OWNER OCCUPIED
HOME IMPROVEMENT LOAN PROGRAM

Oakland County
Neighborhood & Housing Development
1200 N. Telegraph Rd., Bldg. 34E
Pontiac, MI 48341
(248) 858-0493

Updated June 1, 2025

Thank you for inquiring about the Oakland County Home Improvement Loan Program. I am sure you will find this is an excellent way to make some of the repairs and improvements you need.

The Oakland County Neighborhood & Housing Development (NHD) division programs are funded through the U.S. Department of Housing and Urban Development (HUD). We have been doing home improvement loans in Oakland County since 1976.

If you are interested in a home improvement loan, complete the attached loan application, sign and date the application, paying special attention to the "Required Documentation" on page three. Submit copies of all documentation that applies to the applicant, co-applicant, and to members of your household. We are required to consider the "gross income" for all household members. The income limits can be found on page two of the loan packet.

All loans are 100% Deferred. This is a loan in which only the principal is repaid at a future time, when you sell, move, or lease your home. There are no payments or interest charged on the principal.

Complete the attached application. An Eligibility Coordinator will contact you if there are questions or additional documentation is needed. Applications are processed in order of complete receipt of application and required documentation.

COMMUNITIES PARTICIPATING IN OAKLAND COUNTY'S HOME IMPROVEMENT LOAN PROGRAM

The following fifty-two communities have agreed in writing to participate in Oakland County's Home Improvement Program. As participating communities, local residents apply directly to Oakland County Neighborhood & Housing Development for their home improvement needs.

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

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

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

EQUAL OPPORTUNITY PROGRAMS/ACTIVITIES

OWNER OCCUPIED
OAKLAND COUNTY HOME IMPROVEMENT
LOAN APPLICATION

06/01/2025

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 Neighborhood & Housing Development (NHD) provides home improvement loans. **There is no interest and there are no monthly payments. When you sell, move or lease your home, the total loan is due and payable.**

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

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

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

GROSS HOUSEHOLD INCOME LIMITS

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, military benefits, etc.

HOUSEHOLD SIZE	MAXIMUM INCOME
1 Person	$58,700
2 Person	$67,100
3 Person	$75,500
4 Person	$83,850
5 Person	$96,000
6 Person	$97,300
7 Person	$104,000
8 Person	$110,700

Effective June 1, 2026

Revised:* June 1*, 2026

Program guidelines are subject to periodic changes without notice.

ADDITIONAL INFORMATION

1. Your gross household income **(before deductions)** cannot exceed the maximum HUD income guidelines for your household size, see **page 1** for current income limits.
   - There must be enough household income to maintain the household.

2. You must own the home and it must be your primary residence.
   - Our staff will verify homeownership through the Oakland County Clerk Register of Deeds.
   - LAND CONTRACTS are not eligible.

3. Your mortgages and home equity loans must be current.

4. Your property taxes must be current.
   - Taxes are verified through the Oakland County Treasurer's office.

5. There must be enough equity (loan value) available.
   - Equity is determined by calculating the State Equalized Value (SEV) x 2.5 then subtracting all open liens against the property.

6. Any bankruptcy must be discharged.

   This program is for "major repairs" therefore total contracts must be a minimum of $7000. The loans *cannot* be used to pay property taxes, insurance, or pay off credit cards, utilities, etc. You can secure only one loan through this program in any **five (5) year period** which is calculated from the date you sign the contract. Exceptions are made for high priority repairs needed for health and safety purposes, such as failing roofs, wells, septics, sewers and furnaces during the cold season.

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1. Following the preliminary eligibility review, a Housing Rehabilitation Property Standards (HRPS) will be performed by the assigned Field Technician.
   - The work to be done will be identified by the Field Technician based on HRPS.
   - Your Field Technician will complete property specifications, coordinate the bids, and monitor construction work.
     - Bids are only requested from the Oakland County Neighborhood & Housing Development "pre-approved" contractor list.

2. There will be no exchange of cash between Oakland County and the homeowner.
   - Oakland County makes payments directly to the selected contractor upon satisfactory completion of the work.

3. The estate is responsible to repay this Oakland County Neighborhood & Housing Development mortgage.

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If you wish to refinance your existing mortgage, your lender will request a subordination from Oakland County. Oakland County will subordinate for better mortgage terms.

Oakland County retains the right to decline any subordination request that jeopardizes the ability of Oakland County to collect on its outstanding loan.

COMPLETE THE ATTACHED APPLICATION.
AN ELIGIBILITY COORDINATOR WILL CONTACT YOU IF THERE ARE QUESTIONS OR ADDITIONAL DOCUMENTATION IS NEEDED.

MAIL or DROP OFF YOUR LOAN APPLICATION AND SUPPORTING DOCUMENTATION TO:

OAKLAND COUNTY NEIGHBORHOOD & HOUSING DEVELOPMENT

1200 N. Telegraph Rd., Bldg 34E
Pontiac, MI 48341

PHONE NUMBER: (248) 858-0493

REQUIRED DOCUMENTATION DO NOT MAIL ORIGINAL DOCUMENTS

Please submit **copies** of the following documentation.

- ☐ **MI DRIVERS LICENSE AND/OR MICHIGAN ID** - for any household member 18 years or older, **a copy of both the front and back**
- ☐ **MARRIAGE LICENSE** - if you have married since you purchased the home
- ☐ **DIVORCE DECREE** - complete copy
- ☐ **DEATH CERTIFICATE** - if anyone listed on your deed has died since the deed was prepared

- ☐ **HOMEOWNERS INSURANCE POLICY** - A COPY of the "declaration page" which shows:
  - Homeowner's name and property address
  - Agents name and phone number
  - Amount of dwelling coverage
  - Policy expiration date

- ☐ **MORTGAGE STATEMENTS** - for First Mortgage and Home Equity Mortgage/Loans which shows:
  - Homeowner's name and property address
  - Current principle balance, last paid, next due
- ☐ **MORTGAGE MODIFICATION** - If you have a modified mortgage, submit a copy of the Modification of Mortgage loan papers

- ☐ **FEDERAL INCOME TAX FORMS** - ***sign and date a complete copy of all pages*** of your most recently filed 1040 or 1040 EZ Individual Federal Income Tax forms including W2's, 1098, 1099 forms and all Schedules.
- ☐ **STATE OF MICHIGAN INCOME TAX FORMS** - ***sign and date a complete copy of all pages*** 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.
- ☐ **SELF-EMPLOYED** - If you are self-employed, submit 2 YEARS OF FEDERAL AND STATE OF MI INCOME TAX FORMS - ALL PAGES.

TAX FORMS ARE USED TO VERIFY RESIDENCY AND NUMBER IN HOUSEHOLD.
INCOME ELIGIBILITY IS DETERMINED BY USING YOUR CURRENT GROSS HOUSEHOLD INCOME, NOT LAST YEARS INCOME.

CURRENT GROSS HOUSEHOLD INCOME

SUBMIT COPIES OF ALL DOCUMENTATION THAT APPLIES TO ALL 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 the **most recent pay stubs for two consecutive months.** If paid weekly, submit 8 check stubs. If paid bi-weekly, submit 4 check stubs. If paid monthly, submit 2 check stubs. If paid through Virtual Banking i.e. Chime/Net Spend, submit total balance of all accounts and print out of all bank statements.
- ☐ **UNEMPLOYMENT** - If you or any adult (18 years of age or older) living in the household is unemployed, submit documentation of Unemployment Benefits Payment. The information is available at: **www.Michigan.gov/uia**, (*select*) **Online applications available**, (*select*) **UIA Online Services for Unemployed Workers**; or submit a copy of your Unemployment Benefit Award Letter.
- ☐ **SOCIAL SECURITY BENEFITS** - Submit a copy of your Annual Social Security Award Letter (showing the **Gross** Benefit Amount). If you do not have a copy of this letter you can phone the Social Security office at (800) 772-1213 and request documentation of your benefits.
- ☐ **PENSION or DISABILITY** - Submit a copy of the most recent check stub.
- ☐ **CHILD SUPPORT** - Submit a Court Order Child Support Information Report for the last six (6) months. This can be obtained in person from the Friend of Court Office, in the county where child support was granted (i.e. Oakland County, Genesee County, Wayne County).
- ☐ **FULL-TIME STUDENT** (Enrolled in at least 12 credits per semester) - Any household member 18 or older, **excluding** borrower and co-borrower, must submit proof of current enrollment (i.e. report card, student registration form) and **if employed**, a copy **of their last 2 months check stubs.**
- ☐ **PUBLIC ASSISTANCE** - Submit a copy of most recent Budget Letter or Family Independence Agency Quarterly Statement.
- ☐ **Bank Statements:** Please submit complete copies of your most recent two months of checking and savings account statements, including all pages if applicable.

Mail or drop off the application and documentation to: Oakland County Home Improvement Loan Program
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OAKLAND COUNTY HOME IMPROVEMENT LOAN APPLICATION

Oakland County Neighborhood & Housing Development
1200 N. Telegraph Rd., Bldg. 34E, Pontiac, MI 48341
Phone (248) 858-0493

ADDRESS OF PROPERTY TO BE IMPROVED:
House Number/Street Name
City/State/Zip Code

BORROWER	***CO-BORROWER***
NAME	NAME
BIRTH DATE	BIRTH DATE
DAYTIME PHONE ( )	DAYTIME PHONE ( )
CELL PHONE ( )	CELL PHONE ( )
E-MAIL ADDRESS	E-MAIL ADDRESS
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED, widowed/divorced	☐ MARRIED ☐ SEPARATED ☐ UNMARRIED, widowed/divorced
SINGLE PARENT, HEAD OF HOUSEHOLD ☐ YES ☐ NO	
FEMALE, HEAD OF HOUSEHOLD ☐ YES ☐ NO	
EMPLOYER _____	***EMPLOYER*** _____
Occupation _____ Date Hired _____ Mth/Year	Occupation _____ Date Hired _____ Mth/Year
Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly	Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly
Usually Work _____ Hours Per Pay	Usually Work _____ Hours Per Pay
☐ My hours vary per pay	☐ My hours vary per pay
2nd EMPLOYER _____	***2nd EMPLOYER*** _____
Occupation _____ Date Hired _____ Mth/Year	Occupation _____ Date Hired _____ Mth/Year
Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly	Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly
Usually Work _____ Hours Per Pay	Usually Work _____ Hours Per Pay
☐ My hours vary per pay	☐ My hours vary per pay
ARE YOU UNEMPLOYED? ☐ YES ☐ NO **IF YES, DATE YOU BECAME UNEMPLOYED** _____	***ARE YOU UNEMPLOYED?*** ☐ YES ☐ NO **IF YES, DATE YOU BECAME UNEMPLOYED** _____

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	Virtual (i.e. Chime/NetSpend)	$ _____	per month
Other	$ _____	per month - Describe Other _____			

List below the **AGES** and **NAMES** of **ALL PERSONS** living in the household; use a separate sheet for more household members.

Borrower _____ age ☐	Co-borrower _____ age ☐	Name _____ age ☐
Name: _____ age ☐	Name _____ age ☐	Name _____ age ☐

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** ***Full-time* students?** ☐ **yes** ☐ **no**

Employed? ☐ **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 or sewer failing? ☐ **yes** ☐ **no** **Is your house roof failing?** ☐ **yes** ☐ **no**

List your Mortgage/s or Home Equity Loans		**Account Number**	**Current Balance**	**Monthly Payment**
1st Mortgage Company			$	$
2nd 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. DATE DISCHARGED ? _____

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

ETHNICITY
Complete for Head of Household Only

- ❑ Hispanic/Latino

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?

☐ **Internet** ☐ **TV** ☐ **Flyer** ☐ **Friend or Family** ☐ **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 Neighborhood & Housing Development 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 Sates 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 _____ *applicant signature* _____ *co-applicant signature* _____

Oakland County Neighborhood & Housing Development

AUTHORIZATION TO RELEASE INFORMATION

I/We, the undersigned, authorize Oakland County Neighborhood & Housing Development (NHD) to verify any household income, employment, outstanding debts including any present or previous mortgages, and make any other inquiries pertaining to qualification for a mortgage loan from Oakland County Neighborhood & Housing Development. Oakland County Neighborhood & Housing Development may make copies of this letter for distribution to any party with which I have a financial or credit relationship, and that party may treat such copy as an original.

This authorization expires one year from today's date unless otherwise stipulated in writing.

Printed name applicant: _____
Signature of applicant: _____
Date signed: _____

Printed name co-applicant: _____
Signature of co-applicant: _____
Date signed: _____

Printed name adult in home: _____
Signature of adult in home: _____
Date signed: _____

Printed name adult in home: _____
Signature of adult in home: _____
Date signed: _____

Printed name adult in home: _____
Signature of adult in home: _____
Date signed: _____

Printed name adult in home: _____
Signature of adult in home: _____
Date signed: _____

Printed name adult in home: _____
Signature of adult in home: _____
Date signed: _____

Printed name adult in home: _____
Signature of adult in home: _____
Date signed: _____

*Use a duplicate sheet for additional adults in home if needed. This can be picked up in office or emailed to you for your convenience.

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