

# Annual Housing Rehabilitation Program Applicant Workshop

City of Palm Coast  
Community Development Block Grant (CDBG)



# Commitment to Fair Housing

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.

## You Have Rights!!

If you feel you have been discriminated against when purchasing or renting a home please contact:

**Planning Division**  
Community Development Department  
160 Lake Ave.  
Palm Coast, FL 32164  
Telephone: (386) 986-3736

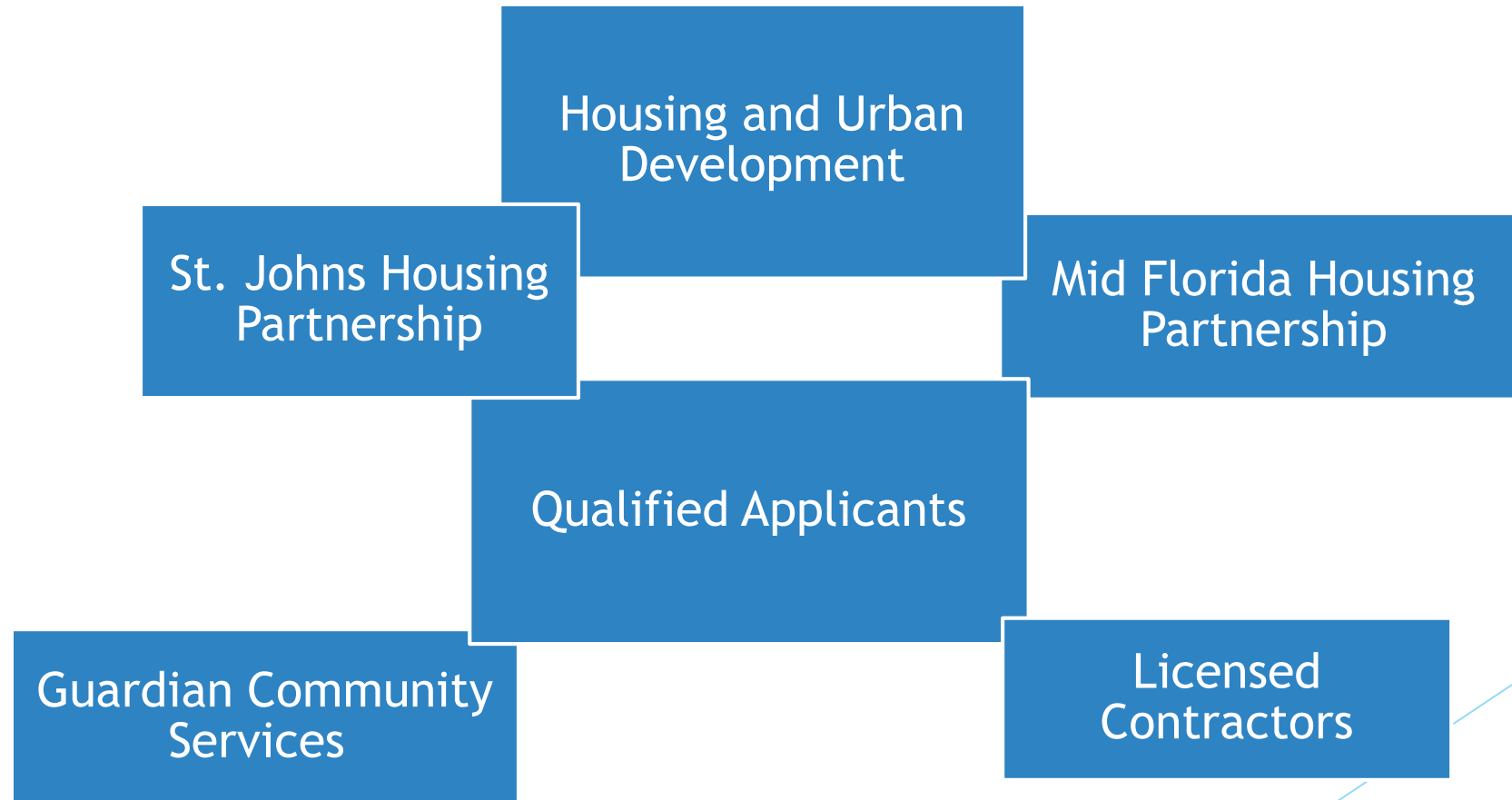


# CDBG Entitlement Program Overview

- ▶ Federal Program that provides annual grants to local government and States started in 1974 to provide a wide range of community development and housing needs.
- ▶ The City of Palm Coast component of CDBG provides qualified families and individuals with rehabilitation and repairs to correct code, health and safety code deficiencies by giving homeowners the opportunity to apply for a Forgivable Mortgage Loan.



# City of Palm Coast Partnerships



# Participation Requirements



1. Basic  
Eligibility

2. Income  
Qualification

# 1. Basic Eligibility Requirements

Home must be a Single Family Home located within incorporated City limits of the City of Palm Coast.

Home must be primary residence, owner occupied, and current residence for one year prior to application.

Homes must be free of delinquent liens as indicated by the Title Search other than conventional mortgages. (Examples of liens may include utility or code related or default liens such as credit cards).



## 2. Income Qualification Limits

- ▶ Family or Individual must be income qualified through a completed application and fall within the current HUD FFY income allowable limits.
- ▶ Assistance to households/buyers with incomes at or below 80% of the Area Median Income/AMI (LMI) (Very Low, Low to Moderate income)

FY 2019 Income Limits HUD Palm Coast Metro

FY 2019 Income Limit Area	Median Income	FY 2019 Income Limit Category	Number of Persons in Family or Household							
			one	two	three	four	five	six	seven	eight
Palm Coast FL MSA	<b>\$62,200</b>	Low (80%) Income Limit(s)	\$36,300	\$41,450	\$46,650	<b>\$51,800</b>	\$55,950	\$60,100	\$64,250	\$68,450

Palm Coast, FL HUD Metro Area

# Income Qualification Verified by Application Completion

- ▶ Obtain an application at workshop, online, or City Hall.
- ▶ You may contact Jacqueline Gonzalez at 386-986-3736 to be assigned an income reviewer for an appointment.
- ▶ Submit the completed application by **APPOINTMENT ONLY**. Appointments will begin **November 4, 2019** . The deadline is **4 pm on Friday November 22, 2019**.
- ▶ Applications will be date/ time stamped to ensure compliance with the application period.
- ▶ Appointments will be held on November 4<sup>th</sup>-22<sup>nd</sup> Mondays, Thursdays, and Fridays from 10am - 2pm at City Hall, 160 Lake Avenue, Palm Coast, FL 32164 or If you are unable to make the dates you may schedule appt. at office.
- ▶ No applications will be accepted at COPC Offices by staff.





# Applicant Selection & Funding

Applications will be considered on a first come, first qualified, first serve basis, consistent with the City's Housing Assistant Plan (HAP).



Funds will be committed on a first qualified, first serve basis.



Once fully income qualified, the applicant receives eligibility letter.



If all the funds for this cycle have been distributed, you may be update your information for the following cycle.

# Application Documentation Requirements

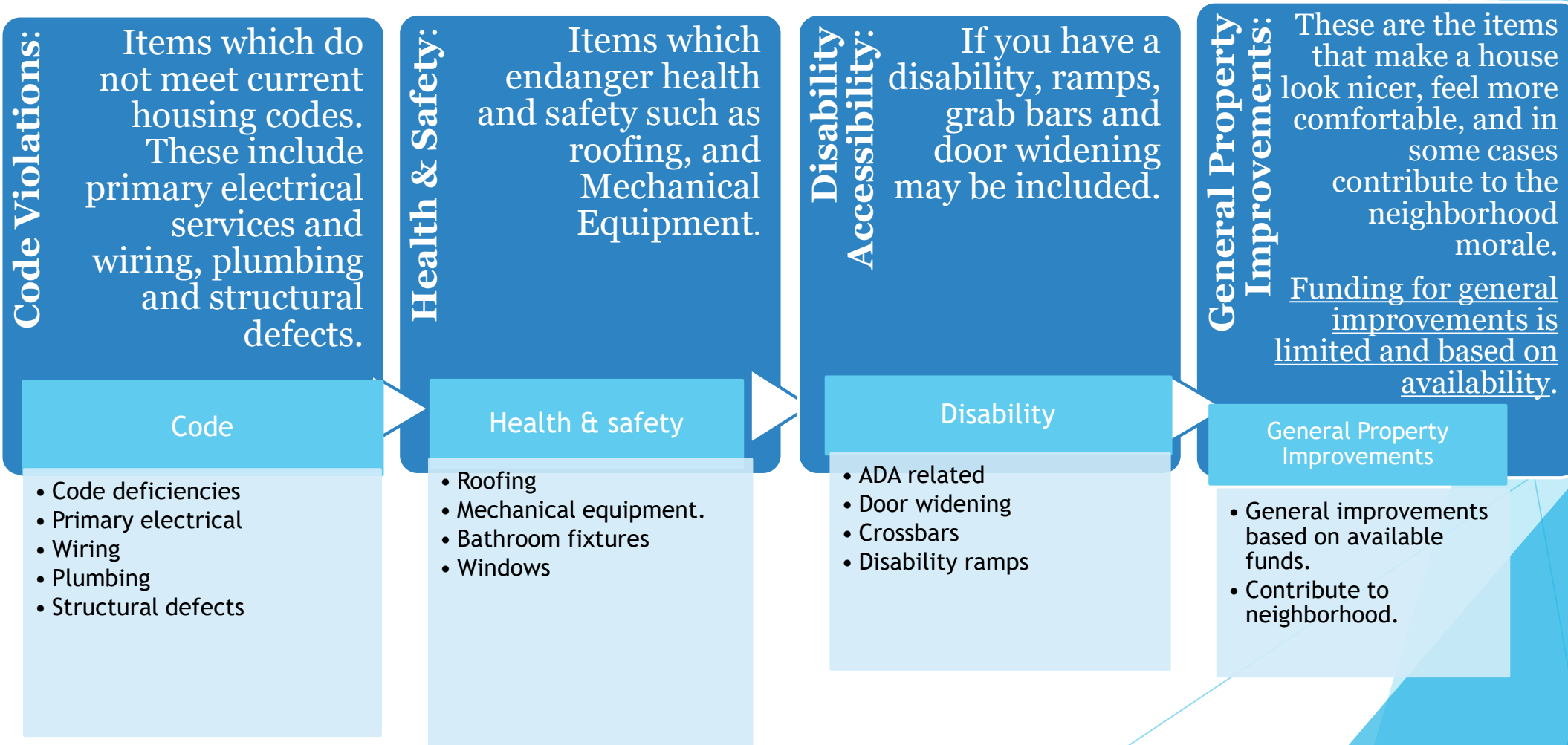
- ▶ Completed Application
- ▶ Government Photo ID for All Applicants
- ▶ Recorded Copy of Deed
- ▶ Current Property Tax Receipt
- ▶ Current Year's Tax Returns and W2's
- ▶ Last 2 Paycheck Stubs for each working member of household
- ▶ Current Social Security Statement of Benefits for each household member



# Application Documentation Requirements

- ▶ Documentation on Dependents claimed (including Birth Certificate, school records, court-ordered letter of guardianship, divorce decree, SSI Cards and/ or letter of adoption).
- ▶ 6 current bank statements for all open checking, savings or other interest bearing accounts at the time of application and at contract signing.
- ▶ Third Party contact information or release to obtain third party verification of employment signed by employer and notarized. This Document must be received for eligibility determination.
- ▶ Other information as applicable, self employment etc.

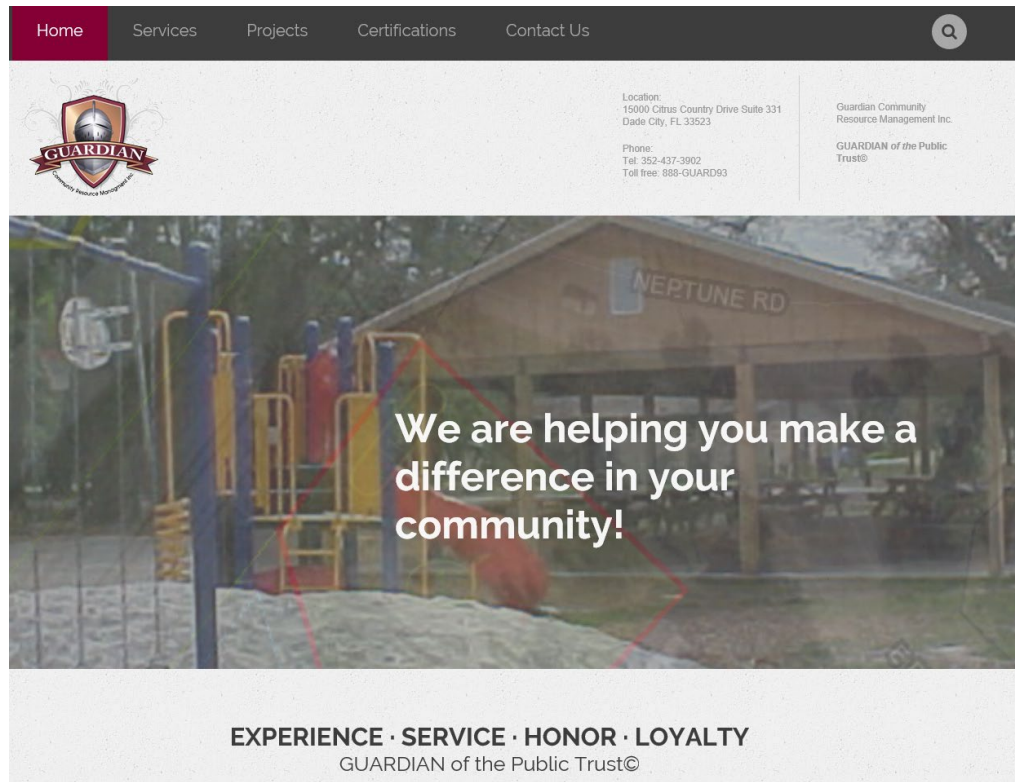
# Eligible Rehabilitation Activities



# Guardian Community Services

## Step 2 Pre-bid Approval

Construction contract management and oversight will be performed by Guardian Community Services through our consultant Antonio Jenkins.



# Guardian Community Services

## Step 1 Pre-bid

### ► Pre- Bid Steps

- The City's rehabilitation consultant conducts the property inspection (Determine rehabilitation needs and cost feasibility).
- The approved Scope of Work will be developed based on needs and program guidelines.
- Once accepted the Scope of Work is put out to bid by the City's Purchasing Department.





# Guardian Community Services

## Step 2 & 3 City Bid, Bid Award, and Contract signing

### ▶ City Bid Process

- ▶ Bids are electronically submitted by State Licensed Contractors.
- ▶ City will review all bids and award the lowest responsible bid in accordance with City guidelines and acceptance by the applicant.

### ▶ Bid Award & Contract Signing

- ▶ After the bids are awarded, the Contract and Mortgage signing dates and time will be scheduled with the homeowner to take place at City Hall.
- ▶ All corresponding paper work is signed this includes but not limited to Notice to Proceed, Notice of Commencement and three day rescission form.



# Construction Rehabilitation Work and Funding

## Step 4 Construction and Contractor Payment

### Construction Length and Warranty

- ▶ 45 days for rehab and 120 days for replacement work performed.
- ▶ All work requiring building permits will be inspected by a City building Inspector as well as the oversight inspector.
- ▶ All work has a 1 year Contractor to Owner warranty for all workmanship and new materials. Roof has a 5 Year warranty plus any manufacture warranties as applicable.

### Contractor Payment

- ▶ Contractor payments are issued by draws based on the portion of the Scope of Work that has been completed.
- ▶ Contractor draw payments must be signed off by homeowner, Guardian, and City of Palm Coast representative.





# Housing Rehabilitation Program

**Grant, Gift or loan?**



**This is not a Grant or Gift !!**

It is a Deferred Payment Loan(DPL).

If you sell the property within ten years, you will pay back all or a portion of the loan depending how long the property is lived in.