



HARP

Time to fix up your house, but don't have access to the funds?
Fresno County's Housing Assistance Rehabilitation Program (HARP) might be just right for you!

Fresno County's HARP Program enables eligible homeowners in certain areas of the County to improve their homes through low- and no-interest/deferred payment loans.

Since its inception in 1976, HARP has assisted over 1,700 families to rehabilitate their homes.

HARP loans assist homeowners to improve energy efficiency (for lower utility bills) and correct health and safety hazards, and the work can include accessibility improvements as well as other needed repairs. Examples of eligible improvements include:

- Accessibility modifications (ramps, grab bars, etc.)
- Replacing windows and doors
- Repairing or replacing leaking roofs
- Repairing defective plumbing
- Replacing water heaters and heating/air conditioning units
- Electrical repairs
- Installing new rain gutters and downspouts
- Installing attic insulation and caulking
- Foundation repairs

To qualify, you must be an owner-occupant of a home located in unincorporated Fresno County (i.e. County islands such as Mayfair, Tarpey, Easterby, Fig Garden/Bullard, Sunnyside; and unincorporated communities such as Biola, Caruthers, Friant, Laton, Malaga, Calwa, Riverdale, Tranquillity and Del Rey); or in the cities of Coalinga, Fowler, Kerman, Kingsburg, Mendota, Reedley, Sanger and Selma.

Your property taxes and mortgage payments must be current; you must have equity in your home; and your household income must be within eligible limits. Varied loan terms are available, including no interest loans and deferred payment loans, depending on your income. There may also be limited grant funds to combine with the loan funds for certain eligible applicants.

For additional information or to apply, please contact Fresno County Community Development at (559) 600-4292. We're here to assist YOU to improve your home!