

## Montana Board of Housing

<http://housing.mt.gov>

<b>First-Lien Mortgage Loans:</b>	<ul style="list-style-type: none"> <li>• Regular Bond Loan Program</li> <li>• Montana Veterans' Home Loan</li> <li>• 80% Combined Program</li> <li>• Habitat for Humanity</li> </ul>	<ul style="list-style-type: none"> <li>• Disabled Accessible Affordable Homeownership Loan</li> <li>• Board of Investment Residential Loans</li> <li>• Reverse Annuity Mortgage</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, rehabilitation, reverse mortgage	
<b>Down Payment/Closing Cost Assistance:</b>	Score Advantage Down Payment Assistance (loan, must be combined with a Montana Board of Housing first mortgage)	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers, active military or veterans, persons with a disability, homeowners 68+	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Required; Montana Board of Housing refers to NeighborWorks Montana for list of approved classes provided across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Montana Down Payment and Closing Cost Assistance

<http://housing.mt.gov/HBDPA>

#### Montana First Mortgage Programs

<http://housing.mt.gov/HBProgList>

#### Montana Reverse Annuity Mortgage

<http://housing.mt.gov/RAM>

#### Montana Participating Lenders List

<http://housing.mt.gov/HBLenders>

#### Montana Income and Purchase Price Limits

<http://housing.mt.gov/HBLimits>

#### Montana Interest Rates

<http://housing.mt.gov/HBCurrRates>

#### Montana Approved Homebuyer Education

<http://housing.mt.gov/HBHBE>