



Community Development Block Grant (CDBG)

Consolidated Action Plan FFY 2017-2021

(including Annual Action Plan for FFY 2017)

Submitted To:

US Department of Housing and Urban Development (HUD)

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Notes on the completion of this Consolidated Action Plan (CAP). The format and questions provided in this Consolidated Action Plan (CAP) are from a template provided by the U.S. Housing and Urban Development (HUD). In addition to the format, the template was pre-populated with population and housing data from the U.S. Census. When appropriate and when available, more up-to-date data was incorporated into the CAP.

The Consolidated Action Plan (CAP) is a five year road map for local jurisdictions that receive federal funds for housing and community development activities through the Community Development Block Grant (CDBG) Program. The plan addresses housing, homelessness, community and economic development needs, and develops a strategic plan for these needs. The Consolidated Plan articulates the vision for the City of Palm Coast and a strategy to address the vision. This 5-year Consolidated Action Plan will serve the City for the 5-year period from October 1, 2017 to September 30, 2022.

The Consolidated Plan was developed using demographic data, information from private and public agencies, and citizen participation. As a CDBG entitlement community, the City is required to submit a CAP every five years. Additionally, as part of the constant monitoring and evaluation required under the CDBG program, an annual action plan, certifications, and performance reports are submitted annually. This CAP is the City's second. The activities included in this CAP is intended to continue the City's actions to address community development and housing needs for eligible individuals and neighborhoods in the City.

The City's CDBG funds have been used for infrastructure improvements to improve neighborhood livability and sustainability, home repair program to preserve the available affordable housing stock in the City, summer camp program to assist low-moderate income students, and planning, administration, and monitoring of the CDBG program.

The City serves as the lead agency for administering and implementing projects and programs using CDBG funds. The City has an Interlocal Agreement (ILA) with Flagler County for the administration and implementation of a Joint Housing Program. The ILA has enabled the City and County to partner on the administration of projects using funds from the State Housing Initiative Partnership (SHIP), and in previous years; the NSP program, and CDBG Small Cities program.

To meet the statutory program goals of decent housing, a suitable living environment, and expanded economic opportunities to benefit low-moderate income persons and households, the City will continue to rely on the objectives, policies, and actions identified in various City documents such as the City Budget, City Capital Improvements Plan (CIP), 2035 Comprehensive Plan, the Recreation and Parks Facilities Master Plan, the Pedestrian and Bicycle Facilities Master Plan, and the City's Economic Development Plan, Prosperity 2021. Additionally, the City consults with various social service agencies including Flagler County Social Service Department, the Volusia/Flagler Continuum of Care and the Flagler County Free Clinic on public service needs as well as data for analysis.

It is important to note that the City completed an Analysis of Impediments to Fair Housing (AI) prior to beginning this 5-year CAP. As intended, the recently completed AI provided opportunities for the City to consult with various local and regional social service and housing advocate agencies. The data included in the AI as well as the findings will be incorporated into this new 5-year CAP.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

To meet the three goals of providing decent housing, providing a suitable living environment, and expanding economic opportunity; the City developed the following objectives:

Goal 1: Provide Decent Housing:

- **Encourage Home Ownership and Reinvestment** by providing financial assistance programs for home repairs to retain the affordable housing stock. City will also identify opportunities to expand housing activities without duplicating services provided by other entities. Activities to be considered could include first time home buyer programs.

Goal 2: Sustainable Living Environment:

- **Invest in Capital Projects** that improve the safety and livability of neighborhoods.
- **Expand availability and access** to public services.

Goal 3: For Expanded Economic Opportunities:

- **Identify economic activities** which may be assisted by CDBG funds.

As permitted by the CDBG program, the City may seek to use utility funds as a result of an urgent need created by a declared emergency.

Goal 4: Address urgent needs:

- As a result of a declared emergency, **identify potential use of CDBG funds to assist eligible persons and activities.**

3. Evaluation of past performance

The City has received approximately \$2.1 million in CDBG entitlement funds since 2012. These funds have been used to assist 65 qualified students to attend the City's summer camp, 24 single-family home owners to repair and bring their homes to meet existing code requirements, and finally, to construct approximately 6 miles of multi-use paths to serve a low-moderate income neighborhood.

4. Summary of citizen participation process and consultation process

To complete the CAP, the City consulted with various local and regional social service and housing advocate agencies. The City further hosted public workshops to discuss housing and community development needs. In addition to non-profit agencies, the City continuously coordinates with the

adjacent municipalities as well as regional planning agencies such as the Northeast Florida Regional Council, and the River to Sea Transportation Planning Organization.

5. Summary of public comments

To be completed after 30-day public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

To be completed after 30-day public comment period.

7. Summary

To be completed after 30-day public comment period.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	PALM COAST	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Palm Coast Community Development Department is the responsible entity for administering the CDBG program. Staff works with other City departments (Finance, Central Services), non-profit organizations, Flagler County to carry out the goals of the CAP. As an example, an infrastructure activity may require the coordination of various departments to implement the most cost-efficient project. One department (Construction Management & Engineering) may design and work on the necessary permitting for the project, while the Public Works Dept. does the actual construction. The capacity to coordinate various phases using existing City staff allows the available CDBG funds to be stretched, in essence, the City is providing an in-kind match to the implementation of CDBG activities.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The CDBG program mandates the consultation of grant funding recipients with other public and private agencies, state or local social service agencies (for homeless services, child welfare services), adjacent governments, local Continuum of Care (CoC), and Public Housing authorities.

During the course of the administration and implementation of CDBG funded activities, the City continuously coordinates with these various agencies. The City reached out to social service and housing assistance service providers (including the Public Housing Authority) as part of the completion of the Analysis of Impediments to Fair Housing (AI). During the completion of this CAP as well as during the completion of the Annual Action Plan, the City provided notice of public workshops and meetings to discuss the use of CDBG funds.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City works consistently with the Flagler County SHIP program, the City and County have an Interlocal Agreement that allows for the coordination of services and information between the two entities. This coordination assists to minimize the duplication of services. Additionally, the City annually works with Mid-Florida Housing Partnership, the local Board of Realtors, local financial institutions, and the County to host the Annual Flagler County Housing Fair. This annual housing fair targets all families and provides information on available housing assistance programs in the County as well as information on opportunities for home-ownership.

As part of the completion of the CAP, mental health, and service agencies are invited to attend the public workshops as well as to provide comments on the drafts of the CAP. The City continuously receives feedback and comment on activities which may be funded through the CDBG program.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Volusia/Flagler County Coalition for the Homeless (VFCCH) is the lead agency for the Continuum of Care (CoC) which serves Flagler County. The CoC is responsible for conducting the annual count of people experiencing homelessness, identifying the gaps in available housing and services to homeless subpopulations, and strategically planning and organizing the expansion of housing and supportive services to meet the needs. As the lead agency to end homelessness in the Volusia/Flagler area, the Coalition is committed to implementing the following strategies:

- Provide fully transparent leadership in planning, policy making and implementation our community's response system to homelessness.
- Administer program monitoring, evaluation, and performance measurement with professionalism and neutrality
- Be guided by the mission of ending homelessness in its coordination and utilization of public and private resources

- Provide a highly skilled and experienced professional staff to implement and coordinate the CoC Plan.

The City in reviewing the 2015/16 CoC Strategic Action Plan recognizes the following objectives and actions identified in the plan.

VFCoC Objective 1: INCREASE RATE OF PEOPLE MOVING INTO PERMANENT HOUSING/ENDING HOMELESSNESS

1. Increase the supply of Permanent Housing beds

- Consider reallocation for new permanent supportive housing projects in FY 2015 CoC Program Grants
- Advocate for the development of permanent supportive housing and housing units dedicated for households below 30% AMI (see attached local income Limits guidelines for Deltona-Daytona Beach, Ormond Beach and Flagler FL MSA)
- Increase capacity of agencies to facilitate Rapid Rehousing within the community through CoC competition / reallocation, ESG, Challenge and other State, Local and private funding

2. Increase the portion of existing beds dedicated for the chronically homeless by 10% . (250 to 275)

- Maintain the master inventory of permanent supportive housing to immediately identify availabilities
- Streamline the process of verifying priority populations for PSH housing through the Coordinated Assessment System
- Investigate the opportunity for local Housing Authorities to dedicate/prioritize percentage of housing choice vouchers to chronically homeless.

3. Increase turnover of CoC PSH, Transitional housing and Emergency shelter beds through achievement of housing independence.

- Empowerment through Implementing a Housing Readiness Assessment process as an annual PSH participant self sufficiency review
- Case management to assist, create and optimize the search capabilities for local employment, education and financial assistance
- Provide linkage to mainstream resources allowing program participants to move towards self sufficiency

4. Provide additional Case Management, Housing Specialists, and supportive services to local agencies in order to assist families and individuals to move from transitional housing and Emergency shelters into permanent housing.

- CoC funding, ESG funding, Challenge Grant funding and other Federal, State and Local funding assistance as applicable.
- Private funding

VFCoC Objective 2: RAPID-REHOUSING /FAMILIES W/ CHILDREN AND INDIVIDUALS

1. Increase the supply of rapid rehousing from CoC Program, Emergency Solutions Grant, Challenge and other grant programs.

- Non-profit agencies apply for ESG direct grantee

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- Volusia County to provide RFP for ESG Rapid Rehousing /target Families
- Conduct monthly CoC planning meetings to include transitional housing and rapid rehousing providers to improve success in current RRH programs

2. Convert more transitional housing programs into rapid rehousing.

- Explore best—practices in transforming CoC Transitional Housing programs into a Rapid Rehousing model
- Conduct VFCoC sponsored Rapid Rehousing Work- shop
- Create a one-year Rapid Rehousing Learning Collaborative
- Create an atmosphere of change in current transitional housing providers by introducing RRH options/alternative

3. Prioritize families for rapid rehousing through the Coordinated Assessment System

- Establish formal communications procedures with school districts in the identification and prioritization of families at risk of and falling into homelessness.
- Centralize eligibility paperwork for homeless prevention assistance in the HMIS and through the Coordinated Assessment System

VFCoC Objective 3: INCREASE ACCESS TO MAINSTREAM BENEFITS & HOMELESS PREVENTION SERVICES

1. Increase access to SSI/SSDI benefits for persons with disability.

- Create SOAR Network within the CoC made up of one dedicated SOAR leads at each homeless provider agency.
- Provide SOAR trainings and Train the Trainer for our area to enhance the benefits of SOAR Implementation

2. Increase access to SNAPs/TANF/WIC and affordable health care.

- Establish benefits specialist lead at each homeless provider agency
- Develop HMIS driven tracking of application progress
- Develop archive of client documents required for application for benefits within the HMIS client record
- Train agencies on benefits appeal processes for denied benefits
- Educate recipients on how to maintain their benefits, recertify, and what to do if loss or denied.

3. Pursue ESG, Challenge and other grants through State and County RFP's for prevention and homeless assistance.

- Additional Non-Profit agencies/Faith Based apply for annual RFP's to increase scope of geographic services in our region.
- Enhance HMIS driven tracking of funded projects progress.
- Develop archive of client documents (HMIS) required for application for benefits within the HMIS client record.

4. Increase access to VA benefits.

- Integrate Veteran Services Agencies into the Continuum of Care
- Provide VA access to the Direct Client Services
- Provide referrals to SSVF for RRH and Prevention services

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VFCoC Objective 4: ENHANCE EMERGENCY SHELTER TRANSITIONAL Housing / ACCESS TO FAMILIES AND INDIVIDUALS

- 1. Enhance existing emergency shelter and Transitional Housing programs and capacity through ESG, Challenge and other funding opportunities.**
 - Two new ESG submissions for 2016
 - Encourage agencies to apply for future ESG, other State, local and private prevention and emergency shelter funding
- 2. Increase emergency shelter capacity for families by identifying new funding and locations for Family Shelters.**
 - CoC agencies will investigate alternatives to North St. facility for Family Shelter
 - Seek funding opportunities to provide for enhancement, upgrade or additional Family shelters.
- 3. Continue to pursue emergency shelter for single male and female individuals through the Safe Harbor Proposal/Plan**
 - Continue development process of proposal for Safe Harbor
 - Pursue municipality funding commitment
 - Pursue state and local government commitments
 - Seek out and Develop outside funding sources to sustain project
 - Commitment for local no-for profits

VFCoC Objective 5: ENHANCE COORDINATED ENTRY SYSTEM

- 1. Increase CoC HMIS capacity**
 - CoC outreach to engage more agencies, Faith Based organizations, and other local entities to engage in the implementation and use of the HMIS database.
 - Pursue HMIS funding through the CoC competition to facility additional staff, training, coordination and supplement user fees
- 2. Implement VI SPDAT as prioritization tool for all active HMIS user agencies**
 - SSFV requirement
 - HUM active user
 - Engage all other ESG and CoC funded agencies
- 3. Engage 211 in referral process.**
- 4. Implement Coordinated Entry staff coordinator position.**
 - Pursue Supportive services funding through the CoC competition to create coordinated entry staff position with responsibilities to include:
 - training on use of HMIS for imputing and accessing HUD documentation
 - tracking availabilities
 - prioritization of referrals
 - assisting with referrals

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

The City of Palm Coast does not receive ESG funds. The City of Palm Coast receives a limited amount of funding through the CDBG program. The City of Palm Coast recognizes the VFCoC as the lead agency in determining how to allocate ESG funds and will provide support and coordinate efforts as necessary.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Palm Coast
	Agency/Group/Organization Type	Local government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment, Infrastructure Needs, Economic Development, Public Service Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Palm Coast serves the as the lead agency for the planning and administration of the CDBG program. The Community Development Department serves as the lead but consults with other departments such as Recreation and Parks, Utilities, & Construction Management & Engineering Services to identify projects and needs that may be funded with CDBG funds.
2	Agency/Group/Organization	Volusia/Flagler Coalition for the Homeless
	Agency/Group/Organization Type	Public Service Agency-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Volusia/Flagler County Coalition for the Homeless (VFCCH) is the lead agency for the Continuum of Care which covers Flagler County. Data and documents from the VFCCH were used in the completion of the Consolidated Action Plan.
3	Agency/Group/Organization	Northeast Florida Regional Council (NEFRC)
	Agency/Group/Organization Type	Regional Planning Organization
	What section of the Plan was addressed by Consultation?	Comprehensive Economic Development Strategy (CEDS) and

		assistance with housing needs and fair housing assessment.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NEFRC completed the CEDS for the 7 county region in Northeast Florida including Flagler County. Additionally, the NEFRC assisted the City in the completion of the Analysis of Impediments to Fair Housing (AI) and provided valuable input into ensuring that the analysis was pertinent to the needs of the City in determining housing needs and fair housing issues.
4	Agency/Group/Organization	Flagler County Social Service Department
	Agency/Group/Organization Type	County Government
	What section of the Plan was addressed by Consultation?	Housing needs and social service needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Flagler County Social Service Department provided input during the completion of the AI. The input was valuable in identifying needs of their clients which are mainly the elderly or veterans.
5	Agency/Group/Organization	Community Legal Services of Mid-Florida
	Agency/Group/Organization Type	Regional organization advocates for low-moderate income persons
	What section of the Plan was addressed by Consultation?	Assistance in the completion of the Analysis of Impediments to Fair Housing which is incorporated into the CAP
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CLS of Mid-Florida provided valuable information in completing the AI. They provided information on fair housing complaints as well as insight on on-

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		going housing needs as well as regulatory policies which may hinder the provision of affordable housing.
6	Agency/Group/Organization	Mid-Florida Housing Partnership
	Agency/Group/Organization Type	Housing Services
	What section of the Plan was addressed by Consultation?	Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City is a partner with Mid-Florida in providing an annual Housing Fair. The Fair provides information on housing opportunities and housing programs available in Flagler County.
7	Agency/Group/Organization	Flagler County SHIP Program
	Agency/Group/Organization Type	County Government
	What section of the Plan was addressed by Consultation?	Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Palm Coast and Flagler County have an Interlocal Agreement to provide a Joint Housing Program. Flagler County as the administrator of the SHIP program is consulted to ensure that there is minimal duplication of programs and services between the City and the County.
8	Agency/Group/Organization	Flagler County Housing Authority
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	Public Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided information on Section 8 vouchers.

Identify any Agency Types not consulted and provide rationale for not consulting.

The City coordinated with a wide range of agencies in the completion of this CAP. Comments and consultation from all agencies were welcomed and considered during the process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
V/FCoC Strategic Plan	Volusia/Flagler Continuum of Care	The Strategic Plan incorporates the goals of the V/FCoC.
Long Range Transportation Plan (LRTP)	River to Sea Transportation Planning Organization (R2CTPO)	The Strategic Plan acknowledges the need to create a better link between housing opportunities and the transportation network.
City of Palm Coast 5-year Capital Improvements Plan	City of Palm Coast	The 5-year CIP helps to identify potential infrastructure projects which may be funded with CDBG funds
Analysis of Impediments to Fair Housing (AI)	City of Palm Coast	This planning document provided background and analysis to identify housing needs and strategies towards addressing fair housing issues in the City.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Palm Coast coordinates with a number of public entities in the implementation of the Consolidated Plan. For housing activities, the City will coordinate with Flagler County (as the SHIP program coordinator and social service provider) on intake and strategies to avoid duplication of services. In addition to housing activities, the City provides notice of upcoming infrastructure projects, if the project is adjacent to a neighboring local government.

During the course of implementation of the Consolidated Plan, the City coordinated with various state agencies to ensure a comprehensive environmental review that meets federal regulations. These state agencies depending on the activity have included: the Department of Environmental Protection, the Division of Historic Resources, the St. Johns River Water Management District, and the Department of Transportation.

Narrative (optional): N/A

PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Consistent with CDBG regulations and the City’s Citizen Participation Plan, the City hosted a public workshop and two public hearings on the Consolidated Plan. These meetings were held on June 1, 2017 with the Citizens Advisory Task Force, the City Council on June 13, 2017.

Notice for the public meetings were published in the Palm Coast News Tribune. The notices were also posted on the City’s website.

The draft Consolidated Plan and First Year Action Plan was published for a 30-day comment period from July 1, 2017 to July 31, 2017. The plan was also posted on the City’s website and was available at City Hall. Once the actual allocation amount was released by HUD, the Annual Action Plan was revised to reflect the amounts provided by HUD.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper AD	Communitywide and Service Organizations				
2	Internet Outreach	Communitywide and Service Organizations				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in the City of Palm Coast. Prior to beginning the draft of this 5-year CAP. The City retained the services of the Northeast Florida Regional Council to complete a new Analysis of Impediments to Fair Housing Choice. This document used a format consistent with the Assessment of Fair Housing Tool developed by HUD. This document which was adopted by the City Council at a public hearing was completed with the intent of serving as additional data and analysis to identify the City's needs to further fair housing.

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.

In addition to the analysis of housing needs, this section also analyzes the homeless, non-homeless special housing needs, as well as non-housing community needs (public services, infrastructure, and economic development).

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NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	32,732	76,455	134%
Households	14,929	27,335	83%
Median Income	\$41,570.00	\$47,099.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

As shown in the data above, the City of Palm Coast has experienced rapid rate of growth since 2000. Along with rapid population growth, the City's median income has risen by 13%.

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Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,360	2,960	4,615	2,885	14,510
Small Family Households *	750	890	1,420	1,245	6,135
Large Family Households *	185	280	300	175	760
Household contains at least one person 62-74 years of age	600	800	1,670	955	4,945
Household contains at least one person age 75 or older	325	770	1,155	515	2,195
Households with one or more children 6 years old or younger *	435	645	455	380	1,315
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data 2008-2012 CHAS
Source:

According to the 2008-2012 data from HUD's Comprehensive Housing Affordability Strategy (CHAS), a total of 2,360 households (8% of total households) in the City had incomes of less than 30% of the HUD Area Median Family Income (HAMFI). 2,960 households had income of between 30 to 50% of HAMFI (11% of total households), while 4,615 (17% of all households) had income of between 50 to 80% HAMFI. Cumulatively, 36% of all households in Palm Coast fall under the HUD limit of 80% of HAMFI for assistance with CDBG funds.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	75	45	0	150	80	60	0	0	140

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	20	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	0	10	0	20	25	80	15	30	150
Housing cost burden greater than 50% of income (and none of the above problems)	510	900	145	0	1,555	990	650	1,150	310	3,100
Housing cost burden greater than 30% of income (and none of the above problems)	60	0	645	345	1,050	100	455	680	700	1,935
Zero/negative Income (and none of the above problems)	270	0	0	0	270	165	0	0	0	165

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

The table above shows a general overview of the housing problems identified within the City of Palm Coast. The table summarizes housing problem (substandard housing, severely overcrowded or overcrowded) as categorized by income. Additionally, the housing problems are further categorized by identifying cost burdened households (greater than 30% or greater than 50%).

From the table above, the outstanding housing problem in Palm Coast is the number of households with housing costs of greater than 50% of income. These findings are also reflective of the conclusion from the Analysis of Impediment to Fair Housing Choice that the inventory of other forms of housing other than single-family is a fair housing issue in the City. The need to create a greater variety of housing products (i.e. multi-family, duplexes, "starter" homes) is an identified objective in the analysis.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	545	980	200	0	1,725	1,095	790	1,165	355	3,405
Having none of four housing problems	70	110	735	680	1,595	210	1,080	2,520	1,845	5,655
Household has negative income, but none of the other housing problems	270	0	0	0	270	165	0	0	0	165

Table 8 – Housing Problems 2

Data Source: 2008-2012 CHAS

The table above shows households with at least one severe housing problem as categorized by income and occupancy type.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	385	475	385	1,245	239	315	555	1,109
Large Related	65	60	170	295	120	70	70	260
Elderly	120	240	195	555	610	680	1,035	2,325
Other	35	205	80	320	185	124	185	494

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	605	980	830	2,415	1,154	1,189	1,845	4,188

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

The table above shows the number of households with Cost Burden of greater than 30% as categories by income, occupancy type, and type of households. As presented in the table “Elderly” households have a higher number of households that are cost burdened (2,325 households). Followed by small-related (1,109 households). Overall, 24% of all households spend greater than 30% of income on housing costs (rent or mortgage) including utilities.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	325	475	35	835	235	170	395	800
Large Related	65	60	0	125	120	40	40	200
Elderly	120	240	65	425	535	390	595	1,520
Other	35	205	40	280	165	44	125	334
Total need by income	545	980	140	1,665	1,055	644	1,155	2,854

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

The table above shows the number of households with Cost Burden of greater than 50% as categories by income, occupancy type, and type of households. The data shows that 16.5% of all households in Palm Coast spend greater than 50% of income on housing costs (rent or mortgage) including utilities.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	10	0	10	0	20	25	80	15	40	160

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	10	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	10	0	10	0	20	25	80	15	50	170

Table 11 – Crowding Information – 1/2

Data 2008-2012 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

As presented in the data above, there is a low percentage of households that are living in overcrowded conditions (190 of 27335 households or less than 1%).

Describe the number and type of single person households in need of housing assistance.

According to the 2011-2015 American Community Survey, 6,204 or 22% of all households are single-family households. Of all single family households, 3,818 or 62% are persons 65 and over.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Based on the Florida Department of Law Enforcement (FDLE), there were 617 cases of domestic violence in Flagler County in 2015 (latest data available). Of these offenses, the large majority of these cases (474) were of “Simple Assault”. The balance are from “Aggravated Assault”, “Rape”, “Fondling”, “Threat/Intimidation”. Each of these calls provides a likelihood of the need to provide housing assistance in order to remove victims away from abusive situations.

Statewide, the Florida Coalition Against Domestic Violence 2015-2016 Annual Report to the Florida Legislature, reports that services for domestic violence victims were provided through the following:

16,362 individuals received emergency shelter at a certified domestic violence center,

600,261 nights in emergency shelters,

122,999 hotline calls,

113,907 safety plans for survivors,

33,042 received outreach services, and

5,205 requests for emergency shelter were unmet due to lack of capacity and resources.

There is currently one certified Domestic Violence Center in Flagler County, Family Life Center.

Persons with Disabilities

From the 2011-2015 American Community Survey 13,535 persons or 17.1% of the total population in Palm Coast was classified as with a disability. Over 50% or 6,857 are individuals over the age of 65, while 7% or 983 are under the age of 18. From this data, there is potentially the need to provide some form of housing assistance to 13,535 disabled individuals, with the main concentration on persons over the age of 65.

What are the most common housing problems?

From the completion of the Analysis of Impediments to Fair Housing, a number of issues were identified in the City of Palm Coast. First, is the need for greater variety in housing choice within the City of Palm Coast. The 2011-2015 5-year ACS shows that nearly 92% of all dwelling units in the City of Palm Coast are single-family residential. Additionally, based on anecdotal information from a number of realtors, the limited number of multi-family dwelling units drives the rental rates up and makes it difficult to find affordable rental units. Another objective identified in the AI is the need to connect housing with jobs and services. The lack of a fixed route transit system within the City of Palm Coast highlights the need for careful planning in the location of future housing development (especially, when housing is to serve low/moderate income households).

Are any populations/household types more affected than others by these problems?

Reviewing the summary tables provided above, low-moderate income households seem to experience greater cost burden than the general household population. Of the 9,935 households that earn less than 80% of the area median income, 66% or 6,603 households pay more than 30% of their income for rent or mortgage. This statistic is in contrast to households that earn 80% or more of the area median income, 26% of all such households pay more than 30% of their income for rent or mortgage.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

As indicated previously, the lack of affordable housing is by far the greatest housing problem for extremely low-income households (households earning less than 30% AMI). 34% of owner households have mortgages greater than 30% of income. While 53% of renters have rents greater than 30% of income. These represent 7410 households and 1,975 households respectively. 18% of all extremely low income households have children under the age of 6.

Individuals and families at risk of homelessness are identified by school homeless liaisons, social service agencies, and other social service providers with referrals to appropriate resources through the Continuum of Care's Coordinated Entry System. Short-term crisis shelter assistance, including assistance

with short-term hotel or motel stays, is targeted to individuals and families at imminent risk of homelessness, first-time homeless households, and Rapid Re-Housing program participants who have lost their housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Volusia/Flagler Continuum of Care, which includes Palm Coast, uses the HUD definition of “at risk of homelessness”.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

As previously discussed, within the City of Palm Coast, the lack of a diverse housing supply is a challenge that can be linked to instability and an increased risk of homelessness. The low supply of rental housing presents a challenge for households to have a housing choice. As reported in the City’s recently completed AI, the lack of a diverse housing supply provides a challenge not just in supply but also in the cost of rentals or ownership.

Discussion

N/A

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems among racial groups against that of the jurisdiction (City) as a whole in order to identify disproportionately affected racial/ethnic groups. Disproportionately greater need is described by HUD as a rate that is greater than 10% of the jurisdiction as a whole. The summary for each income cohort is provided below.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,695	64	460
White	1,110	45	310
Black / African American	345	15	65
Asian	50	0	4
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	160	4	75

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Of all households earning 0 – 30% of the Area Median Income, Asian households have a disproportionately greater need than households of other ethnic groups (50 of 54 households or 93%). In comparison, 76% of all households earning 0 to 30% of Area Median Income have one or more of the four housing problems identified.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,340	820	0
White	1,430	625	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	585	24	0
Asian	49	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	215	70	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Of all households earning 30 – 50% of the Area Median Income, Black/African-American households have a disproportionately greater need than households of other ethnic groups (585 of 609 households or 96%). In comparison, 74% of all households earning 30 to 50% of Area Median Income have one or more of the four housing problems identified.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,945	1,895	0
White	1,975	1,610	0
Black / African American	580	105	0
Asian	55	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	300	145	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Of all households earning 50-80% of the Area Median Income, Black/African-American households as well as Asian households, have a disproportionately greater need than households of other ethnic groups (580 of 685 or 85% of Black/African-American households and 55 of 55 or 100% of all Asian households). In comparison, 61% of all households earning 50 to 80% of Area Median Income have one or more of the four housing problems identified.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,425	1,570	0
White	1,080	1,200	0
Black / African American	65	245	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	100	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Of all households earning 80-100% of the Area Median Income, Hispanic households have a disproportionately greater need than households of other ethnic groups (230 of 330 or 70%). In comparison, 48% of all households earning 80 to 100% of Area Median Income have one or more of the four housing problems identified.

Discussion

Discussion is provided above after each table.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on 05/14, 2017

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems among racial groups against that of the jurisdiction (City) as a whole in order to identify disproportionately affected racial/ethnic groups. Disproportionately greater need is described by HUD as a rate that is greater than 10% of the jurisdiction as a whole. The summary for each income cohort is provided below.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,540	220	460
White	1,040	115	310
Black / African American	310	50	65
Asian	50	0	4
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	40	75

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Of all households earning 0 – 30% of the Area Median Income, Asian households have a disproportionately greater need than households of other ethnic groups (50 of 54 households or 93%). In comparison, 69% of all households earning 0 to 30% of Area Median Income have one or more of the four severe housing problems identified.

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,750	1,410	0
White	1,020	1,030	0
Black / African American	510	105	0
Asian	19	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	150	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Of all households earning 30 – 50% of the Area Median Income, Black/African-American households have a disproportionately greater need than households of other ethnic groups (510 of 615 households or 83%). In comparison, 55% of all households earning 30 to 50% of Area Median Income have one or more of the four severe housing problems identified.

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,489	3,345	0
White	939	2,630	0
Black / African American	355	325	0
Asian	10	50	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	170	270	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Of all households earning 50 – 80% of the Area Median Income, Black/African-American households have a disproportionately greater need than households of other ethnic groups (355 of 680 households or 52%). In comparison, 31% of all households earning 50 to 80% of Area Median Income have one or more of the four severe housing problems identified.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	2,700	0
White	195	2,095	0
Black / African American	55	255	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	280	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Of all households earning 80 – 100% of the Area Median Income, there is not one racial/ethnic group that can be classified as having a disproportionately greater need due to severe housing problems.

Discussion

Discussion is provided above after each table.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section compares the existence of housing cost burden and severe housing cost burden among racial groups against that of the jurisdiction (City) as a whole in order to identify disproportionately affected racial/ethnic groups. As previously discussed, disproportionately greater need is described by HUD as a rate that is greater than 10% of the jurisdiction as a whole. The summary for each income cohort is provided below.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50% (Moderate Cost Burden)	>50% (Severe Cost Burden)	No / negative income (not computed)
Jurisdiction as a whole	15,730	5,670	5,380	505
White	12,905	4,155	3,385	355
Black / African American	1,335	680	1,260	65
Asian	355	130	95	4
American Indian, Alaska Native	35	0	55	0
Pacific Islander	15	0	0	0
Hispanic	870	545	520	75

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

No racial/ethnic group earning have a disproportionately greater need due to moderate housing cost burden (30 to 50% housing cost). However, Black/African-American (1,260 of 3,340 or 38%) and American Indian, Alaska Native (55 of 90 or 61%) racial/ethnic group have a disproportionately greater need due to severe housing cost burden (>50% housing cost). In comparison, the jurisdiction as a whole 5,380 of 27,285 or 20% have a severe housing cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

As defined by HUD, “disproportionately greater need” occurs when a particular racial/ethnic group is affected at a rate that is greater than 10% of the rate for the jurisdiction as a whole.

Reviewing the findings from Table 13 to Table 21 above, the following racial or ethnic groups have disproportionately greater need than the needs of that income category as a whole.

Disproportionately Greater Need: Housing Problem

- Asian households earning 0-30% of AMI
- Black/African American households earning 30 to 50% of AMI
- Black/African American households earning 50 to 80% of AMI
- Asian households earning 50 to 80% of AMI
- Hispanic households earning 80 to 100% of AMI

Disproportionately Greater Need: Severe Housing Problem

- Asian households earning 0 to 30% of AMI
- Black/African American households earning 30 to 50% of AMI
- Black/African American households earning 50 to 80% of AMI

Disproportionately Greater Need: Cost Burdens

- 38% of Black/African American Households have Severe Cost Burden
- 61% of American Indian, Alaska Native households have Severe Cost Burden

If they have needs not identified above, what are those needs?

Using the conclusions from the Analysis of Impediments to Fair Housing (AI), a greater variety in the available housing supply may assist in alleviating the cost burden faced by households for housing costs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As part of the analysis conducted for the AI, there are no concentrations of racial or ethnic groups in any particular census tract within the City of Palm Coast.

NA-35 Public Housing – 91.205(b)

Introduction

The Flagler County Housing Authority (FCHA) is the local housing authority owns and operates 132 unit low income housing community located in the City of Bunnell. The housing authority does not manage any units within the City of Palm Coast. In addition to managing the public housing site in Bunnell, the FCHA manages the Section 8 voucher program for Flagler and Clay counties.

The tables below provide a summary of “public housing” units in the City. These units are provided through the Low Income Housing Tax Credit (LIHTC) program or through the Section 8 voucher program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	126	257	0	243	12	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,213	13,971	0	14,128	10,360	0
Average length of stay	0	0	9	5	0	5	0	0
Average Household size	0	0	2	2	0	2	2	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	22	73	0	69	3	0
# of Disabled Families	0	0	28	90	0	86	3	0
# of Families requesting accessibility features	0	0	126	257	0	243	12	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	6	176	0	165	9	0	0
Black/African American	0	0	120	79	0	76	3	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	29	0	29	0	0	0
Not Hispanic	0	0	126	228	0	214	12	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Section 504 is a civil rights law that prohibits discrimination against individuals with disabilities. A challenge in the City of Palm Coast is the availability of a diverse housing supply to accommodate renters across all income categories. It is difficult to quantify the needs of applicants on the waiting list, however, it is imperative for housing providers (private or public sector) to consider the need to diversify the City's housing supply which in turn can begin to address the needs of public housing tenants as well as tenants who have a need for accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Based on the findings from the Analysis of Impediments to Fair Housing Choice (AI), the needs within the City of Palm Coast stem from the limited availability of different housing types. As stated in the study, 92% of the City's housing units are in the form of single-family residential. The lack of multi-family housing limits the ability of individuals and families to find rental units at an affordable rate.

Housing Choice voucher holders are faced with the challenge of identifying housing units that are participants in the housing choice voucher program. Since participation in the housing choice voucher program is dependent on a property owner, it can become a challenge for the program to maintain an inventory of units available for tenants under the housing choice voucher program.

How do these needs compare to the housing needs of the population at large

The limited amount of multi-family housing units within the City creates a challenge for any potential renter. Housing choice voucher holders have the extra challenge of finding units that participate in the housing choice voucher program and are also available at an affordable rent.

Discussion

N/A

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The information to populate this section relies mainly on data from the Volusia/Flagler County Coalition for the Homeless (VFCCH). The VFCCH is an administrative agency which serves as the lead agency for the region's Continuum of Care. The Continuum of Care is a regional or local planning body consisting of different agencies to coordinate services for the homeless, and at risk families and individuals. The data provided below is from the 2016 Flagler/Volusia Continuum of Care Point-in-Time (PIT) count. The PIT covers homeless data for both Flagler and Volusia counties, in some instances, the data is broken down to the county levels. When available the Flagler County data is provided.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The results of the 2016 Point-In-Time (PIT) count for Flagler County reveal the following demographics for homelessness within Flagler County:

- There is a total of 104 homeless individuals in Flagler County. The 104 individuals are in 67 households with approximately 53% or 56 individuals living in "sheltered" conditions.
- 68 individuals or 65% of total homeless are over 24,
- 78 or 75% are white, 16 or 15% are African-American, (the demographics indicate that no racial categories are disproportionately homeless),
- 59 or 54% are male,
- 7 or 6% are chronically homeless.

The following data is not available specifically for Flagler County but as part of the entire Flagler/Volusia PIT counts:

- There were 30 unaccompanied youths that were homeless during the 2016 PIT count,
- 91 or 12.7% of homeless households are families with children,
- 256 or 25.4% of homeless individuals are from families with children, and
- 36 or 3.5% of homeless individuals are veterans.

Nature and Extent of Homelessness: (Optional)

The results below are the 2016 PIT counts for Flagler County:

Race:	Sheltered:	Unsheltered (optional)
White	46	32
African American/Black	7	9
Asian	0	0
Alaskan/Native American	2	4
Hawaiian/Pacific Islander	0	0
Multiple Races	1	3
Ethnicity:	Sheltered:	Unsheltered (optional)
Non-Hispanic	51	46
Hispanic	5	2

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In 2016 of the 91 households with children, 15 are unsheltered. These 15 households have a total of 44 individuals. For homeless veterans, 13 of 36 individuals are unsheltered. There is no current data available on veteran families.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As previously stated, there are no racial or ethnic group which are disproportionately represented in the homeless population of Flagler County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The results of the 2016 PIT count for Flagler County shows that of the 104 homeless individuals, 48 or 46% are unsheltered.

Discussion:

The City recognizes and acknowledges the data provided in the PIT counts. The City will work to support and assist as necessary the CoC agency serving Flagler County. The City plans to address homeless needs through other priorities in recognition of the following: limited funds are available to the City through the CDBG program to address all the needs in the City, the City's limited capacity to provide social services,

the City recognizes that there are local agencies and services available, which will serve as a resource to address homeless needs and finally, a recognition that there are limited homeless persons in the City and that one of the most effective way to address homelessness in the City is to assist households from becoming homeless.

Prevention or assisting households from being homeless is an on-going strategy carried over from the previous Consolidated Action Plan (Year 2012-2016). The activities carried out in the previous 5-years have included the expenditure of funds to assist low-moderate income households with home repair, expanding public services to assist low-moderate income households afford summer camp, and finally, providing public facilities and infrastructure that assists whole neighborhoods to maintain a desirability and livability condition that encourages additional new investment from the community.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The primary groups with non-homeless special needs in Palm Coast are the elderly, disabled (physical or mental), and those with HIV/AIDS (and their families). This section will provide demographic information on the special needs population and their need for assistance.

Describe the characteristics of special needs populations in your community:

DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Total Civilian Noninstitutionalized Population	79,182	79,182
With a disability	13,535	17.1%
Under 18 years	16,008	16,008
With a disability	983	6.1%
18 to 64 years	42,216	42,216
With a disability	5,695	13.5%
65 years and over	20,958	20,958
With a disability	6,857	32.7%

Source: 2011-2015 American Community Survey

Elderly and Disabled

Persons over the age of 65 make up 26% (20,958) of the population in the City of Palm Coast. 32% of 6,857 of this population cohort have a disability. Overall 17% of the total population 13,535 of 79,182 have a disability. The disability rate with the remaining age cohorts are 6.1% for persons under 18 years, and 13.5% for persons from 18 to 64 years.

What are the housing and supportive service needs of these populations and how are these needs determined?

As persons within a household get older, the challenges of becoming less mobile and living on a fixed income become more pronounced in housing decisions and the type of supportive service needs for that aging household.

As mobility becomes limited, location factors such as proximity to health care, shopping and other services become real challenges to a household's capacity to remain within their existing housing unit. Additionally, the level of maintenance required for a housing unit becomes part of the equation in determining the appropriate housing unit for a household.

In addition to the challenges of limited mobility, elderly households tend to be on a fixed income. The income level available for a household for housing expenses needs to be balanced with likely increases in medical expenses.

Based on the 2015 American Community Survey, 59% of households headed by a person 65 and over earned less than the Area Median Income. The median income for households in this age cohort was \$41,589.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

AIDS cases provide a valuable measure of the impact of the disease in various areas and populations. In the mid-to-late 1990s, advances in HIV treatments led to dramatic declines in AIDS deaths and slowed the progression from HIV infection to AIDS. Improved treatments have also led to an increase in the number of persons who are living with AIDS. The number of newly diagnosed cases of HIV in the United States has decreased over time, suggesting a decline in new infections.

In Flagler County, between the years 2013-2015, the three year rate per 100,000 for AIDS cases was 5.6 or 17 cases within the time period. (Source: Florida Department of Health, Division of Public Health Statistics & Performance Management).

Discussion:

N/A

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

A review of the projects listed on the City's Capital Improvements Plan (CIP) indicate that there is a wide variety of public facilities needs in the City. These projects range from recreation projects (trailheads, multi-use paths, improvements at various parks such as restroom facilities, sail shades, lighting, and dugout improvements), street improvements (turn-lanes, additional lanes), various stormwater projects, including replacement of aging weirs, and other stormwater control structures and various water and wastewater projects including a new Wastewater Treatment Plant.

How were these needs determined?

These needs were determined based on capacity analysis, public input process during creation of the Recreation & Parks Facilities Master Plan, the Bicycle/Pedestrian Master Plan, as well as the City's 2035 Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

The need for public improvements mirror the City's needs for public facilities

How were these needs determined?

These needs were determined in the same manner as the need for public facilities.

Describe the jurisdiction's need for Public Services:

Like any growing city, there is a growing demand for additional public services within the City. Public services for elderly programs, child care programs, domestic violence, crime prevention, health care, as well as services for persons with disabilities, highlight the type of public services needed.

How were these needs determined?

Needs were determined based on consultation and correspondence with various non-profit and governmental social service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

An analysis of the housing market entails a review of the housing market and supply in the community. Snapshot of the housing market includes a look at the trends in structure, age, price and tenure (owner versus renter).

As a planned community started in the late 1960s and early 1970s, what became known as the City of Palm Coast was platted with over 45,000 single-family residential lots. The initial community plan based on 45,000 single-family residential lots accounts for an inventory of housing units within the City which is predominantly single-family.

Since its incorporation as a City in 1999, the City of Palm Coast has seen a tremendous growth with the total population increasing about 140% from 32,732 in 2000 to 79,297 in 2015 (source: U.S. Census). Similarly, the number of housing units in the City has increased by about 130% percent from 14,929 in 2000 to 34,824 in 2015 (source: U.S. Census).

In terms of housing costs, since the Year 2000 Census, the median housing price has increased by 41.6% from \$112,500 to \$159,300. The median contract rent has increased by 34% from \$814 to \$1,093. During the same time period, the median household income has increased by 16% from \$41,570 to \$48,369.

As previously stated, the housing inventory in the City of Palm Coast is predominantly composed of single-family residential units, Table 31 below shows that nearly 92% of all housing units are single family detached or attached units with the remainder in multi-family developments. The lack of diversity in housing supply along with data on housing costs compared to household income, highlights the findings from the recently completed Analysis of Impediments to Fair Housing Choice (AI) that the limited diversity in housing stock creates a challenge for choice and affordability for various households in the City of Palm Coast.

To assist residents with housing costs, the Flagler County Housing Authority administers 257 Housing Choice Vouchers (Section 8) in the City of Palm Coast. Additionally, there are 126 public housing units built through the Low Income Housing Tax Credit (LIHTC) Program which are available to qualified households. These housing programs provide a limited source of housing assistance for qualified households in the City.

Other sources of assistance for housing needs include the Volusia/Flagler County Coalition for the Homeless and a network of social service agencies which provides services to the homeless and non-homeless special needs persons.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29960	86%
1-unit, attached structure	1952	5.6%
2-4 units	712	2%
5-19 units	935	2.6%
20 or more units	987	2.6%
Mobile Home, boat, RV, van, etc	278	.7%
Total	34,824	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0.3%	227	3.5%
1 bedroom	174	0.8%	337	5.2%
2 or 3 bedrooms	16,008	73.8%	4,664	72%
4 or more bedrooms	5,444	25.1%	1,250	19.3%
Total	21,691	100%	6,478	100%

Table 27 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Palm Coast has used CDBG funds to assist low-moderate income with housing repairs, from 2011 to 2015, the CDBG program assisted 12 owner-occupied units. In 2015, the Median Family Income for Palm Coast was \$49,200 with adjustments for household size. The low-moderate income limit for a family of four is \$44,250. This means that a household of 4 with an income of less than \$44,250 will be eligible for CDBG funded programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City does not administer any affordable housing units or the Section 8 contracts. However, a review of the Shimberg Center data for the reported LIHTC housing units in the City states that the subsidy expiration for these units will not expire until 2055.

Does the availability of housing units meet the needs of the population?

As shown in Table 21 above, 41% of households pay more than 30% for housing costs and 22% pay more than 50%. These numbers indicate that there is a need to provide more affordable units in the City.

Describe the need for specific types of housing:

As concluded in the Analysis of Impediments to Fair Housing Choice (AI), the issue of choice and affordability can partially be addressed through efforts to diversify the available housing stock in the City. The availability of more rental units could provide a family/household with a greater choice on owning or renting based on their current economic circumstances. Additionally, the availability of more rental units could create more competition in the available market rental units and impact the costs of rental housing in the City.

In addition to rental units, findings in the AI indicate that there is also a market for “starter homes” in the City. These “starter homes” are typically characterized by its smaller size and lower costs.

Discussion

Overall, the City’s housing supply is dominated by single-family residential units. Although the availability of multi-family housing units have increased since the City’s incorporation, the conclusion from studies such as the AI is that there continues to be a need for housing diversity in the City.

Historically, the City’s limited CDBG funds have been used to provide assistance for the rehabilitation of owner-occupied single-family units. This activity has the overall objective of maintaining a sustainable and habitable living environment for low-moderate income households. Additionally, it helps to preserve the available low-moderate income housing stock in the City.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following section discusses the trend in housing costs. As shown in Table 33, since the Year 2000 Census, the median housing price has increased by 41.6% from \$112,500 to \$159,300. The median contract rent has increased by 34% from \$814 to \$1,093. During the same time period, the median household income has increased by 16% from \$41,570 to \$48,369.

As shown on Table 34, over half of renters pay between \$1,000 and \$1,499 in rent. The next largest cohort is between \$500 and \$999. As summarized in Table 35, there are 2,135 rental units that are affordable to households earning 80% of the HAMFI. There are 4,325 owner occupied units that are affordable for households earning 80% of HAMFI.

As previously stated, the housing inventory in the City of Palm Coast is predominantly composed of single-family residential units, Table 31 above shows that nearly 92% of all housing units are single family detached or attached units with the remainder in multi-family developments. The lack of diversity in housing supply along with data on housing costs compared to household income, highlights the findings from the recently completed Analysis of Impediments to Fair Housing Choice (AI) that the limited diversity in housing stock creates a challenge for choice and affordability for various households in the City of Palm Coast.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	112,500	159,300	42%
Median Contract Rent	814	1,093	34%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	43	0.7%
\$500-999	2,097	34.6%
\$1,000-1,499	3,207	52.9%
\$1,500-1,999	575	9.5%
\$2,000 or more	135	2.2%
Total	6,057	100.0%

Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	20	No Data

% Units affordable to Households earning	Renter	Owner
50% HAMFI	190	660
80% HAMFI	1,925	3,665
100% HAMFI	No Data	6,925
Total	2,135	11,250

Table 30 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	640	717	935	1217	1336
High HOME Rent	--	--	--	--	--
HOME Rent	--	--	--	--	--

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As shown in Table 21 above, 41% of households pay more than 30% for housing costs and 22% pay more than 50%. These numbers indicate that there is a need to provide more affordable units in the City. As concluded in the Analysis of Impediments to Fair Housing Choice (AI), the issue of choice and affordability can partially be addressed through efforts to diversify the available housing stock in the City. The availability of more rental units could provide a family/household with a greater choice on owning or renting based on their current economic circumstances. Additionally, the availability of more rental units could create more competition in the available market rental units and impact the costs of rental housing in the City.

In addition to rental units, findings in the AI indicate that there is also a market for “starter homes” in the City. These “starter homes” are typically characterized by its smaller size and lower costs.

How is affordability of housing likely to change considering changes to home values and/or rents?

From 2000 to 2015, the median home value in the City of Palm Coast increased from \$112,500 to \$159,300, an increase of 42%, while the rental rates increased by 34% from \$814 to \$1,093. These trends mixed with a limited increase in household income will likely have the impact of an increasing population with a greater housing burden (housing costs of greater than 30% of gross income).

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Fair Market Rent in Palm Coast based on HUD calculations is \$935, while the median contract rent is \$1,093. This difference is an indication that renters in the City may be paying rental rates that are higher than what HUD would consider a Fair Market Rent. As stated previously, the AI has recommended that creating greater diversity in the housing supply could address some of the affordability issues in the City.

Discussion

Findings and conclusions from the data are provided above.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section provides information on the condition of housing units in the City of Palm Coast by looking at factors such as the condition of housing units, year of construction, risk based on lead paint, and vacancy.

Definitions

As stated in HUD guidelines, the four following conditions are problematic: 1) home lacks complete or adequate kitchen facilities, 2) home lacks complete or adequate plumbing facilities 3) home is overcrowded – defined as more than one person per room, and 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6531	30%	2727	42%
With two selected Conditions	192	0.9%	311	5%
With three selected Conditions	9	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,959	69%	3440	53%
Total	21,691	100%	6,478	100%

Table 32 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,808	50%	3,336	51%
1980-1999	9,167	42%	2,525	39%
1950-1979	1572	7%	582	9%
Before 1950	144	.7%	35	.5%
Total	21,691	100%	6,478	99%

Table 33 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,140	14%	1745	31%
Housing Units build before 1980 with children present	2,037	9%	685	12%

Table 34 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	--	--	--
Abandoned Vacant Units	--	--	--
REO Properties	--	--	--
Abandoned REO Properties	--	--	--

Table 35 - Vacant Units

Exact figures are not available to determine the number of Vacant Units and REO properties in the City of Palm Coast. The overall trend based on sources is that as the economy continues to improve the number of vacant units and REO properties continue to decline in the City.

Need for Owner and Rental Rehabilitation

As shown in Table 37 above, 30% of all owner-occupied housing units have one of the problematic conditions stated in HUD guidelines. For renter-occupied units, 42% have one of the selected conditions. The existence of one of the selected conditions in the housing supply is partially addressed by the City's CDBG activity to provide financial assistance to repair owner-occupied single-family residential units.

As shown in Table 38, 50% of all housing units in the City was built in 2000 or later, as a fairly new city, it is not unexpected that the City of Palm Coast's housing supply would be in relatively good shape. However, keeping the housing supply in good shape is a challenge for every municipality, housing units fall into disrepair due to an owner's financial constraints, or just by negligence. Again, the City's CDBG objective is intended to address this issue by providing financial assistance to repair owner-occupied single family residential units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Table 39 above shows the number of housing units which are at risk for lead-based paint. As part of the City's on-going activity with home repairs, homes that have the potential for having lead based paint are analyzed and are mitigated as required by HUD regulations.

Discussion

All discussion of findings and conclusions are provided above.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Flagler County Housing Authority which administers the Section 8 Housing Choice Voucher program for Flagler/Clay counties currently do not manage any affordable housing units within the City of Palm Coast. However, the Housing Authority does manage 184 housing vouchers in the City of Palm Coast.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			132	184			0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Although there are no public housing units within the City of Palm Coast, there are housing units that have been constructed through various affordable housing tax credit programs. These affordable housing developments provide 280 units of various sizes available to moderate to low income households.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

N/A. There are currently no public housing units participating in an approved Public Housing Agency Plan.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A. There are currently no public housing units participating in an approved Public Housing Agency Plan.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A. There are currently no public housing units participating in an approved Public Housing Agency Plan.

Discussion:

N/A. There are currently no public housing units participating in an approved Public Housing Agency Plan.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Volusia/Flagler County Coalition for the Homeless serves as the lead agency for a collaboration of agencies who provide emergency, transitional, and permanent housing opportunities and supportive services needed by people experiencing homelessness. The inventory of available beds to serve the homeless are provided below in Table 43.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	111	0	270	190	0
Households with Only Adults	72	116	41	467	0
Chronically Homeless Households	0	0	0	61	0
Veterans	0	0	14	237	0
Unaccompanied Youth	11	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Volusia-Flagler County Coalition for the Homeless operates the homeless Continuum of Care (CoC) for Volusia and Flagler Counties. The CoC is a collaborative of agencies that provide emergency, transitional, and permanent housing opportunities and supportive services needed by people experiencing homelessness to achieve and maintain self-sufficiency. The collaborative includes homeless housing and service providers, law enforcement, local government, health and mental health providers, the faith community and homeless or formerly homeless members.

The Coalition maintains a list of resources available to homeless persons living in Volusia and Flagler Counties. The region is grouped into three separate areas where resources can be located: Flagler, West Volusia and East Volusia. Persons in need of homeless services can access any of the services and resources offered by the Coalition, however local resources are designed to be more accessible. The list below for services available to Flagler homeless persons:

- Alcoholic Anonymous – Substance abuse treatment
- Beach House Youth Prevention – Food pantry, mental health services, adult education, and housing placement/shelter
- Bridge of Hope – congregate meal site and housing placement/shelter
- CareerSource: Job search, job skills
- Children’s Advocacy Center of Volusia/Flagler: Prevention and intervention of child abuse; counseling for children, help for children born with mental/developmental conditions.
- Community Legal Services of Mid-Florida: Legal assistance for low-income households.
- Dental Hygiene Program (DSC Deland) – dental services
- Dept. of Children and Families ESS: Food Stamp/Medicaid/Temp. cash assistance, Child legal services.
- Division For Blind Services: Independent living/employment assistance to those experiencing blindness.
- Early Learning Coalition: Childcare service for at-risk and low-income families.
- ESP Case Management Professionals: Case management for self-sufficiency.
- Family Life Center – food pantry, homeless prevention, mental health services, adult education, job search assistance, housing placement, case management, and legal assistance.
- Family Renew Communities – financial counseling, housing placement/shelter
- Flagler Beach First United Methodist – food pantry
- Flagler County Free Clinic – health care, and dental care
- Fresh Start Program – Adult education, job search, and job placement
- Goodwill SS Job Center: Employment skills and network.
- Grace Community Food Pantry – food pantry
- Halifax Health Community Center: Walk-in hours for established patients
- Halifax Health: Children’s Medical Services Network for uninsured children 0-18.
- Haven Recovery: Mental health/substance abuse issues, residential/outpatient care programs.
- Healthy Start Coalition of Flagler and Volusia Inc. – health clinic, adult education
- House Next Door Inc. – mental health services, adult education
- Lion’s Club of Volusia/Flagler County – health clinic
- Lutheran Services of Florida: Managing entity for mental health providers for the Northeast Region
- National Alliance on Mental Illness – mental health services

- Northeast Florida Community Action Agency – financial counseling
- One Stop Career Center: Employment services.
- Outreach Community Care: HIV counseling and testing, mortgage/utility assistance.
- Palmetto House – mental health services, housing placement shelter
- Salvation Army – congregate meal sites, food pantry, homeless prevention, housing placement/shelter
- St Elizabeth Ann Seton Outreach CARE – congregate meal sites, food pantry, homeless prevention
- Stewart Marchman Act Behavior Health Services: Drug/alcohol prevention/treatment services.
- Suicide Hotline: Behavioral health.
- The Sheltering Tree – congregate meal sites, food pantry, and housing placement/shelter
- Veteran’s Services: Info/assistance for veterans and their dependents.
- WIC: Walk in appointment for nutrition and food vouchers for children up to 5 yrs.
- Women’s Health Services: Family planning and HIV care.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

As previously stated, the Volusia-Flagler County Coalition for the Homeless operates as the coordinator of the Continuum of Care (CoC) for Volusia and Flagler Counties. The CoC is grouped into three separate areas where resources can be located: Flagler, West Volusia, and East Volusia. Persons in need of services can access any of the resources offered by the Coalition, however local resources are designed to be more accessible. The agencies listed below provide an opportunity for program participants to engage in creating a service plan that includes accessing mainstream benefits and resolving obstacles to long-term stability.

- Beach House Youth Prevention Center: 24-hour Emergency Runaway Shelter for children at risk for delinquency/serious emotional conditions.
- Bridge of Hope Hot Meal Program: Daily hot lunch 7 days/week by Halifax Urban Ministries.
- Catholic Charities of Central Florida: Adoption; family services; marriage/family counseling; emergency rent/utilities help.
- Daytona Outreach Center Ministries: Clothing; bus tickets; hot meal w/ service; emergency prescription assistance.
- Daytona Rescue Mission: Meal provided w/service.
- Domestic Abuse Council: Shelter/counseling for victims of family violence.
- Family Life Center – food pantry, homeless prevention, mental health services, adult education, job search assistance, housing placement, case management, and legal assistance.
- Family Renew Community: Transitional housing for single and two-parents with children.
- Halifax Urban Ministries: Emergency needs of hungry, homeless and low-income; food distribution; baby food; diapers; emergency financial assistance.
- Palmetto House: Shelter for homeless.
- Salvation Army: Emergency shelter and other assistance
- Sexual Assault Response Team: Counseling, intervention for victims.
- STAR Family Center: Daytime access to showers and laundry; medical/mental services; clothing; birth certificates; applying for benefits; mailing address.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

In the discussion of services through block grant programs, there are typically three groups that are identified as the non-homeless population requiring special needs facilities and services. These groups are: the elderly/frail elderly, persons with disabilities (mental, physical, developmental) and persons with HIV/AIDS and their families.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Total Civilian Noninstitutionalized Population	79,182	79,182
With a disability	13,535	17.1%
Under 18 years	16,008	16,008
With a disability	983	6.1%
18 to 64 years	42,216	42,216
With a disability	5,695	13.5%
65 years and over	20,958	20,958
With a disability	6,857	32.7%

2011-2015 American Community Survey

Persons 65 years and over account for 32.7% of the total population in the City of Palm Coast, as shown from data provided in the 2011-2015 ACS, this population cohort, not surprisingly, have a higher rate of disability than other population cohorts within the City. The needs of the elderly/frail elderly often lack accessible transportation services that may help them stay in their homes and continue to have access to health care services, everyday needs such as shopping. Of concern also is the need to potentially retrofit their residential unit to accommodate physical limitations (ramps, or grab bars in bathrooms).

The Florida Council on Homelessness reported that the primary cause of homelessness was a lack of available, adequate and affordable housing. However, other factors that contribute to homelessness include medical and mental health issues.

Individuals with HIV/AIDS and their families typically require a greater amount of access to healthcare support than the general population. Sometimes, the cost of maintaining treatment creates a financial burden that puts the patient and their family at risk of becoming homeless. Although it is a limited issue in Flagler County, 17 new HIV/AIDS cases in the 3-year period between 2013-2015, in some areas of the state, the percentage of homelessness among those living with HIV/AIDS is almost twice the rate observed in the general population. (source: State of Florida HOPWA Report).

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The following is a list of programs that provide support for persons returning from mental and physical health institutions that may require supportive housing:

- Dept. of Children and Families ESS: Food Stamp/Medicaid/Temp. Cash assistance, Child legal services. Also provides a hotline for children with mental health and abuse issues.
- Family Life Center – food pantry, homeless prevention, mental health services, adult education, job search assistance, housing placement, case management, and legal assistance.
- Haven Recovery: Provides extensive support for mental health/substance abuse issues, residential/outpatient care programs.
- Mental Health Association of Volusia County: Support for mental illness and counseling available.
- Stewart Marchman Act Behavior Health Services (SMB): Drug/alcohol prevention/treatment services. Case management.
- Suicide Hotline: Behavioral health.
- STAR Family Center: Daytime access to showers and laundry; medical/mental services; clothing; birth certificates; applying for benefits; mailing address.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

As previously stated, the City is committed to coordinating and cooperating with social agencies, to the extent feasible, in providing services and support to special needs population. Given the limited amount of funding available through the CDBG program, consideration should be given to dedicate an amount of CDBG funds for public service activities.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See response in previous section.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

As part of the recently completed Analysis of Impediments to Fair Housing Choice, a review of existing City policies indicate that the City's policy of a minimum size requirement may have an impact on the availability of starter homes.

It is generally recognized that there is a need for greater diversity in the City's housing supply. The predominance of single-family residential units limit choices for housing type (owner units versus rental units, single-family units versus multi-family units) and also impact housing affordability.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides an overview of the economic condition in the City of Palm Coast. Due to the unavailability of updated data for all statistics below, the information provided by HUD as part of the Consolidated Action Plan (CAP) template will not be updated. If more recent data is available, a comparison of the two data sets will be provided.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	190	7	1	0	-1
Arts, Entertainment, Accommodations	4,001	1,923	17	17	0
Construction	1,479	725	6	6	0
Education and Health Care Services	4,472	2,311	19	20	1
Finance, Insurance, and Real Estate	1,460	593	6	5	-1
Information	827	851	4	7	4
Manufacturing	1,398	261	6	2	-4
Other Services	822	413	4	4	0
Professional, Scientific, Management Services	1,496	519	6	5	-2
Public Administration	0	0	0	0	0
Retail Trade	3,841	2,633	17	23	6
Transportation and Warehousing	568	146	2	1	-1
Wholesale Trade	826	187	4	2	-2
Total	21,380	10,569	--	--	--

Table 39 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	31,071
Civilian Employed Population 16 years and over	27,317
Unemployment Rate	12.08%
Unemployment Rate for Ages 16-24	27.22%
Unemployment Rate for Ages 25-65	7.18%

Table 40 - Labor Force

Data Source: 2008-2012 ACS

Unemployment Rate

In comparison to the 2008-2012 ACS, the 2011-2015 ACS indicates a decrease in the overall unemployment rate from 12.08% to 9.3%. Relying on more contemporary unemployment reports from the Florida Department of Economic Opportunity, the unemployment rate in Flagler County in March 2017 is 4.8%.

Occupations by Sector	Number of People
Management, business and financial	4,864
Farming, fisheries and forestry occupations	1,147
Service	3,237
Sales and office	8,160
Construction, extraction, maintenance and repair	2,380
Production, transportation and material moving	1,853

Table 41 – Occupations by Sector

Data Source: 2008-2012 ACS

OCCUPATION	
Civilian employed population 16 years and over	29,195
Management, business, science, and arts occupations	8,582
Service occupations	6,441
Sales and office occupations	9,238
Natural resources, construction, and maintenance occupations	2,379
Production, transportation, and material moving occupations	2,555

Data Source: 2011-2015

Occupation Sector

A comparison of the number of persons in the various occupation sectors shows an increase between the

2008-2012 ACS and the 2011-2015 ACS.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,325	60%
30-59 Minutes	7,552	30%
60 or More Minutes	2,465	10%
Total	25,342	100%

Table 42 - Travel Time

Data Source: 2008-2012 ACS

Travel Time	Number	Percentage
< 30 Minutes	16,849	62%
30-59 Minutes	7,520	28%
60 or More Minutes	2,324	8.6%
Total	26,993	100%

Data Source: 2011-2015 ACS

Travel Time to Work

A comparison of the travel time to work does not indicate a significant change in the commute time for workers in the City of Palm Coast.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,008	368	1,369
High school graduate (includes equivalency)	7,199	924	3,839
Some college or Associate's degree	8,816	794	3,993
Bachelor's degree or higher	5,608	550	2,197

Table 43 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	862	251	1186

High school graduate (includes equivalency)	7928	699	3831
Some college or Associate's degree	9065	560	4147
Bachelor's degree or higher	5994	301	1833

Data Source: 2011-2015 ACS

Educational Attainment

A comparison of the education attainment by employment status indicates that the educational level of the workforce in the City is increasing.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	76	56	236	311	1,112
9th to 12th grade, no diploma	751	431	350	1,361	1,691
High school graduate, GED, or alternative	2,080	1,890	3,140	6,932	6,663
Some college, no degree	1,885	2,029	2,123	5,773	4,209
Associate's degree	412	962	988	1,760	1,169
Bachelor's degree	199	1,190	1,650	3,273	2,559
Graduate or professional degree	0	301	644	1,297	1,300

Table 44 - Educational Attainment by Age

Data Source: 2008-2012 ACS

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	134	65	110	401	1116
9th to 12th grade, no diploma	1007	328	216	1179	1690
High school graduate, GED, or alternative	2105	2068	3254	7136	7671
Some college, no degree	1814	1913	2327	6074	4603
Associate's degree	310	755	885	1830	1640
Bachelor's degree	158	1701	1274	2593	2860
Graduate or professional degree	41	331	656	1581	1463

Data Source: 2011-2015 ACS

Educational Attainment by Age

A comparison of the educational attainment by age reflects an increase in educational attainment for most age cohorts.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,250
High school graduate (includes equivalency)	27,505
Some college or Associate's degree	27,996
Bachelor's degree	40,727
Graduate or professional degree	49,205

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

There is no updated data on the median earnings by educational attainment in the past 12 months. The data reflects that a higher educational attainment tend to result in higher earnings.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Updated information for Table 47 reflect that sales and office occupations, along with management, business, science, and arts occupations are the two major employment sectors within the City. Service occupations provide the third largest sector of employment in the City.

Describe the workforce and infrastructure needs of the business community:

The City of Palm Coast is provided water and wastewater service by the City's Utility Dept. There is currently adequate water and wastewater treatment capacity to accommodate the anticipated growth in the City and adjacent areas which are served by the City's utilities.

A workforce need highlighted by the findings from the Analysis of Impediments to Fair Housing (AI) is the need to provide better connectivity between housing and jobs. This need is further enhanced by the necessity or dependence on private mode of travel due to the lack of a fixed route transit system in Flagler County.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Palm Coast is predominantly a residential community. As the current economic recovery continues, the resident population in the City has continued to grow. The on-going population growth has promoted the expansion of retail, restaurant, and other services to serve the population.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of the current workforce has typically corresponded to the employment opportunities in the jurisdiction.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

See response below regarding the Comprehensive Economic Development Strategy (CEDS) for Northeast Florida.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Palm Coast as a member of the Northeast Florida Regional Council participated in the completion of the Comprehensive Economic Development Strategy for Northeast Florida.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The CEDS Committee determined that the education of our residents was the pivotal issue for the next 5 years. Their thinking was that if you deal with the issues sufficient to make education work, you learn about your community and make the connections necessary to succeed. Learn from each other to fix education and you transform the community and the prospects for its youth.

The City seeks to support the goals and objectives of the CEDS provided below by being mindful of opportunities to initiate activities which support the CEDS as part of the implementation of this Consolidated Action Plan.

Talent Supply & Education

Create an all-inclusive talent supply and education system that prepares every child for higher education, matches targeted industry needs with education curricula, and provides access to everyone.

Innovation and Economic Development

Foster a modern outlook toward energy resources, infrastructure, and efficiencies that will spark innovative opportunities for business growth, expand mass transit, attract talent, and brand the Region as a leader in sustainable development.

Infrastructure and Growth Leadership

Cultivate diversity among lifestyle choices (urban, suburban, exurban, rural) within the Region by tailoring infrastructure investments to each growth character area through partnership based growth and development.

Business Climate & Competiveness

Celebrate and promote the Region's "homegrown" climate, building on our brand as a top place to stay and relocate through partnerships. Connect economic development and sustainability to create regional identity.

Civic & Governance Systems

Maintain the gains in the Region, focusing on areas of needed improvement, by aligning responsibilities between non-profits, philanthropic businesses, and the government.

Quality of Life/Quality Place

Eliminate economic detractors to improve access to healthy food and clean water, readiness for site development, and partnerships for sustaining life in the Region.

Discussion

N/A

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

MA-50 Needs and Market Analysis Discussion

For the following section, the term “concentration” shall mean a rate that is ten (10) percent higher than the rate Citywide. As an example, Asians comprise 2.5% of the total population in Palm Coast, a “concentration” of Asians would be a census tract that has an Asian population of greater than 12.5%.

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A review of the available data provided by HUD and used in the recently completed (Dec. 2016) Analysis of Impediments to Fair Housing (AI) does not indicate that households with multiple housing problems are concentrated within any census tract in the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As reviewed from the data used in the recently completed (Dec. 2016) Analysis of Impediments to Fair Housing (AI), there are no racially or ethnically concentrated areas of low-income families in Palm Coast.

What are the characteristics of the market in these areas/neighborhoods?

As reviewed from the data used in the recently completed (Dec. 2016) Analysis of Impediments to Fair Housing (AI), there are no racially or ethnically concentrated areas of low-income families in Palm Coast.

Are there any community assets in these areas/neighborhoods?

As reviewed from the data used in the recently completed (Dec. 2016) Analysis of Impediments to Fair Housing (AI), there are no racially or ethnically concentrated areas of low-income families in Palm Coast.

Are there other strategic opportunities in any of these areas?

As reviewed from the data used in the recently completed (Dec. 2016) Analysis of Impediments to Fair Housing (AI), there are no racially or ethnically concentrated areas of low-income families in Palm Coast.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The identification of housing and community development needs and priorities in the City of Palm Coast comes from an analysis of data in the Needs Assessment and Market Analysis section of the Consolidated Action Plan which are from the following sources:

- US Census Bureau (Decennial Census and American Community Survey), and the Shimberg Center for Affordable Housing. The data from these sources allows the city to quantify the numbers and a geographic location of households with housing needs resulting from affordability issues and/or overcrowding.
- Information obtained from meetings and conversations with housing and social service providers to help identify homeless, housing, and community development needs.
- **City Budget, City CIP, 2035 City of Palm Coast Comprehensive Plan, the Bicycle-Pedestrian Master Plan, the Recreation and Parks Facilities Master Plan, and Prosperity 2021**, the City's economic development strategy. These two documents provide goals, objectives, policies, and action items that will assist the City in accomplishing its vision for the community.
- Previous CDBG Consolidated Action Plan, Annual Action Plan, and Comprehensive Annual Performance Evaluation Report (CAPER) to identify on-going needs and successful program activities.

In order to spend CDBG dollars effectively, the City will prioritize projects and activities as high, medium, or low priorities based on the information obtained from the above resources.

High (H) Priority: High priority projects and activities are generally recognized as addressing a direct need identified by data and/or City objective. The available funding sources (CDBG, City funding, and other federal or state programs, etc.) are such that they are adequate to complete a particular task for qualified beneficiaries (households or individuals).

Medium (M) Priority: Projects and activities with a medium priority are considered important enough to address, if appropriate funding is available during the planning period.

Low (L) Priority: To the extent that funds are available, the City will look to implement activities with a "Low" priority. The city recognizes the importance of addressing all housing and community development needs, but understands that limited funding should target activities or priorities which may affect the most qualified beneficiaries.

It is the City's intent to implement and prioritize activities that will circulate the available funding most efficiently and in a timely manner. It is therefore viewed that the potential pool of beneficiaries or potential participants for funding will be an important factor in determining how activities or projects will be prioritized.

Based on previous activities and findings from the data analysis as well as public input, the priority needs in the City of Palm Coast include:

- Housing Assistance for Low-Moderate Income households,
- Public Improvements and Infrastructure,
- Public Services, and
- Economic Development

The City of Palm Coast will receive \$485,286 in Federal Fiscal Year (FFY) 2017. If funding levels are to stay flat, the City can expect to receive approximately \$2,426,430 over the five-year period covered by this Consolidated Action Plan.

The City of Palm Coast will be the lead agency on the implementation of CDBG activities with administrative and monitoring assistance from consultant(s). Currently, the City also administers public service activities, but recent direction has led to the participation of non-profits in the implementation of public service activities.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	N/A
	Area Type:	N/A
	Other Target Area Description:	N/A
	HUD Approval Date:	N/A
	% of Low/Mod	N/A
	Revital Type:	N/A
	Other Revital Description:	N/A
	Identify the neighborhood boundaries for this target area	N/A
	Include specific housing and commercial characteristics of this target area	N/A
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
	Identify the needs in this target area	N/A
	What are the opportunities for improvement in this target area	N/A
	Are there barriers to improvement in this target area	N/A

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City does not typically allocate CDBG funds on a geographic basis. The City intends to meet the primary objective of the CDBG program by providing CDBG assistance to low-moderate income persons or on an areawide basis by benefitting qualified low-moderate income census tracts. The City has not identified areas which may benefit or qualify as a Neighborhood Revitalization Strategy Area.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Housing Programs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Disabilities Victims of Domestic Violence
	Geographic Areas Affected	This activity will be available Citywide to all income qualified households.
	Associated Goals	Maintain affordable housing stock
	Descriptions	Maintain the supply and livability of affordable housing by providing assistance for rehabilitation of existing units.
	Basis for Relative Priority	The data in the needs assessment and market analysis indicate that there is a shortage of affordable housing units. Combined with an aging housing stock and a population that continues to be more elderly than the state average indicates the need to address the preservation of the existing units currently occupied by low-moderate income households. Additional input into priorities came from through the consultation and public input process, as well as the advisory committee.
	2	Priority Need Name
Priority Level		High
Population		All

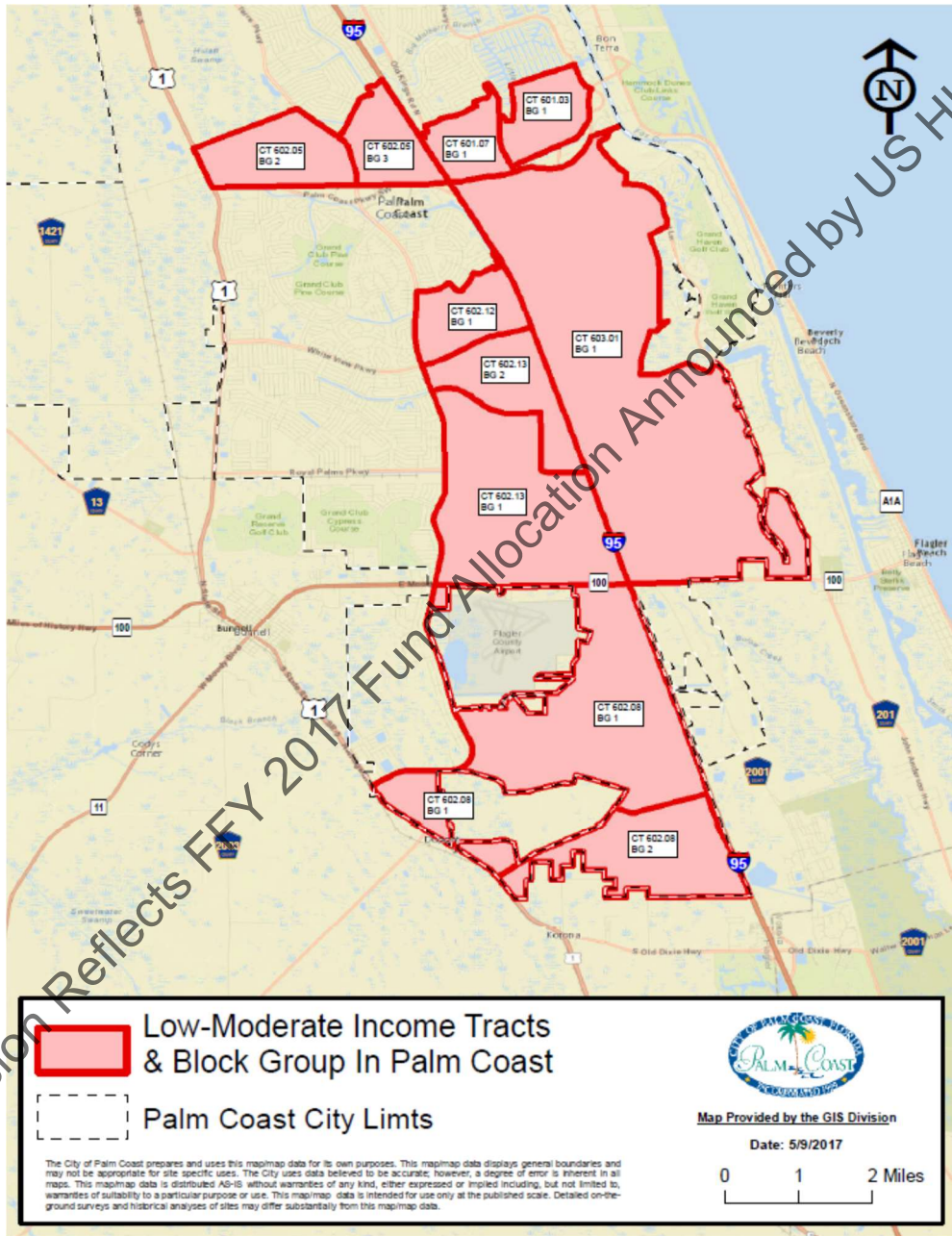
	Geographic Areas Affected	Census tracts with greater than 50% low-moderate income households.
	Associated Goals	Improve safety and livability of neighborhoods
	Descriptions	Improve the safety and livability of neighborhoods through infrastructure projects that benefit all residents within a qualified low-moderate income census tract.
	Basis for Relative Priority	A review of previous CDBG activities, various City documents including the City's Capital Improvements Plan indicate opportunities exists to advance infrastructure projects through CDBG funds. Additional input into priorities came from through the consultation and public input process, as well as the advisory committee.
3	Priority Need Name	Public Service
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Disabilities Victims of Domestic Violence
	Geographic Areas Affected	This activity will be available Citywide to all income qualified households.
	Associated Goals	Provide improve access to public services.
	Descriptions	Assist public service programs to expand capacity to serve additional eligible individuals.
	Basis for Relative Priority	A review of previous CDBG activities indicates an on-going need to provide and potentially expand public service activities offered to residents. Additional input into priorities came from through the

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		consultation and public input process, as well as the advisory committee.
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Narrative (Optional)

Although not a geographical priorities the Map below identifies Census Tract, Block Groups which have greater than 50% low-moderate income households. These areas qualify for CDBG funds if a project (infrastructure, public service) benefit the whole area.



SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not fund TBRA.
TBRA for Non-Homeless Special Needs	The City does not fund TBRA for Non-homeless special needs.
New Unit Production	The City has historically supported the development of new units through the Low-Income Tax Credit program (LIHTC).
Rehabilitation	The City has historically used CDBG funds for rehabilitation of the low-moderate income housing stock. Additionally, the City has an Interlocal Agreement with Flagler County for the administration of the State Housing Initiative Partnership (SHIP) program. This program further expands the assistance available to low-medium income households.
Acquisition, including preservation	The City has an Interlocal Agreement with Flagler County for the administration of the State Housing Initiative Partnership (SHIP) program. This program further expands the assistance available to low-medium income households including first time home buyer assistance, down payment assistance, or emergency rental assistance.

Table 48 – Influence of Market Conditions

Version Reflects FFY 2017 Fund Allocation Announced by HUD on June 14, 2017

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Palm Coast anticipates receiving \$485,286 in CDBG funds from HUD in FFY 2017. The City does not expect to receive any program income. The City anticipates to receive approximately the same amount of funds per year for the remainder of the Consolidated Plan year (FFY 2018-2021).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Administration/Planning, Housing, Infrastructure, and Public Services	485,286	0	0	485,286	1,941,144	Anticipated resources are based on FFY 2017 allocation.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

The CDBG program does not require a match from non-federal sources. Historically, the City has used in-house staff to provide administrative and planning functions for the CDBG program. Staff time is typically not charged to the CDBG program. Additionally, on infrastructure projects, the City will typically use in-house staff to design and construct the project. CDBG funds are used to purchase construction materials only.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not anticipate to use publically owned land or property to address needs identified in the plan.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Palm Coast	Local Government	Administration & Planning & Monitoring Activities for CDBG funded activities including, housing, infrastructure, and public service projects	Citywide
Volusia/Flagler Coalition for the Homeless	Continuum of Care	Homeless services	Regionwide

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Palm Coast serves as the responsible entity for administering funded CDBG activities. Activities utilizing CDBG funds will be incorporated into the everyday function of various departments/divisions within the City. Whether an activity is to be carried out by a consultant or a non-profit subrecipient, the City will serve as the responsible entity. Over the history of the City's administration of CDBG activities, the program has not been cited for deficiencies in monitoring or implementation.

The main gap in the delivery system has been the need for better coordination between the City and the CoC entity or other social service providers. This gap in coordination typically stems from the limited capacity of the City to carry out social service activities. The City as typical for other local governments in the area depend on the County government for the provision of social services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training			
Healthcare	X		
HIV/AIDS	X		
Life Skills			
Mental Health Counseling	X	X	
Transportation	X	X	X
Other			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Flagler/Volusia County Coalition for the Homeless (FVCCH) serves as the lead agency for the Continuum of Care services in Flagler County. As previously stated, the Coalition is composed of a number of agencies that offer varying services to serve the homeless as well as those at risk of homelessness. The coalition has grouped the region into three separate areas where resources can be located: Flagler, West Volusia and East Volusia. Persons in need of homeless services can access any of the services and resources offered by the Coalition.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There is a wide variety of services available through the CoC services offered by FVCCH. Despite the offering of different services, gaps will likely exist in the delivery system due to the location of where services are offered. As an example, there are limited employment and employment training opportunities in Flagler County, but these services are offered and available in Volusia County.

Additionally, there is always a need to improve the coordination between the City and the CoC and other social service providers.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

In order to overcome the existing gaps in structure and service delivery system, better coordination needs to occur between the provider of services and the City. The City can look to a strategy to more closely coordinate with Flagler County as the lead agency in providing a variety of social services in the City. The Flagler County Social Services Department maintains a resource directory that can be made available for persons who inquire for different social services. Finally, the Social Services Department hosts outreach

programs such as “Access Flagler First Event”. The objective of such an event is to alert the community of available assistance as well as distribute food and clothing.

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Housing Assistance	2017	2021	Affordable housing	Citywide	Maintain livability of affordable housing units	CDBG \$350,286 avg./year \$1,751,430	Number of Households Assisted (Avg. 6 units/year)
2	Provision of Public Service	2017	2021	Non-Housing Community Development	Citywide	Expand availability of public services to qualified persons	CDBG \$50,000/year \$250,000	Number of Individuals served (Avg. 125 participants/year)
3	Infrastructure Projects	2017	2018	Non-Housing Community Development	Qualified areas	Maintain sustainability and livability of low-moderate income neighborhoods	CDBG \$350,000 to complete final phase of Seminole Woods Neighborhood Multi-Use Path. Other infrastructure needs as identified in the City's Capital Improvements Plan may be funded as appropriate.	Completion of Project within qualified Low-Moderate Income Census Tract
4	Planning, Administration, & Monitoring	2017	2021	Administration	--	Maintain consistency and ensure eligibility of program activities	CDBG \$15,000/year \$75,000	

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Housing Assistance
	Goal Description	Qualified households will receive financial assistance to preserve the affordable housing stock in the City. Additionally, housing assistance can prevent homelessness by maintaining the housing stock in a livable condition.
2	Goal Name	Provision of Public Service
	Goal Description	Public Service activities are intended to provide assistance to allow low-moderate income persons necessary to maintain livability and sustainability. The provision of these public services could assist persons/families to continue to afford other basic necessities such as housing, transportation, or food.
3	Goal Name	Infrastructure improvements
	Goal Description	The goal of infrastructure improvements will be to improve livability and sustainability of a neighborhood through capital investment.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

It is estimated that approximately 30 households/families may be assisted through the City's proposed CDBG Housing Rehabilitation Activities.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There are currently no public housing units managed by a Housing Authority within the City of Palm Coast.

Activities to Increase Resident Involvements

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

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SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

As previously discussed, within the City of Palm Coast, the lack of a diverse housing supply is a challenge that can be linked to the availability of affordable housing. The low supply of rental housing presents a challenge for households to have a housing choice. As reported in the City's recently completed AI, the lack of a diverse housing supply provides a challenge not just in supply but also in the cost of rentals or home-ownership.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The strategy to remove or ameliorate the barriers to affordable housing is to provide the opportunities to diversify the housing supply. Diversification of housing supply not only comes with an increase in the amount of rental units in the city, but also through the diversification of lot sizes for single-family residential development. Smaller lot sizes can serve as a way of addressing the need for "starter" homes which was highlighted by anecdotal evidence from various sources during the completion of the Analysis of Impediments for Fair Housing Choice study.

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SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Palm Coast does not directly participate in outreach efforts, but would be willing, when feasible and appropriate, to coordinate with the CoC entity in their outreach efforts.

Addressing the emergency and transitional housing needs of homeless persons

Due to limited funding availability and staff, the City does not directly provide services to address the emergency and transitional needs of homeless persons. However, when appropriate, the City will coordinate with efforts of the CoC.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Due to limited funding availability and staff, the City does not directly provide services to address homeless programs that provide assistance for households that make the transition to permanent housing and independent living. As with other needs to assist the homeless, the City will coordinate with the CoC to ensure that the proper referrals and contacts are made to agencies who have the capacity to provide homeless services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

As stated previously, in recognition of the following limitations for the City: limited funds are available through the CDBG program to address all the needs in the City, and limited capacity to provide social services. The City will focus on prevention or assisting households from becoming homeless as a step to eliminating chronic homelessness.

Strategies and programs in the Consolidated Action Plan such as funding to assist low-moderate income households with home repair, or the expansion of public services such as the summer recreation programs or proposed social service grants aims to assist low-moderate income household financially and prevent people from falling into the homeless category. The City views such strategies as complementary to the social services made available by social service agencies in the Flagler-Volusia region.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Based on the 2008-2012 ACS, there are 3,140 units built before 1980. These units carry the risk of lead-based paint hazard. Of these housing units, 2,722 have children present (See Table below).

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,140	14%	1745	31%
Housing Units build before 1980 with children present	2,037	9%	685	12%

Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

As specified within the Local Housing Assistance Plan for the CDBG program, the following process controls activities related to lead-based paint hazards:

In order for a house to be considered feasible for rehabilitation, the proposed rehabilitation scope of work (SOW) must:...

b) Provide interim controls or abatement for lead-based paint hazards as required by HUD and EPA for structures constructed prior to 1978. All houses built prior to 1978 will be tested for lead based paint. If lead based paint is found, interim control procedures will be used for all houses rehabilitated at or below \$25,000. Houses above \$25,000 will be rehabilitated using abatement procedures. The occupants will be notified of the hazards of lead-based paint, the symptoms and treatment of lead poisoning, how to avoid poisoning, lead level screening requirements, and appropriate abatement procedures;

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions identified above are memorialized as part of the City's adopted LHAP for the CDBG program and is implemented when a house is considered for funding through the CDBG program.

How are the actions listed above integrated into housing policies and procedures?

The actions identified above are memorialized as part of the City's adopted LHAP for the CDBG program and is implemented when a house is considered for funding through the CDBG program.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City has implemented a strategy of creating job opportunities to reduce the number of poverty level families in the City. Creating opportunity not only means opportunities for employment but also opportunities for advancement and/or skill improvement which inherently brings with it higher wages, salaries, and/or better benefits.

The City in partnership with the University of Central Florida operates the Palm Coast Business Assistance Center (BAC). The Business Assistance Center serves Flagler County and provides FREE personalized consulting services to assist entrepreneurs “Grow” their business. BAC offers multiple services including the following:

- What it takes to own a business,
- Business plans & accounting templates,
- Record keeping options,
- Business expansion strategies,
- Market research,
- Assistance with access to capital,
- Production, inventory control, lean methodologies for service industries,
- Competitive analysis,
- Guiding you through City licensing, permitting and regulation,
- Training programs and one-on-one coaching,
- Assisting with registration as a City Vendor,
- Notary services & fingerprinting, and
- Connecting business with valuable resource partners.

Through the services provided by the BAC, it is the intent that small businesses are able to expand and create employment opportunities in the City of Palm Coast.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

In addition to expanding economic opportunity, the City also uses the strategy of providing financial assistance to qualified homeowners to repair and rehabilitate their primary dwelling units. This strategy becomes more important as the City’s housing stock begins to age and as the elderly population of the City continues to grow. Providing financial assistance for housing rehabilitation ensures that the City continues to have decent, and safe affordable housing and that qualified households do not become overburdened with housing costs for repair and maintenance.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City intends to be the lead agency in implementing the redevelopment activities and projects identified in the Consolidated Action Plan. The City will retain a consultant to serve as the Grant Administrator for the administration of the program. The grant administrator will be responsible for items such as: ensuring all necessary documentations such as income verification are on file; confirming project eligibility; and ensuring that all appropriate procurement procedures including the promotion of minority and women owned businesses are followed. The Grant Administrator will also check that federal regulations such as Davis-Bacon wage are followed.

The accomplishment of activities using CDBG funds will be reported annually in the City's Comprehensive Annual Performance and Evaluation Report (CAPER).

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Palm Coast anticipates receiving \$485,286 in CDBG funds from HUD in FFY 2017. The City does not expect to receive any program income. In order to complete the table below, the City anticipates to receive approximately the same amount of funds per year for the remainder of the Consolidated Plan year (FFY 2018-2021).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Administration/Planning, Housing, Infrastructure, and Public Services	485,286	0	0	485,286	1,941,144	Anticipated resources are based on FFY 2016 allocation.

Table 53 – Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

The CDBG program does not require a match from non-federal sources. Historically, the City has used in-house staff to provide administrative and planning functions for the CDBG program. Staff time is not charged to the CDBG program. Additionally, on infrastructure projects, the City will typically use in-house staff to design and construct the project. CDBG funds are used to purchase construction materials only.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not anticipate to use publically owned land or property to address needs identified in the plan.

Discussion

The annual CDBG allocation will be used to benefit low-moderate income households or areas within the City through housing, infrastructure, or public service activities. It is important to note that housing rehabilitation activities in the City are enhanced with additional funding through the SHIP program.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year (FFY)	End Year (FFY)	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Decent Housing	2017	2017	Affordable housing	Citywide	Maintain livability of affordable housing units	CDBG \$245,286	Number of Households Assisted (4 units)
2	Sustainable Living Environment	2017	2017	Non-Housing Community Development	Citywide	Expand availability of public services to qualified persons	CDBG \$50,000	Number of Individuals served (125 participants/year)
3	Sustainable Living Environment	2017	2018	Non-Housing Community Development	Qualified areas	Maintain sustainability and livability of low-moderate income neighborhoods	CDBG \$175,000	Completion of Project within qualified Low-Moderate Income Census Tract
4	Planning, Administration, & Monitoring	2017	2017	Administration	--	Maintain consistency and ensure eligibility of program activities	CDBG \$15,000	

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Housing Assistance
	Goal Description	Qualified households will receive financial assistance to preserve the affordable housing stock in the City. Additionally, housing assistance can prevent homelessness by maintaining the housing stock in a livable condition.
2	Goal Name	Expand Availability of Public Service
	Goal Description	Public Service activities are intended to provide assistance to allow low-moderate income persons necessary to maintain livability and sustainability. The provision of these public services could assist persons/families to continue to afford other basic necessities such as housing, transportation, or food.
3	Goal Name	Neighborhood Assistance through Infrastructure improvements
	Goal Description	The goal of infrastructure improvements will be to improve livability and sustainability of a neighborhood through capital investment.

Projects

AP-35 Projects – 91.220(d)

Introduction

The table below summarizes the projects to be implemented using CDBG funds in FFY 2017 (Fiscal Year 2017/18).

Projects

#	Project Name
1	Housing Assistance
2	Infrastructure Activity
3	Public Services
4	Planning and Administration

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The data in the needs assessment and market analysis indicate that there is a shortage of affordable housing units. Combined with an aging housing stock and a population that continues to be more elderly than the state average indicates the need to address the preservation of the existing units currently occupied by low-moderate income households. Additional input into priorities came from through the consultation and public input process, as well as the advisory committee.

The following are identified as obstacles to meeting underserved needs:

- The primary obstacle to meeting underserved needs is the limited financial resources available to address identified priorities.
- The City will continue to have a significant population over the age of 65, the need for increased supportive services for the elderly population (especially those on a fixed income) is significantly impacted by a downturn in the economy. Again, the limited resources available to the City place a significant obstacle in providing for the needs of the elderly.
- As the City's housing stock and neighborhoods begin to age, additional resources will be needed to prevent the dilapidation of neighborhoods.

AP-38 Project Summary

Project Summary Information

1	Priority Need Name	Housing Programs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Disabilities Victims of Domestic Violence
	Geographic Areas Affected	This activity will be available Citywide to all income qualified households.
	Associated Goals	Maintain affordable housing stock
	Descriptions	Maintain the supply and livability of affordable housing by providing assistance for rehabilitation of existing units.
	Basis for Relative Priority	The data in the needs assessment and market analysis indicate that there is a shortage of affordable housing units. Combined with an aging housing stock and a population that continues to be more elderly than the state average indicates the need to address the preservation of the existing units

		currently occupied by low-moderate income households. Additional input into priorities came from through the consultation and public input process, as well as the advisory committee.
2	Priority Need Name	Public Service
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Disabilities Victims of Domestic Violence
	Geographic Areas Affected	This activity will be available Citywide to all income qualified households.
	Associated Goals	Provide improve access to public services.
	Descriptions	Assist public service programs to expand capacity to serve additional eligible individuals.
	Basis for Relative Priority	A review of previous CDBG activities indicates an on-going need to provide and potentially expand public service activities offered to residents. Additional input into priorities came from through the consultation and public input process, as well as the advisory committee.
	3	Priority Need Name

Priority Level	High
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Disabilities
Geographic Areas Affected	Low-Moderate Income Area
Associated Goals	Sustainability of Neighborhoods
Descriptions	In addition to the completion of on-going infrastructure projects, opportunities for qualified infrastructure projects will be identified.
Basis for Relative Priority	The City has an identified 5-year list of Capital Improvements Project. CDBG funds provide an opportunity to advance projects.

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City has not identified a specific geographic area where assistance will be directed due to low-income or minority concentration. It is important to note however that Census Tracts/Block Groups which have greater than 51% low-moderate income households may qualify for the use of CDBG funds, if the project has an areawide benefit.

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

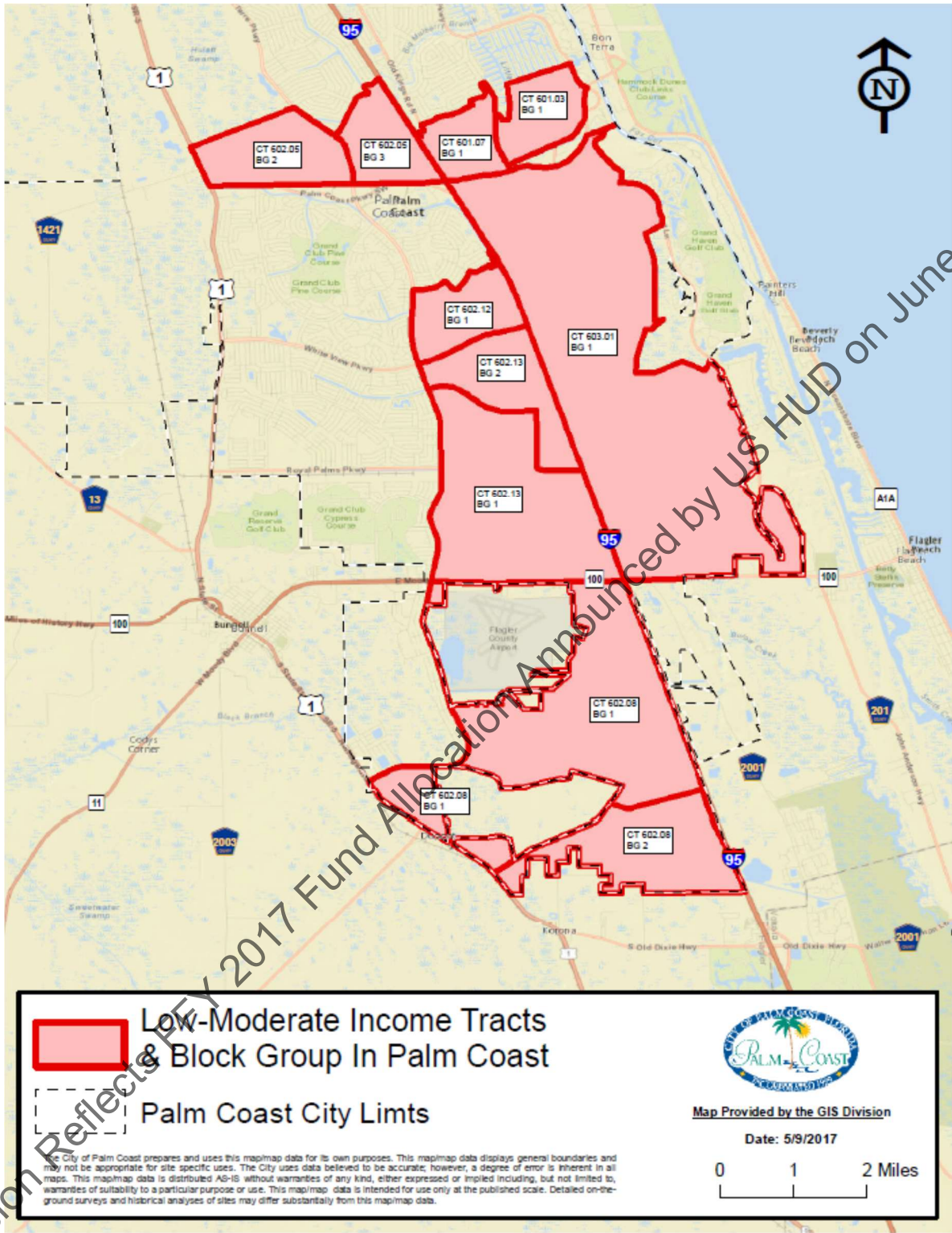
Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City has not created a priority for allocating investments geographically in a specific area of the City. The housing program to be funded with CDBG funds will be available Citywide and will be available to benefit low-moderate income households.

Discussion

As previously stated the City has not identified any specific geographic areas for targeted use of CDBG funds. However, consistent with CDBG National Objectives, activities or projects may be funded in low-moderate income Census Tracts, Block Groups if the activity or project provide an areawide benefit.



Source: 2011-2015 5-Year American Community Survey

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City intends to allocate a majority of the available CDBG funds to expand the available housing program in the City. The City's housing program is available to all low-moderate income homeowners.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	0
Total	4

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	4

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

Version Reflects FFY 2017 Fund Allocation Announced by US HUD on June 14, 2017

AP-60 Public Housing – 91.220(h)

Introduction

The Flagler County Housing Authority does not manage any housing units within the City of Palm Coast.

Actions planned during the next year to address the needs to public housing

The Flagler County Housing Authority does not manage any housing units within the City of Palm Coast.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Flagler County Housing Authority does not manage any housing units within the City of Palm Coast.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Flagler County Housing Authority does not manage any housing units within the City of Palm Coast. However, it is important to note that the Flagler County Housing Authority is not designated as troubled.

Discussion

N/A

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AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Due to limited funding availability and staff, the City does not directly provide services to address the homeless and other special needs activities. However, when appropriate, the City will coordinate with efforts of the CoC and social service agencies which provide assistance to homeless and special needs population.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As previously stated, due to limited funding and institutional capacity, the City does not provide direct outreach service to the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

As previously stated, due to limited funding and institutional capacity, the City does not intend to carry out activities directly to provide emergency shelter and transitional housing needs of homeless persons.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Due to limited funding availability and staff, the City does not directly provide services to address homeless programs that provide assistance for households that make the transition to permanent housing and independent living. As with other needs to assist the homeless, the City will coordinate with the CoC to ensure that the proper referrals and contacts are made to agencies who have the capacity to provide homeless services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

As stated previously, In recognition of the following limitations for the City: limited funds are available through the CDBG program to address all the needs in the City, and limited capacity to provide social

services. The City will focus on prevention or assisting households from becoming homeless as a step to eliminating chronic homelessness.

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AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

As previously discussed, within the City of Palm Coast, the lack of a diverse housing supply is a challenge that can be linked to the availability of affordable housing. The low supply of rental housing presents a challenge for households to have a housing choice. As reported in the City's recently completed AI, the lack of a diverse housing supply provides a challenge not just in supply but also in the cost of rentals or home-ownership.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The strategy to remove or ameliorate the barriers to affordable housing is to provide the opportunities to diversify the housing supply. Diversification of housing supply not only comes with an increase in the amount of rental units in the city, but also through the diversification of lot sizes for single-family residential development. Smaller lot sizes can serve as a way of addressing the need for "starter" homes which was highlighted by anecdotal evidence from various sources during the completion of the Analysis of Impediments for Fair Housing Choice study.

Discussion:

N/A

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AP-85 Other Actions – 91.220(k)

Introduction:

In recognition of the City's limited capacity to provide assistance for certain activities, the City seeks to partner with existing agencies to provide the assistance needed by segments of the population not covered by direct City activities.

Actions planned to address obstacles to meeting underserved needs

As previously stated, the main obstacle to meeting underserved need is funding and the limited capacity to provide social service. The City when appropriate can provide support and assistance to the CoC or social service agencies to carry out their mission.

Actions planned to foster and maintain affordable housing

The City's main activity for the use of CDBG funds is to provide financial assistance to repair owner-occupied housing units. The intent of this activity is the maintenance/preservation of housing units which are serving low-moderate income households.

Actions planned to reduce lead-based paint hazards

As specified within the Local Housing Assistance Plan for the CDBG program, the following process controls activities related to lead-based paint hazards:

In order for a house to be considered feasible for rehabilitation, the proposed rehabilitation scope of work (SOW) must...

b) Provide interim controls or abatement for lead-based paint hazards as required by HUD and EPA for structures constructed prior to 1978. All houses built prior to 1978 will be tested for lead based paint. If lead based paint is found, interim control procedures will be used for all houses rehabilitated at or below \$25,000. Houses above \$25,000 will be rehabilitated using abatement procedures. The occupants will be notified of the hazards of lead-based paint, the symptoms and treatment of lead poisoning, how to avoid poisoning, lead level screening requirements, and appropriate abatement procedures;

Actions planned to reduce the number of poverty-level families

In addition to expanding economic opportunity through the City's Business Assistance Center, the City also uses the strategy of providing financial assistance to qualified homeowners to repair and rehabilitate their primary dwelling units. This strategy becomes more important as the City's housing stock begins to age and as the elderly population of the City continues to grow. Providing financial assistance for housing rehabilitation ensures that the City continues to have decent, and safe affordable housing and that qualified households do not become overburdened with housing costs for repair and maintenance.

Actions planned to develop institutional structure

City staff participates in webinars to remain up-to-date to changes in CDBG rules as well as to keep informed of best practices in the administration of the CDBG program. Additionally, the city consults with local social service providers during the completion of the Annual Action Plan. This consultation process provides the opportunity to coordinate and dialogue on on-going and upcoming items for consideration

in the City's CDBG activities.

Actions planned to enhance coordination between public and private housing and social service agencies

City staff will continue to foster relationships with public and private housing and social service agencies to provide coordination and avoid duplication of services. Additionally, the City's Interlocal Agreement with Flagler County for a Joint Housing Program ensures that there is constant coordination between agencies.

Discussion:

City intends as required by the CDBG program to consult with various service providers in identifying community development needs in the City of Palm Coast. Furthermore, City staff responsible for the administration of the CDBG program regularly coordinates with other City departments to identify infrastructure projects which may qualify for CDBG funds.

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Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80%

Discussion:

The City has not identified any specific funds to fund urgent need activities, however, the City consistent with CDBG National Objectives, may use funds for urgent need activities as needed based on a declared emergency.

Version Reflects FY 2017 Funding Allocation Announced by US HUD on June 14, 2017

Appendix - Alternate/Local Data Sources

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