

City of Garden Grove

Re-Roof Loan Program

Program Requirements

- ✓ Roof must be substandard and in need of repair/replacement as determined by a City Building Inspector.
- ✓ Property must be located in the city of Garden Grove and be owner-occupied.
- ✓ Residence must be a single-family home.
- ✓ Applicant's monthly debt-to-income ratio needs to be below 45%.
- ✓ Must meet the income requirements per household size below:



INCOME LIMITS BY NUMBER OF PERSONS IN HOUSEHOLD

	1	2	3	4	5	6	7	8
Income Limits in Orange County	\$88,400	\$101,000	\$113,650	\$126,250	\$126,250	\$136,350	\$156,550	\$166,650

Income limits are provided by the California Department of Housing and Community Development (HCD) and are subject to change without notice.

Program Loan Terms

- ✓ 20-year deferred loan.
- ✓ Up to \$20,000.
- ✓ Accrues 3% annual interest for first 5 years of the loan.
- ✓ Interest is forgiven and set at 0% after the 5th year.

Application Process

Please visit the City's Re-Roof Loan Program webpage at ggcity.org/re-roof-loan-program to download the application.

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For more information regarding the City's Re-Roof Loan Program, please visit the Neighborhood Improvement Division's webpage at:
ggcity.org/re-roof-loan-program

