

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

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 the 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 the appealed has been received, management will review the application to determine if the application was properly denied and provide a response back to the applicant.

MIHAF Appeal decisions are FINAL and not subject to any further appeal process.

Due to high volume, Management Appeal Reviews may take up to 30 days or more until a decision is made.