

Payment Assistance Programs					
Program	Objective	Qualifications	Uses	Terms/Conditions	Contact Info
Township Financing (Installment Payment Agreement)	To spread the connection fee over a 20-year period at a low interest rate to provide low annual payments	All Oshtemo Township residents who have available existing sewer adjacent to their property	Oshtemo Township's sewer connection fees	Up to 20 years at 3.83% Interest (adjusts annually)  Assessed annually on resident's winter tax bill  No down payment required  Early payoff is permitted	Oshtemo Charter Township 7275 W Main St Kalamazoo, MI 49009  (269) 375-4260 <a href="mailto:publicworks@oshtemo.org">publicworks@oshtemo.org</a>
Township Financing (Installment Payment Agreement) for Phase 1 & Phase 2 USDA Award Districts	To spread the connection fee over a 40-year period at a poverty level interest rate to provide low annual payments	All Oshtemo Township residents who reside in an USDA Award District in which will be receiving forthcoming sewer	Oshtemo Township's sewer connection fees	Up to 40 years not to exceed an interest rate of 3.375% (Phase 1) 3.125% (Phase 2)  Assessed annually on resident's winter tax bill  No down payment required  Early payoff is permitted	Oshtemo Charter Township 7275 W Main St Kalamazoo, MI 49009  (269) 375-4260 <a href="mailto:publicworks@oshtemo.org">publicworks@oshtemo.org</a>

<p>504 Home Repair Program</p> <p>(Household Income Limited to \$39,500.00)</p>	<p>Program helps low-income applicants remove health and safety hazards, make essential repairs, or make accessible for residents with disabilities.</p>	<p>Rural areas and communities of 25,000 or less population</p> <p>Be the homeowner and occupy the house</p> <p>Be unable to obtain affordable credit elsewhere</p> <p>Have a total household income of \$39,500.00 or less</p> <p>Properties east of US 131 are considered urban and are ineligible</p>	<p>Loan and grant purposes include: winterizing, purchase, or repair of heating system, structural repair, water/sewer connection fees, private-side connections, and similar uses.</p>	<p>Terms to 20 years at 1%. Assistance to individuals may not exceed \$20,000. Grants available to applicants 62 years or older with limited income. Maximum grant is \$7,500.</p>	<p>Paw Paw Rural Development Offices 1035 East Michigan Avenue, Suite A Paw Paw, MI 49079 269-657-7055 Ext. 4</p> <p><a href="https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants">https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants</a></p> <p>To determine eligibility: <a href="https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do">https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do</a></p>
<p>502 Home Repair Program</p> <p>(Household Income Limited to \$63,200.00)</p>	<p>Program helps low-income applicants remove health and safety hazards, make essential repairs, or make accessible for residents with disabilities.</p>	<p>Rural areas and communities of 25,000 or less population</p> <p>Be the homeowner and occupy the house</p> <p>Be unable to obtain affordable credit elsewhere</p> <p>Have a total household income of \$63,200.00 or less</p> <p>Properties east of US 131 are considered urban and are ineligible</p>	<p>Loan and grant purposes include: winterizing, purchase, or repair of heating system, structural repair, water/sewer connection fees, private-side connections, and similar uses.</p>	<p>Terms to 10 years at 2.5%. Assistance to individuals may not exceed \$20,000.</p>	<p>Paw Paw Rural Development Offices 1035 East Michigan Avenue, Suite A Paw Paw, MI 49079 269-657-7055 Ext. 4</p> <p><a href="https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans">https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans</a></p> <p>To determine eligibility: <a href="https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do">https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do</a></p>

<p>Michigan Veteran's Trust Fund</p>	<p>Provide emergency grants to Michigan veterans and dependent family members to help weather short-term financial crisis.</p>	<p>Michigan resident  Honorably discharged  Dependents can apply if veteran is eligible under certain circumstances</p>	<p>Short-term financial problems</p>	<p>None</p>	<p>Michigan Veterans Trust Fund P.O. Box 30104 Lansing, MI 48909 800-MICH-VET  <a href="https://www.michiganveterans.com/p/Emergency-Assistance#3">https://www.michiganveterans.com/p/Emergency-Assistance#3</a></p>
<p>State of Michigan - Deferment of Special Assessments on Homesteads</p>	<p>To defer the collection of special assessments on homestead properties for senior citizens or totally &amp; permanently disabled persons</p>	<p>Be 65 years of age or older (Exception: If you or your spouse are totally disabled, the age requirement is waived)  Be a U.S. Citizen  Have been Michigan resident for 5 years or more and have owned/occupied the homestead for 5 years or more  Have a total household income of \$24,305.00 or less  Have a special assessment of \$300 or more  Provide a consent letter from mortgagee or land contract vendor</p>	<p>For an assessment against real property calculated on a benefit or ad valorem basis for curb &amp; gutter, sidewalk, sewer, water, or street paving; a drain, a connection fee or similar charge for a sewer or water system</p>	<p>The State of Michigan will pay the entire unpaid balance of the special assessment including delinquent, current, and future installments</p>	<p>Michigan Department of Treasury 430 W Allegan St Lansing, MI 48933  517-335-7463 OR <a href="mailto:TreasLocalGov@michigan.gov">TreasLocalGov@michigan.gov</a>  Further Information &amp; Forms: <a href="https://www.michigan.gov/taxes/0,4676,7-238-43535_55602-233204--,00.html">https://www.michigan.gov/taxes/0,4676,7-238-43535_55602-233204--,00.html</a></p>