

# CDBG

Palm Coast manages the Federal Community Block Grant (CDBG) to renovate homeowner housing units in need of repairs by offering a Deferred Payment Loan.

To participate, the residence must:

- Be located within the jurisdictional limits of the City of Palm Coast.
- The residence must be owner occupied for a minimum of one year.
- Have its owner be income qualified.\*
- Homes must be free of all delinquent liens or debts, including but not limited to local utility and code infraction fines.

## INCOME QUALIFICATION

Family or individual must be income qualified by falling within the current Housing and Urban Development Department FFY income allowable limits. Assistance to households/buyers with incomes at or below 80% of the Area Median Income/AMI (LMI)–Very Low, and Low to Moderate Income.

<b>Flagler County</b>	FY 2020 Income Limits Flagler County FL by number in Household				
Person In House Hold	1	2	3	4	5
Income Limits	\$36,750	\$42,000	\$47,250	\$52,500	\$56,700

Income verification are done Mid-Florida Housing Partnership and St. John Housing Authority by assignment. Do not contact them directly unless you have been assigned by the City of Palm Coast to a reviewer. Documentation is to be submitted via email and mail. Limited appointments will be available at City Hall, 160 Lake Avenue, Palm Coast, FL 32164 upon request.

Documentation needed for Application: (List not all inclusive)

- Proof of number of dependents claimed, Birth Certificate, Social Security Cards
- Picture ID
- Proof of Handicap
- Proof of Ownership (Deed)
- Current Monthly Mortgage Statement
- Property Tax Receipt
- Current Year Tax Returns
- Two months current paystubs or benefit award letter
- Current assets 401K/ Pension, IRA, CD's, etc.
- Six months current bank statements



# 2020 HOUSING REHABILITATION PROGRAM



CITY OF PALM COAST  
CDBG HOUSING REHABILITATION  
PROGRAM PROMOTING SAFE AND DECENT  
HOUSING STANDARDS.



## Eligible rehabilitation activities

### Code Violations:

Items which do not meet current housing codes. These include primary electrical services and wiring, plumbing and structural defects.

### Health and Safety:

Items which endanger health and safety such as roofing, bathroom fixtures, kitchen facilities and windows.

### Disability Accessibility:

Ramps, grab bars and door widening to assist disabled or mobility impaired.

### General Property Improvements:

These are the items that make a house look nicer, feel more comfortable, and in some cases provide an increase in neighborhood morale. They include paint, carpet, vinyl, cabinets etc. Funding for general improvements is limited and based on availability.



## Applications taken once a year!

### Come to our application workshop

The City holds an annual application workshop each year. Attend one of the next Workshops to be held on November 12<sup>th</sup> at 11 am or November 19<sup>th</sup> 5:30pm, located in the Community Wing of Palm Coast City Hall, 160 Lake Avenue, Palm Coast, FL 32137. Workshops are available on zoom contact the City for details.

## CDBG Entitlement Program

The CDBG program is a Federal program that started in 1974 to address community development and housing needs. The housing rehabilitation component of the CDBG program helps qualified families and individuals with rehabilitation and repairs to correct health and safety code deficiencies.

## Fair Housing You have Rights!

It is illegal to discriminate based on the race, color, religion, sex, national origin, age, disability, or familial status when renting, selling, or financing a home or property.

If you feel you have been discriminated against when purchasing or renting a home, please contact the Community Development Department, City of Palm Coast at 386-986-2482.

### Visit our website:

[www.palmcoastgov.com/housing-ograms/housing-rehabilitation-program](http://www.palmcoastgov.com/housing-ograms/housing-rehabilitation-program)

## Application Review

The City contracted with Mid-Florida Housing Partnership and St. Johns Housing Authority to conduct the income verification process. Completed applications will be accepted beginning November 30, 2020. Call Jacqueline Gonzalez with the City of Palm Coast Community Development Department at 386-986-3736 to be assigned an income qualification partner. Applications will be date stamped to ensure compliance with the application period. The deadline for receipt of completed applications is 4 pm on Wednesday, December 16, 2020. Final documentation for application qualification is due Friday, December 18th by 4pm. Incomplete packages will be rejected.

## First Qualified/ First Served!

It is wise to complete the income verification process as soon as possible.

This establishes the basis for list ranking and further property review of houses by those applicants that qualify.

After application and property review the housing unit is submitted for bid to a qualified pool of contractors. A pre-bid meeting is conducted for each eligible property.

Contractors participate in a guided walk through for each property, as part of the bid process. The City of Palm Coast is your partner in the housing rehabilitation process!



**City of Palm Coast**  
**160 Lake Avenue**  
**Palm Coast, FL. 32164**  
**Phone: 386.986.3736**  
**[www.palmcoastgov.com](http://www.palmcoastgov.com)**