

Postage
required
for
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How to Apply

To find out if your household qualifies for low-income housing rehabilitation assistance, contact:

**Regional Housing Authority of Sutter
and Nevada Counties
(530) 671-0220 EXT 128**

The Housing Authority manages all phases of the rehabilitation process for you, from beginning to end. All rehab work is based on housing standards established by HUD (Department of Housing and Urban Development).

**The County of Sutter
is an equal opportunity
fair housing lender.**



**Regional Housing Authority of Sutter
and Nevada Counties
1455 Butte House Road
Yuba City, CA 95993**

**Regional Housing Authority
of Sutter and Nevada Counties**

SUTTER COUNTY HOUSING REHAB PROGRAM



**Tel: 530-671-0220 Ext. 128
Fax: 530-674-8505
E-mail: m.lapera@rhasnc.org**

Owner-Occupied Rehab



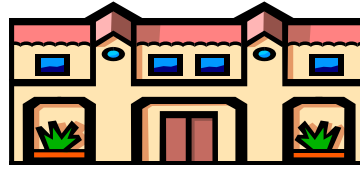
Sutter County currently has Federal Government funds available to help income-eligible homeowners fix up their homes.

Loans are offered up to \$75,000 and can include the following types of repairs:

- Health & Safety Repairs
- Energy Conservation
- Extension of Useful Life
- Update to Current Building Codes
- External Repairs

Property must be located in the unincorporated Sutter County limits and can include the following:

- Single Family Homes
- Modular Units on Permanent Foundation
- Mobile Homes



FINANCING TERMS

Terms and conditions for each loan are based on the applicant's income and household budget. Interest rates vary from 2-3 percent. Payments are deferred for 30 years, or amortized for 15 years.

- NO application fees
- NO out-of-pocket expenses
- All escrow/loan fees are paid from the loan

LOAN SECURITY

The County will loan up to 110% of your property's appraised value. Loans are secured by a recorded Deed of Trust and Promissory Note. Loans not in first position require a Request for Notice of Default to be recorded.

Current Income Limits CDBG/HOME 2014

<i>1 Person</i>	<i>\$30,650</i>
<i>2 Persons</i>	<i>\$35,000</i>
<i>3 Persons</i>	<i>\$39,400</i>
<i>4 Persons</i>	<i>\$43,750</i>
<i>5 Persons</i>	<i>\$47,250</i>
<i>6 Persons</i>	<i>\$50,750</i>
<i>7 Persons</i>	<i>\$54,250</i>
<i>8 Persons</i>	<i>\$57,750</i>

If you have equity in your home and your annual household income falls within these limits, you may qualify for the program. Call us today!

(530) 671-0220 ext. 128

E-mail: m.lapera@rhasnc.org

