



**LITTLE SHELL TRIBAL HOUSING DEPARTMENT
Homeowners Assistance Fund**

HAF Program Summary

The Little Shell Tribal Council has established the Homeowners Assistance Fund (“HAF”) to mitigate financial hardships associated with the COVID-19 pandemic by providing funds to assist Little Shell tribal members with preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

The Little Shell Tribal Housing Department is now accepting applications and will prioritize applicants based on need and funding availability. Due to the limited funding, the Housing Department is currently only accepting applications from those living in the state of Montana. The Housing Department has implemented HAF policies and procedures that provide strict parameters on eligibility to ensure the HAF Program complies with all applicable legal and federal requirements.

Types of Homeowners Assistance Available:

- Mortgage Payment Assistance & Reinstatement
- Utilities including electricity, gas, water and sewer, trash removal and fuel oil
- Internet or Broadband Services
- Other Expenses related to homeownership such as homeowners insurance, certain down payment assistance loans, HOA fees or liens and delinquent property taxes.

For all questions, please email LittleShellHousing@lstribe.org or call (406) 315-2400. The Housing Department is scheduling in-person consultations to provide help on the application by appointment only.

Do I Qualify for the LST HAF Program?

Use the information below to see if you qualify under the Tribe’s Homeowners Assistance Fund Program. This is **NOT** an application and is only intended to help individuals determine if they might be eligible to apply.

- ✓ **Tribal Enrollment** – The Applicant must be a currently enrolled Little Shell Tribal Member and be eighteen (18) years of age or older. A parent, custodial parent, or guardian of a minor Little Shell tribal member may apply for HAF if the applicant can provide documentation, such as a birth certificate and/or court documents, that the minor is in the care of the applicant.
- ✓ **Residency Requirements** – Applicants must own the residence and the residence must be located in the State of Montana.
- ✓ **Financial Hardships** – Applicants must have experienced a financial hardship on or after January 21, 2020. A financial hardship is a reduction in income or an increase in living expenses related to the COVID-19 pandemic that has negatively impacted the Applicant’s ability to pay for their mortgage, homeowner expenses, and/or utilities.
- ✓ **Household Income** – Applicants must be at or below the HAF income limits. The below chart provides income limits for the Tribal Service areas. If you live in a different county, please contact our office or visit <https://www.huduser.gov/portal/datasets/haf-il.html>.

| HAF Income Limits for a Household Located in Blaine, Cascade, Hill, and Glacier Counties of Montana | | | | | | | |
|--|----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
| \$90,000 | \$95,300 | \$107,200 | \$119,100 | \$128,650 | \$138,200 | \$147,700 | \$157,250 |