



We are here to help!

The American Rescue Plan Act passed by Congress and signed by the president contains \$9.961 billion nationwide for a Homeowner Assistance Fund (HAF). That funding will help Montanan homeowners, and homeowners across the country, remain in their homes.

The Montana Homeowner Assistance Fund includes \$50 million in federal funding allocated by Congress to the State of Montana through the American Rescue Plan Act, and appropriated to the Department of Commerce through the passage of HB 632.

The purpose of the Montana Homeowner Assistance Fund, in accordance with federal legislation and U.S. Treasury guidance, is to mitigate financial hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020.

Available Assistance

Eligible households can receive assistance in the following categories:

- **Mortgage Reinstatement:** Financial assistance up to \$50,000 per household, in the form of a 0% loan, to bring a mortgage account current with no remaining delinquent amounts, including payments under a forbearance plan, and to repay amounts advance by the lender or servicer on the borrower's behalf for property charges

- Lien Prevention: Financial assistance up to \$10,000 per household, in the form of a grant, to prevent property tax foreclosure or remove or prevent creation liens (HOA, COA, etc.) that would place a homeowner at imminent risk of displacement
- Utilities: Financial assistance up to \$1,000 per household, in the form of a grant, to pay utility services including electricity, gas, and home energy costs with prioritization of funds focusing on prevention of utility shut-off first, past-due months utilities second, and up to three months future utilities with remaining funds
- Internet: Financial assistance up to \$150 per household, in the form of a grant, to pay internet/broadband services with prioritization of funds focusing on past months services first and future months services with remaining funds
- Home Repairs: Financial assistance up to \$65,000 per household in the form of a grant to provide funds to assist homeowners in repairing or renovating health and safety risks within their home that may cause displacement such as trip/slip hazards, insurability repairs, accessibility and visit-ability, and other repairs that pose a hardship to homeowners. Luxury items are not allowed.

Be prepared to complete your application by having the following documentation available when you start your application.

Reinstatement Program Document Requirements:

- Current income documentation for each household member
- Documentation from mortgage servicer verifying that loss mitigation options have been pursued
- Most recent mortgage statement
- Deed of trust for primary residence

Lien Prevention Document Requirements:

- Current income documentation for each household member
- Most recent mortgage statement (if applicable)
- Lien documentation (tax bill, HOA bill, other lien document)
- Contract for deed**

**Additional documentation if applying for assistance for a contract for deed situation

Utility/Internet Assistance Document Requirements:

- Current income documentation for each household member
- Deed of trust for primary residence
- Past due/shutoff notice for utility and/or internet services

Home Repairs Document Requirements:

- Current income documentation for each household member
- Deed of trust for primary residence
- Proof of needed repairs from insurance company (if applicable)
- Proof of residency (e.g. utility bill, property tax bill)

To check eligibility or for more information regarding the Montana HAF program please visit [Homeowner Assistance Fund - Montana Housing \(mt.gov\)](https://www.mt.gov/programs-services/department-of-revenue/housing-assistance-fund).

Thank you for your participation in the Homeowners Assistance Fund program!

Click the 'Create Application' button below to start a new application or select an existing application from the list below (if the application is incomplete or has not been funded).