

**OWNER OCCUPIED  
HOME IMPROVEMENT LOAN PROGRAM  
250 Elizabeth Lake Rd.  
Pontiac, MI 48341-0414  
07-01-2020**

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 OCCHI 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" page 3.*** Submit copies of all documentation that applies 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 2 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. If we have any questions or additional documentation is needed. An eligibility coordinator will contact you. Send your application as soon as possible, as all applications are processed on a first come first serve basis.***

**COMMUNITIES PARTICIPATING  
IN OAKLAND COUNTY'S HOME IMPROVEMENT PROGRAM**

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

**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, Pontiac, Rochester, Rochester Hills, Royal Oak, Southfield, South Lyon, Sylvan Lake, Troy, Walled Lake, Wixom

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

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

OAKLAND COUNTY COMMUNITY & HOME IMPROVEMENT  
250 Elizabeth Lake Rd., Ste. 1900  
Pontiac, MI 48341-0414  
(248) 858-0493

**EQUAL OPPORTUNITY PROGRAMS/ACTIVITIES**

# OWNER OCCUPIED OAKLAND COUNTY HOME IMPROVEMENT LOAN APPLICATION

07-01-2020

Home improvements can seem unaffordable. To help qualified families with necessary home improvements and repairs, Oakland County Community & Home Improvement (OCCHI) 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	Insulation	Roofs	Septic Systems
Windows	Doors	Porches	Kitchens	Chimneys
Siding	Basement Waterproofing	Structural Defects		

**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, etc.

HOUSEHOLD SIZE	MAXIMUM INCOME
1 Person	\$44,000
2 Person	\$50,250
3 Person	\$56,550
4 Person	\$62,800
5 Person	\$67,850
6 Person	\$72,850
7 Person	\$77,900
8 Person	\$82,900

Effective 7-01-2020

***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.

\*\*\*\*\*

1. Following the preliminary eligibility review, a Housing Rehabilitation Property Standards (HRPS) review will be performed by the assigned Field Technician.
  - The work to be done will be identified by you & your Field technician based on Housing Rehab Property Standards.
  - Your Field Technician will complete property specifications, coordinate the bids and monitor the construction work.
    - Bids are only requested from the OCCHI "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 Community & Home Improvement 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. We will not allow cash out.**

***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.  
IF WE HAVE ANY QUESTIONS OR ADDITIONAL DOCUMENTATION IS NEEDED, WE WILL CONTACT YOU.**

**MAIL YOUR LOAN APPLICATION AND SUPPORTING DOCUMENTATION TO:**

**OAKLAND COUNTY COMMUNITY & HOME IMPROVEMENT  
250 Elizabeth Lake Rd., Ste. 1900  
Pontiac, MI 48341-0414  
Ph: (248) 858-0493**



## REQUIRED DOCUMENTATION

Please submit **copies** of the following documentation. **BANK STATEMENTS CANNOT BE USED AS DOCUMENTATION.**

- ☐ **MI DRIVER'S 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** is needed if anyone listed on your deed has died since the deed was prepared.

- ☐ **HOMEOWNERS INSURANCE POLICY** - A COPY of the "declaration page", which has the:

- 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/Loan  
Showing the: Homeowner's Name and Address, Current Principal Balance, Last Paid and Next Due
- ☐ **If you received a MORTGAGE MODIFICATION**, submit a copy of the Modification of Mortgage loan papers.

- ☐ **FEDERAL INCOME TAX FORMS**, **Sign and date a copy** of your most recently filed 1040 or 1040 EZ Individual Federal Income Tax forms including copies of your W2's, 1098, 1099 forms and all Schedules.
- ☐ **STATE OF MICHIGAN INCOME TAX FORMS**, **Sign and date a copy** 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.

IF YOU ARE **SELF-EMPLOYED** SUBMIT **2 YEARS** FEDERAL AND STATE OF MI INCOME TAX FORMS.

**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.
- ☐ **UNEMPLOYMENT** If you or any adult (18 years of age or older) living in the household is *unemployed*, submit documentation of Unemployment Benefits Payments. The information is available at: [www.Michigan.gov/uia](http://www.Michigan.gov/uia), (select) **Online applications available**, (select) **UIA Online Services for Unemployed Workers**; or 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, (ex: Oakland County, Genesee County, Wayne County).
- ☐ **FULL-TIME STUDENT** (12 credits or more): Any household member 18 or older, **excluding** borrower and co-borrower, must submit proof of current enrollment (ex: report card, student registration form) and if **employed** a copy of **their last two months check stubs**.
- ☐ **PUBLIC ASSISTANCE**, submit a copy of most recent Budget Letter or Family Independence Agency Quarterly Statement
- ☐ **PARSONAGE ALLOWANCE** submit documentation from your parish for the year.

Mail the application and documentation: Oakland County Home Improvement Loan Program  
250 Elizabeth Lake Rd., Ste. 1900  
Pontiac, MI 48341-0414  
Ph: (248) 858-0493



**OWNER OCCUPIED**  
**OAKLAND COUNTY HOME IMPROVEMENT LOAN APPLICATION**  
Oakland Pointe, Suite 1900  
250 Elizabeth Lake Road  
Pontiac MI 48341-0414  
Phone: (248) 858-0493

**ADDRESS OF PROPERTY TO BE IMPROVED:**

House Number/Street Name

City/State/Zip Code

**BORROWER**

NAME ☐ Male ☐ Female

BIRTH DATE

DAYTIME PHONE (     ) ☐ Home ☐ Work

CELL PHONE (     )

E-MAIL ADDRESS

SOCIAL SECURITY NUMBER

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED, *include single, single, divorced, widowed*

SINGLE PARENT, HEAD OF HOUSEHOLD? ☐ YES ☐ NO

FEMALE, HEAD OF HOUSEHOLD? ☐ YES ☐ NO

**EMPLOYER** \_\_\_\_\_

Occupation \_\_\_\_\_ Date Hired \_\_\_\_\_  
Mth/Year

Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly

Usually Work \_\_\_\_\_ Hours Per Pay

☐ My hours vary per pay

**2<sup>nd</sup> EMPLOYER** \_\_\_\_\_

Occupation \_\_\_\_\_ Date Hired \_\_\_\_\_  
Mth/Year

Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly

Usually Work \_\_\_\_\_ Hours Per Pay

☐ My hours vary per pay

**CO-BORROWER**

NAME ☐ Male ☐ Female

BIRTH DATE

DAYTIME PHONE (     ) ☐ Home ☐ Work

CELL PHONE (     )

E-MAIL ADDRESS

SOCIAL SECURITY NUMBER

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED, *include single, single, divorced, widowed*

SINGLE PARENT, HEAD OF HOUSEHOLD? ☐ YES ☐ NO

FEMALE, HEAD OF HOUSEHOLD? ☐ YES ☐ NO

**EMPLOYER** \_\_\_\_\_

Occupation \_\_\_\_\_ Date Hired \_\_\_\_\_  
Mth/Year

Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly

Usually Work \_\_\_\_\_ Hours Per Pay

☐ My hours vary per pay

**2<sup>nd</sup> EMPLOYER** \_\_\_\_\_

Occupation \_\_\_\_\_ Date Hired \_\_\_\_\_  
Mth/Year

Paid: ☐ Weekly ☐ Bi-Weekly ☐ Twice Monthly

Usually Work \_\_\_\_\_ Hours 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  
Pension \$ \_\_\_\_\_ per month  
Rental \$ \_\_\_\_\_ per month  
Land Contract \$ \_\_\_\_\_ per month  
IRA/Trust \$ \_\_\_\_\_ per month

Child Support \$ \_\_\_\_\_ per month  
Spousal Support \$ \_\_\_\_\_ per month  
Parsonage Allowance \$ \_\_\_\_\_ per month  
Unemployment \$ \_\_\_\_\_ per month  
Other \$ \_\_\_\_\_ per month, Describe

**Total NUMBER of PERSONS LIVING in the HOUSEHOLD** ☐

List below the **AGES** and **NAMES** of **ALL PERSONS** living in the household

Borrower	age	<input type="checkbox"/>	Borrower	age	<input type="checkbox"/>	Name	age	<input type="checkbox"/>
Name:	age	<input type="checkbox"/>	Name	age	<input type="checkbox"/>	Name	age	<input type="checkbox"/>

Number of Full-time students between 18 and 26 years old, excluding borrower or co-borrower ☐  
*Use a separate sheet for more students.*

NAME \_\_\_\_\_ age ☐ NAME \_\_\_\_\_ age ☐  
Full-time students? ☐ yes ☐ no  
Employed? ☐ yes ☐ no

If full time student, submit proof of school enrollment. If employed, submit a copy of their last 2 months check stubs.

Do you have heat? ☐ yes ☐ no  
Do you have water? ☐ yes ☐ no  
Is your house roof failing? ☐ yes ☐ no  
Is your septic failing? ☐ yes ☐ no  
Is your sewer failing? ☐ yes ☐ no

List your Mortgage/s or Home Equity Loans	Account Number	Current Balance	Monthly Payment
1 <sup>st</sup> Mortgage Company		\$	\$
2 <sup>nd</sup> 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

**HISPANIC**  
**Complete for Head of Household Only**  
☐ Yes  
☐ No

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? ☐ County Executive's Letter ☐ Friend or Family ☐ Internet  
☐ TV ☐ Flyer ☐ 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 Community & Home Improvement 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 States 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 \_\_\_\_\_ signature \_\_\_\_\_ signature \_\_\_\_\_



## AUTHORIZATION TO RELEASE INFORMATION

I/We, the undersigned authorizes Oakland County Community & Home improvement (OCCHI), to verify any household income, my employment, outstanding debts, including any present or previous mortgages, and to make any other inquiries pertaining to my qualification for a mortgage loan from Oakland County Community & Home Improvement. You 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 of Applicant: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Second Signature, if applicable:

Printed name of co-applicant: \_\_\_\_\_

Co-applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Other Household member, 18 years or older:

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please return completed form to:

Oakland County Community & Home Improvement  
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Pontiac, MI 48341-0414  
Ph: (248) 858-0493