

# **United States Department of the Treasury**

**HAF Annual Report**

**Submitted by Melissa Higgins**

**Montana - HAF AR 2022**

## 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

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/15/2022 12:07 PM
Submitted by	Melissa Higgins, melissa.higgins@mt.gov
Certified by	Melissa Higgins

## Point of Contact List:

Name	Title	Email	Roles
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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;ERA2 - Point of Contact for Reporting;ERA2 - Authorized Representative;HAF - Account Administrator;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Errolyn Lantz	Central Services Administrator	elantz@mt.gov	SLFRF - Account Administrator;CPF - Account Administrator;CPF - Point of Contact for Submission
Scott Osterman	Director	scott.osterman@mt.gov	ERA - Authorized Representative;SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI TA - Authorized Representative
Kurt Alme	Budget Director	kurt.alme@mt.gov	
Carolyn Jones	Loan Section Manager	cjones@mt.gov	SSBCI Capital - Account Administrator;SSBCI Capital - Authorized Representative;SSBCI Capital - Account POC;SSBCI TA - Authorized Representative
Darlene Patzer	CPF Point of Contact	cmb343@mt.gov	CPF - Communications Only
Ryan Osmundson	Budget Director	ryan.osmundson@mt.gov	SLFRF - 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

Name	Title	Email	Roles
Melissa Higgins	ARPA Housing Program Executive	melissa.higgins@mt.gov	ERA - Account Administrator; ERA - Authorized Representative; ERA2 - Account Administrator; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Authorized Representative
Ginger Pfankuch	Montana Department of Commerce, Housing Division	gipfankuch@mt.gov	HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting
Russ Katherman	CPF Point of Contact	rkatherman@mt.gov	CPF - Communications Only
Joseph DeFilippis	Operations Manager	joseph.defilippis@mt.gov	ERA - Point of Contact for Reporting; ERA2 - Point of Contact for Reporting
Amy Sassano	Deputy Budget Director	asassano@mt.gov	SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative; CPF - Authorized Representative
Sonia Powell	Budget Analyst	soniapowell@mt.gov	SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative; CPF - Point of Contact for Reporting
Chet McLean	Internal Control Coordinator	chet.mclean@mt.gov	SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative; CPF - Account Administrator
Vicki Bauer	Montana Department of Commerce, Housing Division POC	vibauer@mt.gov	HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting

## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$1,505.51
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**3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Montana Budget and Policy Center	Community Organization	<input type="checkbox"/>	<input type="checkbox"/>
Homeward	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Montana Legal Services Association	Provider	<input type="checkbox"/>	<input type="checkbox"/>
NeighborWorks Montana	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Property Taxes Metric	Payment Assistance for Delinquent Property Taxes	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Homeowner Insurance Metric	Payment Assistance for Homeowner's Insurance	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fees Metric	Payment Assistance for HOA fees or liens	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Internet Metric	Payment Assistance for Homeowner's Internet Service	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Utility Metric	Payment Assistance for Homeowners Utilities	On Track	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Property Taxes Metric	Payment Assistance for Delinquent Property Taxes	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner Insurance Metric	Payment Assistance for Homeowner's Insurance	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Financial Assistance Metric	Mortgage Reinstatement	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fees Metric	Payment Assistance for HOA fees or liens	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Utility Metric	Payment Assistance for Homeowners Utilities	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>
Internet Metric	Payment Assistance for Homeowner's Internet Service	Not On Track	<input type="checkbox"/>	<input type="checkbox"/>

## Methods for Targeting:

	<p>Montana Housing initiated the Homeowners Assistance Fund (HAF) program marketing campaign in September 2022 and has marketed the HAF program in 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. Montana housing has expended \$141,657.04 to date on this media campaign.</p> <p>To ensure the United States Treasury requirements for reporting were met, Montana Housing completed a data-driven</p>
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assessment of Montana's homeowner needs. Montana worked with the Census & Economic Information Center on counties with higher overall ranking in Economic Distress, Social Disadvantage, and Housing Cost Burden indicators. This marketing campaign was strategically designed to target income-eligible homeowners <150% AMI, 24 counties that ranked the highest in CEIC's analysis of the above factors, as well as Treasury's definition of "Socially Disadvantaged Individuals."

To identify counties prioritized for outreach, Montana Housing defined target geographic areas as any



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

county in the 75th percentile, or higher, in overall rank, or in any of the three sub-indices. There was significant overlap in the counties represented in the top 25 of the sub-indices and in the overall ranking. Montana Housing proposes targeting marketing and outreach efforts to the top ten counties in overall ranking, and the top three counties in each category (social disadvantaged, housing cost burden and economic distress). This would include a total of 24 counties: Big Horn, Blaine, Carbon, Cascade, Chouteau, Dawson, Flathead, Glacier, Hill, Lake, Madison, McCone, Missoula,

Musselshell, Park, Phillips, Pondera, Ravalli, Richland, Rosebud, Roosevelt, Sanders, Treasure, and Wheatland. Of note, Facebook does not allow targeting ads based upon race or ethnicity; therefore, Montana Housing ensured the social media buy was broad, and intentionally ensured the rotating ad images were diverse, representing Native Americans,

	senior citizens, and families with children.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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# Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	No
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2. Have you coordinated with servicers?	Yes
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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:**

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
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2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	
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