



**COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
FEDERAL FISCAL YEAR (FFY 2025)
(FY 2025-26)
ANNUAL ACTION PLAN**

Version for Public Comment (June 25, 2025 to July 24, 2025)

Executive Summary

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

1. Introduction

As a CDBG entitlement community, the City of Palm Coast is required to submit an Annual Action Plan to direct use of CDBG funds. FFY 2025 is the fourth year of the City's 5-year Consolidated Action Plan (FFY 2022-2026). CDBG funding has previously been programmed for infrastructure improvements to qualified low-moderate income neighborhoods, financial assistance program for home repair for low-moderate income households, a first-time homebuyer's program, public service activities, as well as planning and administration activities. The City intends to continue with activities within one of the categories named above in FFY 2025.

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 Neighborhood Stabilization Program (NSP), 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), the City's state mandated Comprehensive Plan, and the Parks Master Plan. Additionally, the City consults with various social service agencies including Flagler County Health and Human Services Department, the Volusia/Flagler Continuum of Care and other non-profit organizations on public service needs (which may be eligible for CDBG funding) as well as data for analysis.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Overview

To meet the three objectives 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 Reinvestment** by providing financial assistance programs for home repairs to retain housing stock serving low-moderate income families. City will also identify opportunities to expand housing activities without duplicating services provided by other entities.
- **Encourage Home Ownership.** In addition to the rehabilitation program, the city will offer a first-time homebuyer program to promote home ownership for low-moderate income families in Palm Coast.

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.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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The City has received approximately \$3.0 million in CDBG entitlement funds between Program Year (PY) 2018-2022. These funds were used to assist 67 families through the housing rehabilitation program, 335 students to attend the City's summer camp, and to assist 3 first time homebuyers. Additionally, through the non-profit grant program, an additional 260 persons/households received assistance. The beneficiaries of these services include domestic violence victims, or those needing assistance with utility or rent payments.

In FFY 2023 (FY October 1, 2023 to September 30, 2024), the City accomplished the following:

- Provided financial assistance to 10 low- and moderate- income households for home repairs,
- Provided financial assistance to 3 first-time homebuyer households,
- Provided scholarships to 73 low- and moderate- income students to attend the City's summer camp, and
- Finally, 79 persons/households received assistance through the non-profit grant program.

4. Summary of Citizen Participation Process and consultation process

To complete the Annual Action Plan (AAP), the City consulted with various local and regional social service and housing advocate agencies. The City further hosted public workshop/public hearings to discuss the AAP and the proposed activities. 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 Volusia-Flagler Transportation Planning Organization.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A summary of public comments opportunities and any comments received are provided as an attachment to this Annual Action Plan.

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

A summary of public comments opportunities and any comments received are provided as an attachment to this Annual Action Plan.

7. Summary

A summary of public comments opportunities and any comments received are provided as an attachment to this Annual Action Plan.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator		Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The City of Palm Coast through the Community Development Department is responsible for administering the CDBG program. Community Development Dept. staff works with other City departments (Finance, Central Services), non-profit organizations, Flagler County to carry out the goals of the Consolidated Plan. As an example, an infrastructure activity may require the coordination of various departments to implement the most cost-efficient project. One department (Stormwater & 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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AP-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) (The AI was completed and approved by City Council in March 2022). During the completion of the current Consolidated Action Plan (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 Association 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 City of Palm Coast coordinated with the Commission on Homelessness and Housing for Volusia and Flagler Counties (COHH), the Continuum of Care (CoC) responsible for coordinating social service providers, homelessness outreach, and other services targeted to the population experiencing homelessness in the Flagler/Volusia County region.

The COHH 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.

In 2017, the COHH completed its Strategic Plan for addressing homelessness. The plan was updated on July 2021. The Strategic Plan is built on a foundation of data and input from members of the community and expertise of people on all sides of the issue. It is intended to be overarching, implementable and leads us to the goal of effectively ending homelessness of all types, which is, in reality, fully within our grasp.

The COHH Five-Year Strategic Plan includes the integration of “Opening Doors”, HUD’s Federal Plan to Prevent and End Homelessness, and five separate but interactive strategies identified through Community input into a single plan to reflect our communities and their needs.

1. Enhance Coordinated Entry System
2. Assure the provision of homeless prevention, early intervention services and human services
3. Increase services, retool existing services and enhance the provision of housing services
4. Assure Access to Health Services
5. Assist clients to achieve economic stability

As stated through this document, the City recognizes its limitations to implement social service programs due to limited staffing and financial resources. The City seeks to coordinate and to provide support as appropriate to implement actions to address homeless needs and to prevent homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 Commission on Homelessness and Housing for Volusia and Flagler Counties (COHH), 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Palm Coast
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Palm Coast serves 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, & Stormwater & Engineering Dept. to identify projects and needs that may be funded with CDBG funds.
2	Agency/Group/Organization	Volusia/Flagler County Coalition for the Homeless
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Commission on Homelessness and Housing for Volusia and Flagler Counties (COHH) 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
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. 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.
4	Agency/Group/Organization	Flagler County
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City coordinated with various departments of Flagler County government to gather data for the completion of the Consolidated Action Plan. Specifically, the Flagler County Social Service Department provided input during the completion of the Analysis of Impediments to Fair Housing (AI). The input was valuable in identifying needs of their clients who are mainly the elderly or veterans. Additionally, 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 state funded SHIP program is consulted to ensure that there is minimal duplication of programs and services between the City and the County.
5	Agency/Group/Organization	Flagler Cares
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Flagler Cares is a partner agency with the COHH. As their partner they are a first responder in Flagler County to assist populations who are at risk of becoming homeless. These populations ran the entire gamut of the homeless population and the varying needs that each demographic might need. Data and documents from the Flagler Cares were used in the completion of the Consolidated Action Plan.
6	Agency/Group/Organization	MID FLORIDA HOUSING PARTNERSHIP
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. 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	Family Life Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City coordinated with Family Life Center through direct conversation about the needs of their clients. Outcomes of this conversation will present a forum to identify potential activities that may be funded through the use of CDBG funds.
8	Agency/Group/Organization	Flagler County Free Clinic
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Health Care Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City coordinated with Family Country Free Clinic through direct conversation about the needs of their clients. Outcomes of this conversation will present a forum to identify potential activities that may be funded with CDBG funds.
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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?
Continuum of Care	Volusia/Flagler County Coalition for the Homeless	The report provides details on responding agencies for different homelessness needs. The gaps identified in the study helps to identify activities which may be funded though the CDBG program with recognition of the limitations in funding and staffing available from Palm Coast.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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.

AP-12 Participation – 91.105, 91.200(c)

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 Annual Action Plan. These public hearings were held on June 25, 2025 with the Citizens Advisory Task Force, and the City Council on August 5, 2025.

Notice for the public meetings were published in the Daytona Beach News Tribune. The notices were also posted on the City's website.

The Draft FFY 2024 Action Plan was published for a 30-day comment period from June 25, 2025 to July 24, 2025. The plan was also posted on the City's website and was available by hard copy at City Hall.

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)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	462,211.00	0.00	0.00	462,211.00	462,211.00	Any change in the exact amount available will be pro-rated into the particular activity without exceeding the program limits on use of funds for Public Service (15% of allocation) or General Administration (20% of allocation).

Table 5 - 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. Not all of staff time is charged to the CDBG program. Additionally, on past infrastructure projects, the City will use in-house staff to design and construct the project. CDBG funds are used to purchase construction materials only.

The City also coordinates with Flagler County on the state funded State Housing Initiatives Partnership (SHIP) program. The SHIP program is another funding source to address affordable housing needs through home-repair, home-ownership, or emergency funding activities.

Additionally, CDBG funds are made available for public services such as rental assistance, and emergency services for domestic violence victims. Partnerships with local non-profits which provide is an important means of using CDBG funds to implement public services since the City does not have a department or office to implement such programs.

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 using publicly owned land or property to address needs identified in the plan.

Discussion

The only anticipated resources during the completion of this Action Plan is the allocation from HUD. Any program income received during the year will be programmed for housing activities with up to 15% available for public services.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Housing Assistance	2022	2026	Affordable Housing		Housing Programs	CDBG: \$373,806.00	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Provide Public Service Assistance	2022	2026	Non-Homeless Special Needs		Public Service	CDBG: \$72,142.00	Public service activities other than Low/Moderate Income Housing Benefit: 103 Persons Assisted
3	Maintain Compliance with CDBG Rules and Regulation	2022	2026	Monitoring compliance			CDBG: \$35,000.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Housing Assistance
	Goal Description	Encourage Home Ownership and Reinvestment by providing financial assistance programs for home repairs to retain the affordable housing stock. This goal also aims to promote homeownership by providing financial assistance in the form of down-payment or closing costs to a first-time homebuyer. The City will also identify opportunities to expand housing activities without duplicating services provided by other entities.
2	Goal Name	Provide Public Service Assistance
	Goal Description	The goal of this activity is to expand the availability of public services. The public services will be made available to income qualified residents who meet the intended demographic profile of program (i.e. student, domestic violence victim). Providing public services will be provided directly through City programs such as summer camp, or through a non-profit public service provider using available CDBG funds.
3	Goal Name	Maintain Compliance with CDBG Rules and Regulation
	Goal Description	Maintain compliance through monitoring of CDBG activities with the assistance of a grant compliance consultant.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Palm Coast intends to carry-out activities which are consistent with previous activities funded by the CDBG program. Specifically, these projects include: owner-occupied housing rehabilitation, the summer camp scholarships, grant program for non-profit organizations, and general planning, administration, and monitoring. CDBG funds have also been used previously on infrastructure projects and a first-time homebuyers program. Although not funded within the upcoming year. These activities may again be funded when the need arises.

Projects

#	Project Name
1	Housing Rehabilitation
2	First-time Homebuyer Assistance Program
3	Public Service Mini-grant Program
4	Summer Camp
5	Planning, Administration, and Monitoring of CDBG Program and Activities

Table 7 - Project Information

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

The data in the needs assessment and market analysis prepared for the Consolidated Action Plan indicate that there is an aging housing stock in the City along with a population that continues to be more elderly than the state average. This data indicates the need to continue to address the preservation of the existing units currently occupied by low-moderate income households. Staff has found historically that the beneficiaries of the housing rehabilitation program have tended to be mainly single-person households with the head of household over 62 and predominantly female.

Additional input into priorities came from recommendations of the advisory committee as well as through the consultation and public input process.

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.
- Home prices are out of reach for many households, the required down-payment and closing costs for a home buyer presents a significant obstacle for many of these households. Financial assistance to qualified households in the form of down payment or closing costs can provide the difference in reaching home affordability.

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AP-38 Project Summary

Project Summary Information

Version for Public Comment (June 25, 2025 to July 24, 2025)

1	Project Name	Housing Rehabilitation
	Target Area	
	Goals Supported	Provide Housing Assistance
	Needs Addressed	Housing Programs
	Funding	CDBG: \$307,880.00
	Description	CDBG funds will be used to provide financial assistance to repair owner-occupied housing units for qualified beneficiaries.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program has a maximum assistance limit of \$80,000 (unless approved for more by the governing body). Based on maximum allocation of \$80,000, an estimated 4 households may receive assistance through the program.
	Location Description	The activity will be available citywide. The homes that will receive assistance will likely be on a single-family subdivision.
2	Planned Activities	Funding availability will be announced to provide all potential applicants with opportunity to qualify and participate. The City hosts a workshop as an opportunity for all potential participants to receive more information and ask questions regarding the housing rehabilitation program. Each applicant will need to be qualified (review of household income and housing ownership).
	Project Name	First-time Homebuyer Assistance Program
	Target Area	
	Goals Supported	Provide Housing Assistance
	Needs Addressed	
	Funding	CDBG: \$50,000.00
	Description	CDBG funds will be used to assist first-time homebuyers with down-payment and closing costs towards the purchase of a home.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that up to two families may receive assistance through this program. Historically, typical assistance has ranged between \$15,000 to \$25,000.
3	Location Description	This activity is available citywide.

	Planned Activities	Applicants for the program must go through the qualification process while securing a mortgage with a lender. The City uses a consultant to assist with the income verification and qualification process for participants.
3	Project Name	Public Service Mini-grant Program
	Target Area	
	Goals Supported	Provide Public Service Assistance
	Needs Addressed	Public Service
	Funding	CDBG: \$34,331.00
	Description	Funding is made available to governmental or non-profit organizations to provide public service assistance to qualified residents.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	An assumption of \$700/beneficiary will result in providing assistance to approximately 49 persons or households.
	Location Description	Available to all residents of the City of Palm Coast.
4	Planned Activities	Issue a Notice of Funding Availability to solicit potential applications. Review applications and identify qualified activities. Monitor (with assistance of consultant grant monitor) activities using grant funds.
	Project Name	Summer Camp
	Target Area	
	Goals Supported	Provide Public Service Assistance
	Needs Addressed	Public Service
	Funding	CDBG: \$35,000.00
	Description	Funding is provided to provide a stipend to eligible students to attend the City of Palm Coast summer camp program.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Based on an assistance amount of \$700/student, approximately 50 students will receive assistance. The students will be from households that meet the low-moderate income threshold to receive financial assistance.
	Location Description	The assistance is available to all elementary to middle-school students who live within the municipal boundaries of Palm Coast.

	Planned Activities	The City of Palm Coast Parks and Recreation Dept. will announce the availability of summer camp and the availability of financial assistance to attend summer camp. The Parks Dept. will review application and proceed to review the income qualifications of participants who are seeking financial assistance. Attendees of the summer camp participate in various recreational and arts and cultural activities on a typical day at camp.
5	Project Name	Planning, Administration, and Monitoring of CDBG Program and Activities
	Target Area	
	Goals Supported	Maintain Compliance with CDBG Rules and Regulation
	Needs Addressed	Housing Programs Public Service
	Funding	CDBG: \$35,000.00
	Description	Activities will include public outreach (advertising, public notice) regarding the availability of assistance through the CDBG programs. This project includes the City's participation in the community-wide Fair Housing event.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This activity is to ensure compliance of all activities with CDBG rules and guidelines.
	Location Description	Funds are available for use where CDBG activities occur.
	Planned Activities	Funds are typically used for advertisement of funding availability for the various programs (housing rehabilitation, first-time homebuyer, summer camp, public service grants). Funding is also used for publication of public notices for public workshops and public hearings for the required CDBG documents. These planned activities are intended to ensure compliance with CDBG rules and guidelines.

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. The City through the course of preparing the Annual Action Plan may identify infrastructure projects within low-moderate income census tracts and elect to fund qualified infrastructure projects with CDBG funds.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - 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. As described above, the City may target funds for an infrastructure project within a Low-Moderate Income census tract if the opportunity arises.

Discussion

See discussion above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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 qualify for the use of CDBG funds, if the project has an areawide benefit. The City through the course of preparing the Annual Action Plan may identify infrastructure projects within low-moderate income census tracts and elect to fund qualified infrastructure projects or qualified activities with CDBG funds.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

Table 9 - 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	2
Total	6

Table 10 - One Year Goals for Affordable Housing by Support Type

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.

The CDBG activities to be undertaken supports the City's Affordable Housing goals through the following:

1. assisting a low-moderate income household keep their home up to standard building code or to make modifications that will allow the homeowner to stay in their home (i.e. addressing accessibility issues).
2. provide financial assistance to a low-moderate income household to purchase a home. It is estimated that the FFY2025 funds will assist four (4) households through housing rehabilitation and two (2) households with down-payment assistance to purchase a home.

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AP-60 Public Housing – 91.220(h)

Introduction

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

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

There are currently no public housing units managed by a Housing Authority within the City of Palm Coast. The City in the past has consulted with the Flagler County Housing Authority on the voucher program and the need for additional rental properties in the City of Palm Coast. This consultation has been necessitated by citizen enquiries to the City regarding Section 8 Housing Choice Voucher program (the Flagler Housing Authority administers the voucher program for Flagler and Clay Counties). The second reason for consultation is coordination of information regarding new rental projects in the City. The Housing Authority staff has relayed information to the City that at times, their clients have difficulty finding rental units to accommodate the vouchers. The City will continue the coordination efforts and provide information regarding the Flagler Housing Authority and their services through social media or other platforms.

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

There are currently no public housing units managed by a Housing Authority 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

There is no Public Housing Authority (PHA) operating within the boundaries of the City of Palm Coast.

Discussion

Although the Flagler Public Housing Authority (PHA) does not operate any units within the City of Palm Coast, the City coordinates with the PHA. This coordination and collaboration include the PHA attending the Housing Fair. Also, the City has reviewed and certified that the PHA housing Plan is consistent with the City's CDBG Consolidated Action Plan.

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, the City is committed to coordinating and consulting with the efforts of the area Continuum of Care and other social service agencies who provide assistance to the 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, the City does not provide direct outreach to the homeless population. As reported in the VFCCH 2021 Gaps and Needs Assessment Report, direct street outreach is facilitated by the Volusia Flagler County Coalition for the Homeless, Inc., SMA Healthcare's PATH Outreach program, Changing Homelessness SSVF (Supportive Services for Veteran Families) program, the VA (Veterans Administration), The Neighborhood Center of West Volusia and Flagler Cares.

Flagler Cares is a broad, county-wide initiative to expand the safety net for Flagler citizens in need, to build a coordinated system of social, financial and health services, and to decrease societal and personal costs by providing services as efficiently as possible. Flagler Cares provides outreach to at risk of homelessness individuals and families and coordinates with the CoC through the Coordinated Entry process for linkage to Prevention, Rapid Rehousing and Permanent Supportive Housing solutions.

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. However, the City is committed to coordinating and consulting with agencies that provide a direct response to addressing the needs of the homeless population. Additionally, the City partners with a local non-profit, Flagler County and other local governments to open and operate a cold-weather shelter when overnight temperatures fall below 40 degrees.

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

As previously stated, due to limited funding and institutional capacity, the City does not intend to carry out activities to address homeless programs that provide assistance for households that make the transition to permanent housing and independent living. However, the City is committed to coordinating and consulting with agencies that provide a direct response to addressing the needs of the homeless population.

The City acknowledges that the VFCCH and other organizations, have resources available as well as an organizational structure that is ready to respond and provide assistance to address needs of the homeless population.

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.

See response to previous item.

Discussion

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

Introduction:

The City of Palm Coast is committed to creating safe, diverse, and affordable housing for all its residents. The primary goal of this commitment is to promote the City as a desirable and sustainable place to live, work, and play.

As discussed through this document and within the Analysis of Impediments to Fair Housing (completed in March 2022), the lack of a diverse housing supply is a challenge that can directly impact the availability of affordable housing. The low supply of rental housing presents a challenge for households to have a housing choice.

As provided in data in the Consolidated Action Plan, 78.5% of renter households earning less than 80% of Area Median Income (AMI) are cost-burdened compared to 47% of all renter households. Similarly, 52.4% of owner households earning less than 80% of AMI are cost burdened compared to all owner households (25% cost burdened).

The data provided also indicates that renter-households are more impacted by affordability than owner households.

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 City in conjunction with Flagler County reviews affordable housing incentives provided as part of the State Housing Initiatives Partnership (SHIP) program. The SHIP program relies on state funds to fund various affordable housing activities such as rehabilitation, homebuyer assistance, new construction assistance.

The review of the incentives is intended to develop recommendations to implement incentives for making housing more affordable. The review examines state identified incentives such as increased densities, flexibility in road design, lot sizes, setbacks, or other development standards that may reduce the cost of building a home.

In addition to the joint City-County review, the recent update of the City's Comprehensive Plan creates a policy that will lead to the completion of a study that will identify appropriate for implementation in the City of Palm Coast. These incentives go beyond affordability in that the study will look at the various lifestages of the many households in the City (i.e. young families, new college graduates, etc.) to create a

variety of housing opportunities, no matter what lifestage a household may be in.

Finally, it is recognized that there are pending changes in state legislation that may mandate a City to implement different housing opportunities through Accessory Dwelling Units, or Bonus density. Although these initiatives were not passed by the Florida legislature, it is likely they will continue to be presented for discussion in the future by the state legislature.

Version for Public Comment (June 25, 2025 to July 24, 2025)

AP-85 Other Actions – 91.220(k)

Introduction:

In recognition of the City's limited capacity to provide assistance for social service activities, the City seeks to partner with and support existing agencies to provide the assistance needed by segments of the population not covered by direct City activities. The City will consider the use of CDBG or other available funds to assist social service providers to implement activities. Additionally, the City as appropriate will coordinate with social service agencies through on-going data exchange or consultation.

Actions planned to address obstacles to meeting underserved needs

As stated throughout this document, the City recognizes its limitations in addressing the underserved needs within the community. The primary obstacle to meeting underserved needs is sufficient resources to meet the needs identified in the outreach conducted for this Action Plan. Addressing all housing, homeless, and community developments needs is a difficult task due to lack of funding. The City will utilize all possible resources and will attempt to secure additional sources of financing as appropriate over the course of the program year to meet underserved needs. These actions are done with full recognition that the Flagler County Health and Human Services Dept. is the main governmental source of providing social services, and that other agencies such as Flagler Cares and Family Life Center provide vital services in the community that are not provided by a local governmental agency.

Over the timeframe covered by this Consolidated Plan and Annual Action Plan, the following actions will take place in an effort to address obstacles to meeting the underserved needs:

- Continue to develop and nurture relationships with stakeholders (social service providers, clients) in an effort to better identify needs.
- Enhance the level of coordination among stakeholders to maximize outputs and deliver more efficient and effective services. For the City, this can be as simple as directing a resident/citizen to an agency who may be able to help address their need.

Actions planned to foster and maintain affordable housing

The City will foster and maintain affordable housing through the use of its CDBG funds by continuing to implement the Housing Rehabilitation Program, and the First-time Homebuyers Program. The City has limited resources to implement other affordable housing activities, but other opportunities are available through the State Housing Initiatives Partnership (SHIP) program which is administered and managed by Flagler County. Other assistance available through the SHIP program include: Roof Replacement, Barrier

Free Modification for Seniors, and Disaster Assistance.

Actions planned to reduce lead-based paint hazards

As part of the Housing Rehabilitation Program, the City implements testing to ensure that CDBG program assisted housing rehabilitation activities undergo a lead paint assessment when appropriate based upon the age of the structure. If lead paint is detected, the City undertakes all required measures to mitigate and/or remove lead-based paint where it exists. The City procures certified providers of lead paint testing, abatement and clearance testing.

The City will continue to test all houses built prior to 1978 if rehabilitated under the owner-occupied rehabilitation program for lead-based paint and, if lead-based paint is found, the City will incorporate the necessary mitigation work into the rehabilitation work and clearance tests to indicate the home is safe before allowing homeowner to occupy the home.

Actions planned to reduce the number of poverty-level families

As previously stated, the City recognizes the limitations available to provide technical assistance or financial assistance to address poverty within the context of this Consolidated Action Plan. However, it should be noted that an overarching goal of this plan would be to benefit the greatest number of people to the greatest extent possible with the available resources.

The City will coordinate with various providers whose mission has been identified as the most beneficial to residents and to assisting families in need. As stated above, through the CDBG program, a City provides technical assistance and through the CDBG funds makes funding available (through a grant program) to agencies that provide public services to address the needs of persons in poverty. These agencies may typically provide services to homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services may include housing, assistance with behavioral health, and other assistance to promote self-sufficiency.

In light of the statement provided above, the City through its CDBG program does provide assistance to assist households below the low/moderate income threshold and or take the first step to building self-sufficiency. These activities include:

- Providing a summer camp scholarship program that assists low-moderate income students/households, and
- Providing financial assistance to low-moderate income families to purchase a home.

Actions planned to develop institutional structure

The City of Palm Coast Community Development Department serves as the lead entity in carrying out the

Consolidated Plan along with the assistance of consultants. Activities completed in the past using CDBG funds have included assistance from the City's Public Works Dept., Stormwater and Engineering Dept. The City has developed sufficient capabilities for implementing and administering programs in-house and continues to foster agency coordination. The City recognizes that collaboration between local, county, and non-profit agencies is important in successfully carrying out the goals and objectives identified in the Consolidated Plan and addressing community needs.

The City recognizes that continuing to build a structured service delivery systems is critical to the long-term success of community development efforts in the City. These systems assist in proper targeting of resources, efficient use of those resources, and hopefully a meaningful change in the number of poverty-level families in the City. The City of Palm Coast will continue to engage in coordination efforts between governmental and non-governmental agencies operating within the City, and continued support for institutional efforts to address long-term challenges in the region.

Although a range of services are available in the community, including homeless prevention services, health services, crime-victim assistance and supportive services, there is recognition that the demand is always greater than the assistance available. These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

Therefore, the City will support the following steps to develop institutional structure:

- Participate in training opportunities available to City staff
- Provide technical assistance when staff has the capacity, and
- Provide financial assistance, as appropriate or when available.

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

The City is committed to ensuring that there is coordination between public and private housing and social service agencies. The Community Development Department as the lead administrator for the CDBG Block Grant is essential to ensure that on-going coordination and opportunities for cooperation are not missed.

The City will:

- Continue coordination with the County on available housing programs (SHIP and CDBG), and
- Continue coordination with service agencies such as Flagler County Health and Human Services Dept., the Volusia-Flagler Coalition for the Homeless, Flagler Cares, Family Life Center, or other service agency during the formulation of the CDBG Annual Action Plan.

The coordination efforts above are in recognition that these agencies play a key role in delivering services to the public and providing programs essential to the community such as homeless services, emergency services, youth programs, elderly programs, and special needs services. Additionally, these agencies

provide partnership opportunities for the use of CDBG funds for public service activities.

Discussion:

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Program Specific Requirements

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

Introduction:

The activities identified in the FFY 2025 Action Plan are consistent with activities carried out in previous CDBG program years. The City does not anticipate any program income at this time. However, it should be noted that program income from the Neighborhood Stabilization Program (NSP) may be used and administered as part of the CDBG program. Should any income from the NSP program come to the CDBG program it will be allocated to housing activities funded by the CDBG program. Any other income will be used mainly for housing activities with up to 15% being used for public service activities.

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.	70.00%

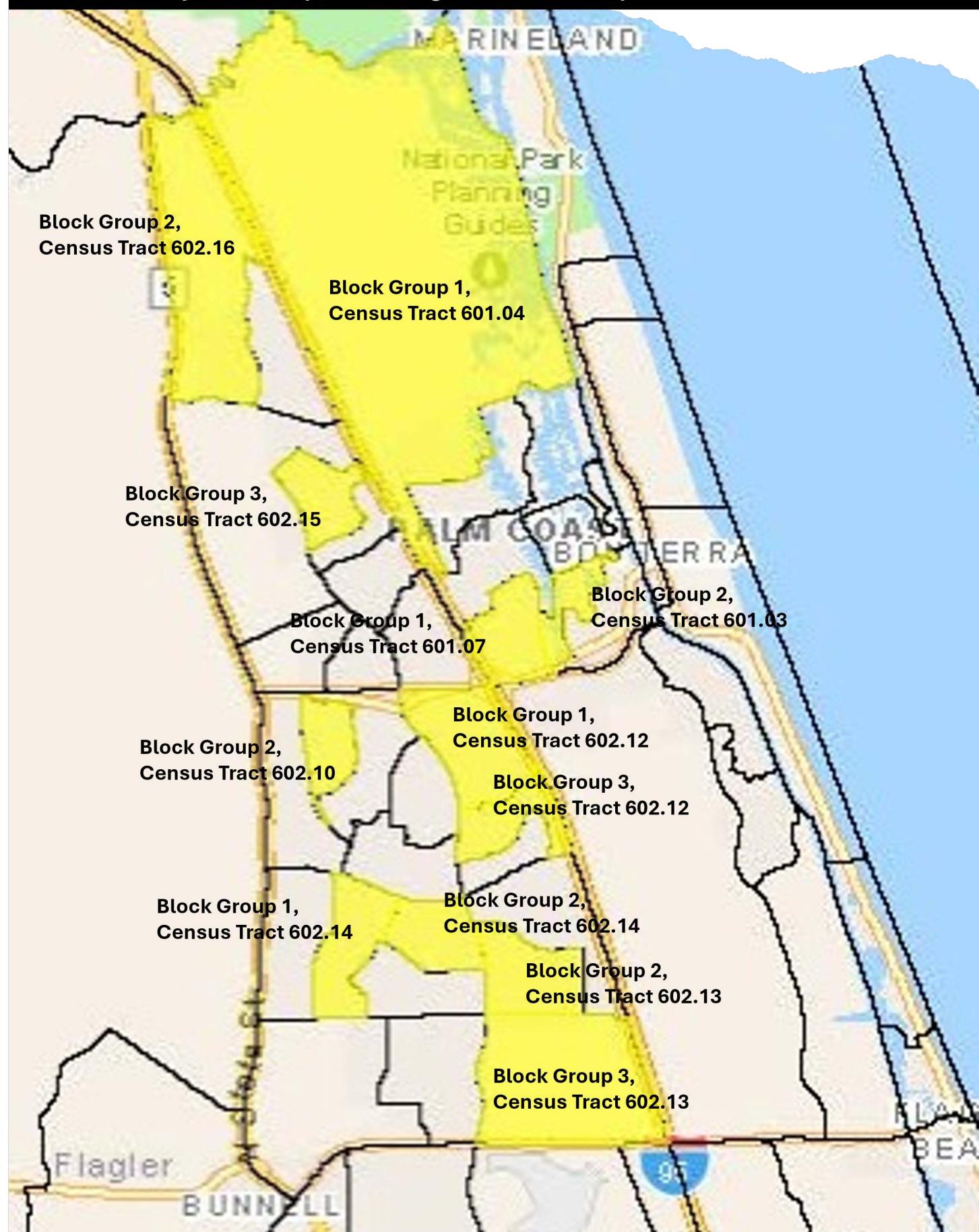
The overall benefit will cover the period from FFY 2022 to FFY 2026.

Attachments

Version for Public Comment (June 25, 2025 to July 24, 2025)

City of Palm Coast – Low-Moderate Income Areas – 2024

Source: LMISD by Block Group, US Housing and Urban Development



The City of Palm Coast is considered an Exception Grantee. This is due to City of Palm Coast having few Census Tract Block Groups (less than 25% of Census Tract Block Groups) in which 51 percent of the residents are low- and moderate-income. CDBG rules authorizes an exception criterion for such grantees to be able to undertake area benefit activities. Specifically, section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low and moderate income persons when "the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income." The threshold for the highest quartile in the City of Palm Coast is 48.6%, therefore, all Census Tract Block Groups above this threshold may qualify for CDBG assistance if the activity will benefit all the residents of a primarily residential area where at least 48.6% of the residents are low- and moderate-income persons. Such area-benefit activities include things such as parks, neighborhoods, facilities, community centers and streets. This map includes all Census Tract Block Groups meeting the 48.6% threshold.