

POSSIBLE SOURCES OF LOCAL ASSISTANCE

CALL 2 1 1 - COMMUNITY ACCESS LINE OF THE LAKESHORE: Community Access Line of the Lakeshore or CALL helps connect people needing health and/or human services programs in Mason County with those services by providing a centralized contact point to obtain information and referrals. Taxpayers seeking assistance in the payment of delinquent property taxes to avoid foreclosure may obtain information about programs that may be of help to them by contacting the CALL 2 1 1 Center at:

Telephone: 2 1 1 - Toll Free Telephone: 231-843-8593 - Website: www.masoncountyuw.org

GENERAL ASSISTANCE:

- **Michigan Department of Health & Human Services** Telephone: 231 845-7391
Mason County Office Facsimile: 231 843-1430
915 Diana St. Website: <https://www.michigan.gov/mdhhs>
Ludington, MI 49431
* Formerly known as Family Independence Agency (FIA) or Department of Social Services (DSS)
- **FiveCap of Scottville** Telephone: 231 757-3785
302 N. Main St., PO Box 37 Facsimile: 231 757-9669
Scottville, MI 49454 Website: www.fivecap.org
- **Lakeshore Resource Network** Telephone: 231 757-3785
920 E. Tinkham Ave. Website: www.lakeshoreresourcenetwork.org
Ludington, MI 49431 Email: maryjo@masoncountyuw.org
- **New Day Foundation** Telephone: 248 648-1105
Assistance for Families Fighting Cancer Website: www.foundationforfamilies.org
Email: newdayff@gmail.com

HOMESTEAD PROPERTY TAX CREDIT ASSISTANCE:

Assistance in filing forms for a refundable income tax credit from the State of Michigan when property taxes levied in the current tax year exceed 3½% of the household income of the claimant.

- **Ludington Area Senior Center** Telephone: 231 845-6841
308 S. Rowe St. Website: www.ludingtonseniorcenter.org
Ludington, MI 49431
- **Scottville Senior Center** Telephone: 231 757-4705
140 S. Main St. Website: www.scottvilleareaseniorcenter.com
Scottville, MI 49454

**THE LAST DATE TO REDEEM PROPERTY FROM FORECLOSURE IS:
MARCH 31, 2023**

Michigan Homeowner Assistance Fund (MIHAF) – NOW AVAILABLE

The Homeowner Assistance Fund 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, foreclosure, loss of utilities or home energy services and displacements of homeowners experiencing financial hardship on or after January 21, 2020 or for those homeowners who experience a coronavirus pandemic financial hardship that began before January 21, 2020 but continued after that date.

The U.S. Department of the Treasury notified MSHDA on April 14, 2021 that it will allocate \$242,812,277 to the State of Michigan. This number was based on unemployed individuals and the number of mortgagors with delinquent mortgage payments.

Governor Whitmer designated the Michigan State Housing Development Authority (the Authority or MSHDA) as the operating agency to set up the Michigan Homeowner Assistance Fund (MIHAF) program in accordance with the guidance provided by the Treasury.

MSHDA launched the MIHAF program to the public February 14, 2022. An online and mobile application portal is currently available on this page.

Who Is Eligible?

- Homeowners with household incomes less than 150% of Area Median Income (AMI)
- Homeowners who own and occupy the property as their primary residence
- Homeowners must have and explain a financial hardship directly related to COVID-19 on or after **January 21, 2020**.

Up to \$25,000 Grant Per Household to Pay:

- Delinquent mortgage/housing expenses, including property tax and insurance escrow shortages
- Delinquent land contract payments, mobile home consumer loan payments or mobile home park lot payments
- Delinquent property taxes
- Delinquent condominium/homeowners' association fees
- Delinquent homeowner's insurance,
- Delinquent utilities, gas, electric, water, sewer
- Delinquent internet broadband services

How Do I Apply?

- Use the secure online application portal to submit your application for assistance.
- This is the best way to apply for those who have a smart phone, tablet, or computer.
- You may also call 844-756-4423 for assistance.
- **First** review the [Acceptable Documentation List](#) and be prepared to provide supporting documentation, such as photo ID, social security number, monthly income/benefit statement, and delinquent housing expense statements.
- For updates on the programs, please add your email to the [INFORMATION EMAIL LIST](#)

Prioritization of Households

The Federal Homeowner Assistance Fund Program requires a prioritization of assistance for both households with incomes equal to or less than 100% of Area Median Income (AMI) and those identified as Socially Disadvantaged Individuals (SDI). SDI households may have been subjected to racial or ethnic prejudice or cultural bias within American society because of their identities as members of groups and without regard to their individual qualities. Social disadvantage must stem from circumstances beyond their control.

All MIHAF applications will be reviewed and determined eligible on a first come, first serve basis. MSHDA's program [Term Sheet](#) provides greater details on the MIHAF program.