

# 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	\$94,750	\$108,300	\$121,850	\$135,350	\$146,200	\$167,850	\$157,050	\$178,700

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 5<sup>th</sup> year.

## Application Process

Please visit the City's Re-Roof Loan Program webpage at [ggcity.org/re-roof-loan-program](http://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](http://ggcity.org/re-roof-loan-program)

