

**OWNER OCCUPIED
OAKLAND COUNTY HOME IMPROVEMENT LOAN APPLICATION**

As of May 14, 2010

Home improvements can seem out of reach due to inflation, high interest rates and the rising costs of construction. To help qualified families with necessary home improvements and repairs, Oakland County Community & Home Improvement (OCCHI) provides home improvement loans. **There is no interest and there are no payments. When you sell, move or lease your home, the total loan is due and payable.**

The OCCHI division is funded through the U.S Department of Housing and Urban Development (HUD) Community Development Block Grant Program; the HOME program and a portion of our funds come from Oakland County. We have been doing home improvement loans in Oakland County since 1976.

Repairs we can do... This program addresses *basic home improvement* issues, *with an emphasis on health and safety items*. The following is a list of the eligible home improvements your home might need:

Barrier Free Access	Bathrooms	Plumbing	Wells	Water & Sewer Lines
Heating System	Electrical Systems	Insulation	Roofs	Septic Systems
Windows	Doors	Porches	Kitchens	Chimneys
Siding	Basement Waterproofing	Structural Defects		

What we don't do... Additions, *improvements on condominiums, mobile homes, rental units*, accessory buildings, landscaping, painting, patios and fencing.

Frequently asked questions....

- Your **GROSS HOUSEHOLD INCOME** (before deductions) cannot exceed the maximum HUD income guidelines for your household size, **see page 2 for income limits**.
- There must be **SUFFICIENT EQUITY** (loan value) available in the home. The current property value less any mortgages and/or home equity loans secured against the property determines your equity.
- You must own the home and **IT MUST BE YOUR PRIMARY RESIDENCE**. **If you are buying on a LAND CONTRACT you will not own the home until the land contract is paid-in-full and you are given a deed.**
- Your mortgage and property taxes must be current.
- The loans **cannot** be used to payoff credit cards, utilities, etc. We finance repairs contracted through this program.
- Your heirs must repay this Oakland County Community & Home Improvement mortgage just as they must repay all your debts.
- Any bankruptcy must be discharged.
- Following a preliminary eligibility review, an in-home condition and compliance review will be performed by an assigned field technician. **ALL QUESTIONS** related to the work to be done will be answered by the field technician. He will request bids and coordinate and monitor the construction work.
- We will request bids from our **"Pre-approved" COMMUNITY & HOME IMPROVEMENT CONTRACTOR LIST**.
- There will be no exchange of cash between Oakland County and you. Oakland County will make payments directly to the selected builder upon satisfactory completion of the work.
- You can secure only one loan through this program in any 5 year period.

**COMPLETE THE APPLICATION TO THE BEST OF YOUR ABILITY.
IF WE HAVE ANY QUESTIONS OR ADDITIONAL DOCUMENTATION IS NEEDED, WE WILL CONTACT YOU.**

MAIL YOUR LOAN APPLICATION AND SUPPORTING DOCUMENTATION (See page 3) TO:

**OAKLAND COUNTY COMMUNITY & HOME IMPROVEMENT
OAKLAND POINTE, 250 ELIZABETH LAKE ROAD SUITE 1900
PONTIAC MI 48341**

EQUAL OPPORTUNITY PROGRAMS/ACTIVITIES

COMMUNITIES WITH THEIR OWN HOME IMPROVEMENT PROGRAM

Five communities in Oakland County have their own home improvement program. If you live in the **cities of Pontiac, Southfield, Royal Oak, Farmington Hills or Waterford Township**, phone your city or township office for assistance.

COMMUNITIES PARTICIPATING IN OAKLAND COUNTY'S COMMUNITY DEVELOPMENT PROGRAM

The following fifty one communities have agreed in writing to participate in Oakland County's Community Development Program. As participating communities, local residents apply directly to Oakland County for their home improvement needs.

Cities: Auburn Hills, Berkley, Birmingham, Bloomfield Hills, Clarkston, Clawson, Farmington, Ferndale, Hazel Park, Huntington Woods, Keego Harbor, Lathrup Village, Madison Heights, Northville, Novi, Oak Park, Orchard Lake Village, Pleasant Ridge, Rochester, Rochester Hills, South Lyon, Sylvan Lake, Troy, Walled Lake, Wixom

Townships: Addison, Bloomfield, Brandon, Commerce, Groveland, Highland, Holly, Independence, Lyon, Milford, Oakland, Orion, Oxford, Rose, Royal Oak, Springfield, West Bloomfield, White Lake

Villages: Beverly Hills, Franklin, Lake Orion, Leonard, Milford, Ortonville, Oxford and Wolverine Lake

MAXIMUM LOAN AMOUNT: \$18,000

GROSS HOUSEHOLD INCOME LIMITS (effective 06-01-2011)

Federal Regulations require us to **anticipate income**, using the household's current circumstances to project future income. **WE ARE TO ASSUME THAT TODAY'S CIRCUMSTANCES WILL CONTINUE FOR THE NEXT 12 MONTHS.**

Current gross income is not last year's income. **Gross income includes the earnings of all adult household members plus the benefits of all household members.** Benefits include child support, Social Security benefits, alimony, etc.

HOUSEHOLD SIZE	MAXIMUM INCOME
1 Person	\$37,200
2 Person	\$42,500
3 Person	\$47,800
4 Person	\$53,100
5 Person	\$57,350
6 Person	\$61,600
7 Person	\$65,850
8 Person	\$70,100

Program guidelines are subject to periodic changes without notice.

REQUIRED DOCUMENTATION

YOU MUST SUBMIT COPIES OF THE FOLLOWING DOCUMENTATION. DO NOT MAIL ORIGINAL DOCUMENTS

- PROOF OF OWNERSHIP**, submit a copy of your **Warranty Deed or Quit Claim Deed**
- A COPY OF DRIVERS LICENSE AND/OR MICHIGAN ID FOR ANY HOUSEHOLD MEMBER 18 OR OLDER
- MARRIAGE LICENSE, only if you have married since you purchased the home
- DIVORCE DECREE, the cover page and the page indicating who was awarded the property.
If the property was purchased after your divorce, it is not necessary to send a copy of the Divorce Decree.
- DEATH CERTIFICATE is needed if anyone listed on your deed has died since the deed was prepared.

- A COPY of the "declaration page" of your HOMEOWNERS INSURANCE POLICY, which has the:
 - Agents name and phone number
 - Amount of dwelling coverage
 - Policy expiration date

- MORTGAGE STATEMENTS, for First Mortgage and Home Equity Mortgage/Loans, which has the:
 - Current principal balance
 - Next due date

- FEDERAL INCOME TAX FORMS, Sign and date a copy of your most recently filed 1040 or 1040 EZ Individual Federal income tax Return forms, copies of your W2's, 1098, 1099 forms and all Schedules. We do not need the Worksheets. Income tax forms are used to verify residency and number in household; check stubs, etc. are used to determine your current gross household income. **IF YOU ARE SELF-EMPLOYED SUBMIT 2 YEARS INCOME TAX FORMS.**
- STATE OF MICHIGAN INCOME TAX FORMS, Sign and date a copy of your most recently filed MI-1040 or MI-1040 EZ State of Michigan Individual income tax forms, including all Schedules and Homestead Property Tax Credit forms. We do not need the Worksheets. **IF YOU ARE SELF-EMPLOYED SUBMIT 2 YEARS INCOME TAX FORMS.**

- PARTNERSHIP OR S CORPORATION INCOME: Submit a complete copy of your Schedule K-1 Federal Income Tax form
- SOLE PROPRIETOR BUSINESS: During the application eligibility review we will request a Statement of Earnings for the current years self employment (a form will be provided during the eligibility review).

CURRENT GROSS HOUSEHOLD INCOME

SUBMIT COPIES OF ALL DOCUMENTATION THAT APPLIES TO MEMBERS OF YOUR HOUSEHOLD

We are required to anticipate income. We are to assume that today's circumstances will continue for the next 12 months.

- EMPLOYMENT If you or any adult (18 years of age or older) living in the household is employed, submit a copy of your last three (3) payroll check stub/s
- UNEMPLOYMENT If you or any adult (18 years of age or older) living in the household is unemployed, submit documentation of Unemployment Benefits Payments. The information is available at: www.Michigan.gov/uia, (select) Online applications available, (select) UIA Online Services for Unemployed Workers; or a copy of your Unemployment Benefit Award Letter
- SOCIAL SECURITY BENEFITS, submit a copy of one of the following:
 - Annual Social Security award letter
 - Bank Statement, if direct deposit
 - Your next check

If you do not have any of the above items you can phone the social security office at (800) 772-1213 and ask them to send you documentation of your benefits.
- PENSION or DISABILITY, submit a copy of the most recent check stub
- CHILD SUPPORT, submit a copy of Child Support Payment History for the last 6 months, known as Court Order Information Report, which can be obtained in person at Oakland County Friend of the Court, Banking Dept., 230 Elizabeth Lake Rd, Pontiac, MI or request by phone toll free at 888-350-0900 Ext. 81565
- FULL-TIME STUDENT (12 credits or more): any household member 18 or older, excluding borrower and co-borrower, submit proof of current enrollment, ex: report card, student registration form
- PUBLIC ASSISTANCE, submit a copy of most recent Budget Letter or Family Independence Agency Quarterly Statement Foster Care payments are excludable.
- PARSONAGE ALLOWANCE, submit documentation from your parish for the year.

**OWNER OCCUPIED
OAKLAND COUNTY HOME IMPROVEMENT LOAN APPLICATION**
Oakland Pointe, Suite 1900
250 Elizabeth Lake Road
Pontiac MI 48341-0414

ADDRESS OF PROPERTY TO BE IMPROVED:

House Number/Street Name _____

City/State/Zip Code _____

BORROWER	CO-BORROWER
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NAME <input type="checkbox"/> Male <input type="checkbox"/> Female	NAME <input type="checkbox"/> Male <input type="checkbox"/> Female
BIRTH DATE _____	BIRTH DATE _____
DAYTIME PHONE () _____ <input type="checkbox"/> Home <input type="checkbox"/> Work	DAYTIME PHONE () _____ <input type="checkbox"/> Home <input type="checkbox"/> Work
CELL PHONE NO. () _____	CELL PHONE NO. () _____
SOCIAL SECURITY NUMBER _____	SOCIAL SECURITY NUMBER _____
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED <i>incl. single, divorced, widowed</i>	<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED <i>incl. single, divorced, widowed</i>
EMPLOYER _____ Occupation _____ Date Hired _____ <div style="text-align: right;">Mth/Year</div> Paid: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Twice Monthly <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Hours Worked Per Pay _____ Gross Wages Per Pay \$ _____	EMPLOYER _____ Occupation _____ Date Hired _____ <div style="text-align: right;">Mth/Year</div> Paid: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Twice Monthly <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Hours Worked Per Pay _____ Gross Wages Per Pay \$ _____
2nd EMPLOYER _____ Occupation _____ Date Hired _____ <div style="text-align: right;">Mth/Year</div> Paid: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Twice Monthly <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Hours Worked Per Pay _____ Gross Wages Per Pay \$ _____	2nd EMPLOYER _____ Occupation _____ Date Hired _____ <div style="text-align: right;">Mth/Year</div> Paid: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Twice Monthly <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Hours Worked Per Pay _____ Gross Wages Per Pay \$ _____

ARE YOU UNEMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, date you became unemployed _____	ARE YOU UNEMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, date you became unemployed _____
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Income from all sources for all household members, including unrelated persons

Social Security	\$ _____	per month	Child Support	\$ _____	per month
Pension	\$ _____	per month	Spousal Support	\$ _____	per month
Rental	\$ _____	per month	Parsonage Allowance	\$ _____	per month
Land Contract	\$ _____	per month	Unemployment	\$ _____	per month
IRA/Trust	\$ _____	per month	Other	\$ _____	per month
describe _____					

Total NUMBER of PERSONS LIVING in the HOUSEHOLD

List below the **AGES** and **NAMES** of **ALL PERSONS** living in the household

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Borrower	age	Co-Borrower	age
_____	_____	_____	_____
age	name	age	name
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____
age	name	age	name

Number of Full-time students over 18 years old, excluding borrower or co-borrower Use a separate sheet for more students.

NAME _____ age NAME _____ age

Full-time students? yes no

Employed? yes no

Full-time students? yes no

Employed? yes no

If full time student, submit proof of school enrollment. If employed, submit a copy of their most recent check stub.

Do you have heat? yes no

Do you have water? yes no

Is your septic failing? yes no

Is your sewer failing? yes no

List your Mortgage/s or Home Equity Loans	Account Number	Current Balance	Monthly Payment
1 st Mortgage Company		\$	\$
2 nd Mortgage Company		\$	\$
Home Equity Loan - Credit Limit	\$	\$	\$

HAVE YOU DECLARED BANKRUPTCY IN THE LAST 7 YEARS? YES NO

If yes, submit a copy of the DISCHARGE OF BANKRUPTCY with your loan application.

The following HEAD OF HOUSEHOLD information is obtained for statistical reporting only

HISPANIC
Complete for Head of Household Only

Yes
 No

Number of **HANDICAPPED PERSON/S** in household? _____

Number of **UNRELATED PERSON/S** living in household? _____

Number of **BEDROOMS IN THE HOUSE?** _____

SINGLE RACE
Complete for Head of Household only

White
 Black/African American
 Asian
 American Indian/Alaskan Native
 Hawaiian/Other Pacific Islander

MULTI-RACE
Complete for Head of Household only

Black/African American & White
 Asian & White
 American Indian/Alaskan Native & White
 American Indian/Alaskan Native & Black/African American
 Other Multi-Racial

HOW DID YOU LEARN ABOUT OUR PROGRAM? Brooks Patterson's Letter Friend or Family Internet
 TV Flyer Other _____

IMPORTANT, READ THIS BEFORE SIGNING
THE HOME MUST BE A SINGLE FAMILY OWNER-OCCUPIED PROPERTY

FINANCIAL PRIVACY NOTICE: By the Right to Financial Privacy Act of 1978, Oakland County Community & Home Improvement has a right to access financial records held by any financial institution in connection with the consideration or administration of the Home Improvement Loan Program for which you have applied. Financial records involving your transactions will be available without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

APPLICANTS CERTIFICATION: The applicant certifies that all information in this application, and all information furnished in support of this application is for the purpose of obtaining funds for the improvement of the above mentioned property, and that these statements are true to the best of the applicants knowledge and belief.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: U.S.C. Title 18, Sec. 1001, provides: Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing, or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than 5 years, or both."

EQUAL OPPORTUNITY PROGRAMS/ACTIVITIES

Date Signed _____ signature _____ signature _____