



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.

Event Updates

To protect against the spread of COVID-19, Montana Housing has postponed:

- April 28-May 1 Housing Credit Compliance and Fair Housing Training
- April 6-10 Housing Choice Voucher Training in Helena

As these events are rescheduled, we will share new details.

Multifamily Housing

- Immediate – Montana Housing will postpone site visits for Housing Credits, Project Based Section 8 and Tenant Based Section 8 properties. We are currently identifying options for online submission of compliance documents.
- Short-term – 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.



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

Homeownership

- Immediate – 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.



- Immediate – 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](#)

Rental Housing

- Immediate – Housing Choice Vouchers – Montana Housing encourages applicants and participants to provide information electronically or through the mail; this includes annual reexamination, lease-up paperwork and interim reporting.
- Immediate – Housing Choice Vouchers – Montana Housing suggests that prior to visiting households for inspections, to call ahead and reschedule inspections if there is someone sick in the home.
- Immediate – Housing Choice Vouchers– Montana Housing will conduct eligibility assessments and briefings over the phone, electronically or through other means of remote communication, such as webinar, skype etc.
- Immediate – Housing Choice Vouchers– If voucher extensions are requested, these will be addressed case-by-case.



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

Mortgage Servicing

- Immediate – Montana Housing is directing borrowers to pay by mail or phone. Nominal phone payment fees do apply. We ask you do not come to the Montana Housing office customer service window until further notice. So long as United States Postal Service is operational, we will continue to process mortgage payment checks received via USPS.



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.

Event Guidance

- The Centers for Disease Control recommends that public gatherings are limited to fewer than 50 people for the next eight weeks.
- Governor Steve Bullock also recommends that individuals over the age of 60 or who are immunocompromised or with chronic health conditions do not participate in gatherings of more than 20 people.

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



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.

CDC Message on Homelessness and COVID-19

Persons experiencing homelessness may be at risk for infection during an outbreak of COVID-19. This interim guidance is intended to support response planning by homeless service providers, including overnight emergency shelters, day shelters, and meal service providers.

COVID-19 is caused by a new virus. There is [much to learn about the transmissibility, severity, and other features of the disease](#). Everyone can do their part to help plan, prepare, and respond to this emerging public health threat.

CDC has developed recommendations for homeless service providers about how to protect their staff, clients, and guests. The **Before**, **During**, and **After** sections of this guidance offer suggested strategies to help homeless service providers plan, prepare, and respond to this emerging public health threat.

More Housing Resources

The state of Montana is taking steps to protect against the spread of novel coronavirus, COVID-19. Housing providers, including organizations that run continuums of care and shelters, as well as the general public, can play an important role in this effort.

Through collaboration and coordination with state and local health departments, housing providers can disseminate critical information and prepare to take additional steps to prevent the spread of COVID-19.

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. For updates from CDC, please visit their [website](#).

Public housing authorities, landlords, non-profits, and shelters can share relevant CDC fact sheets to help individuals, families, and staff understand COVID-19 along with steps they can take to protect themselves:

- [What you need to know about coronavirus disease 2019 \(COVID-19\)](#)
- [What to do if you are sick](#)
- [Stop the spread of germs – help prevent the spread of respiratory viruses like COVID-19](#)

HUD program offices have communicated directly with their grantees and stakeholders about COVID-19. HUD will regularly update this page as more information and resources become available.

- [Message from Public and Indian Housing](#)
- [Guidance for Special Needs Populations](#)
- [Healthcare Programs Section 232 242 Guidance for Stakeholders](#)
- [Loss Mitigation Guidance for Single Family Stakeholders](#)
- [Single Family Housing Guidance for Stakeholders](#)
- [Housing Counseling Guidance for HUD-Approved Housing Counseling Agencies](#)
- [Message from the Office of Multifamily Housing](#)
- [Office of Manufactured Housing Guidance for Stakeholders](#)
- [Q&A on Human Resources Flexibilities and Authorities for Coronavirus Disease 2019 \(COVID-19\)](#)

- [Quick Guide to CDBG Eligible Activities to Support Infectious Disease Response](#)
- [Q&A for Office of Healthcare Programs External Stakeholders: Coronavirus \(COVID-19\)](#)
- [Continuation of FHA Single Family Business Operations Related to COVID-19 / Temporary Partial Waiver of Servicing Requirements Regarding Face-to-Face Contact with Borrowers](#)
- [Letter from the Office of Public and Indian Housing and the Office of Multifamily Housing](#)