Oakland County's Community & Home Improvement Division has served the residents of Oakland County for more than 40 years. Our professional, knowledgeable staff can help you with your housing needs.

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 Age 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

To meet with a housing counselor, call:
(248) 858-5402

OAKLAND COUNTY, MICHIGAN **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
OCHousingPrograms.com
(248) 858-5401

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

EQUAL HOUSING OPPORTUNITY

OAKLAND COUNTY MICHIGAN
DAVID COULTER
OAKLAND COUNTY EXECUTIVE

Home Improvement PROGRAM

INCOME GUIDELINES

Persons Per Household	Maximum Income Limits*
1	$42,750
2	$48,850
3	$54,950
4	$61,050
5	$65,950
6	$70,850
7	$75,750
8	$80,600

(Last updated 6/28/19)
**Income limits for the Home Improvement Program represents 80% of the area median household income.*

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**

Two home improvement programs are being offered:

Single-Family Home Program

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

Owner-Landlord Program

The Owner-Landlord Program for owner occupied duplexes provides qualified landlords the opportunity to receive up to $18,000 per unit to make needed home repairs on each unit. The owner-landlord must live in one of the dwelling units and both owner and tenant must meet the income requirements.

For both programs, there are no monthly payments, and the total loan is due and payable only when the original owner no longer lives at the property.

Oakland County staff is with you all the way from helping you apply to overseeing 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 live in Oakland County and own your home? *(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?
- ✓ Does your tenant meet income requirements?
- ✓ Are needed improvements to your home or tenant's unit eligible under the program?

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