



## Lending & Education News



*Now Available!*

**MONTANA  
HOMEOWNER  
ASSISTANCE  
FUND**

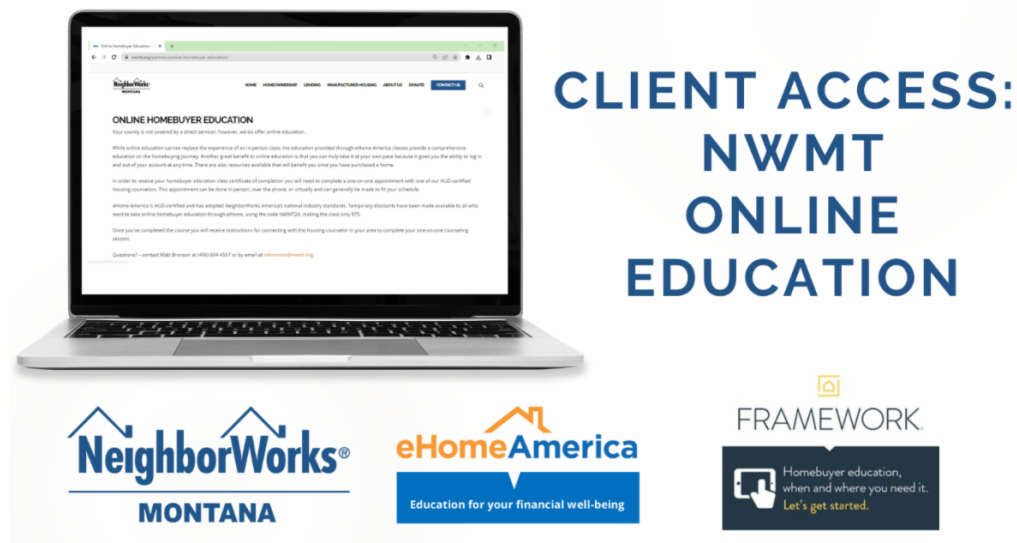
A photograph of a two-story house with a mix of red brick and white siding, featuring a front porch with white columns and a gabled roof. The sky is blue with some clouds.

The Montana Homeowner Assistance Fund, in accordance with federal legislation and U.S. Treasury guidance, is now available to eligible homeowners in Montana to mitigate financial hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020.

Visit [housing.mt.gov/Homeownership/Homeowner-Assistance-Fund](https://housing.mt.gov/Homeownership/Homeowner-Assistance-Fund) for full details. Please encourage your clients to call their mortgage provider before beginning an application. If clients have questions, they are also welcome to reach out to the NWMT network of housing counselors (find local information at [nwmt.org/partners](https://nwmt.org/partners)).

- Gross household income cannot exceed 150% AMI. Additionally, 60% of funds available must target Montanans whose gross household income does not exceed 100% AIM.
- Funds will be available for qualified expenses and hardship related to the homeowner's primary residence.
- Homeowners must be able to confirm their ability to continue making their mortgage payments.
- Financial hardship means a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created, or increased, a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities, or home energy services, or displacement for a homeowner.

## Learn more about the Homeowner Assistance Fund



**CLIENT ACCESS:  
NWMT  
ONLINE  
EDUCATION**

**NeighborWorks®  
MONTANA**

**eHomeAmerica**  
Education for your financial well-being

**FRAMEWORK**  
Homebuyer education,  
when and where you need it.  
Let's get started.

There has been some confusion for clients who are accessing the online Framework homebuyer education class. The confusion is

causing extra delays for the homebuyers.

Please advise all clients seeking either eHome or Framework to go to [nwmt.org/partners/online-homebuyer-education](http://nwmt.org/partners/online-homebuyer-education) to ensure they are able to register for the class directly under the NWMT network. If they have questions or need help signing up, they can contact Matt Bronson at [mbronson@nwmt.org](mailto:mbronson@nwmt.org) or by calling 406-604-4557.

[Visit the Online Education Page](#)

## Welcome New Approved Low-Mod Lenders!

We are pleased to welcome both CrossCountry Mortgage and Guaranteed Rate as approved lenders who can offer the statewide Low-Mod loan products! Thank you for your interest in offering options to help your clients achieve their goal of owning a home!



## UPCOMING HOMEBUYER EDUCATION CLASSES

[Logos link to registration information](#)



August 10th-11th (2 evening class)  
In-person Class  
NeighborWorks Great Falls  
(406) 761-5861



August 15th-16th (2 evening class)  
Virtual Class  
HRDC 9, Bozeman  
(406) 585-4895



Homeward

Sustainable Communities for All

August 16th-18th (3 evening class)  
Virtual Class  
Homeward, Missoula  
(406) 532-4663



August 23rd-25th (3 evening class)  
Virtual Class  
RMDC, Helena  
(406) 447-1680



Self-Guided Online Education  
*Take the online class from the comfort  
of your home, at your own pace!*  
Questions? (406) 604-4557

## CONTACT US!



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