

Michigan Homeowner Assistance Fund (MIHAF)

MSHDA opened the MIHAF program to the public on February 14, 2022

Please understand there is a high volume of MIHAF applications; it may take **6-8 weeks to process**. Applications are reviewed in the order they are received.

HAF Program Goal

To provide financial assistance to Michigan Eligible Homeowners to eliminate or reduce past due payments associated with homeownership, including payments under a forbearance plan, deferred payments, full or partial reinstatements, corporate advances on a Reverse mortgage, and past due payment on loans secured by manufactured home or contracts of deeds. To provide financial assistance to Michigan Eligible Homeowners to eliminate or reduce past due property tax, condominium association dues, and/or housing utility payments.

Assistance Type - Assistance will be structured as a non-recourse grant.

Program Duration - Until all funds disbursed or September 30, 2026.

Who Is Eligible? Homeowners

- Household incomes less than 150% of Area Median Income (AMI); Limits adjusted annually in Spring
- Own and occupy the property as their primary residence
- Must have and explain a financial hardship directly related to COVID-19 on or after **January 21, 2020**

Up to \$25,000 Grant Per Household to Pay:

- Delinquent mortgage/housing expenses, including property tax and insurance escrow shortages
- Delinquent land contract, mobile home consumer loan or mobile home park lot payments
- Delinquent property taxes (all years)
- Delinquent condominium/homeowners' association fees
- Delinquent homeowner's insurance,
- Delinquent utilities, gas, electric, water, sewer
- Delinquent internet broadband services

Qualified Financial Hardship

- **Reduction of Income** – Temporary or permanent loss of earned income on or after January 21, 2020, or that began before January 21, 2020, but continued after that date.
- **Increase in living expenses** – Increase in out-of-pocket household expenses such as, medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to coronavirus pandemic on or after January 21, 2020, or that began before January 21, 2020, but continued after that date.

How Do I Apply?

- Use the secure online application portal to submit application (<https://mihaf.michigan.gov/p/home>)
- Be prepared to provide supporting documentation, such as photo ID, social security number, monthly income/benefit statement, and delinquent housing expense statements
- Check the status of submission (<https://mihaf.michigan.gov/p/appstatus>)
- Program questions - please call Customer Service 844-756-4423 or email MSHDA-HO-HAF-Program@michigan.gov

Proof of Identification (Only required for Head of Household & 2nd Homeowner)

- Driver's license
- State Issued ID
- Other government issued photo ID
- Passport
- Permanent Resident Card

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

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, 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

Eligible Legal Ownership Structures

- Those where the home is owned by a “natural person” (i.e., LLP, LP, S-Corp, or LLC do not qualify). Where the estate of a deceased natural person is the ownership entity, the owner may be eligible, subject to review by the Authority.
- Those where the homeowner has transferred their ownership right into non- incorporated, Living Trusts, provided the homeowner occupies the home as the primary/principal residence.
- Those where the home is under a Purchaser's Interest in a Land
- Contract valid under Michigan law.
- Those where the home is owned by a certificate of title.
- Those where occupant is a member of a “Consumer housing cooperative organized under Michigan law.”

Eligible Properties

- Single-family (attached or detached) properties
- Condominium units.
- 1 to 4-unit properties where the homeowner is living in one of the units as their primary residence.
- Manufactured homes permanently affixed to real property and taxed as real estate.
- Mobile homes not permanently affixed to real property.

Ineligible Properties

- Vacant, lacking a dwelling, or abandoned.
- 2nd homes.
- Investment property.
- 1 to 4-unit properties where the homeowner/landlord has received Emergency Rental Assistance Funds or utility payments using CERA funds.
- Mortgage assistance is limited to transactions that the unpaid principal balance of which was, at the time of origination, not more than the conforming loan limit. For purposes of this definition, the conforming loan limit means the applicable limitation governing the maximum original principal obligation of a mortgage secured by a single-family residence, as determined, and adjusted annually.

Eligible Qualified Expenses MIHAF Program Proceeds

- Existing delinquent first mortgage lien payments (principal, interest, taxes, insurances (PITI)), escrow shortages, corporate advances.
- Existing first mortgage lien partial or full forbearance reinstatement and/or delinquent monthly forbearance payments.
- Existing delinquent subordinate mortgage lien payment (P&I)
- Existing delinquent government subsidized, amortized lien payments (P&I)
- Land Contract delinquent monthly payment (P&I)
- Manufactured/mobile home delinquent loan monthly payment (P&I) and delinquent lot rent, if applicable.
- Utilities, including electric, gas, home energy and water delinquent balances and costs to restore services, if arrearages not otherwise covered from another source of funds.
- Internet service, including broadband internet access, delinquent balances, and costs to restore services, if arrearages not otherwise covered from another federal assistance source of funds.
- Homeowner's association fees, condominium association fees or common charges, delinquent balances including costs for lien extinguishment.
- Homeowner's hazard, flood and/or mortgage insurance delinquent balances, including force place coverage, and costs to reinstate coverage.
- Delinquent property taxes, including assessed interest and penalties for all delinquent tax years; for delinquent property tax accruing before January 20, 2020, those delinquencies that received a past-due tax notice or were subject to the statutory tax forfeiture or foreclosure process after January 20, 2020.
- Homeowner counseling/non-profit legal entity application assistance costs
- De minimis lender-assessed fees.

Payout of MIHAF Assistance

No more than one disbursement, in the amount quoted by the lender/servicer, will be made directly to each payee (mortgage lender/servicer, land contract holder, manufactured/mobile home lender/park (lot fees), county treasurer, condominium/homeowners' association, utility provider, local municipality, internet and/or broadband service providers). Any discrepancies to be resolved by the homeowner and lender/servicer. If Homeowner's past due amount exceeds the amount that the Authority can provide, Homeowner may pay the difference or the lender may complete a loan modification to resolve remaining balance, and the Authority will pay the maximum of their limit.

Program Exclusions

- Home repair/property improvement assistance
- Rent to Own or Lease to Own Agreements
- Partial payments or Payoff of an FHA Partial Claim
- Balloon Payment on Land Contract/Mortgage/Consumer loan (manufactured/mobile home)
- Principal Reduction or full payoff of a 1st or 2nd mortgage lien/land contract
- Received assistance from Michigan's COVID Emergency Rental Assistance (CERA) program
- MSHDA employees
- Providing assistance to households that at time of origination maintained a jumbo loan or loan amount exceed conforming loan limits.