

# City of Pontiac

## HOUSING RESOURCE GUIDE

### Services Available

#### Local Agencies:



**OLHSA (Oakland Livingston Human Service Agency)** enables the low-income elderly and disabled living in Oakland and Livingston Counties to become more self-sufficient.

#### Services:

##### Energy Education

Offered in small group settings to provide low-cost, no-cost, do-it-yourself energy saving information to help participants lower utility bills through energy saving behavior. Participants receive a variety of energy saving, easy to install products to begin their energy saving project.

##### Home Ownership Counseling

Our Homebuyer's Education classes provide information on budgeting, credit, mortgage approval and mortgage closing. We also offer one-on-one foreclosure and credit counseling services.

##### Mobile Home Repairs

[Oakland County](#), in partnership with your local municipality and the Oakland Livingston Human Service Agency has Federal Community Development Block Grants available for repairs to mobile homes on a first come basis up to \$5,000 per mobile home.

Eligible repairs include: roof replacement, fur-

nace replacement, hot water heater replacement, aluminum skirting replacement (only when an eviction notice has been issued to the tenant by the mobile home park owner), aluminum awning windows with aluminum storm inserts, water heater access doors and entrance doors which have the torque type exterior screw application, and handicap ramps allowing barrier free egress into the home per American Disabilities Act.

To Qualify: You must own your home, and provide proof of annual income.

#### Ventures, Inc.

**Home Construction and Renovation** Construction of new and renovated energy efficient (Five Star rated) and healthy homes (certified by the American Lung Association). Most homes available to households with incomes of \$55,000 or less.

#### Weatherization Assistance

The low-income Home Weatherization program is a FREE service funded by the Federal Department of Energy (DOE) and administered by the Michigan Department of Human Services (DHS). The program provides free energy conservation services for eligible low-income households. DHS contracts with Oakland Livingston Human Service Agency (OLHSA) to operate the program. The Agency determines applicant eligibility, performs the necessary inspections and contracts with qualified, licensed and insured private contractors to complete the work. These services reduce energy use and lower utility bills, thus creating more self-sufficient households.

## Services Available

Energy savings services may include:  
 Combustion appliance testing  
 Installing ceiling insulation/ventilation\  
 Sidewall and floor insulation  
 Interior sealing of major cold-air infiltration, areas utilizing blower door technology

### Contact Information:

**Weatherization**, call (248)209-2760

**Housing**, call (248)209-2692

### Christmas in Action of Oakland County



Provides free home repairs to low income and handicapped senior homeowners.

Contact Information:

Christmas in Action of Oakland County, Inc.  
 P.O. Box 300324

Waterford, MI 48330-0324

Phone: 248-618-7433

<http://ciaoaklandcounty.org/>

### Lighthouse Community Development



#### Home Improvement Loans

MSHDA Owner Occupied Home Repair Program for Pontiac's Unity Park Residents needing at least \$1,000 in home repairs. A Dollar match from you or another program may be required. The Property Improvement Program (PIP) for single family homeowners and landlords, a low

interest loan of up to \$50,000.

The Neighborhood Improvement Program (NIP) is for any area homeowners, and is a four to one dollar match of up to \$10,000.

\*Household income must be within program guidelines and home repairs must be acceptable per program restrictions.

#### Foreclosure Counseling

LCD is also there when to help when crisis strikes.

It provides foreclosure intervention counseling to assist people in saving their homes, as well as educational programs that prepare people working toward economic stability to advocate for themselves.

Contact Information:

Home Improvement Loans - Celia Jones— 248-920-6000

Foreclosure Counseling – Lattice Booker – 248-920-6000

### Oakland County:

Housing Counseling - Promotes and Protects the Interest of Housing Consumers

The Oakland County Community and Home Improvement Division's Housing Counseling unit delivers free comprehensive housing counseling services to Oakland County residents. Funded through a Comprehensive Housing Counseling Grant and the Community Development Block Grant program, the unit is approved by the U.S. Department of Housing and Urban Development to provide counseling for various programs. Public and non-profit resource referrals, information regarding housing programs, and client follow-up are provided. In-office counseling is by appointment only.

If you have a housing problem or questions, contact Oakland County's Housing Counselor for free, confidential counseling and/or referral service at: 248-858-5402 or toll free at 1-888-350-0900, ext. 85402

# Services Available

## Housing Counseling Objectives

- Provide counseling and advice to tenants and homeowners on property maintenance and financial management
  - Provide mortgage default resolutions services, including delinquency, default, or foreclosure problems
  - Provide reverse mortgage counseling to allow seniors to stay in their home and maintain a decent lifestyle
  - Education and counseling for both tenants and landlords on issues such as evictions and security deposit law
  - Fair housing counseling
  - Information on government subsidies for rent and/or purchase programs
  - Information on non-profit (non-government subsidized) organizations that maintain low cost housing lists and assist with security deposits, utility payments, and/or back rent
  - Information on emergency shelters, job training, non-profit, and government agencies
  - Conduct community outreach activities to increase homeownership opportunities for low income, disabled, and minority families
- Affirmatively further fair housing by identifying barriers, setting goals to overcome these impediments, and reviewing progress and revisiting goals as necessary

## State of Michigan:



Michigan's Save The Dream Campaign is a one stop shop to help Michigan homeowners who are in need of help with foreclosure. The Save The Dream website includes frequently asked ques-

tions and answers to help respond to foreclosures. Contact Information:

<http://www.michigan.gov/mshda/>  
517-373-6806

## MSHDA—Michigan State Housing Development Authority's Property Improvement Program



## Michigan State Housing Development Authority

### Who can apply?

Homeowners with annual gross household income up to

\$60,500/ \$74,750, depending upon location.

For current household income limits, go to [www.michigan.gov/mshda](http://www.michigan.gov/mshda), click on Home Improvement, and then click on the Homeowners link.

Landlords with rental properties of 1 to 11 units.

Gross rents cannot exceed MSHDA rent limits. For current rent limits, go to [www.michigan.gov/mshda](http://www.michigan.gov/mshda), click on Home Improvement, and then on the Landlords link.

### What are the program benefits?

- Flexible loan terms—up to 20 years to repay the

# Housing Resource Guide: Services Available

loan.

- No equity requirement on homeowner loans
- \$25,000 and less.
- No application fee.
- No points or annual fees.
- Automatic payment available.
- No penalty for early payoff.

How much can I borrow?

- Homeowners can borrow up to \$25,000 for a single family home with no equity requirement. With equity, homeowners can borrow up to \$50,000.
- Landlords can borrow up to \$25,000 per unit, up to a maximum of \$100,000.

What is the interest rate?

Homeowners:

Gross household income:

- \$0–\$19,999–4%
- \$20,000–\$39,999–6%
- \$40,000–\$65,000/\$74,750–8%
- Landlords: 8% (no income limits for landlords).

How do I apply?

Decide what improvements you want.

Get written estimates from state licensed contractors.

Go to [www.michigan.gov/mshda](http://www.michigan.gov/mshda). Click on Home Improvement, then on the Lenders and Community Agents link. Contact one in your area and ask for a MSHDA Property Improvement Program loan application. Return the completed application with appropriate documents to lender or agent.

Contact Information:

517.373.8017 (TTY) 1.800.382.4568

[www.michigan.gov/mshda](http://www.michigan.gov/mshda)



## Contact Information:

City of Pontiac  
Mayor Clarence E. Phillips  
Patricia Lile  
248-758-3780  
[plile@pontiac.mi.us](mailto:plile@pontiac.mi.us)



## Contact Information:

Governor Jennifer M. Granholm  
Cities of Promise  
Julie Hales– Smith  
Program Manager  
517-373-6026  
[halesj@michigan.gov](mailto:halesj@michigan.gov)