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# COVID-19 RESPONSE AND RECOVERY PLAN

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## OVERVIEW

When the COVID-19 pandemic struck Michigan, MSHDA staff knew we needed to respond quickly to the challenges of our partners, customers, and residents of Michigan. As the pandemic continued, a plan of action to guide our responses and to help with recovery was needed.

On April 20, 2020, Governor Gretchen Whitmer signed Executive Order No. 2020-55, creating the Michigan Coronavirus Task Force on Racial Disparities. The task force examines the causes of racial disparities and the impact of COVID-19 and recommends actions to address those disparities. The task force will continue its work until 90 days after the termination of the declared states of emergency and disaster, or another time identified by the governor.

At the release of this plan, the pandemic still continues to be felt around the world, and there are unknown challenges ahead; however, we have set a course of action based on existing knowledge. In shaping this plan, we considered not only immediate needs of Michigan residents and housing-focused organizations, but the consequences of the pandemic for housing that are likely to appear in the future.

This plan was developed over five months with the input of developers, service providers, banks, credit unions, real estate brokers, non-profit organizations, local government, and other stakeholders across the state. Public Policy Associates, Inc., a Michigan-based research and consulting firm, facilitated the development process. Scans of responses to COVID-19 in Michigan and elsewhere; data on the effects of the pandemic in the state; interviews; and roundtables all contributed to the creation of the plan. A Strategic Planning Team and additional leadership staff from MSHDA determined the final content for the plan.

The actions included in this plan are categorized into three time frames based on when the activities occur: immediate (March through October 2020), medium term (November 2020 to March 2021), and longer term (April 2021 to March 2022). In carrying out this plan, we are committed to our vision of making Michigan a place where all people have quality affordable housing as a foundation to reach their full potential.

## QUICK LINKS

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**There were 6,973 confirmed deaths from COVID-19 in Michigan as of October 15, 2020.**<sup>1</sup>

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**The majority of deaths attributed to COVID-19 have been among those aged 60 and older.**<sup>2</sup>

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**The number of cases in Michigan rose sharply in the fall, including among younger residents.**<sup>3</sup>

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**A disproportionate number of African Americans have been killed by COVID-19. African Americans are 15% of Michigan's population but, as of September 28, made up 38% of all Michigan COVID-19 deaths.**<sup>4</sup>

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**Michigan's unemployment rate in April 2020 spiked to 24%; in October, it dropped to 8.5% (seasonally adjusted) but was still significantly higher than before the pandemic (3.8% in January).**<sup>5</sup>

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**"Nearly half of the state's workforce has experienced some type of job disruption as a result of the pandemic."**<sup>6</sup>

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<sup>1</sup> [https://www.michigan.gov/coronavirus/0,9753,7-406-98163\\_98173---,00.html](https://www.michigan.gov/coronavirus/0,9753,7-406-98163_98173---,00.html)

<sup>2</sup> [https://www.michigan.gov/coronavirus/0,9753,7-406-98163\\_98173---,00.html](https://www.michigan.gov/coronavirus/0,9753,7-406-98163_98173---,00.html)

<sup>3</sup> <https://www.wxyz.com/news/coronavirus/increased-covid-19-testing-in-michigan-does-not-account-for-dramatic-rise-in-positive-cases>

<sup>4</sup> <https://www.mlive.com/public-interest/2020/09/racial-disparities-in-coronavirus-cases-deaths-narrowing-in-michigan.html>

<sup>5</sup> <https://milmi.org/DataSearch/LAUS>

<sup>6</sup> <https://www.bridgemi.com/business-watch/michigan-unemployment-benefits-expanded-59-weeks-some-workers>

## LIMITATIONS

Some of the needs identified during the development of this plan fall outside the scope of MSHDA's authority. We have prioritized action items in areas where we can have the most impact and best leverage our resources.

COVID-19 also brought to the surface many housing issues that have been long-term struggles in our state—housing inequity and insufficient affordable housing, to name two major concerns. This plan includes some steps toward improvements, but these entrenched challenges will need more than two years to remedy and will require changes involving not just MSHDA but many others. In parallel to this plan addressing the pandemic's effects, we are also conducting broader strategic planning that will result in Michigan's first statewide housing plan. Through that plan, we aim to identify action steps that will address disparities in housing access, housing stability, and affordability in an effort to shape more just, satisfactory housing outcomes for our state.

## ACKNOWLEDGEMENTS

MSHDA thanks those who shared their time and expertise in roundtable discussions and interviews. We greatly appreciate your insights about the effects of the pandemic on residents and organizations that comprise the housing industry. These contributions added tremendously to understanding the needs and opportunities that exist now and those that are likely to carry into the future. As we move ahead, we welcome further discussions and our continued partnership.

## Immediate Actions (March-October 2020)

With the arrival of the pandemic, MSHDA saw the need to respond quickly to lessen housing stability. MSHDA began to make policy changes, reallocate funding, and introduced new programs to assist in addressing the immediate impacts. During the initial months of the arrival of COVID-19 in Michigan, MSHDA undertook the following immediate actions:

### HOMEOWNERSHIP

#### Immediate Action 1: Network to Ensure Coordinated Housing Counseling

MSHDA's Housing Education Program works with its network of housing counseling agencies around the state to provide services to residents facing a financial hardship and housing crisis due to COVID-19. During the pandemic, the network of agencies, trained in housing counseling services including community disaster response services, foreclosure prevention, and rental counseling, fielded more than 21,000 calls and provided more than 17,000 individual services and 4,000+ group services from March 15 through Oct. 15, 2020. After the historic flooding in Midland, counselors helped clients navigate the disaster recovery process, access recovery resources, keep their finances in order, and avoid foreclosure or eviction. MSHDA continues to monitor foreclosure avoidance needs and will apply additional federal stimulus funds toward counseling services as available.

#### Immediate Action 2: Aid Homeowners Struggling with Mortgages and Property Taxes

MSHDA offered forbearance plans to homeowners with MSHDA mortgages and drew on Hardest Hit funding to help homeowners who were having trouble making their mortgage payments. As of Oct. 26, 2020, the cumulative total of mortgagors that are on a forbearance plan is 1,946. However, the current pipeline of applications for Hardest Hit Funds will expend the remaining resources of this program by the end of 2020. MSHDA served approximately 41,000 homeowners through the Step Forward Michigan program. These resources were made available to help with mortgage and property tax payments until Oct. 31, 2020.

## RENTAL HOUSING

### **Immediate Action 3: Administer an Eviction Diversion Program**

With the help of the Michigan Department of Labor and Economic Opportunity and \$60 million in Coronavirus Relief Funding, MSHDA is administering an eviction diversion program to assist tenants and landlords. When the state's eviction moratorium ended in July 2020, MSHDA rolled out a program to further prevent evictions through its network of nonprofit homeless service providers known as Housing Assessment and Resource Agencies. This program includes case management, rental assistance, and legal aid. Unless Congress extends the timeline or aid, the funds must be incurred by the end of 2020.

### **Immediate Action 4: Issue Mortgage Loans Relief to MSHDA-Financed Properties**

MSHDA is providing short-term relief for mortgage loans to MSHDA-financed properties experiencing a financial hardship due to COVID-19. This program will be available to project owners through June 1, 2021. It allows MSHDA's executive director to approve mortgage payment relief to help offset decreases in rental revenue at the project level. This is designed to help properties continue to operate and offer the same services and security to their residents throughout the pandemic. Through this new program, owners can receive one of the following temporary relief options for up to 12 months: principal deferral, principal and interest deferral, escrow deferral, or escrow access, which allows distributions from certain escrow accounts. As of Oct. 31, 2020, 10 properties have taken advantage of this program totaling 755 units located throughout the state. Total deferred payments to date equal \$542,989.

### **Immediate Action 5: Alter Policies for the Housing Choice Voucher Program**

Effective July 20 through Dec. 31, 2020, MSHDA is using waiver opportunities from U.S. Department of Housing and Urban Development (HUD) to relax a series of policies regarding inspections, income verification, voucher extensions, the age of eligibility for youth who aged out of foster care, and reporting in connection with project-based and tenant-based vouchers. The intention of these changes is to enable a quicker response to housing needs and to reduce the burden on landlords, families, and service staff during this period.

## HOMELESSNESS

### **Immediate Action 6: Distribute Federal Funds Through Special Emergency Solutions Grants (ESGs)**

Emergency Solutions Grants support the principle of "housing first" as the best way to prevent and address homelessness. With the availability of Coronavirus Aid, Relief, and Economic Security (CARES) Act funding, MSHDA provided \$17 million in new grants to localities to support emergency housing needs, improve coordination, introduce new tools, collect and report data, and conduct planning and continuous-improvement activities. MSHDA staff will continue to work to assist Continuum of Care agencies to access these resources.

### **Immediate Action 7: Modify Policies and Procedures for Emergency Solutions Grants**

To expedite grant activities, MSHDA instituted temporary changes to allow electronic and verbal sign-off for ESG forms and releases of information, extended re-certifications of homelessness to 60 days, and permitted delays of inspections to align with guidance from the governor and local elected officials concerning safe interactions. To foster greater housing security and responsiveness to needs, this package of changes also included extending rapid re-housing assistance from six to nine months and allowing for COVID-19-related expenditures, such as personal protective equipment and increasing staff capacity. MSHDA allowed Continuum of Care and local planning bodies to forego the 1% rental assistance payment requirement and pay-for-performance measures, although MSHDA encouraged continuation. The fair market rent restriction was also waived for individuals and families receiving rapid rehousing or

homelessness-prevention assistance for leases until Sept. 30, 2020. Rent reasonableness was still required. In addition, as part of an effort to respond to the increased demands on subgrantees, MSHDA extended re-evaluation completions and case management periods by three months.

### **Immediate Action 8: Understand Emergency Shelter Capacity Needs**

MSHDA surveyed the Continuum of Care agencies to get information on their shelter capacity as we head into fall and winter and will be working with these partners to identify other congregate spaces that can be used for shelter if existing shelters reach maximum capacity.

## **COMMUNITIES/NEIGHBORHOODS**

### **Immediate Action 9: Award Neighborhood Enhancement Program Grants with Flexibility**

MSHDA awarded \$2.1 million in Neighborhood Enhancement Program grants to 56 local government and nonprofit groups across Michigan. These grants, begun in June 2020, provide seed money for improvement projects directly tied to enhancing and stabilizing communities. The projects focus on neighborhood public amenity enhancements, an improvement of quality of life for the residents, and (new this funding round) allowing communities to modify their applications to help address COVID-19-related issues.

### **Immediate Action 10: Amend Contracts with Partners to Focus on COVID-19 Needs**

As of June 2020, MSHDA had amended service agreements with two partners to enable them to be more responsive to needs arising from the COVID-19 pandemic during 2020. Working with Habitat for Humanity of Michigan and its affiliates, MSHDA is funding the Prison Build program, but it is also allowing funds to go toward helping the residents of low- and moderate-income housing. MSHDA also revised its agreement with Community Economic Development Association of Michigan (CEDAM) to reduce the AmeriCorps host fee to organizations, opening a path for more nonprofits to participate.

## **COMMUNICATIONS**

### **Immediate Action 11: Disseminate Critical Information Across the Housing System and Within State Government**

MSHDA has served as a resource during the pandemic for landlords, tenants, homelessness service providers, and others seeking information about eviction, programs, safety, and other topics. We shared toolkits, webinar opportunities, informational sheets, and more on our website and through social media. MSHDA drew on resources available through the state's Coronavirus Task Force on Racial Disparities (Executive Order No. 2020-55) and its subgroups, which are responding to the needs of Black, Indigenous, and people of color, who have been disproportionately affected by COVID-19. MSHDA has also shared resources from the Centers for Disease Control and Prevention and HUD, among others.

## **Medium-Term Actions (November 2020 – March 2021)**

MSHDA recognizes that the effects of the pandemic will continue to shape economic and social conditions, requiring ongoing efforts to address housing challenges. In the medium-term, we will act on several fronts, leveraging our programs, resources, and partner network.

MSHDA has already established a Homeownership Advisory Committee that is exploring potential actions in that area and expects to establish working groups of staff and partners in the rental and homelessness areas. Where working groups will lead on an action, they will be tasked with making progress within 90 days of formation.

## HOMEOWNERSHIP

### Medium-Term Action 1: Promote Federal Legislation to Provide Additional Funding to Avoid Foreclosures

The Housing Assistance Fund (S. 3620) and the COVID-19 Homeowner Assistance Fund of 2020 (H.R. 6729) were introduced to help keep people in their homes. The Housing Assistance Fund would build off of the success of the Hardest Hit Fund, which provided funds to state housing finance agencies to provide targeted foreclosure-prevention assistance to households and neighborhoods in states hit hard by the economic and housing market downturn. The Housing Assistance Fund expands this model to provide a flexible source of federal aid to all state-level Housing Finance Agencies (HFAs) to keep people in their homes. As part of the Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act (H.R. 6800), the COVID-19 Homeowner Assistance Fund would establish a \$75-billion Homeowner Assistance Fund to offer relief to consumers and prevent foreclosure. MSHDA supports these measures and is advocating for their inclusion in the next relief package.

### Medium-Term Action 2: Continue to Promote Access to Homeownership

Somewhat surprisingly, the housing market has remained strong during COVID-19, with steady home values and sales. However, we know that for many who would like to become homeowners, access remains a challenge. Across the state, homeownership workgroups have been created to address local and regional homeownership challenges. MSHDA is actively a part of many of these workgroups, looking at innovative equity housing models and other strategies, including for underserved populations. Moreover, MSHDA is in the process of creating a program amendment to its Down Payment Assistance (DPA) program, allowing up to \$10,000 in DPA in specific geographic regions that have been identified as areas that need additional support to promote homeownership activities.

### Medium-Term Action 3: Work Collaboratively to Remove Restrictive Housing Policies that Block Access to Homeownership

Some policies, such as exclusionary zoning, place barriers in the way of increased homeownership, particularly for people of color. MSHDA's Homeownership Study of 2019 highlighted this as an issue, which COVID-19 has the potential to exacerbate. A Homeownership Advisory Committee was established to address each of the four sets of levers identified in that study (finance, rehabilitation and preservation, land use and zoning, and economic development). While zoning decisions occur at the local level, MSHDA can act in partnership with housing counselors and others to encourage improvements to policy. The Homeownership Advisory Committee will explore how we can assist. One success would be zoning changes adopted broadly across the state that removes barriers to homeownership opportunities.

### Medium-Term Action 4: Increase Protections for Purchasers Who Obtain Homeownership Through Land Contracts

Concerns have been raised by partners that purchasers can be victims of extremely high interest rate charges as part of land contracts. MSHDA has established a Homeownership Advisory Committee to discuss the terms of land contract loans and ways to increase consumer protection. New legislation to address this concern is needed.

## RENTAL HOUSING

### Medium-Term Action 5: Advocate for Additional Funding for the Emergency Solutions Grant Program

At the federal level, the Emergency Rental Assistance and Rental Market Stabilization Act of 2020, S. 3685 and H.R. 6820 respectively, would provide \$100 billion through the Emergency Solutions Grant

program to protect millions of low-income renters from the threat of eviction and homelessness due to the COVID-19 crisis. The funds would be administered by state HFAs and other organizations focused on their communities' most urgent renter assistance needs. MSHDA strongly supports this legislation and is advocating for its inclusion in the next coronavirus relief bill.

### **Medium-Term Action 6: Monitor the Status of Tax Credit Equity and Investor Participation**

In March 2020, MSHDA was days away from releasing a Draft Qualified Allocation Plan (QAP) when COVID-19 surfaced, and management decided to pause the process until more information was known. Since then, MSHDA has collaborated with the development community to put an interim 2020 QAP in place for 2021, which considered the current status of the tax credit equity investor markets. At the same time, MSHDA is beginning the process of revising the QAP for 2022 and will be considering several changes that will include the status of tax credit equity and investor participation.

### **Medium-Term Action 7: Conduct Education and Testing to Protect Tenants from Unfair Rental Practices**

Because of the loss of employment resulting from the pandemic, there has been national concern around evictions and tenant rights. The COVID-19 pandemic has exacerbated housing inequalities resulting in increased housing instability for underserved and marginalized individuals. MSHDA will seek the services of an experienced consultant to educate landlords, property managers, and other housing partners in fair housing law and practice to reduce the incidence of housing discrimination in Michigan. The consultant will conduct fair housing testing on MSHDA-financed multifamily housing complexes to evaluate compliance with state and federal law concerning protected classes. They will also facilitate educational opportunities for MSHDA customers and the public to bring greater awareness to rights under the Fair Housing Act.

### **Medium-Term Action 8: Explore Opportunities to Respond to Housing Need Among Higher Area Median Income (AMI) Levels**

As the economic impacts of the pandemic continue, those at higher income levels may be affected. MSHDA has been working with the Michigan Economic Development Corporation (MEDC) to continue developing ways to support the need for workforce housing in various communities throughout the state. Thus far, two developments have been completed with this new and unique financing structure to allow for the creation of workforce housing for individuals and families who need housing but may exceed the income limits of traditional affordable housing programs. MSHDA and MEDC are continuing to collaborate to improve on these financing concepts and allow them to be applied to more areas across the state where workforce housing is needed.

### **Medium-Term Action 9: Work with Partner Organizations to Ensure Sufficient Capacity Locally to Address Increased Needs**

Nonprofit partners providing services within communities have experienced increased demand for services due to the pandemic. This has taxed their staff and other resources. Through grant funding from MSHDA, CEDAM will provide training and technical support to nonprofit and for-profit affordable housing and community development organizations to expand their internal capacity to serve their communities. CEDAM will assess the current equity gaps in the community economic development field, identify shared-success indicators to monitor the field, and create programming tools their member organizations can leverage to center equity in their community development practices. MSHDA will continue to work with partners to assist with training on available programs and creative problem-solving.

### **Medium-Term Action 10: Foster Safe Approaches to Balancing the Need for Social Interaction with the Safety of Supportive Housing Residents**

For individuals experiencing homelessness or needing supportive housing services, the social isolation of



the pandemic can be especially difficult. A working group will investigate best practices for supporting communication, mental and physical health, and safety with service providers. MSHDA will work with other Campaign to End Homelessness members to distribute resources and coordinate training to support homeless service providers.

## HOMELESSNESS

### **Medium-Term Action 11: Consult with Grantees on Where They Need Additional Assistance to Respond to Increased Demands**

Service providers that assist those experiencing homelessness have seen increased calls for help during the pandemic. MSHDA will continue to work with these organizations to identify where they may need additional support including but not limited to increasing shelter capacity.

### **Medium-Term Action 12: Continue to Provide Guidance on Health and Safety Measures to Shelters and Others Serving Those Who are Homeless**

The Michigan Department of Health and Human Services (MDHHS) has created tools related to health and safety and shared these with partners. We will work to further distribute these and assess if these resources are meeting the needs at the local level through a working group. In addition, MSHDA will help organizations serving those experiencing homelessness to access resources.

### **Medium-Term Action 13: Increase the Connection Between the Housing and Health Care Systems**

With the pandemic, it became apparent that further collaboration between housing and health was needed to ensure the safety and well-being of those who are experiencing or at risk of homelessness. While many local partnerships are underway, MSHDA will work with MDHHS to identify which Continuum of Care agencies and local health departments do not have solid connections and help to establish those.

## COMMUNITIES/NEIGHBORHOODS

### **Medium-Term Action 14: Explore Opportunities to Increase Grants to Agencies to Facilitate Home-Repair Needs**

With the loss of income that some homeowners are experiencing, maintaining their homes is expected to become more difficult. In a pilot program—yet to be branded, MSHDA is partnering with a city and multiple local agencies within the city to facilitate homeowner rehabilitation citywide. We will be providing Neighborhood Stabilization Program (NSP) income loan funding to the county land bank, which will partner with the local Habitat for Humanity office to identify households and property needs, initiate and undertake construction activities, manage portfolio loan servicing, and report outcomes. The goal of the grant/loan homeowner rehab program is to utilize over \$1.6 million in local funding and federal resources to assist 200 properties per year and make them safer, healthier, and sustainable. MSHDA is also looking at offering this opportunity to other cities that have participated in NSP, via county land banks and nonprofit organizations.

### **Medium Term Action 15: Expand Home Improvement by Increasing Funding for the Property Improvement Program**

In addition, MSHDA's Property Improvement Program (PIP) is designed to improve Michigan's housing stock by providing a low-interest loan to homeowners with low to moderate incomes. Soon, PIP loans will be funded using bond proceeds allowing us a greater source of available funding to purchase PIP loans from lenders. MSHDA Business Development staff continue to promote PIP with all lenders statewide.



## **Longer-Term Actions (April 2021 – March 2022)**

The consequences of the pandemic will continue to be felt for some time. MSHDA sees the recovery from this crisis as needing long-term attention. The steps taken in the immediate and medium terms will help to mitigate the impact of COVID-19 on residents, service providers, and others within the housing system, but we are committed to addressing those issues for which more time, understanding and creative solutions are required.

### **HOMEOWNERSHIP**

#### **Longer-Term Action 1: Advocate for the Passage of the Neighborhood Homes Investment Act**

Michigan urban neighborhoods and rural communities are in poor condition and property values are too low to support new construction or substantial rehabilitation, making it difficult to provide opportunities for home purchase. The passage of the Neighborhood Homes Investment Act (NHIA), H.R. 3316, by the U.S. Congress would revitalize urban neighborhoods and rural communities by using federal tax credits to mobilize private investment to develop and rehabilitate homes for purchase by people with moderate and middle incomes. The NHIA would bridge the gap between the cost of building or rehabilitating owner-occupied homes and the price at which homes can be sold. MSHDA, in conjunction with stakeholders, will work to pass this important piece of legislation.

### **RENTAL HOUSING**

#### **Longer-Term Action 2: With Partners, Explore Opportunities to Enhance MSHDA Programs and Increase Resources Toward Affordable Rental Housing**

Affordable rents have long been a concern in Michigan; with the pandemic, the options available to low-income individuals and families narrowed as their resources declined with job losses and health and safety concerns. MSHDA recognizes this as a critical challenge and will partner to advocate for additional Low-Income Housing Tax Credit (LIHTC) resources and to identify program changes that will increase the amount of affordable rental housing.

The bipartisan Affordable Housing Credit Improvement Act (AHCIA) of 2019 (S. 1703/H.R. 3077), would expand and strengthen the housing credit to provide additional affordable homes. Key provisions include: increasing the annual housing credit allocation by 50% over current law, phased in over five years; setting a minimum 4% housing credit rate to provide predictability and allow for the financing of more developments that use the housing credit in conjunction with housing bonds; and expanding the ability to recycle multifamily housing bonds in housing credit financing.

#### **Longer-Term Action 3: Promote Affordable Units in High Opportunity Areas**

The pandemic has underscored the consequences of living in areas where there is limited access to resources. High opportunity areas<sup>1</sup> offer more to residents but are often not affordable to those at lower incomes. MSHDA will discuss approaches with partners that support the goal of increasing the number of affordable units in these areas.

### **HOMELESSNESS**

#### **Longer-Term Action 4: Provide Technical Assistance to Local Organizations to Increase Awareness of Racial Disparities**

Ongoing protests of injustices on the basis of race have demonstrated an acute need to ensure awareness of and action against disparities. MSHDA, through the Campaign to End Homelessness, will be contracting

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<sup>1</sup> High opportunity areas are locations that provide access to amenities such as high-performing school districts, healthy food, medical care, jobs, and other contributors to economic mobility.

for technical assistance to support an 18-month work plan to examine local policies, procedures, and outcomes to improve access and outcomes for people of color in the homelessness system. This work begins in 2021 and will engage Continuum of Care agencies statewide to examine their data and practices to understand and address the disparities and improve housing outcomes for people of color.

## COMMUNITIES/NEIGHBORHOODS

### Longer-Term Action 5: Seek Sustainable Funding for the Michigan Housing and Community Development Fund

A major solution in addressing the housing problem is permanently funding the Michigan Housing and Community Development Fund (MHCDF), which was signed into law in 2004 and is located within MSHDA. The MHCDF would provide housing opportunities for all and help transform the Michigan economy by improving the quality of life in Michigan’s urban neighborhoods and rural communities—especially those with high concentrations of poverty. This would help make them thriving communities where people want to live and work. The MHCDF is flexible and can provide grants and loans to finance a variety of affordable housing and community development projects. These include homeownership, homeowner property improvement, rental housing, housing for the homeless, and supportive housing. MSHDA, in conjunction with stakeholders, will work to identify a revenue source for the MHCDF.

## Summary

Immediate Actions (March – October 2020)	
1	Network to Ensure Coordinated Housing Counseling
2	Aid Homeowners Struggling with Mortgages and Property Taxes
3	Administer an Eviction Diversion Program
4	Issue Mortgage Loans Relief to MSHDA-Financed Properties
5	Alter Policies for the Housing Choice Voucher Program
6	Distribute Federal Funds Through Special Emergency Solutions Grants
7	Modify Policies and Procedures for ESGs
8	Understand Emergency Shelter Capacity Needs
9	Award Neighborhood Enhancement Program Grants with Flexibility
10	Amend Contracts with Partners to Focus on COVID-19 Needs
11	Disseminate Critical Information Across the Housing System and Within State Government

### Medium-Term Actions (November 2020 – March 2021)

<b>1</b>	Promote Federal Legislation to Provide Additional Funding to Avoid Foreclosures
<b>2</b>	Continue to Promote Access to Homeownership
<b>3</b>	Work Collaboratively to Remove Restrictive Housing Policies that Block Access to Homeownership
<b>4</b>	Increase Protections for Purchasers Who Obtain Homeownership Through Land Contracts
<b>5</b>	Advocate for Additional Funding for the Emergency Solutions Grant Program
<b>6</b>	Monitor the Status of Tax Credit Equity and Investor Participation
<b>7</b>	Conduct Education and Testing to Protect Tenants from Unfair Rental Practices
<b>8</b>	Explore Opportunities to Respond to Housing Need Among Higher Area Median Income (AMI) Levels
<b>9</b>	Work with Partner Organizations to Ensure Sufficient Capacity Locally to Address Increased Needs
<b>10</b>	Foster Safe Approaches to Balancing the Need for Social Interaction with the Safety of Supportive Housing Residents
<b>11</b>	Consult with Grantees on Where They Need Additional Assistance in Order to Respond to Increased Demands
<b>12</b>	Continue to Provide Guidance on Health and Safety Measures to Shelters and Others Serving Those Who Are Homeless
<b>13</b>	Increase the Connection Between the Housing and Health Care Systems
<b>14</b>	Explore Opportunities to Increase Grants to Agencies to Facilitate Home-Repair Needs
<b>15</b>	Expand Home Improvement by Increasing Funding for the Property Improvement Program

### Longer-Term Actions (April 2021-March 2022)

<b>1</b>	Advocate for the Passage of the Neighborhood Homes Investment Act
<b>2</b>	With Partners, Explore Opportunities to Enhance MSHDA Programs and Increase Resources Toward Affordable Rental Housing
<b>3</b>	Promote Affordable Housing in High Opportunity Areas
<b>4</b>	Provide Technical Assistance to Local Organizations to Increase Awareness of Racial Disparities
<b>5</b>	Seek Sustainable Funding for the Michigan Housing and Community Development Fund

# Resources

## Homeownership Assistance

<https://www.michigan.gov/mshda/0,4641,7-141-45866---,00.html>

Housing Counseling, MSHDA Mortgage, Mortgage Credit Certificate, Property Improvement Program, Step Forward, Hardest Hit, Down Payment Assistance Program

## Homelessness and Special Needs Housing

<https://www.michigan.gov/mshda/0,4641,7-141-5515---,00.html>

Emergency Solutions Grants, 811 Project Rental Assistance Program, Continuum of Care and Local Planning Bodies contact list, Housing Assessment and Resource Agency contact list

## Information for Developers and Contractors

<https://www.michigan.gov/mshda/0,4641,7-141-5587---,00.html>

Multi-Family Direct Lending Programs, Low-Income Housing Tax Credits, Pass-Through Bond Program, housing market research, and more

## Neighborhood Programs

<https://www.michigan.gov/mshda/0,4641,7-141-5564---,00.html>

Neighborhood Enhancement Program, MSHDA MOD Program

## Michigan Coronavirus Task Force on Racial Disparities

[https://www.michigan.gov/mdhhs/0,5885,7-339-71551\\_5460\\_99929---,00.html](https://www.michigan.gov/mdhhs/0,5885,7-339-71551_5460_99929---,00.html)

## Rental Assistance

<https://www.michigan.gov/mshda/0,4641,7-141-5555---,00.html>

Eviction Diversion Program, Housing Choice Vouchers, COVID-19 information for rental property owners/landlords

## For More Information Contact:

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