

HOUSING COUNSELING SERVICES

OAKLAND COUNTY
MICHIGAN
NEIGHBORHOOD &
HOUSING DEVELOPMENT

HUD Certified Counselors offer FREE housing information, education,and referrals in a confidential setting.

Call **(248) 858-5402** to make an appointment.

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 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.

Housing Discrimination
Get assistance 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 possible help with rent, utilities, and security deposits.

> Neighborhood & Housing Development supports strong, sustainable and thriving communities through quality affordable housing, community development, human services, and economic opportunities.





HOME IMPROVEMENT PROGRAM

OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Get an interest-free loan for needed home repairs, including barrier-free access and energy saving upgrades. Call 248-858-5401.

Oakland County's Neighborhood & Housing Development Division has served Oakland County residents for over 40 years. Our professional, knowledgeable staff can help you with your housing needs.

PROGRAM OPTIONS

Single-Family Home Program: Qualified homeowners of single-family homes may receive an interest-free loan up to $23,000 to carry out needed home repairs.

Owner-Landlord Program: Provides qualified landlords of owner-occupied duplexes the opportunity to receive up to $23,000 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.

Both programs require loan payment when you no longer live in your home. The Home Improvement Program is not an emergency repair program.

INCOME GUIDELINES

Persons Per Household	Maximum Income Limits*
1	$58,700
2	$67,100
3	$75,500
4	$83,850
5	$90,600
6	$97,300
7	$104,000
8	$110,700

*Income limits for the Home Improvement Program represent 80% of the area median household income.
(Income limits 6/1/26 - 5/31/27 • Limits change annually)

TYPES OF APPROVED REPAIRS

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

If you answer YES to the below 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?**
- ☑ **Do you meet the income requirements?***
- ☑ **Are the needed home improvements eligible under the HIP program?**
- ☑ **Does your tenant meet the necessary income requirements?**

(City of Lake Angelus, Novi Township, Southfield Township, Village of Bingham Farms, City of Pontiac, & Waterford do not participate in the program.)

David Coulter,
Oakland County Executive

OakGov.com/NHD | 248.858.0493 | NHD@OakGov.com

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 the Oakland County Neighborhood & Housing Development Division at 248-858-0493.