



COUNTY GRANTS FOR ROOF REPLACEMENT AVAILABLE

EMPHASIS ON REPLACEMENT OF WOOD SHAKE ROOFS FOR LOWER INCOME HOMEOWNERS

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(Santa Ana, CA) – The County of Orange Housing and Community Services Department (HCS) is offering Roof Replacement Grants for income qualified homeowners in Orange County unincorporated communities. The Roof Replacement Grant, using federal Community Development Block Grant (CDBG) funds, is intended to assist homeowners who make below 80% of Orange County's median income – approximately \$56,500 for a family of four. The intent is to replace older, wood shake shingle roofs with Class A fire rated composite roofing material. The grant will cover complete replacement of the roof and existing accessories only.

“This is an opportunity for homeowners who would otherwise not be able to afford these necessary, and potentially, life saving improvements,” stated Tom Wilson, Chairman of the Board of Supervisors. “Replacing an older, leaking roof that could also prove to be a fire danger is wonderful way to start off the new year.”

The Roof Replacement Grant was approved by the Orange County Board of Supervisors on August 5, 2003 and is offered to eligible homeowners who earn less than 80% of the Orange County median income. Additional eligibility requirements and locations can be found on the HCS website at www.ochousing.org. While the replacement of wood shake shingle roofs is a priority, composite roofs determined to need replacement are also eligible. The need is clear. The Orange County Grand Jury, in a February 10, 2003 report, highlighted the fire danger posed by wood shake shingle roofs. In addition, older, leaking roofs often contribute to increased health and safety concerns due to accumulating water damage and possible mold issues. A roof replacement is often the most expensive improvement a lower-income family will make to their home. The Roof Replacement Grant is designed to assist lower-income families make this vital improvement. Interested persons should call HCS at (714) 480-2807 and ask about the Roof Replacement Grant or visit www.ochousing.org.

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Attachment – Roof Replacement Grant Specifics

ROOF REPLACEMENT GRANT SPECIFICS

GRANT PURPOSE

The purpose is to preserve existing affordable housing stock for very low and low-income families through replacing older, wood shake shingle roofing; dilapidated and weathered composite roofing, and roofing that cannot otherwise be repaired to prevent leaking and future water damage.

GRANT SCOPE

The Roof Replacement Grant targets very low and low-income home owners who require replacement/improvements to their roofs and are unable to obtain adequate financial assistance from commercial lenders.

ELIGIBLE UNITS

Detached, single-family residences located in County of Orange unincorporated communities including: Modjeska, Trabuco, and Silverado Canyons; El Modena; Olive Heights; Midway City; West Anaheim; Anaheim Island; Santa Ana Heights; and, other unincorporated communities. Home values must not exceed 120% of area sales average.

ELIGIBLE APPLICANTS

Due to the nature of the funding source, applicants must own and reside in the residence and have a gross annual household income that does not exceed 80% of the Orange County area median income, adjusted for family size. Please refer to the annual household income information below for specific income figures. Annual income level is subject to change.

ELIGIBLE IMPROVEMENTS

Replacement of a wood shake, shingle roofs; replacement of older, dilapidated composite shingle roof beyond the manufacturer's warranty; and replacement of rolled roofing/hot mop and rock roofing material. Replacement is limited to Class A fire rated 3-tab composite shingles with a minimum warranty of 30 years or, if flat roofed or low pitch (less than a 2" in 12") with appropriate built-up roofing.

INELIGIBLE IMPROVEMENTS

Replacement of tile, stone, or other roofing material. Installation of dormers, sky lights, roof additions, or other accessories not in place at time of roof replacement. All current accessories shall be removed and replaced, unless homeowner agrees to removal and disposal.

ELIGIBILITY CRITERIA AND GRANT TERMS

Total net assets cannot exceed \$150,000. Of that amount, total liquid assets cannot exceed \$50,000. Equity in the applicant's principal residence is excluded from total assets. Liquid assets are defined as assets easily converted into cash, such as Treasury Bills, money market funds, certificates of deposits, bank deposits, and stocks. No retirement accounts shall be included in the computation of liquid assets.

Grant is conditional in terms. During the first, second, and third year following completion of improvements, any sale, transfer of property, or if property is no longer owner-occupied, will require 100% repayment of County grant. At the end of the third year, the grant shall be reduced by 50%. After the fourth year no repayment of the grant is required.

Income Limits (Based on FY 2003)

Family Size	1	2	3	4	5	6	7	8
Earn less than	\$39,550	\$45,200	\$50,850	\$56,500	\$61,000	\$65,550	\$70,050	\$74,600

Income limits subject to change in 2004 based on published HUD income limits. Please check HCS website at www.ochousing.org for up to date income limit information.