# MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

### Telephone: Toll free: 1-855-646-7432 Email: <u>MSHDA@michigan.gov</u> Website: Michigan.gov/MSHDA

### **RENTAL HOUSING**

# Q. I WAS LAID OFF DUE TO COVID-19. HOW DO I GET SECTION 8 (LOW-INCOME HOUSING CHOICE VOUCHER RENTAL ASSISTANCE)?

**A.** MSHDA's Housing Choice Voucher program provides federal rent subsidies for very low-income people.

- Applications are only accepted for open waiting lists.
- For a list of open waiting lists visit <u>www.Michigan.gov/mshda</u> and click the Rental tab, followed by the Housing Choice Voucher link, where you will find the "HCV Waiting List Information" link.
- If assistance with completing the application is required due to a disability, please call Toll free: 1-855-646-7432

#### FOR EXISTING HOUSING CHOICE VOUCHER HOLDERS

#### Q. MY INCOME HAS BEEN REDUCED. WILL MY VOUCHER OR SUBSIDY PAY THE DIFFERENCE?

**A.** Please contact your assigned Housing Agent right away so that they can process your income change. The list of our Housing Agents is here: <u>https://www.michigan.gov/mshda/0,4641,7-141-5555\_44739---,00.html</u> If you need further assistance, contact MSHDA and ask to be referred to the Section 8 housing agent or RAHS/Section 8 for their area. Telephone: Toll free: 1-855-646-7432 OR Email: <u>MSHDA@michigan.gov</u>

#### Q. If I HAVE A MSHDA VOUCHER, CAN I MOVE RIGHT NOW?

**A.** No, right now all moves in MSHDA's HCV program are suspended unless necessary due to specific individual circumstances. Please contact your Housing Agent if you have questions.

# Q. IF I NEED TO HAVE A FAMILY MEMBER STAY WITH ME DURING THIS TIME, IS THAT OKAY?

**A.** Yes, MSHDA will be extending the usual time frames in the guest policy so that family members or friends can stay in your home for their safety, if necessary. Please let your Housing Agent know if this situation pertains to you.

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## Q. IF I HAVE A MSHDA VOUCHER AND I HAVE A MAINTENANCE ISSUE WITH MY HOME RIGHT NOW, CAN I GET AN INSPECTION?

**A.** In most circumstance, MSHDA's Housing Agents will not be performing inspections unless there is a serious health or safety reason.

# **EVICTIONS**

### Q. WHAT IS MSHDA'S CURRENT POLICY ON EVICTIONS DURING THE COVID-19 PANDEMIC?

**A**. On March 20, Governor Whitmer signed an <u>executive order</u> temporarily suspending evictions, allowing tenants and mobile home owners to remain in their homes during the COVID-19 pandemic. We are adhering to this policy at properties financed, assisted or administered by MSHDA and including but not limited to: Section 8, Section 236, Low-Income Housing Tax Credit (LIHTC), Rural Housing, Tax-Exempt Bonds, Taxable Bonds, Neighborhood Preservation Program, TEAM, HOME, HOME TEAM Advantage and Pass-through programs.

## **RENTAL - GENERAL**

# Q. I NEED TO MOVE AS A RESULT OF THE CORONAVIRUS. WHERE CAN I FIND RENTAL HOUSING IN MICHIGAN?

**A.** The following are online search tools that assist with locating rental housing:

- <u>Affordable Rental Housing Directory (ARHD)</u>: Provides a search tool of all the MSHDA, HUD, Low Income Housing Tax Credit, and Rural Development financed developments in Michigan. Additionally, some local Public Housing Agencies have included their rental housing information in this search.
- <u>Michigan Housing Locator</u>: Provides a search tool for both subsidized and market rental housing in Michigan.

## HOMELESS

#### Q. I AM HOMELESS. WHAT CAN I DO?

**A.** If you are homeless, please contact the Housing Assessment and Resource Agency (HARA) in your area. A State-approved homeless agency is the only entity that can qualify an applicant for the homeless preference needed for subsidized housing through MSHDA. This link offers a list of HARAs across Michigan: <u>Homeless Agencies.</u>

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They also can call 2-1-1 and find out what other resources that may be available in their area.

# **HOMEOWNERS / MORTGAGE HELP**

#### Q. I'VE BEEN LAID OFF DUE TO COVID-19 AND NEED HELP WITH MY MORTGAGE PAYMENTS?

**A.** We are encouraging all impacted homeowners who are experiencing a financial hardship as a result of the coronavirus to contact their lenders or loan servicers immediately to alert them to a change in income and discuss a variety of mortgage relief options.

## SINGLE-FAMILY FORECLOSURE PREVENTION: STEP FORWARD MICHIGAN

# Q. WHAT IS THE STATE DOING TO PROTECT HOMEOWNERS FROM FALLING INTO FORECLOSURE DURING THIS CRISIS?

**A.** On March 18, Governor Whitmer signed an Executive Order temporarily extending the tax foreclosure deadline for Michigan residents to pay back taxes and avoid foreclosure on their property during the ongoing coronavirus (COVID-19) pandemic. The Order moves the tax foreclosure deadline from March 31, 2020, to May 29, 2020, or 30 days after the state of emergency declared in Executive Order 2020-4 is terminated, whichever comes first.

#### Q. DOES MSHDA STILL OFFER FORECLOSURE ASSISTANCE?

**A**. The Step Forward program, created by MSHDA and the Michigan Homeowner Nonprofit Housing Corp. in 2010, remains open and continues to accept new applications and approve cases for delinquent mortgage payments or property tax assistance. Unemployment, underemployment and medical loss of income, are all eligible hardships. If a homeowner becomes delinquent as a result of COVID-19, they could be determined eligible for assistance. Funds are limited. The program is scheduled to officially close December 31, 2020. Learn more at StepForwardMichigan.org.

Please refer all other housing-related questions to MSHDA.

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