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United States Department of the Treasury

HAF Annual Report Submitted by Melissa Higgins

State of Montana — HAF AR 2025



Montana Department of Commerce | commerce.mt.gov | montanarelay.mt.gov (711)
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Participant Information:

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Report Status:	Submitted
Date Submitted:	10/30/2025 2:38 PM
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Certified by	Melissa Higgins



Point of Contact List:

Name	Title	Email	Roles
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Melissa Herrera	Housing Program Executive	melissa.herrera@mt.gov	ERA - Account Administrator; ERA - Point of Contact for Submission; ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Account Administrator; ERA2 - Point of Contact for Submission; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting; HAF - Authorized Representative
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Community Engagement and 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. \$52,523.77
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	☐	☐
Homeward	Provider	☐	☐
Montana Legal Services Association	Provider	☐	☒
NeighborWorks Montana	Provider	☐	☒

Performance Goals:

Title	Program Design Element	Status	New	Continue
This goal should be removed.	Payment Assistance for Delinquent Property Taxes	Not On Track	☐	☐
Fees-2025	Payment Assistance for HOA fees or liens	On Track	☐	☒
Forward Mortgage Payments-2025	Mortgage Payment Assistance	Goal Met	☐	☒
Down Payment Assistance Loans-2025	Payment Assistance for Down Payment Assist. Loans	Goal Met	☐	☒
This goal should be removed	Other measures to prevent homeowner displacement	On Track	☐	☐
Taxes- 2025	Payment Assistance for Delinquent Property Taxes	On Track	☐	☒
Insurance-2025	Payment Assistance for Homeowner's Insurance	Not On Track	☐	☒
This goal should be removed.	Payment Assistance for HOA fees or liens	Not On Track	☐	☐
Internet-2025	Payment Assistance for Homeowner's Internet Service	Not On Track	☐	☒
Utilities-2025	Payment Assistance for Homeowners Utilities	Goal Met	☐	☒
This goal should be removed.	Payment Assistance for Delinquent Property Taxes	Not On Track	☐	☐
This goal should be removed.	Payment Assistance for Homeowner's Insurance	Not On Track	☐	☐

Mortgage Reinstatement-2025	Mortgage Reinstatement	On Track	☒	☒
This goal should be removed.	Payment Assistance for HOA fees or liens	Not On Track	☐	☐
This goal should be removed.	Payment Assistance for Homeowners Utilities	Not On Track	☐	☐
This goal should be removed.	Payment Assistance for Homeowner's Internet Service	Not On Track	☐	☐
Home Repair Program-2025	Other measures to prevent homeowner displacement	On Track	☒	☒

Methods for Targeting:

Montana had initiated the Homeowners Assistance Fund (HAF) program marketing campaign in September 2022, marketing to 17 newspapers, which included many rural and small print publications, on 14 radio stations, and on social media in targeted zip codes as determined by the program's priorities. Upon review of the outcome of that media campaign, Montana determined that social media seemed to be the most cost-effective and functional way to provide marketing.

Montana has brought the marketing of the HAF program internally with our Communications Department and developed different language to use that we believe will assist individuals better understand the intent of the program. We released our social media campaign and advertising state-wide, ensuring we meet the Treasury requirements, reaching those that are "Socially Disadvantaged Individuals".



Furthermore, Montana expanded our program this year to include Home Repairs. We executed a contract with NeighborWorks MT to provide outreach and education to local community partners, essentially creating a pipeline into the HAF program.

This focused approach has allowed us to partner with a broad scope of not-for-profits and other entities that serve low-to-moderate income individuals and those that are “Socially Disadvantaged Individuals”.

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

NWMT is the only organization of non-profit certified homebuyer education and counseling programs offering in-person classes in Montana. NWMT was created in 1998 to aid local partners in the provision of homebuyer education and counseling services, technical assistance to local non- profits, and expand the provision of full-cycle lending support for low- and moderate-income homebuyers statewide. NWMT currently works with local provider partners of homebuyer education and counseling that span the entire state and all seven Indian reservations. This strategy has proven wildly successful, so much so that we have already had to put a pause on accepting Home Repairs applications to work through what is currently in our queue and to ensure we have the budget to provide this service to those who had already submitted their application.

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

Yes





Best Practice and Coordination:

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

Yes

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

July 15, 2025, HAF coordinated with the Montana Veteran Affairs Division for a joint education webinar highlighting the programs that HAF administers.

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 was 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. In 2024, members of the HAF team participated in two servicer-hosted webinars to inform borrowers of the program, which included, how to apply, and program changes/updates as necessary. Additionally, HAF team members have conducted zoom presentations and a calling campaign to all 56 county treasurer's offices to provide an overview of the lien prevention program, specifically, eligibility for tax lien assistance.



Certification:

Statement

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

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$1,612,079
2. If you earned interest in excess of \$500, did you remit that excess earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes

