

# Michigan Homeowner Assistance Fund

## Michigan State Housing Development Authority

Communications: Integrated Campaign

### HFA Staff Contact

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Michigan State Housing Development Authority (MSHDA)  
Michigan Homeowner Assistance Fund (MIHAF)  
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## INTRODUCTION

Stable housing is essential for building and maintaining thriving communities. That's why when the COVID-19 pandemic struck, \$242.8 million in federal funds were made available through the American Rescue Plan Act of 2021 to mitigate financial hardships for homeowners, working to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services and displacements of homeowners.

In Michigan, the Michigan State Housing Development Authority (MSHDA) was chosen to lead implementation and management of the Michigan Homeowner Assistance Fund (MIHAF), made public on February 14, 2022. Per the program term sheet, funds were scheduled to be disbursed no later than the program end date of September 30, 2026, but due to demand, the program ended on December 8, 2023.

To effectively and efficiently distribute funds to communities and homeowners that needed them most, MSHDA deployed an integrated communications and marketing strategy that included paid and earned media relations, social media promotion, digital creative development, engaging video elements and paid advertising. The following summarizes activities between May 1, 2023 and May 1, 2024.

## OBJECTIVES & TARGET AUDIENCES

To effectively direct funding where it's needed most, building awareness of the MIHAF program was the chief objective of this campaign. MIHAF was a direct-to-homeowner program, relying on action from Michigan homeowners in every corner of the state, particularly in low-income areas where funds were needed most.

To reach homeowners where they are, MSHDA's integrated communications and marketing campaign focused on establishing awareness of the MIHAF program and positioning MSHDA as the authority for all things housing. This included communications rich with educational content and strong calls to action to apply for relief.

Funding would expire if not exhausted by September 2026, so MSHDA understood the importance of maintaining a steady drumbeat of promotion even after the program had been active for over a year.

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## CAMPAIGN EXECUTION

With the primary goal of generating program awareness and visibility, a strategic mix of media relations, social media, paid media and quality visuals was the ideal approach. Below is a summary of each program element and its impact:

### LANDING PAGE/DASHBOARD

To act as the “front porch” of the program, a [landing page](#) was the primary source for the most updated program information, ongoing updates and deadlines, resource links and contact information, and an interactive dashboard of approximate funding remaining and what types of assistance the funding has been used for. This was especially valuable during the final push for applications in fall 2023.

### MEDIA RELATIONS

After successful efforts in 2022 around the program launch, MSHDA took a similar approach to media relations in summer 2023 to generate coverage far and wide across the state with a message underscoring the fact that funding was still available and eligible homeowners should apply ASAP if they want to be considered for assistance.

In June 2023, MSHDA facilitated another round of media outreach to target communities across the state that were experiencing high need but had low application rates. This resulted in highly visible placements with [WXMI-TV](#) (West Michigan), [WEYI-TV](#) (Mid-Michigan) and [WJMN-TV](#) (Northern Michigan).

Nearing the program’s end, in November 2023, MSHDA facilitated one final round of proactive outreach underscoring the importance of applying even if applicants were not currently facing a COVID-19-related hardship. This outreach included marking December 8, 2023 as the last day for homeowners to apply for funding and resulted in coverage with [Traverse City Record Eagle](#), [WLUC-TV](#) (Northern Michigan), [Bridge Detroit](#), [Cadillac News](#), [WDET-FM](#) and several others. MSHDA also identified and secured a contributed article opportunity with bilingual newspaper, [La Prensa](#), published near the program’s close date, outlining what’s covered under MIHAF and encouraging interested homeowners to apply before funding runs out.

From **May 1, 2023 to May 1, 2024**, MIHAF received **55 pieces of coverage** across Michigan with an estimated reach of **31,322,636** (Michigan’s population is just over 10 million). The coverage included feature stories, news briefs and contributed content in publications spanning 5 of 10 identified prosperity regions statewide, enabling MSHDA to effectively reach a variety of audiences and communities.

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## SOCIAL MEDIA

In addition to ongoing activity on external media channels, MSHDA's owned social media accounts on Facebook, LinkedIn, X and Nextdoor were essential in reaching individuals at the community-level and driving them to the MIHAF landing page.

Social content included media reprint-style posts, general awareness posts emphasizing the availability of homeowner assistance of up to \$25,000 per household and an infographic outlining how much funding has been reserved and how much remains, each with a strong call to action to apply. From May 1, 2023 through May 1, 2024, MSHDA published **17 posts** on MIHAF, garnering a total of **152,713 impressions, 9,942 engagements and 2,612 link clicks.**

The neighborhood platform, Nextdoor provided an additional layer of promotion through paid ads targeted at homeowners throughout the state. During the same timeframe, MIHAF ads garnered **over 924,000 impressions** and **over 2,500 clicks.**

## VIDEO

Engaging video elements were also part of MSHDA's integrated MIHAF campaign, including a [brief explainer video](#) that was available throughout the program's lifetime that provided a succinct overview of MIHAF and its purpose, answered commonly asked questions and included strong calls to action to apply.

## PAID ADVERTISING

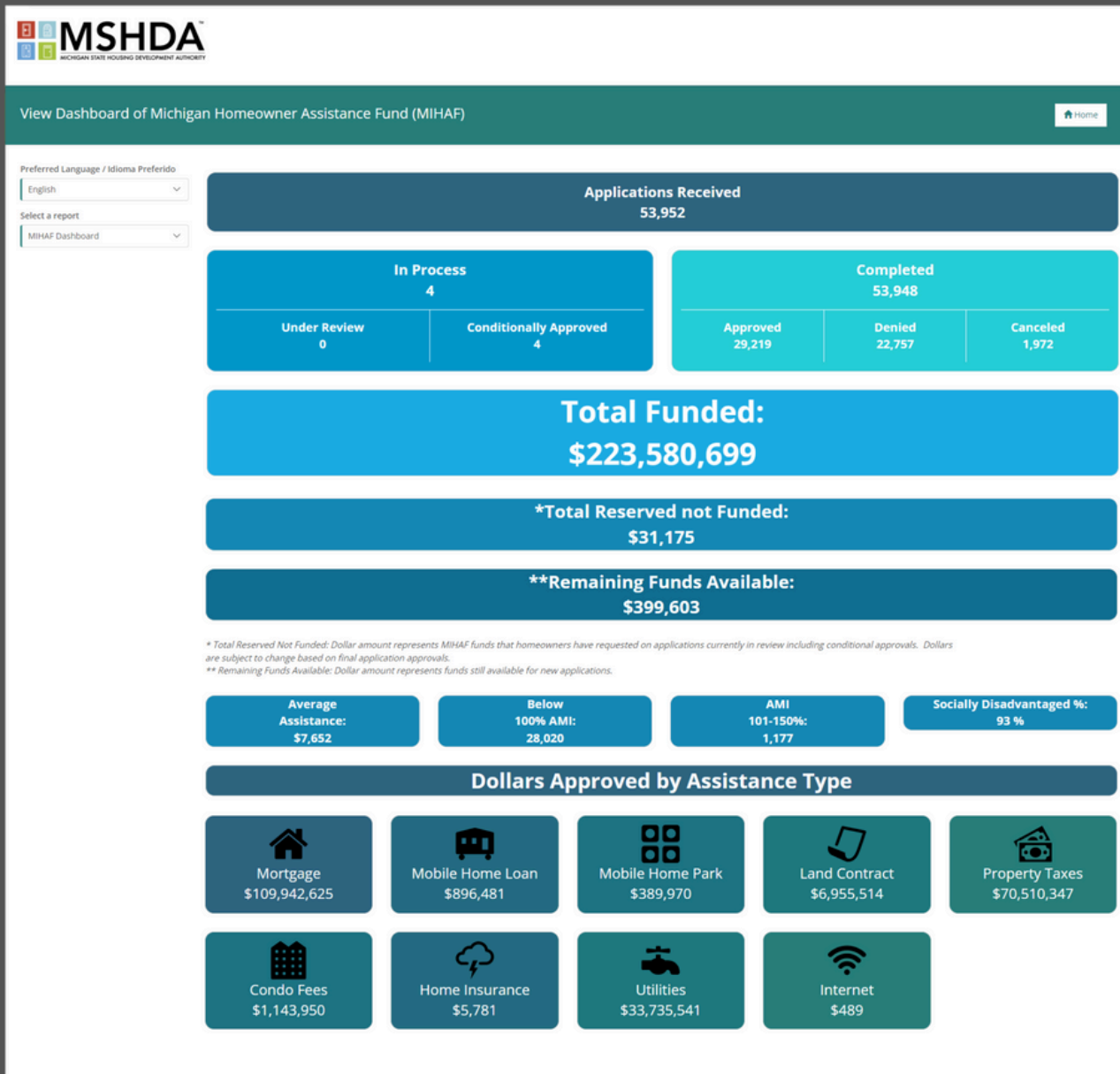
To further increase exposure, paid advertising efforts were deployed throughout Michigan including digital display, digital video, print advertising in publications (Arab American News, La Prensa, Michigan Chronicle, The Chronicle News) and postcards.

All digital advertising, including display banners, video and Facebook were targeted to homeowners with a household income of less than \$80,000, and among 296 pre-identified Michigan zip codes facing financial hardship. Print advertising targeted the readership of the respective publications.

## CONCLUSION

Through MIHAF, MSHDA offered eligible Michiganders needed support to overcome housing obstacles brought on by the pandemic. All told, **29,405 households** received assistance stretching across every one of Michigan's **83 counties**, with **average assistance over \$7,600. Over \$220 million was awarded throughout the state during the program's lifetime.**

## DASHBOARD



## MEDIA RELATIONS



**Detroit Free Press**

Advertisement

**MICHIGAN**

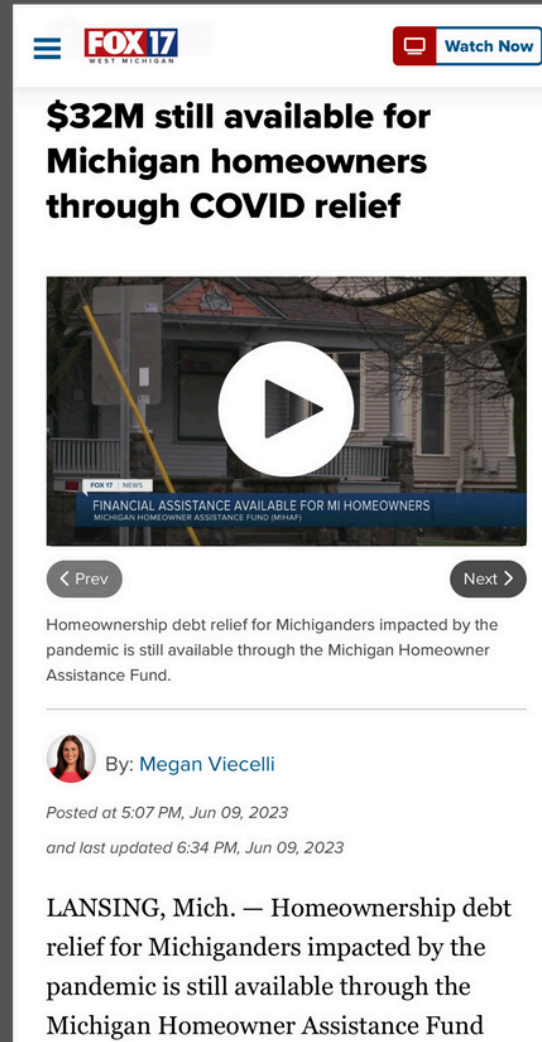
### Michigan pandemic housing aid program will stop taking applications in December

**Nushrat Rahman**  
Detroit Free Press

Published 6:38 a.m. ET Nov. 22, 2023 | Updated 7:29 p.m. ET Nov. 22, 2023

A statewide program meant to help homeowners recover from the financial blow of the COVID-19 pandemic will stop taking new applications next month.


The [Michigan Homeowner Assistance Fund \(MIHAF\) program](#), backed by \$242 million in federal pandemic relief aid, launched early last year. The Michigan State Housing Development Authority (MSHDA), which is administering the program, announced that the



**FOX 17** WEST MICHIGAN

Watch Now

### \$32M still available for Michigan homeowners through COVID relief



FINANCIAL ASSISTANCE AVAILABLE FOR MI HOMEOWNERS  
MICHIGAN HOMEOWNER ASSISTANCE FUND (MIHAF)

< Prev

Next >

Homeownership debt relief for Michiganders impacted by the pandemic is still available through the Michigan Homeowner Assistance Fund.

By: **Megan Viecelli**

Posted at 5:07 PM, Jun 09, 2023  
and last updated 6:34 PM, Jun 09, 2023

LANSING, Mich. — Homeownership debt relief for Michiganders impacted by the pandemic is still available through the Michigan Homeowner Assistance Fund



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**La Prensa**

Ohio's Michigan's Oldest and Largest Weekly Bilingual Latino Newspaper Since 1959

**MICHIGAN**

### Michiganders experiencing pandemic related hardships should apply before December 8

By **Michigan State Housing Development Authority**

Although the National Emergency around the COVID-19 pandemic was lifted in April 2023, some are still feeling its lingering financial effects around the country. In fact, **12.3% of individuals** with "long COVID" symptoms still find themselves wrestling with unemployment.

Established in February 2022 as part of the American Rescue Plan Act of 2021, the [Michigan Homeowner Assistance Fund \(MIHAF\)](#) aims to mitigate hardships associated with or amplified by the pandemic. The program provides

## MEDIA RELATIONS

### Homeowner Assistance Funds still available to Michigan residents impacted by pandemic

by: [Brianna MacLean](#)  
Posted: Jun 27, 2023 / 04:53 PM EDT  
Updated: Jun 27, 2023 / 07:04 PM EDT

SHARE

Mich. (WJMN) – The Michigan Homeowner Assistance Fund (MIHAF), established under the 2021 American Rescue Plan Act, still has funds available for Michigan residents. However, the funds are expected to run out by the end of 2023.

The statewide program uses federal funds to share up to \$25,000 to residents who were financially impacted by the pandemic. The funds go toward delinquent home payments, including mortgages, property taxes and more.

### Michigan Homeowner Assistance Fund application period to end December 8

By [Stephen DeLadurantaye](#)  
Published: Nov. 14, 2023 at 3:08 PM EST

POSTED: THURSDAY 11.09.2023 5:15 PM  
THE ARAB AMERICAN NEWS COMMUNITY, LOCAL

Like

### Deadline to apply for Michigan Homeowner Assistance Fund approaching

By [Stephen DeLadurantaye](#)  
Published: Nov. 14, 2023 at 3:08 PM EST

MARQUETTE, Mich. (WLUC) – The deadline to apply for the Michigan Homeowner Assistance Fund (MIHAF) is coming up soon.

### Michigan pandemic housing aid program will stop taking applications in December


HOUSING

by [Nushrat Rahman](#)  
November 22, 2023 6:00 am

Listen to this article  
ADOURIS

## SOCIAL MEDIA

### NEXTDORR

 MSHDA - Michigan State Housing Developme...  
Sponsored

Receive up to \$25,000 in financial assistance through MIHAF  
The Michigan Homeowner Assistance Fund (MIHAF) is available to help. If you're behind on ...See more

**FUNDS ARE STILL AVAILABLE**  
**APPLY FOR FINANCIAL ASSISTANCE THROUGH MIHAF**



This project MIHAF is being supported, in whole or in part, by federal award number 19H001, awarded to the State of Michigan by the U.S. Department of the Treasury.

See if you're eligible for financial assistance [Learn more](#)

 MSHDA - Michigan State Housing Developme...  
Sponsored

Behind on your mortgage payments, property taxes, or utility bills?  
You could receive up to \$25,000 in financial assistance through the Michigan Homeowner Ass...See more



**DON'T WAIT-  
UP TO  
\$25K  
AVAILABLE  
FOR MICHIGAN  
HOMEOWNERS**

This project MIHAF is being supported, in whole or in part, by federal award number 19H001, awarded to the State of Michigan by the U.S. Department of the Treasury.

You may be eligible for financial assistance [Learn more](#)

## SOCIAL MEDIA POSTS

**Michigan State Housing Development Authority**  
 4,051 followers  
 11mo • Edited

Effects of the COVID-19 pandemic are still at play on the housing landscape. MIHAF is here to help Michiganders with mortgage payments, land contracts and property taxes—even if the tax debt accrued before the pandemic.


Read more about the program and how to apply in Fox 17: <https://bit.ly/3Col5wJ>



**Michigan State Housing Development Authority**  
 May 15, 2023

The Michigan Homeowner Assistance Fund (MIHAF) is here to help with lingering effects of the COVID-19 pandemic—offering up to \$25,000 in financial assistance.

Apply today: <https://bit.ly/3sHW3DB>



3 comments 14 shares

**Michigan State Housing Development Authority**  
 November 28, 2023

December 8, 2023 is the last day to apply for funding from the Michigan Homeowner Assistance Fund (MIHAF) – up to \$25,000 in relief for property taxes or other housing-related expenses. Complete your application today: <https://bit.ly/3sHW3DB>



12 shares

**Michigan State Housing Development Authority**  
 4,051 followers  
 10mo

Financial impacts of the COVID-19 pandemic are still being felt by Michiganders. MIHAF has been, and continues, to provide assistance.

\$27M is available to help with property taxes, mortgage payments, land contracts, mobile home lot fees and more—even if debt stemmed pre-pandemic.

Apply now: <https://bit.ly/3sHW3DB>



Donna McGuire and 15 others

**MICHIGAN HOMEOWNER ASSISTANCE FUND BY THE NUMBERS**

- \$176M FULLY FUNDED 23,107 homeowners these funds
- \$13M RESERVED
- \$27M REMAINING

DATA AS OF JULY 6

**Michigan State Housing Development Authority**  
 March 6, 2023

The Michigan Homeowner Assistance Fund (MIHAF) offers up to \$25,000 for those facing foreclosure due to the pandemic.

Learn more about eligibility requirements and apply today: <https://bit.ly/3LuGV40>



**MSHDA**  
 MICHIGAN GOV

**Michigan Homeowner Assistance Fund (MIHAF)**  
 Information on Direct Lending Parameters, Gap Financing Programs, Equity ...

1 comment 42 shares

**Michigan State Housing Development Authority**  
 June 20, 2023

Although the COVID-19 pandemic is no longer a public health crisis, its effects are still very real for homeowners. Through the Michigan Homeowner Assistance Fund (MIHAF), you may be eligible for up to \$25,000 in assistance. Learn more: <https://bit.ly/3sHW3DB>



**NATIONAL HOMEOWNERSHIP MONTH**

**LOOK TO MIHAF FOR HOMEOWNER ASSISTANCE**

Learn more

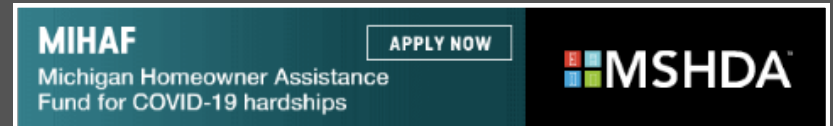
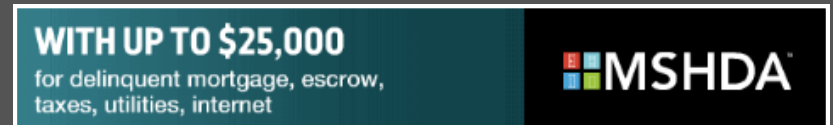
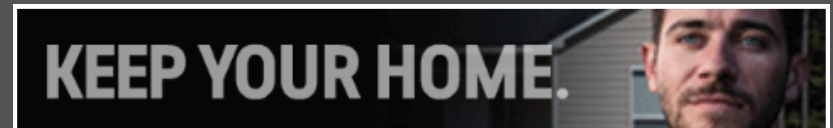
## DIGITAL ADVERTISING

:30 PRE-ROLL VIDEO



## DIGITAL ADVERTISING

### DISPLAY ADS



OFFLINE MARKETING

POSTCARD

**BEHIND ON YOUR BILLS AND WORRIED ABOUT LOSING YOUR HOME?**


You may be eligible for up to \$25,000 in assistance through MIHAF – the Michigan Homeowner Assistance Fund.

MIHAF helps eligible homeowners who have experienced a financial hardship due to the COVID-19 pandemic with delinquent payments of:

- mortgage/housing expenses and escrow shortages
- condominium/homeowners' association fees
- property taxes
- utilities: gas, electric, water and sewer
- home internet service

**To apply**  
 Visit Michigan.gov/MIHAF Or call toll-free 844-756-4423

This program is subject to funding availability, in whole or in part. See Michigan.gov/MIHAF for more information. MIHAF is a program of the Michigan State Housing Development Authority (MSHDA).



**WE CAN HELP YOU KEEP YOUR HOME.**




Get up to \$25,000 through MIHAF – the Michigan Homeowner Assistance Fund



**¿ESTÁ ATRASADO CON SUS FACTURAS Y LE PREOCUPA PERDER SU HOGAR?**


Usted puede ser elegible para una ayuda de hasta \$25,000 a través de MIHAF – el Fondo de Asistencia para Propietarios de Michigan.

MIHAF ayuda a los propietarios elegibles que sufrieron dificultades financieras a causa de la pandemia por COVID-19 y que tengan cuentas impagas de:

- hipoteca/gastos del hogar y falta de cuentas de reserva
- tarifas de asociaciones de condominio/propietarios
- impuestos inmobiliarios
- servicios: gas, electricidad, agua y cloacas
- servicio doméstico de internet

**Para solicitar**  
 Visite Michigan.gov/MIHAF O llame gratis al 844-756-4423

Este programa de MIHAF depende del financiamiento disponible, en todo o en parte. Ver Michigan.gov/MIHAF para obtener más información. MIHAF es un programa de la Autoridad Estatal de Desarrollo de Vivienda de Michigan (MSHDA).



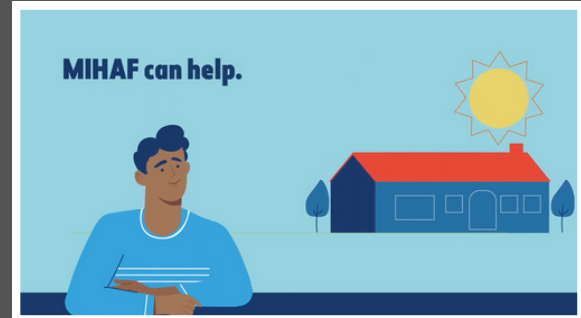
**PODEMOS AYUDARLE A CONSERVAR SU HOGAR.**




Obtenga hasta \$25,000 a través de MIHAF – el Fondo de Asistencia para Propietarios de Michigan



## VIDEO





**Michigan Homeowner Assistance Fund**

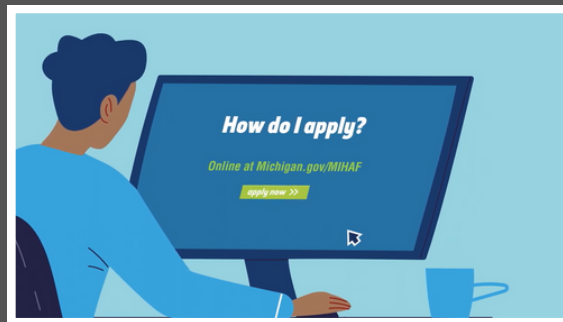
Can provide financial assistance to homeowners who experienced financial hardships due to the COVID-19 pandemic

- mortgage delinquencies
- escrow shortages
- land contract delinquent payments
- mobile home consumer loan delinquent payments or park lot payments
- delinquent property taxes
- condominium/homeowner's delinquent association fees
- delinquent homeowner's property insurances
- delinquent utilities such as gas, electric, water and sewer

**Who can apply?**

MIHAF helps homeowners that have less than or equal to 150% of the area median income and meet the following conditions:

-  Currently own and occupy their home as their primary residence.
-  Experienced a COVID-19 financial hardship on or after January 21, 2020 such as



**MSHDA**  
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

Apply today  
**Michigan.gov/MIHAF**

## MISCELLANEOUS IMAGES

**MICHIGAN HOMEOWNER ASSISTANCE FUND BY THE NUMBERS**

**\$199M FULLY FUNDED**  
20,000 homeowners received these funds

**\$17M RESERVED**

**\$117K REMAINING**

DATA AS OF OCTOBER 23, 2023

**DON'T WAIT- UP TO \$25,000 AVAILABLE FOR MICHIGAN HOMEOWNERS**

This project MIHAF is being supported, in whole or in part, by federal award number HAF0011 awarded to the State of Michigan by the U.S. Department of the Treasury.

**I'M BEHIND ON PAYING MY PROPERTY TAXES. WHAT CAN I DO?**

This project MIHAF is being supported, in whole or in part, by federal award number HAF0011 awarded to the State of Michigan by the U.S. Department of the Treasury.

**MICHIGAN HOMEOWNER ASSISTANCE FUND FINAL NUMBERS**

**“THE MIHAF PROGRAM PROVIDED MUCH-NEEDED HOUSING STABILITY FOR RESIDENTS ACROSS THE STATE.”**

**AMY HOVEY, EXECUTIVE DIRECTOR OF MSHDA**

**DID THE PANDEMIC NEGATIVELY IMPACT YOU AS A HOMEOWNER?**

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