

CITY OF ROME ROOF REPAIR PROGRAM GUIDELINES



**City of Rome Community Development
607 Broad Street
Rome, GA 30162
Phone: 706-236-4477**



Program Guidelines

PROGRAM DESCRIPTION

The city is a participant of the Community Development Block Grant (CDBG) program administered through the U.S. Department of Housing and Urban Development (HUD). The City uses this grant to provide assistance for low- and moderate-income residents through services emphasizing decent housing, a suitable living environment, and expanded economic opportunity.

The Roof Repair Program (RRP) provides roofing services to residential homes in significant need of service. This opportunity is available for income-eligible individuals and households residing in the City of Rome. The City of Rome staff determines if the household and property are eligible based on the application, other supporting documentation, and inspections. If the applicant does not satisfy the program requirements, staff will send a notice of ineligibility which documents the reasons for the decision. If the applicant is eligible, staff shall arrange for an inspection of the property to determine the eligibility of the scope of repairs for the property. If a property does not qualify for assistance based on the inspection the homeowner will be notified.

Additional requirements not stated in these Guidelines may apply and thus, these Guidelines may be amended from time to time by the City of Rome to reflect these changes.

APPLICANT ELIGIBILITY

Based on available funding, the City of Rome provides eligible homeowners a one-time grant, **up to \$10,000.00 within a five-year period**. For homeowners to be eligible, they *must* meet the following requirements:

- Reside within the city limits of Rome, Georgia.
- Be at or below 80% of the area median income (HUD's definition of low income based on verified gross household income and household size -see income chart below).
- Own and occupy the property as primary residence. Must show proof that the applicant currently resides in the property by providing a utility bill in the applicant's name.
- Be current on property taxes.
- Be current on mortgage payments or have paid off mortgage.
- Certify that the property is not being offered for sale and is the primary residence.
- Have homeowner's insurance and/or flood insurance (should flood insurance be required).
- Have owned and resided in the property proposed for rehabilitation for at least 12 months prior to assistance under this program.

PROPERTY ELIGIBILITY

For properties to be eligible, they *must* meet the following requirements:

- Be an owner-occupied home located within the city limits of Rome, Georgia.
- Be a single-family residence.
- The structure must be a site built single-family home (Not a manufactured home).
- Roofers and other workers must be able to safely access the work area, meaning it must be clear of clutter and debris, including bugs, pests, rodents, and waste.
- Pass the required site-specific environmental review. This is required under the National Environmental Policy Act (NEPA) and 24 CFR Part 58 of the federal regulations, citing all cities

receiving CDBG funds are legally responsible for complying with CEQA and NEPA environmental reviews before funding any loan or grant.

- Any specific requirements as required by the city or the contractor.

INELIGIBLE ACTIVITIES

Ineligible exterior activities and/or relevant repairs include but are not limited to the following:

- Extensive and/or unnecessary home repairs not related to roof replacement.
- Any structure not directly attached to the living unit including sheds, barns, mailboxes, doghouses, swing sets, fences, etc.

TYPE & TERMS OF PROGRAM ASSISTANCE

This program will provide up to \$10,000.00 in City of Rome funds for eligible repairs. Assistance is in the form of a grant. No repayment is required if the applicant remains in compliance with the terms of the program and conditions of assistance. The applicant is required to remain in the home for a period of five (5) after the completion of the repairs/work activities.

DEFINITION OF LOW/MOD HOUSEHOLD INCOME

“Low/Mod-Household Income” shall mean all the persons occupying the housing unit whose total income does not exceed 80% of the area median income, adjusted for household size, as established by HUD.

<u>2021 MAXIMUM INCOME CHART</u>	
Household Size	Maximum Income (80% of the Area Median)
1	\$31,300
2	\$35,750
3	\$40,200
4	\$44,650
5	\$48,250
6	\$51,800
7	\$55,400
8	\$58,950

HOUSEHOLD INCOME CALCULATIONS

The HUD definition of annual income is the gross amount of income of all adult household members that is *anticipated to be received during a 12-month period*. Income of all household residents aged 18 or over, unless they are a full-time student, will be included in the household income determination. This includes full-time and part-time wages, self-employment wages, TANF, alimony, Social Security benefits, pensions, child support, and regular gifts of money from friends, family, church, or social agency. Money earned from providing services, investments, interest, dividends, assets, and other net income of any kind from real or personal property must be disclosed. Any assets exceeding \$5000.00 will be counted as income. Employment will be verified.

APPEALS

Applicants may appeal application denials. Appeals shall be submitted to the Community Development Department at the address listed on the cover page within seven (7) calendar days of the date of the application denial letter. The written appeal shall state the reason(s) why the applicant believes the application denial was in error and provide any additional documentation necessary to support the applicant’s

assertion of same. The decision of the Community Development Director shall be issued in writing within 14 calendar days and shall be final.

NONDISCRIMINATION

The Roof Repair Program shall be implemented consistent with the City's commitment to State and Federal equal opportunity laws. No person shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG program funds on the basis of their disability, family status, national origin, race, color, religion, sex, marital status, medical condition, ancestry, source of income, age, sexual orientation, gender identity, gender expression, genetic information, or other arbitrary discrimination.

The City of Rome will provide reasonable accommodations and/or modifications, or provide language assistance to individuals requesting such assistance to benefit from the services provided by the Roof Repair Program.