

Resources: Financial Assistance

Septic Tank & Septic System Replacement



Single Family Housing Repair Loans and Grants: <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants> There are links to see the eligible areas, and income thresholds on this page. Michigan USDA, RD Website: <http://www.rd.usda.gov/mi> (for local contact information)



State Emergency Relief assists with home repairs to correct unsafe conditions and restore essential services. Eligible home repairs may include repair or replacement of a non-functioning furnace, hot water heaters or septic systems. http://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531-15411--,00.html



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 include: Roofing, insulation,

siding, windows and doors, Heating, air conditioning, plumbing and electrical, Kitchen and bathroom remodeling, Attic and basement finishing, garage, carport and decks, Septic and sewer replacements

www.michigan.gov/homeimprovement Contact: Ann Grambau, Underwriter, Homeownership Division, Michigan State Housing Development Authority, Email: grambaua@michigan.gov, Phone: 517-373-8870



Neighborhood Improvement Program: Through the Neighborhood Impact Program (NIP), FHLBI members can assist homeowners with repairs including new windows, furnaces, roofs, siding and other deferred maintenance types of repairs with NIP grants of up to \$7,500. NIP assists existing homeowners with incomes at or below 80% of area median income rehabilitate their homes. FHLBI members may work with eligible homeowners directly or through one or more local housing organizations. NIP is a good way to help preserve property values in local communities. <https://www.fhlbi.com/products-services/communities-and-housing/NIP>

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