



# County of Allegan

Sally L. Brooks, Treasurer

Dear Allegan County Resident,

The State of Michigan established a new assistance program called Michigan Homeowner Assistance Fund (MIHAF). I would encourage you to apply for assistance if you feel you are eligible. If you have any questions or need guidance you can call MIHAF at (844) 756-4423 or go to the website [Michigan.gov/MIHAF](http://Michigan.gov/MIHAF).

## FREQUENTLY ASKED QUESTIONS – MIHAF

Q. Who is eligible for MIHAF?

A. To qualify for financial assistance through MIHAF, applicants must be able to show a qualified pandemic-related financial hardship that occurred on or after January 21, 2020. They must currently own and occupy the home as their primary residence and have a household income equal to or less than 150% of area median income.

Q. What qualifies as a “pandemic-related financial hardship”?

A. Applicants must have a material reduction in income or a material increase in living expenses stemming from the COVID-19 pandemic that has increased a risk in mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner, such as:

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

Q. What types of homeownership-related expenses does MIHAF assist with?

A. Eligible applicants can use MIHAF assistance for:

- Delinquent mortgage/housing expenses, such as delinquent payments, property tax or insurance escrow shortages
- Delinquent land contract payments, mobile home consumer loan payments or contracted mobile home park lot payments
- Delinquent property taxes
- Delinquent condominium/homeowners’ association fees
- Delinquent homeowner’s insurances, hazard, flood, or mortgage insurance (if not escrowed)
- Delinquent utilities, such as gas, electric, water, and sewer
- Delinquent internet broadband services

Q. How do you apply for the MIHAF program?

A. Homeowners interested in applying for financial assistance through MIHAF can visit MSHDA’s online application, or call 844-756-4423 for additional information and assistance in the application process.

The Treasurer’s office is here to help so you can always call the office at (269) 673-0260.

Sally Brooks

Allegan County Treasurer



FIGHTING HUNGER PROVIDING HOPE EMPOWERING PEOPLE

February 23 2022

Dear Homeowner,

The State of Michigan established a new grant program called Michigan Homeowner Assistance Fund (MIHAF) providing up to \$25,000 for eligible homeowners with financial hardships due to the COVID-19 pandemic. This money can help pay delinquent mortgages, homeowners' and mobile home fees, property taxes, utilities and internet.

Community Action House is offering free application assistance, and foreclosure intervention or financial counseling services to anyone eligible for MIHAF.

**To find out if you qualify, and for assistance with the application process:**

- **Walk-in** at 739 Paw Paw Drive, Holland MI 49423 during our drop-in hours Mondays 1-2pm, Tuesdays through Fridays 1-3pm.
- **Go to our website** (<https://www.communityactionhouse.org/register>) and complete the form selecting "MIHAF - Application Assistance." A team member will reach out to you.
- **Contact our team** with other financial wellness questions (616-392-2368 x127, [education@communityactionhouse.org](mailto:education@communityactionhouse.org))

Community Action House is here to help! If you have questions about budgeting, financial wellness, or are in need of food assistance, please contact our Guest Services team at 616-392-2368.

Jenna Fiore  
Program Director

# WE CAN HELP YOU KEEP YOUR HOME.

**With up to \$25,000.** MIHAF – the Michigan Homeowner Assistance Fund – is for homeowners with financial hardships due to the COVID-19 pandemic. It can help pay delinquent:

- mortgage/escrow
- condo/homeowners' fees
- property taxes
- utilities
- internet



Scan to apply

To apply: 844-756-4423 or [Michigan.gov/MIHAF](https://Michigan.gov/MIHAF)

