

MAJOR HOME REPAIRS: WHAT MASON COUNTY SENIORS NEED TO KNOW

By Susan Evans, Mason County Senior Services

According to the Mason County Senior Needs Survey which was completed in 2025, nearly 31% of our seniors need help with major home repairs including roof, well, septic, plumbing and electrical.

In 2024, Mason County was accepted into the home improvement grant program through the Michigan State Housing Development Authority (MSHDA) known as Community Development Block Grant (CDBG) Housing Improvement Local Livability, or the CHILL grant. There were 129 households that applied. There were 27 selected for the first round.

The CHILL grant funds household repairs (not including wells or septic) for the approved applicants who are residents of Mason County with incomes at or below 80% of the area medium income (AMI). Additional MSHDA grant funding including the two new grants recently approved by the Mason County Board of Commissioners are first being offered to the original list of applicants for the CHILL grant. There are no opportunities for new applicants for any MSHDA grants at this time in Mason County.

What other choices do seniors have for home repairs?

Home Team Housing's critical home repair and ramps program has limited funding and requires the homeowner to contribute 25% of the cost. The household must be referred by a partner organization such as True North, HELP Ministry, Veterans Services, Community Mental Health, etc.

Hands Extended Loving People (HELP) Ministry may be able to

help with minor home repairs but also has limited funding. Call 231-843-6811 for more information.

Honorably discharged US military veterans and spouses of deceased veterans who need home repairs should contact the **Mason County Veterans Service Officer John Cotten** at 231-583-2028 to

explore possible assistance from a local network of funders which includes the Mason County Veterans Endowment Fund, the Soldiers & Sailors Relief Fund, and the Michigan Veterans Trust Fund.

Local churches and non-profits may occasionally have limited programs to help but they aren't always available or easy to find when you're looking for help.

Remember that our non-profit organizations rely on donations, grants, and volunteers to keep these programs running. Please help if you can.

There are currently no other significant grants, funding, or programs available to help older adults in Mason County to pay for home repairs. Anyone looking for a home service or repair contractor should only hire a licensed and insured professional, preferably with references from previous clients. Older adults are especially vulnerable to scams.

According to the American Association of Retired Persons (AARP), some of the warning signs of a home-improvement scam is asking for cash up front with no signed contract. The Michigan Licensing and Regulatory Affairs website ([Michigan.gov/lara](https://www.michigan.gov/lara)) can provide a list of licensed contractors in your area. Ask for a current certificate of insurance. Check references and talk to friends and family for recommendations.

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If repairs are cost-prohibitive, another option is a new living arrangement. While it may not be the best choice for all families, the number of Americans who live in multigenerational family households is about four times larger than it was in the 1970s according to Pew Research Center (2021). This type of arrangement can provide financial benefits, improved health outcomes, and strong family bonds through caregiving. It may also bring potential for conflict and the need for strong communication and negotiation skills.

Senior living communities and senior apartments can offer the lure of no yard work or household maintenance. They are often closer to stores and other amenities, and offer accessibility features including elevators, ramps and handrails, and covered parking. Some are income-based and have a waiting list.

Keep in mind that selling a home in need of costly repairs can be a challenge due to lender concerns about financing repairs on top of the purchase price.

For those who may still have an opportunity to prevent costly repairs caused by poor maintenance, here are some tips for all homeowners:

- Keep water away from your home. It causes more home damage than anything else. Prevent foundation cracks, basement or crawl space flooding, rot, and mold by cleaning gutters in late fall and early spring, making sure downspouts empty six to ten feet away from the foundation of your home, and ensuring soil slopes away from your home.
- Inspect and maintain the roof to prevent leaks, mold, permanent water damage, or even structural damage. Inspect your roof every spring and fall and after storms. Replace damaged shingles immediately. Check the seals around chimneys and vents. Check metal roofs for loose fasteners. Monitor snow load and ice dams which are ridges of ice that keep snowmelt from draining properly.
- Protect the exterior against air, water, and critter intrusion. Seal around windows, doors, vents, and siding joints and around basements and crawl spaces. This can prevent insulation destruction, wiring damage, moisture damage, mold, and high energy bills. Replace cracked or missing caulk every few years. Use vapor barriers and dehumidifiers.
- Get your furnace or air conditioner professionally serviced annually. Neglected HVAC systems fail early and may function inefficiently. Change air filters every two or three months. Older furnaces (15-20 years) may lack carbon monoxide sensors and can leak deadly carbon monoxide into your home.
- Monitor plumbing and stop small leaks to prevent mold, rot, flooring damage, and pipe failures. Slow leaks cause hidden damage. Check under sinks, behind toilets, near water heaters. Watch water bills for unexplained increases.
- Maintain your water heater. Water heater failure can cause water damage. Flush the tank annually, inspect the pressure relief valve, and replace the anode rod every three to five years.
- Test and maintain safety systems to reduce risk of fire and loss of life. Test smoke and carbon monoxide detectors monthly. Replace batteries annually. Inspect fire extinguishers. Consider radon testing.
- Trim trees and manage landscaping. Roots and leaning limbs can damage roofs, siding, and foundations. They can increase wildfire risk and cause power line issues. Trim branches away from roof and siding. Remove dead or leaning trees. Trim overgrown brush along access routes to reduce delays for emergency responders. Inspect

in the early spring and late summer, and after storms.

- Inspect attic and insulation. Attics can reveal early warning signs of leaks, pests, mold, and compressed insulation. Ensure proper ventilation to prevent roof rot and high energy costs.
- Maintain septic and well systems to prevent failure and replacement. Identify and label the main shutoff valve for your well as well as the well pump power breaker. Test well water annually for e.coli, bacteria, nitrates, nitrites, and test every three to five years for arsenic, copper, lead. Inspect well cap and casing for cracks, corrosion or damage. Use a professional for repairs. Listen for pump cycling issues. Pump your septic tank every three to four years.
- Establish and maintain your backup plan for power to prevent frozen pipes, electrical fires, and spoiled food. Power outages can last longer in rural areas. If you have a generator, test it quarterly. Inspect service panel and grounding. Never use outdoor gas heaters indoors because they produce deadly carbon monoxide.
- Heating system and chimney maintenance can prevent house fires and system failures. Rural homes often rely on heat from wood-burning stoves. Clean and inspect wood stoves/chimneys annually. Service propane, oil, or pellet systems. Keep spare fuel in winter.

If you have questions about resources for seniors, email Susan Evans at sevans@masoncountymi.gov. Seniors who need help finding programs and services can also contact the Area on Aging of Western Michigan (AAAWM) at 888-456-5664 Monday through Friday from 8:00 a.m. to 4:30 p.m. Another helpful resource is the **Active for Life** publication for seniors which is available at various locations throughout the community and online at www.scottvilleareaseniorcenter.com.

Home Maintenance Checklist

- Keep water away from home exterior.
- Inspect and maintain roof.
- Protect exterior from air, water, and critter intrusion.
- Service HVAC system annually.
- Monitor plumbing lines and fixtures.
- Maintain water heater.
- Inspect, maintain, and test safety systems.
- Manage overgrown landscaping, roots, and limbs.
- Inspect attic and insulation.
- Maintain septic and well systems.
- Plan for power outages.
- Service fuel/wood-burning unit, delivery, and exhaust systems.
- Ask friends or family for hands-on help or contractor recommendations.