



“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

DID YOU KNOW

Oakland County also 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 maximum household income guidelines

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

Find out if you qualify for an interest-free loan under the Home Improvement Program at **OCHousingPrograms.com** or call **(248) 858-5401**

COMMUNITY & HOME IMPROVEMENT

HOUSING COUNSELING SERVICES



GET ADVICE ON

MORTGAGE OR TAX FORECLOSURE
BUYING A HOUSE
REVERSE MORTGAGES
CREDIT ISSUES
AND MORE

SERVICES ARE FREE AND PROVIDED
IN A CONFIDENTIAL SETTING

250 Elizabeth Lake Road, Suite 1900, Pontiac MI 48341
(248) 858-5402 • OCHousingCounseling.com



Funded By: L. Brooks Patterson, Oakland County Executive | Oakland County Workforce Development Board | Workforce Development Agency, State of Michigan
Division of Troy School District

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 the 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.

Certified advisors offer housing information, education and referrals in a confidential setting.

Approved agency of the U.S. Department of Housing and Urban Development and Michigan State Housing Development Authority

✓ Credit and Budget Issues

Receive advice and coaching on financial matters.

✓ Home Repairs, Subsidized Housing and Rental Assistance for Low to Moderate Income Households

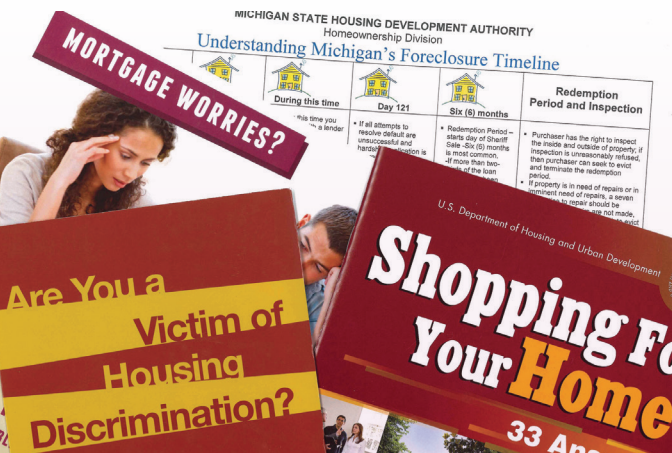
Determine if you are eligible for programs that can help with needed house repairs, increasing accessibility, or making housing more affordable.

✓ 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 help with rent, utilities, and security deposits.



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 feel discriminated against while seeking housing financing or looking for a home or rental property, contact Oakland County's Community & Home Improvement Division at 248-858-5402.

Housing Counseling Services are FREE
Call (248) 858-5402 to meet with an advisor