MSHDA MI-HOPE

Frequently Asked Questions

The Michigan State Housing Development Authority (MSHDA) will administer the Michigan Housing Opportunities Promoting Energy-Efficiency Program (MI-HOPE) through its network of local nonprofit agencies and government agencies starting November 1, 2022.

WHO IS ELIGIBLE?

MI-HOPE can serve households that have incomes less than 300% of the Federal Poverty Level and who meet the following conditions:

Federal Poverty Levels								
Household Size	1	2	3	4	5	6	7	8
Income Limits 300% FPG	$38,640	$52,260	$65,880	$79,500	$93,120	$106,740	$120,360	$133,980

- Total Household Monthly Income
    - Monthly income information must be provided for: Employment Income, Worker's Compensation/Short Term Disability, Social Security/Disability/Supplemental, Retirement/Pension/Annuity Income, Unemployment Benefits, Alimony/Child Support, and other income sources (a description is required).
- Individual(s) in the household has qualified for unemployment benefits or has experienced a reduction in household income, incurred significant costs, or has experienced other financial hardship due directly or indirectly to the coronavirus outbreak on or after March 3, 2021; and
- Individual(s) in the household can demonstrate a risk of experiencing homelessness or housing instability due to increased living expenses.
- Eligible housing types
    - Single-family owner-occupied with an income qualified household
    - Single-family non-owner-occupied with an income qualified household
    - Multi-family (attached or detached - up to 3 units) owner-occupied with an income qualified household
    - Multi-family (attached or detached- up to 3 units) non- owner-occupied with a Covid-19 pandemic hardship and income qualified eligible household
    - Detached Site Condominium units
    - Modular/Manufactured homes permanently affixed to real property and taxed as real estate

WHO IS NOT ELIGIBLE?

- Households that have incomes above 300% of the Federal Poverty Level.
- Households that cannot show a "COVID-19 hardship" (outlined below) causing a housing instability/hardship.
- Households that are tenants, land contract holders, or those that live in commercial properties.

- Households that are behind on mortgages or taxes/repayment plan.
- Households that are not insured and cannot provide written verification of insurability post-rehab.
- Land contracts and mobile homes are not eligible
- Unoccupied properties or properties not owned for a minimum threshold as outlined below:
  - Homeowners must provide verification of occupancy of the home for a minimum of twelve months from the date of the MI-HOPE application, or for non-owner-occupied units the landlord must provide proof of ownership for twelve months and provide a six-month occupancy history.

HOW DO I APPLY?

- Use the secure online application portal ("Apply Now" button on the MSHDA MI-HOPE website) to submit your application for assistance.
- This is the best way to apply for those that have a smart phone, tablet, or computer. Property owners can also apply through their local subrecipient agency.
- If you cannot apply online, please see the Subrecipient Agency List for the service agency in your county (attached to this page).

HOW MUCH MI-HOPE ASSISTANCE CAN I RECEIVE?

- Up to $25,000 in energy-efficiency grant funds per property, based on need.

The portal submission is the first step in the MI-HOPE application process, once completed the application will be forwarded to a subrecipient agency based on zip code, that subrecipient agency will utilize its written program guidelines to establish funding priorities and their individual selection process and criteria. Each subrecipient agency may elect to collect additional documentation at their discretion.

HOW CAN I APPLY?

MI-HOPE online application now available on the MSHDA MI-HOPE Website by selecting the green box Apply Now

IS THERE ANY LIMIT ON HOW MANY RENTAL PROPERTIES CAN BE ASSISTED PER OWNER?

Yes, the program limit is one property per owner.

WHAT HOME REPAIRS CAN I GET HELP WITH? THREE RIVERS ELIGIBLE PROJECTS ARE HIGHLIGHTED BELOW

Household eligible for MI-HOPE can receive assistance for the following items:

- Roof
- Storm Doors/Exterior Doors
- Windows
- Insulation
- Modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems and water heater upgrades including on demand retrofitting
- Functioning and up to date exterior security lighting
- Appliance upgrades to energy star rating, i.e., stove, refrigerator
- Electrical upgrades or replacement – wiring of home (partial or full)

WHAT DOCUMENTS ARE REQUIRED TO DETERMINE ELIGIBILITY?

- Completed Application.
- Proof of Identification
    - Copy of state ID or passport for the applicant (with proof of residency if address does not match the unit).
    - For further information, refer to the supporting documents listed below, which are also posted on the MI-HOPE website and within the MI-HOPE application itself.
- Proof of Property Eligibility
- Proof of Household Income
    - Provide all available proof of earned and unearned income for household members that live at the property and that are over the age of 18
- Copy of utility statements uploaded – Note: uploads must be completed one at a time.

WHAT DOCUMENTS WILL THE APPLICANT NEED TO COMPLETE THE APPLICATION?

Supporting Documents

Supporting Documents Needed to Complete the Application (At least one document is needed):

Proof of Identification Only required for one Property Owner. But all property owner(s) must be willing to participate and sign a written authorization.	• Driver's license • Passport • State Issued ID • Permanent Resident Card • Other government issued photo ID
Proof of Social Security Number (Optional)	• Social Security Card • W2/1099 Tax Form (most recent year) • 1040 IRS Tax Form (first two pages only; most recent tax year) • Other legal document (showing name & complete SSN)
Proof of Household Income (All Residents including Dependents 18 & older/NOT full-time Student - unless full-time student is the head of household - then income is required). Not all of these items may be relevant, just provide all applicable documentation.	• One pay statement w/YTD earning from each employer • 1040 IRS Tax Form (first two pages only; most recent tax year), if self-employed • W2/1099 Tax Form (most recent year) • Unemployment/benefit statement or payment history • Government benefit statement • Retirement/Pension statement • Child support payment history • Alimony payment statement
Proof of Property Eligibility	• Property Deed • Mortgage Statement for each mortgage lien (most recent month) • Property tax statement or repayment plan documents showing current (most recent quarter) • Homeowner insurance policy • Utility bill for each provider, electric, gas, etc.

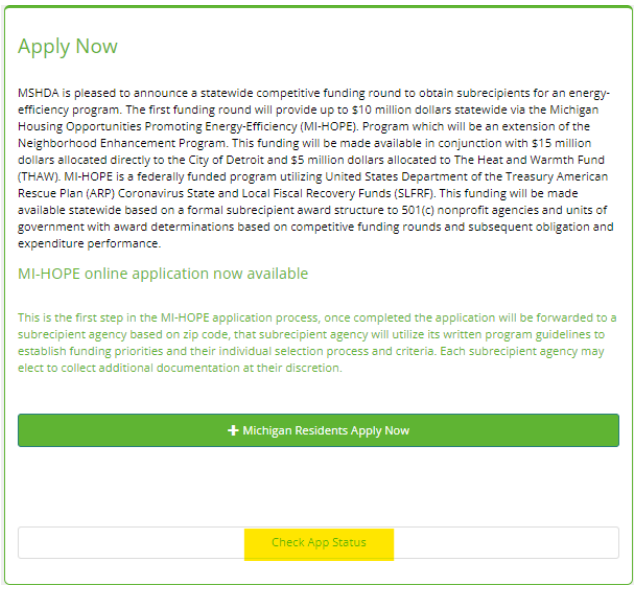
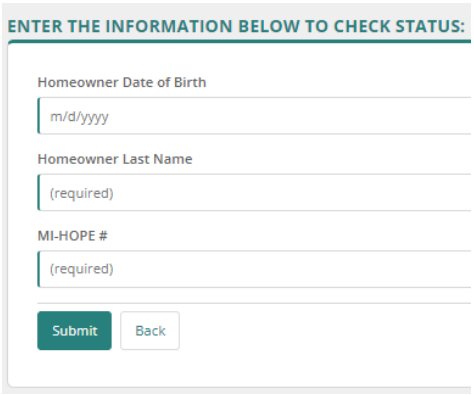
Utility Information

Average Monthly Utility Costs

Water: $

Electric: $

Gas: $

ONLINE APPLICATION FAQs

- If you are locked out of your application, you must wait 5 minutes before you can log in again
- Applications must be completed within 14 days. **Applications that are not completed and submitted within 14 days will be deleted.**
- Files must be uploaded one at a time. Most categories have the option of adding more than one document, one at a time. Applicants can also go to the applicant name screen, add additional documents under upload a photo ID, and add a document name to categorize the upload.
- The email address of MI-HOPE IT support is MSHDA-ARPA-IT-Support@michigan.gov
- On the MI-HOPE Application Page, click on the Check App Status button and follow the prompts to check the status of your application. Due to the high volume of statewide need for energy efficiency home repairs, the application may take 6-8 weeks to process.