

**Appendix B: HUD Mortgage Limits for Montana as of February 2009**

(This information is subject to change, please contact the HUD field office to obtain the most recent information)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Last Revised	Limit Year
NON-METRO	99999		BEAVERHEAD	001	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		BIG HORN	003	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		BLAINE	005	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		BROADWATER	007	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
BILLINGS, MT (MSA)	13740		CARBON	009	MT	\$291,250	\$372,850	\$450,700	\$560,100	01/01/2009	CY2011
NON-METRO	99999		CARTER	011	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
GREAT FALLS, MT (MSA)	24500		CASCADE	013	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		CHOUTEAU	015	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		CUSTER	017	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		DANIELS	019	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		DAWSON	021	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		DEER LODGE	023	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		FALLON	025	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		FERGUS	027	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
KALISPELL, MT (MICRO)	28060		FLATHEAD	029	MT	\$301,300	\$385,700	\$466,250	\$579,400	01/01/2009	CY2011
BOZEMAN, MT (MICRO)	14580		GALLATIN	031	MT	\$386,250	\$494,450	\$597,700	\$742,800	01/01/2009	CY2011
NON-METRO	99999		GARFIELD	033	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		GLACIER	035	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		GOLDEN VALLEY	037	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		GRANITE	039	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011

HAVRE, MT (MICRO)	25660		HILL	041	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
HELENA, MT (MICRO)	25740		JEFFERSON	043	MT	\$341,250	\$436,850	\$528,050	\$656,250	01/01/2009	CY2011
NON-METRO	99999		JUDITH BASIN	045	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		LAKE	047	MT	\$301,250	\$385,650	\$466,150	\$579,300	01/01/2009	CY2011
HELENA, MT (MICRO)	25740		LEWIS AND CLARK	049	MT	\$341,250	\$436,850	\$528,050	\$656,250	01/01/2009	CY2011
NON-METRO	99999		LIBERTY	051	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		LINCOLN	053	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		MADISON	057	MT	\$281,750	\$360,700	\$436,000	\$541,800	01/01/2009	CY2011
NON-METRO	99999		MCCONE	055	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		MEAGHER	059	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		MINERAL	061	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
MISSOULA, MT (MSA)	33540		MISSOULA	063	MT	\$291,250	\$372,850	\$450,700	\$560,100	01/01/2009	CY2011
NON-METRO	99999		MUSSELSHELL	065	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		PARK	067	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		PETROLEUM	069	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		PHILLIPS	071	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		PONDERA	073	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		POWDER RIVER	075	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		POWELL	077	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		PRAIRIE	079	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		RAVALLI	081	MT	\$303,750	\$388,850	\$470,000	\$584,150	01/01/2009	CY2011
NON-METRO	99999		RICHLAND	083	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		ROOSEVELT	085	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		ROSEBUD	087	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011

NON-METRO	99999		SANDERS	089	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		SHERIDAN	091	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
BUTTE-SILVER BOW, MT (MICRO)	15580		SILVER BOW	093	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		STILLWATER	095	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011
NON-METRO	99999		SWEET GRASS	097	MT	\$346,250	\$443,250	\$535,800	\$665,850	01/01/2009	CY2011
NON-METRO	99999		TETON	099	MT	\$271,050	\$347,000	\$419,425	\$521,250	01/01/2010	CY2011

## Appendix C: Public Comments and List of Public Inquiries

NSP3 Program Inquiries for Intent to Apply Process		
	Interested Person	Location of Interest
1	Tracy McIntyre	Eureka
2	Robert New Breast	Browning
3	Renee Miller	Harlowtown
4	Mandy Reed	Harlowtown
5	Nancy harte	Missoula
6	Jenny Rodgers	Missoula
7	Beverly	Roundup
8	Judy Swan	Joliet
9	Jared Johnson	Kalispell
10	Gary Melon	
11	David Medstrali	West Yellowstone
12	Sue Ann Grogan	Whitefish
13	Jan Neimeyer	Charlo/Ronan
14	Frankie Olson	Missoula
15	Rose Schindler	Stanford
16	Sonya	Scobey
17	Kristin Smith	Libby
18	Carla Parks	Thompson Falls
19	Forest Sanderson	Red Lodge
20	Erica Williams	Flathead
21	Hester Dillon	Tribes ( consultant out of Dillon)
22	Barbara Miller	Butte

**Public Comments for NSP3 Substantial Amendment:  
Comment Period February 10, 2011 – February 25, 2011.**

**Appendix D: NSP3 Eligible Uses and Eligible Activities Crosswalk**

NSP Eligible Uses	Correlated Eligible Activities From the CDBG Entitlement Regulations
(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, and shared-equity loans for low- and moderate-income homebuyers	As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206.  Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out.
(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties	24 CFR 570.201(a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.
(C) Establish and operate land banks for homes and residential properties that have been foreclosed upon	24 CFR 570.201(a) Acquisition and (b) Disposition.
(D) Demolish blighted structures	24 CFR 570.201(d) Clearance for blighted structures only.
(E) Redevelop demolished or vacant properties as housing	24 CFR 570.201(a) Acquisition, (b) Disposition, (c) Public facilities and improvements, (i) Relocation, and (n) Direct homeownership assistance (as modified below). 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties. 24 CFR 570.204 Community based development organizations. New construction of housing is eligible as part of the redevelopment of demolished or vacant properties.
(F) Administration	24 CFR 570.206

- National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP3 Notice—i.e., ≤ 120% of area median income).
- These activities meet the Dodd-Frank Act low-, moderate- and middle-income national objective by providing housing that will be occupied by households with incomes at or below 120% of area median income.

**Limited Conditions:** Demolition costs are limited to 10% of grant funds. Administration costs are limited to 10% of the total grant funds equally shared between Commerce and NSP3 subgrantees. Of the 10% or \$500,000, Commerce will use 5% or \$250,000 for administration and the total amount available for administration for all NSP3 subgrantees will not exceed 5% or \$250,000.

## Appendix E: NSP3 Action Plan Contents Checklist

The checklist below is a tool for that Commerce has selected to use to help to ensure that all required elements of the NSP3 Substantial Amendment have been submitted to HUD.

### 1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input type="checkbox"/>

### 2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input type="checkbox"/>
Did you create the area of greatest needs map at <a href="http://www.huduser.org/NSP/NSP3.html">http://www.huduser.org/NSP/NSP3.html</a> ?	<input type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

### 3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	<input type="checkbox"/>
• Blighted structure in context of state or local law,	<input type="checkbox"/>
• Affordable rents,	<input type="checkbox"/>
• Ensuring long term affordability for all NSP funded housing projects,	<input type="checkbox"/>
• Applicable housing rehabilitation standards for NSP funded projects	<input type="checkbox"/>

#### 4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input type="checkbox"/>

#### 5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> <li>The planned activity,</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>The number of units that will result in displacement,</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>The manner in which the grantee will comply with URA for those residents?</li> </ul>	<input type="checkbox"/>

#### 6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input type="checkbox"/>

#### 7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	
<ul style="list-style-type: none"> <li>Eligible use or uses?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Correlated eligible CDBG activity or activities?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Associated national objective?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>How the activity will address local market conditions?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Range of interest rates (if any)?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Duration or term of assistance?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Tenure of beneficiaries (e.g. rental or homeowner)?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>If the activity produces housing, how the design of the activity will ensure continued affordability?</li> </ul>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>How you will, to the maximum extent possible, provide for vicinity hiring?</li> </ul>	<input type="checkbox"/>

• Procedures used to create affordable rental housing preferences?	<input type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input type="checkbox"/>
• Amount of funds budgeted for the activity?	<input type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input type="checkbox"/>
• Expected start and end dates of the activity?	<input type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input type="checkbox"/>

### 8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

### 9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input type="checkbox"/>