

Fort Belknap Tribal Housing Authority Homeowner Assistance Fund Plan

Ft Belknap Tribal Housing Authority | Island Mountain Development Group

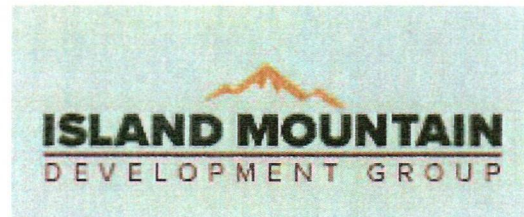


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Ft Belknap Indian Community Homeownership Assistance Fund Plan Methodology

The Fort Belknap Indian Community is located in north-central Montana encompassing just over 1,000 square miles. The Tribe's enrollment is nearly 7,000 and almost 3,500 live on or near the Reservation.¹

The Fort Belknap Indian Community (FBIC) Housing Assistance Fund (HAF) plan was created by the Island Mountain Development Group (IMDG) in conjunction with the Fort Belknap Tribal Housing Authority (FBTHA).

The \$1.5 million received by the Fort Belknap Indian Community will be used to help homeowners mitigate financial hardships associated with the COVID-19 pandemic by providing funds to eligible parties for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

The plan was developed after receiving input from affordable housing partners, community members, tribal and federal government entities, and organizations that work with the Tribes vulnerable populations. Local surveys, Census and tribal data was used to create a data-driven assessment.

This plan outlines the HAF-supported programs that will be offered to targeted populations based on income ranges, racial and ethnic demographics, and geographic areas. Goals and benchmarks have been defined with the desired outcome of reducing mortgage, utility delinquencies and home repairs to maintain housing stability.

Timelines are structured around launching the program in January 2023. Staff, contractors and partners were engaged throughout plan development and are ready to implement the program upon approval from the U.S. Dept. of Treasury. Policies and procedures, which includes reporting and monitoring best practices have also been developed to ensure the appropriate use and allocation of HAF funding.

Homeowner Needs and Engagement

Data-Driven Assessment of Homeowner Needs

Information was gathered from local, tribal and federal resources to assess the financial distress homeowners are experiencing. Reservation-based American Indians experience the worst housing of any population in the country: According to the National Congress of American Indians, 40% of housing is substandard; one out of every three homes are overcrowded; and 16% of housing lacks indoor plumbing.

Mortgage Distress

The recent survey of the Fort Belknap Indian Community found that forty (40%) percent of housing is substandard. 90% of respondents had issues with their housing ranging from electrical issues (35%) to roofing problems (32%), mold (26%), and (16%) of housing lacks indoor plumbing. Additionally, at least 21% of our homes are overcrowded and 36% of our families are housing those who would otherwise be homeless (at least 163 individuals).

While the population has grown by 37% since 1990, no new homes have been built in the Ft. Belknap Indian Community. At the same time, the Fort Belknap Indian Community has been experiencing significant economic growth that has increased the demand for housing. Of our survey sample 43% of respondents own their home. This is in comparison to 69% of Montana residents, 64% of United States residents, and 53% for all Native Americans.²

Disadvantaged Homeowners

Fort Belknap Indian Community population is 92.5 percent American Indian with the remaining 7.5 percent of the population identifying as another race. 37.9 percent of respondents report income below the poverty level.³

¹<https://tribalnations.mt.gov/fortbelknap>

²<https://www.census.gov/quickfacts/fact/table/US,MT/PST045221> and Perez, Stephany.

Securing Home Ownership for Native Americans Prosperity Now 11/6/18

³<https://www.census.gov/tribal/?aianihh=243>

Persistent -Poverty

FBIC which is located in Blaine County where 39.5 percent or more of the population have lived in poverty over the past 30 years according to decennial census. Other Persistent Poverty Counties in Montana include Big Horn, Glacier, Golden Valley, Roosevelt, and Rosebud. "Persistent Poverty Counties" means any county, including county equivalent areas in Puerto Rico, that has had 20% or more of its population living in poverty over the past 30 years, as measured by the 1990 and 2000 decennial censuses and the 2011–2015 5- year data series available from the American Community Survey of the Bureau of the Census. Additionally, any other territory or possession of the United States that has had 20% or more of its population living in poverty over the past 30 years, as measured by the 1990, 2000 and 2010 Island Areas Decennial Censuses, or equivalent data, of the Bureau of the Census is included in the definition of "Persistent Poverty Counties".

Overcrowding Issues

FBTHA has been working on tackling the overcrowding issue that has increased during the pandemic. Many elderly homeowners have requested assistance with making their homes safer and more weather resistant. It is common to have three or four generations living under one roof and the effects of overcrowding have been intensified by stay-at-home orders, virtual schooling, telecommuting, job loss, and a need to quarantine on occasion. As we approach winter these elders are concerned about leaking roofs and poor fitting doors and windows that have led to mold growth, poor indoor air quality, and difficulty keeping their crowded homes warm. This environment leaves elders and the immune-compromised particularly vulnerable to coronavirus. Although the best solution would be to build additional homes to reduce overcrowding, FBTHA is attempting to mitigate overcrowding and prevent coronavirus spread through rehabilitation necessary to improve housing stability and reduce displacement.

Contingent Financial Distress

When faced with hard financial decisions, most homeowners will choose to prioritize their mortgage payment over other bills such as utility, cell phone, internet, vehicle payments, and property taxes. For this plan, data was collected for missed utility and property tax payments.

Property Taxes

Montana has 56 counties, and Blaine County Delinquent property tax is 285 homes for a total of \$1,305,507 as of October 27, 2022. Blaine County reported that in the past 10 years, the delinquency rate has been below 3%. *FBIC zip codes including 59527, 595 and 26, 59524 delinquent property tax is \$1,440,023.65. The counties have not tracked how many delinquencies are due to COVID-19.

¹Fort Belknap is at 26% Total delinquency

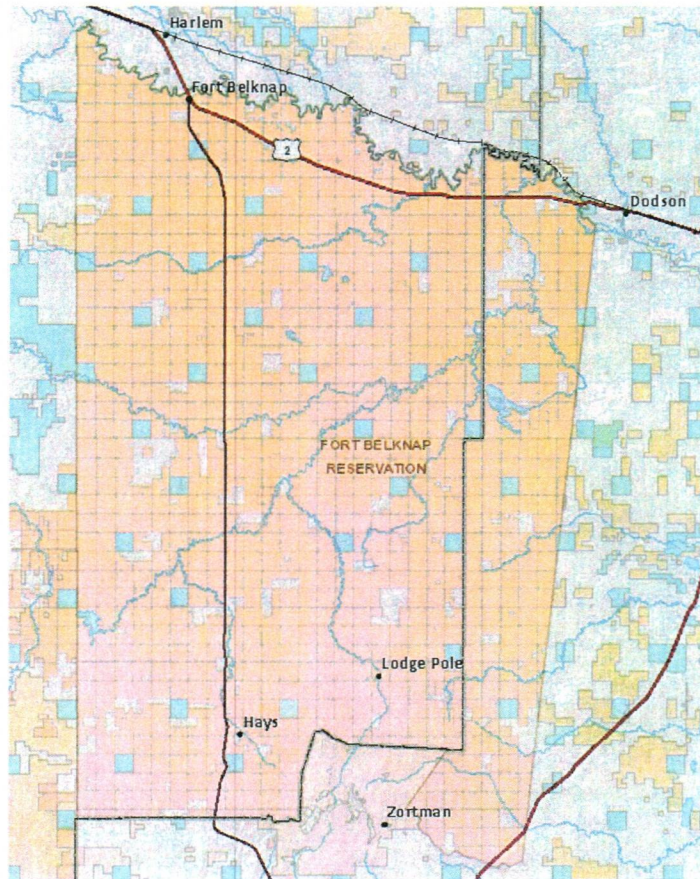
The information below shows the dollar amount of delinquencies for each parcel on FBIC between January 1, and 2020-September 30, 2022. To calculate the percentage of delinquent parcels IMDG added up the 38 total parcels and divided it into delinquent parcels to arrive at the 26% percent total delinquencies across FBIC. Homes owned on the reservation are on trust land and exempt from state property tax, and the FBIC does not levy property taxes

²Map of Fort Belknap Showing Parcels of land.

¹ Blaine County Treasurer-Chinook, MT

² Montana Cadastral

Harlem/Agency Parcel 32/23	Harlem/Agency Parcel 32/22	Dodson Parcel 31/26	Dodson Parcel 31/25	Agency Parcel 31/24	Agency Parcel 31/23	Three Buttes Parcel 28/25	Lodge Pole Parcel 26/25	Hays Parcel 26/23	Hays Parcel 26/22
\$1,422,819.60	\$12,169.68	\$135.18	\$374.02	\$1,210.01	\$1,468.13	\$35.51	\$1,719.32	\$79.03	\$13.17



Utilities

Big Flat Electric provides utility service for Hays, Lodge Pole and Dodson. IMDG Staff reached out to them, and they said they don't have a way to go back and track all the delinquent utility accounts so unfortunately we don't have this data. Big Flat Electric representative mentioned that Tribal LIEAP did help take care of delinquent accounts early on in the pandemic. Northwestern Energy services Fort Belknap Agency and the Harlem area. The IMDG staff reached out to Northwestern Energy, Ezzies Wholesale (propane company that services FBIC), and Montana-Dakota Utilities numerous times to get the statistical data needed. IMDG was informed by Northwestern Energy that they do not give out data reports to outside entities due to privacy regulations. No data was received by Ezzie Wholesale nor the Montana- Dakota Utility company. The IMDG staff contacted the Fort Belknap Tribal LIEAP office, and they provided relevant data related to the 2020 Covid-19 pandemic (January 2020-Current). The data below is homeowners and renters combined.

TRIBAL LIEAP HOUSEHOLDS' SS SERVED

SERVICE	2020	2021	2022
Northwestern Energy	111	92	35
Ezzies Wholesale	83	62	15
Big Flat Electric	64	36	35
Wood	3	2	1
TOTAL	261	192	86
TOTAL LIEAP DOLLARS	\$254,750.00	\$264,332.38	\$56,787.00
	<i>Additional ARPA FUNDING USED FOR FBIC HOUSEHOLDS</i>		
Northwestern Energy		37	100
Ezzies Wholesale		89	22
Big Flat Electric		38	81
Wood		3	3
Total delinquencies		27	13
Total disconnects		23	7
TOTAL		167	203
TOTAL	261	359	289
TOTAL ARPA DOLLARS		\$103,332.46	\$121,059.81

Source: Fort Belknap Tribal LIEAP Program

Public Participation and Community Engagement

Numerous community and statewide housing partners were interviewed and surveyed, IMDG conducted a Housing survey Summer of 2021, joint housing fairs, and community housing counseling sessions (Resident Opportunity for Self Sufficiency) to support housing needs and educate community members on future homeownership assistance.

It is anticipated future engagement will occur to ensure the programs are successful and to make any necessary modifications to ensure homeowners are economically housing stable.

Program Design

Based on information received from the U.S. Dept. of Treasury and the needs identified through the data collection process, HAF funding will be prioritized within three programs.

1. Homeowner Repair Assistance Program (HRAP)
2. Homeowner Delinquency Assistance Program (HDAP)
3. Homeowner Stabilization Assistance Program (HSAP)

Additional programs may be added depending on the ongoing needs of homeowners and the availability of funds.

The programs are offered to FBIC-enrolled members who are homeowners.

Property eligibility is for Owner occupied, FBIC tribal member properties in the State of Montana and/or on FBIC. Priority is given to enrolled members on the Fort Belknap Indian Reservation. 10% of the funds will be earmarked for the off-reservation tribal homeowners. FBTHA reserves the right to move unused allocated funds to the other fund.

The maximum assistance provided for a homeowner(s), for all HAF programs combined, will be \$30,000.

Homeowner Repair Assistance Program (HRAP)

During the Covid-19 Pandemic, the Emergency Assistance Fund and Care Act Fund that Fort Belknap Tribal Housing Authority implemented, assisted Homeowners with grants for home repair. 111 applications were submitted from 2020 to 2022, and 4 were referred to FBIC, 33 grants were disbursed. In 2020, 11 grants were dispersed, and 22 in the year 2021. 9 registered vendors were paid to assist with furnace repair; water heater replacement; deck replacement; plumbing, heating, and electrical repair; and window, door, and siding replacements. The 33 individuals that received this funding will not be eligible for the HRAP funding due to limited funding and over 77 applications that were not awarded.

HRAP Grants will be available to eligible homeowners with home repair needs that affect the ongoing habitability of their homes. Eligible repairs would include housing rehabilitation of core residential systems, including roofing, soffit/fascia/gutters, drainage, and runoff management, electrical and plumbing systems, heating and sewer/plumbing, and foundations. Funds can also be used to make environmental modifications and improvements to accessibility in the home as these factors are critical to the maintenance of habitable, stable housing. Other requests would be considered and approved based on the applicant's unique situation.

The total amount of Homeowner Assistance Fund for each household for all requests (i.e., home repair and mortgage/utility/housing cost assistance), shall not exceed the established program cap of \$20,000 per household.

The scope of the home repair work will be determined by a qualified Ft Belknap Tribal Housing Authority Inspector and/or Snake Butte Construction Inspector approved by HAF staff. Funds may be used in conjunction with other home repair/home modification programs to help assure a comprehensive scope of work to address habitability needs. Work will be completed per tribal building codes. Payments will be made directly to contractors. FBTHA home inspector will be used to inspect 50% of the homes, and Snake Butte Construction will be inspecting 50%.

HRFP Summary Guidelines

1. Program Overview	<p>The HRAP offers grant assistance to help homeowners who have experienced a financial hardship (material loss of income or a material increase in expenses) after January 21, 2020, related to the Covid-19 pandemic.</p> <p>HRFP will offer grant assistance to eligible homeowners with home repair needs that affect the ongoing habitability of their homes. HAFHR will provide up to \$20,000.</p>
2. Program Goal	<p>To help FBIC tribal members avoid foreclosure by mitigating financial hardships related to the Covid-19 pandemic.</p>
3. Target Population	<p>FBIC tribal members having incomes equal to or less than 150% of the County’s area median income. Priority will be given to Socially Disadvantaged Individuals as defined in 13 CFR 124.103.</p>
4. Borrower Eligibility Criteria	<p>To be eligible, homeowners must:</p> <ul style="list-style-type: none"> • Have experienced financial hardship after January 21, 2020, related to the Covid-19 pandemic. • Have income equal to or less than 150% of the County’s area median income. • Own and occupy the property for which they seek assistance as their primary residence. • Submit a hardship affidavit as an explanation of a material reduction of household income or a material increase in household expenses.
5. Property Eligibility Criteria	<p>Owner occupied, FBIC enrolled member properties who reside in the State of Montana and FBIC enrolled members. Priority will be given to FBIC enrolled members who own homes on the Fort Belknap Indian Reservation that are:</p> <ul style="list-style-type: none"> • Owner-occupied primary residence • Manufactured homes

6. Structure of Assistance Continued	<p>HRFP assistance may be used to make eligible repairs for core residential systems that include:</p> <ul style="list-style-type: none"> • Roofing, soffit/fascia/gutters, drainage, and runoff management • Electrical and plumbing systems and foundations • Environmental modifications and improvements to enable accessibility. Other requests are considered and approved based on the applicant's unique situation. • Scope of work will be determined by a qualified housing rehabilitation specialist and approved by HAF staff • HRFP may be used in conjunction with other home repairs/modification programs • Work will be completed per local, tribal, and state building codes
7. Per Household Assistance	<ul style="list-style-type: none"> • Total home repair costs not to exceed \$20,000. The total Homeowner Assistance Fund for each household shall not exceed the established program cap of \$30,000 per household
8. Program Inception/Duration	<p>January 1, 2023, until September 30, 2025, or until program funds are exhausted.</p>

Homeowner Delinquency Assistance Program (HDAP)

The FBTHA and IMDG will provide mortgage and utility reinstatement program grants for FBIC tribal members affected by the coronavirus pandemic. The program will cover delinquent payments, payments to satisfy secondary liens from loss mitigation options, such as but not limited to, an FHA partial claim, and expenses related to past due, disconnection, reconnection, and deposits for water, sewer, gas (natural gas and propane), oil, electricity, firewood, pellets, garbage, internet service including broadband internet access service, as defined in 47 CFR 8.1(b) delinquent property tax, special assessments, and lot rent.

All payments will be made directly to the homeowner(s)' mortgage loan servicer, utility provider, and other entities that would process payments for the expenses listed.

HDAP Summary Guidelines

1. Program Overview	<ul style="list-style-type: none"> • HDAP offers grant assistance up to \$5,000 for a delinquent first mortgage (including a forbore amount), junior liens, or other mortgage-related expenses. • HDAP will also pay up to \$5,000 past due water, sewer, gas (natural gas and propane), oil, electricity, firewood, pellets, and garbage. • HDAP may pay past due property taxes if not escrowed as part of a mortgage. • Funds <u>may</u> be used to repay arrears that accrued between January 21, 2020, and to date of application.
2. Program Goal	<ul style="list-style-type: none"> • To help FBIC tribal members avoid foreclosure (mortgage or tax) and/or utility service cancellation by mitigating financial hardships related to the Covid- 19 pandemic.

3. Target Population	<ul style="list-style-type: none"> • Fort Belknap Indian Community tribal members that live on and off the reservation have incomes equal to or less than 150% of the County’s median income. <ul style="list-style-type: none"> ○ 60% of homeowners must have incomes equal to or less than 100% of the Counties area median income ○ Priority will be given to Socially Disadvantaged Individuals as defined in 13 CRF 124.103.
4. Borrower Eligibility Criteria	<p>To be eligible, homeowners must:</p> <ul style="list-style-type: none"> • Have experienced a financial hardship (material loss of income or a material increase in expenses) after January 21, 2020, related to the Covid-19 pandemic. • Have income equal to or less than 150% area median income. • Own and occupy the property for which they seek assistance as their primary residence. • Submit a hardship affidavit as an explanation of a material reduction of household income or a material increase in household expenses.
5. Property Eligibility Criteria	<p>Owner-occupied, FBIC tribal member properties:</p> <ul style="list-style-type: none"> • Owner-occupied primary residence • Manufactured homes
6. Structure of Assistance	<p>HDAP provides a one-time lump sum mortgage and utility reinstatement assistance grant for eligible homeowners. Loans in forbearance are eligible. Assistance can be used to pay, but may not be limited to:</p> <ul style="list-style-type: none"> • Principal and interest payments • Property Taxes • Homeowner’s Insurance and Flood Insurance • Homeowner Association fees • Attorney’s fees (limited to foreclosure prevention) • Tax liens or other liens related to the property • Special assessments • Lot rents for manufactured homes • Delinquent junior liens • Water, home energy, electricity, gas heat, and garbage balances <p>*Note: If it is available to them, applicants will be encouraged to utilize LIHEAP or other state or tribal programs available for utility assistance before HAF funds will be used for utility assistance.</p>
7. Per Household Assistance	<p>Up to \$10,000 mortgage delinquency and/or utility delinquency grant assistance is available. The total Homeowner Assistance Fund for each household shall not exceed the established program cap of \$30,000 per household. FBTHA can move unused funds to the HRAP program.</p>
8. Duration of Assistance	<p>Assistance is available to cover outstanding expenses from January 21, 2020, through the date of application, up to 24 months of eligibility.</p>
9. Program Period	<p>January 1, 2023, until September 30, 2025, or until program funds are exhausted.</p>

Homeowner Stabilization Assistance Program (HSAP)

The FBTHA and IMDG will provide mortgage and utility assistance grants to stabilize eligible homeowners. The program will cover future mortgage payments as well as utility expenses. Funding may also be applied to property tax, special assessments, lot rents, and homeowner and condo association fees.

The maximum assistance provided for a homeowner(s) will be \$10,000. All payments will be made directly to the homeowner(s)' mortgage loan servicer, utility provider, and other entities that would process payments for the expenses listed.

HSAP Summary Guidelines

1. Program Overview	<p>The HSAP offers grant assistance to help homeowners who have experienced a financial hardship (material loss of income or a material increase in expenses) after January 21, 2020, related to the Covid-19 pandemic.</p> <p>HSAP may be used to pay the future mortgage and mortgage-related and utility expenses until the maximum household assistance of \$10,000 is reached or the homeowner returns to work. HSAP is available for up to 6 months or until the dollar amount limit is reached.</p>
2. Program Goal	To help FBIC tribal members avoid foreclosure by mitigating financial hardships related to the Covid-19 pandemic.
3. Target Population	FBIC tribal members having incomes equal to or less than 150% of the area median income. Priority will be given to Socially Disadvantaged Individuals as defined in 13 CRF 124.103.
4. Borrower Eligibility Criteria	<p>To be eligible, homeowners must:</p> <ul style="list-style-type: none">• Experienced financial hardship after January 21, 2020, related to the Covid-19 pandemic.• Have income equal to or less than 150% area median income.• Own and occupy the property for which they seek assistance as their primary residence.• Submit a hardship affidavit as an explanation of a material reduction of household income or a material increase in household expenses.
5. Property Eligibility Criteria	<p>Owner occupied by FBIC tribal member properties that are:</p> <ul style="list-style-type: none">• Owner-occupied primary residence• Manufactured homes
6. Structure of Assistance	<p>HSAP assistance may be used to make ongoing mortgage and mortgage-related expenses such as:</p> <ul style="list-style-type: none">• Monthly mortgage payments – principal and interest• property tax, flood insurance, and homeowners' insurance (may be escrowed in mortgage payment)• Homeowner association fees• Lot rents for manufactured homes• Water, sewer, gas, oil, electricity, and internet• Homeowner Insurance

6. Structure of Assistance Continued	<p>Utility payments, including home energy, electricity, water, and garbage.</p> <p>*Note: If it is available to them, applicants will be encouraged to utilize LIHEAP or other state or tribal programs available for utility assistance before HAF funds will be used for utility assistance.</p> <p>Funds are paid directly to the existing mortgage servicer, tax authority, lien holder, applicable utility company(s), or other debtors.</p>
7. Per Household Assistance	<p>Total assistance cannot exceed the lesser of \$10,000 or six months of assistance. The total Homeowner Assistance Fund for each household shall not exceed the established program cap of \$30,000 per household</p>
8. Program Inception/Duration	<p>January 1, 2023, until September 30, 2025, or until program funds are exhausted.</p>

Application Intake

The application and approval process for homeowners that qualify to receive HAF funding will be developed in a manner to avoid barriers and expedite payments as quickly and efficiently as possible.

Homeowners may apply at any time through the following methods:

- Online portal
- Paper application received by mail, email, or in person

Housing Application Coaches will be available to assist homeowners and entities throughout the application process. The coaches will be located on the Fort Belknap Indian Community reservation.

Income Determination

Household income can be established using the following methods:

1. Categorical eligibility
2. Documentation of income
3. Homeowner self-attestation
4. Residence in Persistent Poverty County

Categorical Eligibility

Categorical eligibility can be used as a proxy for income eligibility for HAF, provided that a letter or other documentation from the other government agency that verifies the applicant's household income is made available. The determination from that program has to have been made on or after January 1, 2020. Programs to be considered for categorical eligibility include:

- TANF
- SNAP
- LIHEAP
- SSI (includes disability income)
- WIC
- Head start
- Child Care Assistance
- Medicaid
- Housing Choice Voucher
- Veterans Affairs Supportive Housing (VASH)
- USDA 515 rental subsidy
- HUD 202 rental subsidy
- HUD 811 rental subsidy

Documentation of Income

Household Income that is used to determine eligibility is defined according to HUD income inclusion and exclusion requirements at 24 CFR 5.609(b) and (c) and will be verified in accordance with Treasury Department guidance.

Homeowner Self Attestation

In circumstances where income documentation is not available through either categorical determination, an approved annual income methodology, or residence in a persistent poverty county, a homeowner is permitted to self-attest to the level of their household income.

The homeowner will be asked to utilize the attestation documents made available by the program which can be accepted by the household member or from a caseworker with knowledge of the circumstances of the household.

Residence in Persistent Poverty County

Any FBIC enrolled member who is a homeowner whose primary residence is located in one of Montana's designated Persistent Poverty Counties (Big Horn, Blaine, Glacier, Golden Valley, Musselshell, Roosevelt, Rosebud, Wheatland), will be deemed income eligible by proxy. Program eligibility staff will gather documentation of residence as necessary.

Payment Processing

Applicants will be required to complete an application. Likewise, entities who will be receiving payment (ex. mortgage servicers, utility companies) must be registered as a vendor with the HAF program.

- Payments will be issued directly to the designated entity.
- Batch payments will be issued every week as electronic payment

Methods for Targeting HAF Funding

FBTHA and IMDG are confident that they will be able to successfully target and serve homeowners with incomes equal to or less than 150 percent of the area median income and socially disadvantaged individuals. For the Homeowner Disadvantaged Assistance Program, we are 60% of homeowners must have incomes equal to or less than 100% of the Counties area median income targeting

Internally, FBTHA and IMDG staff will collaborate with community-based organizations with strong community ties, tribal and state organizations, and utility companies to analyze data that will provide insight into these target markets.

Program Operations

Marketing/Outreach

FBTHA and IMDG will undertake both prints, digital, and social media campaigns to target distressed homeowners. Realizing this may not be sufficient in targeting hard-to-reach markets, FBTHA and IMDG will work with local community leaders, social service agencies, and local tribal government entities to target FBIC tribal members in need of HAF relief.

FBIC and Montana in general are small in terms of population and large in land mass. These factors will require the team to be creative in getting the word out not only through the traditional community partners described previously but also through others. The team plans to work with local community leaders, social service agencies, and local tribal government entities to market HAF and build awareness of qualifying applicants and expenses.

IMDG staff and FBTHA will be trained and equipped to assist applicants with the HAF submission process. Applicants are more likely to have candid conversations with these community partners as they are viewed as trusted advisors in their respective footprints. We believe improving access to the program will assist in spreading the message that the required steps to apply for and secure the grant are not daunting endeavors.

Additional applicant outreach will include emails, telephone calls, social media posts, and clear and concise program information on the FBIC and IMDG websites.

Staffing and Systems

IMDG has a platform that will serve as the front door for applicants, for mortgage servicers and utility providers, and for application coaches who will deliver application and related housing stabilization supports. IMDG will ensure that its technology platform can facilitate safe, secure transfer of borrower data.

IMDG has application and housing coaches to deliver community-based housing stabilization supports to individuals and families. This will include assistance with the initial application, providing required documentation, and follow-up throughout the course of receipt of assistance. Homeowners will have access to HUD- approved housing coaches who can provide support to help homeowners work toward long term financial stability.

IMDG will collaborate with FBTHA to verify applicant homeownership status, ERAP recipient and other homeownership data.

IMDG has three staff members hired and ready to being implementation of the HAF Program, as of September 7th, 2023 , to conduct program administration.

The Homeowner’s Assistant Fund (HAF) Coordinator will be responsible for ensuring compliance with the US Department of Treasury and Montana Housing requirements for the Homeowner Assistance Program. Duties include pilot program design and launch; community outreach and public engagement; creating and updating HAF process documents; assessing the use of technology for required data collection and operational performance; staff training; responding to internal and external customer inquiries; facilitating HAF team calls; participating in collaborating industry calls and workgroups and making recommendations to process improvements. The grant will purchase a laptop and monitor for the contracted employee.

The Client Development Coordinator and Grants and Contracts Manager on staff will support the HAF Coordinator in gathering, analyzing, and running reports; assess borrowers for HAF program eligibility; review, and assist in monitoring the award of HAF funds.

Budget

The following budget describes the proposed utilization of the FBIC \$1,500,000 allocation of Homeowner Assistance Funds. The anticipated timeline is through September 2025.

FBTHA and IMDG expectation is that the majority of funds will be used for HAF Home Repair that affects the ongoing habitability of their home. The second majority use of funds will be to help bring homeowners to their current status through the Housing Reinstatement Program, which includes mortgage and other related housing costs.

Direct Assistance	
Homeowner Repair Assistance Program (HRAP)	\$900,000
Homeowner Delinquency Assistance Program (HDAP)	\$200,000
Payment assistance for Homeowner Utilities	
Payment Assistance for Delinquent Property Taxes	
Payment assistance for HOA fees or liens	
Homeowner Stabilization Assistance Program (HSAP)	\$200,000
Mortgage Payment Assistance	
Payment assistance for Homeowner Insurance	
Payment assistance for Homeowner Utilities	
Payment Assistance for Delinquent Property Taxes	
SUBTOTAL Direct Assistance (90%)	\$1,300,000
Administration / Program Delivery	
Program Administration	\$2677
HAF Coordinator (salary plus benefits for 3 years)	\$0
Application Coach	
Eligibility Review	
Payment processing	
Data collection/Evaluation	
Online Application (Sweetgrass Consulting)	250

SUBTOTAL Admin/Program Delivery (10%)	\$200,000
TOTAL	\$1,500,000

Performance Goals

Ensuring that homeowners who are experiencing hardship due to the coronavirus regain financial and housing stability is vital to the success of the state's HAF program. Below are preliminary benchmarks to measure performance goals. As additional guidance is received from the U.S. Dept. of Treasury, performance goals will be updated.

MEASURE	TARGET
Number of homeowners assisted	Up to 90 over the life of the program with mostly being home repair assistance
	Assist up to 20 homeowners with mortgage delinquency over 24 months
	Assist up to 20 households with mortgage payment assistance over 24 months
	Assist up to 20 households in 24 months to pay off delinquent utility bills
	Assist up to 9 households in 24 months to prevent loss of housing due to delinquent property taxes
Average processing time	15 business days for application intake, eligibility, and verification
Effectiveness of serving Socially Disadvantaged Is	100 percent of known affected homeowners who are determined eligible for the program
Effectiveness at serving income levels	100 percent of known affected homeowners who are determined eligible for the program
Stabilize socially-disadvantaged populations	100 percent of known affected homeowners who are determined eligible for the program
Home Habitability and Accessibility	Assist 45 homeowners in 24 months with home repairs that improve habitability and preserve stable housing/homeownership