

HUD Certified Counselors offer FREE housing information, education, and referrals in a confidential setting.

Housing Counseling Services are free, call (248) 858-5402 to make an appointment.

DID YOU KNOW?

Oakland County offers interest-free loans for needed home repairs, including barrier-free access and energy saving upgrades.

To qualify, you must:

- Own and live in your own home in Oakland County*
- Meet household income guidelines

**The City of Lake Angelus, Novi Township, Southfield Township, Village of Bingham Farms, & Waterford do not participate in the program.*



Scan here to find out if you qualify for an interest-free loan under the Oakland County Home Improvement Program



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OAKLAND COUNTY EXECUTIVE, DAVID COULTER

Oakland County's housing and community development programs are funded by the U.S. Department of Housing and Urban Development (HUD).



HOUSING COUNSELING SERVICES



GET HELP WITH

- ✓ **Preventing Mortgage or Property Tax Foreclosure**
Know your options if you're having trouble paying your mortgage or property tax.
- ✓ **Reverse Mortgages for Those Aged 62 or Older**
See if you are a good candidate for a reverse mortgage to free up equity built up in your home.
- ✓ **The Home Buying Process**
Learn what buying a home involves from what you can afford to how to maintain it.
- ✓ **Tenant Rights and Responsibilities**
Find out about security deposits, leases, maintenance, and affordability.

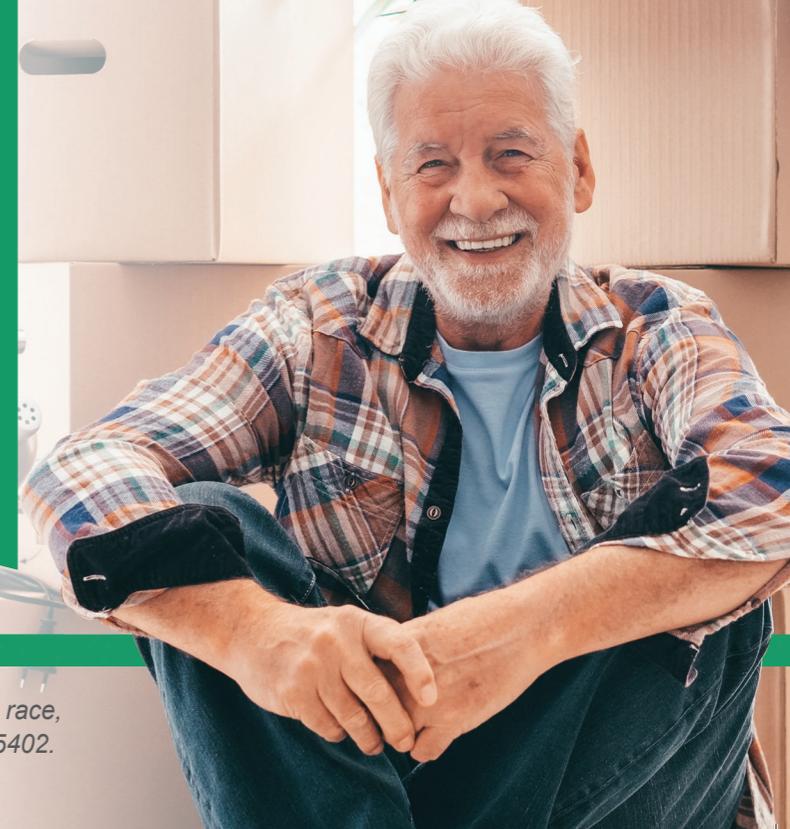
- ✓ **Credit and Budget Issues**
Receive advice and coaching on financial matters.
- ✓ **Housing Discrimination**
We can assist in filing a complaint if you feel discriminated against when seeking housing financing or looking for a home or rental property.
- ✓ **Preventing Homelessness**
Get referrals to agencies for possible help with rent, utilities, and security deposits.



Please contact us with any additional
Housing Counseling Services questions at:
nhd@oakgov.com



Oakland County's Neighborhood & Housing Development Division has served residents of Oakland County for more than 40 years. Their professional, knowledgeable staff can help with your housing needs. Take advantage of the services they offer.



Oakland County is committed to ensuring fair and equal housing opportunities for all. All citizens are guaranteed equal opportunity in financing and securing housing of their choice regardless of age, disability, marital status, family status, sex, race, color, national origin or religion. If you or someone you know feels discriminated against while seeking housing financing or looking for a home or rental property, contact Oakland County's Neighborhood & Housing Development at (248) 858-5402.

