



Homeword
Sustainable Communities for All



Homeword uses sustainable methods to strengthen Montana communities by teaching homebuyer education and financial skill building and creating safe, healthy homes people can afford.

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Finding Financial Resilience



Katie Sadowski
Financial Educator

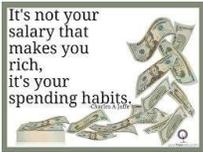
FINANCIAL RESILIENCE
RESOURCES



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Why This Program Exists

- 34% of Americans have no savings, literally one paycheck from the edge
- Our Homebuyer Educator says easily 1/2 of her class graduates cannot qualify for an adequate mortgage to buy a home in Missoula





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Financial Skill Building is Financial Resilience

Program Outcomes

1. Knowing what the words of your complex financial world mean
2. Understanding how to use risk assessment & financial judgement to navigate that complex world and avoid pitfalls
3. Asking educated questions to advocate for your future



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How Financial Skill Building is Financial Resilience



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All These Skills are Coached During Four Free 1 on 1 Sessions



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People We Empowered in FY19 Class 159, Counseling 210, Workshops 53

Age Groups	% of total	Household Income	% of total
16-24	9%	Above 80% AMI	40%
25-44	71%	80% - 51% AMI	20%
45-64	18%	Under 50% AMI	40%
64+	2%		

Program graduates on average:
Lower debt by \$1,405 and increase Savings by \$1,357

"Talking about stuff that can be scary/ shameful/ embarrassing in a lighthearted and fun way – I'm not afraid anymore to take on my financial future and that is life-changing."



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Our Response to COVID-19



- **Financial Resilience Webpage:** Provided self-led financial action plans and resources
- **Converted class and counseling online and statewide**
- Taught topics and answered questions during **Financial Resilience Fridays Facebook Live Sessions**

Financial Skill Building Class
June 16-18 from 5:30 to 9pm
<http://www.homework.org/our-services/financial-education/>



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Current Challenges

Funding
 There is very little funding specifically for Financial Education, and HUD doesn't prioritize it like Homebuyer Education 

Cost of Program
 Because the Financial Skill Building program serves a majority of people living on 80% of the Area Median Income or less, we offer class and counseling for free and provide free childcare, to reduce barriers for them to access

Multiple Sessions
 Some funders want "unduplicated" numbers, so often the multiple sessions aren't counted in our grant reporting although the use of our resources is great 



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Homeword

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Renter's Rights Related to COVID-19

Amy Hall, attorney
Montana Legal Services Association
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Gov. Bullock's Directive

Gov. Bullock has issued several directives since March 30 to implement his executive orders and to provide for the housing needs of Montanans during this COVID-19 disaster. Currently, the Governor's halt on evictions only applies to renters who are especially vulnerable to coronavirus and who are sheltering at home. The Governor's previous directive, which covered a wider range of renters (not just those especially vulnerable to coronavirus), expired on May 24. You can read the current directive at <https://covid19.mt.gov/>.

- **Who is protected under the Governor's directive?**
 - The renter must have suffered a significant financial hardship as a result of the virus,
 - Must remain sheltered at home, and
 - At least one of these conditions is true for the renter or someone in the renter's household:
 - a) they are over 65, b) have a serious health condition, including high blood pressure, chronic lung disease, diabetes, obesity, or asthma, or c) have an immune system that is compromised, such as by chemotherapy.
- **What are the protections provided to renters?**
 - Governor Bullock has ordered a temporary halt on shutoffs and late fees on the utility services of electricity, gas, sewage disposal, water, phone, or internet services for renters who meet the criteria set out in the Directive. The directive applies to all businesses and political subdivisions of the State that supply residential utilities.

Governor's Directive, cont'd

- Under the directive, a residential landlord **in response to a tenant's nonpayment** must not:
 - Terminate a tenancy;
 - Charge or accrue late fees on nonpayment of rent;
 - Increase the rent (except previously agreed increases or reasonable increases reflecting the size of the unit, number of tenants or guests, or services provided by the landlord);
 - Request the suspension or termination of any utilities provided by the landlord to the tenant, because of the tenant's nonpayment of utilities, rents, or other amounts due under the rental agreement;
 - Report a tenant to a credit bureau for nonpayment of a financial obligation;
 - Seek or collect treble damages based on the failure of a tenant or authorized guest to vacate the premises;
 - No default judgment can be entered by a court against a tenant in a lawsuit for eviction or for unpaid rent.

Note: The Governor's directive applies to rental situations involving nonpayment of rent. It does not apply to other situations involving tenant noncompliance with the lease, such as criminal activity or destruction of property.

Governor's Directive, cont'd

When does the Governor's Directive expire?

- The Directive's temporary halt on evictions does not expire for vulnerable persons who qualify until the soonest of these two dates: 30 days after the person stops sheltering at home, or at the end of the COVID-19 emergency.

Important: Renters covered by Gov. Bullock's directive still need to pay their rent, and comply with their lease agreement. The directive just puts a temporary halt on some actions related to eviction.

Federal CARES Act

- The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, is a law intended to address the economic fallout of the COVID-19 pandemic in the United States. Signed into law by President Trump on March 27, 2020, the CARES Act includes a temporary (120-day) halt on some evictions. The Act puts a temporary, nationwide eviction halt in place for any renters whose rental is federally assisted, or whose landlords have mortgages backed or owned by Fannie Mae, Freddie Mac and other federal entities.
- Landlords with HUD funding, including Housing Choice Voucher or Section 8, and USDA-funded properties, and LIHTC tax credit properties, and properties with a federally-backed mortgage are not allowed to file **new** eviction actions for **non-payment of rent**, at least through July 25, 2020. These landlords also can't charge renters any fees or penalties for nonpayment of rent. If a renter isn't sure if the rental includes federal assistance, the renter can use the National Low Income Housing Coalition's searchable map and database to see if your home is covered by the CARES Act - <https://nlihc.org/federal-moratoriums>. That website also includes links to look up whether a mortgage is backed by Fannie Mae or Freddie Mac.
- After July 25, 2020, if the landlord wants to start eviction proceedings against a renter who had been covered by the CARES Act, the landlord must give the renter a 30-day notice of eviction.
- **Important:** Renters in the properties covered by CARES still need to pay their rent. CARES just puts a temporary halt on new eviction court cases for non-payment.

What should a renter who has lost income know?

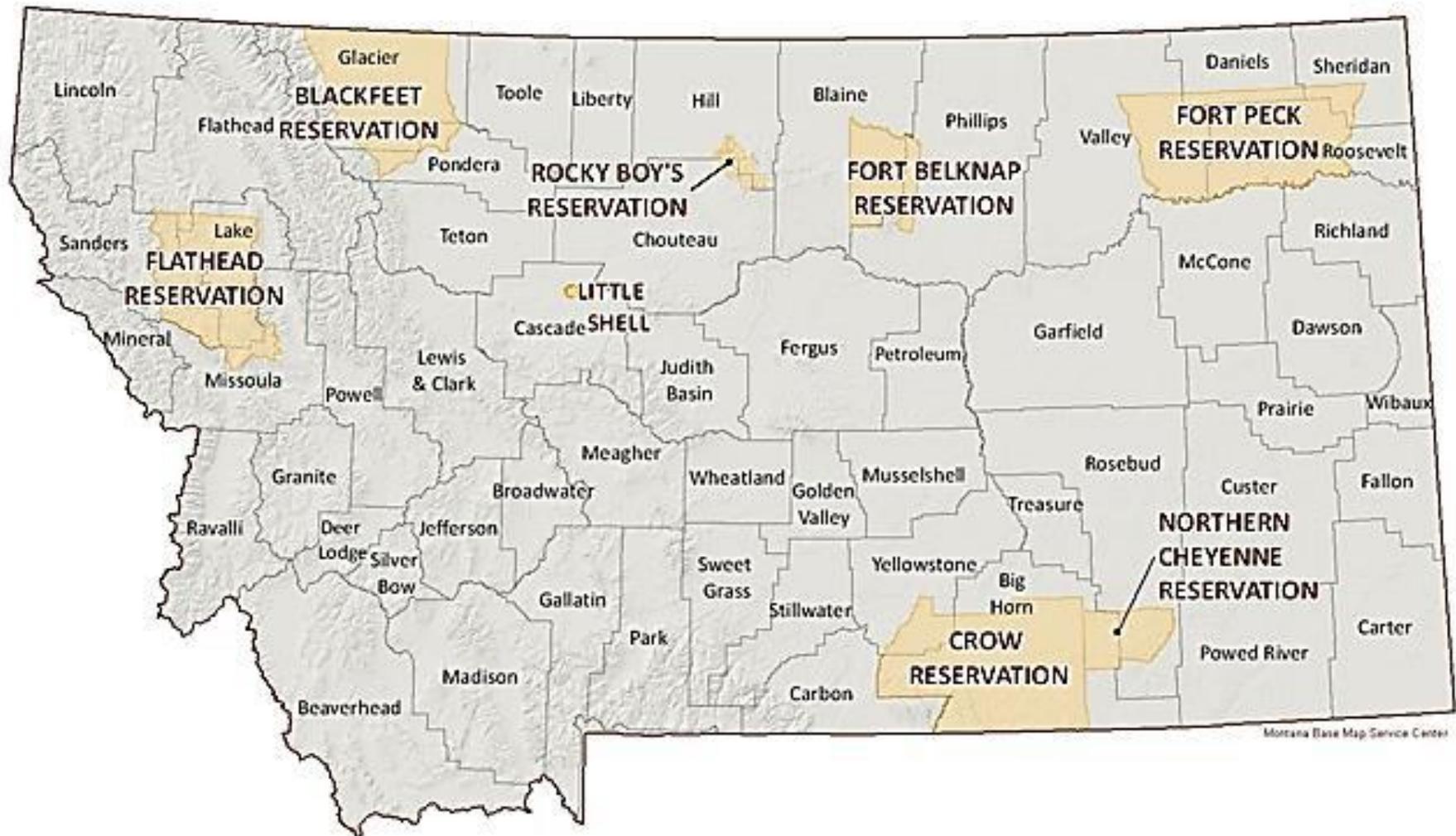
[To access a linked resource below, right-click on it, then choose “open hyperlink.”]

1. Financial assistance may be available –
 - Apply for the [Montana Emergency Housing Assistance Program](#)
 - Check out [the County Resource Guide for your county](#) to find local resources – HRDC, Salvation Army, United Way
 - [Visit Montanaz11.org](#) or dial 2-1-1 for help finding local resources.
2. Talk to the landlord. Communication is key.
 - Renter should communicate with landlord about the financial difficulties, and propose a plan for getting the rent paid. Use the form letters on [montanalawhelp.org](#) to invoke the protections of the Governor’s directive, or the CARES Act -- [free do-it-yourself letters to ask your landlord for more time to pay rent](#). One letter is for people who are especially vulnerable to coronavirus. The other is for renters in federally covered units.
 - Renter is required to make a basic showing to landlord that they qualify for the protections under the Governor’s Directive.
 - Renter should learn more about tenants’ rights and the eviction process – [montanalawhelp.org](#). Such as, [what is a legal notice to vacate](#), and [steps you can take if your landlord shuts off your utilities](#).
3. Seek legal help
 - Montana Legal Services Association provides free civil legal help to eligible clients. Learn more about [how to apply for free legal help in Montana](#). Our offices are all closed to the public, but we’re all working and can still assist clients.
 - If you are eligible for Montana Legal Services Association, you may be able use [Ask Karla to ask a volunteer attorney a civil legal question by email](#).

Montana's Reservation Communities

COVID 19 IMPACT

TONYA PLUMMER



Interior, as will be sufficient to employ such persons

Article XIV. It is agreed that

the sum of five hundred dollars annually be
paid to the tribe for the use of the
tribe, to be distributed as follows:

Tribal Healthcare

Tribal Lands

Tribal Government

in the judgment of the Agent, may grow the most valuable crops for the respective year.

Tribal Healthcare



Indian Health Services (IHS)

The Fort Belknap HIS Service Unit currently operates a 6-bed critical access hospital with an emergency and ambulatory services located at Ft. Belknap agency – a 45 minute drive for some tribal members – and a satellite day clinic in Hays.

No respiratory care – no respirators

Of the near 9000 tribal members, half live on the reservation

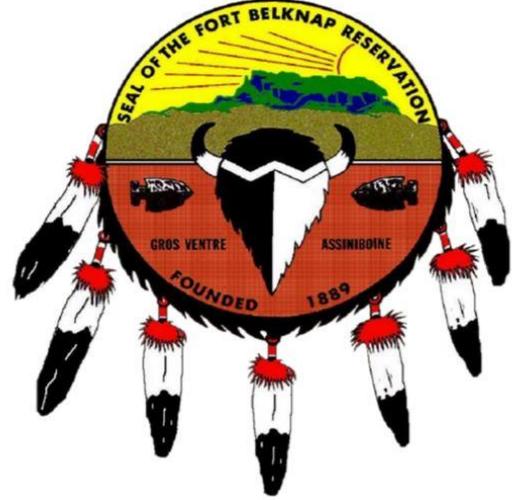
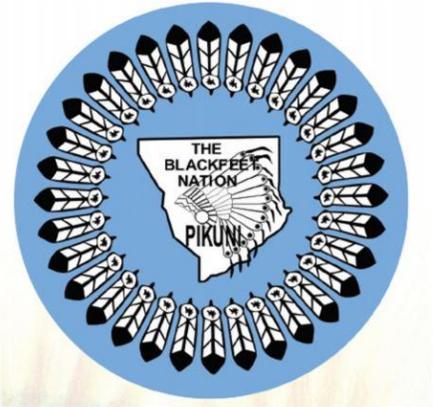
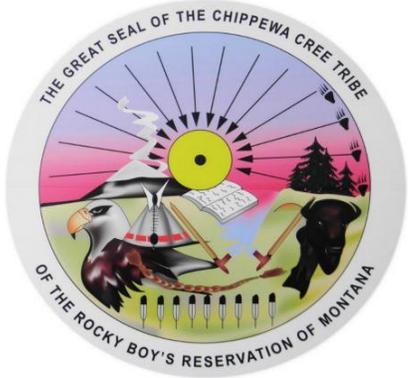
Navajo has experienced the worst with infection rate greater per capita than every single state – no running water on 1/3 of nation

Water supply is often controversial and limited flow, increasing risk.

Tribal Lands

“Our land is our territory. It is not just where we live, and farm, and work, but it is who we are. Without it we have no past and no future, no Indian way of life today. Our conflicts and our troubles have always been about the land.”



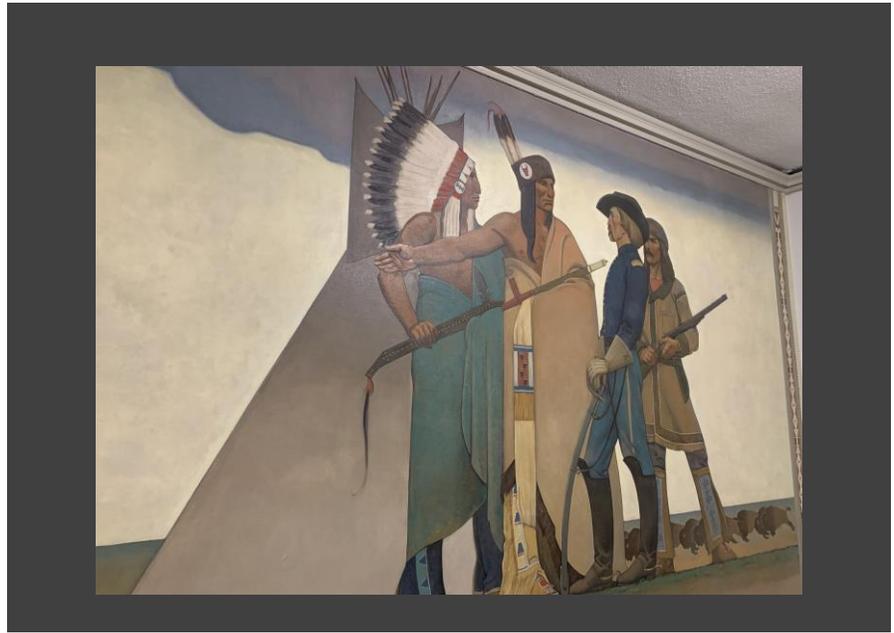


Tribal Government

The image shows three teepees silhouetted against a sunset sky. The sun is low on the horizon, creating a warm orange glow. The teepees are made of dark fabric and have bundles of sticks protruding from their tops. A dark horizontal band is overlaid across the middle of the image, containing the text.

Each Day is a New Day

WHAT CAN WE DO TODAY?





Mission

Our mission is to foster and promote successful, sustainable tribal homeownership, building opportunities to improve economic outlook for Native Americans by offering access to credit and capital blended with culturally empowered education.

Vision

Our vision is sovereign and self-sustaining communities where indigenous peoples work and raise their families, make their permanent homes, and live out our culture together in strength and unity. This is the Native American dream.

A sunset over a landscape with a teepee silhouette on the left.

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