

# Septic Repair Assistance

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](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-](https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531_62129---,00.html)

[71547\\_5531\\_62129---,00.html](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-\(nip\)](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](http://www.8cap.org)

Visit [www.MMDHD.org](http://www.MMDHD.org) for more information