### Income Guidelines

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$23,000</td>
<td>$36,750</td>
<td>$55,200</td>
</tr>
<tr>
<td>2</td>
<td>$26,250</td>
<td>$42,000</td>
<td>$63,000</td>
</tr>
<tr>
<td>3</td>
<td>$29,550</td>
<td>$47,250</td>
<td>$70,920</td>
</tr>
<tr>
<td>4</td>
<td>$32,800</td>
<td>$52,500</td>
<td>$78,720</td>
</tr>
<tr>
<td>5</td>
<td>$35,450</td>
<td>$56,700</td>
<td>$85,080</td>
</tr>
<tr>
<td>6</td>
<td>$38,050</td>
<td>$60,900</td>
<td>$91,320</td>
</tr>
<tr>
<td>7</td>
<td>$40,700</td>
<td>$65,100</td>
<td>$97,680</td>
</tr>
<tr>
<td>8</td>
<td>$43,300</td>
<td>$69,300</td>
<td>$103,920</td>
</tr>
<tr>
<td>9+</td>
<td>Refer to HUD</td>
<td>Refer to HUD</td>
<td>Refer to HUD</td>
</tr>
</tbody>
</table>

### Contact Us

Devrie Paradowski  
Housing Program Coordinator  
Dparadowski@flaglercounty.org  
386-586-2324 option 5

Flagler County Social Services  
1000 Belle Terre Blvd  
Palm Coast, FL 32164
Who we are

The primary mission of State Housing Initiatives Partnership (SHIP) is to develop partnerships with local governments to promote the creation and preservation of affordable housing by assisting in the development and refinement of local housing assistance and incentive plans.

Overview of Programs

Down Payment Assistance

Income: very low, low moderate. Forgivable loan to assist with down payment and closing costs for first time home buyers purchasing an existing, or newly constructed home, including any home purchased from a Community Land Trust in Flagler County.

Maximum award: Very low, $35,000
Low, $25,000
Moderate, $10,000

Owner Occupied Rehabilitation

Income: very low, low. Forgivable loan to help repair owner-occupied homes to alleviate code violations, health hazards, life and safety issues, accessibility, electrical, plumbing, roofing, windows, and other structural items. Maximum award: $50,000. Mobile homes and attached homes are not eligible.

Emergency Repair

Income: very low, low. Forgivable loan to help homeowners rehabilitate homes with critical issues which could further damage the home or which pose immediate health hazards to occupants. Maximum award: $15,000. Mobile homes and attached homes are not eligible.

Foreclosure Prevention

Income: very low, low, moderate. Grant assistance to help homeowners who have a documented hardship resulting in an arrearage of 2 to 6 months on their mortgages. Maximum award: $5,000. Manufactured/mobile homes are not eligible.

Rental Assistance

Income: very low, low. Grant assistance to for security and utility deposits and eviction prevention. Rental subsidy assistance available for eligible very low income households with an adult with special needs or for households experiencing homelessness. Maximum award: $5,000 ($3,000 for eviction prevention).

Disaster Recovery

Income: very low, low, moderate. Assistance with rent and home repairs only when there is federal or state disaster declaration.