

Ingham County Mortgage & Utilities Assistance

Post-Program Summary

Overview:

Ingham County awarded Capital Area Housing Partnership (CAHP) with \$1,000,000 of American Rescue Plan funding to support Ingham County homeowners who were behind on their mortgage, utility and/or internet payments as a direct result of the COVID-19 pandemic. Households had to be at or below 80% of the Area Median Income, reside in Ingham County, and have a qualified COVID-19 hardship. CAHP oversaw outreach, intake, processing, and payment for this program.

Number of Applicants:

Approved	206
Denied	11

Disabling Condition:

Yes	62
No	144

Zip Codes of Households Served:

Zip Code	48906, 48910, 48911, 48915, 48842, 48912, 49251, 48823, 48854, 48917, 48840, 48933, 48864, 48892
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Area Median Income (AMI) Range by Household:

AMI Income Band	HH Count
Below 30% AMI	82
31% - 50% AMI	50
51% - 80% AMI	74
Total	206

Household Size by Household:

Household Size	HH Count
1	69
2	55
3	35
4	26
5	8
6	3
7	7
8	3
Total	206

Primary Race of Head of Households:

Primary Race	Total
Black or African American	86
White	88
American Indian or Alaska Native	1
Asian	1
Native Hawaiian or other Pacific Islander	
Other/Multi-Racial	13
Client Refused	17
Total	206

Ethnicity of Head of Households:

Ethnicity	Total
Hispanic/Latino	23
Non-Hispanic	139
Client Refused	44
Total	206

Gender of Head of Households:

Gender	Total
Female	142
Male	63
Trans Female	
Trans Male	
Gender Non-Conforming	
Client Refused	1
Total	206

Mortgage Assistance Range by Household:

Payment Range	HH Count
\$0-\$499	
\$500-\$999	3
\$1,000-\$1,999	19
\$2,000-\$2,999	26
\$3,000-\$3,999	21
\$4,000-\$4,999	15
\$5,000-\$5,999	17
\$6,000-\$6,999	14
\$7,000-\$7,999	9
\$8,000-\$8,999	3
\$9,000-\$9,999	7
\$10,000-\$10,999	5
\$11,000-\$11,999	3
\$12,000-\$12,999	2
\$13,000-\$13,999	1
\$14,000-\$14,999	

\$15,000-\$15,999	2
No payment	59
Total	206

Utilities Assistance Range by Household:

Payment Range	HH Count
\$0-\$499	8
\$500-\$999	54
\$1,000-\$1,999	95
\$2,000-\$3,000	27
No payment	22
Total	206

Number of Months in Arrears:

Months in Arrears	HH Count
1	27
2	30
3	54
4	10
5	8
6	34
7	13
8	1
9	2
10	10
11	3
12	14
Total	206

Households (HH) Served by Month:

Months	HH Count
July	13
August	63
September	65
October	41
November	24
December	
Total	206

Total Financial Assistance by Type:

Type	Amount
Mortgage	\$736,996.00
Utilities	\$247,300.18
Internet	\$9,000.00
Total Financial Assistance	\$993,296.18