



# SEPTIC OR WELL REPAIR ASSISTANCE

- Do you have a failing septic system or water well?
- Do you need financial assistance to help with their repair or replacement?
- Do you need financial assistance for other expensive home repairs?

Assistance may be available!

## Resources:

### Leelanau County Emergency Home Repair Fund:

Homeowners must meet income eligibility requirements, occupy the home as their residence, and agree to a lien (mortgage) on the property if repair is more than \$2,500. Examples of Emergency Projects include such things as: failing furnace, septic, well, broken windows, dangerous or unhealthy conditions.

More information can be found at: <https://www.leelanau.gov/news.asp?aid=802>

### Community Connections

Community Connections is a free program that provides assistance to participants by helping them navigate local community resources. Participants receive assistance connecting with health care, dental care, and other community resources including home repair assistance.

More information can be found at: <https://www.blhdh.org/community-connections>

### Northwest Michigan Community Action Agency (NMCAA):

This Emergency Program can assist with repairs such as installing or repairing wells or septic systems, repairing or replacing heating units or water heaters, repairing or replacing a roof that is leaking and damaging the interior of the home, repairing foundations that threaten the structural stability, providing handicap accessibility to the home or to bathroom facilities, and more.

More information can be found at: [https://www.nmcaa.net/home\\_repair.asp](https://www.nmcaa.net/home_repair.asp)

### Michigan State Housing Development Authority (MSHDA):

Offers low-interest home improvement loans for homeowners. The money can be used for the repairs or replacement of roofing, siding, windows, heating, air conditioning, plumbing, septic, sewer, and electrical, plus kitchen and bathroom remodeling. [MSHDA PIP Flyer](#).

More information can be found at: <http://www.michigan.gov/mshda>

### Department of Health and Human Services (DHHS):

Payments are made only if the repair(s) is essential to remove a direct threat to health or safety or is required by law or a mobile home park regulation. The repair(s) must restore the home to a safe, livable condition. This does not pay for improvements or nonessential repairs. In addition, the requirements listed below must be met.

**Energy-Related Furnace Repairs:** Repairs are available with a lifetime maximum of \$4,000 per family group. All energy-related repairs approved since 1/1/1978 count toward this maximum.  
**Non-Energy-Related Repairs:** All home repairs, except furnace repair or replacement, including hot water heaters and septic systems for client-owned housing, have a lifetime maximum of \$1,500 per family group. All non-energy-related repairs approved since 12/1/1991 count toward this maximum.

More information can be found at: <http://www.michigan.gov/mdhhs> or [https://www.michigan.gov/mdhhs/0,5885,7-339-71547\\_5531\\_62129---,00.html](https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531_62129---,00.html)

### Decentralized Water Systems Program

The Household Water Well Program provides low-interest loans of up to \$15,000 for rural homeowners who need to repair or construct new wells. Loans carry a 1% interest rate. Maturity may not exceed 20 years and depends on the borrower's repayment ability. Borrowers will be responsible for associated loan costs such as recording and other fees. The program is available to Illinois, Indiana, Ohio, Michigan, and Wisconsin residents who live in a town that does not exceed a population of 50,000.

More information can be found at: <https://www.gicap.org/programs/home-repair-needs/>

### United States Department of Agriculture (USDA):

Offers single-family housing repair loans and grants (Program 101) also known as the Section 504 Home Repair Program. This program provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants for elderly very-low-income homeowners to remove health and safety hazards.

More information on eligibility and loan/grant amounts can be found at: <http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

