

OAKLAND COUNTY, MICHIGAN NEIGHBORHOOD & HOUSING DEVELOPMENT

Oakland County’s Neighborhood & Housing Development Division has served residents of Oakland County for more than 40 years. Their professional, knowledgeable staff can help with your housing needs — take advantage of the services they offer.



# 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, Village of Bingham Farms, and Waterford do not participate in the program.*

Find out if you qualify for an interest-free loan under the Home Improvement Program at [nhd@oakgov.com](mailto:nhd@oakgov.com) (248) 858-5401

## Get Advice On

- Mortgage or Tax Foreclosure
- Buying a House
- Reverse Mortgages
- Credit Issues
- And more

**Services are free and provided with an appointment in a confidential setting**

250 Elizabeth Lake Road  
Suite 1900, Pontiac MI 48341  
(248) 858-5402 • [oakgov.com/nhd](http://oakgov.com/nhd)  
[nhd@oakgov.com](mailto:nhd@oakgov.com)

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





# Housing Counseling — SERVICES —

## 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.

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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*

- ✓ **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 make an appointment 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 Neighborhood & Housing Development at (248) 858-5402.*