



Montana Home Choice Coalition

*Quality Housing for Seniors, Adults, Children, and Families
with Disabilities*



A Coalition of Montana Citizens, Advocates, Providers, Federal, State, Tribal, and Local Agencies, the Housing Finance community, Realtors, and the Home-building industry working together to create better community housing choices for all people with disabilities.

A.W.A.R.E. Inc. serves as the lead coordinating agency of the Montana Home Choice Coalition.



Developmental Disabilities Program

DDP Home Ownership Initiative

Eligibility Guidelines

The Montana Home Choice Coalition New Freedom Home Ownership Initiative for Persons with Developmental Disabilities will provide where affordable eligible adults with developmental disabilities the necessary homebuyer assistance funds for downpayment, closing costs, necessary renovations for health, safety or accessibility, and other costs associated with buying a home, and a prefunded maintenance and foreclosure prevention fund necessary to close the affordability barrier to homeownership. Eligible home buyers are expected to work to obtain all other mainstream home buying assistance for which they are eligible first, and the DDP funds are designed to be the affordability gap filler.

The homebuyer assistance will be made in the form of a silent second no interest mortgage with a home equity appreciation share equal to the percentage of assistance to total original purchase price payable only upon sale or transfer of the property, or if the eligible beneficiary is no longer living in the home.

Please contact Montana Home Choice Coalition to determine basic eligibility.

Initial eligibility requirements as established by MT DPHHS DD Services Program:

- Currently receives DD services beyond case management (exception: if an adult is receiving only case management, but has a child that is receiving DD Program funded community services, the family is eligible).
- Must not be residing in an Adult Community Home, Intensive Community Home, Senior Community Home, or other congregate living settings.

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In addition to the DD Program initial eligibility guidelines the participant must meet these conditions before receiving home buyer assistance funds:

- Has \$500 of own funds to put towards down payment, or meet other downpayment requirements depending on financing.
- Has credit worthiness as established by a documented history of paying bills, and approval for necessary first mortgage for purchase of the home.
- Complete home buyer education class.
- Support system to support responsibilities of homeownership.
- Find house for purchase within project price limits as documented by professional residential appraisal, and basic health and safety criteria verified by an independent professional housing inspection. Appraisal and housing inspection costs will be paid for and arranged by the Coalition. Meet other homebuyer assistance program's and financing requirements including environmental and no displacement.
- Accept first mortgage, other housing assistance, and other financing instruments conditions.
- Accept Project Home Buyer assistance promissory note/second mortgage conditions, including shared net equity appreciation provisions.
- Total Homebuyer assistance will be limited to achieving affordability as defined as a housing cost of no more than 1/3 of an eligible persons' monthly income where possible. All efforts will be made to leverage DD Program funds as much as possible with other resources. Participation with other community home buyer assistance is expected and required where applicable. Allowable housing price based upon market conditions for each county, and unit size to allow for the purchase of quality, and safe housing suitable in size to the need of the individual will be generally established within the median housing cost for the county of purchase.

To learn more about the Montana Home Choice Coalition and to receive DDP Homeownership Initiative application materials please contact:

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A.W.A.R.E. Inc. serves as the lead coordinating, funding agency of the Montana Home Choice Coalition. Home Buyer assistance loan funds are provided through the MT DPHHS Developmental Disabilities Program.

