



News from NeighborWorks Montana's Lending Department

Thank you Butte Lenders!

Thank you, Butte, Montana! Many lenders from the Butte area were in attendance at the Montana Housing Conference the first part of May. It was great to meet you at the conference and the other lenders that welcomed me into your offices. I love putting a face to the people I have worked with. Thank you so much.

My goal is to learn from each of you the hurdles and issues for homebuyers of lower to moderate income households in your area. Your comments and concerns will be revisited by the management team to determine if there is a way we can be of assistance. Please keep the door of communications opened, to let us know what is happening in your area.

Thank you,
Pat Hilgendorf

Coming up in June, our lending department will be visiting Havre, Kalispell and Bozeman, as well as the surrounding areas. If you would like to meet with us, please email or call us to let us know! (mrogers@nwmt.org; 406.216.3516)



Updated HUD Income Guidelines Coming Soon!

NeighborWorks Montana will be updating the HUD income guidelines that will be effective June 1, 2018. You will receive a copy of the updated guidelines, prior to that date, in addition to the new guidelines being posted on our website. www.nwmt.org

Innovative Down Payment Options Available!



During the Housing Conference, NWMT was part of a breakout session on *Innovative Down Payment Options* joined by Federal Home Loan Bank and Montana Housing.

Did you know you can layer options from each of these entities to come up with down payment and closing costs? Contact any lender at NeighborWorks if you would like to learn more.

There were also some great ideas and questions from the attendees, which encouraged much discussion in this area. What a great opportunity to meet and network with your peers in the housing arena.

HOMEBUYER EDUCATION ACROSS MONTANA JUNE 2018

Statewide Partner	Contact	HBE Dates
Bitter Root RC&D - Hamilton	406.363.5450	June 16
CAPNM - Kalispell	406.758.5420	June 2, June 13
Headwater RC&D - Butte	406.782.7333	June 5 & 6 June 12 & 13
Homeward - Missoula	406.532.4663	June 2
HomeOwnership Center - Bozeman	406.585.4895	June 16 June 25 & 26
HRDC 4 - Havre	406.265-6743	June 11 & 12
NeighborWorks Great Falls	406.761.5861	June 20 & 21
RMDC - Helena	406.442.1236	June 23
Salish Kootenai Housing Authority - Pablo	406.675.4491	June 28
The Home Center - Billings	406.206.2717	June 2 June 16 June 30



Please encourage prospective homebuyers to take an HBE class in

their area to prepare for purchasing a home. The June schedule is above. Keep in mind, we also offer an online version for anyone not in a class area, or who may be closing between classes.

Why are homebuyer education and counseling so important? We feel that they are the cornerstone of a strong foundation that enables homebuyers to be the best homeowners they can be. It equips them with the tools they need to enjoy their home for years to come, in turn strengthening the community around them. For more information about homebuyer education and our network of fantastic counselors, please be sure to visit our website at nwmt.org.

As always, we are here if you have questions or need more information. Please feel free to contact us:

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