



**ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE
IN THE CITY OF PALM COAST**

**Prepared for the City of Palm Coast
Community Development Block Grant Program**

Approved: December 20, 2016

City of Palm Coast Assessment of Fair Housing

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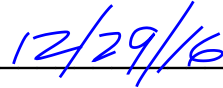
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Analysis of Impediments to Fair Housing Choice



Jim Landon, City Manager

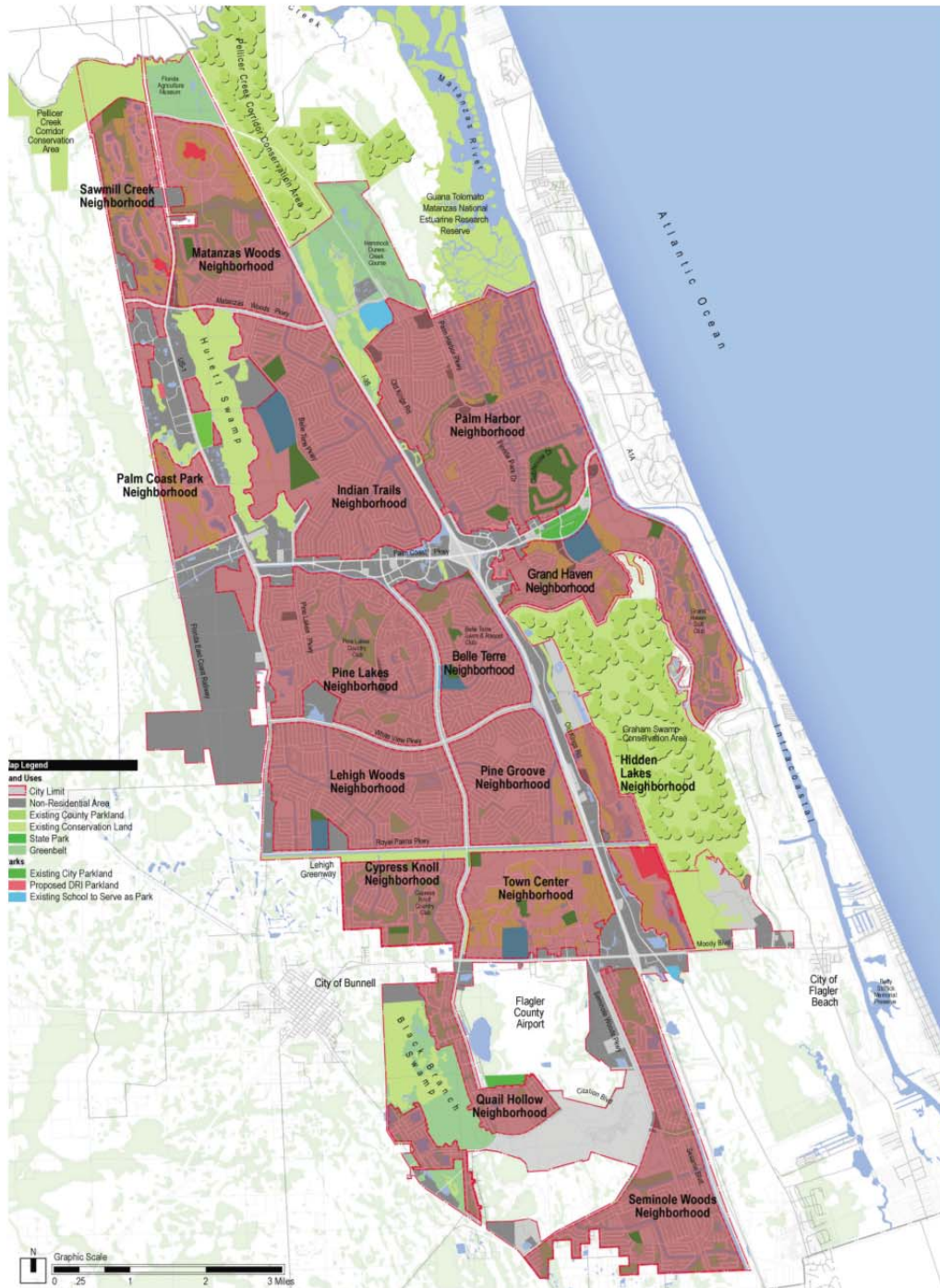
City of Palm Coast, Florida



Date

II. Executive Summary

The following is a neighborhood map of Palm Coast, to provide context.



City of Palm Coast Neighborhood Map

At the Palm Coast Fair Housing Public Open House on September 29, 2016 at Palm Coast City Hall, the following definition was printed in large letters and placed on each table: “Fair Housing Choice

involves individuals and families having the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability, and that their choices realistically include options in integrated areas with access to opportunity.”

The City of Palm Coast asked the Northeast Florida Regional Council to develop an Analysis of Impediments to Fair Housing, in the format of the tool that the Department of Housing and Urban Development will be using starting next year, the Assessment of Fair Housing. This will provide a baseline and is hoped to ease the transition between formats. The new format requires map generation and data analysis according to a standardized and mandated methodology that all jurisdictions will use, and allows for local knowledge to be added to round out the assessment and help to understand what the data means. An assessment is required of all jurisdictions that utilize Community Development Block Grant funds in advance of an update of the Consolidated Plan, which Palm Coast will undertake next year. The maps and tables included in Appendix A and B are the maps and data required by the Assessment of Fair Housing methodology. Some are used in the text where they are illustrative.

The report’s findings are summarized below, grouped by the issue areas the report must cover.

Demographics

Several observations may be made about demographics overall. The most obvious is that growth of the City is a factor that has increased the numbers of all populations in a way that has not negatively impacted the balance of populations. Palm Coast appears to be attractive to most populations and shows a marked increase in foreign-born persons. This issue area also covers the housing market, which shows a high percentage of home ownership, relatively new housing stock and a percentage of housing cost burden similar to the statewide average.

Segregation/Integration

Palm Coast shows no significant negative indicators related to Segregation/Integration, although the region has some challenges. Local knowledge was gathered at the public open house associated with the assessment that indicated that the HUD data and maps may visually understate the level of integration, as some parts of the city are more racially mixed than the maps suggest.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

There are no R/ECAPs in Palm Coast. Palm Coast does not have the racial/ethnic concentrated areas of poverty present in parts of the region with longer histories of development.

Disparities in Access to Opportunity

The populations experiencing discrimination or facing a disadvantage are the households without cars. There does not appear to be any discrimination based on race or nation of origin.

Disproportionate Housing Needs

No pattern exists between census tracts and location of groups by race. Groups are dispersed throughout the City and not concentrated. There are ethnic groups with both housing problems as defined by HUD, and severe housing problems.

Publicly Supported Housing

There appears to be less than 400 publicly supported housing units in a community of nearly 35,000 households and a lack of supply of diversity in housing types.

Disability and Access

There is no geographic pattern apparent for persons with any type of disability within Palm Coast. The total percentages between the jurisdiction and the region are very reflective of each other.

Fair Housing Goals and Priorities

One goal is to achieve community consensus on fair housing choice. This can be done by engaging stakeholders in a dialogue on what types of housing are needed. It was expressed at the public open house that finding a small or “starter” home was difficult, as was finding a rental apartment. This is related to the goal of increasing the variety of housing types in Palm Coast. If the community considers what its needs are (a survey might be considered) and decides it wants these choices, then that unmet need can be shared with partners like builders, developers and realtors. Partnerships with banks and lending institutions can be formed to support homebuilding that meets the City’s needs and repairs that address disproportionate housing needs. Finally, a recurring theme that addresses disparities in access to opportunity is mobility. The County has made progress and is on track to increase opportunities for access to transit as the Flagler County Transit Development Plan is implemented. Mobility itself is changing as technology advances and changes the options available including new ways to share rides and perhaps autonomous vehicles. Mixed use development may limit commutes and may present an opportunity for the private sector to build various unit sizes and for multiple income levels. The City can measure success by tracking construction, repairs, the mix of housing types, and the level of rents and sale prices.

III. Community Participation Process

Community Participation began with two meetings on September 29, 2016. The first was a stakeholder meeting targeted at organizations that serve the community, the second was a public open house to which all were invited. Stakeholders were invited to the meeting and provided with copies of the public open house invitation to share with their clients and contacts. The meetings were posted on the City of Palm Coast website and marketed through the Palm Coast TV channel. The stakeholders include organizations that assist typically unrepresented populations such as those that are limited English proficient or persons with disabilities. The draft plan was posted on the Palm Coast website on October 28. All stakeholders were invited to the Citizens Advisory Task Force public hearing on November 2, 2016. Their recommendations were incorporated into the plan and it was posted for the 30-day public comment period that began November 7 and ended December 6, 2016. The Palm Coast City Council held a public workshop on December 13 and a public hearing before final action on December 20, 2016.

The following organizations were contacted during the community participation process:

Organizations Invited to the September 29, 2016 Stakeholder Input Meeting (*attended or contacted for input)	
Flagler County Association of Realtors	St. Elizabeth Ann Seton Catholic Church
Flagler County SHIP Coordinator*	St. Vincent de Paul Society
Flagler County Home Builders Association	Elder Source
Volusia-Flagler Continuum of Care	Flagler County Human Services
Flagler County Department of Health	Flagler County Veterans Services
Flagler County Social Services Department*	River to Sea TPO
Housing Authority*	Volusia/Flagler United Way
Mid Florida Housing Partnership, Inc.	Flagler Transit*
Habitat for Humanity	Dept. Of Education Vocational Rehab.
St. Johns Housing Partnership*	CareerSource
USA Rural Development Grant	North Florida Community Action Agency
Community Legal Services of Mid-Florida*	Flagler County Home Helpers
Flagler County Senior Services*	AHCA
NE FL Community Action Agency	Department of Transportation
Salvation Army	disAbility Solutions for Independent Living*

About fifteen people not associated with the project participated in the stakeholder meeting and the public open house. These participants were engaged and interested and provided useful local knowledge that informed the plan. Six members of the Citizen Advisory Task Force provided valuable input and local knowledge at a public hearing. No written comments were received during the public comment period. City Councilmembers had a vibrant discussion at the December 13th workshop and the December 20th public hearing.

The comments obtained in the community participation process are transcribed and the minutes of subsequent meetings are included as Appendix C or are available on the Palm Coast website at <http://www.palmcoastgov.com/agendas>. Much of the input informed the discussions of contributing factors and additional information and maps were included based on public input. Some comments were not supportive of the concepts of fair housing. These are included but did not specifically inform goals or priorities.

IV. Assessment of Past Goals, Actions and Strategies

The City of Palm Coast did an Analysis of Impediments that was approved in September 2014. The goals included were to address the following impediments:

- Lack of public education and awareness regarding responsibilities under federal, state and local fair housing laws.
- Lack of affordable housing due to unit availability.
- Promoting choice of affordable housing in relation to the location of employers and lack of public transportation.

Progress has been made in public education, as evidenced by the response to the current planning effort. Participants appeared to understand the issue and be willing to assist, and further understood that community factors besides just houses are part of the solutions. Stakeholders from Community Legal Services and Housing Partnerships participated fully in the current planning process. The City continues to save affordable housing stock through CDBG and SHIP funded repair programs, and is seeing some success in mixed income projects built by the private sector, as well as construction of more affordable homes on smaller lots. Flagler County completed its Transit Development Plan, bringing it one step closer to adding a fixed route system to transit services available to Palm Coast. A public meeting in Palm Coast regarding that plan was well attended and provided useful input, and heavily used current routes and areas with potential for new development were considered in the development of the plan.

These strategies have been ongoing and no potentially harmful unintended consequences were identified.

V. Fair Housing Analysis

A. Demographic Summary

Conditions in Palm Coast restricting fair housing choice or access to opportunity were identified through analysis of the HUD-provided data, local data and local knowledge. In addition, an overview of the local housing market is included.

Specifically, white non-Hispanic households in Palm Coast are nearly identical to the ratio in the Deltona, Daytona Beach-Ormond Beach, FL Region, (Palm Coast-72.79% and Region-75.53%).

That same jurisdiction-region reflection holds true, for the most part, when examining the other listed races.

Of the ten Nations of Origin listed, all but one constitute less than 1% of all households (Jamaican is 1.28%) and all are within 1% of being the same as the region. The same trend continues with limited English, disability, sex and family status.

The one indicator of age is not dramatically different. Palm Coast actually has a 2.27% higher percentage of persons under 18, 4% fewer 18-64 year-olds and less than 2% more 65 and older persons than does the region.

There are no racially/ethnically concentrated areas of poverty within the boundaries of Palm Coast. There are five racially/ethnically concentrated areas of poverty in the region. They are:

- Canadian and Mexican in northwest Palatka
- Mexican to the west of Crescent City
- Black, Cuban and German in Daytona
- Jamaican in south Daytona
- Mexican due south in west Sanford

The demographic trends noted include indicators between 1990 and 2010. The most dramatic trend is that Palm Coast grew from a bit more than 17,375 in 1990 to nearly 69,000 in 2010, some 395%. The region's growth was about 145%, and 28% of that was from Palm Coast. (SOURCE is HUD-provided Table 2 - Demographic Trends). The numbers from the

US Census are a bit different than those shown above. Before Palm Coast was incorporated in 1990, the population was 17,955, it was 32,832 in 2000 and 75,180 in 2010.

White non-Hispanic population declined over the period from about 86% to 73% while the Region's did as well from 86% to 76%. The black population increased in both the jurisdiction and the region from about 8% to 12% in the jurisdiction and 9% to 10% in the region. The Hispanic population grew in both from about 4% to more than 10%.

The foreign-born population in Palm Coast is interesting over the 20 year period. It goes from less than 9% to more than 15%, but the growth in the region in this category has been more subdued at 8%. Limited English proficiency is similar in that in Palm Coast it has grown from 3.7% to 8.63%, while the region has only gone from 4% to 6%.

Persons under 18 has dropped in the region down to 19% and grown in Palm Coast to 21%. Persons over 65 in Palm Coast has dropped from 26% to nearly 24% while the region has been steady at about 21%. The number of households with children has come up to nearly 35% to catch up with the region.

When it comes to trends and location of homeowners and renters, the housing market and affordable housing needs in Palm Coast, the following statistics have been gathered by the Shimberg Center for Affordable Housing of the University of Florida. Note this data is not the same as the data provided by HUD and is not found in Appendix B, but it is useful in indicating trends and making comparisons.

- The homeownership rate in Palm Coast is 75.7%, as compared to a statewide rate of 67.7 in 2015.
- The average just single family home value in Palm Coast was \$144,480 in 2015. Statewide, the average just value in 2015 was \$202,612.
- The median gross monthly rent in Palm Coast between 2010 and 2014 was \$1,083, as compared to a statewide median of \$998.
- In 2015, there were 31,559 households in Palm Coast. The American Community Survey estimates that 5,661 households are renters, or about 18%.
- In 2015, 12,833 (41%) of Palm Coast households paid more than 30% of their income for housing. 6,959 (22%) paid more than 50% of their income for housing. These are defined as housing cost-burdened. 42% of households are cost-burdened statewide.
- 11,561 households (36.6%) in Palm Coast were headed by a person 65 years or older in 2015, in comparison to 29.6% statewide. 90.4% of households headed by someone over 65 own their homes and 34% of such households are housing cost-burdened.
- Over 50% of the single family homes in Palm Coast were built during or after the year 2000, 24% between 1990 and 1999 and 16% between 1980 and 1989.

Local knowledge shared at the Citizen's Advisory Task Force meeting noted that senior living options were being added to the market by the private sector, but that most of these in recent construction are of the assisted living type of unit. There remains a need for age-restricted independent living units and affordability is an issue.

B. General Issues

i. Segregation/Integration

The HUD-provided table shown below provides a “dissimilarity index,” which provides a measurement of segregation and integration. Values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation and values between 55 and 100 generally indicate a high level of segregation.

Table 3 - Racial/Ethnic Dissimilarity Trends

	(Palm Coast, FL CDBG) Jurisdiction			(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
Racial/Ethnic Dissimilarity Index	1990	2000	2010	1990	2000	2010
Non-White/White	24.00	16.38	14.89	47.63	40.82	41.09
Black/White	33.18	22.30	17.79	64.57	53.91	50.20
Hispanic/White	10.10	18.05	14.12	40.80	41.88	42.21
Asian or Pacific Islander/White	10.19	14.38	14.52	24.10	21.65	29.05

Note 1: Data Sources: Decennial Census

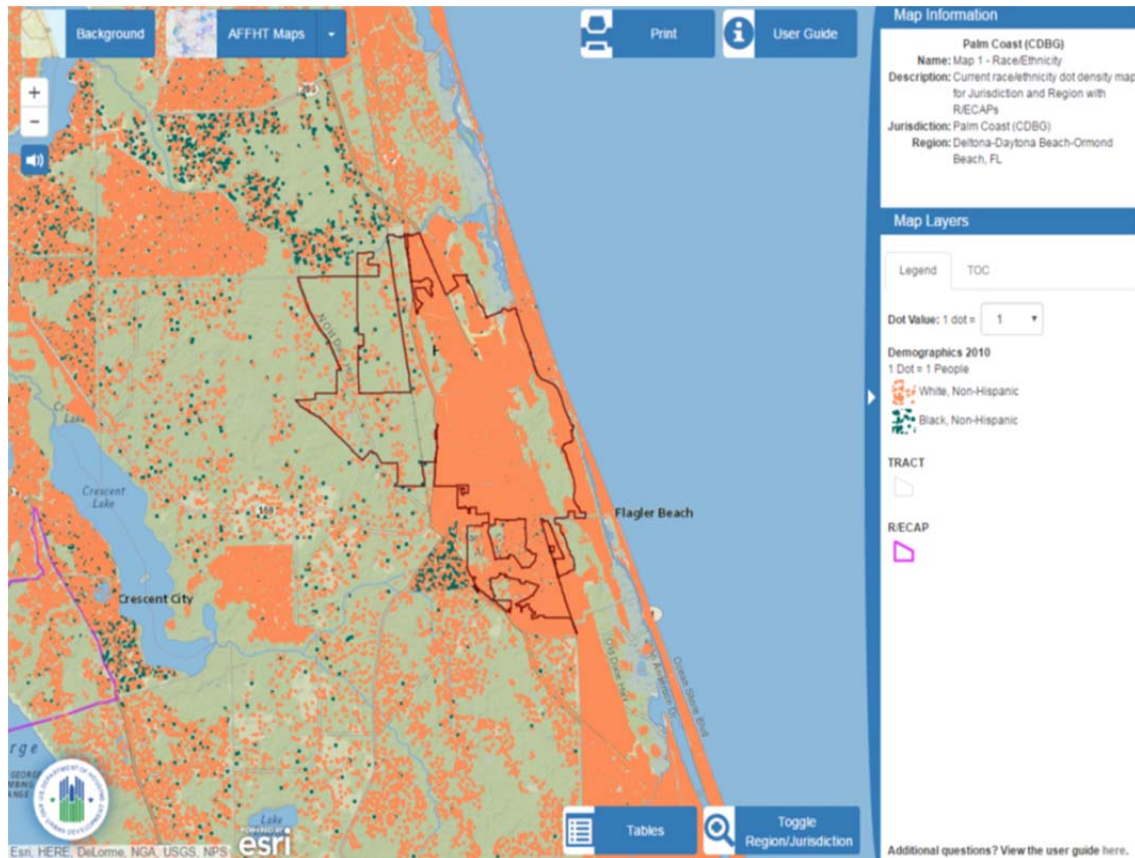
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

All values in Palm Coast fall below the 39 value threshold indicating a low level of segregation. Those low levels of segregation levels among non-white\whites and black\white dropped between 1990 and 2000 and more by 2010, a positive trend. Low levels of segregation among Hispanic\white and Asian\Pacific Islander\white increased to a bit more than 14 between 1990 and 2010, a negative trend, but still quite low. The highest values shown in the table indicate that in 1990 the segregation level in the region between blacks and whites was high but had dropped to moderate by 2000 and dropped again by 2010 to a value of 50.20.

To summarize, Palm Coast shows no significant negative indicators related to Segregation/Integration.

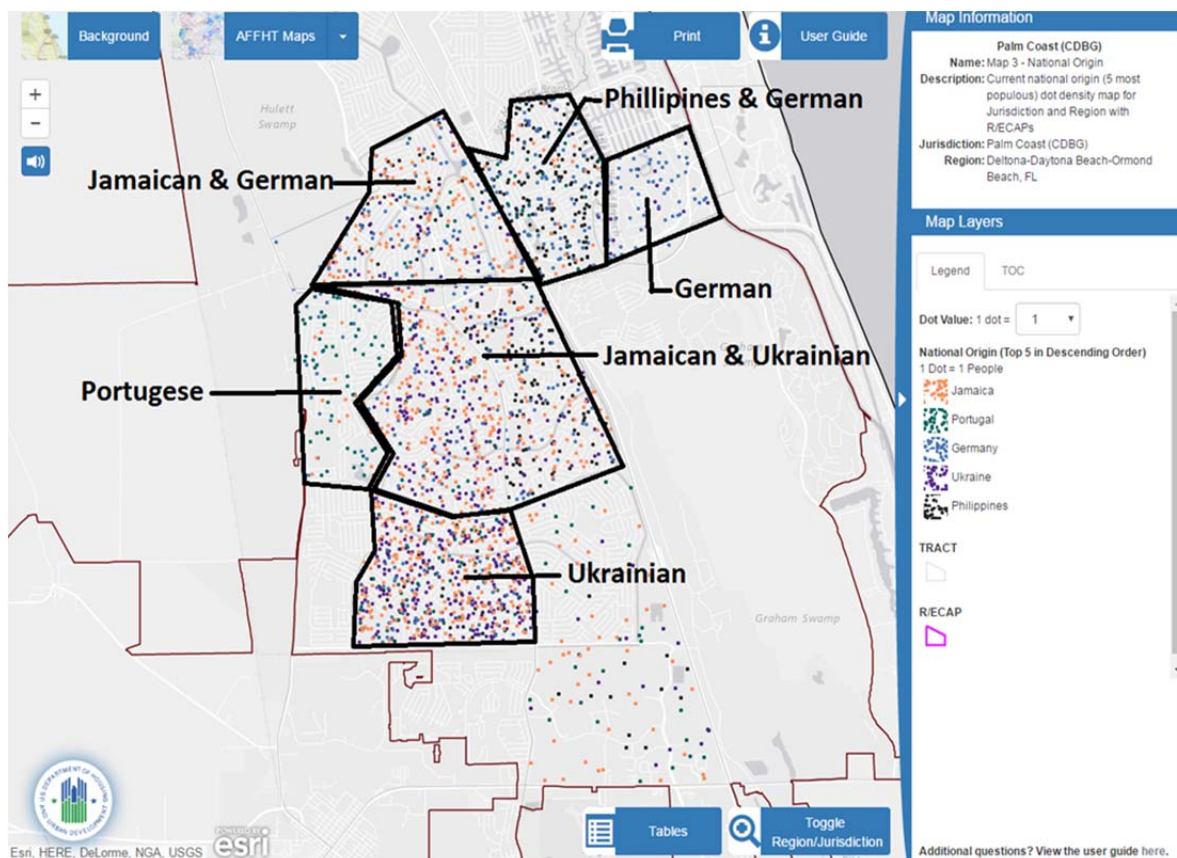
ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

Current race/ethnicity dot density map for Palm Coast with R/ECAPs



Map 1 - Race/Ethnicity
Current race/ethnicity dot density map for Jurisdiction

The graphic above indicates that there is a concentration of black race households in Bunnell. In 1990, an area in the town of Bunnell at the southwest edge of the jurisdiction was racially similar to the jurisdiction and the region. In 2010, it has become a concentrated area of black households. Other than large increases in population growth and density within Palm Coast, the contributing factor to this trend is the increase in the growth and concentration of blacks in this small area just outside the jurisdiction's southwest boundaries in the County seat of Bunnell. Anecdotally, public input was received that indicated that the map above visually understates the mix of races in areas of Palm Coast west of the Intracoastal Waterway and without water access. Those areas are perceived to be more racially mixed than the map suggests. There are no ethnic/racial concentrated areas of poverty within Palm Coast.

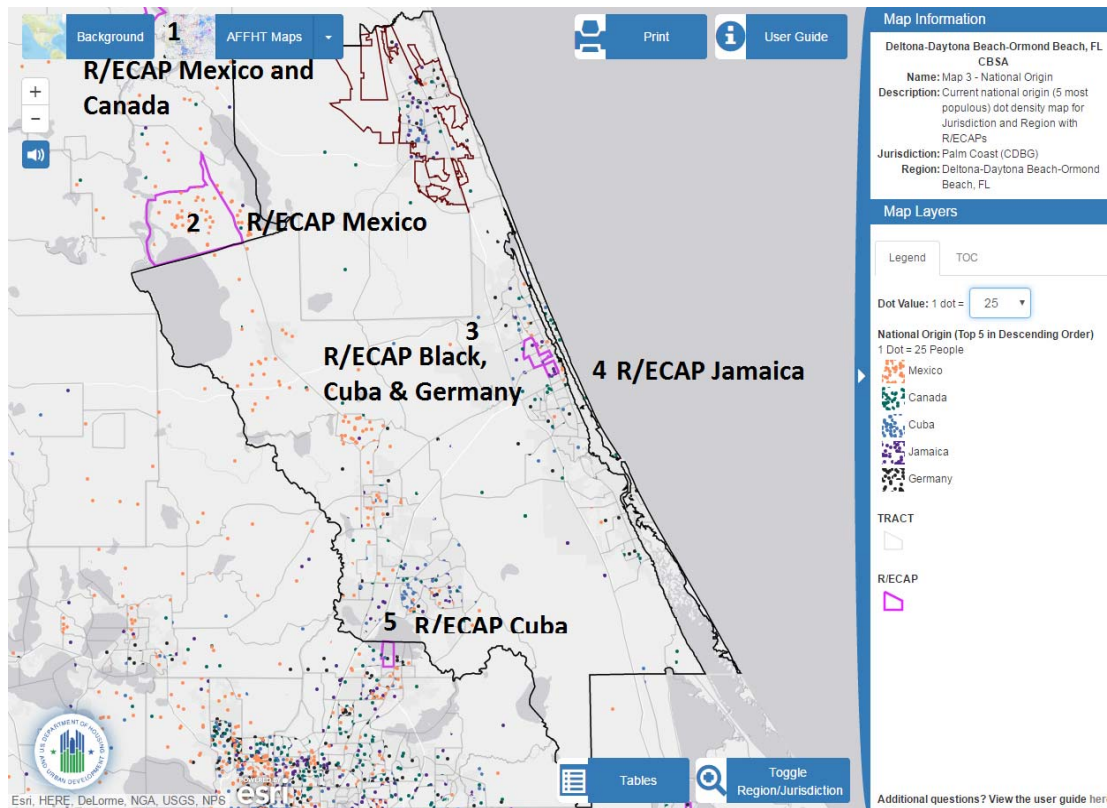


Map 3 - National Origin Jurisdiction

Description: Current national origin (5 most populous) dot density map for Jurisdiction with R/ECAPs

There is a core area of the Palm Coast jurisdiction made up of 6 census tracts each containing households who were self-identified as being of other nations of origin. This same area also corresponds to limited English proficiency, especially Spanish-speaking households. The higher incidence of the households from other nations is not significant and local knowledge indicates that they may even be mis-located on the map.

HUD requires this study to identify possible contributing factors which may have contributed to trends. Contributing factors suggested by HUD guidance toward these trends in Palm Coast and Bunnell may have included community opposition (based on some input gathered in the public process), high land values along the coast and in neighborhoods with waterfront access, a general lack of a variety of housing types, and the location and type of affordable housing. Palm Coast is a planned community begun in the 1970's which was marketed heavily to the northeastern United States and to an older population. It was designed to be a community of single family homes. This initial planning approach is a challenge for the inclusion of a mix of housing types and land uses.



Map 3 - National Origin Region
 Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

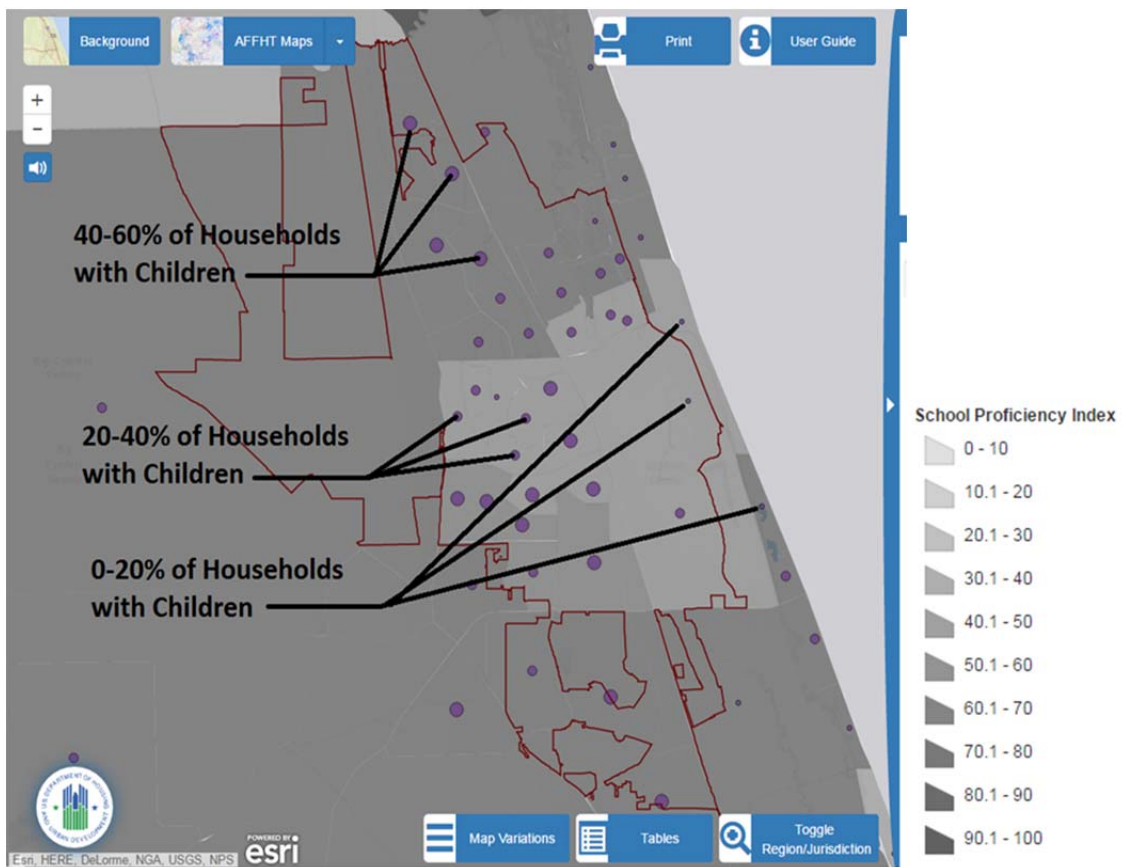
HUD requires examination of geographic areas with concentrations of poverty and minorities. Those areas are named Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). There are no racial/ethnic concentrated areas of poverty (R/ECAPs) within the Palm Coast jurisdiction.

The region around Palm Coast has five R/ECAPs with the following nation of origin analysis:

1. Canadian Mexican in northwest Palatka
2. Mexican to the southwest and west of Crescent City
3. Black, Cuban and German in Daytona
4. Jamaican in south Daytona and
5. Another Mexican area due south in west Sanford

As a planned community started in the late 1960s and early 1970s, Palm Coast does not have the racial/ethnic concentrated areas of poverty present in parts of the region with longer histories of development.

iii. Disparities in Access to Opportunity



Map 9 - Demographics and School Proficiency

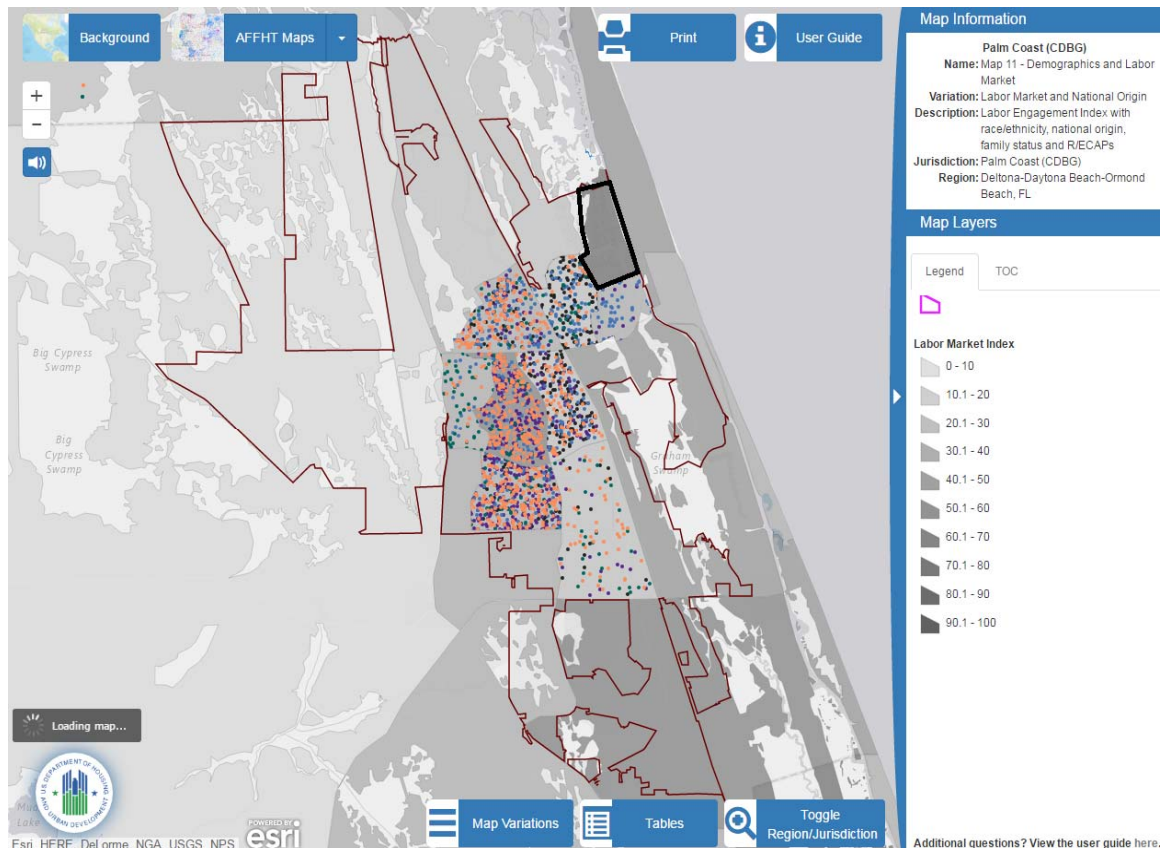
Variation: School Proficiency and Family Status

Description: School Proficiency Index for Jurisdiction with race/ethnicity, national origin, family status, and R/ECAPs

There is no apparent obstacle to fair housing within the jurisdiction of Palm Coast with regard to educational opportunities on the basis of race or nation of origin or family status. There are fewer households with children in the neighborhoods along the coast, which are of higher income.

In addition to showing the percentage of household with children, the map shows a measure of school based on the percent of 4th grade students proficient in reading (*r*) and math (*m*) on state test scores for up to three schools (*i*=1,2,3) within 1.5 miles of the block-group centroid.

Local knowledge indicates that almost all the schools in Flagler County are in Palm Coast.



Map 11 - Demographics and Labor Market
Variation: Labor Market and National Origin

The area highlighted on the map above actually has no commercial land uses and is entirely residential. Local knowledge indicates that there are no jobs in that area. This is likely caused by a high level of home-based businesses. Most households in Palm Coast score in the 50 - 60 range of the jobs proximity index, which is mid-range with no particular obstacles correlating to race or family status.

The protected classes, race/ethnic, nation of origin and family status are fairly evenly distributed within the boundaries of Palm Coast giving each the same access as all to job opportunities. That said, Palm Coast was designed and constructed on a suburban model based on every household owning one to two cars. Households without cars are therefore placed at a significant disadvantage, and Flagler Transit provides service but it is limited as to route and time of day/night. The lack of access is tied directly to lack of car-ownership.

The HUD-provided data uses a “Low Poverty Index” to measure access to higher quality of life factors. The shades on the map shown in the appendix on the series of maps numbered 14 show census tracts. The darker the shade, the higher the quality of life, or using the provided language, the lower the exposure to poverty. Palm Coast generally enjoys a higher quality of life than most of the region. There are four shades on census tracts within the jurisdiction, and all but one has a higher quality of life than the region.

The Grand Haven and Hidden Lakes neighborhoods have the highest low poverty index score in the range of 80 to 100. All races are present in those neighborhoods although in much lower numbers than whites. Almost no nation of origin households appear in

those two neighborhoods and the percentage of households with children is also very low.

Contributing factors toward these access trends in Palm Coast include gated neighborhoods along the ocean front (not within city limit of Palm Coast), limited public transit, land use and zoning that allows gated communities with age restrictions, high land values and location and type of affordable housing. The populations experiencing discrimination or facing a disadvantage are the households without cars. There does not appear to be discrimination based on race or nation of origin. Local knowledge from the Citizens Advisory Task Force meeting indicates that some communities in the region are challenged by lack of mobility options, which limits access to opportunity, in particular. It was also suggested that the City might want to consider walkability as it tracks progress. There are indices available that could provide baseline metrics and allow for tracking.

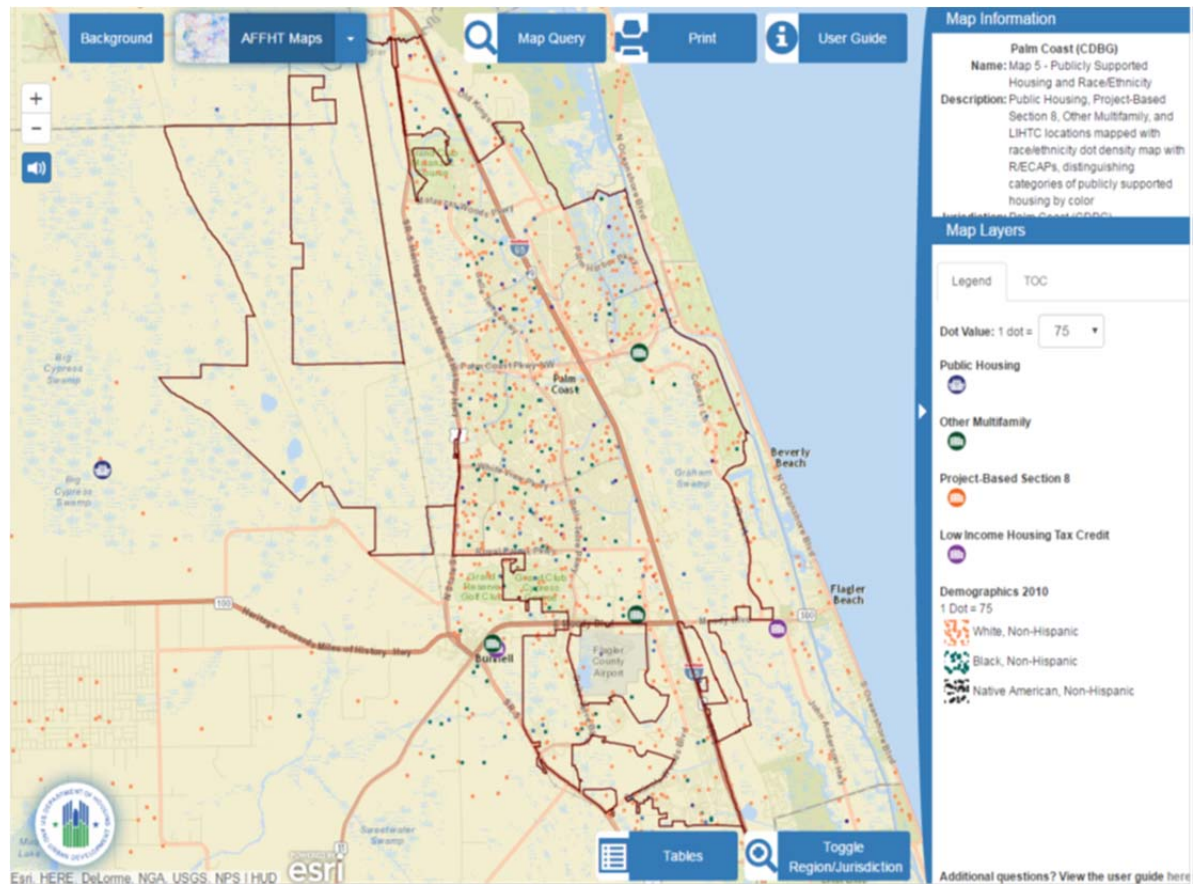
iv. Disproportionate Housing Needs

No pattern exists between census tracts and location of groups by race. Groups are dispersed throughout the City and not concentrated. There are ethnic groups with both housing problems as defined by HUD, and severe housing problems.

Table 9 - Demographics of Households with Disproportionate Housing Needs						
Disproportionate Housing Needs	(Palm Coast, FL CDBG) Jurisdiction			(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Households experiencing any of 4 housing problems*						
Race/Ethnicity						
White, Non-Hispanic	7,700	20,790	37.04%	67,235	187,185	35.92%
Black, Non-Hispanic	1,960	3,334	58.79%	11,010	20,250	54.37%
Hispanic	1,085	2,009	54.01%	10,125	18,279	55.39%
Asian or Pacific Islander, Non-Hispanic	215	594	36.20%	1,065	2,764	38.53%
Native American, Non-Hispanic	55	90	61.11%	289	649	44.53%
Other, Non-Hispanic	240	445	53.93%	1,105	2,260	48.89%
<i>Total</i>	<i>11,260</i>	<i>27,285</i>	<i>41.27%</i>	<i>90,830</i>	<i>231,400</i>	<i>39.25%</i>
Household Type and Size						
Family households, <5 people	6,245	17,724	35.23%	43,920	133,774	32.83%
Family households, 5+ people	1,250	2,015	62.03%	7,815	14,180	55.11%
Non-family households	3,765	7,545	49.90%	39,100	83,440	46.86%
Households experiencing any of 4 Severe Housing Problems**	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	3,679	20,790	17.70%	32,025	187,185	17.11%
Black, Non-Hispanic	1,360	3,334	40.79%	6,685	20,250	33.01%
Hispanic	540	2,009	26.88%	5,480	18,279	29.98%
Asian or Pacific Islander, Non-Hispanic	95	594	15.99%	605	2,764	21.89%
Native American, Non-Hispanic	55	90	61.11%	224	649	34.51%
Other, Non-Hispanic	125	445	28.09%	615	2,260	27.21%
<i>Total</i>	<i>5,850</i>	<i>27,285</i>	<i>21.44%</i>	<i>45,625</i>	<i>231,400</i>	<i>19.72%</i>
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info).						

Contributing factors toward disproportionate housing problems and housing needs include economic pressures.

C. Publicly Supported Housing Analysis



Map 5 - Publicly Supported Housing and Race/Ethnicity

Description: Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Publicly supported housing as defined by HUD is defined as Public Housing, Low Income Housing, Tax Credit Housing and Other Multi-Family which is assisted living. While the HUD data differs, local knowledge indicates that the following exist in Palm Coast: 100 units in Beach Village, 128 units in Madison Green and 52 units in Palm Coast Landing. HUD data (see Table 5) indicates there are 177 units that are occupied with the benefit of Section 8 vouchers. These numbers are small in comparison to a community of nearly 35,000 households. Local knowledge also indicates a lack of supply of diversity in housing types. Table 8 in Appendix B lists a facility named Stoneleigh, which does not exist in Palm Coast and must be in error.

Most of the existing affordable housing units are grouped along SR 100, an area that does not suffer concentrations of any sort. Additionally, although only limited public transportation currently exists, SR 100 will be utilized in future fixed routes, as

evidenced by the recently completed Flagler Transit Development Plan.

Contributing factors toward these trends in the public supported housing units in Palm Coast may include community opposition (again as raised in the public input process), high land values, location and type of affordable housing, and lack of public investment in specific services and amenities such as transportation. The actual numbers are so low in this topic area that it is not productive to draw conclusions as to race, nation of origin or family status.

D. Disability and Access Analysis

There is no geographic pattern apparent for persons with any type of disability within Palm Coast. The total percentages between the jurisdiction and the region are very reflective of each other.

Contributing factors include the shortage of affordable housing units and therefore affordable handicap-accessible affordable housing units. There are no local requirements for universal design for new homes. In addition, the limited nature of transit is an obstacle.

E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

Under the Fair Housing Act, an aggrieved person may, not later than one (1) year after an alleged discriminatory housing practice has occurred, file a complaint directly with HUD, or a State or local agency enforcing laws that are “substantially equivalent” to the Fair Housing Act. Upon the filing of such a complaint, HUD has the responsibility to serve notice of the complaint and conduct an investigation into the alleged discriminatory housing practice. The Fair Housing Act also enables aggrieved parties to pursue redress through the courts, without limit on the recovery of damages and attorney’s fees. Community Legal Services of Mid-Florida (CLSMF) has been designated by HUD as the Fair Housing Organization Initiatives Agency (FHOIA) serving the City of Palm Coast and Flagler County. As such, they are the local lead agency for enforcement, investigation and litigation of the Federal Fair Housing Act. The City of Palm Coast is committed to the promotion and support of Fair Housing and has included such provisions as part of the City’s housing programs. Community Legal Services of Mid-Florida attended the public open house meeting and is engaged in review of fair housing in the City of Palm Coast/Flagler County area.

CLSMF was consulted in the preparation of this report and noted that foreclosure assistance calls have been going down in number over the past three years. Complaints during that time were not numerous and mostly related to attempted scams.

VI. Fair Housing Goals and Priorities

<u>Goal</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
Community consensus on fair	Location and type of affordable housing	Segregation/ Integration	Metrics: SF and MF units, size of units, location, and range of	City staff, partner organizations,

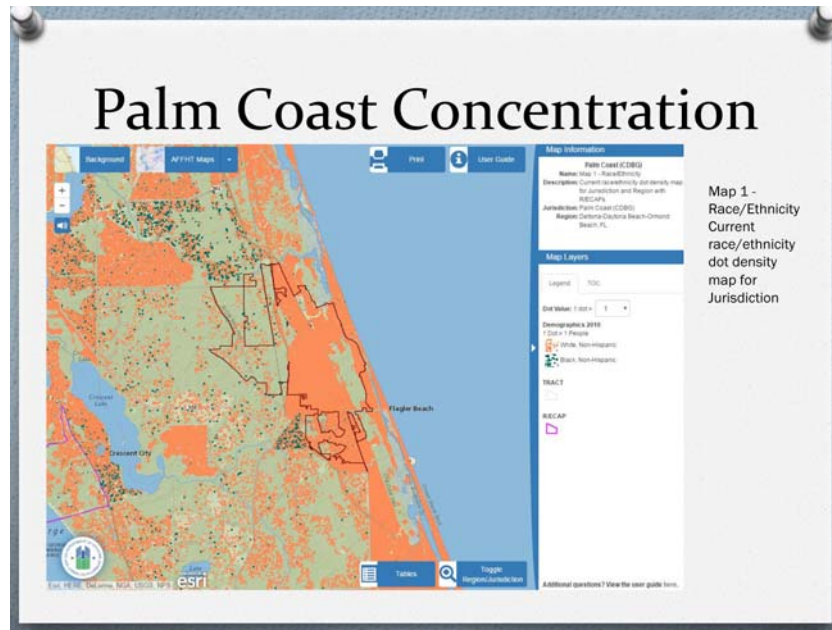
housing choice and a community vision that includes choices to allow all residents to thrive	Quality of affordable housing information programs		rents and home prices. Milestones: City education continues. City considers a survey (or other method) to assess market for smaller/starter units, rentals, units targeted to seniors with related amenities, affordable units, units in walkable neighborhoods, units accessible to transit. City identifies partners to assist with survey research if this approach is supported, or to provide insights into market needs. Timeframes: City tracks metrics annually, posts on the housing page.	community members
Greater variety of housing choices	<p>Economic Pressures</p> <p>Impediments to mobility</p> <p>Lack of private investment in specific neighborhoods</p> <p>Quality of affordable housing information programs</p> <p>High land values</p>	Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) and Disproportionate Housing Needs	<p>Metrics: SF and MF units, size of units, location and range of rents and home prices. (Same as above). Additional Metrics: New units added this year. Number of homes repaired occupied by households with disproportionate housing needs. Milestones: Results of housing survey or market analysis provided to builders, realtors and the media. Better coordination with banks, credit unions and mortgage lenders to encourage their participation in projects that meet the needs of the community. This includes funding new units and also funding repairs. The City will continue its partnership with the County related to SHIP. Timeframes: City tracks metrics annually, posts on the housing page.</p>	City staff, builders, realtors, banks, credit unions and mortgage lenders, community members
Connecting housing to	The availability, type, frequency, and reliability of public	Disparities in Access to	Metrics: Public Transit and Transportation	City staff, Flagler Transit,

jobs, education, culture, shopping and the other activities that make a where we live a community	transportation Lack of private investments in specific neighborhoods Lack of public investments in specific neighborhoods including services or amenities Lack of regional cooperation Land use and zoning laws Location of employers Location of proficient schools and school assignment policies Location and type of affordable housing	Opportunity	Disadvantaged ridership, reasons for trip including employment, education, shopping, and number of fixed routes and deviated fixed routes. Number of bus stops sites reserved in private developments. Timeframes: City tracks metrics annually, posts on the housing page. Flagler County Transit Development Plan is approved and will be implemented between 2016 and 2025 subject to funding.	partner organizations, community members
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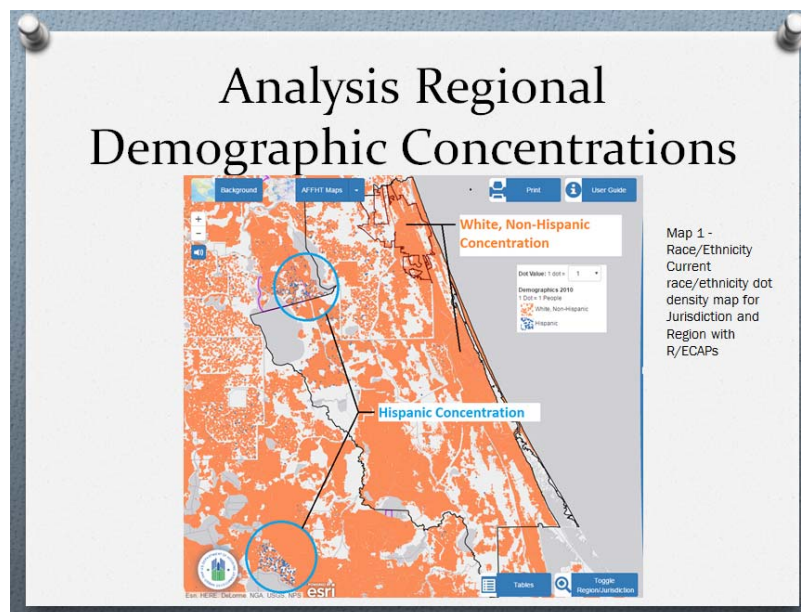
Local knowledge gathered at the Citizens Advisory Task Force indicated that the City policy of requiring a minimum unit size and features has the consequence of limiting starter homes, and might be an area for the City to consider in the context of affordability and fair housing. In addition, it was noted that education of the community on the needs and strategies that will further fair housing will take time.

APPENDIX A – HUD-Provided Maps

Map 1 Race/Ethnicity – Current (2010) race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

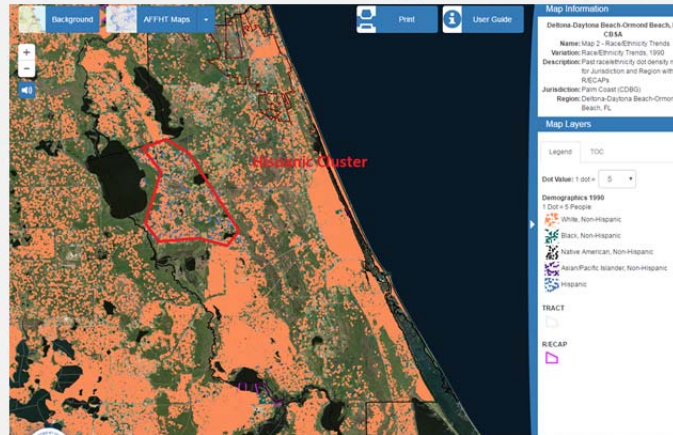


Map 1 - Race/Ethnicity
Current race/ethnicity dot density map for Jurisdiction



Map 1 - Race/Ethnicity
Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

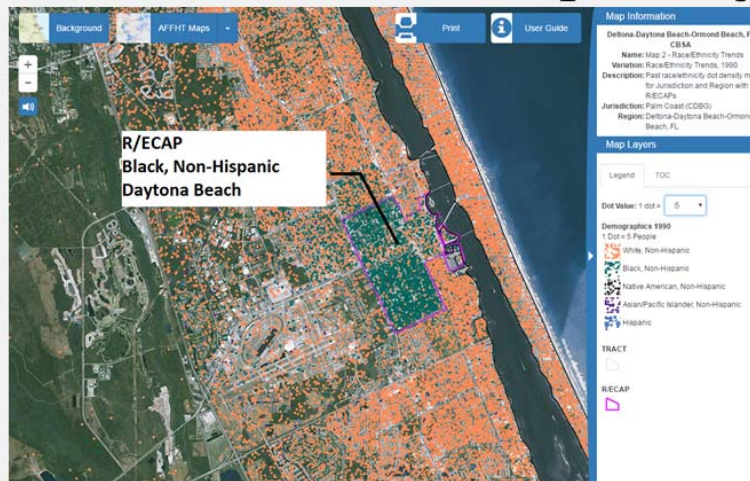
2000 Region Hispanic Concentration



Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

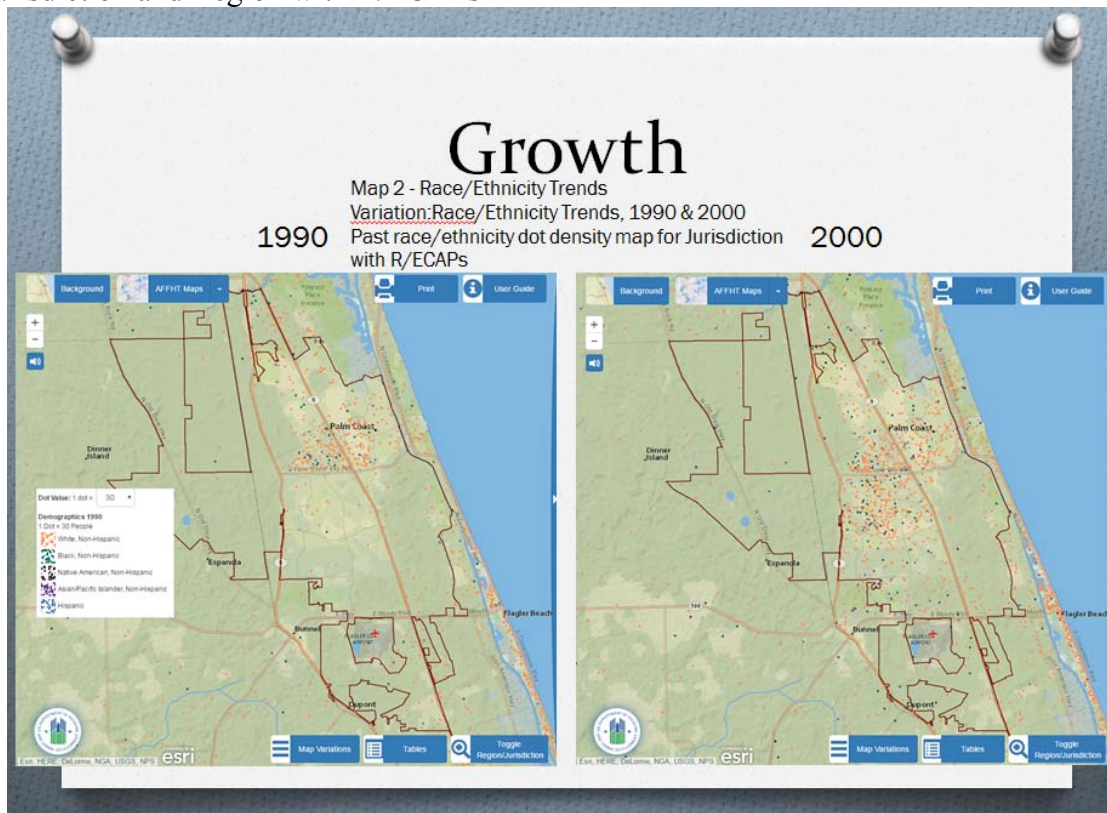
Racially/ethnically-concentrated area of poverty



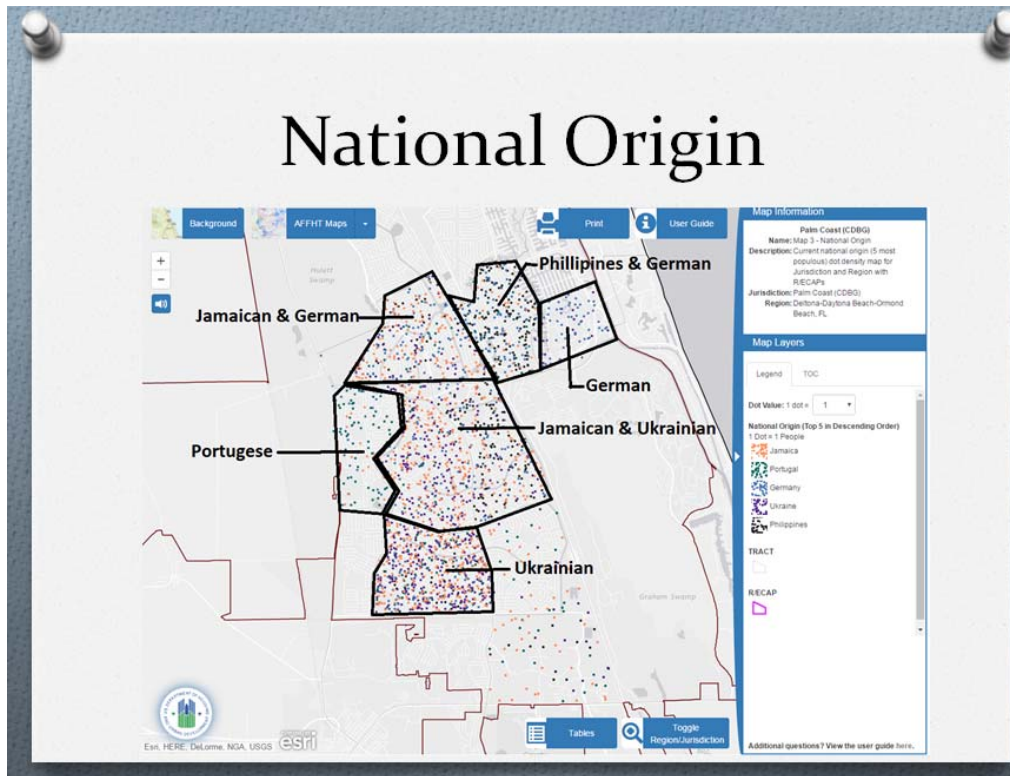
Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Map 2 Race/Ethnicity Trends – Past (1990 and 2000) race/ethnicity dot density maps for Jurisdiction and Region with R/ECAPs



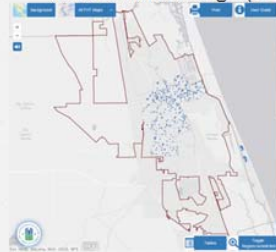
Map 3 National Origin – Current 5 most populous national origin groups dot density map for Jurisdiction and Region with R/ECAPs



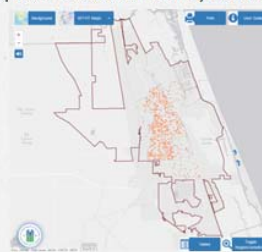
National Origin Palm Coast

Map 3 - National Origin

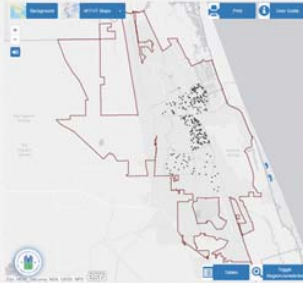
Current national origin (5 most populous) dot density map for Jurisdiction with R/ECAPs



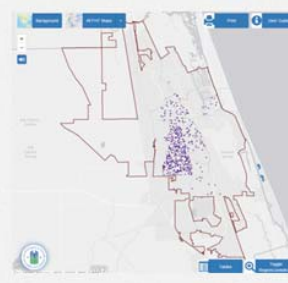
Germany



Jamaican



Philippines

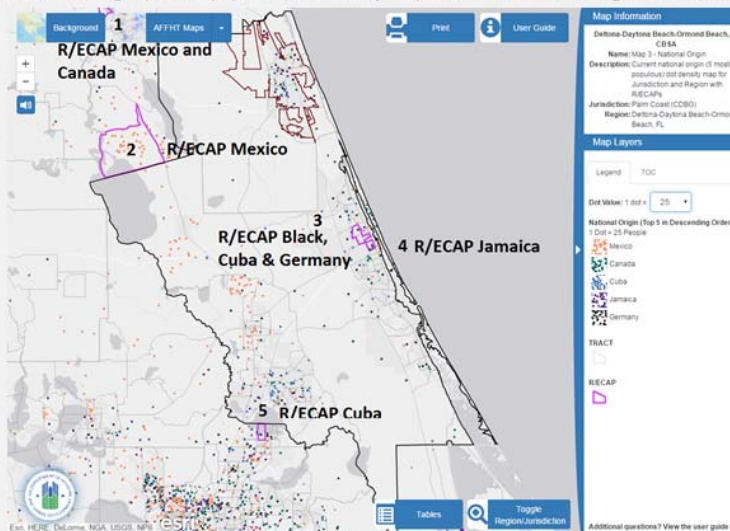


Ukraine

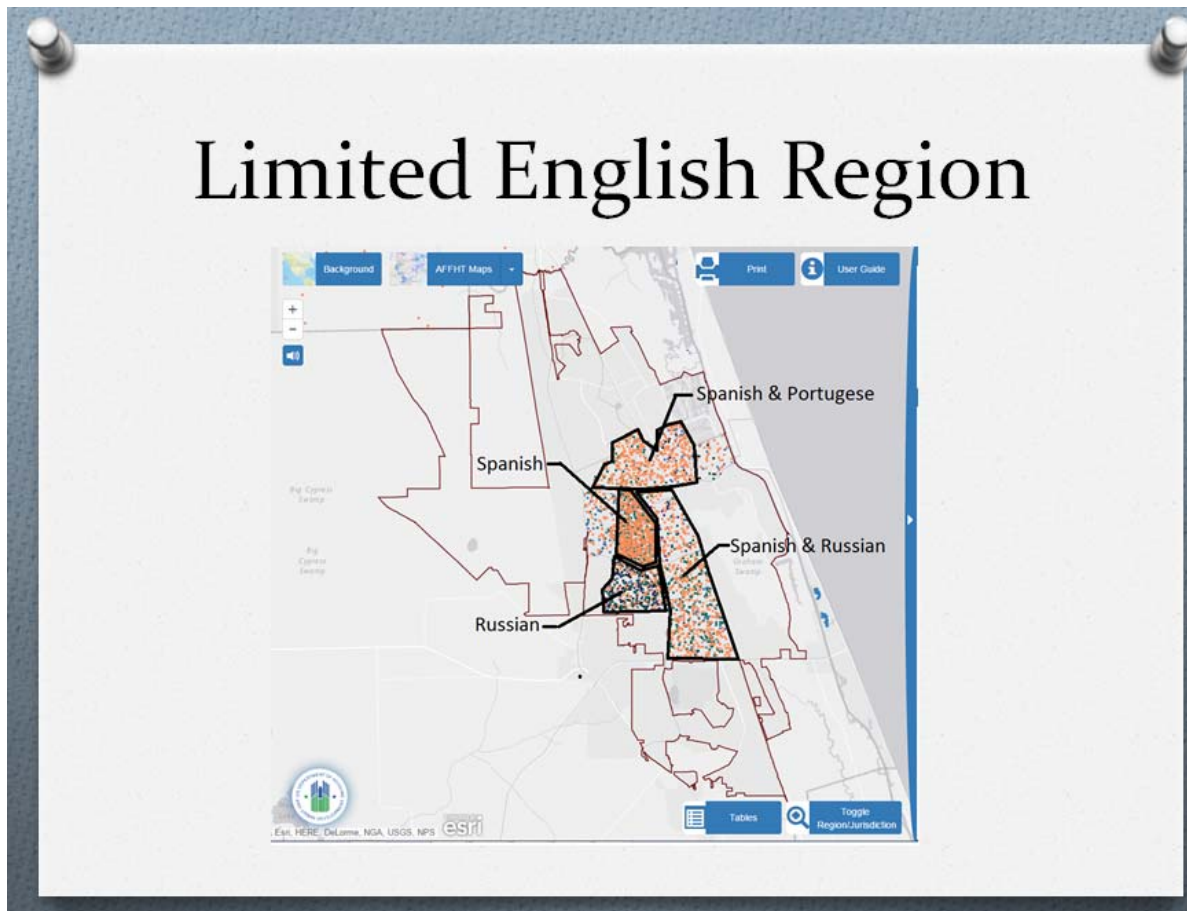
Nation of Origin - Regional Racial /Ethnic Concentrated Areas of Poverty R/ECAPs

Map 3 - National Origin

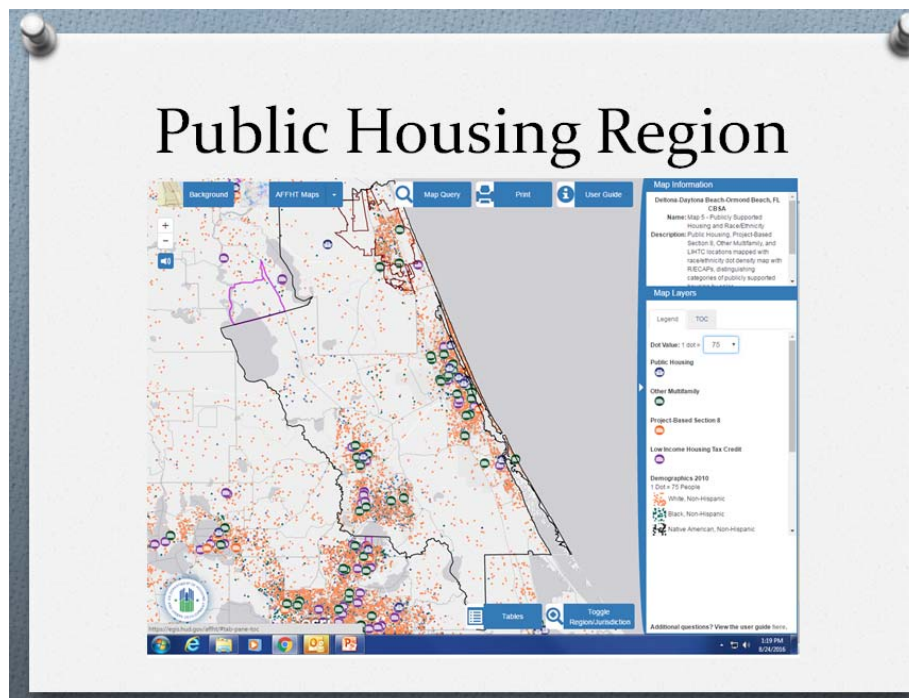
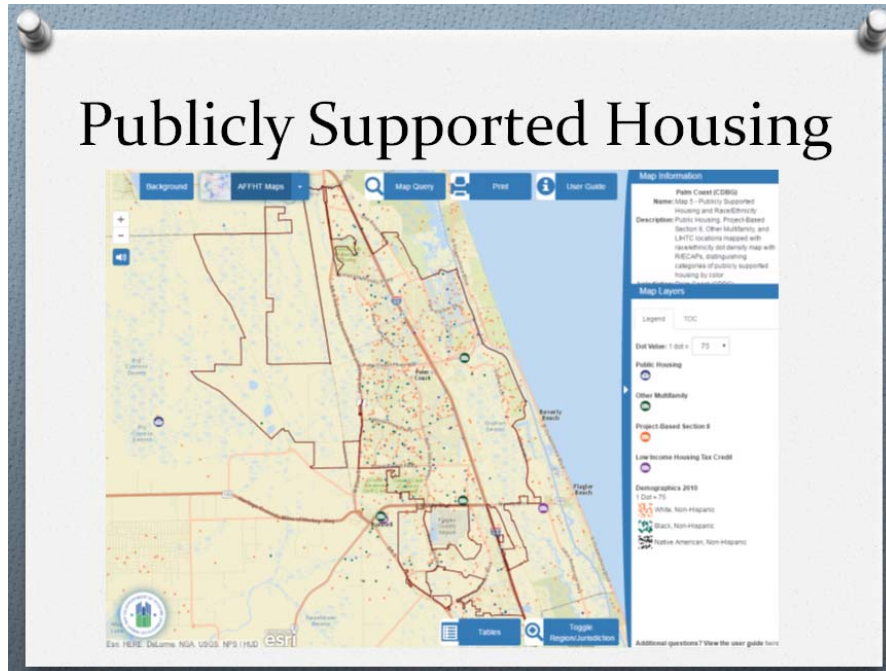
Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs



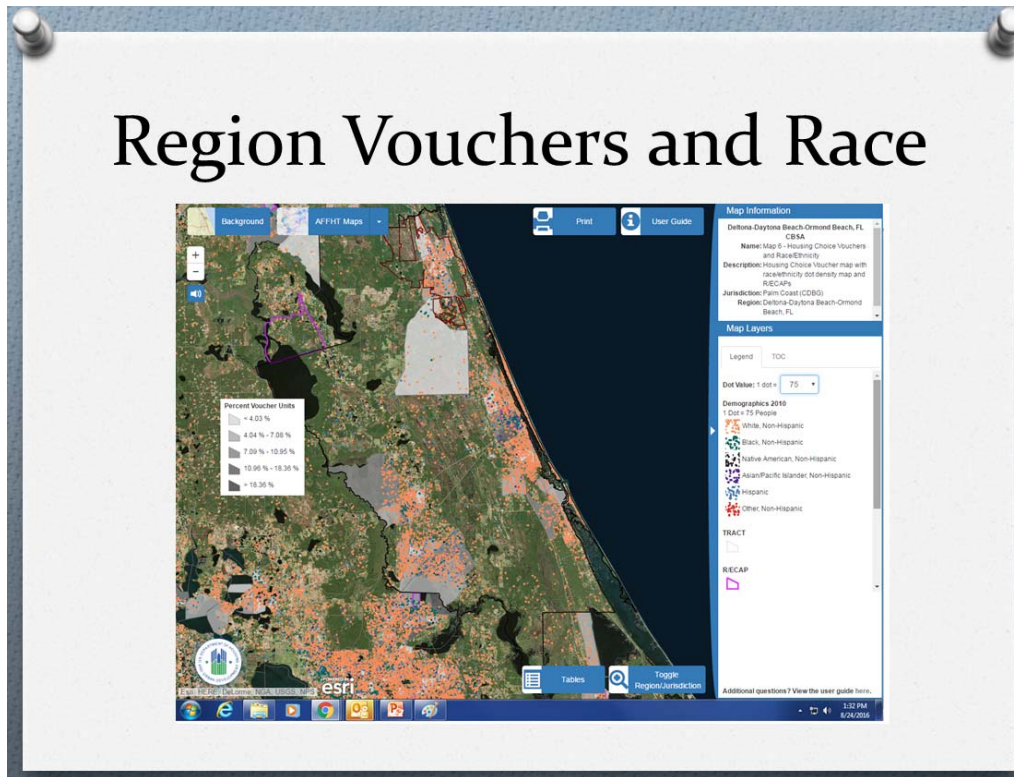
Map 4 LEP – LEP persons by 5 most populous languages dot density map for Jurisdiction and Region with R/ECAPs



Map 5 Publicly Supported Housing and Race/Ethnicity – Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color, for the Jurisdiction and Region

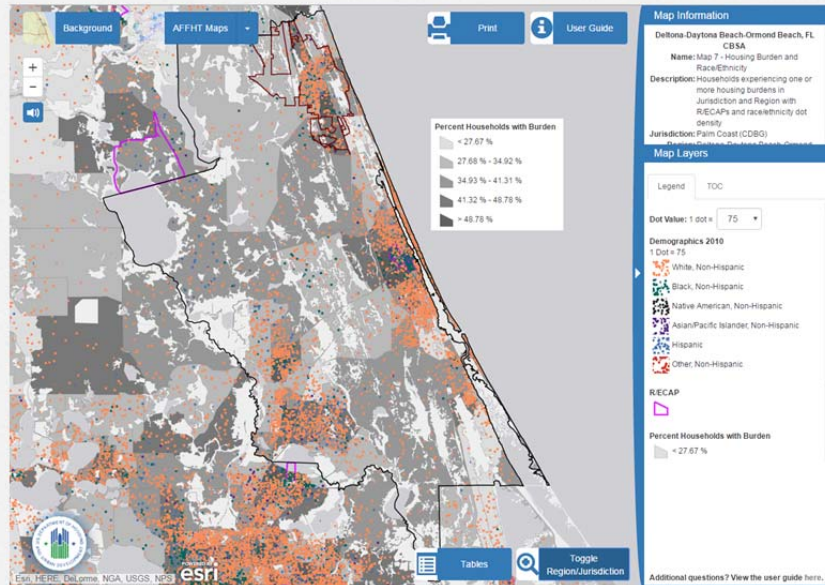


Map 6 Housing Choice Vouchers and Race/Ethnicity – Housing Choice Vouchers with race/ethnicity dot density map and R/ECAPs, for the Jurisdiction and Region

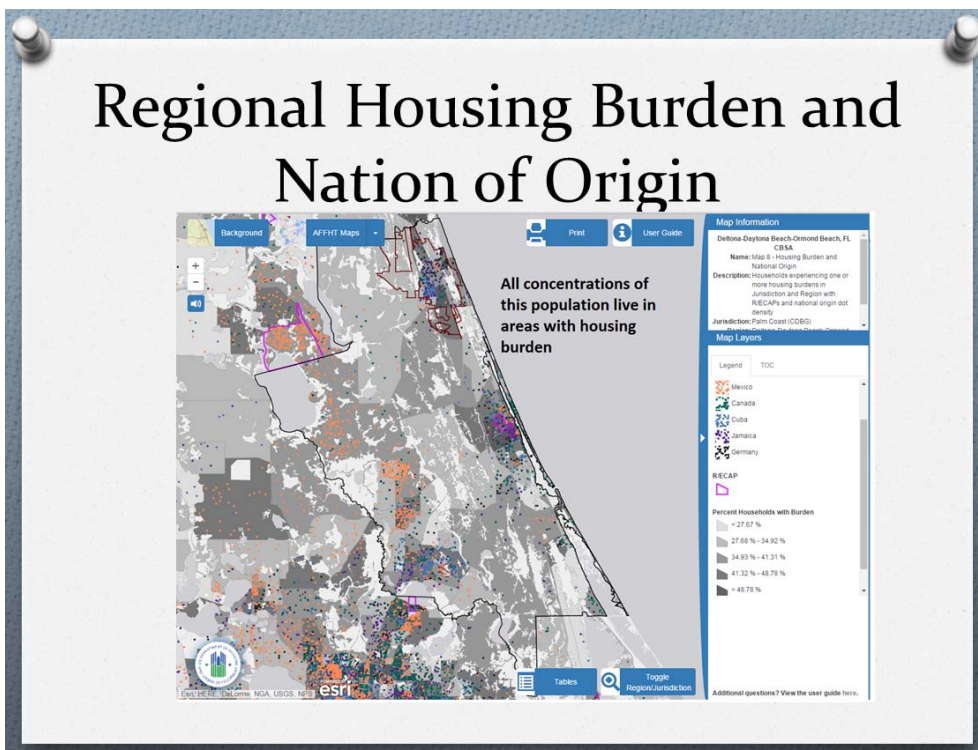
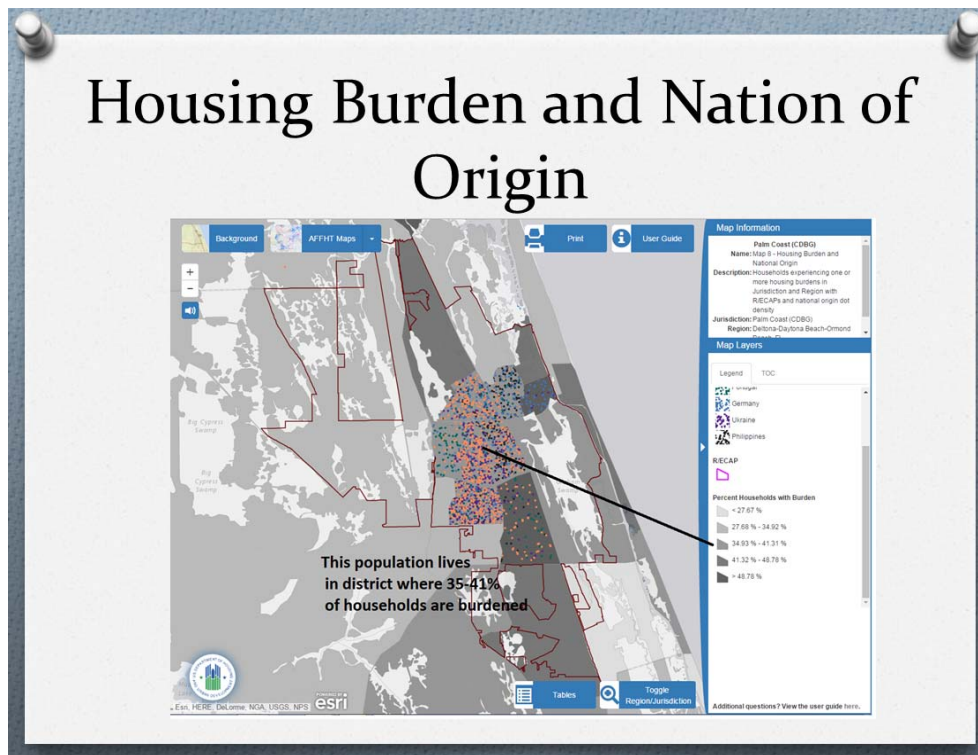


Map 7 Housing Burden and Race/Ethnicity – Households experiencing one or more housing burdens in Jurisdiction and Region with race/ethnicity dot density map and R/ECAPs

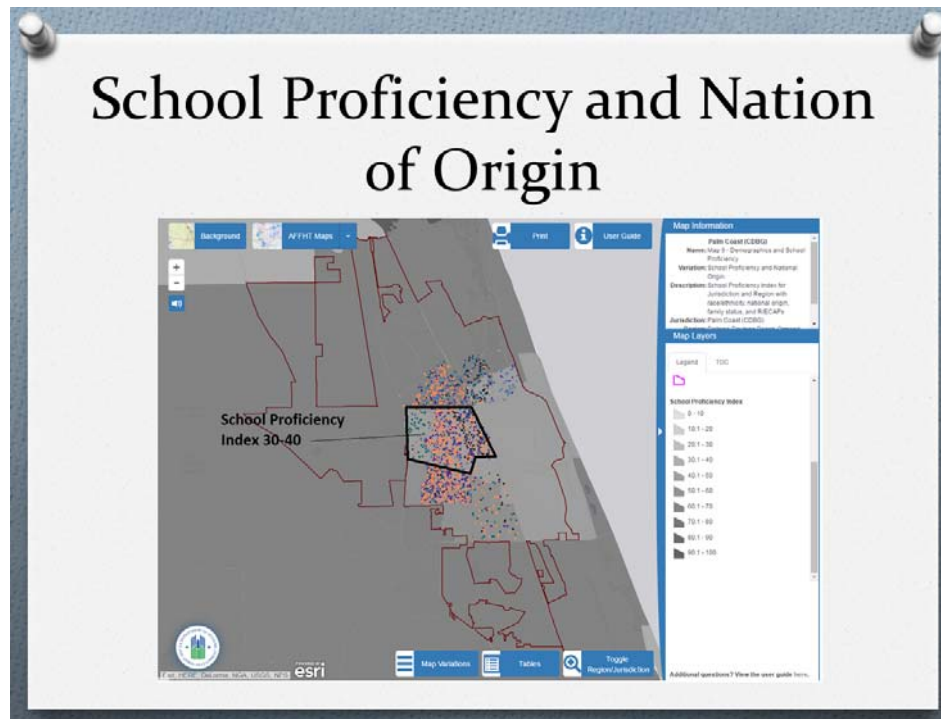
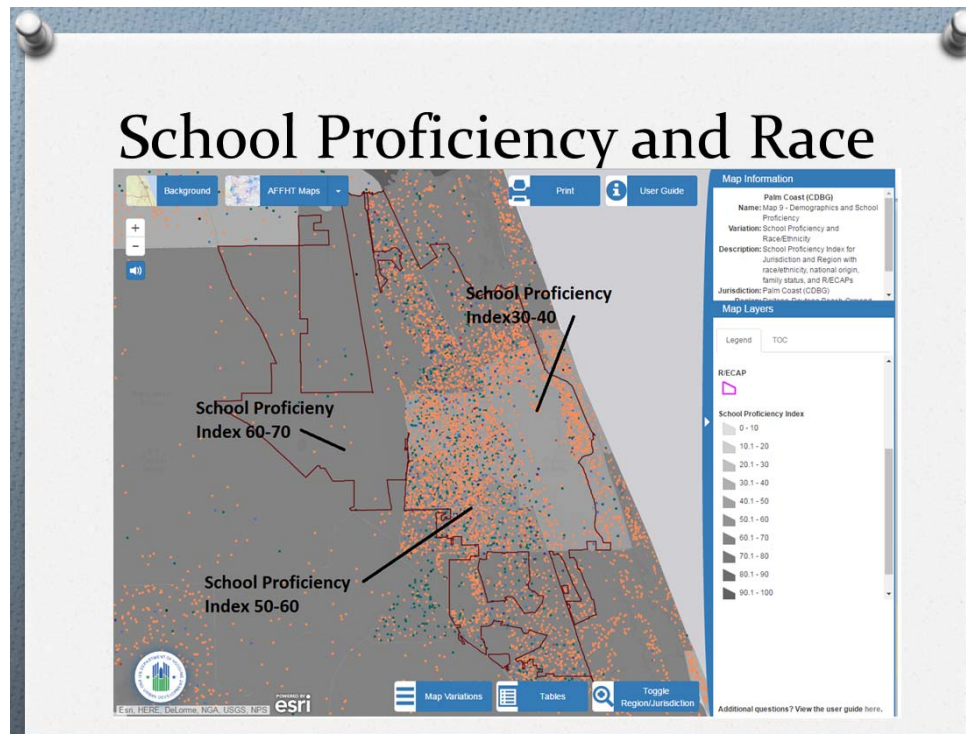
Regional Housing Burden & Race



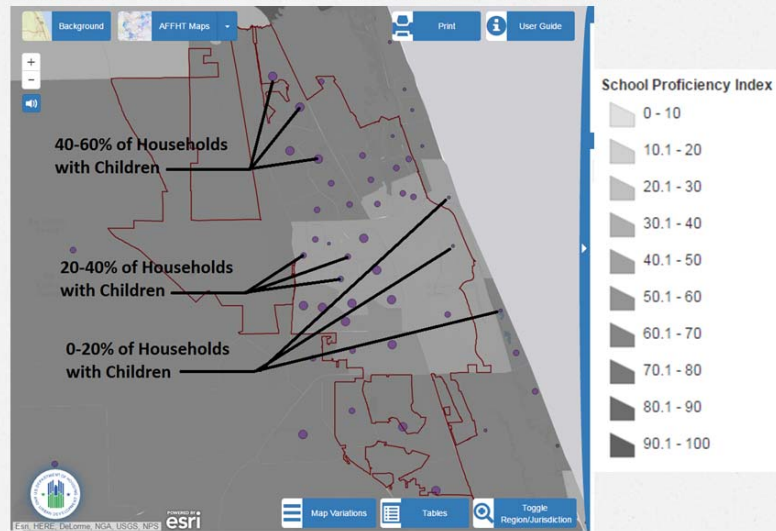
Map 8 Housing Burden and National Origin – Households experiencing one or more housing burdens in Jurisdiction and Region with national origin dot density map and R/ECAPs



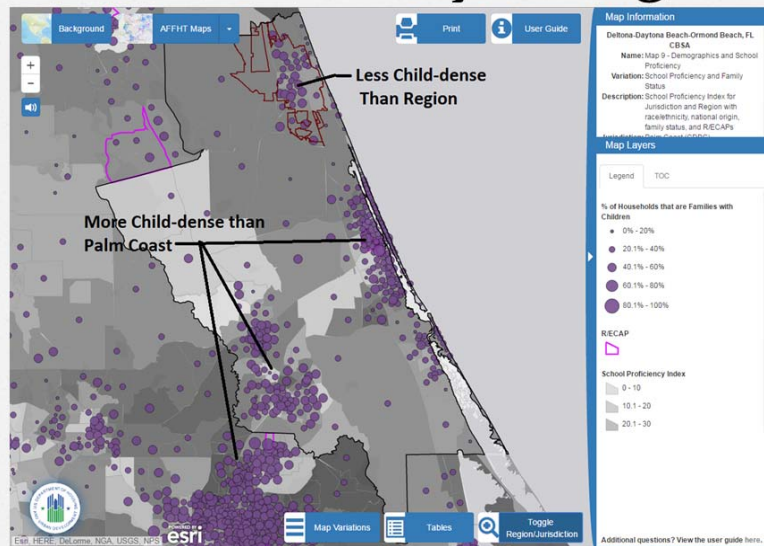
Map 9 Demographics and School Proficiency – School proficiency thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



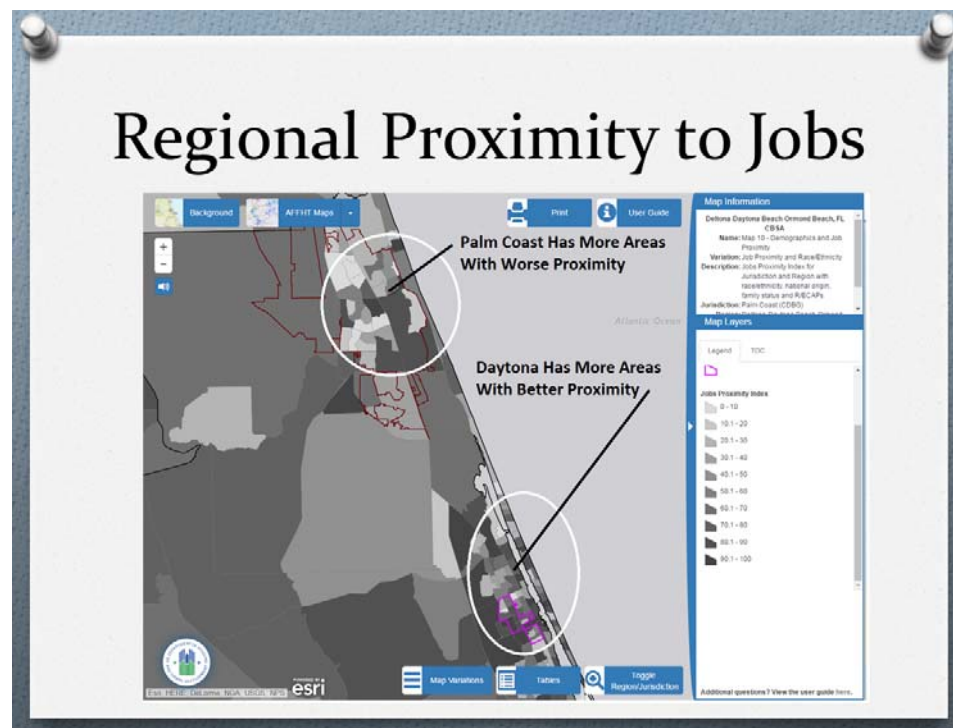
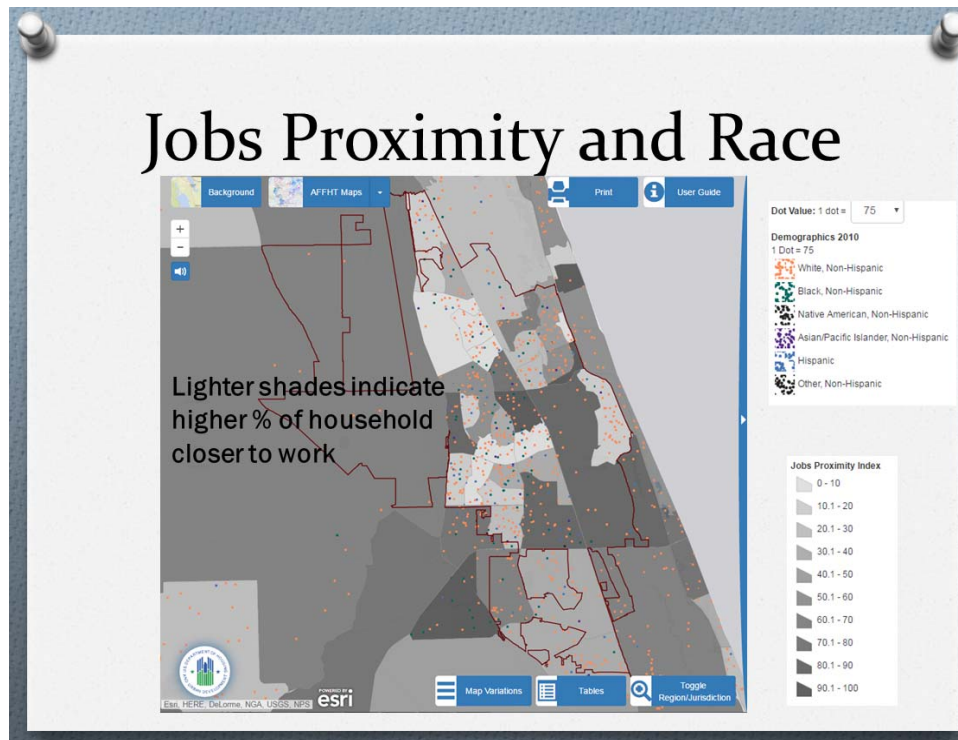
School Proficiency and Households with Children



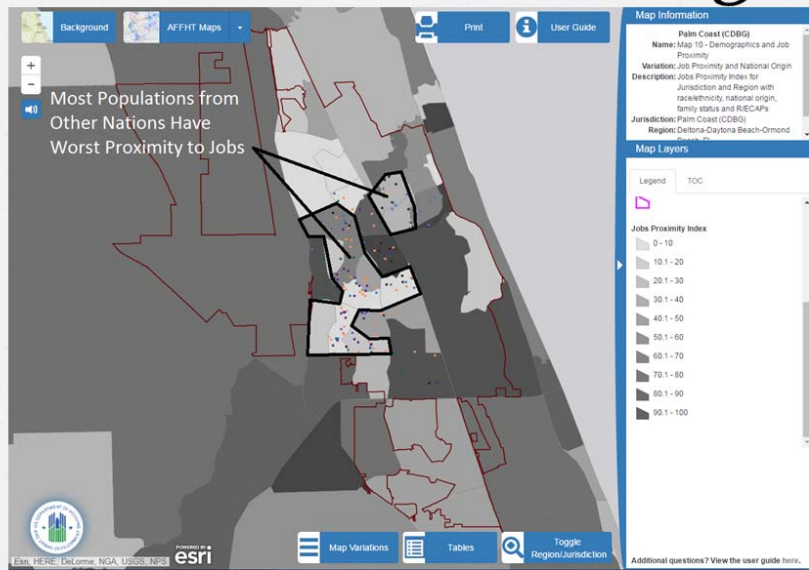
School Proficiency in Region



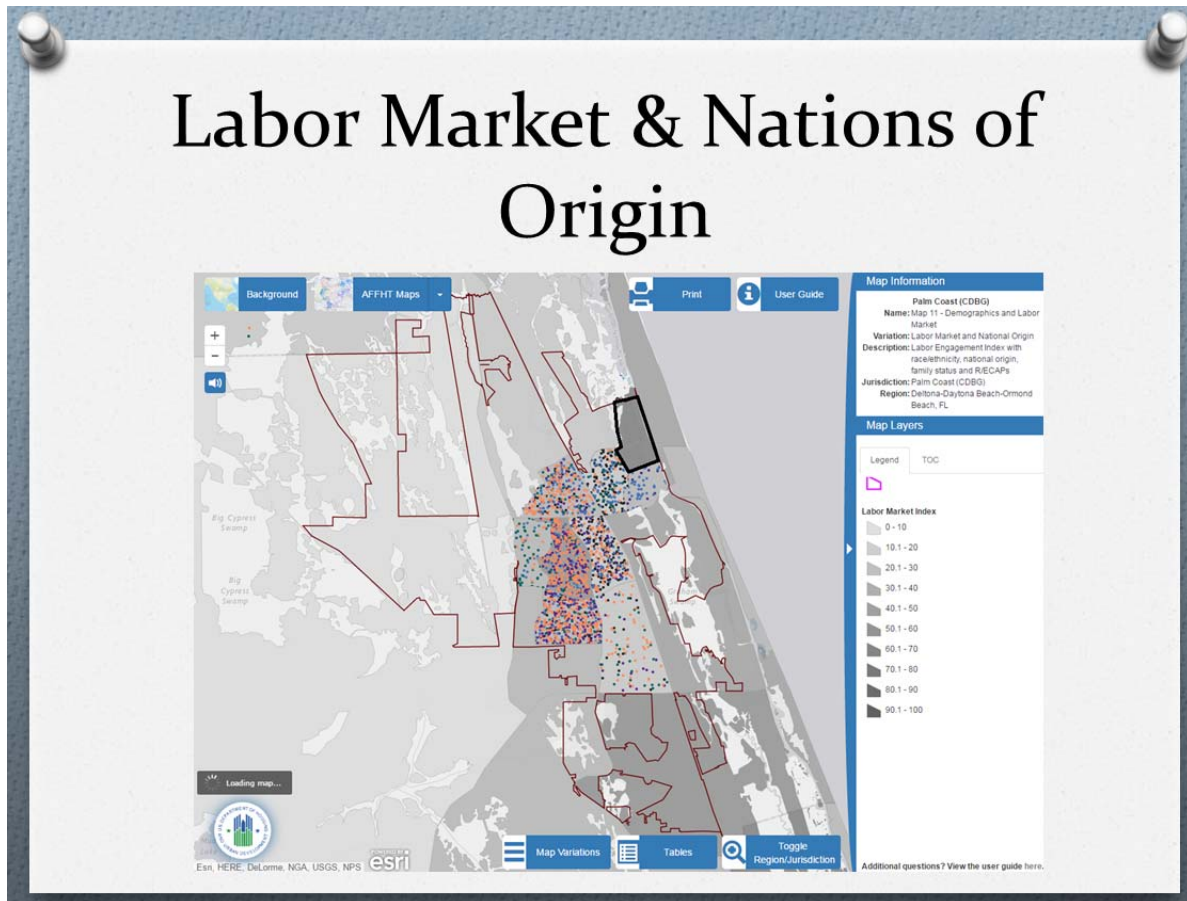
Map 10 Demographics and Job Proximity – Job proximity thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



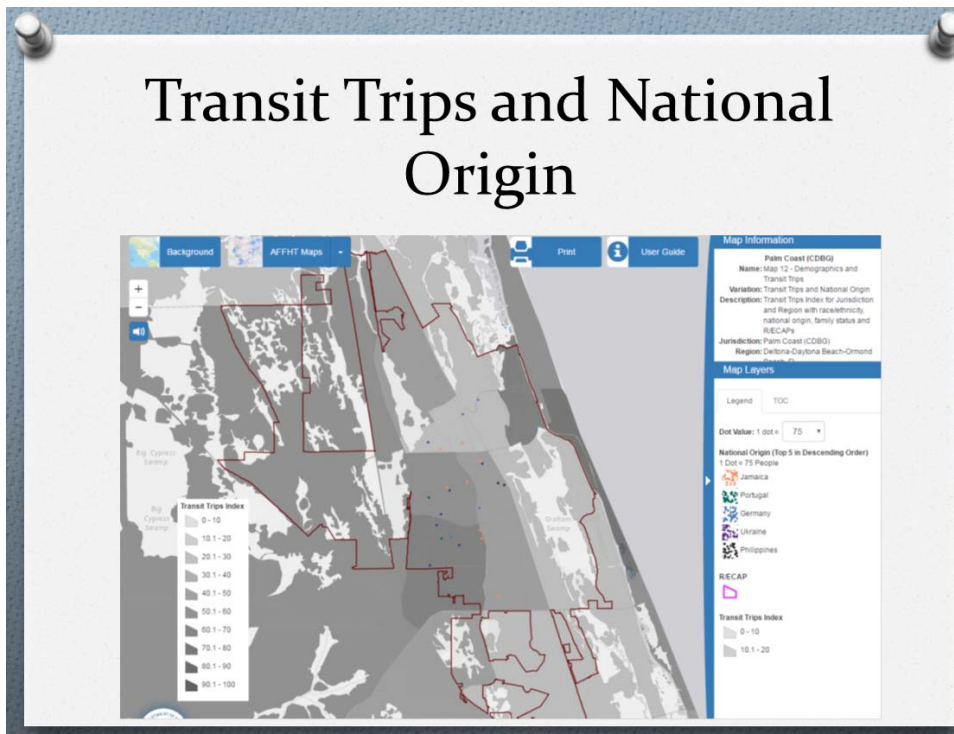
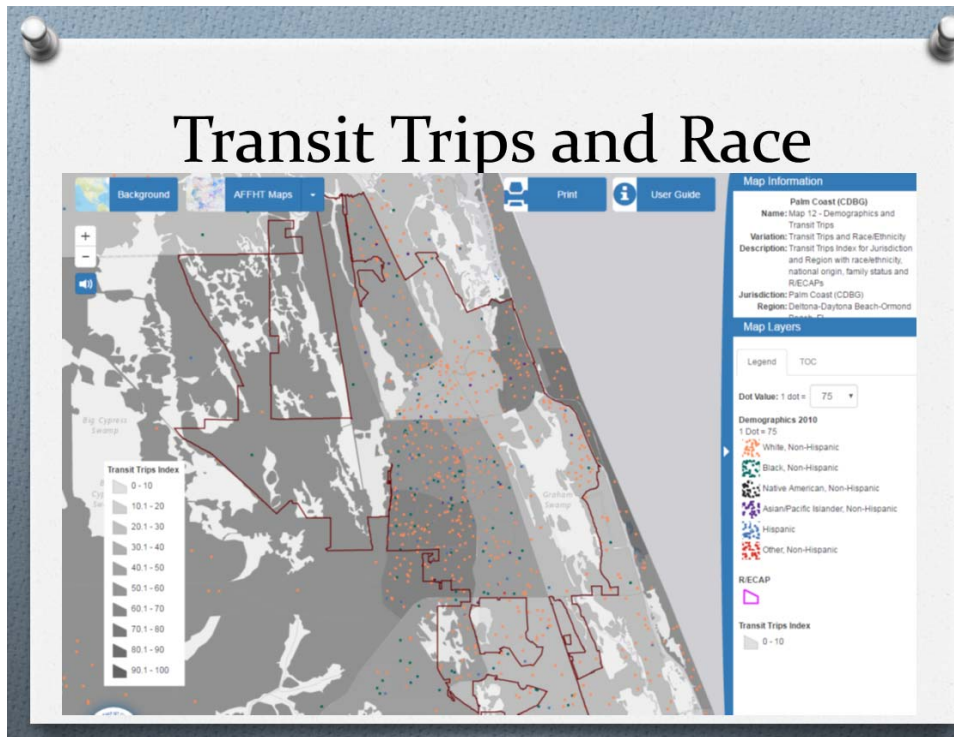
Jobs and Nation of Origin



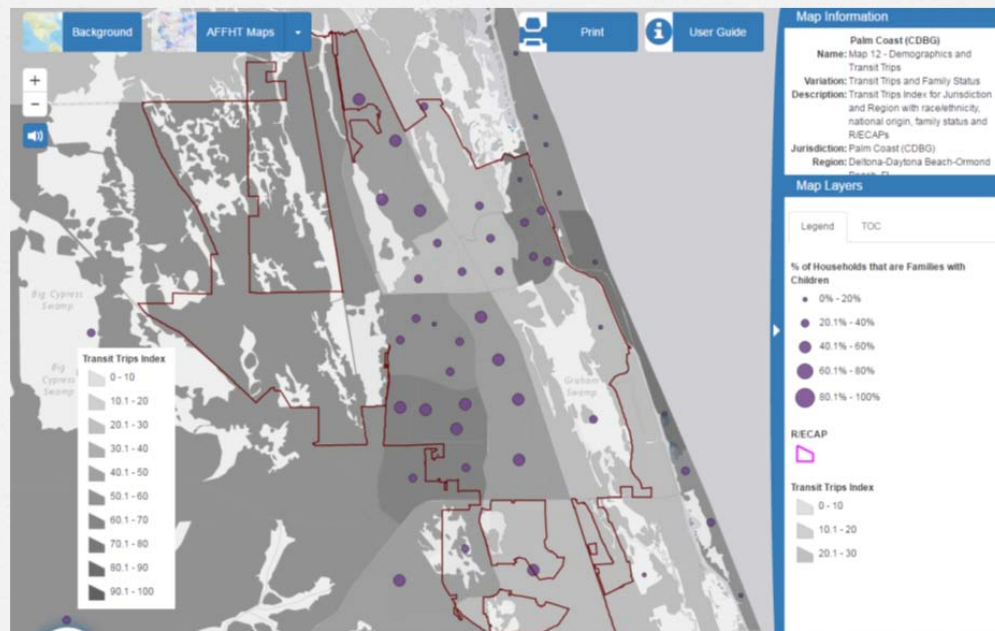
Map 11 Demographics and Labor Market Engagement – Labor engagement thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



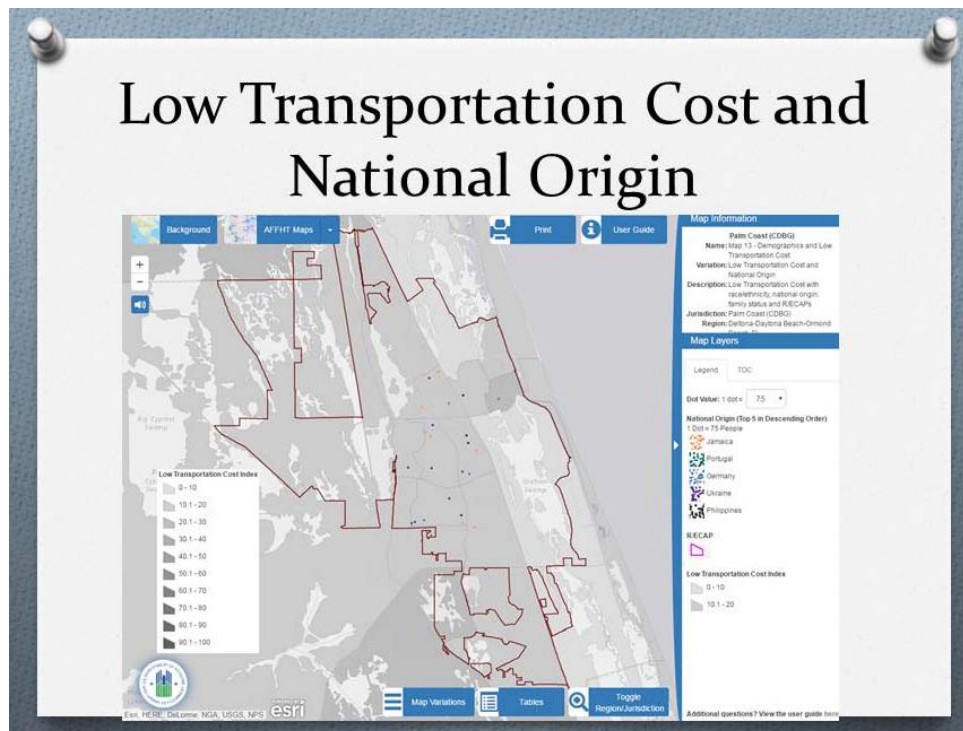
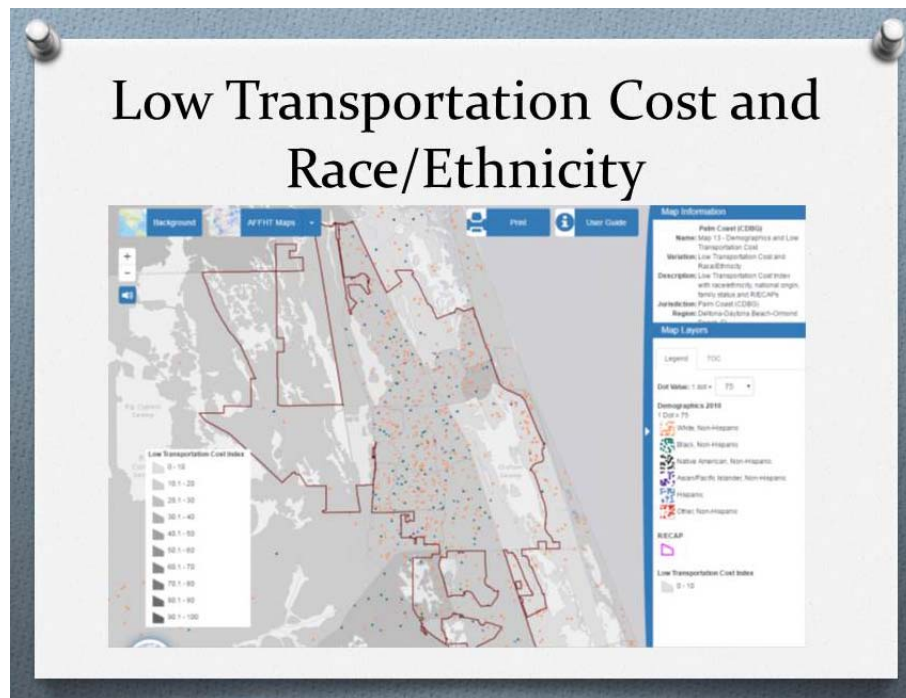
Map 12 Demographics and Transit Trips – Transit proximity thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



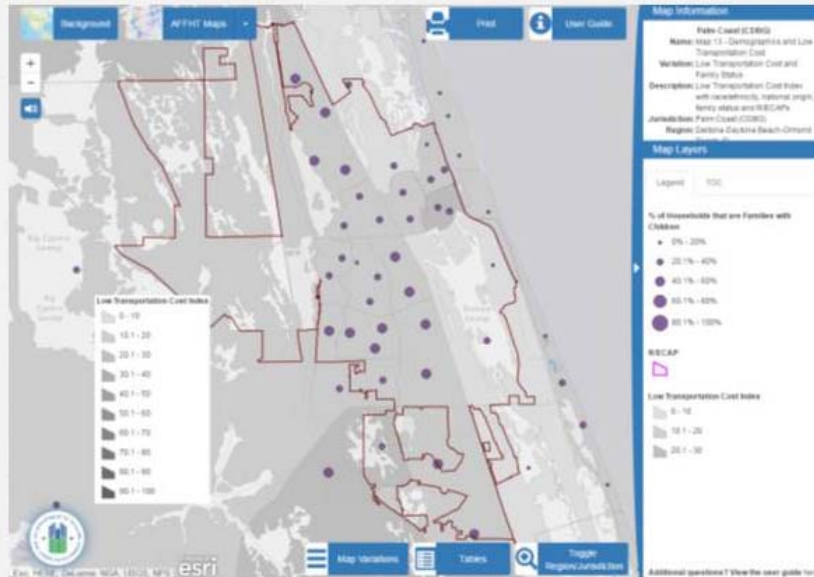
Transit Trips and Family Status



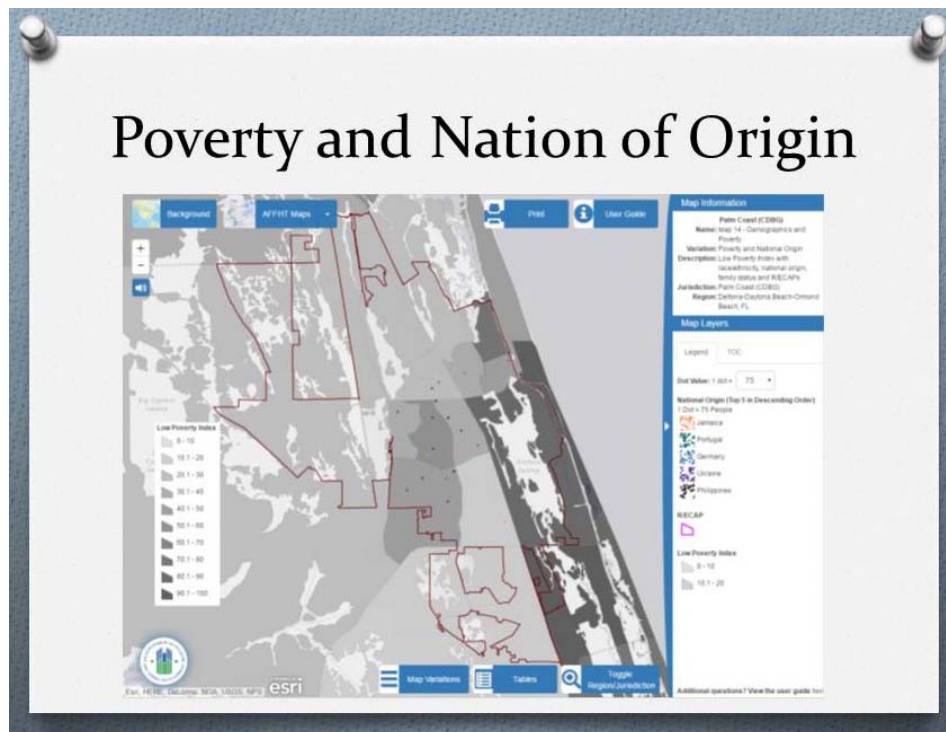
Map 13 Demographics and Low Transportation Costs – Low transportation cost thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



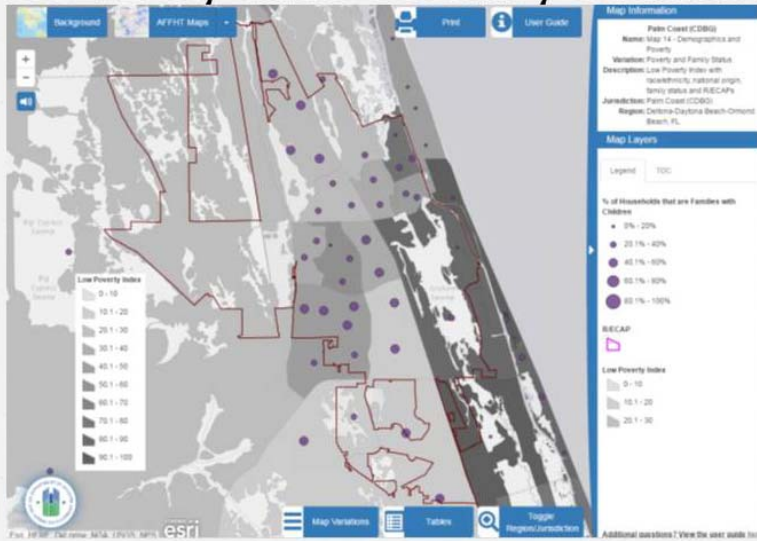
Low Transportation Cost and Family Status



Map 14 Demographics and Poverty – Low poverty thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps and R/ECAPs



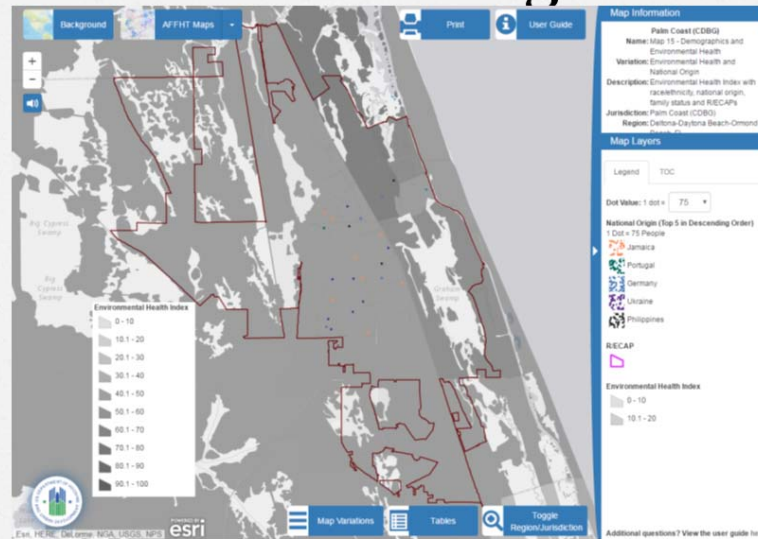
Poverty and Family Status



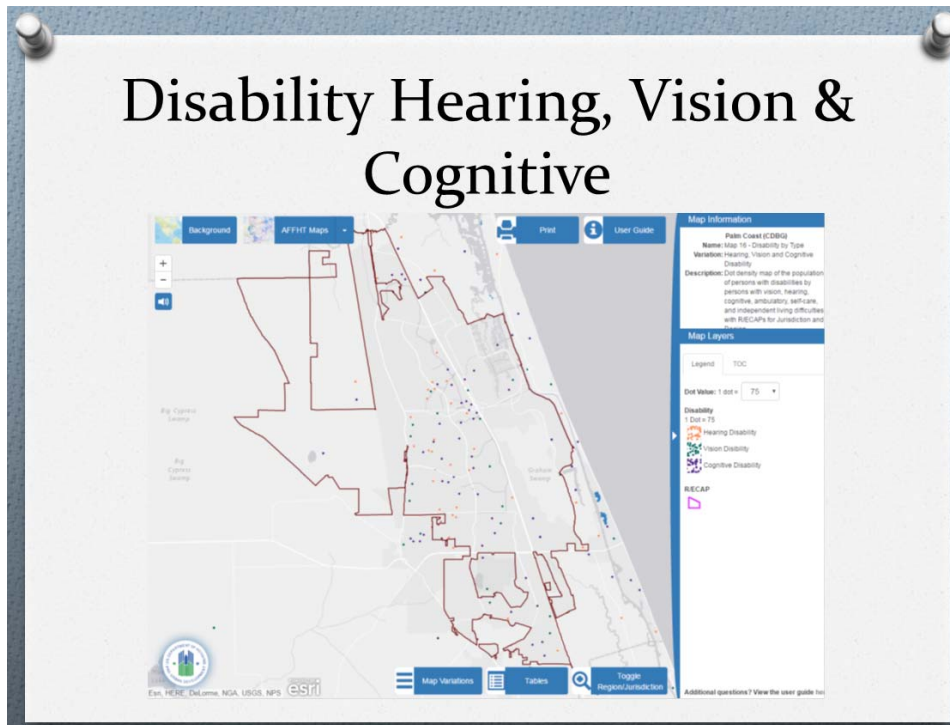
Map 15 Demographics and Environmental Health – Environmental health thematic map for Jurisdiction and Region with race/ethnicity, national origin, and family status maps with R/ECAPs



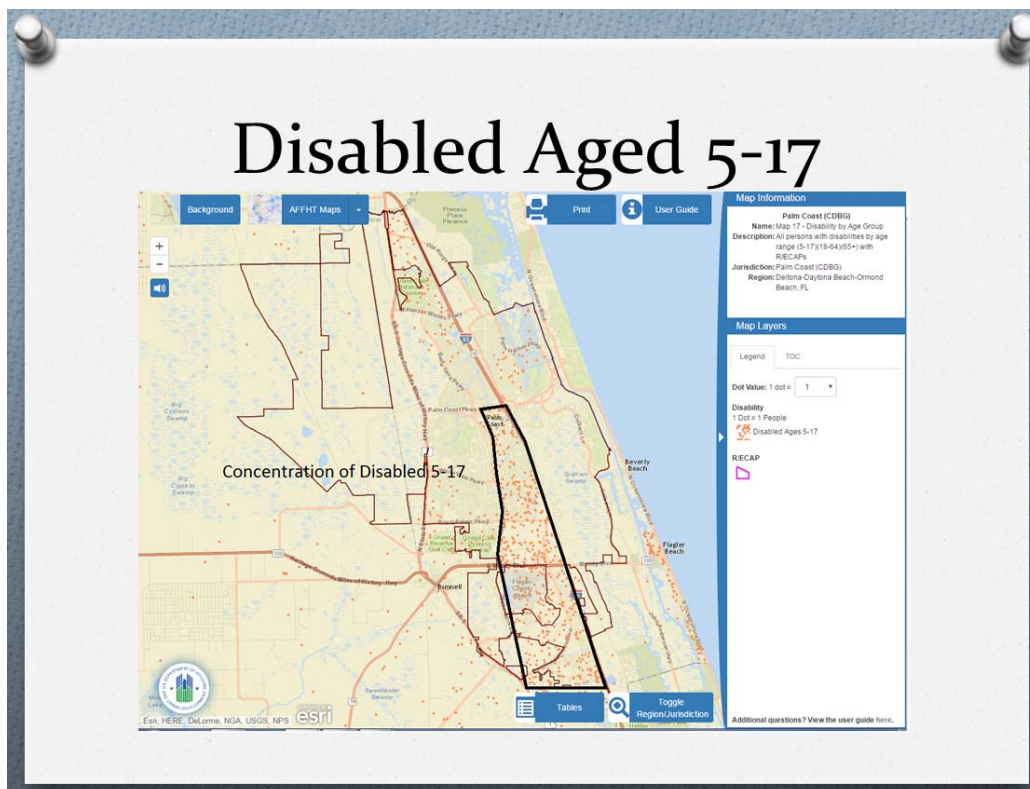
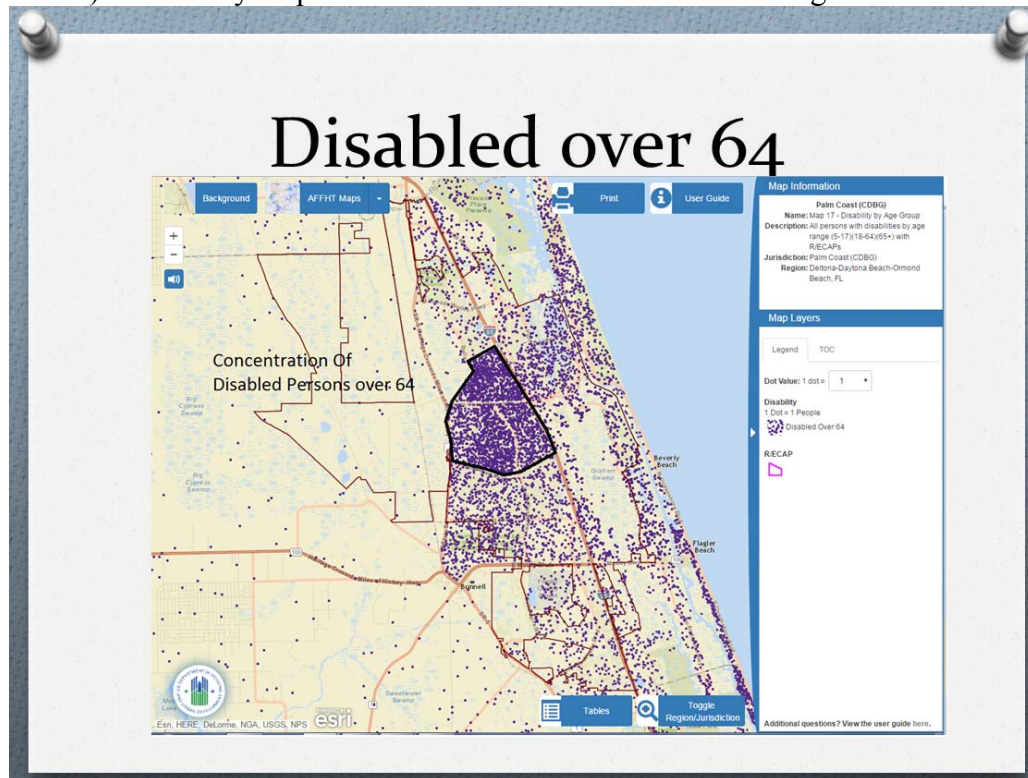
Environmental Health and Nation of Origin



Map 16 Disability by Type – Population of persons with disabilities dot density map by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region



Map 17 Disability by Age Group – All persons with disabilities by age range (5-17; 18-64; and 65+) dot density map with R/ECAPs for Jurisdiction and Region



APPENDIX B – HUD-Provided Tables (from the 2010 Census)

Table 1 Demographics – Tabular demographic data for Jurisdiction and Region (including total population, the number and percentage of persons by race/ethnicity, national origin (10 most populous), LEP (10 most populous), disability (by disability type), sex, age range (under 18, 18-64, 65+), and households with children)

Table 1 - Demographics						
	(Palm Coast, FL CDBG) Jurisdiction			(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
Race/Ethnicity		#	%		#	%
White, Non-Hispanic		51,128	72.79%		445,842	75.53%
Black, Non-Hispanic		8,632	12.29%		60,018	10.17%
Hispanic		7,068	10.06%		63,468	10.75%
Asian or Pacific Islander, Non-Hispanic		1,770	2.52%		9,601	1.63%
Native American, Non-Hispanic		143	0.20%		1,579	0.27%
Other, Non-Hispanic		251	0.36%		1,068	0.18%
National Origin	Country			Country		
#1 country of origin	Jamaica	961	1.28%	Mexico	4,012	0.68%
#2 country of origin	Portugal	721	0.96%	Canada	2,919	0.49%
#3 country of origin	Germany	712	0.95%	Cuba	2,780	0.47%
#4 country of origin	Ukraine	606	0.81%	Jamaica	2,529	0.43%
#5 country of origin	Philippines	573	0.76%	Germany	2,449	0.41%
#6 country of origin	Russia	516	0.69%	Philippines	2,099	0.36%
#7 country of origin	Trinidad & Tobago	482	0.64%	Colombia	1,538	0.26%
#8 country of origin	Haiti	444	0.59%	England	1,446	0.24%
#9 country of origin	El Salvador	408	0.54%	Dominican Republic	1,217	0.21%
#10 country of origin	Cuba	385	0.51%	India	1,177	0.20%
Limited English Proficiency (LEP) Language	Language			Language		
#1 LEP Language	Spanish	2,576	3.56%	Spanish	15,843	2.68%
#2 LEP Language	Russian	1,103	1.52%	Russian	1,504	0.25%

#3 LEP Language	Portuguese	568	0.78%	Portuguese	1,073	0.18%
#4 LEP Language	Cambodian	346	0.48%	Italian	760	0.13%
#5 LEP Language	Other Slavic Language	303	0.42%	Chinese	656	0.11%
#6 LEP Language	German	210	0.29%	French Creole	614	0.10%
#7 LEP Language	Polish	200	0.28%	Tagalog	601	0.10%
#8 LEP Language	Italian	171	0.24%	Cambodian	515	0.09%
#9 LEP Language	African	148	0.20%	Vietnamese	511	0.09%
#10 LEP Language	Tagalog	140	0.19%	French	506	0.09%
Disability Type						
Hearing difficulty		3,122	4.33%		26,909	4.82%
Vision difficulty		1,893	2.63%		16,181	2.90%
Cognitive difficulty		4,291	5.95%		33,269	5.96%
Ambulatory difficulty		5,771	8.01%		48,401	8.67%
Self-care difficulty		2,100	2.91%		18,320	3.28%
Independent living difficulty		3,985	5.53%		33,716	6.04%
Sex						
Male		33,508	47.70%		287,731	48.74%
Female		36,736	52.30%		302,558	51.26%
Age						
Under 18		14,963	21.30%		112,309	19.03%
18-64		38,822	55.27%		350,286	59.34%
65+		16,459	23.43%		127,694	21.63%
Family Type						
Families with children		7,105	34.85%		54,153	34.22%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.						
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.						
Note 3: Data Sources: Decennial Census; ACS						
Note 4: Refer to the Data Documentation for details (www.hudexchange.info).						

Table 2 Demographic Trends – Tabular demographic trend data for Jurisdiction and Region (including the number and percentage of persons by race/ethnicity, total national origin (foreign born), total LEP, sex, age range (under 18, 18-64, 65+), and households with children)

Table 2 - Demographic Trends

	(Palm Coast, FL CDBG) Jurisdiction						(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region					
	1990		2000		2010		1990		2000		2010	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	14,992	86.03%	27,928	81.79%	51,128	72.79%	344,038	86.12%	404,630	82.04%	445,842	75.53%
Black, Non-Hispanic	1,395	8.01%	3,391	9.93%	8,632	12.29%	35,190	8.81%	46,309	9.39%	60,018	10.17%
Hispanic	788	4.52%	1,959	5.74%	7,068	10.06%	16,036	4.01%	31,598	6.41%	63,468	10.75%
Asian or Pacific Islander, Non-Hispanic	173	0.99%	530	1.55%	1,770	2.52%	2,843	0.71%	6,112	1.24%	9,601	1.63%
Native American, Non-Hispanic	27	0.15%	179	0.52%	143	0.20%	847	0.21%	2,983	0.60%	1,579	0.27%
National Origin												
Foreign-born	1,497	8.59%	3,711	10.87%	11,463	15.24%	23,712	5.94%	33,310	6.75%	47,631	8.07%
LEP												
Limited English Proficiency	645	3.70%	1,359	3.98%	6,490	8.63%	12,392	3.10%	18,538	3.76%	26,672	4.52%
Sex												
Male	8,392	48.15%	16,562	48.52%	33,508	47.70%	193,316	48.40%	239,213	48.50%	287,731	48.74%
Female	9,037	51.85%	17,573	51.48%	36,736	52.30%	206,097	51.60%	253,962	51.50%	302,558	51.26%
Age												
Under 18	3,297	18.92%	6,524	19.11%	14,963	21.30%	78,689	19.70%	101,597	20.60%	112,309	19.03%
18-64	9,583	54.98%	17,909	52.47%	38,822	55.27%	228,996	57.33%	279,270	56.63%	350,286	59.34%
65+	4,549	26.10%	9,702	28.42%	16,459	23.43%	91,728	22.97%	112,308	22.77%	127,694	21.63%
Family Type												
Families with children	1,598	28.29%	1,128	28.57%	7,105	34.85%	38,221	33.94%	27,358	35.70%	54,153	34.22%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.												
Note 2: Data Sources: Decennial Census; ACS												
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).												

Table 3 Racial/Ethnic Dissimilarity – Tabular race/ethnicity dissimilarity index for Jurisdiction and Region

Table 3 - Racial/Ethnic Dissimilarity Trends

	(Palm Coast, FL CDBG) Jurisdiction			(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
Racial/Ethnic Dissimilarity Index	1990	2000	2010	1990	2000	2010
Non-White/White	24.00	16.38	14.89	47.63	40.82	41.09
Black/White	33.18	22.30	17.79	64.57	53.91	50.20
Hispanic/White	10.10	18.05	14.12	40.80	41.88	42.21
Asian or Pacific Islander/White	10.19	14.38	14.52	24.10	21.65	29.05

Note 1: Data Sources: Decennial Census

[Note 2: Refer to the Data Documentation for details \(www.hudexchange.info\).](http://www.hudexchange.info)

Table 4 R/ECAP Demographics – Tabular data for the percentage of racial/ethnic groups, families with children, and national origin groups (10 most populous) for the Jurisdiction and Region who reside in R/ECAPs

Table 4 - R/ECAP Demographics

	(Palm Coast, FL CDBG) Jurisdiction		(Deltona-Daytona Beach-Ormond Beach, FL CBSA)	
R/ECAP Race/Ethnicity	#	%	Region	%
Total Population in R/ECAPs	0	-	16,553	-
White, Non-Hispanic	0		3,481	21.03%
Black, Non-Hispanic	0		11,784	71.19%
Hispanic	0		777	4.69%
Asian or Pacific Islander, Non-Hispanic	0		122	0.74%
Native American, Non-Hispanic	0		39	0.24%
Other, Non-Hispanic	0		17	
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	3,836	-
Families with children	0		1,640	42.75%
R/ECAP National Origin	Country		Country	
Total Population in R/ECAPs		0 -		16,553 -
#1 country of origin	Null	0 0.00%	Jamaica	212 1.28%
#2 country of origin	Null	0 0.00%	Haiti	137 0.83%
#3 country of origin	Null	0 0.00%	Vietnam	103 0.62%
#4 country of origin	Null	0 0.00%	Cuba	29 0.18%
#5 country of origin	Null	0 0.00%	Germany	25 0.15%
#6 country of origin	Null	0 0.00%	Panama	25 0.15%
#7 country of origin	Null	0 0.00%	Lebanon	23 0.14%
#8 country of origin	Null	0 0.00%	Sierra Leone	20 0.12%
#9 country of origin	Null	0 0.00%	Kazakhstan	18 0.11%
#10 country of origin	Null	0 0.00%	Other Carribean	17 0.1%

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: [Refer to the Data Documentation for details \(www.hudexchange.info\)](http://www.hudexchange.info).

Table 5 Publicly Supported Housing Units by Program Category – Tabular data for total units by 4 categories of publicly supported housing in the Jurisdiction (Public Housing, Project-Based Section 8, Other Multifamily, Housing Choice Voucher (HCV) Program) for the Jurisdiction

Table 5 - Publicly Supported Housing Units by Program Category

	(Palm Coast, FL CDBG) Jurisdiction	
Housing Units	#	%
Total housing units	32,755	-
Public Housing		
Project-based Section 8	101	0.31%
Other Multifamily		
HCV Program	177	0.54%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info) .		

Table 6 Publicly Supported Housing Residents by Race/Ethnicity – Tabular race/ethnicity data for 4 categories of publicly supported housing (Public Housing, Project-Based Section 8, Other Multifamily, HCV) in the Jurisdiction compared to the population as a whole, and to persons earning 30% AMI, in the Jurisdiction

Table 6 - Publicly Supported Housing Residents by Race/Ethnicity

(Palm Coast, FL CDBG) Jurisdiction	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing								
Project-Based Section 8	78	82.11%	0	0.00%	1	1.05%	16	16.84%
Other Multifamily								
HCV Program	116	51.79%	74	33.04%	33	14.73%	1	0.45%
0-30% of AMI	1,465	65.87%	420	18.88%	239	10.75%	54	2.43%
0-50% of AMI	2,615	48.57%	1,029	19.11%	529	9.83%	129	2.40%
0-80% of AMI	6,185	60.52%	1,714	16.77%	974	9.53%	184	1.80%
(Palm Coast, FL CDBG)	51,128	72.79%	8,632	12.29%	7,068	10.06%	1,770	2.52%

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: #s presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Table 7 R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category – Tabular data on publicly supported housing units and R/ECAPs for the Jurisdiction

Table 7 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Palm Coast, FL CDBG) Jurisdiction	Total # units (occupied)	% Elderly	% with a disability*	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children
Public Housing								
R/ECAP tracts								
Non R/ECAP tracts								
Project-based Section 8								
R/ECAP tracts								
Non R/ECAP tracts	92	98.97%	0.00%	82.11%	0.00%	1.05%	16.84%	0.00%
Other HUD Multifamily								
R/ECAP tracts								
Non R/ECAP tracts								
HCV Program								
R/ECAP tracts								
Non R/ECAP tracts	190	26.25%	17.92%	51.79%	33.04%	14.73%	0.45%	39.17%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Table 8 Demographics of Publicly Supported Housing Developments by Program Category – Development level demographics by Public Housing, Project-Based Section 8, and Other Multifamily⁶ for the Jurisdiction

NOTE: TABLE 8 BELOW IS EVIDENTLY AN ERROR. LOCAL KNOWLEDGE HAS VERIFIED THAT NO SUCH PROJECT-BASED SECTION 8 APARTMENT COMPLEX EXISTS IN PALM COAST.

Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Project-Based Section 8						
(Palm Coast, FL CDBG) Jurisdiction						
Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Stoneleigh Apartments	101	81%	0%	2%	17%	0%

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

[Note 4: Refer to the Data Documentation for details \(www.hudexchange.info\).](http://www.hudexchange.info)

Table 9 Demographics of Households with Disproportionate Housing Needs – Tabular data of total households in the Jurisdiction and Region and the total number and percentage of households experiencing one or more housing burdens by race/ethnicity and family size in the Jurisdiction and Region

Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Palm Coast, FL CDBG) Jurisdiction			(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Households experiencing any of 4 housing problems*						
Race/Ethnicity						
White, Non-Hispanic	7,700	20,790	37.04%	67,235	187,185	35.92%
Black, Non-Hispanic	1,960	3,334	58.79%	11,010	20,250	54.37%
Hispanic	1,085	2,009	54.01%	10,125	18,279	55.39%
Asian or Pacific Islander, Non-Hispanic	215	594	36.20%	1,065	2,764	38.53%
Native American, Non-Hispanic	55	90	61.11%	289	649	44.53%
Other, Non-Hispanic	240	445	53.93%	1,105	2,260	48.89%
Total	11,260	27,285	41.27%	90,830	231,400	39.25%
Household Type and Size						
Family households, <5 people	6,245	17,724	35.23%	43,920	133,774	32.83%
Family households, 5+ people	1,250	2,015	62.03%	7,815	14,180	55.11%
Non-family households	3,765	7,545	49.90%	39,100	83,440	46.86%
Households experiencing any of 4 Severe Housing Problems**	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	3,679	20,790	17.70%	32,025	187,185	17.11%
Black, Non-Hispanic	1,360	3,334	40.79%	6,685	20,250	33.01%
Hispanic	540	2,009	26.88%	5,480	18,279	29.98%
Asian or Pacific Islander, Non-Hispanic	95	594	15.99%	605	2,764	21.89%
Native American, Non-Hispanic	55	90	61.11%	224	649	34.51%
Other, Non-Hispanic	125	445	28.09%	615	2,260	27.21%
Total	5,850	27,285	21.44%	45,625	231,400	19.72%

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

[Note 4: Refer to the Data Documentation for details \(www.hudexchange.info\).](http://www.hudexchange.info)

⁶ Please note that, for the first year, census tract level demographic data in which publicly supported housing developments are located, also including LIHTC developments, are available through the AFFH Data and Mapping Tool which includes a data query function and ability to export tables.

Table 10 Demographics of Households with Severe Housing Cost Burden – Tabular data of the total number of households in the Jurisdiction and Region and the number and percentage of households experiencing severe housing burdens by race/ethnicity for the Jurisdiction and Region

Table 10 - Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden*	(Palm Coast, FL CDBG) Jurisdiction			(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	3,385	20,790	16.28%	29,880	187,185	15.96%
Black, Non-Hispanic	1,260	3,334	37.79%	6,145	20,250	30.35%
Hispanic	520	2,009	25.88%	4,930	18,279	26.97%
Asian or Pacific Islander, Non-Hispanic	95	594	15.99%	510	2,764	18.45%
Native American, Non-Hispanic	55	90	61.11%	195	649	30.05%
Other, Non-Hispanic	70	445	15.73%	335	2,260	14.82%
Total	5,385	27,285	19.74%	41,995	231,400	18.15%
Household Type and Size						
Family households, <5 people	2,959	17,724	16.69%	18,778	133,774	14.04%
Family households, 5+ people	400	2,015	19.85%	2,560	14,180	18.05%
Non-family households	2,020	7,545	26.77%	20,670	83,440	24.77%

Note 1: Severe housing cost burden is defined as greater than 50% of income.
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.
Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.
Note 4: Data Sources: CHAS
Note 5: [Refer to the Data Documentation for details \(www.hudexchange.info\)](http://www.hudexchange.info).

Table 11 Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children – Tabular data on the number of bedrooms for units of 4 categories of publicly supported housing (Public Housing, Project-Based Section 8, Other Multifamily, HCV) for the Jurisdiction

Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

	(Palm Coast, FL CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing								
Project-Based Section 8	97	100.00%	0	0.00%	0	0.00%	0	0.00%
Other Multifamily								
HCV Program	28	11.67%	91	37.92%	107	44.58%	94	39.17%

Note 1: Data Sources: APSH
Note 2: [Refer to the Data Documentation for details \(www.hudexchange.info\)](http://www.hudexchange.info).

Table 12 Opportunity Indicators by Race/Ethnicity – Tabular data of opportunity indices for school proficiency, jobs proximity, labor-market engagement, transit trips, low transportation costs, low poverty, and environmental health for the Jurisdiction and Region by race/ethnicity and among households below the Federal poverty line.

Table 12 - Opportunity Indicators, by Race/Ethnicity

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
(Palm Coast, FL CDBG) Jurisdiction							
Total Population							
White, Non-Hispanic	38.83	55.49	28.45	44.63	14.47	38.55	47.48
Black, Non-Hispanic	34.32	55.55	27.30	45.78	14.74	37.91	45.90
Hispanic	35.86	55.42	26.93	45.03	14.53	36.25	46.80
Asian or Pacific Islander, Non-Hispanic	37.61	55.89	28.26	46.99	14.44	36.85	46.43
Native American, Non-Hispanic	36.78	55.69	27.40	45.90	14.83	34.64	47.14
Population below federal poverty line							
White, Non-Hispanic	35.52	55.84	27.53	46.92	14.95	39.36	46.13
Black, Non-Hispanic	32.66	56.42	28.37	49.04	15.69	39.74	44.56
Hispanic	35.21	56.53	22.01	42.33	15.94	35.28	49.92
Asian or Pacific Islander, Non-Hispanic	35.62	60.91	22.73	44.13	11.84	31.27	50.20
(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region							
Total Population							
White, Non-Hispanic	47.20	47.92	33.97	35.40	19.84	47.09	30.66
Black, Non-Hispanic	28.03	42.37	20.95	40.01	27.52	51.48	25.38
Hispanic	41.06	45.63	30.04	32.50	16.75	38.83	30.85
Asian or Pacific Islander, Non-Hispanic	47.17	48.73	35.32	36.27	21.27	49.13	29.75
Native American, Non-Hispanic	41.76	45.01	30.98	36.23	21.69	47.42	29.21
Population below federal poverty line							
White, Non-Hispanic	39.84	44.37	29.97	38.29	23.60	50.56	28.98
Black, Non-Hispanic	22.37	38.91	17.00	41.78	30.79	54.61	22.31
Hispanic	35.99	42.10	28.23	32.93	20.42	45.13	29.11
Asian or Pacific Islander, Non-Hispanic	39.59	43.92	27.27	42.02	26.65	52.06	28.06
Native American, Non-Hispanic	28.44	45.38	14.90	36.93	28.22	59.26	27.03
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info).							

Table 13 Disability by Type – Tabular data of persons with vision, hearing, cognitive, ambulatory, self-care, and independent living disabilities for the Jurisdiction and Region

Table 13 - Disability by Type

	(Palm Coast, FL CDBG) Jurisdiction		(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region	
Disability Type	#	%	#	%
Hearing difficulty	3,122	4.33%	26,909	4.82%
Vision difficulty	1,893	2.63%	16,181	2.90%
Cognitive difficulty	4,291	5.95%	33,269	5.96%
Ambulatory difficulty	5,771	8.01%	48,401	8.67%
Self-care difficulty	2,100	2.91%	18,320	3.28%
Independent living difficulty	3,985	5.53%	33,716	6.04%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).				

Table 14 Disability by Age Group – Tabular data of persons with disabilities by age range (5-17, 18-64, and 65+) for the Jurisdiction and Region

Table 14 - Disability by Age Group

	(Palm Coast, FL CDBG) Jurisdiction		(Deltona-Daytona Beach- Ormond Beach, FL CBSA) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	768	1.07%	4,428	0.79%
age 18-64 with Disabilities	5,082	7.05%	41,933	7.51%
age 65+ with Disabilities	5,797	8.04%	43,065	7.71%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).				

Table 15 Disability by Publicly Supported Housing Program Category – Tabular data on disability and publicly supported housing for the Jurisdiction and Region

Table 15 - Disability by Publicly Supported Housing Program Category

(Palm Coast, FL CDBG) Jurisdiction	People with a Disability*	
	#	%
Public Housing		
Project-Based Section 8	0	0.00%
Other Multifamily		
HCV Program	43	17.92%
(Deltona-Daytona Beach-Ormond Beach, FL CBSA) Region		
Public Housing	221	34.32%
Project-Based Section 8	188	16.97%
Other Multifamily	13	2.84%
HCV Program	436	18.25%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).		

APPENDIX C – Public Input

Notes from the September 29, 2016 Public Open House

- Increase in % of rentals
- Residents are running businesses out of homes
- Drugs
- Do not want low income households
- Is there a plan to open East Hampton Road?
- An appropriate place for low income housing is Integrity Woods Seminole Blvd. (US-1)
- Low income population is growing
- Section 8 may work
- Employment rate is low
- Do not have jobs that are well paying enough or kinds of businesses to employee families
- Lack of skilled labor
- Highly value quality of life
- \$50 – \$60k is a guessed amount to represent a healthy family income here
- Daytona is attracting business growth of the kind Palm Coast has not
- Not government's job to subsidize those who cannot afford Palm Coast market
- City does have a role in helping needy families find affordable houses
- Perception that affordable housing is a blight on our neighborhoods
- Homeless is a never ending problem
- A \$900/month income can afford \$300 rent according to the 30% guideline (not any \$300 homes)
- Flagler Estates (mobile home subdivision in Bunnell) has vacancies for \$300
- Development restrictions attract new residents
- Development restrictions also restricts community growth
- Dollar Stores and Tractor Supply do not help because they are low income type stores
- Palm Coast needs development that brings good jobs more than brings more retail
- Figure out Bunnell
- Improve access to transportation to accommodate low income households
- Serve Vets w/PTSD
- Serve mentally ill
- Use abandoned building for homeless
- Palm Coast has a lack of affordable lot sizes
- Impact fees raises the bar +/- \$7k for affordability
- Affordable housing serves middle income also = Affordable Housing serves (Police & Fire & Teachers) + Vets

- Palm Coast has a lack of variety of housing types
- Palm Coast was designed with 45,000 single family lots
- Housing types and prices need to be matched with employment types that are available
- Need stepping stones to move up the housing ladder
- People are not building starter homes
- Ask legal services to review complaints and foreclosures
- Palm Coast needs to examine home lending / Terms (Testing)
- “No Vacancy” is a common and hard to detect type of housing discrimination
- Disabilities Discrimination occurs
- Rehab strategies currently used need to include requirements for accessibility, enhancements or energy
- Single family home design needs to include standards for accessibility, visibility and universal design
- HUD Map is misleading (Hammock Area) It is not so segregated
- Concentrations
- More whites on peninsula side
- Maps do not show a mix in north and south side of Palm Coast Parkway
- Recruit more companies for jobs
- School system needs overhaul
- Buddy Taylor Middle
 - Black students overlooked for programs
- Elementary and high schools need more funding
- Children of color need to have the same opportunities for program
- Currently looking for single family or duplex – want to rent w/option to buy
 - 5-6 months search so far
- Palm Coast could make it easier to access available property information
- Incentivize realtors to do rentals and lessen risk to them
- Better public transit – HUGE!
- More opportunities in other cities
- More markets to support a business
- Need activities for youth
- Quality housing on fixed income
- Need for cleaning services – mattresses
- Flagler Problem Solvers
- Map – show locations of affordable house, multi-family, duplexes, SF – distinguish
- Access to technology
 - Digital gap home & school
 - High speed internet & quality
- MAP – where is availability
- Florida does not prepare for the age groups who want to live here

City of Palm Coast Meeting Minutes Citizens' Advisory Task Force

Wednesday, November 2, 2016

5:30 PM

City Hall Community Wing

RULES OF CONDUCT:

>Public Comment will be allowed consistent with Section 286.0114(3), Florida Statutes.

>Public comment on issues on the agenda or public participation shall be limited to 3 minutes for each speaker.

>The Board Chair shall call for public comment, each speaker shall be directed through the podium. All parties shall be respectful of other person's ideas and opinions.

Clapping, cheering, jeering, booing, catcalls, and other forms of disruptive behavior from the audience are not permitted.

>The City of Palm Coast is not responsible for any mechanical failure of recording equipment.

>If you wish to obtain more information regarding the agenda, please contact Jose Papa at 386-986-2469.

>In accordance with the Americans with Disabilities Act, persons needing assistance to participate in any of these proceedings should contact the City Clerk at 386-986-3713 at least 48 hours prior to the meeting.

>All cell phones are to remain OFF while the meeting is in session.

A. Call to Order and Pledge of Allegiance

Planning Clerk, Irene Schaefer administered the oath of office to Mr. Jake Scully as a new member of the Planning and Land Development Regulations Board (PLDRB). Please note as an appointee to the PLDRB a member also sits as a Citizen Advisory Task Force Member.

Chair Alfin called the meeting to order @ 5:31PM.

B. Roll Call and Determination of a Quorum

Present: 6 - Member Alfin, Member Bongiovanni, Member Kowalsky, Member Scully, Member Smith, and Member Stauffacher

Absent: 9 - Member Belhumer, Member Davis, Member Dodson-Lucas, Member Dolney, Member Jones, Member Lehnertz, Member Pio Spears, Member Santa Maria, and Member Sperber

C Approval of Minutes

- 1 [16-447](#) MEETING MINUTES OF THE APRIL 27, 2016 CITIZENS' ADVISORY TASK FORCE (CATF) MEETING.

Attachments: [CATF Meeting Minutes 4 27 16](#)

Approved as presented

D. Public Hearings/Action Items

2 16-446**PRESENTATION AND DISCUSSION OF RECOMMENDATIONS TO THE ASSESSMENT OF IMPEDIMENTS TO FAIR HOUSING STUDY****Attachments:** [Palm Coast AFH 10 27 16 Draft](#)

Jose Papa, Senior Planner for the City of Palm Coast introduced this item. Ms. Margo Moehring, Managing Director of Policy & Planning of Northeast Florida Regional Council along with Mr. Ed Preston, Director of Planning addressed the members of the Citizen Advisory Task Force (CATF) and presented the attached Power Point presentation.

Mr. Bongiovani: Can you define new (referring to an item in the presentation using the term of New Housing Stock)?

ANS: Ms. Moehring: 75.7 percentage in Palm Coast home ownership as compared to a statewide percentage of 67.7 in 2015.

Chair Alfin: Are you going to define a problem of housing (referring to the slide presentation)?

ANS: Ms. Moehring: Defined the study used the HUD (Department of Housing and Urban Development) definition of a housing problem as one or all of the following: overcrowded unit (too many people living in the space), paying more than 30% or 50% of your income for housing, and/or having less than a completed bathroom and/or kitchen.

Mr. Stauffacher: Does your study include distressed mortgages as well?

ANS: Ms. Moehring: Yes it is in there.

Chair Alfin: Discussed a realty standard called walkability scale and Palm Coast is zero?

ANS: Ms. Moehring: Yes, thank you I'll add that to report.

Mr. Preston: Is that a zero to 100 score?

ANS: Chair Alfin: No, zero to four.

Chair Alfin: Can we spend a minute on the 4th slide - Senior Living? There are several assisted living being built? Does that make Palm Coast a destination location?

ANS: Ms. Moehring: We will make a note of that, it is depended on how the community sees itself.

Discussion ensued among the members about the lack of units for purchase in our community in the over age of 55.

Mr. Papa discussed recent applications we have received for various developments in the City within the "assisted living" category.

Mr. Stauffacher discussed the need affordable assisted living.

Chair Alfin: Is it fair to say based on your goals, that there are no abnormalities here in Palm Coast, so there is a balance in Palm Coast?

ANS: Ms. Moehring: Balance is a good word regarding demographic and the choice.

Chair Alfin discussed the need for balance choices are needed to maintain the economy of the area as well as the living style.

Mr. Stauffacher discussed the impact of the Comprehensive Plan on the starter

homes with regarding to minimum square footage.

Mr. Jose Papa discussed the challenge of history of Palm Coast.

Chair Alfin: How do we bring the impediments into this meeting tonight?

ANS: Ms. Moehring: We would define that as local knowledge and we will include in our report.

Chair Alfin: Would you be presenting to the City Council?

ANS: Mr. Papa: No, Ms. Moehring would be presenting.

Mr. Papa discussed institutional/regulatory impediments vs. CDBG funding issues impediments.

Mr. Bongiovani discussed a private/public solution to the lack of transportation.

Chair Alfin discussed a question about moving the agenda item along - is the report broad enough to cover the issues discussed in this meeting thus far?

Mr. Stauffacher discussed the regional impact on the HUD report.

Mr. Bongiovani made the motion to accept the recommendations and Mr. Stauffacher 2nd.

Mr. Kowalsky discussed the involvement of the County in the solution to public transportation within the City of Palm Coast.

Approved

Approved: 6 - Member Alfin, Member Bongiovanni, Member Kowalsky, Member Scully, Member Smith, and Member Stauffacher

3 **16-443**

PRESENTATION AND APPROVAL OF THE CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR THE PROGRAM YEAR OF OCTOBER 1, 2015 TO SEPTEMBER 30, 2016

Attachments: [CAPER-2015 w attachments](#)

Mr. Jose Papa introduced this item to the CATF members.

Mr. Kowalsky: Where is the summer camp located?

ANS: Mr. Papa: The community center.

Mr. Kowalsky: That is with the City doing that work (regarding the Seminole Woods Multi Use Path)

ANS: Mr. Papa: Yes, sir.

Mr. Kowalsky: It has to be with the HUD (Department of Housing and Urban Development area?)

ANS: Mr. Papa:

Chair Alfin: Are you willing to share a completion date (for the Seminole Woods Multi-Use Path)?

ANS: Mr. Papa: The end of September 2017.

Chair Alfin: I have to ask, there have been other delays (to the Seminole Woods Multi-Use Path) I assume, it has crept forward at a slower pace? There were wetlands problems there, too?

ANS: Mr. Papa: There were some permitting issues there, however, there were other infrastructure projects that had to be done before portions of the construction can begin. For example, a new water main had to be installed (prior to the path).

Chair Alfin: The intention is not to roll over that over the following year, because we do that every two years, if we can do 7 1/2 houses than we do 7 1/2 houses per year?

ANS: Mr. Papa: No, we will have an application window every year where we were previously doing it every two years.

Chair Alfin: Are there metrics available, comparing to other cities our size, in terms of how many homes are repaired within a similar timeframe?

ANS: Ms. Moehring: I have a meeting tomorrow and will be able to provide you with that information.

Mr. Stauffacher discussed his experience with various counties compared to Palm Coast regarding home repair programs.

Mr. Preston: Palm Coast is not out of line (as compared to other communities) in regard to home repairs.

Chair Alfin: Let me ask Staff, are you content with these numbers?

ANS: Mr. Papa: Am I content, I wish we could do more but that is a matter of funding availability. With the funds we have, I believe we do well. CDBG because of the funds, it is a federal program, there is a lot of oversight and a lot of paperwork. You have to make sure the house qualifies, that the home owner qualifies, that there is environmental clearance even though it is an existing site, you have to make sure no part of it (the property under repair) falls within a potential flood hazard area.

Mr. Papa discussed the bureaucracy involved in the program in both qualifications

phase as well contractor paperwork.

Mr. Papa discussed another RCMP program.

Mr. Kowalsky: Would the City accept any monies for that program (summer camp)?

ANS: Mr. Papa: Yes, although CDBG funds need to be kept separate the Parks & Recreation department runs Food Truck Tuesdays and some of the proceeds are assigned to this program (summer camp).

Mr. Kowalsky requested the contact information for the Parks & Recreation Department regarding outside funding as he is aware of many other organizations that would be willing to fund the summer camp programs.

Chair Alfin: On page 2, total unspent amounts, why hasn't the money been spend?

ANS: Mr. Papa: Because the work has been completed yet.

Discussion ensued about adding an asterisks to the encumbered monies reflected on page 2 of the report.

The task force agreed to forward the item to the City Council and the public for their review.

Approved

Approved: 6 - Member Alfin, Member Bongiovanni, Member Kowalsky, Member Scully, Member Smith, and Member Stauffacher

E. Public Comments

At 6:40PM Chair Alfin opened the meeting to public comments - no one came forward and so Chair Alfin closed the meeting to public comments at 6:41PM.

F. Board Discussion

G. Adjournment

The meeting was adjourned at 6:41PM.

Respectfully submitted:

Irene Schaefer, Recording Secretary

16-450

ATTACHMENTS TO MINUTES

Attachments: [Presentation - CAPER 2015-2](#)
[Analysis of Impediments to Fair Housing Presentation](#)