

# Welcome to the Black Hills

## *A Place Like No Other*

Your Guide to Living Well in the Black Hills







If you're reading this, chances are you've felt that tug — a desire for something quieter, more meaningful, and a lot more scenic.

Whether it's the pine-covered hills, the patriotic communities, or the slower pace of life, there's something about the Black Hills that speaks to the soul.







# MORGHAN JABUSCH

The Author

My name is Morghan Jabusch, and I created this guide to help people like you navigate the journey of moving here with clarity, confidence, and excitement. Whether you're dreaming of wide-open acreage, a log cabin escape, or a forever home near good schools and small-town charm, I want to help you get there.

This isn't just a relocation guide, it's a roadmap to living well in a place that still values neighbors, nature, and a little elbow room.

Let's get started.

Warmly,

**Morghan Jabusch**

Jabusch Black Hills Real Estate



# Rapid City

Culture, Affordability, and Access to the Hills

Nestled at the gateway to the Black Hills, Rapid City offers the perfect blend of small-town hospitality and city-level convenience.

From the thriving arts scene downtown to a surprising variety of dining, coffee shops, and community events, it's no wonder so many choose to settle here.





# Rapid City

Culture, Affordability, and Access to the Hills



Nestled at the gateway to the Black Hills, Rapid City offers the perfect blend of small-town hospitality and city-level convenience. From the thriving arts scene downtown to a surprising variety of dining, coffee shops, and community events, it's no wonder so many choose to settle here.

With an affordable cost of living, solid school systems, and access to top-notch medical care, Rapid City is a popular choice for families, professionals, and retirees alike. And the best part? You're just minutes from hiking trails, lakes, and national parks, which means weekend adventures are a way of life.

## Quick Stats

~\$325,000

Avg. Home Price

~80,000

Population

Suburban  
comforts

meet outdoor  
freedom



# Keystone

Touristy Energy Meets Wild Scenery

Home to Mount Rushmore, Keystone may be best known for its high visitor traffic, but there's more to this mountain town than meets the eye.

Tucked between granite peaks and dense forest, Keystone offers a wild, rugged beauty you won't find anywhere else. It's ideal for those who want seclusion with quick access to the action during tourist season.





# Keystone

Touristy Energy Meets Wild Scenery



Many homes for sale in Keystone, SD, are nestled on the outskirts, offering privacy, scenic views, and proximity to national monuments and hiking trails.

Whether you're looking for a vacation rental investment or a seasonal escape, Keystone real estate has options worth exploring.

## Quick Stats

~\$450,000

Avg. Home Price

~250

Population  
(year-round)

Scenic

seasonal, tourism-  
driven

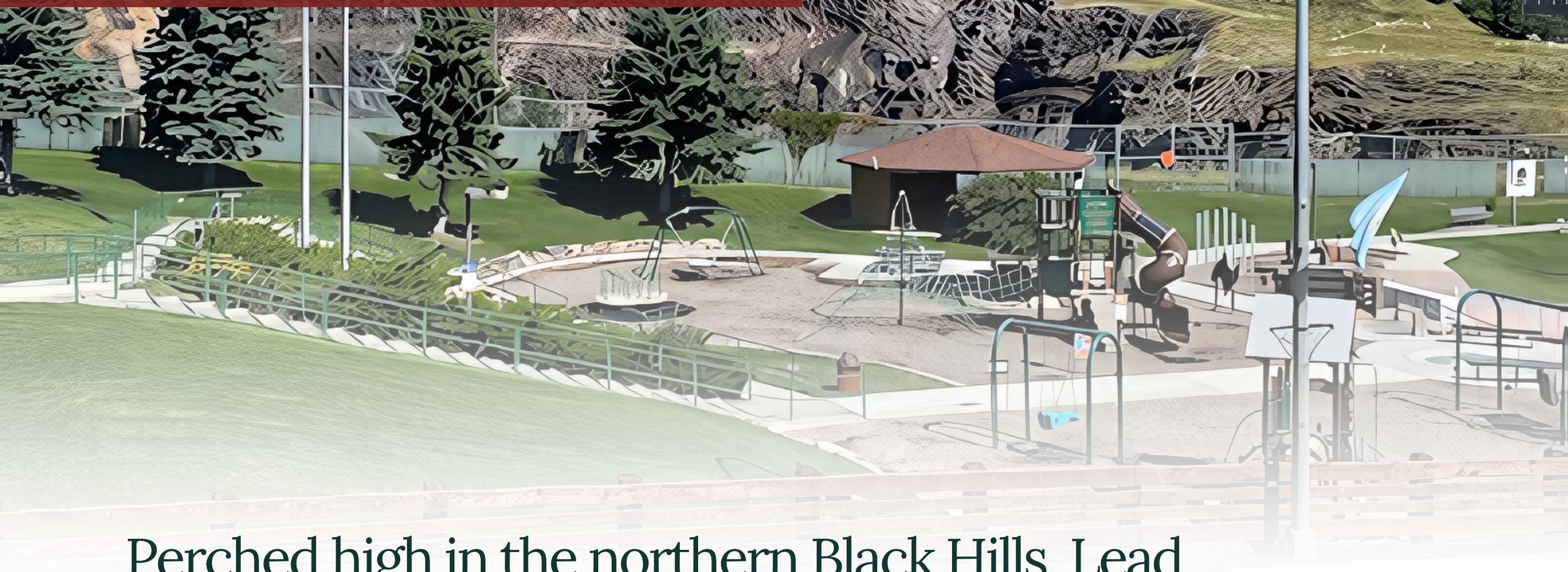


[jabuschblackhillsrealestate.com](http://jabuschblackhillsrealestate.com)



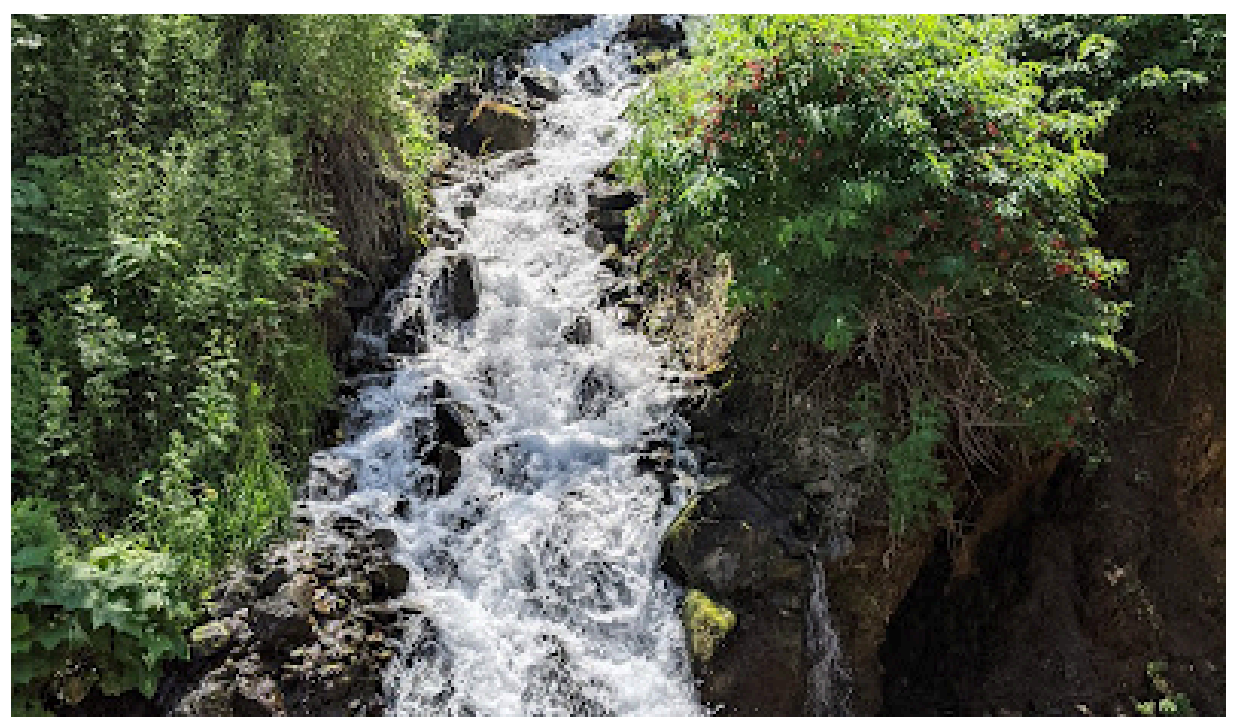
# Lead

Historic Roots with a Mountain Soul



Perched high in the northern Black Hills, Lead (pronounced “Leed”) is a town with a rich mining history and a tight-knit community vibe.

Once the heart of the Homestake Gold Mine, today it offers a blend of affordable housing, small-town culture, and scenic mountain backdrops all just minutes from Deadwood’s nightlife and Spearfish Canyon’s trails.





# Lead

Historic Roots with a Mountain Soul

Lead is ideal for buyers who want a rustic feel without sacrificing amenities. Many homes for sale in Lead, SD, include vintage charm, forested surroundings, or sweeping hillside views.

Whether you're eyeing investment opportunities or a low-key place to live full-time, Lead real estate offers surprising value.

## Quick Stats

~\$290,000

Avg. Home Price

~3,000

Population

Historic,

affordable, alpine



# Hot Springs

Wellness, Warmth, and Western Heritage



Tucked in the southern Black Hills, Hot Springs is known for its natural mineral springs, sandstone architecture, and slower pace of life.

It has a wellness-focused vibe with a distinctly Western feel — ideal for retirees, veterans, and anyone seeking a peaceful, scenic place to land.





# Hot Springs

Wellness, Warmth, and Western Heritage

You'll find walkable downtown charm, historic bathhouses, and nearby access to lakes and parks like Angostura Reservoir—homes for sale in Hot Springs, SD range from affordable cottages to private hilltop estates.

If you're after healing waters and small-town values, Hot Springs real estate is worth a long look.

## Quick Stats

**~\$310,000**

Avg. Home Price

**~3,500**

Population

**Relaxed,**

historic, wellness-  
oriented





# Spearfish

College Town Vibe Meets Mountain Beauty

Spearfish blends the energy of a college town with the tranquility of the Black Hills.

Home to Black Hills State University and some of the region's best outdoor recreation, it's a vibrant, fast-growing town with deep roots and modern charm. Locals love the creekside walking paths, summer festivals, and the breathtaking beauty of nearby Spearfish Canyon.





# Spearfish

College Town Vibe Meets Mountain Beauty



With strong schools, diverse housing options, and an active arts and food scene, Spearfish real estate continues to be in high demand.

Whether you're looking for a modern home near campus or a private escape in the hills, homes for sale in Spearfish, SD, offer something for nearly every lifestyle.

## Quick Stats

~\$415,000

Avg. Home Price

~12,800

Population

Active,

youthful, outdoorsy



# Deadwood

Wild West Charm with a Modern Twist

Steeped in gold rush history and legendary lore, Deadwood is where the Old West meets new opportunity.

With restored brick buildings, boutique hotels, and lively casinos, it's a tourist hot spot that still feels like home to many locals. Walkable streets, scenic backdrops, and a surprisingly tight-knit community give Deadwood its distinct, gritty charm.





# Deadwood

Wild West Charm with a Modern Twist

For those looking at Deadwood real estate, you'll find a mix of historic homes, cozy cabins, and tucked-away properties with panoramic views. Homes for sale in Deadwood, SD, are often sought after as vacation rentals, second homes, or unique full-time residences.

## Quick Stats

~\$345,000

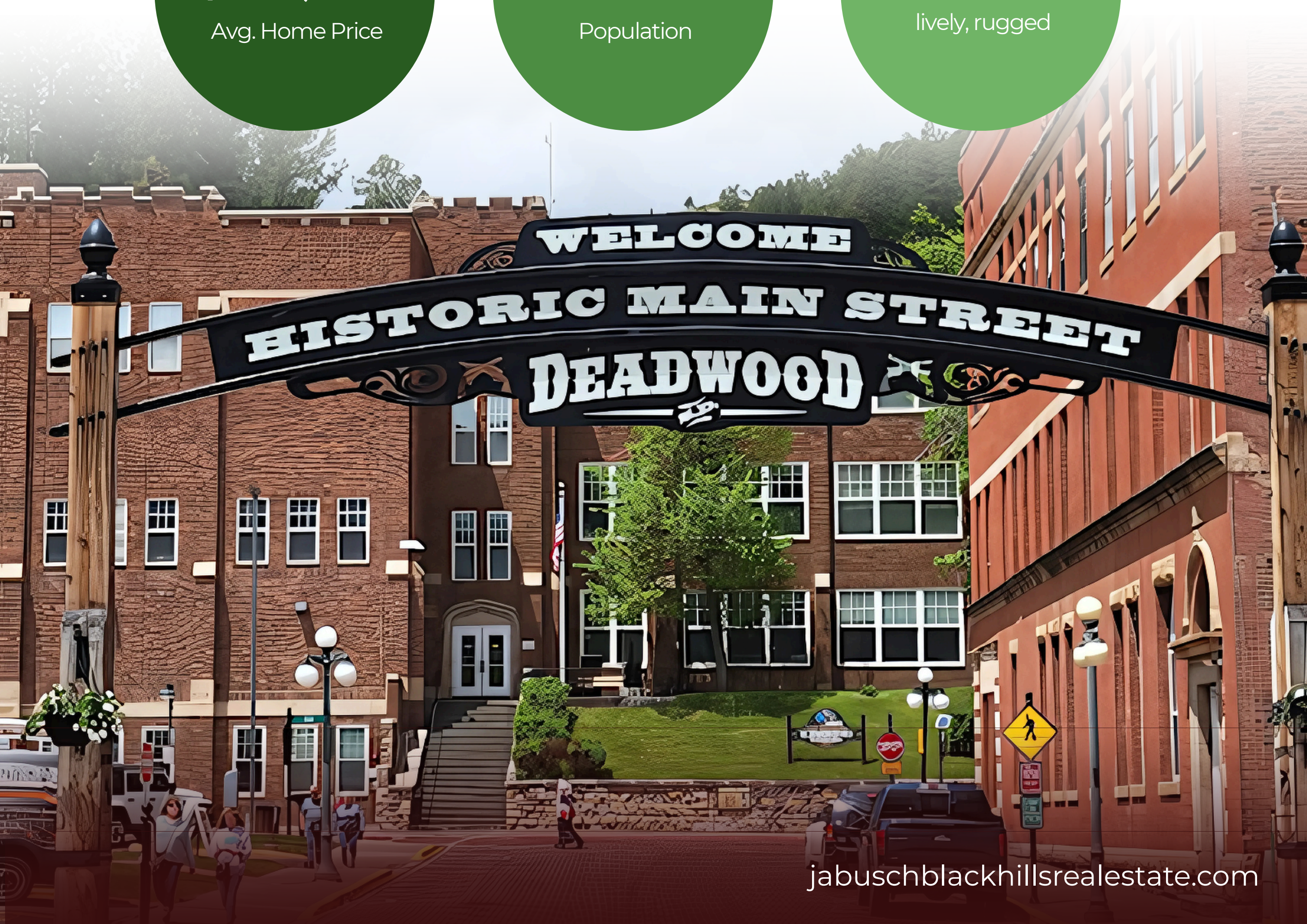
Avg. Home Price

~1,200

Population

Historic,

lively, rugged





# Quick Stats Table

Town	Avg. Home Price	Population	Vibe
Rapid City	~\$325,000	~80,000	Suburban comforts + outdoor access
Hill City	~\$390,000	~1,000	Artsy, cozy, walkable
Custer	~\$375,000	~2,000	Patriotic, peaceful, spacious
Keystone	~\$450,000	~250	Scenic, seasonal, tourism-driven
Lead	~\$290,000	~3,000	Historic, affordable, alpine
Hot Springs	~\$310,000	~3,500	Relaxed, wellness-focused, historic
Spearfish	~\$415,000	~12,800	Active, youthful, outdoorsy
Deadwood	~\$345,000	~1,200	Rugged, lively, historic charm





## Housing savings

With median home values ranging between ~\$320K–415K in the Black Hills vs. ~\$417K nationally, **you're seeing \$60K–100K less.**

---

## Utilities

Black Hills residents pay around \$300/month, nearly **20% below the national average of \$370/month**

---

## Groceries & Gas

**Grocery costs tend to be 3–19% cheaper**, varying by town, with Rapid City around the U.S. average.

Gas prices hover **slightly below national averages** (~\$2.84/gal vs. ~\$3.04)

---

## Healthcare

**Statewide healthcare is about 8% cheaper**, though Rapid City may trend slightly higher than U.S. benchmarks,

Source: [Rentcafe.com/cost-of-living-calculator/us/sd](https://rentcafe.com/cost-of-living-calculator/us/sd)

---

## Education

Education: **SD ranks #1 in schools per capita**, with respectable graduation rates (~89.9%) and standardized test scores on par with U.S. averages. Local K-12 districts are generally strong across the region.

Source: [https://en.wikipedia.org/wiki/South\\_Dakota](https://en.wikipedia.org/wiki/South_Dakota)

---

## Property & Taxes

**SD has no state income tax**

Source: <https://www.sofi.com/cost-of-living-in-south-dakota/>

Property **taxes are moderate**, around a 1.1% effective rate in Rapid City, similar or lower than many U.S. locales.



# Big Picture

Living in the Black Hills means enjoying a lifestyle that’s 7–20% cheaper than the U.S. average in critical areas like housing, groceries, and utilities. Factor in no state income tax and modest property taxes, and the region offers exceptional value, especially if you're eyeing acreage or outdoor-focused living

Category	Black Hills	U.S. Average	You Save
Home Price	~\$356,000	~\$417,000	🏠 ~\$60K savings
Rent (2BR)	~\$1,100/month	~\$1,450/month	💰 ~\$350/month
Groceries	~\$470/month	~\$505/month	🥬 ~\$35/month
Utilities	~\$300/month	~\$370/month	🔌 ~\$70/month
Gas (per gallon)	~\$2.84	~\$3.04	🚰 Slightly cheaper
Property Tax	~1.1%	~1.2–1.5%	🏡 Comparable or less
State Income Tax	\$0	Varies by state	✅ Big tax advantage





# Average Home Prices by Town

Real Estate Deep Dive

Town	Avg. Home Price
Rapid City	~\$325,000
Hill City	~\$390,000
Custer	~\$375,000
Keystone	~\$450,000
Lead	~\$290,000
Hot Springs	~\$310,000
Spearfish	~\$415,000
Deadwood	~\$345,000

*Note: These are rough estimates from recent MLS trends and local data.  
Prices fluctuate seasonally and by neighborhood.*





# Types of Homes in the Black Hills

You'll find a broad mix of homes in the region,  
each offering a unique lifestyle fit:



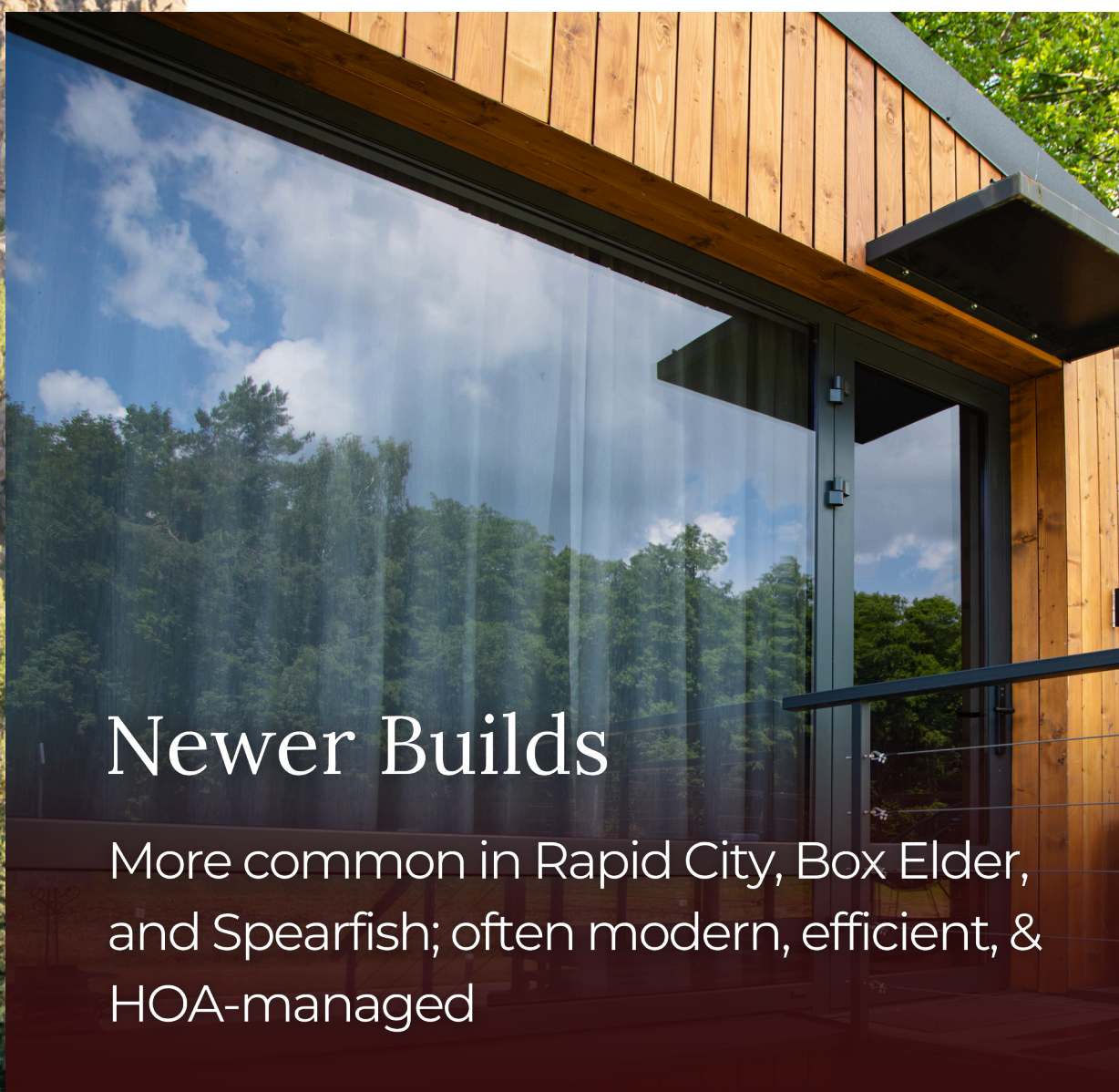
## Cabins & Log Homes

Ideal for buyers seeking a rustic feel,  
often on wooded lots or near trails.



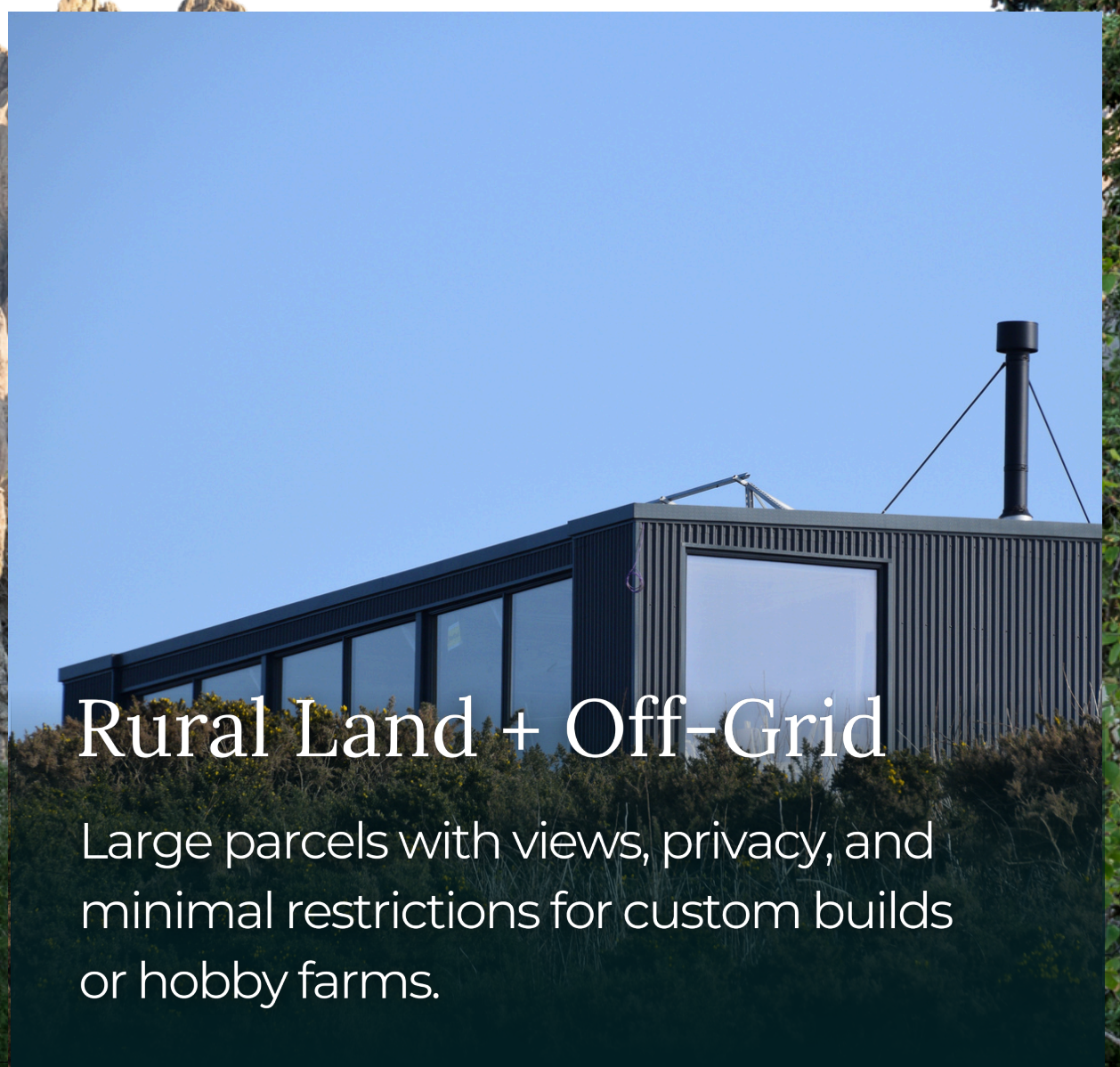
## Historic Homes

Found in places like Lead, Deadwood, and  
Custer; charming but may need updates.



## Newer Builds

More common in Rapid City, Box Elder,  
and Spearfish; often modern, efficient, &  
HOA-managed



## Rural Land + Off-Grid

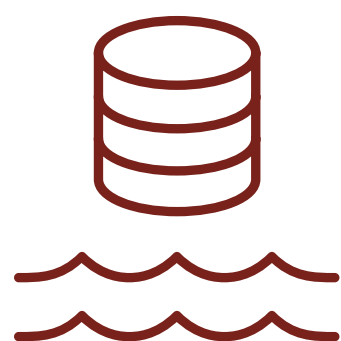
Large parcels with views, privacy, and  
minimal restrictions for custom builds  
or hobby farms.

**Fun Fact:** Most areas in the Black Hills have no HOA, giving you more  
freedom with your land and home use.



# Tips for Buying Land in the Hills

Buying land here can be a dream if you know what to look for

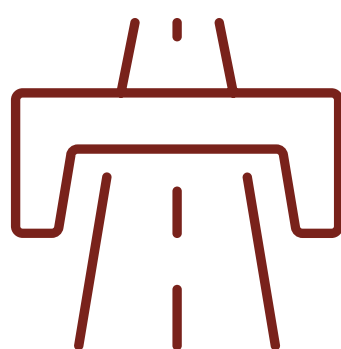
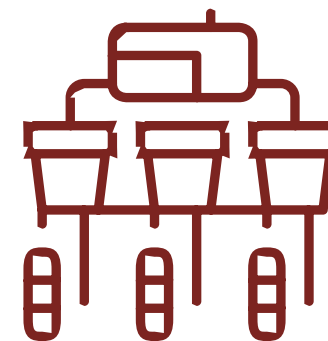


## Wells & Water Access

Not all parcels come with a well. Ask if there's an existing one, and if not, how deep the neighbors had to drill. Expect \$10,000–\$25,000 for sound installation, depending on terrain

## Septic Systems

Most rural properties require a septic system. Percolation tests and soil types matter. Installation can run \$7,000–\$15,000, depending on system type and land slope.

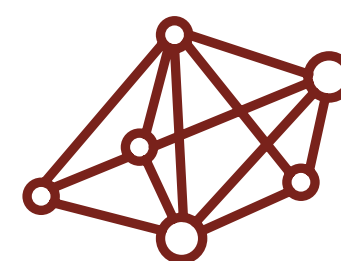


## Road Access

Many scenic parcels are on seasonal or unmaintained roads. Make sure your land has legal access (not just a trail) and know whether plowing is county-maintained or your responsibility

## Zoning & Utilities

Check county zoning rules (agricultural, residential, commercial) and power availability. Off-grid options are popular in some areas, but not always permitted for full-time residency.



*Pro Tip: Work with an agent familiar with land transactions — not all do them regularly*



# Utility Providers in the Black Hills

Here are the main providers most residents use  
depending on location



## Electric

Black Hills Energy, West River Electric



## Gas

Montana-Dakota Utilities, Black Hills Energy



## Water

City/Town Utilities (Rapid City Water, Hill City, etc.), Rural wells



## Internet

Midco, Golden West, Vast Broadband, Starlink (rural)

**Fun Fact:** Most areas in the Black Hills have no HOA, giving you more freedom with your land and home use.



# Timeline Tips

for Planning a Move to the Hills



## 6–8 Weeks Out

Start reaching out to local agents and lenders



## 4 Weeks Out

Schedule utilities for transfer or installation



## 1–2 Weeks Out

Confirm utilities & address change





# What to Expect from Each Season



## Winter

Snowfall, ice, wind chills; 4WD or AWD highly recommended



## Spring

Muddy roads, melting snow, rising creeks



## Summer

Dry heat, wildflowers, fire danger in forested areas



## Fall

Stunning colors, crisp air, first snow usually by late Oct

**Fun Fact:** Most areas in the Black Hills have no HOA, giving you more freedom with your land and home use.



# Your Black Hills Moving Checklist



Find a local agent who knows the Hills (psst — that's us)



Secure financing or lender pre-approval



Establish regular breaks to rejuvenate your mind



Delegate tasks to lighten your workload



Practice effective time management techniques





# Work With a Local Agent You Can Trust



*You're Not Just Buying Property, You're Finding Where You Belong*

At Jabusch Black Hills Real Estate, we do more than help people move — we help them plant roots in one of the most beautiful and freedom-loving regions in the country. Whether you're buying your first cabin, building on acreage, or relocating for a better pace of life, you deserve a guide who truly knows the terrain.



I'm Morghan Jabusch, a local real estate agent with a passion for helping new and out-of-state buyers navigate the Black Hills market with confidence. My team and I specialize in land, rural homes, and lifestyle-based relocation — and we're here to help you find not just a house, but the right fit.

## Ready to Take the First Step?

Let's talk about your goals, your timeline, and your dream location. Whether you're 3 weeks or 3 years out, we're here for the journey.

**Book Your First Call with Morghan**

Call: 970-614-0408

The Jabusch Collective

[jabuschblackhillsrealestate.com](http://jabuschblackhillsrealestate.com)