Legislation Details (With Text)

File #:	22-0942	**Version:** 1	**Name:**	6/6/22 Homeowners Assistance Fund	
Type:	Resolution		**Status:**	Passed	
File created:	6/6/2022		**In control:**	City Council	
On agenda:	6/6/2022		**Final action:**	6/6/2022	
Enactment date:	6/6/2022		**Enactment #:**	R-22-181	
Title:	Resolution to Become a Michigan Homeowner Assistance Fund Service Partner and Execute the Provider Participation Agreement				
Sponsors:					
Indexes:					
Code sections:					
Attachments:	1. Becoming A Partner 2-2022 (1).pdf, 2. MIHAF Provider Participation Agreement - 11-08-2021.pdf				

Date	Ver.	Action By	Action	Result
6/6/2022	1	City Council	Approved	Pass

Resolution to Become a Michigan Homeowner Assistance Fund Service Partner and Execute the Provider Participation Agreement

The Homeowner Assistance Fund was established under section 3206 of the American Rescue Plan Act of 2021 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 homeowner experiencing financial hardship. In April 2021, the State of Michigan was allocated $242.8 million and the Michigan State Housing Development Authority was designated as the operating agency.

In February 2022, the Michigan State Housing Development Authority publicly opened the Michigan Homeowner Assistance Fund. The funding will assist homeowners with delinquent mortgage/housing payments, delinquent property taxes, and delinquent utility payments to help them avoid foreclosure, displacement, or utility shut-off. Homeowners that occupy the property as the primary residence and have a household income less than 150% of Area Median Income (AMI) are eligible to participate.

In order for our residents to receive funding for their delinquent utility bills and property taxes, the City must be a program service partner.

Budget/Fiscal Impact: There is no financial impact to the participation in the Michigan Homeowner Assistance Fund (MIHAF) program as a service provider.

Prepared by: Marti Praschan, CFO & Financial Services Area Administrator
Reviewed by: Michelle Landis, Senior Assistant City Attorney
Approved by: Milton Dohoney Jr., Interim City Administrator

Whereas, The Homeowner Assistance Fund was established under section 3206 of the American Rescue Plan Act of 2021;

Whereas, The State of Michigan was allocated $242.8 million to assist residents with delinquent mortgage/housing payments, delinquent property taxes, and delinquent utility payments to avoid foreclosure, displacement, or utility shut-off; and

Whereas, In order for our residents to take advantage of the Michigan Homeowner Assistance Fund, the City must be a registered Service Partner of the program;

RESOLVED; That City Council approve the attached MIHAF Provider Participation Agreement;

RESOLVED, That the Mayor and City Clerk be authorized and directed to execute said agreement after approval as to form by the City Attorney and approval as to substance by the City Administrator; and

RESOLVED, That the City Administrator be authorized to take the necessary administrative actions to implement this resolution.