

PROGRAM ELIGIBILITY

A. INCOME ELIGIBILITY

 1. Gross Household Income:
 \$______

*Defined as the combined gross annual income for ALL members of the household who currently reside in the housing unit to be rehabilitated pursuant to the Program.

2. Household Size: ____

*The current (2019) income limits for lower income households in Orange County pursuant to Section 6932 of Title 25 of the California Code of Regulations are set forth in the table below:

Household	1	2	3	4	5	6	7
Size							
Low Income	\$66,500	\$76,000	\$85,500	\$94,950	\$102,550	\$110,150	\$117,750
Limit (80%)							

 Locate your household size on the above Income Limits chart. Is your Gross Household Income less than the maximum allowable income limit?

Yes____ No____

B. CREDIT

4. Credit score:

Note: Income information will be verified via third party documentation by City's Program Operator during the formal application process.

II. HOUSING UNIT ELIGIBILITY

A. LOCATION

5. Addr	ess of	housing	unit	to	be	rehabilitated:
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B. TYPE OF HOUSING UNIT

6. Is the housing unit you wish to rehabilitate a single family home?

Yes____ No____

C. PRIMARY RESIDENCE

7. Is the housing unit to be rehabilitated through this Program your primary residence, and do you intend to continue to occupy the housing unit as your primary residence after the rehabilitation is complete?

Yes____ No____

D. NEED FOR REHABILITATION

8. To the best of your knowledge, has your roof been replaced in the past ten years?

Yes____ No____

9. Is there water damage to the inside of your home due to a leaking roof? Yes____ No____

☆ As part of the pre-application process, we are asking applicants to please submit three high resolution photos of the roof. One photo of the front of the home; one photo of the back of the home; and one photo showing the damage to the inside of your home, if applicable. Please send photos to: <u>timothyt@ggcity.org</u>.

III. PROGRAM LOAN REPAYMENT TERMS

10.Do you understand that the financial assistance the City is providing is in the form of a deferred loan that is secured by a lien on the housing unit? Do you understand that the loan principal and any accrued interest will still need to be paid off if you sell your home or at the conclusion of the 20 year term?

Yes____ No____

11.Do you understand that if you rehabilitate a housing unit using this Program, that you will not be able to withdraw equity from the housing unit in the future without first paying off the remaining balance on the Program Loan and all interest accrued on the Program Loan?

Yes____ No____

12.Do you understand that you will not be able to transfer the ownership or title of this housing unit to another person without first paying off the remaining balance on the Program Loan and all interest accrued on the Program Loan?

Yes____ No____

PRELIMINARY QUALIFICATION

If you have completed this pre-application to the best of your ability and have determined that you may be eligible, the next step would be to contact the Program Operator regarding a formal application for the Program. The Program Operator will make a preliminary determination regarding your eligibility for a Program Loan and will instruct you in the next steps necessary to submit a formal application to obtain City approval for participation in the Program.

I/we agree and certify that all information provided herein is true and correct.

Applicant/Borrower (print or type)	Signature	Date
Applicant/Co-Borrower (print or type)	Signature	Date
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OFFICE USE ONLY		
QUALIFIED	□Yes	□NO