Montana Legal Services Association

COVID-19 Housing Resource Guide

Providing, protecting, and enhancing access to justice.

Rev. 6/4/2020

Special thanks to the University of Montana Alexander Blewett III School of Law Students: Daniel Webster, Jhevon J. McMillian, and Alexander Dreussi who helped with this project.

This guide is a resource for individuals and service providers. It is intended to provide information about housing support and protections during COVID-19. Please use the links provided to confirm if programs are still available and if applicants are eligible. Due to the fluid nature of COVID-19, some information may be out of date. MLSA will provide updates as needed. This document is not legal advice. For online legal resources, visit MontanaLawHelp.org. To apply to MLSA, go to mtsa.org or call 1-800-666-6899.

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Information for Renters

❖ **CARES Act: Federal Eviction Moratorium on Covered Properties**

- A rental is a “covered property” if the tenant or the landlord participates in a federal housing assistance program (HUD funding, including Housing Choice Voucher or Section 8, and USDA-funded properties, and LIHTC tax credit properties) or the rental property is federally backed (e.g. Fannie Mae and Freddie Mac)

- The CARES Act prohibits landlords of covered properties from:
  - Filing new evictions actions for non-payment of rent from March 27, 2020, to July 24, 2020 (120 days)
  - Charging fees, penalties, and other charges to tenant related to non-payment of rent
  - Evicting a tenant after the moratorium expires, except with a 30 day-notice given after the moratorium period ends on July 24, 2020

- Tenants who qualify for protection under the CARES Act can use this interactive Letter to Landlord About Rent, the CARES Act and COVID-19 to inform their landlord they are protected by the CARES Act. (https://www.montanalawhelp.org/resource/letter-to-landlord-about-rent-and-covid-19-interactive-form)

- Tenants in rentals with over four units can use this Searchable Database of Multifamily Properties Subject to Federal Eviction Moratoriums to see if their unit is protected under the CARES Act. (https://nlihc.org/federal-moratoriums)

❖ **Governor Bullock’s COVID-19 Directives: State Eviction Protection for Residential Renters**

- Protections for many tenants under the Governor’s Directives ended May 24, 2020

- Protections remain in place if a tenant:
  - Has suffered a significant financial hardship as a result of COIVD;
  - Remains sheltered at home pursuant to the Directive; AND
  - Is a “vulnerable individual,” as defined below

- A “vulnerable individual” is someone who:
  - Is over 65 years of age;
  - Has a serious underlying health condition, including high blood pressure, chronic lung disease, diabetes, obesity, or asthma; OR
  - Has an immune system which is compromised such as by chemotherapy for cancer or other conditions requiring such therapy
For tenants who meet the above requirements, the Governor’s Directives prohibit landlords from:

- Terminating a tenancy or refusing to renew/extend terms of a residential tenancy on at least a month-to-month basis
- Charging or accruing late fees, interests, or other charges, penalties, or amounts due because of nonpayment for rent
- Increasing the amount of rent payable under terms of rental agreement
- Requesting suspension/termination of any utilities provided to tenant-based upon nonpayment of utilities, rents, or other amounts under rental agreement
  Reporting a residential tenant to a credit bureau for nonpayment

- Protections extend to the earliest of either the end of the pandemic or 30 days after the tenant ceases to shelter at home

- The Governor’s Directives prohibit business or political subdivision of the state from disconnecting utilities for nonpayment, or charge late fees

- Tenants who qualify for protection under the Governor’s Directives can use this interactive Letter to Landlord about Bullock’s COVID-19 Eviction Directive to provide notice to their landlord that they are protected (https://www.montanalawhelp.org/resource/letter-to-landlord-about-rent-and-covid-19-interactive-form)


**General Tenant Rights:**

- In Montana, the law prohibits landlords from the following:
  - Lockout: Landlords may not change locks/adding new locks to keep a tenant out, even if a tenant is behind on rent, without a court order
  - Utility Shutoffs: The landlord may not shut off utilities because the tenant is behind on rent or force the tenant to move out. If utilities have been shut off by the landlord, the tenant should first check with a utility company to see if it will restore service
  - Retaliation: The law prohibits the landlord from retaliating against a tenant for exercising their rights under the law, such as complaining to a government authority or deducting for repairs. Examples of retaliation are raising the rent, reducing services provided to the tenant, or evicting the tenant.

- To force a tenant to move out, a Landlord must first give proper notice to terminate the tenant’s rental agreement. Then, the Landlord has to file an action for possession in court. The landlord can only force a tenant to move out after a judge signs a court order granting possession of the rental to the landlord.

- For more information on tenants’ rights, visit www.montanalawhelp.org and click on “Housing.”
Resources and Assistance for Renters

Statewide

❖ **Montana Emergency Housing Assistance Program (State Protection):**
  ➢ Provides rent, security deposit, mortgage payment and/or hazard insurance assistance as-needed for Montanans who have lost a job or substantial income less due to COVID-19
  ➢ Pays one month of emergency rental assistance, possibly more if funding becomes available
  ➢ Pays a security deposit for initial lease agreements starting April 1, 2020, or later
  ➢ Does NOT need to be paid back
  ➢ Household income limits range from $75,000-$125,000 based on family size. Montanans receiving other forms of housing assistance are not eligible
  ➢ [Information and Application](https://housing.mt.gov/Rental-Housing/CovidHousingAssist)

❖ **Montana Housing Choice Voucher Program**
  ➢ Provides rental subsidies for low-income families, elderly persons and persons with disabilities, and the opportunity to choose their own rental home within the community of their choice
  ➢ [Housing Choice Voucher Program Info and Application](https://housing.mt.gov/Rental-Housing/Housing-Choice-Voucher-Program)
  ➢ [Montana City and Tribal Public Housing Authorities Contact Info](https://housing.mt.gov/Resources/Housing-Authorities)

❖ **Veterans Affairs Supportive Housing (HUD-VASH)**
  ➢ Provides rental assistance in combination with case management/clinical services provided by local Department of Veteran Affairs Medical Centers (VAMC) for homeless vets
  ➢ Homeless veterans and their families receiving this assistance must receive VA case management services until VAMC determines that is no longer necessary
  ➢ Veterans pay approximately 30 percent of their adjusted gross monthly income in rent, and a subsidy is paid directly to the property owner
  ➢ Montana Housing administers two HUD-VASH programs: HUD-VASH voucher, where veterans and their families select the rental home of their choice, and Project-Based HUD-VASH at Freedom’s Path at Fort Harrison
  ➢ [https://www.va.gov/HOMELESS/HUD-VASH.asp](https://www.va.gov/HOMELESS/HUD-VASH.asp) and [https://housing.mt.gov/Rental-Housing/Veterans-Affairs-Supportive-Housing](https://housing.mt.gov/Rental-Housing/Veterans-Affairs-Supportive-Housing)
Volunteers of America – Veterans Relief

- In an effort to get more Veterans off the streets, to help Veterans at risk of becoming homeless, and to minimize the population of congregate settings (Shelters and Grant Per Diem facilities) the Veterans Administration has provided nearly three million dollars available for Veterans living in Montana and Wyoming through the Supportive Services for Veteran Families program, operated by Volunteers of America.
- Along with the funds comes temporary qualification and rule changes: re-enrollment of Veterans previously exited from the program, a temporary waving of the enrollment limitation length, changes to the limitations for transitional accommodations before permanent housing is found, and an allowance for a COVID-19 friendly remote intake process.

Veterans who are currently or are facing imminent homelessness should call Volunteers of America at 1.844.4.VOA.Vet to speak with a service coordinator or visit https://www.voanr.org/pre-qualify.

Billings

Housing Authority of Billings: http://www.billingsha.org/ and applications (applications can be completed online or with a paper application submitted by mail)

- Public Housing (274 units close to schools, bus stops, and shopping centers): (http://www.billingsha.org/HousingOptions/PublicHousing/tabid/509/Default.aspx)
  - To determine rent amounts, residents can choose from either: 1) 30% of the families adjusted income, or 2) a flat rent amount based on unit size and based on like rents in the local market
  - Online application to get applicant’s name on waiting lists: Applications

- Section 8 Housing Choice Voucher Program: Information (http://www.billingsha.org/HousingOptions/Section8HousingChoiceVoucherProgram/tabid/510/Default.aspx)
  - Eligible families are those with incomes at or below 50% of the area median family income estimated for the county
  - Enables “lower-income” families to pay at least 30% of their income for rent and does not allow them to exceed 40% of their income
  - Qualified families may either choose the unit in which they currently live or may “shop” for a suitable unit in their local housing market

- Section 8 Housing Choice Voucher Home Ownership Option: Information (http://www.billingsha.org/HousingOptions/Section8Homeownership/tabid/512/Default.aspx)
  - Transitions Section 8 participants from rental assistance to homeownership using Section 8 rental assistance
  - Eligibility: receive Section 8 rental assistance for one year and in good standing; meet HUD definition of a first-time homebuyer; have an annual income of 30 hours a week X the minimum hourly wage or more unless the applicant is elderly or disabled; worked for at least one year when they apply for this program unless elderly or disabled, and must have completed a HAB approved First Time Home Buyer Class.

- Section 8 Project-Based (Pleasant View Apartments): Information (http://www.billingsha.org/HousingOptions/Section8ProjectBased/tabid/597/Default.aspx)
  - 101 units of independent living. Low-income eligible elderly residents.
- Eligibility: Must qualify as an “elderly family” - applicant whose head or spouse (or sole member is an elderly (62 or older), disabled, or handicapped person.

- **HAB Development**: [Information](http://www.billingsha.org/HousingOptions/HABDevelopment/tabid/983/Default.aspx)
  - Three properties: Old Town Square, Spring Gardens, and Pheasant Homes

- **Shelter Plus Care**: [Information](http://www.billingsha.org/HousingOptions/ShelterPlusCare/tabid/602/Default.aspx)
  - Provides housing and supportive services to homeless persons with disabilities. Target disabilities include Chronic Mental Illness (or a combo of chronic mental illness and chemical dependency), and AIDS and AIDS-related diseases.
  - Provided to clients through rental assistance payments to private landlords. Participants must actively engage in supportive service activity direct towards client self-sufficiency and independence.
  - Clients pay 30% of their monthly adjusted income for rent with Shelter + Care rental assistance covering the remaining portion of rent. Required to sign a 12-month lease and a lease addendum requiring participants to participate in supportive service requirements.

- Applicants must be through Case Managers at Participating Providers.

- **Housing Referral Options** - Documents with names and contact information of various property owners who may have units available in the Billings Area: [Information](http://www.billingsha.org/HousingOptions/HousingReferral/tabid/599/Default.aspx)

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**Butte**

- **Butte Affordable Housing**: [Public Housing Authority of Butte and Application](http://www.buttehousing.org/)

- **Section 8 Program**: [Information](http://www.buttehousing.org/other-programs-2)
  - Public Housing Authority of Butte has about 100 Section 8 Housing Choice Vouchers
  - Participants rent units in the private market and pay 30% of their monthly adjusted income for rent and utilities. Public Housing Authority of Butte pays the rest.

- **Shelter + Care**: [Information](http://www.buttehousing.org/other-programs-2)
  - Participants must be homeless and have case management services at the time they are admitted to the Shelter + Care Program. The participants must be clients of Western Montana Mental Health
  - After being admitted, participants find their housing in the private market and follow the same rules as the Section 8 program.

- **Affordable Apartments & Houses**: [http://www.buttehousing.org/gallery](http://www.buttehousing.org/gallery)
  - Silver Bow Homes
  - Rosalie Manor
  - Elm Street Apartments
  - Leggat Apartments
Flathead Area

- **Whitefish Housing Authority:** [Whitefish Housing Authority and Program Information](https://whitefishhousing.org/) and Applications. Applications need to be printed and returned by mail, fax, or in person.
  - **Whitefish Housing Authority Emergency Rental Assistance Fund:** [https://whitefishhousing.org/whitefish-housing-authority-emergency-rental-assistance-fund/](https://whitefishhousing.org/whitefish-housing-authority-emergency-rental-assistance-fund/)
    - Renters in the 59937 zip code whose employment status as affected by COVID-19 may be eligible
  - **Mountain View Manor**
    - 50-unit apartment complex providing affordable housing to the elderly and disabled population.
  - **Housing Choice Voucher / Section 8 Program**
    - Program for the City of Whitefish and up to 10 miles beyond.
    - 16 vouchers used by low- and moderate-income households to help offset the cost of market rent here in Whitefish or Columbia Falls
  - **Home Rehabilitation Program**
    - A program managed by the Housing Authority that assists with upgrades and/or updates of owner-occupied homes
    - Loans are paid back at no interest and are recycled for future homeowners
    - Loans are used for health, safety, and energy-efficient upgrades to existing homes.
  - **Whitefish Legacy Homes Program:** [https://whitefishhousing.org/whitefish-legacy-homes-program/](https://whitefishhousing.org/whitefish-legacy-homes-program/)

- **Community Action Partnership of NW MT (Flathead Rental Assistance):** [Information](https://www.capnm.net/emergency-rental-assistance)
  - **Section 8 Housing Choice Voucher Program:** [https://www.capnm.net/section-8](https://www.capnm.net/section-8)
    - Community Action Partnership of Northwest Montana serves Flathead, Lake, Lincoln, and Sanders counties in Montana.
    - Application
  - **Emergency Solutions Grant (ESG):** offers emergency assistance through Rapid Re-Housing and Homeless Prevention services to help those facing housing instability
  - **CoC Rapid Re-Housing Program:** Helps homeless household move as quickly as possible into permanent housing with long-term stability as the goal
    - Eligibility: Individuals or families who lack a stable and adequate nighttime residence
  - **Homeless Prevention services:** Available to individuals at risk of homelessness
    - Eligibility: Individuals or families whose annual income is below 30% of AMI; who does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter; and must meet one of the following conditions:
      - Has been notified in writing that their right to occupy their current housing or living situation will be terminated in 14 days after the date of application for assistance.
      - Must be able to verify the ability to pay rent moving forward.
Online Application Links (due to COVID-19, CAPNM is only accepting applications through email. Send applications to reception@capnwmt.org)
- Flathead County Housing Assistance
- Lake County Housing Assistance
- Lincoln County Housing Assistance
- Sanders County Housing Assistance
- Children's Supplemental Document: Complete one per child
- Adult Supplemental Document: Complete one per adult (other than the head of household who completed the main application)

Gallatin County Area

- Gallatin County Affordable Housing: Information (https://thehrdc.org/how-we-help/housing/)
  - Affordable Properties: https://thehrdc.org/how-we-help/housing/affordable-rentals/
    - Resource Property Management manages more than 300 affordable housing units.
    - Affordable Housing (Not Administered by HRDC) (https://thehrdc.org/how-we-help/housing/bozeman-affordable-homeownership-waitlist/)
    - To become eligible for the City of Bozeman affordable homeownership waitlist an applicant must: 1) Register for and complete HUD-certified homebuyer education course, valid for 3 years; 2) Meet with HUD-certified housing counselor; 3) Meet or exceed $150K affordability to be determined by HUD-certified housing counselor; 4) Respond to the confirmation email to maintain active status as needed.
  - Bozeman Affordable Homeownership Waitlist Guide
  - Down Payment Assistance: Down Payment Assistance Information and Eligibility (https://thehrdc.org/how-we-help/housing/down-payment-assistance/)
    - Down Payment Assistance Application
  - Foreclosure Intervention: Foreclosure Intervention Counseling (https://thehrdc.org/how-we-help/housing/foreclosure-prevention/)
  - Housing First Initiative: Information
    - Housing First Village: provides transformative housing to Bozeman’s chronically homeless
    - Transitional Housing: Provides individuals and families with safe and supportive housing coupled with intensive case management services
      - Transition in Place: Eligible families work with staff to lease a home in the community for up to 1 year and take over the lease upon completion of the program
      - Carriage House: Two-bedroom units for individuals or families for up to 2 years
  - Section 8 Rental Assistance: Information (https://thehrdc.org/how-we-help/housing/rental-assistance/#Section8EmergencyRentalAssistance)
    - Assist low income, handicapped, elderly, and disabled persons with rental costs.
      - Assistance based on household’s income and recipients pay usually around 30% of their income towards rent
      - Application
Great Falls

- **Great Falls Affordable Housing**: [Great Falls Housing Authority Information and Application](http://gfhousing.org/)
  - The application is not fillable on-line. Applicants will need to print the application and mail it back to GFHA. [Application](http://gfhousing.org/)
- **Subsidized Public Housing**
  - GFHA owns and operates 490 apartments available to income qualifying residents
  - Eligible families pay approximately 30% of their income as rent and the balance is subsidized by HUD
  - Public Housing Sites: [Information](http://gfhousing.org/Properties/tabid/3817/Default.aspx)
    - Austin Hall: Homes for elderly or the disabled
    - Main Site/ Chownen Springs/ Parkdale
    - Sunrise Court
    - Russell
    - Yeoman-Tynes
- **Housing Choice Vouchers**
  - Private landlord contract with the Housing Authority. The Housing Authority approves the home and subsidizes the rent for the approved client
  - The client pays approximately 30% of their adjusted income as rent
- **Affordable Housing Program**
  - 32 apartments that are not subsidized but whose rents are affordable to low/moderate-income people
    - Holland Court
    - Sand Hills

Helena

- **Helena Housing Authority**: [https://hhamt.org/](https://hhamt.org/)
- **Housing Choice Vouchers**: [Information](https://hhamt.org/local-housing-choice-voucher-hcv/)
  - Family income may not exceed 50% of the median income for the county. A PHA must provide 75% of its voucher to applicants whose incomes do not exceed 30% of the area median income
  - HHA manages two Housing Choice Voucher Programs: Local, and [State Housing Choice Voucher Program](http://gfhousing.org/Properties/tabid/3817/Default.aspx)-can apply for both
    - State Application: [Application](http://gfhousing.org/)
    - Local Application: [Application](http://gfhousing.org/)
Permanent Supportive Housing Program: [Information](https://hhamt.org/voucher-programs/)
- Links rental assistance to supportive services for homeless persons with disabilities
- HHA receives two grants that fund rental assistance vouchers for homeless and chronically homeless persons with mental illness and/or substance use disorders
- Participants must participate in case management services provider by local licensed mental health agencies
- For more information call (406) 442-7970 X 103 or schedule an appointment with one of the supportive service Agencies: Center for Mental Health, AWARE INC, Helena Indian Alliance.

Missoula

- Missoula Housing Authority (MHA) Homeless Programs: [MHA Homeless Housing Programs](https://www.ci.missoula.mt.us/2612/Missoula-Coordinated-Entry-System-MCES)
  - YWCA Transitional Housing: [https://ywcaofmissoula.org/services/adas-place-housing-programs/](https://ywcaofmissoula.org/services/adas-place-housing-programs/)
    - Serves homeless families with children who have survived domestic violence in the last two years
    - MHA provides project-based vouchers for some of the available two-bedroom units
    - To be referred, please contact Missoula Coordinated Entry System: [https://www.ci.missoula.mt.us/2612/Missoula-Coordinated-Entry-System-MCES](https://www.ci.missoula.mt.us/2612/Missoula-Coordinated-Entry-System-MCES)
  - Valor House- Housing for Homeless Veterans
    - 17 one-bedroom units for homeless veterans
    - Project-based vouchers attached to each unit, and after a year in good standing each veteran become eligible to transition to a tenant-based voucher, allowing them to move to location of their choice
    - Homeless veterans are assessed and referred through the Missoula Coordinated Entry System
    - Poverello Services: [https://www.thepoverellocenter.org/programs-and-services/](https://www.thepoverellocenter.org/programs-and-services/)
  - Shelter + Care: Housing for Disabled, Homeless Individuals and Families
    - Permanent supportive housing program for homeless designed to help homeless disabled individuals and families receive adequate housing and supportive services
    - Individuals rent from a private landlord in Missoula, pay 30% of your monthly adjusted income towards rent, and MJA will pay the difference. Supportive services provided by social service agencies
    - S+C only accepts applicants referred through the Missoula Coordinated Entry System
  - Uptown Apartments: Single Room Occupancy for Homeless Individuals
    - Rent is based on income
    - Separate waiting list: [https://missoulahousing.org/how-to-apply](https://missoulahousing.org/how-to-apply)
❖ **MHA Affordable Housing:** [https://missoulahousing.org/housing-programs/affordable-housing](https://missoulahousing.org/housing-programs/affordable-housing)
   - Several properties that owned and managed by MHA that serve low and moderate-income families in Missoula
   - Properties have fixed rents that are lower than market rate rents
   - All accept tenant-based vouchers, such as Section 8 Housing Voucher, Shelter Plus Care, and VASH
   - Contact Waitlist Coordinated at (406)-549-4113, ext. 118 to apply for these properties

### Information for Homeowners/Property Owners

❖ **Federally Backed Mortgage Loans (1-4 Units)- CARES ACT Foreclosure Protections**
   - CARES Act protects a borrower with a single-family (1-4 unit) property that has a “Federally Backed Mortgage Loan.”
     - “Federally Backed Mortgage Loan” is a loan owned, insured, or guaranteed by the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs, the Department of Agriculture, Fannie Mae, or Freddie Mac.
     - From March 18, 2020 through May 17, 2021, the CARES Act prevents mortgage services from: initiating a foreclosure, seeking a court order for a foreclosure judgment or order of a sale, holding a foreclosure sale, or executing a foreclosure-related eviction
     - If you experience financial hardship due to COVID-19, you have the right to request a forbearance for up to 180 days, and the right to request an extension for up to another 180 days. Must contact their loan servicer. Homeowners should talk to their lender about how they will be required to re-pay their missed payments.


❖ **Governor Bullock’s Directive (State Protections) for Vulnerable Homeowners**
   - Protects “vulnerable individuals” who remain sheltered at home through the end of the emergency or 30 days after the individual ceases to shelter at home, which is sooner.

   - A “vulnerable individual” is someone who:
     - Is over 65 years of age;
     - Has a serious underlying health condition, including high blood pressure, chronic lung disease, diabetes, obesity, or asthma; OR
- Has an immune system which is compromised such as by chemotherapy for cancer or other conditions requiring such therapy

- Directive requires a temporary halt on the following actions related to mortgages and involuntary sales of homes:
  - Trustee’s sale, sheriff’s sale, or other involuntary sales of residential real property
  - Action for foreclosure of a mortgage, trust indenture, or another lien on residential real property
  - Action seeking a court order directing the sale of such property, or direction person in possession to surrender or vacate property
  - Reporting of nonpayment to a credit bureau

- Borrower/person with the mortgage is still must pay all financial obligations related to mortgage, including taxes and insurance, except for late fees or other charges


- Reverse Annuity Mortgage Program (State Homeownership Program)
  - Allows senior homeowners (68+ years of age) the financial flexibility to stay in their own homes
  - Property Eligibility: located in Montana, borrower(s) must be owner and occupant of single-family dwelling (1-4 family living unit; not mobile and manufactured homes) that is unencumbered by any prior mortgage, lien, or pledge.
  - https://housing.mt.gov/Homeownership/Reverse-Annuity-Mortgages
  - https://housing.mt.gov/Contact

- Montana Housing Loan for Homeownership
  - Low-interest mortgages, down payment assistance and various loan programs: https://housing.mt.gov/Homeownership/Homebuyers
  - Loan Programs: https://housing.mt.gov/Homeownership/Homebuyers/Home-Loans

- Private Mortgage Holder COVID Options
  _There may be some mortgage relief provided by your lender. You can check your lender’s website or call for more information. It is important to read anything from your mortgage company carefully to ensure you understand any risks associated with relief offered. Check your lender’s website regularly for updates and changes._

  - Ally
    - Existing borrowers may apply to defer mortgage payments for up to 120 days.
    - Interest continues to accrue on deferred payments, but no late fees.
- **Bank of America**
  - Existing borrowers may request deferral
  - Deferred added to end of loan
  - If borrowers are current with payment, no negative credit reporting.
  - Bank of America COVID-19 Help Page

- **BBVA USA**
  - Borrowers affected by COVID-19 may request payment deferrals or extensions by phone

- **Capital One**
  - Borrowers facing financial hardship due to COVID-19 may be eligible for different forms of assistance, depending on loan product, including deferred payment assistance.
  - Capital One COVID-19 Help Page
    (https://www.capitalone.com/updates/coronavirus/)

- **Chase**
  - Borrowers requiring payment assistance can request help by phone or sign on to the Chase website or mobile app and send a secure message.
  - Chase Bank COVID-19 Help Page

- **Citibank**
  - Citibank COVID-19 Help Page

- **Discover**
  - Relief options for qualified borrowers facing a financial hardship related to COVID-19 may request assistance by phone.

- **Fifth Third Bank**
  - 90-day forbearance period for residential mortgage and home equity loans.
  - No late fees during forbearance period.

- **HSBC USA**
  - Bank relationship managers are available by phone to discuss home mortgage and home equity assistance programs.

- **HSBC USA COVID-19 help page** (https://www.us.hsbc.com/coronavirus-update/)

- **Huntington National Bank**
  - Borrowers with a financial hardship related to family illness or workplace closure related to COVID-19 may be eligible for payment deferrals for up to 90 days.
  - No negative credit bureau reporting.
  - All residential foreclosures are suspended through at least the end of March. Extensions being considered.

- **PNC Bank**
  - Waiver and refund of fees (including late fees)
  - Payment assistance options available, including payment deferral.

- **Santander Bank**
  - Suspension of home mortgage and home equity line of credit foreclosures.
  - Other payment assistance options available by phone.

- **TD Bank**
  - Borrower assistance options available by phone.
  - No specific relief described.

- **Truist (formerly BB&T Bank and SunTrust Bank)**
  - Payment relief options available to borrowers experiencing financial hardship due to COVID-19.

- **US Bank**
  - Relief options available by phone.

- **Wells Fargo**
  - Payment relief options available by phone.
  - Residential foreclosures suspended.
  - Waiver of fees (including late fees)
Legal Assistance for Housing Problems

❖ How do I get legal help?

➢ Montana Legal Services Association (MLSA) provides free civil legal help to low-income people. Contact us to see if you qualify:

• Apply anytime online at mtlsa.org;
• Call our Helpline at 1-800-666-6899 (Helpline hours are limited).
• View free legal resources at www.MontanaLawHelp.org

❖ What help can I find at MLSA?

➢ Legal advice and representation;
➢ Referrals to volunteer attorneys and other providers;
➢ Self-help clinics and materials.

❖ www.MontanaLawHelp.org


➢ Can’t find what you want? Use LiveHelp. Click on the LiveHelp icon and get help finding the information you need.

This pamphlet is meant to give basic information, not legal advice about your problem. The law changes often and each case is different. We recommend you talk to an attorney about your legal problem.

www.MTLSA.org