



Michigan Homeowner Assistance Fund (MIHAF)

Mary Townley
Director of Homeownership

Katy Twining
Operations Manager



Overview of program

- Established under section 3206 of the American Rescue Plan Act of 2021
- To mitigate financial hardships associated with the coronavirus pandemic for the purpose of preventing mortgage delinquencies, foreclosures, housing defaults, displacement, or loss of utilities
- Award of \$242,812,277 to the State of Michigan
- Governor designated MSHDA as the HAF Program Administrator

MIHAF TIMELINE

- MSHDA submitted plan to U.S. Treasury August 13, 2021
- State Legislature appropriation of funds September 2021
- Pilot launch November 4, 2021
- Treasury approved MIHAF plan December 7, 2021
- Project 8,335 to 13,000 households may be assisted
- Program end date September 30, 2026
- Public launch February 14, 2022

MIHAF Program Partners

- Michigan 2-1-1 Customer Service provider
- KinetechCloud – Application, Processing, Funding portal developer
- Operation Center/Staffing – up to 45 limited-term MSHDA Homeownership employees

Eligibility Requirements

- Owner occupied homeowners; includes land contract purchasers, mobile homes secured by title and located in a mobile home park
- Homeowners must have a coronavirus pandemic related hardship on or after 1/21/2020 (includes one that began before but continued after 1/21/2020)
 - 1) Material reduction in household income
 - 2) Material increase in living expenses
- Household Income equal to or less than 150% of HUD's FY 2021 HAF Income Limits [FY 2021 Maximum Income Limits for Treasury's Homeowner Assistance Fund \(huduser.gov\)](https://www.huduser.gov/portal/press/pubs/fy2021_haf_income_limits.pdf)

Application-Funding Process

1. **Homeowner applies** online @ www.Michigan.gov/mihaf, with Customer Service phone application, or with help of third party authorized agent such as counselor legal-aid, or provider/program partner
2. **Staff reviews** application & determines preliminary eligibility
3. **Program provider/partner** confirms delinquency
4. **Homeowner executes** Grant Agreement
5. **Staff sends** ACH funds to provider/partner
6. **Provider/partner confirms** receipt of funds
7. **Staff completes** close-out status

Terms of Assistance

- Non-recourse Grant Agreement
- One-time funding up to \$25,000 per household
- One-time funding to each program provider/partner
- Funding reinstatement waterfall – mortgage lien delinquencies, land contract delinquency, manufactured/mobile homes, property tax delinquency, condominium association fee delinquency, housing related insurances, utility delinquencies, including electric, gas, home energy, water, and internet broadband services

What's next? Questions??

- MIHAF Opens statewide February 14, 2022
- Marketing Plan - Statewide social/digital/print media along with grass root efforts in targeted neighborhoods
- Program Partners Tool Kit – Partner Participation Agreement
- Continue aggressive outreach to non-participating partners and utility service providers
- Apply Now link accessible at www.Michigan.gov/mihaf

MIHAF Contact Information

- Website: www.Michigan.gov/mihaf
- Email: MSHDA-HO-HAF-Program@michigan.gov
- Mary Townley: townleym1@michigan.gov
- Katy Twining: twiningm@michigan.gov
- Glenn Ross: rossg1@michigan.gov
- Jackie Mendoza: mendozaj3@michigan.gov
- Stacey Place: places1@michigan.gov
- Terry Walters: walterst2@michigan.gov