# United States Department of the Treasury

# HAF Annual Report

#  Submitted by Melissa Higgins

# Montana - HAF AR 2023

## **Participant Information**

|  |  |
| --- | --- |
| **Entity Name** | Montana |
| **Type of Recipient** | State/DC |
| **UEID** | QP1EAYPHGCD6 |
| **TIN** | 810302402 |
| **DUNS+4** | 809790579 |
| **FAIN#** | HAF0008 |
| **Address** | 301 S. Park Ave |
| **City** | Helena |
| **State** | Montana |
| **Zip** | 59620-0501 |

## No discrepancies to report on the above information.

|  |  |
| --- | --- |
| **Report Status:** | Submitted |
| **Date Submitted:** | 12/4/2023 1:07 PM |
| **Submitted by** | Melissa Higgins, melissa.higgins@mt.gov |
| **Certified by** | Melissa Higgins |

**Point of Contact List:**

**Ingrid Mallo** Financials Manager imallo@mt.gov

* ERA - Account Administrator;
* ERA2 – Account Administrator;
* HAF - Account Administrator

**Cheryl Cohen** Housing Division Administrator cheryl.cohen@mt.gov

* ERA - Account Administrator;
* ERA - Point of Contact for Reporting;
* ERA - Authorized Representative;
* ERA2 - Account Administrator, Point of Contact for Reporting, Authorized Representative;
* HAF - Account Administrator, Point of Contact for Reporting, Authorized Representative

**Erika Cooney** Compliance Specialist erika.cooney2@mt.gov

* ERA - Point of Contact for Reporting;
* ERA2 - Point of Contact for Reporting;
* HAF - Point of Contact for Reporting

**Melissa Higgins** ARPA Housing Program Executive melissa.higgins@mt.gov

* ERA - Account Administrator, Authorized Representative;
* ERA2 - Account Administrator, Authorized Representative;
* HAF - Account Administrator, Authorized Representative

**Vicki Bauer** Montana Department of Commerce, Housing Division POC vibauer@mt.gov

* HAF - Point of Contact for Submission, Point of Contact for Reporting

**Ginger Pfankuch** Montana Department of Commerce, Housing Division gipfankuch@mt.gov

* HAF - Point of Contact for Submission, Point of Contact for Reporting

**Community Engagement and Outreach:**

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?

Yes

1. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).

$163,224.49

1. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.

|  |  |  |  |
| --- | --- | --- | --- |
| **Community-Based Organization** | **Type** | **Added on this report?** | **Outreach Performed?** |
| **Montana Budget and Policy Center** | Community Organization |  |  |
| **Homeword** | Provider |  |  |
| **Montana Legal Services Association** | Provider |  |  |
| **NeighborWorks Montana** | Provider |  | Yes |
|  |  |  |  |

**Performance Goals:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Title** | **Program Design Element** | **Status** | **New** | **Continue** |
| **Property Taxes Metric** | Payment Assistance for Delinquent Property Taxes | On Track | Yes | Yes |
| **Fees Metric** | Payment Assistance for HOA fees or liens | On Track | Yes | Yes |
| **Forward Mortgage Assistance** | Mortgage Payment Assistance | On Track | Yes | Yes |
| **Down Payment Assistance** | Payment Assistance for Down Payment Assist. Loans | On Track | Yes | Yes |
| **Home Repair Program** | Other measures to prevent homeowner displacement | On Track | Yes | Yes |
| **Property Taxes Metric** | Payment Assistance for Delinquent Property Taxes | Not On Track |  |  |
| **Homeowner Insurance Metric** | Payment Assistance for Homeowner’s Insurance | On Track |  | Yes |
| **Fees Metric** | Payment Assistance for HOA fees or liens | Not On Track |  |  |
| **Internet Metric** | Payment Assistance for Homeowner’s Internet Service | On Track |  | Yes |
| **Utility Metric** | Payment Assistance for Homeowners Utilities | On Track |  | Yes |
| **This goal should be removed** | Payment Assistance for Delinquent Property Taxes | Not On Track |  |  |
| **This goal should be removed** | Payment Assistance for Homeowner’s Insurance | Not On Track |  |  |
| **Mortgage Reinstatement Metric** | Mortgage Reinstatement | On Track |  | Yes |
| **This goal should be removed** | Payment Assistance for HOA fees or liens | Not On Track |  |  |
| **This goal should be removed** | Payment Assistance for Homeowners Utilities | Not On Track |  |  |
| **This goal should be removed** | Payment Assistance for Homeowner’s Internet Service | Not On Track |  |  |

**Methods for Targeting:**

1. Please provide an update on your targeting plan including challenges, successes, etc.

Montana had initiated the Homeowners Assistance Fund (HAF) program marketing campaign in September 2022, marketing to 17 newspapers, which included many rural and small print publications, on 14 radio stations, and on social media in targeted zip codes as determined by the program’s priorities. Upon review of the outcome of that media campaign, Montana determined that social media seemed to be the most cost-effective and functional way to provide marketing. Montana has brought the marketing of the HAF program internally with our communications department and is developing different language to use that we believe will assist individuals better understand the intent of the program. We are soon to release our social media campaign and plan to “boost” the ads to help advertise state-wide, ensuring we meet the Treasury requirements, reaching those that are “Socially Disadvantaged Individuals”.

Furthermore, Montana expanded our program this year to include Home Repairs. We are executing a contract with NeighborWorks MT (NWMT) to provide outreach and education to local community partners, essentially creating a pipeline into the HAF program. This focused approach will allow us to partner with a broad scope of not-for-profits and other entities that serve low-to-moderate income individuals and those that are “Socially Disadvantaged Individuals”. NWMT is the only organization of non-profit certified homebuyer education and counseling programs offering in-person classes in Montana. NWMT was created in 1998 to aid local partners in the provision of homebuyer education and counseling services, technical assistance to local non-profits, and expand the provision of full-cycle lending support for low- and moderate-income homebuyers statewide. NWMT currently works with 15 local provider partners of homebuyer education and counseling that span the entire state and all seven Indian reservations.

1. Is the targeting plan put forth in the HAF Plan achieving the desired results?

Yes

**Best Practices and Coordination:**

1. Have you coordinated with any of the agencies? (FHA, VA, USDA, GSE’s, State or Local Agencies that hold mortgage portfolios)

No

1. Have you coordinated with servicers?

Yes

 If so, please provide best practices and information on coordination efforts.

Prior to launching the statewide Homeowners Assistance Fund (HAF) program, the HAF team reached out to more than 324 servicers to start the onboarding process. During this time, the team collected valuable information from each servicer to help future payments process smoothly. Once the statewide program launched communications were sent to each servicer that we had engaged, informing them the program was live. Since the launch of the statewide program, the team continues to meet with servicers to refine our outreach and process.

**Certification:**

**Statement**

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?

$1,855,733

1. If you earned interest in excess of $500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?

Yes