



  
**Missouri Housing**  
Development Commission

# SAFHR-MAC

## Funded Agency

### Additional Funding Request Training

Presented by:  
Amanda Eisenmann  
Housing Program Administrator

MHDC.com

# Overview

- Additional Funding Request (AFR)
- Manual AFR Application Instructions
- AFR Recap

## Additional Funding Requests (AFR)

- On June 1, 2023 SAFHR for Homeowners will expand its offering of reinstatement to include the opportunity for additional reinstatements, deferred balances and coordinated reinstatements.
  - Maximum program assistance remains \$50,000 total.
- **COVID-19 Deferred Balances**
    - Held by the master servicer, and still with the first lien.
    - Partial claims (specifically FHA and VA) are not eligible deferred balances, as they are identified as a separate lien.
  - **Coordinated Reinstatement**
    - Occurs when balance exceed the maximum program assistance amount of \$50,000.
    - MHDC may coordinate with client if they have ability to pay the overage.
    - Servicer must be in agreement.

# Additional Funding Request (AFR)

- MAC Agencies may utilize the manual application process to assist homeowners with their AFR.
  - Beneficial to clients who may have geographic or technology barriers.
- Homeowners may still complete AFR process independently online **if** :
  - The original reinstatement was completed as an online application **or**;
  - The original reinstatement was completed as a manual application **and** the client's email was included.
- If the original reinstatement was a manual application **and** the client's email address was not included, the AFR must be completed as a manual application.
- Any client has the opportunity to receive MAC agency assistance with an AFR application, regardless of how the first application was completed.



# AFR Instructions

1. Email [safhr.homeowner@mhdc.com](mailto:safhr.homeowner@mhdc.com) to request access to prior application in the Manual Application Portal.
  - Include the clients name, application number (if available), and request for manual application assignment.
  - Attach a completed copy of the *Homeowner-Agency Authorization* and *SP-102 Release of Information* to this request.
2. SAFHR team will confirm once the application has been assigned or if the client is not eligible for additional funding.

## Reminders:

- Clients can only apply for AFRs if the Original Funding Request (OFR) or original delinquency has been confirmed as reinstated by the Servicer.
- Before beginning the AFR manual application, instruct clients that they should not login to their online portal at any time during the process.

# AFR Instructions

3. Complete a new *Manual Application Signature Bundle* with client.
4. Complete the AFR through the Manual Application Portal:
  - **Tutorial:** <https://stage-haf-mo-admin.homeownertoolbox.com/>



# AFR Recap

- SAFHR for Homeowners now includes opportunities for additional reinstatements, deferred balances, and coordinated reinstatements.
- The maximum assistance per household remains \$50,000 total, unless client is eligible and approved for coordinated reinstatement.
- Homeowners will be able to apply for additional funding through their original login/application.
- MAC Agencies can utilize the Manual Application portal to assist clients with their Additional Funding Request.



# Thank you!

**Amanda Eisenmann**  
Housing Program Administrator  
[amanda.eisenmann@mhdc.com](mailto:amanda.eisenmann@mhdc.com)  
(816) 759-6698

