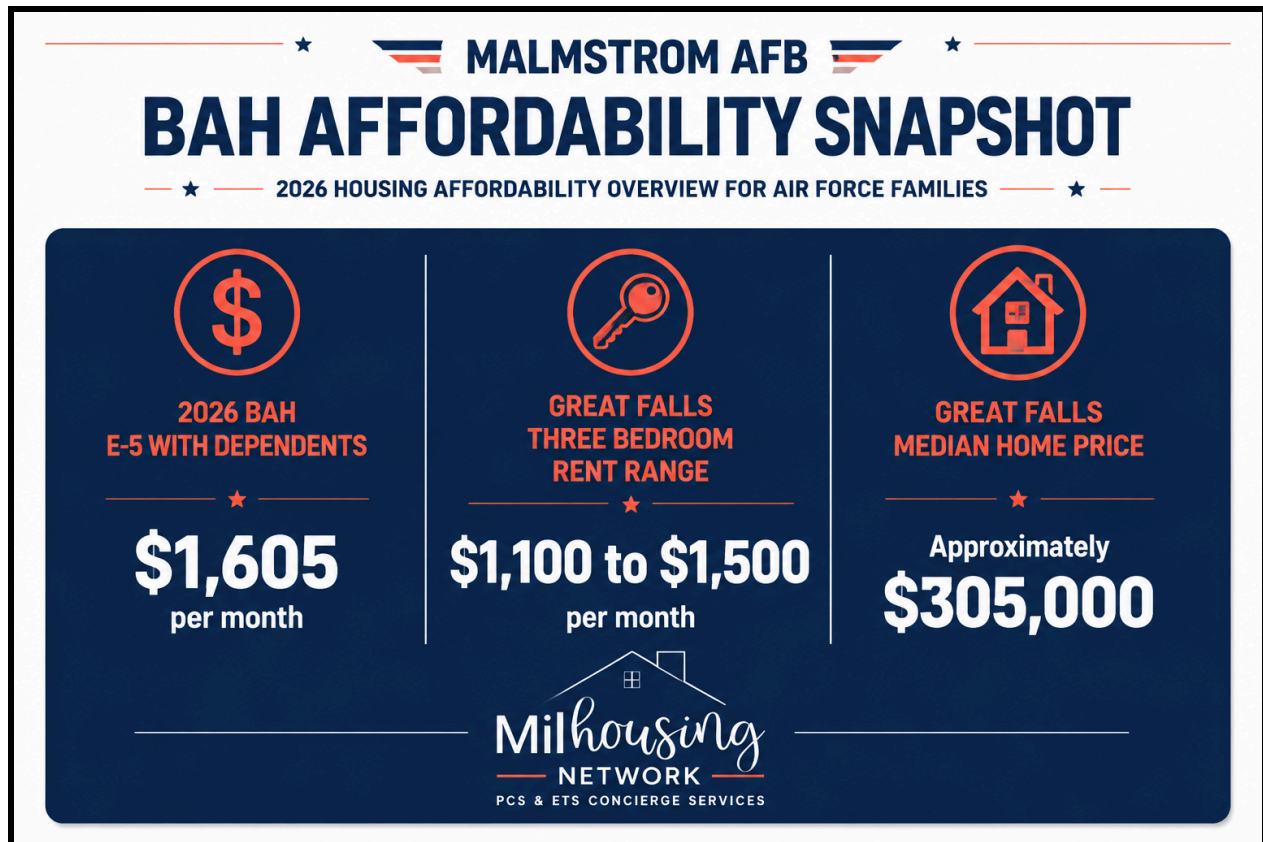
How Far BAH Goes Near Malmstrom AFB

Malmstrom AFB falls under its own Military Housing Area, and BAH increased 7.6% in 2026, one of the stronger single-year increases in the Air Force. An E-5 with dependents receives \$1,605 per month. An E-6 with dependents receives \$1,839 per month. An O-3 with dependents receives \$2,211 per month.

Those numbers go further in Great Falls than the figures suggest at first glance. HUD fair market rent data for the Great Falls metro puts two-bedroom units in the \$900 to \$1,100 range and three-bedroom family-sized homes typically between \$1,100 and \$1,500 per month depending on location and condition. At most pay grades with dependents, BAH covers a comfortable family rental in Great Falls with meaningful room left over rather than a tight monthly gap.

For buyers, a median home price of approximately \$305,000 and a BAH rate that genuinely supports a monthly payment in that range creates a genuinely favorable buying environment. Montana charges no state sales tax, which adds real everyday purchasing power on top of the housing allowance throughout the tour.

Verify your exact rate at the DoD BAH Rate Lookup using ZIP code 59405 before finalizing any housing budget.



Commute, Gates, and Daily Access

The main gate on Malmstrom Drive handles most daily personnel and family traffic. Gate hours and visitor access procedures should be confirmed directly with the Housing Management Office or your sponsor before your first commute week, since schedules change periodically and Montana installation access has its own protocols worth confirming in advance.

US-87 and 10th Avenue South are the primary corridors connecting Great Falls neighborhoods to the base. The city is compact enough that most addresses fall within a fifteen to twenty-five minute drive regardless of which part of Great Falls you choose, which is a genuine quality-of-life

advantage compared to installations where neighborhood choice dramatically changes daily drive time.

Montana winters require a specific driving adjustment that families relocating from the Sun Belt or coastal markets consistently underestimate. Black ice on 10th Avenue South during January mornings runs differently from what a dry-road commute suggests, and all-wheel drive with winter tires is a practical necessity rather than a preference in Great Falls.

Drive your actual route in late fall or winter conditions before committing to any address further from the gate than you initially planned.

Your First 30 Days: What to Do and When

- Contact the Housing Management Office at (406) 731-3056 and Balfour Beatty Communities at (406) 315-2262 the day orders arrive, since on-base placement starts from the eligibility date of your application rather than your arrival date
- Decide between on-base community living and off-base independence before starting your search, since both paths have genuinely different timelines and the decision shapes everything that follows
- Contact the Military and Family Readiness Center for the Montana-specific newcomer guide, which covers winter driving, local services, and community resources that families relocating from warmer climates consistently wish they had found earlier

- Research winter tires and AWD vehicle requirements before arrival, since Great Falls wind and ice conditions make this a practical necessity rather than a preference
- Confirm school enrollment through Great Falls Public Schools before finalizing any off-base address, since bus routing and school assignment vary by specific location within the city

YOUR FIRST 30 DAYS AT MALMSTROM AFB



YOUR CHECKLIST FOR A SMOOTH PCS ARRIVAL

☐

1

Contact Housing Management Office
and Balfour Beatty When Orders Arrive

☐

2

Decide On-Base or Off-Base
Before Starting the Search

☐

3

Get the Montana Newcomer Guide
from the MFR Center

☐

4

Prepare for Winter Driving
Before You Arrive

☐

5

Confirm School Enrollment
Before Finalizing Any Address

Find the Right Fit for Your Family

Need	Where to Start
Consolidated military community and short walk to facilities	On-base Balfour Beatty community
Shortest off-base commute	Northeast Great Falls
Walkable city character and local restaurants	Central Great Falls
Maximum space per BAH dollar	West Great Falls
VA loan buying at most pay grades	Northeast or Central Great Falls for strongest market access
Spouse employment in healthcare or education	Great Falls has both sectors with real openings
Outdoor recreation as a priority	Glacier National Park is two to three hours north, Missouri River recreation is local
Pets	Balfour Beatty allows pets with specific restrictions to confirm before applying

Connect with military families who already know Great Falls.

The MilHousing Network Malmstrom AFB community on Facebook is where Air Force families share honest neighborhood recommendations, winter preparation advice, alert schedule lifestyle realities, and the kind of Montana-specific local knowledge that no official PCS packet covers.

Local Housing Market Near Malmstrom AFB

Metric	Current Picture
Great Falls median home price	Approximately \$305,000
Three-bedroom rental range	\$1,100 to \$1,500 per month depending on location and condition
Two-bedroom HUD fair market rent	\$900 to \$1,100 per month
Rental competitiveness	Low to moderate, reasonable inventory with manageable turnover
BAH fit	Strong across most pay grades, significant BAH surplus common at E-5 and above
Market character	Accessible and stable, with no coastal or metro premium pressure

Get personalized housing help near Malmstrom AFB.

[Contact us today!](#)

Frequently Asked Questions

Does Malmstrom AFB have on-base family housing? Yes. Balfour Beatty Communities manages the privatized on-base community with two, three, and four bedroom floor plans in a gated community available exclusively to active duty Air Force families. Contact Balfour Beatty at (406) 315-2262 and the Housing Management Office at (406) 731-3056 when orders arrive. Declining an available offer moves you to the bottom of the waitlist.

Is renting or living on base better at Malmstrom? It depends on what your household values most. On-base living offers a consolidated military community, short walk to facilities, and the heated pool and dog park amenities. Off-base renting gives more flexibility on floor plan, lease timing, and neighborhood character. BAH covers most Great Falls rentals comfortably at mid-grade pay, making both paths financially viable.

What is BAH at Malmstrom AFB in 2026? An E-5 with dependents receives \$1,605 per month, a 7.6% increase from 2025. An E-6 with dependents receives \$1,839 per month. Verify your exact rate at the [DoD BAH lookup](#) using ZIP code 59405.

Is buying near Malmstrom AFB realistic at enlisted pay grades? Yes, more so than at most Air Force installations. Great Falls median home prices around \$305,000 combined with the VA loan's zero down payment benefit create a genuinely accessible buying environment at E-5 and above

on tours of three or more years. Montana's no-sales-tax environment adds further everyday purchasing power on top of that picture.

We can help you more. [Contact us today!](#)