

OAKLAND COUNTY | MICHIGAN | COMMUNITY & HOME IMPROVEMENT

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



HOUSING COUNSELING SERVICES

DID YOU KNOW

Oakland County 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**

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 U.S. Department of
Housing and Urban Development





HOUSING COUNSELING SERVICES

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**HUD 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*

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.
- ✓ **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.

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

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 feels 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.