

Well/Septic Home Financial Assistance Options:

- **MDHHS/MI Bridges:** 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
- **The Human Development Commission:** your Community Action Agency located in the Thumb of Michigan, serves the residents of Huron, Lapeer, Sanilac, and Tuscola Counties. We operate more than 50 programs to meet the needs of people in our communities, especially those struggling financially or needing assistance to become/remain self-sufficient. Sanilac County Field Office 215 N. Elk St, P.O. Box 207 Sandusky, MI 48471 Phone: (810) 648-4497 Fax: (810) 648-5422 <http://www.hdc-caro.org>
- **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 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
- **USDA, 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)
- **Federal Home Loan Bank of Indianapolis – 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>
- **Michigan 2.1.1:** "We're here and ready to help when you need us." Whether you are looking for medical help, foreclosure prevention programs, shelter or utility assistance, help with food or clothing, or any other challenge facing your family, a call to Michigan 2-1-1 may provide the answers you are looking for. Simply call 2-1-1 (it's free) and you will automatically reach a contact specialist day or night, 24/7. These professional specialists are well trained, certified and focused on serving you in a confidential and compassionate manner. The first thing the contact specialist will do is assess your situation, help you locate services when and where available, and provider answers to your questions. You can call 2-1-1, or search those databases on your own by going to the 2-1-1 website.
- Contact the **Local Health Department** (Environmental Health Area) or **Conservation District** (or **local Watershed**) to see if they know of any potential resources.