



**THE CITY OF PALM COAST
160 LAKE AVENUE
PALM COAST, FL 32164**

**BUSINESS IMPACT ESTIMATE
PURSUANT TO F.S. 166.041(4)**

**Meeting Date: January 14, 2025
Ordinance Number: 2025-XX
Posted To Webpage: January 8, 2025**

This Business Impact Estimate is given as it relates to the proposed ordinance titled:

AN ORDINANCE OF THE CITY OF PALM COAST, FLORIDA, AMENDING A CHAPTER OF THE CITY OF PALM COAST CODE OF ORDINANCES ENTITLED FAIR HOUSING CODE; PROVIDING FOR A DECLARATION OF POLICY TO PROHIBIT DISCRIMINATION IN HOUSING ON THE BASIS OF RACE, COLOR, ANCESTRY, NATIONAL ORIGIN, RELIGION, SEX, MARITAL STATUS, FAMILIAL STATUS, HANDICAP OR AGE; PROVIDING DEFINITIONS; DESIGNATING AS UNLAWFUL CERTAIN DISCRIMINATORY PRACTICES IN THE SALE OR RENTAL OF HOUSING, AS WELL AS IN ADVERTISING IN CONNECTION THEREWITH, IN THE FINANCING OF HOUSING, AND IN BROKERAGE SERVICES RELATED TO EXCEPTIONS; PROVIDING FOR AN ADMINISTRATOR TO BE DESIGNATED BY THE CITY MANAGER AND PRESCRIBING THE GENERAL POWERS AND DUTIES OF SUCH ADMINISTRATOR, PRESCRIBING ACTION UPON A DETERMINATION OF PROBABLE CAUSE, AND AUTHORIZING THE PROMULGATION OF FORMS AND REGULATIONS; MAKING PROVISIONS FOR THE FILING OF COMPLAINTS AND RESPONSES THERETO, AND THE PROCESSING THEREOF BY THE ADMINISTRATOR; PROVIDING FOR ADDITIONAL REMEDIES; PROVIDING FOR PROHIBITING UNTRUTHFUL COMPLAINTS OR FALSE TESTIMONY; PROVIDING FOR PENALTIES FOR VIOLATION OF SUCH CODE; PROVIDING FOR SEVERABILITY; AND PROVIDING AN EFFECTIVE DATE.

The sections below are not required to be completed if the ordinance involves any one of the following types of regulations. Please check if applicable:

√ 1. Ordinances required for compliance with federal or state law or regulation;

- ___ 2. Ordinances relating to the issuance or refinancing of debt;
- ___ 3. Ordinances relating to the adoption of budgets or budget amendments, including revenue sources necessary to fund the budget;
- √ 4. Ordinances required to implement a contract or an agreement, including, but not limited to, any federal, state, local, or private grant, or other financial assistance accepted by a municipal government;
- ___ 5. Emergency ordinances;
- ___ 6. Ordinances relating to procurement; or
- ___ 7. Ordinances enacted to implement the following:
- a. Development orders, and development agreements, and development permits, as those terms are defined in S 163.3164, and development agreements, as authorized by the Florida Local Government Development Acts SS. 163.3220-163.3243;
 - b. Comprehensive Plan amendments and land development regulation amendments initiated by an application by a private party other than the county;
 - ___ c. Sections 190.005 and 190.046;
 - ___ d. Section 553.73, relating to the Florida Building Code; or
 - ___ e. Section 633.202, relating to the Florida Fire Prevention Code.

Part I. Summary of the proposed ordinance and statement of public purpose:

BACKGROUND:

The Community Development Block Grant (CDBG) Program started in 1974 to provide funding for housing and community development. Activities or Programs funded by CDBG funds must meet one of the following the National Objectives of the Program:

- 1) Benefit low- and moderate-income persons (LMI)
- 2) Prevent or eliminate slum or blight.
- 3) Address urgent community development needs (Emergency)

As an entitlement community, the City of Palm Coast will be eligible to receive an annual allocation from the Department of Housing and Urban Development (HUD). Historically, CDBG funds have been used for various community development activities such as:

- Housing Programs,
- Public Services (Limited to 15% of Grant),
- Public Infrastructure/Facilities (In Qualified Areas based on Census or benefits area 51% or greater LMI Area),
- Economic Development, and
- Planning/Administration/Monitoring of the Program (limited to 20% of allocation).

In the City of Palm Coast, CDBG funds have been used to fund the following activities:

- Housing rehabilitation of owner-occupied units
- Public Services,
- Public Infrastructure (trails), and
- Planning/Administration/Monitoring of the

It was recommended by our CDBG Program Consultant Guardian CRM that the City review and update the required HUD Policy regulations considering recent compliance changes made to some of HUD policies.

To receive CDBG Funds, an entitlement community is required to adopt and maintain these HUD policies. The amendment and restatement of Fair Housing Ordinance was one of those policies. The following updates were made to Fair Housing ordinance:

- Section headers titles changes and renumbered.
- Addition of 9 new definitions.
- New section added Unlawful Housing Practices which incorporate discrimination sales or rental advertising, discrimination in financing, and discrimination in brokerage services.
- Expanded on accordance with federal law Exemptions and Exceptions section.
- New section added Complaint and Processing Complaints defining claims, the policy, and process on handling them in accordance with HUD.
- New sections added Additional Remedies regarding the procedures prescribed by this ordinance they effect other state and federal constitutions or laws.
- New section Report to Florida Real Estate Commission regarding the city's responsibility report realtor's violations to the commission.
- New section Education and Public information enabling the city to promote the policies in this ordinance.
- New section Untruthful Complaints or Testimony explaining this is a unlawful.
- New sections Penalty which describes fine which can be inquired for violations of this policy. Fine is 5% of the federal penalties to be issued.

SUMMARY:

After the review of these policies and determination was made to amend and restate the Fair Housing Ordinance being it is a requirement for the grant funding received from the Community Development Block Grant Programs.