

INCOME QUALIFICATIONS

CDBG Income limits are issued yearly by May 1st by County seat through HUD.
Palm Coast uses the 80% category.

Information available on City of Palm Coast Housing website under Housing Rehabilitation Program!

<https://www.palmcoast.gov/housing-programs/cdbg-form>.

Information can also be found at HUD website at <https://www.huduser.gov/Portal/datasets/il.html>
Select the year, your state, and then choose Flagler County.

The City contracted with outside agencies to conduct the income verification process.

Don't contact them directly, unless you have been assigned by the City of Palm Coast to that reviewer.
Income qualification assignment call City of Palm Coast Planning Department at 386-986-3736

Documentation can be submitted via email and at City of Palm Coast Web Portal

<https://www.palmcoast.gov/housing-programs/cdbg-form>.

Appointments will be available at City Hall for intake, 160 Lake Avenue upon request.

Incomplete packages will be rejected

Documentation needed for Application: (List not all inclusive)

Each household member, regardless of relationship to the owner,
must provide income documentation

*Proof of number of dependents claimed, Birth Certificate, Social Security Cards, and Picture ID	*Proof of Handicap/ Disability
*Property Tax Receipt	*Proof of Ownership (Deed)
*Current Year Tax Returns	*Current Mortgage Statement
*A month of current paystubs or Benefit Award letter	*Evidence of homeowner's insurance policy
*Current Assets 401K/ Pension (If applicable)	
*Current Bank Statement (Checking/ Savings)	

For more information regarding Federal HUD CDBG guidelines at https://www.hud.gov/sites/documents/DOC_16473.PDF

City of Palm Coast CDBG Program Local Housing Assistance Plan (LHAP) available
www.palmcoastgov/housing-programs!

or
Scan QR Code



HOUSING REHABILITATION PROGRAM

City of Palm Coast

CDGB Housing Rehabilitation
Program Maintaining Safe and
Decent Housing Standards

PALMCOAST.GOV/HOUSING-PROGRAMS

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 & 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.



CDBG Community Events

Come to our Housing Fair and Workshop!

The City of Palm Coast and Flagler County Housing Authority! Services holds an annual Housing Fair in April and Housing Workshops will be in November, regarding CDBG and SHIP programs at Palm Coast Community Center at 305 Palm Coast Parkway. Check our website for the date and time.

You can watch our CDBG program PSA on YouTube!

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 386-986-3736.



VISIT OUR WEBSITE!
PALMCOAST.GOV/HOUSING-PROGRAMS

CDBG PROPERTY ACCEPTABILITY

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

To participate, the property must:

**be located within the City of Palm Coast jurisdictional limits.*

**be owner occupied for a minimum of one year and Homesteaded.*

**be free of all delinquent mortgage liens or debts, including but not limited to local utility and code infraction fines.*

**not have a reverse mortgage lien.*

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!



CONTACT US!

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