Do you have a failing septic system? Do you need financial assistance to help Repair or replace expensive home repairs? Assistance may be available!

Resources:

United States Department of Agriculture (USDA): Section 504 Home Repair Program
Single family housing repair loans and grants are available through the Michigan USDA https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/mi

Michigan State Housing Development Authority (MSHDA): Property Improvement Program (PIP)
Loans for homeowners. Improvements must substantially protect or improve the basic livability of a single-family or manufactured home. Major systems repairs, replacement and energy efficiency updates that include septic and sewer replacements. Must apply through a PIP participating lender. Visit https://www.michigan.gov/mshda/0,4641,7-141-45866_47906_49317---,00.html to find your local participating lender.

Michigan Department of Health and Human Services (MDHHS): State Emergency Relief
Home repairs are offered through the MDHHS’s MI Bridges program. Eligible homeowners may apply for assistance at this website: https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531_62129---,00.html

Federal Home Loan Bank of Indianapolis: Neighborhood Impact Program (NIP)
Through the NIP program, homeowners can receive assistance with repairs including new windows, furnaces, roofs, and other deferred maintenance types of repairs with NUP grants of up to $7,500. To learn more, visit their website: https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/neighborhood-impact-program-(nip)

EightCap, Inc.
A non-profit organization that helps to improve the communities of Gratiot, Ionia, Isabella, and Montcalm Counties by partnering with other organizations to deliver programs to low-income residents. Visit their website to learn more at www.8cap.org

Visit www.MMDHD.org for more information