

FOR MORE INFORMATION ABOUT ADVERTISING IN OUR REAL ESTATE SECTION, CALL 530-894-2300

## HOME OF THE WEEK



**2226 DE MILLE RD, PARADISE, CA 95969 | 2BD/2 BA 1,382 SQ FT  
0.43 ACRE LOT | \$350,000**

All the insurance work has been completed to be ready for its new owners. Very comfortable layout. Living room is spacious and airy, with large front windows and a gas fireplace. Dining area has a ceiling fan and a large slider to back yard. Tile counters in kitchen with built-in microwave. Utility room comes off of the kitchen and has a large pantry! Washer and dryer to stay. Spacious master bedroom with fan and lots of light. Kitchen, utility room and both bathrooms have laminate flooring. Dual-paned windows throughout home. Partially enclosed breezeway between house and garage. Low maintenance landscaping. 2 storage sheds and great RV parking.



PRESENTED BY:  
**BLUE TEAM REALTY, INC**  
530.941.7955  
EVIE CAMERON  
BROKER# 01950098

## LOVE'S REAL ESTATE



### Disaster Loan

Butte County is an official, presidentially-declared federal disaster area. Therefore, people in Butte County who were affected by the Camp Fire are eligible for several disaster relief programs for housing, financial assistance, tax exemptions, and more. Check out [wildfirerecovery.org](http://wildfirerecovery.org).

One program to help home buyers or home rebuilders who lost their residences, either owned by them or rented by them, is the FHA 203(h) loan, which requires little or no down payment. If the home was damaged or destroyed in the fire, the borrower can get a loan for buying a replacement property or for fixing up their damaged home.

Here's the way FHA describes the loan: "The previous residence (owned or rented) must have been in a [federal disaster area] and destroyed or damaged to such an extent that reconstruction or replacement is necessary. A list of the specified affected counties and cities and corresponding disaster declarations are provided by the Federal Emergency Management Agency (FEMA). The purchased or reconstructed Property must be a

single-family property or a unit in an FHA-approved Condominium Project."

But there's a time-crunch. FHA also says: "According to HUD 4000.1, the FHA case number must be assigned within one year of the date the [federal disaster] is declared, unless an additional period of eligibility is provided."

So, you have a year from November 14, 2018, the day the disaster was officially declared. You need to speak with a loan officer to figure out how your individual circumstances apply in qualifying for the loans available. In general, the property being bought or fixed up must be a single-family residence up to four units, and owner-occupied. Condos, manufactured homes, duplexes, triplexes and fourplexes are all good. The credit score limit is 500, and your income needs to meet the criteria for qualifying for the loan amount. That's also where your loan officer come in.

Not enough people know about this opportunity. True, finding a property to buy in Butte County is tough right now. But it can be done. We've seen a few of these loans put into effect. But not enough.

**Doug Love is Sales Manager at Century 21 in Chico.**  
Call 530-680-0817 or email [dougwlove@gmail.com](mailto:dougwlove@gmail.com)  
License #950289

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Select Real Estate, Inc.

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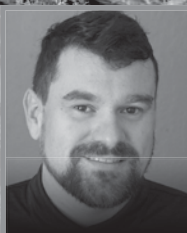
Newer Home in  
Wildwood Park  
with views of Foothills.  
**\$425,000**  
2 bed 2 bath Condo in  
Chico in a great area.  
**\$167,500**

**Alice Zeissler | 530.518.1872**  
DRE #01312354



**GARRETT FRENCH**  
530.228.1305  
[GarrettFrenchHomes.com](http://GarrettFrenchHomes.com)  
DRE # 01402010

Specializing in residential & agriculture  
properties in Chico, Orland, Willows.



Nice 3 bedroom homes  
coming on the market  
soon, call me for details.

**"Building  
trust one home  
at a time."**

**Brad Smith | 530.894.4533**  
DRE #02032624



**Butte County is  
Experiencing an  
Extreme Housing  
Shortage!**

**It is great to time  
sell - give me call  
to see if the time is  
right for YOU**

**Jennifer Parks | 530.864.0336**  
BRE# 01269667

## Homes Sold Last Week

Sponsored by Century 21 Select Real Estate, Inc.

ADDRESS	TOWN	PRICE	BR/BA	SQ. FT.
3355 Shallow Springs Ter	Chico	\$865,000	3/3	2875
85 Quail Covey Ct	Chico	\$659,000	4/3	2951
102 Cornwall Pl	Chico	\$629,000	4/3	2528
10401 Bogie Way	Chico	\$575,000	4/3	2481
30 Lobelia Ct	Chico	\$550,000	3/2	2062
164 Estates Dr	Chico	\$512,000	3/2	1865
3053 Sweetwater Fls	Chico	\$445,000	3/2	1697
2756 Beachcomber Cv	Chico	\$431,500	3/2	1580
208 Tanea Way	Chico	\$426,000	3/2	1473
7 Budlee Ct	Chico	\$425,364	4/3	2613
2534 Valhalla Pl	Chico	\$420,000	4/2	1923

ADDRESS	TOWN	PRICE	BR/BA	SQ. FT.
1138 Autumnwood Dr	Chico	\$407,000	3/2	2016
297 E 10th Ave	Chico	\$400,000	2/1	1308
6 Donner Ln	Chico	\$380,000	3/3	1665
33 Redeemers Loop	Chico	\$371,000	4/2	1402
1180 Metalmark Way	Chico	\$360,500	3/2	1471
6 Wysong Ct	Chico	\$355,500	3/2	1127
811 W 11th Ave	Chico	\$350,000	3/2	1699
1826 Locust St	Chico	\$349,000	2/1	829
20 Nicole Ln	Chico	\$347,000	3/3	1568
555 Vallombrosa Ave #75	Chico	\$335,000	2/1	952
11 Dorset Ct	Chico	\$331,000	3/2	1233