



Montana Housing Guidance on COVID-19

The State of Montana prioritizes the health and safety of our citizens. To bolster the state's response to the coronavirus situation, Governor Bullock launched a Coronavirus Task Force on March 3 to coordinate efforts across state government. The Task Force, led by Adjutant General Matthew Quinn, is now providing ways state residents can ask questions related to the coronavirus situation in Montana. The Montana Department of Commerce is part of this Task Force.

A coronavirus (COVID-19) information phone line at **1-888-333-0461** has been launched and Montanans can also email questions to covid19info@mt.gov. State public health officials will be responding to inquiries from 8 a.m. to 5 p.m. Monday to Friday. Montanans can also visit covid19.mt.gov to receive regularly updated information on COVID-19.

At Montana Housing, within the Department of Commerce, we are closely monitoring the impacts of COVID-19. We will communicate with statewide housing partners any relevant information about COVID-19 and how it affects affordable homes in Montana.

Important Announcement:

*Starting on **Monday, March 23**, the customer service window at Montana Housing will close to public visitors to protect against the spread of COVID-19. If Montana Housing customers need to make a mortgage payment, they can do so by phone or sending it by mail. For any questions about Montana Housing's Homeownership, Rental Assistance and Multifamily Development programs call 406.841.2841.*

Update: Mortgage Servicing

- Montana Housing is directing borrowers to pay by mail or phone. Nominal phone payment fees do apply. Montana Housing's customer service window will be closed beginning Monday, March 23. So long as United States Postal Service is operational, we will continue to process mortgage payment checks received via USPS.
- The following guidance only applies to borrowers with Federal Housing Administration (FHA) insured loans. This information does not apply to borrowers with Veteran's Administration (VA), USDA-RD insured loans or uninsured loans.

On March 18, 2020, FHA announced a foreclosure and eviction moratorium for all FHA-insured Single Family mortgages for a period of 60 days. Per FHA's notice:

"Properties secured by FHA-insured Single Family mortgages are subject to a moratorium on foreclosure for a period of 60 days. The moratorium applies to the initiation of foreclosures and to the completion of foreclosures in process. Similarly,



evictions of persons from properties secured by FHA-insured Single Family mortgages are also suspended for a period of 60 days. In addition, deadlines of the first legal action and reasonable diligence timelines are extended by 60 days.”

- The Federal Housing Administration also released COVID-19 Questions and Answers on March 18, 2020. The FHA Q&A below is applicable only to borrowers with FHA-insured loans:

Q. Are there special loss mitigation program options available to borrowers who may be negatively impacted by the Coronavirus?

A. As with any other event that negatively impacts a borrower’s ability to pay their monthly mortgage payment, FHA’s suite of loss mitigation options provides solutions that mortgagees should offer to distressed borrowers – including those that could be impacted by the Coronavirus – to help prevent them from going into foreclosure. An example of one of these options is our Special Forbearance for unemployed borrowers. The SFB-Unemployment Option is a Home Retention Option available when one or more of the Borrowers has become unemployed and this loss of employment has negatively affected the Borrower’s ability to continue to make their monthly Mortgage Payment. These home retention options are located in FHA’s Single Family Housing Policy Handbook 4000.1 (SF Handbook) Section III.A.2. See FHA INFO 20-18 for more details. FHA is closely monitoring the situation and will provide updated guidance, as needed.

Federal Housing Administration:

- [Federal Housing Administration COVID-19 Questions and Answers](#)
- [Foreclosure and eviction moratorium for all FHA-insured Single Family](#)

The following applies to USDA guaranteed loans:

Effective March 19, 2020, borrowers with USDA guaranteed loans are subject to a moratorium on foreclosure for a period of 60 days. The moratorium applies to the initiation of foreclosures and to the completion of foreclosures in process.

Similarly, evictions of persons from properties secured by USDA guaranteed loans are also suspended for a period of 60 days.

In addition, deadlines of the first legal action and reasonable diligence timelines are extended by 60 days.

Updated: Multifamily Housing



- Montana Housing will postpone site visits for Housing Credits and Project Based Section 8 properties. We are currently identifying options for online submission of compliance documents.
- Montana Housing is considering extending the Housing Credits Letter of Intent submissions to allow developments a little extra time to put together project details. Currently the deadline is April 13, we are considering a new date in late April.
- **Audits / File Reviews:** Compliance audits / file reviews will be conducted electronically. Properties due for a review in 2020 will be contacted with further instructions.
- **Recertifications:** For properties that are required to complete annual recertifications of income, we are permitting delays for the recertification for all tenants at this time.
- Once physical inspections resume, properties will be expected to begin recertifying tenants in cases where the recertification was delayed. Please make the effective date retroactive to when the recertification was originally due. We will not issue a compliance finding for late recertifications during this COVID-19 period.

For example, for a move-in on 4/1/2019 where a property is unable to complete the recertification until 7/1/2020: Verify income late for the period beginning 4/1/2020 and making the recertification retroactive to 4/1/2020. Use current signature dates even though the recertification is made retroactive. Montana Housing will require 'True & Correct as of' language.

- **Student Certification:** For properties not doing recertifications, but still completing annual student certifications, we are permitting the delay of student certifications for all tenants at this time. Student Certifications will also need to be completed when physical inspections resume. The effective date will be the date due. Use current signature dates even though the student cert is made retroactive. Montana Housing will require 'True & Correct as of' language.

Novogradac Resource: [COVID-19 Declaration May Allow Flexibility for LIHTC, Bond Developments](#)

Updated: Rental Housing

- We encourage applicants and participants to provide information electronically or through the mail; this includes annual reexamination, lease-up paperwork and interim reporting.
- Vouchers active as of March 16, 2020 will be provided an extension based on the number of days remaining on their voucher. Notification will be via mail or electronic communication.
- Montana Housing anticipates longer processing times. We ask for patience and that participants refrain from making multiple calls to our agencies which could result in longer delays.
- We want to assure you that in the event a payment is delayed; all amounts will be retroactive to the effective date; pending complete and accurate documentation.
- Voucher holders who receive utility reimbursements may experience delays.
- Our website contains a copy of the [Tenant Information Form and Release of Information](#) for convenience. In the event household income has decreased, voucher holders may print and provide completed documents to local field agencies for



processing.

- Voucher holders who have experienced a loss of income and are waiting for benefits, may be eligible for minimum rent hardship. [Information and forms are available on our website](#). Complete all forms and follow field agency submission processes.
- Montana Housing encourages participants to use Assistance Connect if participants have previously signed up or have received a PIN number in the mail. Assistance Connect allows participants a secure way to receive official communication electronically to check status and submit documents for changes and updates to income and family composition.
- Housing Quality Standard Inspections may be delayed due to extra precautions being taken to protect against the spread of the novel coronavirus (COVID-19). Contact local field agencies for the status of any pending inspections.

HUD Resource: [COVID-19 FAQs for the Public Housing, Housing Choice Voucher \(HCV\) \(including the Project-based Voucher Program \(PBV\)\) and Native American Programs](#)

Homeownership

- Delinquency/Foreclosure – Montana Housing will monitor late payments and mitigation options as they become available by mortgage insurance providers and work one-on-one with those homebuyers with the goal of keeping families in their homes.
- Loan Purchasing – Montana Housing’s loan purchasing function remains operational and we plan to continue to fund reserved loans on a weekly basis.



HUD FHA Office of Single-Family Housing Resource: [COVID-19 Questions and Answers](#)



Frequently Asked Questions

Q: I'm concerned I can't pay my mortgage, what should I do?

A: All payments are due on the first of the month. If your payment is made by the 16th of the month, a late fee will not be assessed. If you anticipate that it will be difficult or impossible for you to make your mortgage payment, there are options available.

If you become ill, are quarantined, your employment status changes or another hardship arises as a result of the coronavirus outbreak, you may be eligible for short-term relief. Please call us at 855.841.2799. There is no specific relief program for mortgage payments that are missed or past due because of the coronavirus at this time, but we will work with our borrowers on a case-by-case basis to assist in any way possible. We will update this information as additional guidance becomes available.

Q: Are there special loss mitigation program options available to borrowers who may be negatively impacted by the Coronavirus?

A: As with any other event that negatively impact a borrower's ability to pay their monthly mortgage payment, loss mitigation options provide solutions for distressed borrowers – including those that could be impacted by the Coronavirus. Detailed FAQs on loss mitigation options are available on our [website].

Q: Who can I contact with questions about emergency preparedness efforts for Public and Indian Housing?

A: Public Housing Authorities (PHAs), Tribes and Tribally Designated Housing Entities (TDHEs) should stay in touch with their assigned field representatives. PIH has also established a dedicated email address for questions at PIH-COVID@hud.gov.

Q: How should staff that regularly interact with residents and their homes perform their regular duties if there is a quarantine?

A: PHAs, Tribes and TDHEs should plan now for alternative procedures for these processes, as they may become restricted during a quarantine. Options may include electronic transmission of funds, online teleconference calls, or secure collection boxes for payments.

Q: If there is a need to do specialized cleaning or disinfection in a public housing unit or building as part of response, can operating funds be used for the cleaning? How about capital funds?

A: PHAs may be asked by the health department to assist in response to COVID-19. If the PHA needs to perform specialized cleaning of a unit and temporary relocation of that family to another unit while it is performed, HUD considers the cleaning and temporary relocation of that family an operating expense, therefore they may use operating funds.

Q: Can you protect rent against increases?

A: Housing Credit properties cannot increase rent by more than 5 percent on an annual basis.

Stay Informed

The CDC and state public health officials recommend all Montanans take the following precautions:

- **Covering your coughs and sneezes** with a tissue or into your sleeve, and then throwing the tissue in the trash.
- **Washing your hands often with soap and water for 20 seconds**, especially after going to the bathroom or before eating. If soap and water are not readily available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- **Avoid touching your face** – especially your eyes, nose and mouth - with unwashed hands.
- **Stay home if you have cold or flu-like symptoms and** avoid close contact with people who are sick.
- **Do not travel if you're sick**
- **Call ahead before visiting your doctor:** If you have a medical appointment, call the healthcare provider and tell them that you have COVID-19 symptoms. This will

help the healthcare provider's office take steps to keep other people from getting infected or exposed.

- **Stay home except to get medical care:** People who are mildly ill with COVID-19 are able to isolate at home during their illness. You should restrict activities outside your home, except for getting medical care.
- **It's not too late to get the flu vaccine.** Stay current on your vaccination, including the flu vaccine.
- **Watch for travel advisories.** Consult the CDC's travel website for any travel advisories and steps to protect yourself if you plan to travel outside the US.

State of Montana Resources

DPHHS: <https://dphhs.mt.gov/publichealth/cdepi/diseases/coronavirusmt>

Montana COVID-19 Hotline: 1-888-333-0461 or COVID19info@mt.gov

Montana Coronavirus task force: COVID19@MT.GOV

Montana Disaster and Emergency Services on: [Facebook](#), [Twitter](#), [Instagram](#)

CDC: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

Visit Montana: VISITMT.COM or 1-800-847-4868