



“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 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

COMMUNITY & HOME IMPROVEMENT

HOME IMPROVEMENT — PROGRAM —



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

HOME IMPROVEMENT — PROGRAM —

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?

INCOME GUIDELINES

<i>Family Size</i>	<i>Maximum Gross Household Income*</i>
1	\$36,200
2	\$41,400
3	\$46,550
4	\$51,700
5	\$55,850
6	\$60,000
7	\$64,150
8	\$68,250

**Effective February 2015 and subject to change*

☒ Are needed improvements to your home eligible under the program?

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

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

**** Subject to availability of program funds**

Apply for an interest-free loan under the Home Improvement Program at OCHousingPrograms.com or call (248) 858-5401