

## CDBG

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

To participate, the residence must:

1. Be located within the jurisdictional limits of the City of Palm Coast.
2. The residence must be owner occupied for a minimum of one year.
3. Have its owner be income qualified.\*
4. 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 the County and fall 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. In 2017 the Median Income Limit for the Palm Coast, FL MSA was \$57,600. Income verification is done by Mid Florida Housing Partnership by appointment only. Contact Mid Florida Housing Partnership at 386-274-4441 x301 or 800-644-6125 x301 for appointments.

Appointments will be held at City Hall, 160 Lake Avenue, Palm Coast, FL 32164.

Flagler County	FY 2018 Income Limits Flagler County FL by Number in Household			
Persons in Household	(1)-\$33,000	(2)-\$37,700	(3)-\$42,450	(4)-\$47,000



# 2018 Housing Rehabilitation Program



City Of Palm Coast  
CDBG Housing Rehabilitation Program  
promoting safe and decent housing standards.



## City of Palm Coast

160 Lake Avenue  
Palm Coast FL, 32164  
Phone: 386.986.2482

[www.palmcostgov.com](http://www.palmcostgov.com)

## 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 Are Taken Once A Year!

### Come to our application workshop

The City holds an annual application workshop each year. The next Workshop will be held on November 8, 2018 located in the Community Wing of Palm Coast City Hall, 160 Lake Avenue, Palm Coast, FL 32137.

## 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-programs/housing-rehabilitation-program](http://www.palmcoastgov.com/housing-programs/housing-rehabilitation-program)

## Application Review

The City contracted with Mid Florida Housing Partnership to conduct the income verification process. Completed applications will be accepted by Appointment only beginning November 13, 2018 and deadline December 14, 2018 by 4pm. Applications will be date/ time stamped to ensure compliance with the application period.

## First Qualified, First Served!

It is wise to complete the income verification process as soon as possible, once the application window is complete.

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 walkthrough for each property.

The City of Palm Coast is your partner in the housing rehabilitation process!

