

## MIHAF Management Appeal Process

Michigan Homeowner Assistance Fund (MIHAF) was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services and displacements of homeowners experiencing a COVID-19 related financial hardship on or after January 21, 2020. Homeowners must document an ownership interest and occupy the subject property as their primary residence and have household income less than 150% area median income (AMI).

Homeowners can request to have their denied application reconsidered by emailing MIHAF at:

Email: [MSHDA-HO-HAF-Program@michigan.gov](mailto:MSHDA-HO-HAF-Program@michigan.gov)

or

Mail to:

Michigan State Housing Development Authority  
Attn. MIHAF Management  
PO Box 30044  
Lansing MI 48909

Please include in the subject line of your email:

Subject Line: MIHAF application appeal, Last Name & MIHAF Number.

Please include in your mailed written appeal:

Management Review, Last Name & MIHAF Number.

In the email/letter explain why you feel the application was not reviewed properly and denied. Include details and provide any documentation that would overturn the denial. Add attachments to the email or copies of documents with the letter.

Once received, management will review the application to see if the application was properly denied.

Management Reviews could take up to 15 business days to be completed.