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This is a snapshot of existing housing programs. Please see the MONTANA HOUSING RESOURCE DIRECTORY for more specific program information or contact the person listed. The MONTANA HOUSING RESOURCE DIRECTORY may be obtained from:

Montana Department of Commerce  
Housing Division  
PO Box 200545  
Helena, MT 59620  
406.841.2840

or on the Web site at:

**<http://housing.mt.gov/FAR/housingdirectory.mcp>**

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**SUMMARY OF RESOURCES AVAILABLE FOR SINGLE AND MULTIFAMILY HOUSING PROJECTS**

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
<b>MONTANA DEPARTMENT OF COMMERCE (MDOC) PROGRAMS</b>							
HOME Investment Partnerships (HOME) Program	Units of local governments: counties, municipalities (except Billings, Great Falls & Missoula); public housing authorities (PHA); Community Housing Development Organizations (CHDO)	Acquisition, new construction, reconstruction/ rehab, development of new housing for homeownership, tenant-based rental assistance, relocation, transitional housing, and single room occupancy units (SROs)	Yes currently 5%	Grant	Annually/ February	All projects must benefit families at less than 80% of area median income	Maureen Martin, Chief, Housing Assistance Bureau/HOME Program Montana Department of Commerce PO Box 200545 Helena, MT 59620-0545 406.841.2820 FAX: 406.841.2810 TDD: 406.841.2702 E-mail: maureenm@mt.gov <a href="http://housing.mt.gov/hm/default.mcp">http://housing.mt.gov/hm/default.mcp</a>
		Homebuyer assistance and homeowner rehab	Yes currently 5%	Grant	Open cycle until funds are expended	Applicants must be pre-qualified by the HOME program	
Project Based Section 8 Program		The Project Based Section 8 agency is the contract administrator for properties that HUD manages throughout the state. Rental assistance is provided to the projects instead of the tenants.	No				Dave Parker, Program Manager Project Based Section 8 Montana Department of Commerce PO Box PO Box 200545 Helena, MT 59620-0545 406.841.2801 FAX: 406.841.2810 TDD: 406.841.2702 E-mail: dparker@mt.gov <a href="http://housing.mt.gov/About/section8/default.mcp">http://housing.mt.gov/About/section8/default.mcp</a>
Community Development Block Grant (CDBG) Program – Housing and Neighborhood Renewal	Counties, municipalities (except Billings, Great Falls & Missoula); local governments may apply on behalf of nonprofit organizations	Acquisition, new construction (with nonprofit organizations), housing rehabilitation & community revitalization, demolition, homebuyer assistance, and housing site improvements	No	Grant	Annually/ November	Each project must principally benefit low- and moderate-income persons	Gus Byrom, Program Manager, CDBG Housing & Public Facilities Montana Department of Commerce PO Box 200523 Helena, MT 59620-0523 406.841.2770 FAX: 406.841.2771 TDD: 406.841.2702 E-mail: doccdbg@mt.gov <a href="http://comdev.mt.gov/default.mcp">http://comdev.mt.gov/default.mcp</a>

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<b>MONTANA DEPARTMENT OF COMMERCE PROGRAMS (CONTINUED)</b>							
<b>Neighborhood Stabilization Program (NSP)</b>	HUD-approved Areas of Greatest Need which are designated local governments within the 24 counties and 7 Indian Reservations. Local governments may apply on behalf of non-profit organizations or non-profit or for-profit developers	1. Establish financing mechanisms for purchase and redevelopment of foreclosed or abandoned homes. 2. Purchase and rehab foreclosed or abandoned properties. 3. Establish land banks for foreclosed properties. 4. Demolish blighted structures 5. Redevelop demolished or vacant properties.	No	Grant	On-time funding. Applications are accepted until 9/2010 or until funding runs out	Each project must principally benefit low-, moderate-, and middle-income persons	Jennifer Olson, Grants Bureau Chief Becky Anseth, Program Manager NSP Program Montana Department of Commerce PO Box 200523 Helena, MT 59620-0523 406.841.2770 FAX: 406.841.2771 TDD: 406.841.2702 E-mail: docnsp@mt.gov <a href="http://comdev.mt.gov/default.mcp">http://comdev.mt.gov/default.mcp</a>
<b>Tenant Based Section 8 Program</b>		Very low-income families, with household income of 50% or less of the HUD median family income for the county in which the family resides pay a set amount toward rent and utilities, based on their gross adjusted income (currently 30%). The program provides subsidy payments to property owners on behalf of program participants.	No				Laura Morrison, Program Manager Tenant Based Section 8 Program Montana Department of Commerce PO Box 200545 Helena, MT 59620-0545 406.841.2830 FAX: 406.841.2810 TDD: 406.841.2702 E-mail: lmorrison@mt.gov <a href="http://housing.mt.gov/about/section8/default.mcp">http://housing.mt.gov/about/section8/default.mcp</a>

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<b>MONTANA BOARD OF HOUSING (MBOH) PROGRAMS</b>							
<b>Homeownership Mortgage Program</b>	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	Existing homes, new construction, or post 1976 manufactured homes on a permanent foundation (exceptions do apply)	No	Loan	Continuous	Income limits maximum: area median to 140% of area median. Purchase price limit maximum: \$247,033 and up (depending on the area)	Charles Brown Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2850 FAX 406.841.2841 E-mail: chbrown@mt.gov <a href="http://housing.mt.gov/about/homeownership/default.mcp">http://housing.mt.gov/about/homeownership/default.mcp</a>
<b>Set-aside Homeownership Mortgage Program</b>	For-profit & nonprofit housing providers	Housing programs serving low-income or other homebuyers that do not qualify for the Homeownership regular bond program.	No	Loan	Monthly	Must target persons or families that do not qualify for Homeownership Mortgage Program. Borrowers must complete homebuyer education	406.841.2850 FAX 406.841.2841 E-mail: chbrown@mt.gov <a href="http://housing.mt.gov/about/homeownership/default.mcp">http://housing.mt.gov/about/homeownership/default.mcp</a>
<b>Disabled Accessible Affordable Homeownership</b>	First-time homebuyer with permanent physical disability from mobility impairment	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Maximum income of \$30,000 after qualified medical deductions, and asset limitation of \$50,000. Purchase Price Limit Maximum.  Homebuyer education required where applicable.	Doug Jensen, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2854 FAX 406.841.2841 E-mail: dojensen@mt.gov <a href="http://housing.mt.gov/hhrs/default.mcp">http://housing.mt.gov/hhrs/default.mcp</a>
<b>Mortgage Credit Certificate (MCC)</b>	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	New or existing homes, may include manufactured homes on either owned or rented land	No	Federal tax credit attached to lender's loan	Continuous	Owner and property must meet Homeownership Mortgage Program requirements	Jeannene Maas, Homeownership Program Montana Department of Commerce PO Box 200528 Helena MT 59620-0528 406.841.2851 FAX 406.841.2841 E-mail: jmaas@mt.gov <a href="http://housing.mt.gov/About/homeownership/mcc.mcp">http://housing.mt.gov/About/homeownership/mcc.mcp</a>

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<b>MONTANA BOARD OF HOUSING PROGRAMS (CONTINUED)</b>							
<b>Montana House™</b>	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	Provides a fully constructed, affordable home in four different floor plans of 960 or 1008 sq ft (2-bedrooms, 1-bath), and 1200 or 1400 sq ft (3-bedrooms, 2-baths).. Additional costs of lot, foundation, installation, house moving costs, floor covering, appliances, and utility hookups not included.	No	Loan	Continuous	Must meet Homeownership Mortgage Program criteria. Homebuyer education required where applicable.	NeighborWorks® Montana Great Falls (toll free): 866.587.2244 —or— Doug Jensen, Homeownership Program Montana Department of Commerce 406.841.2854 E-mail: dojensen@mt.gov <a href="http://housing.mt.gov/About/homeownership/montanahouse.mcp">http://housing.mt.gov/About/homeownership/montanahouse.mcp</a>
<b>Reverse Annuity Mortgage (RAM) Loan Program</b>	Montana residents 68 years old or older	Single family dwellings (1 to 4 family living unit)	No	Reverse Loan	None	Age and income limit restrictions	Emy Ingebritson, Multi-family Program Specialist 406.841.2852 Toll free 1.800.761.6264 Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 E-mail: eingebritson@mt.gov <a href="http://housing.mt.gov/About/MF/ram.mcp">http://housing.mt.gov/About/MF/ram.mcp</a>
<b>Low Income Housing Tax Credit</b>	Local governments, nonprofit organizations, private individuals	New construction; acquisition/rehabilitation; rehabilitation	No	Federal Tax Credit	Third Friday in January and First Friday in May	Restrict income and rents to 50% or 60% of median income	Mary Bair, Multi-family Program Manager Housing Division Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2845 Fax: 406.841.2841 E-mail: mbair@mt.gov <a href="http://housing.mt.gov/About/MF/lihtc.mcp">http://housing.mt.gov/About/MF/lihtc.mcp</a>
<b>Housing Montana Fund</b>	Local governments, nonprofit organizations, private individuals	Bridge gap financing, land, downpayment and rental assistance	No	Loan	As funds are available	Restricted income and rents to targeted low-income	
<b>General Obligation (GO) Multifamily Rental Program</b>	Local governments, nonprofit organizations, private individuals	Projects receiving multiple sources of funding through other programs	No	Loan	None	Restrict income and rents to targeted low-income	
<b>HUD/Housing Finance Agency Risk-Sharing</b>	Local governments, nonprofit organizations, private individuals	Affordable new construction or acquisition/rehab	No	Loan	None	Restrict income and rents to targeted low-income	

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<b>MONTANA BOARD OF HOUSING PROGRAMS (CONTINUED)</b>							
<b>Residential Mortgage Loan</b>	MBOI invests pension funds in MT mortgages by purchasing loans from approved lenders. FHA-insured and VA-guaranteed loans with approved insurance or guarantee. Automated underwriting not required for FHA/VA applications. Conventional loans submitted by Automatic Underwriting thru Fannie Mae or FHLMC only.	Reservations and applications will be accessed through the MT Board of Housing's "Lender on Line" loan reservation system	No	Loan	Continuous	Max. loan term - 30 yrs; amortized monthly. Loans must be secured by MT property owned by fee simple interest. Interest rates set for 1-week periods; may be locked for 30 & 60 day reservation period. Rates for take-out loans on residences under construction may be locked for 180 & 240 day periods. Investor properties & jumbo loans not eligible.	Charles Brown, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2850 FAX 406.841.2841 E-mail: chbrown@mt.gov <a href="http://www.investmentmt.com/Investments/default.mcp">http://www.investmentmt.com/Investments/default.mcp</a>
<b>MONTANA DEPARTMENT OF PUBLIC HEALTH AND HUMAN SERVICES (MDPHHS) PROGRAMS</b>							
<b>Emergency Shelter Grants (ESG) Program</b>	Human Resource Development Councils	Operating costs for homeless sheltering, homeless prevention activities, essential services	Yes 50% in kind	Grant	Varies, depending on Federal regulations	Designed to help shelters or persons in danger of becoming homeless	Jim Nolan, Chief Intergovernmental Human Services Bureau Montana Department of Public Health & Human Services 1400 Carter Dr. PO Box 4210 Helena, MT 59604 406.447.4260 E-mail: jnolan@mt.gov <a href="http://www.dphhs.mt.gov/hcsd/">http://www.dphhs.mt.gov/hcsd/</a>
<b>Housing Opportunities for Persons With AIDS (HOPWA) Program</b>	Individuals living with HIV/AIDS and their families	Tenant based rental assistance, emergency assistance, & supportive services	No	Grant	Year-round		
<b>Weatherization</b>	Households below 200% poverty	Various measures to make homes energy efficient	No	Grant	Year-round	Priority given to seniors/ persons with disabilities	
<b>Low Income Energy Assistance Program (LIEAP)</b>	Households below 200% poverty	Assist with heating bills and emergencies	No	Grant	October 1 through April 30	Priority given to seniors/ persons with disabilities	
<b>Housing Prevention/Rapid Rehousing Program (HPRP)</b>	Human Resource Development Councils	Various to allow people to remain housed or to regain housing if homeless	No	Grant	One Time ARRA funded	Persons receiving help must be below 50% AMI	

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<b>MONTANA DEPARTMENT OF ENVIRONMENTAL QUALITY (MDEQ) PROGRAMS</b>							
<b>Air, Energy and Pollution Prevention Bureau (AEPPB)</b>	State, county and municipal governments; some services are available for public housing	AEPPB provides non-enforcement technical assistance to enhance energy efficient upgrades, operation and management of energy and recycling for public buildings				Responsible for improving energy efficiency; increasing use of renewable energy for power generation & transportation fuels; preventing air & water pollution; reducing waste going into landfills; increasing recycling markets; planning for energy emergencies; & collecting & interpreting air quality data statewide.	Brian Green, Program Manager Energy Planning and Technical Assistance Section MT Dept of Environmental Quality (MDEQ) 1100 N. Last Chance Gulch Helena, MT 59620 406.841.5230 E-mail: bgreen@mt.gov <a href="http://www.deq.mt.gov/energy/default.mcp">http://www.deq.mt.gov/energy/default.mcp</a>
<b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT (HUD) PROGRAMS</b>							
<b>Shelter Plus Care (SPC) Program</b>	States, units of local government, and public housing authorities.	Rental Assistance	Yes	Grant	Annually, through HUD's Super NOFA	Homeless disabled individuals with or without families  Application is through the MT Continuum of Care Coalition	Bob Buzzas Montana Continuum of Care Coalition for the Homeless 406.586.1572 E-mail: civicconsulting@msn.com
<b>Supportive Housing Program (SHP)</b>	States, units of local government, public housing agencies, private nonprofit organizations, and community mental health centers (CMHC) that are public nonprofit organizations.	Acquisition, rehabilitation, new construction, leasing, operating costs, supportive services	Yes	Grant	Annually, through HUD's Super NOFA	Homeless persons  Application is through the MT Continuum of Care Coalition	—or— Ed Atencio U.S. Department of Housing and Urban Development 1670 Broadway, 20 <sup>th</sup> Floor Denver, CO 80202 303.672.5080 Fax: 303.672.5028 E-mail: Velma.S.Simpson@hud.gov
<b>Single Room Occupancy (SRO) Program for Homeless Individuals</b>	Public housing authorities, private nonprofit organizations	Rental Assistance	No	Grant	Annually	Homeless individuals Section 8 eligible current occupants  Application is through the Montana Continuum of Care Coalition	<a href="http://www.hudhre.info/">www.hudhre.info/</a>

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<b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT PROGRAMS (CONTINUED)</b>							
<b>Supportive Housing for the Elderly (Section 202)</b>	Private, nonprofit organizations and nonprofit consumer cooperatives	New Construction, Rehabilitation or Acquisition	No	Grant	Annually	Competitive application process	Elaine Chavez, Senior Project Manager HUD Denver Multifamily Hub 1670 Broadway, 24 <sup>th</sup> floor Denver, CO 80202 303.672.5427 Fax: 303.672.5017 E-mail: Elaine.M.Chavez@hud.gov www.hud.gov/offices/hsg/mfh/progdesc/progdesc.cfm
<b>Supportive Housing for Persons with Disabilities (Section 811)</b>	Nonprofit, tax-exempt entities with a 501 (c) (3) tax exemption from the IRS	New construction, rehabilitation or acquisition	No	Grant	Annually	Competitive application process	www.hud.gov/offices/hsg/mfh/progdesc/progdesc.cfm
<b>HUD Indian Community Development Block Grant (ICDBG Program)</b>	Federally recognized Indian Tribes or Indian tribal Organizations on behalf of Indian tribes	Housing Rehabilitation, land acquisition to support new housing, homeownership assistance, public facilities and improvements, new housing construction, economic development and microenterprise development	No but points are awarded to applicants that leverage this grant with other funds	Grant	Varies, usually 60 to 75 days after publication of the Notice of Funding Availability (NOFA)	Must serve Low and Moderate Income Families (see NOFA)	Michael E. Boyd, Director, Grants Management Division U.S. Department of Housing and Urban Development Northern Plains Office of Native American Programs 1670 Broadway – 22 <sup>nd</sup> Floor Denver, CO 80202 1.888.814.2945 (toll free) 303.672.5170 E-mail: Michael.E.Boyd@hud.gov www.hud.gov/offices/pih/ih/grants/icdbg.cfm
<b>HUD Section 184 Indian Housing Program</b>	Tribally designated housing entities, tribal members and Indian tribes	Purchase, rehabilitate, build, or refinance single family housing and up to 4 unit multifamily properties on tribal land	No	Loan Guarantee	None	Loans are processed by lender and reviewed by Office of Loan Guarantee in Denver	Edward R. Vaughan, Native American Program Specialist U.S. Department of Housing and Urban Development Northern Plains Office of Native American Programs 1670 Broadway – 22 <sup>nd</sup> Floor Denver, CO 80202 1.888.814.2945 ext. 2105 (toll free) or 303.672.5179 Fax: 303.672.5465 E-mail: Edward_R._Vaughan@hud.gov www.hud.gov/offices/pih/ih/codetalk/onap/nponap/
<b>Indian Housing Block Grant (IHBG) Program</b>							Michael E. Boyd, Director, Grants Management Division U.S. Department of Housing and Urban Development Northern Plains Office of Native American Programs 1670 Broadway – 22 <sup>nd</sup> Floor Denver, CO 80202 1.888.814.2945 (toll free) 303.672.5170 E-mail: Michael.E.Boyd@hud.gov www.hud.gov/offices/pih/ih/grants/icdbg.cfm

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Tribal Colleges and Universities Program (TCUP)							<p>Michael E. Boyd, Director, Grants Management Division            U.S. Department of Housing and Urban Development            Northern Plains Office of Native American Programs            1670 Broadway – 22<sup>nd</sup> Floor            Denver, CO 80202            1.888.814.2945 (toll free)            303.672.5170            E-mail: Michael.E.Boyd@hud.gov            www.hud.gov/offices/pih/ih/grants/icdbg.cfm</p>
Lead-Based Paint and Lead Hazard Reduction Demonstration Grant Programs							<p>Abby Hugill, Healthy Homes Representative            U.S. Department of Housing and Urban Development            Office of Healthy Homes and Lead Hazard Control            Denver, Colorado            303.672.5165</p>
The Lead Technical Studies Grant Program							<p>Abby Hugill, Healthy Homes Representative            U.S. Department of Housing and Urban Development            Office of Healthy Homes and Lead Hazard Control            Denver, Colorado            303.672.5165</p>

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Operation Lead Elimination Action Program (LEAP)							Abby Hugill, Healthy Homes Representative U.S. Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control Denver, Colorado 303.672.5165
Healthy Homes Demonstration Grant Program							Abby Hugill, Healthy Homes Representative U.S. Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control Denver, Colorado 303.672.5165
Rural Housing and Economic Development	Local rural nonprofit, community development corporations, state housing finance agencies, state community and/or economic development agencies, and federally recognized Indian tribes	Housing and economic development activities in non-MSA areas for capacity building and innovative housing activities	Yes	Grant	Announced during the Super NOFA	See Grants.gov during the NOFA period	Larry Gallagher 406.447.1480 Fax: 406.449.5052 E-mail: Lawrence.Gallagher@hud.gov —or— Lyle Konkol 406.447.1487 E-mail: Lyle.J.Konkol@hud.gov
<b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT PROGRAMS (CONTINUED)</b>							
Housing Counseling Program	Local nonprofits with demonstrated capacity to provide housing counseling	Housing and homeownership counseling, including predatory lending counseling	Yes	Grant	Yearly during the HUD Super NOFA period	See Grants.gov during the NOFA period	Patricia Heiser, 406.449.5050 or toll free at 1.800.569.4287 for the nearest Housing Counseling Agency  HUD – Paul G. Hatfield US Courthouse 901 Front Street, Suite 1300 Helena, MT 59626

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HUD Title VI	Tribally designate housing entity, or housing authority	Housing related activities	No	Loan Guarantee	Continual	Tribal NAHASDA formula grant is used as collateral for loan	Lyle Konkol HUD – Paul G. Hatfield US Courthouse 901 Front Street, Suite 1300 Helena, MT 59626 406.447.1487 E-mail: Lyle.J.Konkol@hud.gov
HUD-Veterans Affairs Supportive Housing (VASH) Program	Military Veterans who are chronically homeless and their families are eligible	The VA makes referrals to the Public Housing Authority for eligible applicants to obtain a Section 8 voucher. The family is provided with rental assistance payments to a private landlord in the community.	No			Case management screening is provided by the Veterans Administration and a VA case manager assists for as long as the veteran receives housing assistance	Homeless Veteran's Program 3687 Veterans Drive Fort Harrison, MT 59636 800.827.1000 Website: www.va.gov
<b>HUD/FHA MORTGAGE INSURANCE AND CONVERSION PROGRAMS/ FEDERAL HOUSING ADMINISTRATION (FHA) PROGRAMS</b>							
203B Insured Loans	Owner occupants with acceptable credit history	Purchase or Refinance 1-4 unit dwelling	No	Loan Guarantee	None	House must be structurally sound with operating mechanical systems	Patricia Heiser, Housing Program Specialist HUD – Paul G. Hatfield US Courthouse 901 Front Street, suite 1300 Helena, MT 59626 406.449.5050 Fax: 406.449.5052 E-mail: Patricia.E.Heiser@hud.gov
203K Substantial Rehabilitation Insured Loans	Owner occupants or investors with acceptable credit history	Purchase or Refinance <u>and</u> major rehabilitation of 1 to 4 unit dwelling	No	Loan Guarantee	None	\$5,000 in repairs minimum	
Streamline (K) Limited Repair Program	Owner occupants with acceptable credit history	Purchase <u>and</u> facilitate basic minor rehabilitation	No	Loan	None	\$0 and not to exceed \$35,000	
Home Equity Conversion Mortgage (HECM)	Seniors age 62 or older who own their home free and clear	Allows seniors to borrow against the equity in their home	No	Reverse Loan	None	Counseling by a HUD approved housing counseling agency required	
<b>HUD/FHA MORTGAGE INSURANCE AND CONVERSION PROGRAMS/ FEDERAL HOUSING ADMINISTRATION PROGRAMS (CONTINUED)</b>							
248 Mortgage Insurance Program on Indian Reservations & Other Restricted Lands	Eligible Tribal Members	Tribal members can purchase, refinance or build a home on tribal lands	No	Loan	N/A	Tribal governments to certify certain items, one being a prescribed lease agreement	Lyle Konkol HUD – Paul G. Hatfield US Courthouse 901 Front Street, Suite 1300 Helena, MT 59626 406.449.5050 E-mail: Lyle.J.Konkol@hud.gov

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<b>HUD ENERGY STAR INITIATIVE</b>							
Energy Star Initiative	HUD-assisted and HUD-financed housing	Saving money and energy in HUD-assisted and HUD-financed housing				HUD works with EPA and DOE to expand the use of ENERGY STAR products in assisted & public housing, and in projects financed through other HUD programs, such as CDBG & HOME.	Larry Gallagher, HUD Energy Star Liaison for Montana HUD – Paul G. Hatfield US Courthouse 901 Front Street, Suite 1300 Helena, MT 59626 406.447.1480 Fax: 406.449.5052 E-Mail: Lawrence.gallagher@hud.gov www.hud.gov/energy/
<b>HUD CENTER FOR FAITH-BASED AND COMMUNITY INITIATIVES</b>							
Faith-Based and Community Initiative	Faith based and community organizations; must be IRS 501(c)(3) organization				There is no separate pot of money for the Faith-Based and Community Initiative; it provides access for faith-based & community groups to apply for federal grants or grants from entitlement communities. Faith-based & community groups do not get a preference when competing for grants; they compete for the grants, and must have the know-how and the capacity to deliver the services or product for which the funding is intended.		Larry Gallagher HUD – Paul G. Hatfield US Courthouse 901 Front Street, Suite 1300 Helena, MT 59626 406.447.1480 Fax: 406.449.5052 E-Mail: Lawrence.gallagher@hud.gov www.hud.gov/offices/fbci/index.cfm
<b>U.S. DEPARTMENT OF VETERANS AFFAIRS (VA) PROGRAMS</b>							
VA Direct Loans for Native American Veterans (NADL Loan)	Native American Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	A NADL Loan may only purchase, improve, or build a home on Tribal Lands; or streamline refinance of an existing VA loan on Tribal Lands. No cash-out refinances may be allowed.	No	No-down-payment direct loan from VA		Maximum loan amount is governed by the conforming limit. Property must be owner occupied and meet Minimum Property Standards. VA Funding Fee is required, but may be included in the loan amount. (Service-connected disabled veterans are exempt from Funding Fee).	VA Regional Loan Center PO Box 25126 Denver, CO 80225-0126 888.349.7541, option 2 (Toll-Free) Fax: 303.914.5618 www.homeloans.va.gov

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
VA Guaranteed Loans	Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	Purchase, improve, or build a home; or refinance a loan secured by an owner-occupied home	No	No-down-payment loan	None	Property must be owner-occupied & meet Minimum Property Standards. VA Funding Fee is required, but may be included in the loan amount (service-connected disabled veterans are exempt from funding fee).	VA Regional Loan Center PO Box 25126 Denver, CO 80225-0126 888.349.7541 Option 2(Toll-Free) Fax: 303.914.5618 www.homeloans.va.gov
<b>USDA RURAL DEVELOPMENT (RD) PROGRAMS</b>							
Rural Housing Guaranteed Loans (Section 502)	Individuals & families with incomes not exceeding the moderate-income level	Purchase; construction; rehabilitation	Down payment not required	Loan Guarantee	Continuous Fiscal Year (FY) cycle	HUD maximum mortgage-limits, Guaranteed loan	Deborah Chorlton, Housing Program Director USDA Rural Development 2229 Boot Hill Court Bozeman, MT 59715-9714 406.585.2557 E-mail: deborah.chorlton@mt.usda.gov www.rurdev.usda.gov/mt/
502 Direct Loans	Very low and low income applicants	Purchase; construction; rehabilitation	Loan leveraging encouraged; down payment not required	Loan	Continuous FY cycle	Area RD Loan Amounts	
504 Repair Loans and Grants	Very low income applicants	Repairs to substandard dwellings	Encouraged but not required	Loan or Grant	Continuous FY cycle	Proof of ownership required	
<b>USDA RURAL DEVELOPMENT PROGRAMS (CONTINUED)</b>							
Housing Preservation Grants	Public or private nonprofit organizations, units of state or local government	Repairs to substandard dwellings	No	Grant	FY cycle via NOFA ( <i>Notice of Funding Availability</i> )	Evidence of home ownership; administered by public body or nonprofit; benefit very-low and low-income families	Deborah Chorlton, Housing Program Director USDA Rural Development 2229 Boot Hill Court Bozeman, MT 59715-9714 406.585.2557 E-mail: deborah.chorlton@mt.usda.gov www.rurdev.usda.gov/mt/
Rural Rental Housing Loans (Sec. 515); includes congregate & group homes	Individuals, nonprofits, partnerships	New construction or rehabilitation of rental units	Contributions required if for-profit	30 yr loan, interest credit for rental assistance	FY cycle via NOFA	Must serve low- to moderate-income tenants including those with disabilities. Not able to obtain credit elsewhere	
Farm Labor Housing Loans & Grants (Sec. 514 loans, Sec. 516 grants)	Farmers, public/ private nonprofit organizations, units of state/ local government	Build, buy or repair farm labor housing	Contributions required if for-profit	Loan and Grants	FY cycle via NOFA		

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
<b>OTHER PROGRAMS</b>							
<b>FANNIE MAE/ MONTANA HOME CHOICE COALITION</b>							
My Montana Mortgage HomeChoice <sup>SM</sup> Option	Individuals with a disability; a family with a family member with a disability living in the household; a co-borrower who will not be living in the home, as long as the co-borrower is a family member or a legal guardian; occupying co-borrowers	Purchase of owner-occupied single-family detached houses, townhouses, and condominiums		Loan	None	\$500 from borrower's own funds, budget based qualifying, acceptance of nontraditional credit history, flexible qualifying ratios, refinancing, home rehabilitation, and access modification financing. Pre-purchase housing counseling and resource referral services provided.	Michael M. O'Neil, State Director Montana Home Choice Coalition  Lead agency: A.W.A.R.E., Inc. 616 Helena Avenue, Suite 305 Helena, MT 59601.3654  A.W.A.R.E. 406.449.3120; Fax 406.449.3125  TTY Relay Service: (800) 253.4091 E-mail: montanahomechoice@aware-inc.org www.montanahomechoice.org
<b>OTHER PROGRAMS (CONTINUED)</b>							
<b>NEIGHBORWORKS® MONTANA (formerly Montana Homeownership Network)</b>							
	No eligibility requirements for Homebuyer Education. Montana's low- and moderate-income families are eligible for down payment and closing costs assistance.	First-time homebuyer education, down payment and closing costs assistance, foreclosure prevention counseling and loans.		Amortizing and due-on-sale loans		No fees or income limitations for Homebuyer Education; \$500 from borrower's funds for down payment and closing costs loans. Loan processing fee of \$350.	NeighborWorks® Montana Great Falls: .....866.587.2244  <u>Homebuyer Education Providers</u> A&S Tribal Industries – Poplar .....406.768.3155 Apsaalooke Housing – Crow Agency.....406.638.2665 Beartooth RC&D - Joliet .....406.962.3914 Bitterroot RC&D - Hamilton .....406.363.5450 Blackfeet Housing Authority – Browning .....406.338.5031 Central Montana RC&D – Roundup & Lewistown.....406.323.2755  <u>Housing Counselors</u> Rural Dynamics, Inc/Consumer Credit Counseling Services.....406.761.8721 Human Resource Council – Missoula .....406.728.3710 Northwest MT Human Resources – Libby .....406.293.2712 Human Resources Development Council – Billings...406.247.4710

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
<b>NEIGHBORWORKS® GREAT FALLS (formerly Neighborhood Housing Services, Inc.)</b>							
Home Ownership Center	No eligibility requirements for Homebuyer Education. Montana's low- and moderate-income families are eligible for down payment and closing cost assistance.	First-time homebuyer education, down payment and closing costs assistance, foreclosure prevention counseling		Amortizing and due-on-sale loans			NeighborWorks® Great Falls Great Falls: (toll free) ..... 866.587.2244
<b>OTHER PROGRAMS (CONTINUED)</b>							
<b>homeWORD</b>							
Home Ownership Center	No eligibility requirements for education programs. Low- and moderate-income families are eligible for down payment and closing costs assistance.	Billings and Missoula: First-time homebuyer education classes, one-on-one counseling, foreclosure prevention counseling, financial education, employee down payment assistance programs.					Missoula: 127 North Higgins #307 Missoula, MT 59802 406.532.4663 Contact: Katherine Sherba or Meghan Powell for HOC and Heather McMillin for Housing Development <u>Housing Counselors</u> homeWORD, Missoula..... 406.532.4663
Affordable Housing Development	<u>Rental:</u> Very-low, low-income households. <u>Owner occupied:</u> Low- and moderate-income households	Multifamily rental housing, single family detached houses, green building, and community land trust.					Billings: 2722 3 <sup>rd</sup> Avenue North #380 Billings, MT 59101 406.255.0298 Contact: Darrell LaMere E-mail: info@homeword.org www.homeword.org

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
<b>LOCAL GOVERNMENT PROGRAMS</b>							
<b>CITY OF BILLINGS</b>							
HOME Program	Low-income Billings residents; Community Housing Development Organizations (CHDO); for-profit groups	Down payment, closing cost assistance to eligible applicants; loans to CHDOs & for-profit groups building affordable housing		Loans	Fiscal year is July 1 through June 30	Each program has special requirements; contact the office for additional information	
CDBG Program		Promoting fair housing and affordable housing; preserving and revitalizing existing affordable housing stock; improving and revitalizing neighborhoods where existing affordable housing stock is located; supporting new housing activities; supporting first time homebuyer activities; helping finance new affordable housing projects; updating and improving the community's existing affordable housing stock.		Loans and Grants	Fiscal year is July 1 through June 30	Each program has special requirement; please contact the office for additional information	Brenda Beckett, Community Development Manager City of Billings P.O. Box 1178 Billings, MT 59103 406.657.8286 Fax: 406.657.8327 E-mail: beckettb@ci.billings.mt.us www.ci.billings.mt.us

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
<b>LOCAL GOVERNMENT PROGRAMS (CONTINUED)</b>							
<b>CITY OF GREAT FALLS</b>							
<b>HOME Program</b>	Very low-income residents of Great Falls; Community Housing Developing Organizations (CHDO); nonprofit affordable housing developers.	Housing assistance to very low- and low-income renters, to very low- and low-income existing and first time homebuyers, and to homeless persons and households	yes		Annual	Only projects located within the city limits are eligible for funding	Chris Imhoff Planning &Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 406.455.8407 406.454.0495 for the hearing impaired Fax: 406.452.6256 E-mail: cimhoff@greatfallsmt.net
<b>CDBG Program</b>		Activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. Technical assistance is available to agencies and non-profit organizations interested in participating in the program	no		Annual	Only projects located within the city limits are eligible for funding	Chris Imhoff Planning &Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 406.455.8407 406.454.0495 for the hearing impaired Fax: 406.452.6256 E-mail: cimhoff@greatfallsmt.net
<b>CDBG Revolving Loan Program</b>	Low- income residents of Great Falls; nonprofit organizations; Neighborhood Housing Services, Inc., (local CHDO)	Deferred payment loan: no interest loans to low-income homeowners for code-related repairs. Water and sewer fund: no/low interest loans to low income homeowners or landlords having low-income tenants for sewer and water line upgrades. Rental improvement fund: no interest loans to landlords to rehabilitate sub-standard rental units made affordable to low-income tenants.	no	loan	Ongoing basis	Only projects located within the city limits are eligible for funding	Bruce Haman 406.455.8404 E-mail: bhaman@greatfallsmt.net Fax: 406.452.6256  Planning and Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 406.454.0495 for the hearing impaired

PROGRAM NAME	ELIGIBLE APPLICANTS/ ENTITIES	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE/ DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
<b>LOCAL GOVERNMENT PROGRAMS (CONTINUED)</b>							
<b>CITY OF MISSOULA</b>							
<b>HOME Program</b>	Certified Community Housing Development Organizations (CHDOs), the Missoula public housing authority, or the participating jurisdiction only	New construction, property acquisition, residential rehabilitation, homebuyer assistance, and rental subsidy			The city conducts a competitive funding process for projects each year between September and November		Nancy Harte, Grants Administrator – HOME Program 406.258.4934/ Fax 406.258.4843 E-mail: nharte@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator 406.258.3795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802-4292 406.258.4657 (main office number)
<b>CDBG Program</b>		Activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. Technical assistance is available to agencies and individuals interested in participating in the program			The city conducts a competitive funding process for projects each year between September and November		Melissa Gordon, Grants Administrator CDBG Program 406.258.4980 E-mail: mgordon@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator 406.258.3795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802-4292 406.258.4657 (main office number)

**OTHER STATE PROGRAM RESOURCES**

<b>PROGRAM NAME</b>	<b>ELIGIBLE APPLICANTS/ ENTITIES</b>	<b>ELIGIBLE ACTIVITIES</b>	<b>SPECIAL REQUIREMENTS</b>	<b>PROGRAM CONTACT</b>
MTHousingSearch.com	Tenants, Landlords, Property Management Companies, Public Housing Authorities, HRDC's, Any organization involved in housing	Affordable Rental Housing  This is also a clearinghouse for related services shown on the website's page under "Resources"	Free to search or list rental property.  Rent Reasonableness  Wait List	Call Center 1.877.428.8844 (also has a bilingual call center staff)  Web site: MTHousingSearch.com
Section 8 Housing Assistance Program Online Application	Very low income families (50% or less of Median Family Income for your county)  Go to the Section 8 Field Agency Map and call to check availability		Program demand exceeds funds available and there is an extensive waiting list.	Web site: <a href="http://housing.mt.gov/About/Section8/apply.mcp">http://housing.mt.gov/About/Section8/apply.mcp</a> Go to <a href="http://housing.mt.gov">housing.mt.gov</a> and see link on right-hand side
Housing Technical Assistance	Communities or groups who need affordable housing assistance in their community, but do not know how to proceed, or individuals with a housing resource to offer but who does not know how to proceed	We offer guidance from beginning to end.		Web site: <a href="http://housing.mt.gov/FAR/HCT/TA/default.mcp">http://housing.mt.gov/FAR/HCT/TA/default.mcp</a> Go to <a href="http://housing.mt.gov">housing.mt.gov</a> and see link on right-hand side <u>Contact</u> : Please e-mail if possible to: <a href="mailto:housingTA@mt.gov">housingTA@mt.gov</a> . If e-mail is not possible, phone Penny Cope at 406.841.2846

**HOUSING AUTHORITIES IN MONTANA**  
((for Rental Housing))

<b>Anaconda Housing Authority</b> 406.563.2921	<b>Ft. Belknap Housing Authority</b> Harlem 406.353.2601	<b>Missoula Housing Authority</b> 406.549.4113
<b>Billings Housing Authority</b> 406.245.6391	<b>City of Poplar Housing Authority</b> Poplar 406.768.5254	<b>Northern Cheyenne Housing Authority</b> Lame Deer 406.477.8271
<b>Blackfeet Housing Authority</b> Browning 406.338.5031	<b>Glasgow Housing Authority</b> Glasgow 406.228.4942	<b>Richland County Housing Authority</b> Sidney 406.433.1978
<b>Butte Housing Authority</b> 406.782.6461	<b>Great Falls Housing Authority</b> 406.453.4311	<b>Ronan Housing Authority</b> Ronan 406.676.5900
<b>Chippewa-Cree Housing Authority</b> Box Elder 406.395.4370	<b>Helena Housing Authority</b> 406.442.7981	<b>Confederated Salish &amp; Kootenai Housing Authority - Pablo</b> 406.675.4491
<b>Crow Tribal Housing Authority</b> Crow Agency 406.638.2665	<b>Miles City Housing Authority</b> Miles City 406.234.3433	<b>Whitefish Housing Authority</b> Whitefish 406.862.4143
<b>Dawson County Housing Authority</b> Glendive 406.433.1978		

**ENVIRONMENTAL ISSUES**

<b>ASBESTOS</b>	Occupational Safety & Health Administration (OSHA)	▪ <a href="http://www.osha.gov/doc/outreachtraining/htmlfiles/asbissue.html">http://www.osha.gov/doc/outreachtraining/htmlfiles/asbissue.html</a>
	Shingle Recycling.Org	▪ <a href="http://shinglerecycling.org/index.php?option=com_content&amp;task=view&amp;id=125&amp;Itemid=92">http://shinglerecycling.org/index.php?option=com_content&amp;task=view&amp;id=125&amp;Itemid=92</a>
	U.S. Environmental Protection Agency (EPA)	▪ <a href="http://www.epa.gov/asbestos/pubs/asbreg.html">http://www.epa.gov/asbestos/pubs/asbreg.html</a>
<b>LEAD</b>	U.S. Department of Housing & Urban Development	▪ <a href="http://www.hud.gov/offices/lead/enforcement/index.cfm">http://www.hud.gov/offices/lead/enforcement/index.cfm</a> ▪ <a href="http://www.hud.gov/offices/lead/enforcement/disclosure.cfm">http://www.hud.gov/offices/lead/enforcement/disclosure.cfm</a> ▪ <a href="http://www.hud.gov/offices/lead/library/enforcement/fheo_lead.pdf">http://www.hud.gov/offices/lead/library/enforcement/fheo_lead.pdf</a> ▪ <a href="http://www.hud.gov/offices/lead/healthyhomes/lead.cfm">http://www.hud.gov/offices/lead/healthyhomes/lead.cfm</a> ▪ <a href="http://www.hud.gov/offices/lead/library/hhi/Lead.pdf">http://www.hud.gov/offices/lead/library/hhi/Lead.pdf</a>
	U.S. Environmental Protection Agency (EPA)	▪ <a href="http://www.epa.gov/lead/pubs/renovation.htm">http://www.epa.gov/lead/pubs/renovation.htm</a>
<b>MOLD</b>	U.S. Environmental Protection Agency	▪ <a href="http://www.epa.gov/mold/moldguide.html">http://www.epa.gov/mold/moldguide.html</a>
	U.S. Department of Housing & Urban Development	▪ <a href="http://www.hud.gov/offices/lead/healthyhomes/mold.cfm">http://www.hud.gov/offices/lead/healthyhomes/mold.cfm</a>
	National Association of Home Builders	▪ <b>What is mold:</b> <a href="http://www.moldtips.com/whatis.htm">http://www.moldtips.com/whatis.htm</a> ▪ <b>Do I have mold?</b> <a href="http://www.moldtips.com/testing.htm">http://www.moldtips.com/testing.htm</a> ▪ <b>Can I prevent mold?</b> <a href="http://www.moldtips.com/control.htm">http://www.moldtips.com/control.htm</a> ▪ <b>How do I cleanup?</b> <a href="http://www.moldtips.com/cleanup.htm">http://www.moldtips.com/cleanup.htm</a>
<b>RADON</b>	Montana Department of Environmental Quality (MDEQ)	▪ <b>Hotline: 1-800-546-0483</b>
	U.S. Environmental Protection Agency	▪ <a href="http://www.epa.gov/radon/">http://www.epa.gov/radon/</a>

**HOUSING RIGHTS, FAIR HOUSING ADVOCATES, LEGAL ASSISTANCE, AND OTHER RESOURCES**

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES/ REQUIREMENTS/	PROGRAM CONTACT
Montana Department of Labor & Industry, Montana Human Rights Bureau	All Montanans	The Montana Human Rights Bureau receives and investigates allegations of illegal discrimination based on race, sex, creed, color, religion, age, physical or mental disability, marital status and familial status (children under 18 in housing).		Please visit the Web site for information, then telephone if more assistance is needed. Web site: <a href="http://erd.dli.mt.gov/humanright/hrhome.asp">http://erd.dli.mt.gov/humanright/hrhome.asp</a> or <a href="http://Montanadiscrimination.com">Montanadiscrimination.com</a> Phone: 406.444.2884 or 1.800.542.0807 Address: 1625 11 <sup>th</sup> Ave., PO Box 1728, Helena MT 59624-1728
U.S. Department of Housing and Urban Development (HUD), Office of Fair Housing and Equal Opportunity (FHEO)	All Montanans	If you feel your housing rights have been violated, contact them. You may telephone or write HUD a letter, or download, complete, and return a complaint form to Denver.	You have one year after an alleged housing violation to file a complaint with HUD, but you should file it as soon as possible.	First visit the Web site for more detailed information. You can also write or telephone them for more assistance or to file a complaint. Web site: <a href="http://www.hud.gov/complaints/housediscrim.cfm">http://www.hud.gov/complaints/housediscrim.cfm</a> Phone: 303.672.5437 or 800.877-7353 TTY: 303.672.5248 Address: Denver Regional Office of FHEO-HUD 1670 Broadway, Denver, CO 80202-4801
Bazelon Center for Mental Health Law	Montanans with mental and physical disabilities	Fair housing information		Web site: <a href="http://www.bazelon.org/issues/housing/index.htm">www.bazelon.org/issues/housing/index.htm</a> E-mail: <a href="mailto:michaela@bazelon.org">michaela@bazelon.org</a> to contact Dir. of Housing Prog. Address: 1101 15 <sup>th</sup> St. NW, Suite 1212, Washington, DC 20005
Billings Community Housing Resource Board (CHRB)	Billings residents	A nonprofit organization promoting fair and affordable housing in Billings. They provide trainers, speakers, brochures, and a Web site.		Visit their Web site or contact them for more information on their resources and services for Billings residents. Web site: <a href="http://billingscommunityhousing.com/">http://billingscommunityhousing.com/</a> E-mail: <a href="mailto:chrb@mcn.net">chrb@mcn.net</a> Phone: 406.256.9355 Address: PO Box 20126, Billings, MT 59104
City of Great Falls Fair Housing	Great Falls residents only	Promotes fair housing by providing Fair Housing and landlord and tenant information. Available for workshops and presentations.	Office hours: 7:30 AM – 4:30 PM	Contact: Terry Youngworth, City of Great Falls Fair Housing Specialist E-mail: <a href="mailto:tyoungworth@greatfallsmt.net">tyoungworth@greatfallsmt.net</a> Phone: 406.455.8418 FAX: 406.452.6256 TDD: 406.454.0495 Address: Civic Center; Community Development Dept; P.O. Box 5021; Great Falls, MT 59403

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES/ REQUIREMENTS/	PROGRAM CONTACT
<b>Disability Rights Montana (formerly Montana Advocacy Program)</b>	Montanans with mental and physical disabilities	They advocate for the human, legal, and civil rights of mentally and physically disabled Montanans. They operate several protection and advocacy programs, provide information and referral services, and will answer questions.	Must telephone between 9:00 AM and 12:30 PM on weekdays.	Visit the Web site for more detailed information. You can also e-mail, fax or telephone them if more assistance is needed. Web site: <a href="http://www.disabilityrightsmt.org">http://www.disabilityrightsmt.org</a> E-mail: <a href="mailto:advocate@disabilityrightsmt.org">advocate@disabilityrightsmt.org</a> Phone: Voice/TDD 406.449.2344 or 1.800.245.4743 Phone weekdays between 9:00AM and 12:30PM FAX: 406.449.2418 Address: 1022 Chestnut Street, Helena MT 59601
<b>Montana Fair Housing</b>	Montana Consumers and Providers	Private, nonprofit provides fair housing information and support, responds to inquiries and discriminatory housing complaints, and investigates allegations of housing discrimination across Montana.		First visit the Web site for information. If more assistance is needed, phone or e-mail them. Web site: <a href="http://www.montanafairhousing.org">www.montanafairhousing.org</a> E-mail: <a href="mailto:inquiry@montanafairhousing.org">inquiry@montanafairhousing.org</a> Phone: 406.782.2573 or 800.929.2611 Address: 519 E. Front Street, Butte, MT 59701
<b>Montana Home Choice Coalition</b>	Montanans with disabilities including seniors	A coalition of Montana citizens, advocates, providers, federal, state, tribal, and local agencies, housing finance community, realtors, and home building industry working to create better housing choices for all people with disabilities.	Affordable, quality housing choices for seniors, adults, children and families with disabilities	You can visit the Web site for more detailed information. You can also e-mail or telephone them if more assistance is needed. Web site: <a href="http://www.montanahomechoice.org">www.montanahomechoice.org</a> E-mail: <a href="mailto:montanahomechoice@aware-inc.org">montanahomechoice@aware-inc.org</a> Phone: 406.449.3120 Address: 616 Helena Ave., Suite 305, Helena, MT 59601
<b>Montana Landlords Association (MLA)</b>	Montana landlords and tenants	Nonprofit trade association provides a variety of services to improve and support the residential landlord/tenant industry. Provides tenants with information and resources that assist them in understanding rental agreements and the laws governing the landlord/tenant relationship		First visit the Web site for information. If more assistance is needed, phone or e-mail them. Web site: <a href="http://www.mlaonline.org/">http://www.mlaonline.org/</a> State President: Gene Thompson Eastern Vice President: Darwin Zellmer Western Vice President: Ron Tippet E-mail: <a href="mailto:ContactUs@mlaonline.org">ContactUs@mlaonline.org</a> Phone: 406.449.1121
<b>Montana Legal Services Association</b>	Low-income Montanans	Provides free legal assistance in civil cases to low-income Montanans. However, their Web site has helpful free legal information available to all low- and moderate-income Montanans.	Eligibility requirements must be met for certain services and assistance. The toll-free telephone numbers have designations for those residents in eastern or western Montana.	First visit the Web site for more detailed information, then telephone their toll-free hotline if more assistance is needed. Web site: <a href="http://www.mtlsa.org/">http://www.mtlsa.org/</a> In <u>Western</u> Montana: Phone: 800.926.3144 or 800.666.6899 In <u>Eastern</u> Montana: Phone: 800.999.4941

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES/ REQUIREMENTS/	PROGRAM CONTACT
Montana People's Action (MPA)	Low-income Montanans	They provide informational and referral services in housing matters. Members can accompany you to meetings with landlords or provide other assistance in locating and attaining housing.	MPA has offices in both Missoula and Billings, but they have a statewide network of members	Visit the Web site or contact them for more information on their resources and services. Web site: <a href="http://www.mtpaction.org/">http://www.mtpaction.org/</a> E-mail: <a href="mailto:mpa@mtpaction.org">mpa@mtpaction.org</a> <u>Missoula Office:</u> 208 E. Main, Missoula, MT 59802 Phone: 406.728.5297 FAX: 406.728.4095 <u>Billings Office:</u> 822 Third Ave. N., Suite 210, Billings, MT 59101 Phone: 406.245.6106 FAX: 406.248.3400
Montana Public Interest Research Group (MontPIRG) Tenant/Landlord Hotline	Montana tenants and landlords	Rights and responsibilities of Montana renters and landlords. Information on rental agreements, security deposits, responsibilities, etc., and other available resources.	Staffed only during the university school year. However, Web site information can be accessed and printed out year around.	First visit the Web site for information (available year around). If more assistance is needed, phone or e-mail the hotline (see note). Web site: <a href="http://www.montpirg.org/hotline/index.html">http://www.montpirg.org/hotline/index.html</a> E-mail: <a href="mailto:mthotline@pirg.org">mthotline@pirg.org</a> Phone: 888.345.7474 (if outside Missoula) 406.243.2907 (in Missoula area)
Montana's Residential Landlord and Tenant Act	Montana residents	MCA 70-24 & -25 and Illegal Housing Discrimination: MCA 49-2 & -4		Web site: <a href="http://housing.mt.gov/Includes/S8/03lltact.pdf">http://housing.mt.gov/Includes/S8/03lltact.pdf</a>
MontanaLawHelp	Montana residents	Legal Information services for those who are low-to-moderate income Montanans	The website resource information is free and available for anyone.	Web site: <a href="http://www.montanalawhelp.org/MT/index.cfm">www.montanalawhelp.org/MT/index.cfm</a>
Rights of Persons with Disabilities in Housing	Disabled Montanans	Montana government Web site – Dept. of Labor & Industry		Web site: <a href="http://www.erd.dli.mt.gov/humanright/housediscrimdisability.asp">http://www.erd.dli.mt.gov/humanright/housediscrimdisability.asp</a>

**State and Federal fair housing laws prohibit discrimination in housing based on race, color, religion, sex, national origin, disability, familial status, age, or marital status.**

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This is a snapshot of existing housing programs. Please see the **MONTANA HOUSING RESOURCE DIRECTORY** for more specific program information or contact the person listed. The MONTANA HOUSING RESOURCE DIRECTORY may be obtained from:

Montana Department of Commerce  
Housing Division  
PO Box 200545  
Helena, MT 59620  
406.841.2840

or on the Web site at:

**<http://housing.mt.gov/content/FAR/docs/HousingResourceDirectory.pdf>**

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