



Michigan Homeowner Assistance Fund (MIHAF) Program Frequently Asked Questions

What is the Homeowner Assistance Fund?

The Homeowner Assistance Fund (HAF) was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of 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.

What was Michigan's allocation amount and how was it determined?

The U.S. Department of the Treasury (the Treasury) notified us on April 14, 2021 that they will allocate \$242,812,277 (\$242.8) million to the State of Michigan based on the number of unemployed individuals and the number of mortgagors with delinquent mortgage payments. Each State's allocation takes in to account the statutory requirement that no State receive less than \$50 million.

How is Michigan going to distribute the funds to households in need?

Michigan has designated the Michigan State Housing Development Authority (the Authority or MSHDA) as the operating agency to set up the Michigan Housing Assistance Fund (MIHAF) program in accordance with the guidance provided by the Treasury.

MSHDA intends to launch the MIHAF program to the public on February 14, 2022. An on-line and mobile application portal has been set up. Applicants will be able to apply and submit required documentation through the web-based application or may be assisted by a third-party counseling agency or legal aid office. We have partnered with Michigan 2-1-1, a Michigan non-profit organization, to serve as our statewide call center support to answer questions, provide program detail and assist homeowners with submitting their applications. Customer Service can be reached at **844-756-4423**, Monday through Friday, 8:00 a.m. to 5:00 p.m.

What kind of assistance may I be eligible for?

You may be eligible for up to \$25,000 one-time MIHAF assistance per household on your primary residence which MIHAF will disburse directly to your lender/servicer or service provider:

- 1) Delinquent mortgage/housing expenses, such as delinquent monthly payments, escrow shortages, and corporate advances,
- 2) Delinquent land contract payments, delinquent mobile home consumer loan payments or delinquent contracted park lot payments,
- 3) Delinquent Property taxes,
- 4) Delinquent Condominium/homeowners' association fees,
- 5) Homeowner's insurances, hazard, flood, or mortgage insurance,
- 6) Delinquent Utilities, gas, electric, water, sewer, and
- 7) Delinquent Internet broadband services.



What are the eligibility guidelines?

- 1) Eligible homeowners must have a qualified financial COVID related hardship that occurred on or after January 21, 2020,
- 2) Currently own and occupy their home as their primary residence, and
- 3) Household income equal to or less than 150% of area median income (AMI).

What is a Qualified Financial Hardship?

A material reduction in income or a material increase in living expenses associated with the COVID pandemic that has increased a homeowner's risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

- 1) Attest to a temporary or permanent loss of earned income related to COVID on or after January 21, 2020.
- 2) Attest to an increase in living expenses such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services related to COVID after January 21, 2020.

When will I be able to apply for MIHAF?

On February 14, 2022, interested homeowners may go to the www.michigan.gov/mihaf web page, review additional MIHAF program details and access the secured, on-line portal by clicking the **Apply Now** link. Or call MIHAF Customer Service at **844-756-4423** for assistance.

You can reach the MIHAF team at our general mailbox MSHDA-HO-HAF-Program@michigan.gov.



Michigan Homeowner Assistance Fund (MIHAF)

MIHAF Acceptable Documentation List

Type of Documents	Accepted Documents
Proof of Identification (Only required for Head of Household & 2 nd Homeowner)	• Driver's license • Passport • State Issued ID • Permanent Resident Card • Other government issued photo ID
Proof of Social Security Number	• Social Security Card • W2/1099 Tax Form (most recent year) • 1040 IRS Tax Form (first two pages only; most recent tax year) • Other legal document (showing name & complete SSN)
Proof of Household Income (All Residents including Dependents 18 & older/NOT full-time Student)	• One pay statement w/YTD earning from each employer • 1040 IRS Tax Form (first two pages only; most recent tax year), if self-employed • W2/1099 Tax Form (most recent year) • Unemployment/benefit statement or payment history • Government benefit statement • Retirement/Pension statement • Child support payment history • Alimony payment statement



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Proof of Delinquency	• Mortgage Statement for each mortgage lien (most recent month) • Property tax statement • Condominium Association Dues Delinquent statement • Homeowner insurance policy delinquency statement, if not escrowed in monthly mortgage payment • Mobile home consumer loan statement • Mobile home lot rent statement • Land Contract Agreement (all pages) and Delinquent statement from title holder/Seller of land contract • Utility bill for each provider, Electric, Home Heating (gas, propane, etc.), Water and/or Sewer (most recent bill) • Internet provider statement (most recent bill)
Proof of Other Documents (If applicable)	• Bankruptcy – Bankruptcy Court/Trustee Approval letter or Evidence of Discharge of Bankruptcy • Death Certificate of deceased property owner • Letters of Authority/Last Will & Testament of deceased property owner's estate