



# MONTANA CORONAVIRUS RELIEF FUND PROGRAMS

## COVIDRELIEF.MT.GOV

Montanans in every corner of the state have been affected by the COVID-19 pandemic. As Montana works to recover from the unprecedented economic situation caused by this novel Coronavirus, the state is making emergency financial relief available from the federal government to those who have been hardest-hit by impacts of COVID-19 through a single application portal on this website.

This site is meant to serve as a comprehensive resource for Montanans to identify whether they qualify for financial relief and to serve as a resource as we collectively begin to reopen the thriving economy Montana enjoyed prior to the global outbreak of COVID-19.

Montanans out of work, families with limited resources, small businesses, non-profits and others can apply for financial relief for things like rental and mortgage assistance, business and non-profit grants, grants to serve seniors and those living with a disability, food banks and local food producers.

This financial assistance is funded through \$1.25 billion in federal emergency relief funding through the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Governor Bullock's Coronavirus Relief Fund Advisory Council, an advisory group made up of Montanans representing nearly every sector of the state's economy and more than 1,400 comments submitted by the public, guided the state on how this federal emergency funding can best serve the needs of Montanans – and where the state can fill unmet needs not addressed by other federal funding going forward.

The following new programs join the state's suite of existing support services and direct federal appropriations to ensure Montana's families, workers, seniors, businesses and non-profits emerge from this challenge even stronger than before.

*To prepare for the application, **businesses and non-profits** should have their most recent tax return, Secretary of State Certificate of Good Standing, budget showing three months of working capital, copy of Driver's License, Tribal or State-issued ID card, copy of UI-5 if business has employees, a brief description of how the grant will be spent, and a brief description of how COVID-19 has impacted operations. **Homeowners and renters** should have bank account information available and verification of job or income loss.*

### **Montana Loan Deferment Program, Montana Board of Investments and Department of Revenue**

The Montana Loan Deferment Program is facilitated by Montana banks, credit unions, and lending institutions in partnership with the State of Montana. Coronavirus Relief Funds (CRF) will be used to provide payments to participating lenders to convert existing commercial loans to interest only status, with the result being an existing borrower will be able to defer principal and interest payments on existing loans for a period of 6 to 12 months, thereby freeing up a significant amount of otherwise-dedicated capital for the borrower on a monthly basis. Upon approval, the State of Montana will provide a lump sum CRF payment to the lender in an amount equal to the following:

- For borrower obligations with interest rates less than 6%, an amount equal to the full interest payments for the eligible term; or

- For borrower obligations with interest rates of 6% or higher, an amount equal to 6% interest.
- For the duration of the eligible term, the lender will lower the interest rate to 6% for the modified deferral period.
- For variable rate loans, the interest rate used in the calculation will be the interest rate applicable to the loan at the time the application is submitted.
- The maximum amount of CRF participation per loan note is \$150,000.
- Entities and individuals with multiple loans for one or several businesses will be allowed to apply for each individual loan

## Eligibility

To be eligible, the borrower must certify to the following:

- Borrower is current on all debt obligations, as of December 31, 2019
- Borrower has experienced a 25% reduction in gross revenue – attributable to the direct or indirect impacts from COVID-19 – during a comparable YOY period
- Borrower does not currently have access to 12 months of working capital from any other source, including owners, guarantors, affiliates, capital markets, etc.
- The loan does not have an SBA 7A or 504 guarantee
- Borrower is not a publicly traded company
- Borrower is not engaged in any activity that is illegal under federal, state, or local law
- Borrower can demonstrate business is located in Montana and registered with Secretary of State to do business in Montana
- Borrower certifies accuracy of information provided and agrees certification is subject to all applicable laws – and punishable by law - pertaining to fraud and other false statements

Montana businesses should contact their lender to access the program.

### **Montana Meat Processing Infrastructure Grant, Montana Department of Agriculture**

The Montana Meat Processing Infrastructure Grant is available to aid small and medium-sized meat processors responding to COVID-19 supply chain disruptions by supporting local meat processing infrastructure and capacity in Montana. Due to interruptions in national supply chains, meat processing capacity throughout the US has been significantly impacted. Supporting in-state meat processing infrastructure and capacity will provide alternative market channels for Montana's cattle, hog and poultry producers. Examples of eligible expenses include, but are not limited to, equipment and infrastructure that increases processing and/or storage capacity, costs associated with becoming State or Federally inspected, and other business adaptation and diversification activities. Total funding available is \$2,000,000, with a maximum award of \$150,000. The application deadline is July 2, 2020 at 5:00 p.m..

### **Montana Business Adaptation Program, administered by the Montana Department of Natural Resources and Conservation**

The Montana Business Adaptation Program will provide reimbursement for COVID-19 expenses related to keeping staff and customers safe – from the purchase of personal protective equipment to resources needed for staff to work remotely. Eligible small business must be Montana-based, have incurred eligible adaptation expenses since March 1 due to COVID-19, and be in good standing with the Secretary of State or local tribal government. Nonprofit entities are eligible. Eligible expenses include costs related to communication, remote work equipment, cleaning supplies, tools to enhance social distancing and sanitation, travel and hotel costs related to quarantining workers. Total funding available is \$20 million, the maximum reimbursement amount per business is \$5,000.

### **Montana Department of Commerce, Montana Business Stabilization Program**

The Montana Business Stabilization Grant program will provide working capital for small businesses to support payroll, rent, accounts payable, debt service and expenses related to shifts in operations in order to retain existing businesses, retain current employees or retain business viability for future re-employment. Eligible small business must be Montana-based, employ 50 or less, have sustained a loss of revenue since Feb. 15 due to COVID 19, and be in good standing with the Secretary of State or local tribal government. Nonprofit entities are not eligible. Total funding available is \$75 million, the maximum award amount per business is \$10,000.

### **Governor's Office of Economic Development, Montana Innovation Grant Program**

The Montana Innovation Grant program is intended to help companies scale up, improve capabilities, or drive expanded distribution of products or services developed in response to COVID-19. Projects should demonstrate significant impact in improving public health, safety, and economic impact. Eligible companies include non-profit and for-profit businesses of less than 150 employees that have created an innovative product or service intended to directly confront the COVID-19 emergency. Applicants must have primary operations based in Montana, be in good standing with the Montana Secretary of State and must not be debarred from receiving federal or state funds. Total funding available is \$5 million with a maximum award amount of \$25,000. Deadline to apply is July 1, 2020.

### **\*CLOSED\* Montana Department of Agriculture, Montana Food and Agriculture Adaptability Program**

Grants are available to food and agriculture businesses to help increase community resilience amid the COVID 19 pandemic and other economic disruptions. Grants are intended to create additional economic activity and bolster food security. Examples of eligible projects include, but are not limited to, those focused on accessing new markets, projects which strengthen and expand local food systems, and other business adaptations that decrease food and agricultural waste. The need for such innovations must be driven by the COVID 19 pandemic.

### **Local Government Reimbursement Program**

Reimbursement is available to local governments as part of the CAREs Act and the Federal Emergency Management (FEMA) Public Assistance (PA) grant program for direct costs associated with COVID-19. This program will be administered by the Local Government Services (LGS) Bureau at the Department of Administration, in consultation with the Governor's Office of Budget and Program Planning and Department of Military Affairs Disaster and Emergency Services Division. Requests for reimbursement must be submitted to LGS by June 12, July 17, September 4, and/or December 1, 2020, and will be reimbursed within 30 days of these deadlines. An entity will receive a maximum of four reimbursement payments. Per the COVID-19 reimbursement form, localities must list actual costs incurred related to COVID-19 and provide sufficient documentation to support incurred costs. Reimbursement requests must be certified and signed by a member of the local governing body.

<http://sfsd.mt.gov/LGSB/COVID-Relief>

### **Montana Department of Commerce, Emergency Housing Assistance Program**

The Emergency Housing Assistance program will provide rent, security deposit, mortgage payment, and/ or hazard insurance assistance as-needed for Montanans who have lost a job or substantial income loss as a result of COVID-19. Initial payments may include up to three months assistance where the eligible household can demonstrate arrears for April and May, with continual inability to make their June payment. Montana Housing will pay the difference between 30 percent of the household's current gross monthly income and their eligible housing assistance costs, up to \$2,000 a month. Household income limits range from \$75,000-\$125,000 based on family size. Montanans receiving other forms of housing assistance are not eligible. Total funding available is \$50 million.

### **Montana Department of Public Health and Human Services, Public Health Grants**

Public Health Grants are available to local and tribal health departments and urban Indian health centers to help in the response to COVID-19 and to meet the needs of their communities. Each organization is eligible to apply for funding. Current funding available is \$5 million.

**Montana Department of Public Health and Human Services, Stay Connected Grants**

Grants ranging from \$500-\$2,000 per applicant are available to reduce social isolation among Montana’s seniors. Eligible organizations include those organizations who work to reduce isolation among isolated populations, including the elderly, disabled, congregate care settings, senior centers, sober and transitional living. Individuals are not eligible. Grant funds can be used to fund technologies and other efforts to encourage physically distant forms of social interaction for elderly Montanans during the COVID-19 public health emergency. Current funding available is \$400,000.

**Montana Department of Public Health and Human Services, Food Bank and Food Pantry Assistance**

Grants of up to \$50,000 per applicant are available to increase food security for Montanans hardest hit by the COVID-19 pandemic. Eligible applicants include community organizations providing food assistance to Montanans with limited resources, food banks, food pantries, community cupboards, and entities with infrastructures already in place to begin new food distribution programs. Current funding available is \$2 million.

**Montana Department of Public Health and Human Services, Social Services Nonprofit Grants**

Grants of up to \$10,000 per applicant are available for nonprofit organizations impacted by the COVID-19 public health emergency to retain existing programs and services, employees, or organizational viability for provision of future services and operations. Eligible applicants are registered, Montana-based social service nonprofits that were operating prior to February 15, 2020. This includes senior services, housing services, transportation, public safety, energy assistance, economic development, job training, recreational services and tourism-related activities. Current funding available is \$10 million. Each eligible nonprofit may only be awarded one grant.

**Montana Department of Public Health and Human Services, Telework Assistance Grants**

Grants of up to \$1,000 per individual will go towards purchasing equipment to assist Montanans with disabilities access telework equipment. DPHHS will partner with a local non-profit organization to assess and support assistive technology needs of individuals with disabilities during COVID-19. This assistance will help ensure people with disabilities have the equipment needed to adapt to the change in working environment due to COVID-19. Current funding available is \$650,000. If you are interested in applying, please email [vrinfo@mt.gov](mailto:vrinfo@mt.gov) with your name and contact information, with Telework Assistance Grants as the subject of the email.

PROGRAM	TOTAL FUNDS ALLOCATED	TYPE
Business Stabilization	\$75,000,000	Grant
Business Innovation	\$5,000,000	Reimbursement Grant
Food & Agriculture Adaptability	\$1,050,000	Reimbursement Grant
Public Health Grants	\$5,000,000	Grant
Social Service Nonprofit	\$10,000,000	Grant
Stay Connected	\$400,000	Grant
Food Bank Grants	\$2,000,000	Grant
Emergency Housing Assistance	\$50,000,000	Grant
Business Adaptation	\$20,000,000	Grant
Loan Deferment	\$125,000,000	Loan
Telework Assistance	\$650,000	Grant
Meat Processing Infrastructure	\$2,000,000	Grant