Help for Mississippi Seniors Who Need Home Repairs

A Step-by-Step Guide to Grants, Aid, and Home Repair Programs — Federal, State, and Local

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In Mississippi there is no single grant that fixes everything. The fastest results come from applying to two or three programs at the same time, for different parts of the repair. Most programs pay the licensed contractor directly — they do not give cash to the homeowner — and most are free to apply for.

Who This Guide Is For

A senior who owns and lives in the house as their primary home, has low income, and has health or safety decay: a leaking or failing roof, rotten floors, unsafe wiring, broken plumbing or sewer, no working heat or air, foundation problems, or no safe entry (steps or ramp).

Cosmetic work — paint, cabinets, new appliances for looks — is almost never covered. Programs fund hazards first.

A family member, case worker, or trusted helper can make the calls and go to appointments with the senior. The senior has to sign and prove identity, income, and ownership.

Step 0 — Make the House Safe Today

1. If there is sparking wiring, a gas smell, sewage backup, no water, or a ceiling about to fall, call 911 or the utility company first, then Adult Protective Services if the senior is living in danger: 1-844-437-6282.

2. Take dated photos of every problem: each room, the roof leak, floor holes, and the front and back of the house.

3. Write a one-page list: your Top 5 Hazards, in order. Programs fund hazards first.

Step 1 — Build One Folder (Every Program Will Ask for This)

Keep copies, not originals:

- Photo ID for everyone 18 or older in the home, and Social Security cards/numbers for the household

- Income proof for everyone in the home: Social Security award letter, pension, SSI/SSDI letter, pay stubs, last tax return

- The deed showing the senior is the owner — USDA requires that you be the homeowner and occupy the house, and weatherization requires a valid deed

- Property tax receipt and mortgage statement (or proof it is paid off) — taxes and mortgage usually must be current

- Homeowners insurance policy, if any

- The last 12 months of electric, gas, and water bills

- Your photos and Top 5 Hazards list

Common blocker in Mississippi: heir property — a house passed down, but the deed is still in a deceased parent's or grandparent's name. If that is the case, say so on the first call and ask for a referral to legal aid through your Area Agency on Aging. Most repair grants cannot approve until ownership is clear.

Step 2 — Make These Three First Calls, In This Order

1. Mississippi Access to Care (MAC): 1-844-822-4622. This is the aging network entry point — a free source of reliable information that connects you to your county Area Agency on Aging. Say: “I am [age] in [county], I own my home, and I need help with [roof / floor / wiring]. Can you screen me for home repair, aging-in-place, and legal help for my deed, and tell me my local Area Agency on Aging?”

2. Dial 2-1-1. For local nonprofits, church repair teams, Habitat for Humanity, and emergency help in your county that state lists miss.

3. Your local Community Action Agency (CAA): 1-800-421-0762 to find yours. Community Action Agencies run weatherization, LIHEAP, and CSBG, and refer to rehab grants. For Franklin County / the Bude area, that is AJFC Community Action Agency: 601-442-8681; Franklin County office: 601-384-5587.

Step 3 — Apply for Weatherization + LIHEAP (Statewide, Do This First)

Mississippi Weatherization Assistance Program (WAP), through the Mississippi Department of Human Services.

Who gets priority: households within 200% of the Federal Poverty Guidelines (for one person, $31,920), with priority for seniors age 60 and older, people with disabilities, and households with a high energy burden.

What it can do: insulation, air sealing, furnace and heat repair or replacement, duct work, and related health and safety checks. It will not rebuild a rotten floor or replace a whole roof by itself.

How to apply: (1) Go to Access MS at access.ms.gov and submit a pre-application, marking “Community Services.” (2) That information goes to the Community Action Agency in your area, and CAA staff will contact you to schedule an appointment. (3) Bring the Step 1 folder to that in-person appointment. (4) An energy audit is done at the house, then the agency hires the work — you do not hire your own contractor.

Apply for LIHEAP at the same appointment, for help with electric and gas bills and crisis heater or air-conditioner repair. CSBG is screened through that same Community Services application, for emergency, mortgage, and referral help for households within 125% of the Federal Poverty Guidelines.

Step 4 — Apply for USDA Section 504 (The Main Program for Rural Homes That Need Major Repairs)

USDA Rural Development Single Family Housing Repair Loans and Grants (Section 504). This provides loans to low- and very-low-income homeowners to repair, improve, or modernize their homes, and grants to elderly very-low-income homeowners to remove health and safety hazards.

Eligibility: own and live in the home; be unable to get affordable credit elsewhere; household income does not exceed the very-low limit for your county; for grants, be age 62 or older; the house must be in a USDA-eligible rural area — the local office can check your exact address in five minutes.

Money: maximum loan $40,000; maximum grant $10,000 (lifetime, for health and safety hazards only); loans and grants can be combined for up to $50,000. The loan is 1% fixed for 20 years. A grant must be repaid if the property is sold in less than three years.

What it covers: roof, floors, wiring, plumbing, septic, foundation, and heat.

How to apply: (1) Call your local USDA Rural Development office and ask for an address and income eligibility check first — applications are accepted year-round. (2) Submit the application, your Step 1 folder, and your hazard list. (3) USDA inspects, writes the scope, and bids the work. (4) Do NOT start work or sign with a contractor before USDA approval, or it may not be covered.

Step 5 — Apply for HOME Homeowner Rehabilitation (Through Your City or County)

Mississippi Home Corporation (MHC) — HOME Homeowner Rehabilitation: 601-718-4642, mshomecorp.com.

The HOME Program provides safe, decent, affordable housing for very-low- and low-income citizens, including homeowner rehabilitation. The money does not come from one statewide senior application — MHC gives it to a city, county, or nonprofit, and they run a local round.

In a typical local round, household income must be at or below 80% of area median income, the resident must own the property, and homes can receive up to $25,000–$50,000 in repair work. If three or more major systems fail (roof, electrical, foundation, plumbing, HVAC), some rounds will replace a house too decayed to repair instead of repairing it. HUD CDBG owner-occupied rehab works the same way locally — a grant, forgivable loan, or 0% deferred loan for roof, plumbing, wiring, and structural hazards.

How to apply: (1) Call City Hall Community Development and your County Board of Supervisors: “Do you have an open HOME or CDBG owner-occupied rehab round, or can I get on the waitlist?” (2) Call MHC and ask which local administrator covers your county right now. (3) Get on every waitlist, even if a round is closed — and ask City Hall and your County Supervisor separately about CDBG emergency repair, for a smaller, faster job.

Step 6 — For Ramps, Bathrooms, and Staying Independent

HUD Older Adults Home Modification Program (OAHMP): for low-income homeowners age 62 and older — grab bars, railings, ramps, non-slip floors, raised toilets, and other fall-prevention work, starting around $5,000 through a local grantee. HUD does not give this money directly to individuals; ask your Area Agency on Aging (through MAC) whether it is active in your county.

Mississippi Department of Rehabilitation Services (MDRS): 1-800-443-1000. For disability-related changes — ramps, grab bars, widened doors, bathroom changes — and environmental accessibility adaptations. MDRS does not fix a structurally unsound house, so do Steps 3–5 first.

Mississippi Medicaid Waivers — Elderly & Disabled Waiver and Independent Living Waiver: if the senior is Medicaid-eligible and would otherwise need a nursing home, home modifications, personal

care, homemaker, respite, and assistive technology can be in the care plan. Ask MAC or the Division of Medicaid for a screening: 1-800-421-2408.

Habitat for Humanity — Critical Home Repair / Aging in Place: local affiliates, not a national application. Roofing, heating and cooling, energy efficiency, accessibility, and fall prevention; income-based, as a grant or low-cost loan. Find your affiliate by ZIP code at habitat.org. Jackson Capital Area: 601-353-6060.

Other nonprofits to ask 2-1-1 about: Rebuilding Together, Communities Unlimited Healthy Homes (Delta counties), Salvation Army, Catholic Charities, United Way, local churches, and community foundations — often best for a ramp, steps, or a single plumbing or electrical fix while a grant is pending.

Step 7 — If the Senior Is a Veteran

VA Specially Adapted Housing (SAH): up to $126,526 in fiscal year 2026. VA Special Housing Adaptation (SHA): up to $25,350 in fiscal year 2026. Apply with VA Form 26-4555 at VA.gov or 1-800-827-1000.

Home Improvements and Structural Alterations (HISA): up to $6,800 lifetime for service-connected disabilities, and up to $2,000 lifetime for some non-service-connected disabilities. Apply with VA Form 10-0103 through the VA Medical Center Prosthetics office, with a VA doctor's prescription.

Step 8 — Other Help, By Where You Live and What You Need

Strengthen Mississippi Homes (Mississippi Insurance Department): up to $10,000, paid to the contractor, for a FORTIFIED roof. The current phase is the Gulf Coast (Hancock, Harrison, and Jackson counties), requires Mississippi Wind Pool insurance for three straight years, and selection is by lottery. Apply at mid.ms.gov/smh — do not start the roof before an award letter.

FEMA: only after a federally declared disaster. FEMA's Individuals and Households Program can provide money for home repairs. Apply at DisasterAssistance.gov or 1-800-621-3362, usually within 60 days of the declaration. Also ask about SBA disaster home loans (low-interest, not a grant).

Senior Homestead Exemption — keeps the house by cutting taxes: persons 65 or older, and persons who are totally disabled who are otherwise eligible, are exempt from taxes on the first $75,000 of true value of their home. File at your County Tax Assessor's office between January 1 and April 1. If the senior just turned 65, they must re-file to get the higher tier.

Utility help: Entergy Mississippi Power to Care, for customers age 60 or older or with disabilities, through local nonprofit agencies — 1-800-368-3749. Mississippi Power Project SHARE: up to $500 a year through Catholic Charities, 228-701-0555, plus a bill discount if on SSI or TANF — 1-800-532-1502. Ask either utility for a deferred payment plan so service is not cut while LIHEAP is pending.

Money-freeing benefits to apply for at the same Access MS / Community Action visit: SNAP food help, the Medicare Savings Program (pays the Part B premium), Extra Help for prescriptions, and SSI/SSDI. Every dollar freed there is a dollar for taxes, insurance, and upkeep — and being current on taxes and mortgage is required for most repair grants.

Your First Week — Exact Plan for a Helper

Day 1: Call MAC (1-844-822-4622), 2-1-1, and your Community Action Agency. Write down names and waitlist numbers.

Day 2: File the Access MS “Community Services” pre-application at access.ms.gov.

Day 3: Call the USDA Rural Development office for a Section 504 eligibility check, and call City Hall and MHC about the HOME/CDBG rehab waitlist.

Day 4: Go to the County Tax Assessor if it is January 1–April 1, for the 65+ homestead exemption. Gather the deed — if there is a deed or heir-property problem, ask the Area Agency on Aging for a legal aid referral that same day.

Day 5: Call your Habitat for Humanity affiliate, and call the utility company about Power to Care or Project SHARE if a bill is behind.

Then: call each program every 30 days to confirm your file is complete and your place on the waitlist. Get on every waitlist. Stacking is allowed if the scopes do not duplicate — for example, Weatherization for insulation and heat, USDA for roof and wiring, and Habitat or OAHMP for a ramp and grab bars. Tell each program what the others are doing.

Red Flags — Protect Yourself

No real program charges an application fee, asks for gift cards, or pays cash to the homeowner.

Real programs inspect first, approve in writing, and pay the licensed contractor.

Never pay a contractor up front who promises to “get you a grant” for a fee, and never sign a deed, a reverse mortgage, or a high-interest home repair loan at the door. Have the Area Agency on Aging or legal aid review it first.

Quick-Start Checklist

■ Photos and Top 5 Hazards list done

■ Step 1 folder assembled

■ MAC call: 1-844-822-4622

■ Access MS pre-application filed for Community Services / Weatherization

■ USDA Rural Development local office called for a Section 504 eligibility check

■ City Hall and MHC called about a HOME Rehab round / waitlist in my county

■ 2-1-1 called for Habitat and nonprofit repair in my ZIP code

Key Contacts at a Glance

Mississippi Access to Care (MAC) / Area Agency on Aging: 1-844-822-4622

2-1-1: dial 2-1-1

Community Action Agency finder: 1-800-421-0762 - AJFC (Franklin County / Bude): 601-442-8681; Franklin County office 601-384-5587

Access MS: access.ms.gov

Mississippi Home Corporation: 601-718-4642, mshomecorp.com

Mississippi Department of Rehabilitation Services: 1-800-443-1000

Mississippi Division of Medicaid (waiver screening): 1-800-421-2408

Adult Protective Services: 1-844-437-6282

Strengthen Mississippi Homes: mid.ms.gov/smh

FEMA: DisasterAssistance.gov, 1-800-621-3362

VA: VA.gov, 1-800-827-1000

Entergy Mississippi Power to Care: 1-800-368-3749 - Mississippi Power Project SHARE: 1-800-532-1502

Prepared by CAMHP Foundation. Program amounts, eligibility, and intake status change — confirm with the program office when you call. This guide is general information, not a guarantee of an award.