HomeStretch

Program Update Report

OCTOBER 1, 2025 - SEPTEMBER 30, 2026

Program Overview

HomeStretch was launched Oct. 1, 2025 in Lewis & Clark and Cascade Counties. On Nov. 3, 2025 HomeStretch was launched in the remaining approved counties: Beaverhead, Blaine, Choteau, Fergus, Gallatin, Glacier, Judith Basin, Lake, Lincoln, Mineral, Missoula Musselshell, Park, Petroleum, Pondera, Powell, Sanders, Teton, Toole, and Valley.

Training and Outreach

Provided by NeighborWorks Montana and NeighborWorks Great Falls

9 LENDER TRAININGS

2 COUNSELOR TRAININGS

6 ENGAGEMENT MEETINGS

Participants: Lenders, counselors, county commissioners, and other community stakeholders.

Loan Data

Through June 30, 2026

$87,928
Median HomeStretch Loan

$292,666
Median Home Value

$155,000
Least Expensive Home
Toole

$588,000
Most Expensive Home
Missoula

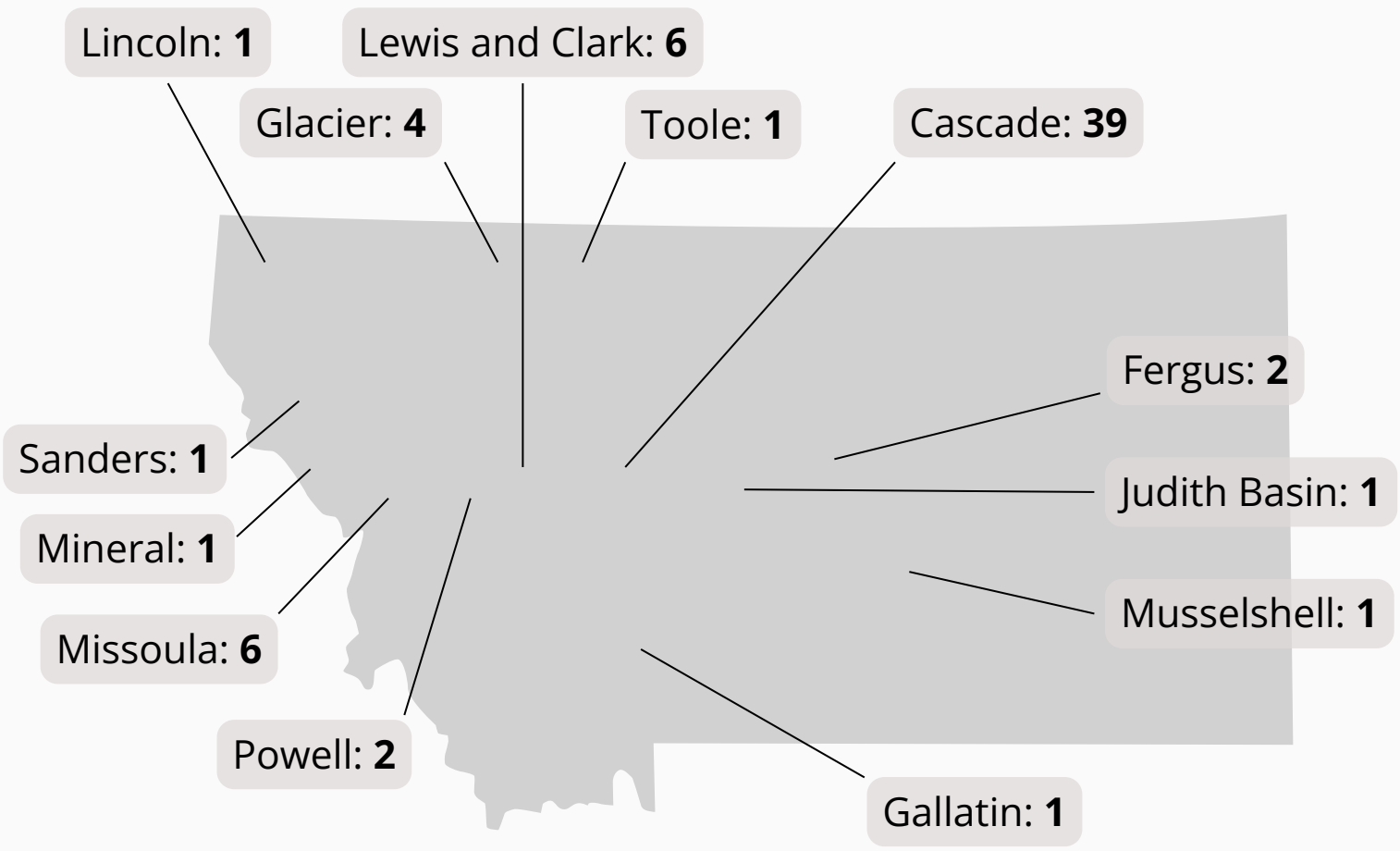
Dollars DEPLOYED **$7,913,518**

Dollars LEVERAGED **$18,323,601**

90
LOANS COMPLETED

Borrower Data

Borrowers Per County



Borrowers Area Median Income

Lowest AMI	Average AMI	Highest AMI
60%	97%	139%

Examples for Household of 3	60% AMI	98% AMI	139% AMI
Cascade County	49,163	81,938	114,713
Lewis and Clark County	55,688	92,813	129,938
Valley County	52,313	87,188	122,063

Borrower Data

Borrowers' Professions



Ground maintenance & freight crew
Truck tech
Service tech
Construction superintendent
Carpenter
Mechanic
Electrician
Machine operator
Power BI developer
Traffic control supervisor
Road construction
Property appraiser
Construction foreman
Pipefitter
Hardscape foreman
Laborer
Operator
Construction controller



Medical CSR
Hospital housekeeping
Pharmacy operations manager
Medical biller
Social worker
Adult group home aide
CNA
Pharmacy tech
Patient service rep
Medical assistant
Registered nurse
Healthcare laundry attendant



Public school teacher
Senior cellular salesman
Territory sales manager
Clothing sales
Retail store manager
Car salesman
Child protection specialist supervisor
Bookkeeper
Senior activities coordinator
Loan assistant
Restaurant manager
Program coordinator
School assistant
Physical education teacher
Accounts payable
Public school principal
Gas station manager
Receptionist
Program coordinator
Cashier
Public school field tech
HR generalist
Corporate administrator
Loan servicing supervisor
Account manager
Training manager
Preschool teacher
Engagement coordinator
IT system administrator

Other Borrower Data

3 NATIVE BORROWERS

1 HOUSEHOLD WITH DISABILITIES

36 HOMES WITHIN A QUALIFIED CENSUS TRACT

Breanna + Trenton's HomeStretch Journey



With a growing family and the need for more space, Breanna and Trenton knew they had to make a change. Their two children, ages four and one, were taking up more and more space in their 1,086 square foot rental.

"We had to move for more space for our family to exist. When we looked into a larger rental, we realized that the cost per month was similar to a mortgage, but we didn't really know how to go about looking for a house," explained Breanna.

Breanna and Trenton met with a HUD-certified financial coach to review their household finances and see what was possible. After working to get their finances organized, they began talking about HomeStretch.

"The fact that they offered so much down payment assistance was the big deciding factor. There's no way we would be able to afford anything in the near future without that assistance. We looked at a few other options but they just didn't fit with what we wanted and needed for our family," said Breanna.

Read the full story

Looking Ahead

Through June 30, 2026, aside from the loans funded, HomeStretch has committed funds to 25 additional families. Those commitments total $2,546,962.

HomeStretch