# US Department of 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

No discrepancies to report on above information.

**Report Status** Submitted

**Date Submitted** 11/15/2022 12:07 PM

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**Certified By** Melissa Higgins

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* SLFRF - Point of Contact for Reporting, Authorized Representative;
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* 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;
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* ERA - Authorized Representative;
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* SSBCI Capital - Account Administrator, Authorized Representative, Account POC;
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* ERA - Point of Contact for Reporting;
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* ERA - Account Administrator, Authorized Representative;
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* HAF - Account Administrator, Authorized Representative

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

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* CPF - Account Administrator

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

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

## Community Engagement & Outreach:

*1. Did you continue outreach to communities once your HAF Program(s) began?*

Yes

*2. Please quantify the total amount of funds spent on outreach.*

$1505.51

*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 & Policy Center | Community Organization |  |  |
| Homeword | Provider |  | Yes |
| 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 |
| Homeowner Insurance Metric | Payment Assistance for Homeowner’s Insurance | On Track | Yes | Yes |
| Fees Metric | Payment Assistance for HOA fees or liens | On Track | Yes | Yes |
| Internet Metric | Payment Assistance for Homeowner’s Internet Service | On Track | Yes | Yes |
| Utility Metric | Payment Assistance for Homeowner’s Utilities | 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 | Not On Track |  |  |
| Financial Assistance Metric | Mortgage Reinstatement | Not On Track |  | Yes |
| Fees Metric | Payment Assistance for HOA fees or liens | Not On Track |  |  |
| Utility Metric | Payment Assistance for Utilities Assistance | Not On Track |  |  |
| Internet Metric | 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 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.

To ensure the United States Treasury requirements for reporting were met, Montana Housing completed a data-driven 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 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.

*2. 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 these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)*

No

*2. 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:

*1. Did you earn interest in excess of $500 through the calendar year ending December 31, 2021?*

No

*2. Did you remit the earned interest in excess of $500 as required by 2 CFR 200.305(b)(9)(ii)?*