

Oakland County's Community & Home Improvement Division has served the residents of Oakland County for more than 40 years. Their professional, knowledgeable staff can help you with your housing needs – so take advantage of the services they offer.

L. Brooks Patterson
Oakland County Executive



HOME IMPROVEMENT PROGRAM

DID YOU KNOW

Oakland County also offers FREE and CONFIDENTIAL Housing Counseling?

Get help with:

- Preventing Mortgage or Property Tax Foreclosure
- Reverse Mortgages for Those Aged 62 or Older
- The Home Buying Process
- Tenant Rights and Responsibilities
- Credit and Budget Issues
- Home Repairs, Subsidized Housing and Rental Assistance for Low to Moderate Income Households
- Housing Discrimination
- Preventing Homelessness

Call **(248) 858-5402**

to meet with a housing counselor

Get An Interest-Free Loan For Needed Home Repairs

*Including Barrier-Free Access And
Energy Saving Upgrades*

**Loan is due and payable
only when you no longer
live in your home**

250 Elizabeth Lake Road
Suite 1900, Pontiac MI 48341
(248) 858-5401

OCHousingPrograms.com

*Funded by U.S. Department of
Housing and Urban Development*





HOME IMPROVEMENT PROGRAM

INCOME GUIDELINES

Persons Per Household	Extremely Low Income (30%)	Very Low Income (50%)	Low Income (80%)
1	\$14,900	\$24,850	\$39,700
2	\$17,000	\$28,400	\$45,400
3	\$20,780	\$31,950	\$51,050
4	\$25,100	\$35,450	\$56,700
5	\$29,420	\$38,300	\$61,250
6	\$33,740	\$41,150	\$65,800
7	\$38,060	\$44,000	\$70,350
8	\$42,380	\$46,800	\$74,850

(Effective 4/1/18)

TYPES of REPAIRS for the HOUSE to be "DECENT, SAFE and SANITARY" **

- Barrier-free Access
- Bathroom
- Door
- Heating System
- Kitchen
- Porch
- Septic System
- Siding
- Structural Defect
- Water and Sewer Line
- Well
- Window
- Basement Waterproofing
- Chimney
- Electrical System
- Insulation
- Plumbing
- Roof

** Subject to availability of program funds

OAKLAND COUNTY | MICHIGAN | COMMUNITY & HOME IMPROVEMENT

Qualified homeowners may receive an interest-free loan up to \$18,000 to carry out needed home repairs.

There are no monthly payments and the total loan is due and payable only when you no longer live in your home.

Oakland County staff is with you all the way from helping you to apply for the loan to overseeing all repair work and paying our pre qualified contractors.

If you answer YES to the following questions, you may qualify for an interest-free deferred payment loan under the Home Improvement Program

- ✓ Do you own and live in your own home in Oakland County?

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

- ✓ Do you meet income requirements?
- ✓ Are needed improvements to your home eligible under the program?

Apply for an interest-free loan under the Home Improvement Program at:

OC HousingPrograms.com

or call **(248) 858-5401**