

### **BERRIEN, CASS & VAN BUREN COUNTIES**

The **Southwest Michigan Community Action Agency (SMCAA)** has a **Housing Rehabilitation Program** and an **Emergency Home Repair Program**. The **Housing Rehabilitation Program** offers 0% interest loans to help with repairs to furnaces, windows, roofs, siding, plumbing, insulation, foundations, doors, handicap ramps, etc. There are income eligibility requirements that apply. You must live in the home for six months before your application is submitted. Taxes must be current and a home insurance policy must be in place. Proof of property ownership is needed. The **Emergency Repair Program** prioritizes the type of need. Water and sanitation emergencies have priority and then furnaces, electricity and handicap ramps. Under the **Emergency Repair Program**, the money does not need to be repaid if under \$2,499 but if the amount is greater, a note/mortgage needs to be signed and paid back in full when the property is sold or refinanced. Contact SMCAA at 185 E. Main Street, Suite 200, Benton Harbor, MI 49022; 1-877-691-3029 ext. 17 or 18 or (269) 927-1263 ext. 17 or 18; or email at [Contact@smcaa.com](mailto:Contact@smcaa.com) to get all eligibility requirements and application forms.

Van Buren County through its **Office of Community Services** has a **Van Buren Housing Assistance Program (VBHAP)**. The goal is to address the challenges of homeownership with aging properties, severe weather threats and environmental health hazards. The target is low/very low-income homeowners in rural Van Buren County homes to help with home wells/purification, improving structural integrity and energy efficient homes. Contact [CommunityServices@VanBurenCountyMI.gov](mailto:CommunityServices@VanBurenCountyMI.gov) for additional information or go to 219 E. Paw Paw Street, Suite 302, Paw Paw, Michigan 49079.

Cass County has an **Emergency Home Repair Grant Program** for owner-occupied single family home residents. Its purpose is to help low to medium income residents upgrade and improve their homes. The item being repaired will be brought to Housing Quality Standards (HQS). Eligible projects include furnaces, hot water heaters, wells/city water hook-ups, roofs, electrical, plumbing, handicap ramps, etc. If funding is exhausted, you will need to wait until additional grants/funds become available. All eligibility requirements are at <https://casscountymi.org/1504/Emergency-Home-Repair-Grant> or contact (269) 445-4468.