

Lorelei H. Oviatt, AICP, Director
 2700 "M" Street, Suite 250
 Bakersfield, CA 93301-2323
 Phone: (661) 862-5050
 Fax: (661) 862-5052 TTY Relay 1-800-735-2929
 Email: kerncd@kerncounty.com
 Web Address: <http://kernplanning.com>

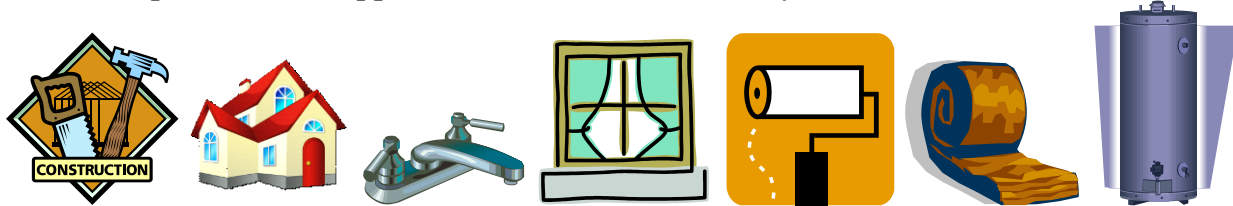


**PLANNING AND NATURAL
 RESOURCES DEPARTMENT**

Planning
 Community Development
 Administrative Operations

ARE YOU UNABLE TO AFFORD HOME IMPROVEMENTS OR REPAIRS?

Help may be available through the County of Kern Planning and Natural Resources Department and applies to all areas of the County Entitlement Jurisdiction.



0% INTEREST DEFERRED PAYMENT LOAN AVAILABLE TO QUALIFIED HOMEOWNERS

An inspection of the property is done to determine the work needed. All work must be completed by a California licensed and insured contractor. Eligible improvements include repairs to the air condition, heater, roof, electrical, plumbing, carpet, linoleum, windows, insulation, and painting. Available to owner occupied single-family residence with gross household income below the income limit adjusted for household size and subject to change at the discretion of the Department of Housing and Urban Development (HUD). There must be sufficient equity to secure a first or second mortgage. A second mortgage is only considered if the existing first mortgage is a fixed interest rate, fully amortized, current loan. A property with a reverse mortgage is not eligible. A deed of trust is recorded on the property to secure the County of Kern deed of trust mortgage loan. Monthly payments can be made and the balance paid in full at any time. Loan renewed every five years only if the owner occupies the residence, property taxes and insurance are current, and household income is below the annual income limit.

**County of Kern Planning and Natural Resources Department
 2700 M Street Suite 250, Bakersfield CA 93301**

**For more information or to apply call
 Kandi Mosqueda (661) 862-5024**

Notice: The County of Kern does not discriminate on the basis of any protected class in the access to its federally assisted programs or activities. The Director of the County of Kern Planning and Natural Resources Department has been designated to coordinate compliance with the nondiscrimination requirements of Federal and State of California Fair Housing Laws. Call if you have questions.

Maximum household income based on household size.

HOUSEHOLD SIZE:	1	2	3	4	5	6	7	8
INCOME UNDER:	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800

