



2025 ANNUAL REPORT

COMMUNITY DEVELOPMENT DEPARTMENT

Prepared By:
John Zabler
October 16, 2025



City of PALM COAST

Community Development Department

To: Lauren Johnston, Interim City Manager
 Date: 10/16/2025
 Department: Community Development Department
 Director: John Zabler 
 Reporting Period: 4th Quarter FY 2025

Department Summary

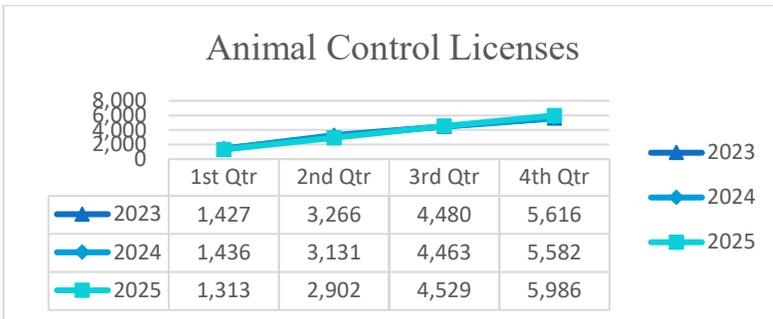
The beginning of fiscal year '25 began with Hurricane Milton with minor overall damage and ending the fiscal year without any severe weather damage or hurricane impacts to Florida. Overall permitting activity decreased by 4% with a 20% decrease in one- and two-family dwellings and 19% decrease in commercial construction compared to fiscal year '24.

Six employees transferred from the Stormwater Division to Community Development to create a new division, Residential Site Inspections. The new division will enforce drainage requirements for new construction work in the city's rights of ways.

An Inspection Request Application designed for mobile phone use was released during the 4th quarter. The application is designed to allow for more convenient inspection scheduling and project management for contractors.

A new module within the Community Development Software (CDPlus) was developed for Local Business Tax Receipt (BTR) processing. During the 3rd quarter, notices for renewals were mass emailed (as opposed to general mailing in the past) through the new software and payments for renewal were accepted online. Testing is currently underway to allow the application and submittal of new BTR applications for review and processing by multiple divisions. This will allow for a more convenient and efficient process for the applicant and staff.

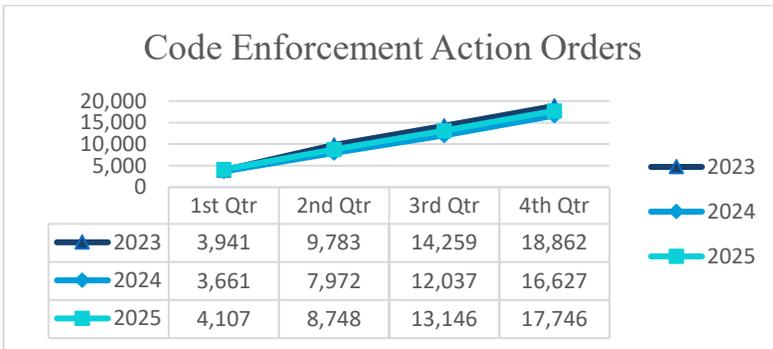
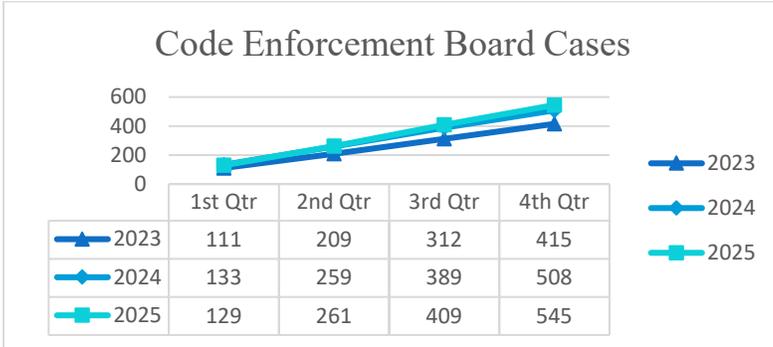
Below are charts showing the volume of activity in building permits and inspections, code enforcement, animal licenses and code cases, and site permitting inspections.





City of PALM COAST

Community Development Department



Eighteen solicitation permits and 382 business tax receipts were issued in the 4th quarter. The total number issued in fiscal year '25 was 60 solicitation permits and 1,260 business tax receipts.

The short-term vacation rentals registration ordinance went into effect on March 3rd. Staff worked diligently with IT staff to update the on-line rental webpage, to include the short-term registration application process. Communications staff also assisted with adding guidelines to the city's website regarding what is required of property owners to register their property as a short-term rental. So far, a total of 307 owners utilizing their residences in Palm Coast as short term rentals have registered their properties with the city.

This fiscal year, two Construction Licensing Officials Association of Florida (CLOAF) conferences were held at City Hall. The three-day conferences were conducted in the Jon Netts Community Wing, with the first meeting taking place in November and the second in May. Both conferences averaged about 25 participants, who traveled from cities, counties and municipalities located throughout Central Florida.

At the request of City Council, a presentation took place regarding the possible implementation of a pilot program to enable residents to have backyard chickens. The program would allow permitted residents of the city to own up to 4 chickens, which they could keep on their property within the confines of a chicken coop, while abiding by terms and guidelines as set forth by the city. With passage by City Council, a permit portal was created for the Backyard Chicken Pilot Program, which went into effect in August, 2025. So far, eighteen residents have applied for and received permits.

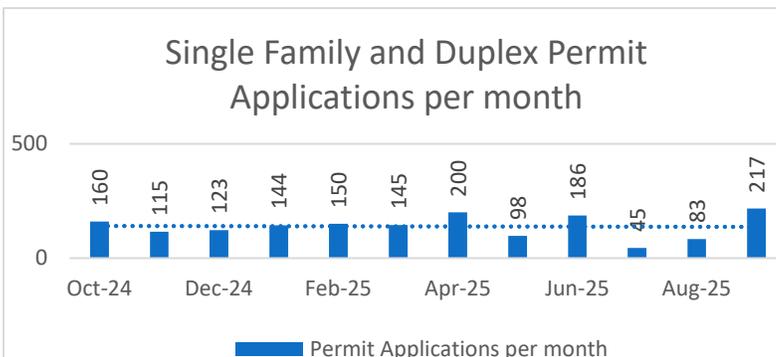
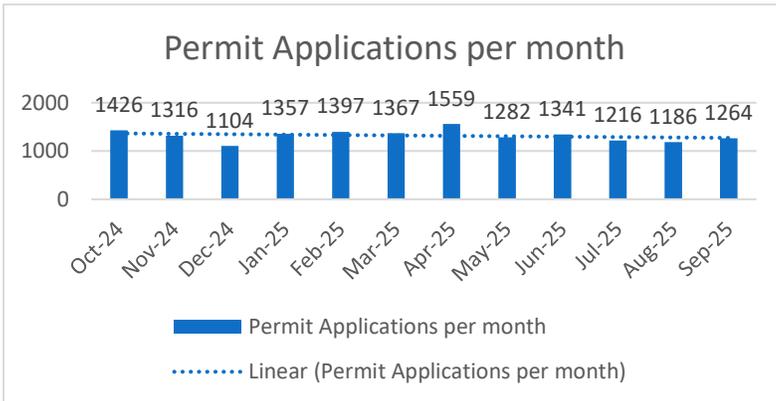
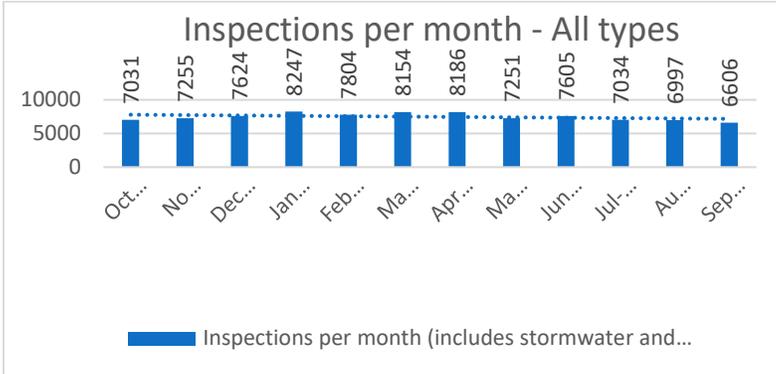
During FY'25 the Planning Division reviewed 76 development applications and issued 43 development orders which is a decrease from FY'24 of 108 and 58 respectively.



City of PALM COAST

Community Development Department

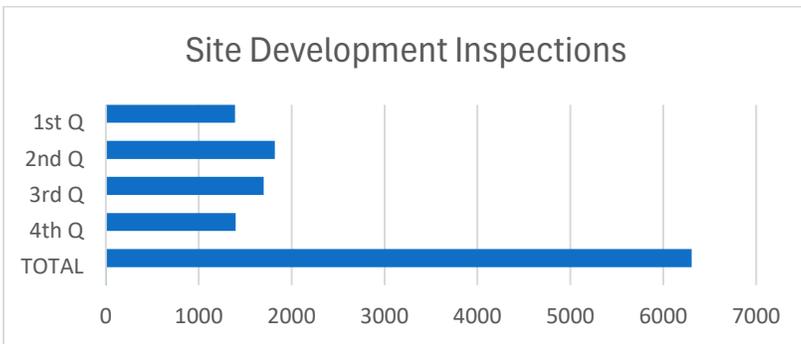
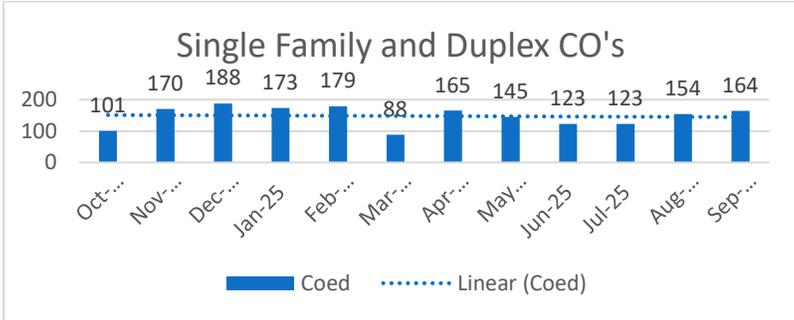
During the 4th Quarter the Site Development Division performed 1,398 inspections with a cumulative total of 6,306 inspections for FY25. The inspections varied from utility inspections; asphalt, curb, and sidewalk inspections; and storm pipe/structures and pond inspections. Our task to revise the model home and early start home process into one application type based on the new Senate has been fully implemented. All of this will be done through the online portal. We have implemented the same process online portal for multifamily and commercial projects to allow them to go vertical.





City of PALM COAST

Community Development Department



Budget Overview:

In the 4th quarter, each division within community development (building, business tax, code enforcement, planning, site development, economic development) is on target with overall expenditures.

Key Performance Indicator Updates 4th Quarter Plan Review:

Overall Department Goal		Promote High Quality Development and Appearance through a Business-Friendly Approach	
KPI GOAL	TARGET PERCENTAGE	Actual	SUMMARY
Provide initial COPC comments to the applicants within 15 working days; provide 2 nd submittal COPC comments to applicants within 10 working days; provide after 2 nd submittal COPC comments to the applicants within 7 working days 100% of the time.	100%	94%	During the fourth quarter 12 out of 12 initial comments were completed within 15 working days, 2 out of 3 - 2nd submittal comments were completed with 10 working days, 1 out of 1 - 3rd+ submittal comments were completed with 7 working days 100% of the time.

Progress Report



City of PALM COAST

Community Development Department

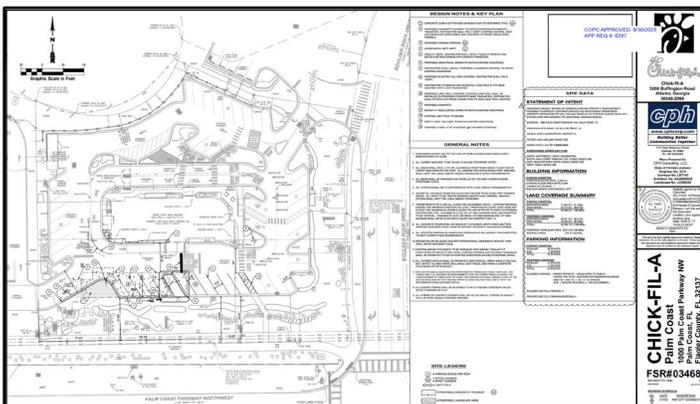
<p>Improve service levels and efficiencies and provide consistent and thorough building code plan reviews and inspections through development of multi-disciplined multi-certified inspection staff.</p>	<p>100%</p>	<p>29%</p>	<p>There are (80) State Certifications available to Building Divisions plan reviewers and building inspectors. As of this KPI update, staff has obtained 23 certifications or roughly 29% towards the goal of attaining a complete multi-disciplined/multi-certified plan review and inspection staff.</p>
<p>For Preliminary and Final Plat Applications, provide initial COPC comments to the applicants within 20 working days; provide 2nd submittal to applicants within 15 working days; provide after 2nd submittal comments to the applicants within 10 working days 100% of the time.</p>	<p>100%</p>	<p>100%</p>	<p>During the fourth quarter 2 out of 2 initial comments were completed within 20 working days, 4 out of 4 - 2nd submittal comments were completed with 15 working days, 0 out of 0 - 3rd+ submittal comments were completed with 10 working days 100% of the time.</p>

Department Highlights:

Fourth Quarter Development Orders, Plats, Site Plans, etc.

Chick-Fil-A ATM Removal – TSP – AR # 6297

This Tier 1 Technical Site Plan was for a modification of the existing Chick-Fil-A restaurant at the NW quadrant of the Palm Coast Parkway & Boulder Rock Drive Boulevard intersection to facilitate the removal of its ATM lane. The resulting ATM removal will provide ±7 additional parking spaces. This site plan modification received a Development Order on July 5, 2025.



Progress Report

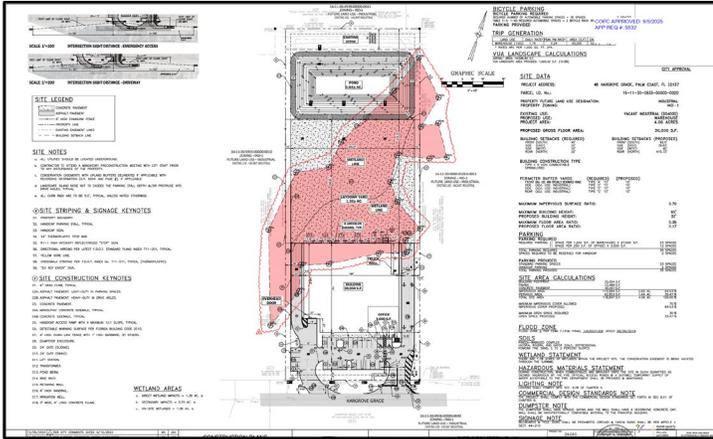


City of PALM COAST

Community Development Department

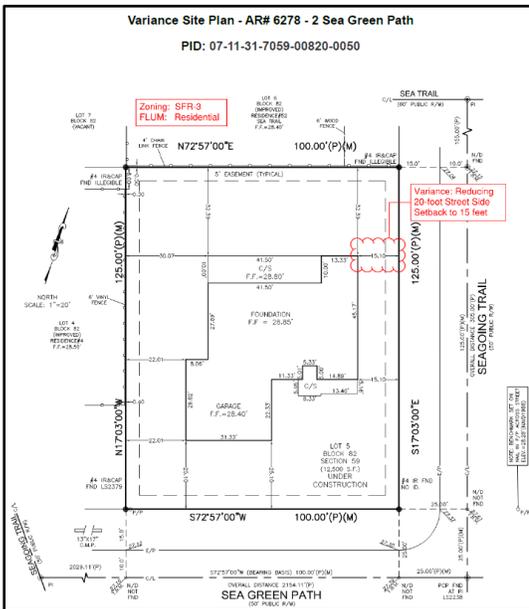
Palm Coast Industrial 48 Hargrove Lot 2 - AR # 5932

This Tier 1 Technical Site Plan was for the development of a ±30,000-square-foot warehouse facility (±27,000 square feet of warehouse space, and ±3,000 square feet of office space) with an equipment laydown yard at 48 Hargrove Grade. It received a Development Order on August 11, 2025.



2 Sea Green Path Variance- AR # 6236

This variance application for 2 Sea Green Path was denied by the Planning and Land Development Regulation Board (PLDRB) on August 20, 2025, during a public hearing. It was to potentially reduce the 20-foot street side setback adjacent to Seagoing Trail to 15 feet in the Single-Family Residential (SFR-3) zoning district to legitimize the location of a house that was poured five feet too close to the road. The PLDRB cited a failure of the variance to meet all five of the variance criteria found under Land Development Code Section 2.12.03 in their decision to deny the variance request





City of PALM COAST

Community Development Department

Fire Station 26 Land Exchange Future Land Use Amendment - AR # 6154

This small scale comprehensive plan amendment redesignated two parcels of land adjacent to the north of the new Fire Station 26 site from Institutional to Mixed Use. The property owner performed a land exchange with the City in order for the City to locate Fire Station 26 on the corner of Airport Commerce Center way and Seminole Woods Boulevard. This designation gave the property owner the same land use designation that was assigned to the property that they exchanged to the City. This item was heard at the Planning and Land Development Regulation Board on June 18, 2025, and then heard at the City Council on July 15, 2025, and approved on August 5, 2025, via Ordinance 2025-14.

Fire Station 26 Land Exchange Rezoning - AR # 6151

This rezoning application rezoned two parcels of land adjacent to the north of the new Fire Station 26 site from Public/Semi-Public to Light Industrial and Warehousing (IND-1). The property owner performed a land exchange with the City in order for the City to locate Fire Station 26 on the corner of Airport Commerce Center way and Seminole Woods Boulevard. This rezoning gave the property owner the same zoning district that was assigned to the property that they exchanged to the City. This item was heard at the Planning and Land Development Regulation Board on June 18, 2025, and then heard at the City Council on July 15, 2025, and approved on August 5, 2025, via Ordinance 2025-15.

11 Hargrove Lane Rezoning - AR # 6253

This rezoning application attempted to rezone 11 Hargrove Lane from Light Industrial and Warehousing (IND-1) to Heavy Industrial (IND-2). The property owner south to develop a concrete batch plant on the site. The rezoning application was ultimately denied by City Council. The rezoning was heard by the Planning and Land Development Regulation Board on June 18, 2025, where they were unable to reach a majority consensus on the rezoning. The rezoning was forwarded to City Council without a majority recommendation and heard on August 5, 2025, and on August 19, 2025.

Interlocal Agreement with Flagler County for Airport Protection Zoning Regulations

This interlocal agreement was adopted for the City to ensure compliance with Florida Statute Section 333.03, regarding airport protection zoning. The City Council originally heard this item at its August 5, 2025, meeting, where the Council requested minor amendments. The Flagler County Board of County Commissions reheard the item at their August 18, 2025, meeting and approved the interlocal agreement with City Council's amendments. The City Council then approved the finalized interlocal agreement via Resolution 2025-131 during their August 19, 2025, meeting. The purpose of this Interlocal Agreement is to provide a collaborative framework of airport zoning regulations to review proposed developments within airport hazard areas in relation to height and land use in incorporated areas of the City of Palm Coast and potential developments on airport property in the unincorporated area of Flagler County.

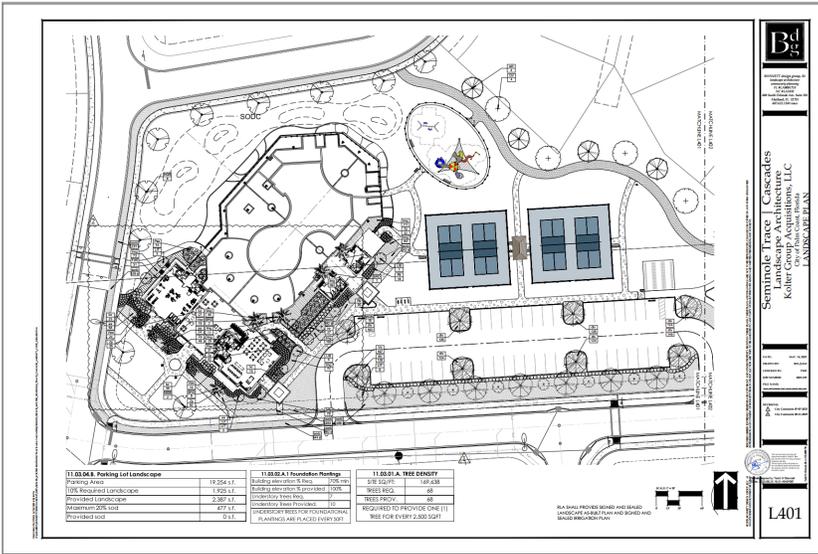


City of PALM COAST

Community Development Department

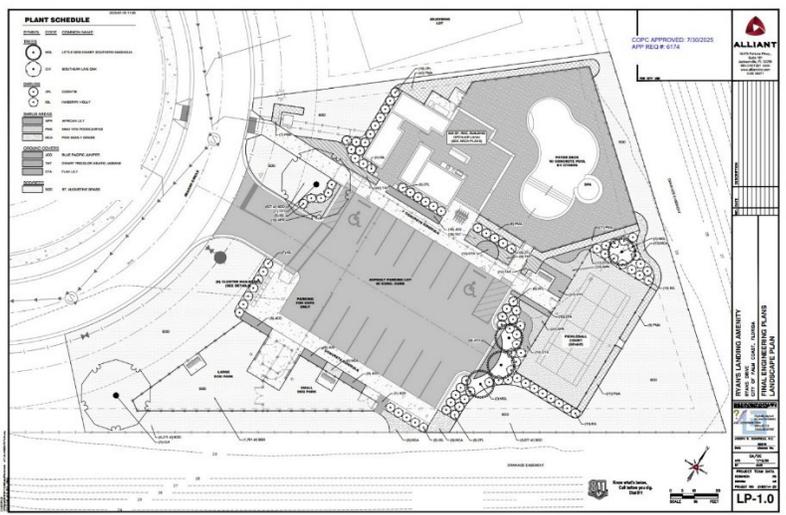
Seminole Trace Amenity Center, Tier -1 Site Plan- App. #6295

On July 4, 2025, a Development Order was issued for the Seminole Trace Amenity Center which is located approximately 0.83 miles NNW of Seminole Woods Boulevard, 0.49 miles SSE of Citation Boulevard and 1.01 miles (as the crow flies) NE or US Highway #1. Amenities include (4) four pickleball courts, a clubhouse (\pm 200 square feet), a pool and decking, a rubber playground area and parking on a 1.4-acre parcel.



Ryans Landing Amenity Center, Tier -1 Site Plan- App. #60566174

On July 5, 2025, a Development Order was issued to Ryans Landing, LLC, for the Ryans Landing Amenity Center, which is located approximately 0.24 miles north of Royal Palms Parkway and 0.9 miles west of Belle Terre Parkway. Amenities include an 820 square foot pool clubhouse, an in-ground swimming pool, one pickleball court, parking and landscaping on a 0.6acre parcel.





City of PALM COAST

Community Development Department

Reserve East Amenity Center, Tier -1 Site Plan- App. #6056

On July 5, 2025, a Development Order was issued to Century Communities of Florida, LLC, for the Reserve East Amenity Center, which is located on the east side of Roberts Road, approximately 0.6 miles north of SR #100. Amenities include a 4,000 square foot pool clubhouse, 5227 square feet in-ground swimming pool, two pickleball courts, and landscaping on a 2.9-acre parcel.



Belle Terre Estates Preliminary Plat – Ap. No. 6002

Belle Terre Estates, located on the southeast corner of the intersection of Citation Blvd and Belle Terre Blvd, was issued a Development Order for a Preliminary Plat on September 11, 2025. The project is 40 acres and consists of a 275 proposed townhouse dwelling units.



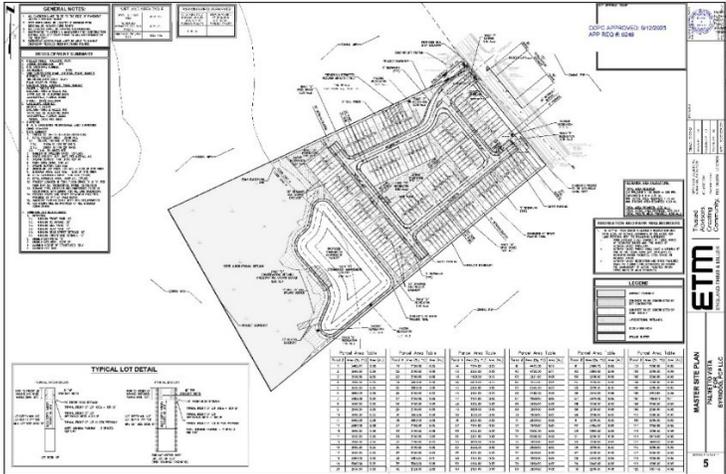


City of PALM COAST

Community Development Department

Palmetto Vista Preliminary Plat – Ap. No. 6249

Palmetto Vista, located on the west side of Belle Terre Parkway across from Burroughs Drive, was issued a Development Order for a Preliminary Plat on September 11, 2025. The project is 25.45 acres and consists of a 120 proposed townhouse dwelling units.



Sawmill Branch Phase 5 Preliminary Plat – Ap. No. 6058

Sawmill Branch Phase 5, located north of Sawmill Branch Phase 4, east of the Florida East Coast Railway and west of Sawmill Branch Phase 7, was issued a Development Order for a Preliminary Plat on September 29, 2025. The project is 186.98 acres and consists of 274 proposed single family dwelling units.



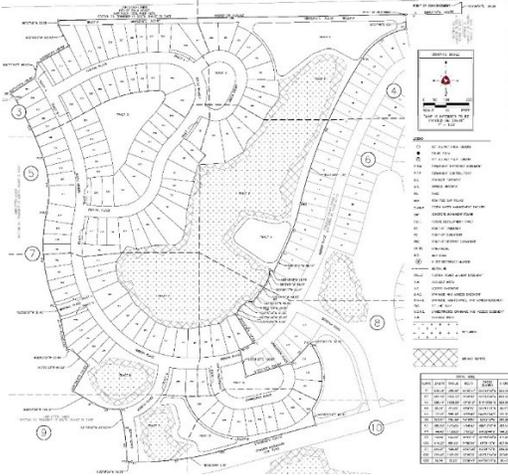


City of PALM COAST

Community Development Department

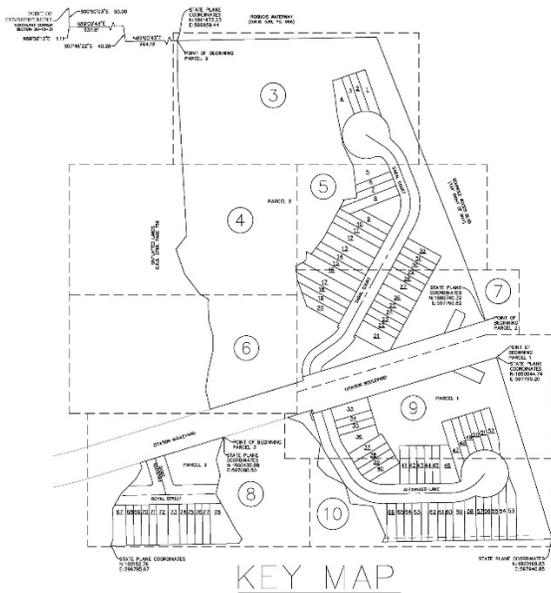
Seminole Palms Phase 2 Final Plat - 6086

The Final Plat for Seminole Palms Phase 2 received City Council approval on August 12, 2025. The subdivision is located on the north side of Citation Blvd and west of Seminole Palms Phase 1 and will provide 125 single family lots with associated infrastructure and amenities on 47.59 +/- acres.



Seminole Palms Townhome Replat Preliminary Plat – Ap. No. 6307

Seminole Palms Townhomes Replat Preliminary Plat, located at the northeast and southeast corners of the intersection of Seminole Woods Blvd and Citation Blvd, was issued a Development Order for a Preliminary Plat on July 29, 2025. The project is 8.82 acres and consists of a 78 proposed townhouse dwelling units.



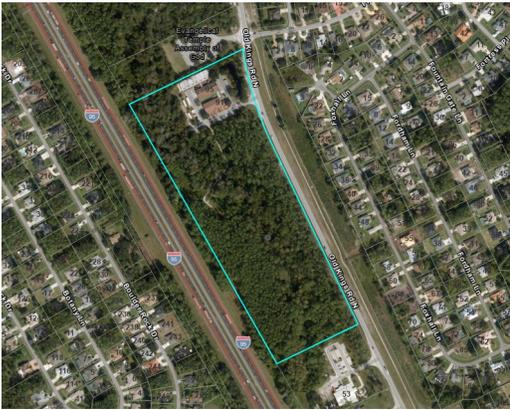


City of PALM COAST

Community Development Department

First African Methodist Episcopal Church-Lot Reconfiguration – Ap. No. 5643

The First African Methodist Episcopal Church, located at 57 Old King Road N. obtained Planning and Land Development Regulation Board approval for a Special Exception to allow a Self-Storage Facility in the COM-2 Zoning District on October 18, 2023 (Application number 5439). The Technical Site Plan for the Self-Storage Facility was issued a Development Order on February 21, 2024 which was subject to the application of a Lot Reconfiguration being approved prior to the issuance of a site development permit. The applicant applied for and was issued the Development Order for the Lot Reconfiguration on July 27, 2025.



Palm Coast Auto Import – Car Wash (TLG Gibbs Chevrolet Parce B) Special Exception – Ap. No. 6337

A Special Exception to allow a Car Wash on property Zoned COM-2 located at located at 5700 State Hwy 100 E. received Planning and Land Development Regulation Board approval on September 17, 2025.



Economic Development in Palm Coast saw increased investment, the start of many programs that were ‘firsts’ for the City, and a significant commitment from City Council to support Economic Development in the City.

Progress Report



City of PALM COAST

Community Development Department

The City was proud to announce the investment made by DC Blox and Google, highlighted by Google's Cable Landing Station. Phase 1 of the investment is expected to be \$35-\$40 million invested just at the site in Town Center. An additional \$20 million is forecast to be invested for the conduit running from the beach to Town Center.

Recognizing the need for additional investment in the City's Economic Development, Palm Coast's City Council committed to investing in Economic Development in the City by increasing the incentive budget \$1.3 million in funds to be used to accelerate and support growing the tax base and creating jobs in Palm Coast.

The City also created its first Business Retention & Expansion program (BRE). BRE programs are a cornerstone of every successful economic development organization. Not only does it show area businesses that the City is a committed partner in the business' success by offering assistance to companies that can include workforce hiring and training grants, exporting, partnering with area education providers to supply workforce to the employers, access to capital, and assistance with navigating local regulations, but it also allows the economic developer to get valuable intel from a company on how business is going, any potential plans to hire or expand, and additional feedback on the company's experience as an investor in the community. Helping existing businesses succeed is vital, as more than 50% of announcements in any given region come from business expansions. These expansions not only mean additional capital expenditure and new jobs but also the retention of jobs already in place.

Palm Coast also significantly amplified its presence in marketing the City and recruiting companies to Palm Coast. These efforts included rebuilding the City's Economic Development website (selectpalmcoast.com), exhibiting at trade shows and exhibitions to connect directly with companies, and a quarterly email blast to over 440 regional commercial brokers to market Palm Coast Town Center for investment and development.

To encourage development in the City's Town Center, the City also published a RFP for a Market and Feasibility Study on two Town Center properties that will provide analysis on prospects for (1.) an upscale boutique hotel across from The Promenade on the northeast corner of Central Avenue and Park Street and (2) a commercial or mixed use project on approximately 7 acres of city-owned land on Bulldog Drive behind the Wawa on SR 100.

In partnership with the Northeast Florida Regional Council, Palm Coast launched its Prosperity 2035 initiative, which will host four engagement events inviting citizens to share their views on economic development needs in Palm Coast.

Community Development Block Grant (CDBG)

During the 4th quarter staff attend several Florida Housing Training regarding legislative changes purposed by HUD and the State Florida in funding for Affordable Housing. Other topics discussed was issues stemming from the displacement of section 8 housing voucher recipients and the eventual increase in homeless populations to follow. Local changes that will affect the Live Local Act and local municipalities creating regulations for sober living facilities. Staff are addressing this issue with research for future purposed legislation. Updates to first-time Homebuyers program are being made to add moderate income category to help more people qualify for assistance.

Staff presented to Affordable Housing Advisory Committee (AHAC) to address issues from July meeting. Staff addressed issues with non-compliance with State Statute 420.9076 (4) which: "Annually, the [AHAC] shall review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan . . . and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value." AHAC wanted us to develop a housing impact statement. Staff added a line item to our existing Business Impact Estimate to address the issue. AHAC ask to have item as a standalone Part III to

Progress Report

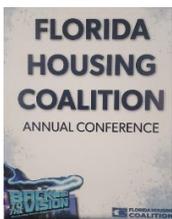


City of PALM COAST

Community Development Department

this form instead of an item (d) under part II. Working with City Attorney to language for changes. AHAC wanted staff to present information regarding inclusionary zoning and ADU Ordinance. These items are scheduled to be reviewed and addressed during the Housing Study currently be done as a component to housing element of the 2050 comprehensive plan.

Housing Staff attended Florida’s Statewide Affordable Housing Conference offered by Florida Housing Coalition (FHC) “Back to the Vision” on August 25-27, 2025 at Rosen Centre Hotel in Orlando, Fl. It is the ultimate affordable housing conference where we’re not just talking about the future—we’re intervening at the right moment to shape it. Over 1,500 people attended and participated this year’s FHC conference. They included US and Florida state house representatives, HUD officials, city and county government officials, government agency housing staff, industry experts like national and state affordable housing developers, International and US banking institutions, Corporation officials and staff in multiple private industries such as insurance, mortgage, AI, etc. lending their knowledge, experience, and/ or time to national and local housing challenges. During this three-day event staff participated in multiple session regarding funding strategies with CDBG unlocking flexible solutions, Reviving the American Dream by expanding homeownership in a changing market, CDBG toolbox expanding homeownership with smart financing, Expanding and preserving Rural housing, Maximizing CDBG for Housing Rehab, etc. Several of the Affordable Housing Advisory Committee (AHAC) Members (Sandra Shank, Valerie Bradley, and Carla Amaral) along with a staff representative from Flagler County Housing Services (Eduardo Diaz Cordero) and Flagler County Housing Authority Director Robert Beyer attend the conference to represent Flagler County which allowed us to attend and share resource from the more than 60 discussion/ training topics offered by Florida Housing Coalitions. Staff also participated in the FHC Expo which showcase over 50 vendors with their affordable housing products. This was a wonderful experience. Connects was made to help staff expand and guide affordable housing opportunities in Palm Coast/ Flagler County. I look forward to attending next year and encourage anyone interested in affordable housing efforts to attend.



September 18th, 2025 virtually staff attended the US HUD: Statewide Affordable Housing Summit. Florida is grappling with a significant affordable housing crisis, primarily due to a rapid population increase and rising housing costs. This has led to a shortage of affordable housing, especially for low-income renters, and has left many families struggling to make ends meet. The HUD Florida team is working with various external partners to provide support for affordable housing efforts. This Statewide event will bring experts in the field of affordable housing together to discuss solutions and to address the challenge of producing massive amounts of much needed Affordable/Workforce housing. Several experts in their fields spoke on topics such as Affordable Housing Resources, Strategic Partnerships for Developing Affordable Housing, The Developer’s Perspective, Layered Funding for Affordable housing, and Innovative Strategies for Building Affordable Housing.

Housing Staff and Mid-Florida Housing Partnership kicked off the 1st in a series of Financial Housing Services workshops to be held every 3rd Saturday of the month at the southern Recreation Center. Topic was foreclosure prevention on September 20th. During this time, we will also be providing free counseling services to public such as budget counseling,

Progress Report



City of PALM COAST

Community Development Department

first-time homebuyers education, HUD Certified credit counseling, Pre & Post-purchase counseling, and City housing program application intake and review by appointment only. The city will continue to provide public outreach efforts to citizen who may have some challenges with their housing needs. Next Scheduled Saturday class is being held October 18 topic: Navigating Home Insurance and Disaster Readiness.

FINANCIAL HOUSING SERVICES

One-on-one appointments for:

- First time home buyer application intake & review
- Housing rehabilitation application intake & review
- First-time homebuyers education
- HUD-certified credit counseling
- Pre- & post-purchase counseling
- Foreclosure counseling
- Budget counseling

3rd Saturdays Monthly
Southern Recreation Center

CALL NOW TO BOOK APPOINTMENT!
386-274-4444 (ext. 308)

Consultation provided by **Mid-Florida Housing Partnership Inc**

FREE by appointment only!

HOUSING EMPOWERMENT WORKSHOP SERIES 2025-2026

Taught by HUD-certified counselors, there will be a series of hybrid classes covering various topics from credit repair, understanding your credit, preparing your home for natural disasters, foreclosure prevention, preparing for homeownership and ownership after closing.

Mid-Florida Housing Partnership, Inc & Palm Coast & Flagler County

Southern Recreation Center
1290 Belle Terre Pkwy, Palm Coast, FL 32164

Every 3rd Saturday of the Month from 9am - 11am

9/20/25 - Foreclosure Prevention

10/18/25 - Navigating Home Insurance and Disaster Readiness

11/15/25 - Introduction to Palm Coast CDREG Owner Occupied Rehab Programs

12/20/25 - Essential Home Maintenance for long term savings

1/17/26 - Financing Home Improvements & Repairs

3/21/26 - Navigating Home Insurance and Disaster Readiness

5/22/26 - Essential Home Maintenance for long term savings

6/20/26 - Financing Home Improvements & Repairs

REGISTRATION FOR CLASS REQUIRED | ONE-ON-ONE CONSULTATIONS BY APPOINTMENT ONLY

Register Here

Staff attended Affordable Housing Advisory Committee (AHAC) 1 ½ hour training presented by Kody Glazer, Chief Legal and Policy Officer and Ali Ankudowich, Director of Land Use Innovation for Florida Housing Coalition on AHAC Incentive Strategies. Topic of discussion was the role of the AHAC committee and how to achieve the following goals here in Flagler County:

- Guidance throughout the Development Process
- Establish a Community Land Trust
- Housing Crisis Response System Evaluation
- Post-Disaster housing recovery strategies
- Assistance with SHIP and other programs
- ✓ AHAC Support
- ✓ Capacity building and training for local government staff
- ✓ SHIP Program Design and Implementation



AHAC Incentive Strategies

September 23, 2025



Sponsored by the
FLORIDA HOUSING FINANCE CORPORATION

Presented by:
Kody Glazer, Chief Legal and Policy Officer
Ali Ankudowich, Director of Land Use Innovation
Florida Housing Coalition
www.flhousing.org



Summary of AHAC Responsibilities

- Review existing **plans, policies, procedures**, and laws that impact affordable housing development.
- **Recommend improvements** to existing policies or **create new incentives** that encourage/facilitate affordable housing.
- Produce a report that recommends and evaluates, at minimum, the 11 incentives required by s. 420.9076(4).
- Approve and submit the final report by "affirmative vote of a majority of the membership of the [AHAC] taken at a **public hearing**" to the **local governing body, FHFC, and FHC by Dec. 31 of each year (or when the jurisdiction's SHIP allocation exceeds \$350,000)**



The committee was given the opportunity to apply in November to participate in the new AHAC Support Initiative being offered to 4 AHAC's from January – June 2026. They will be providing the following services for free to these four lucky AHAC Communities:

- Initial meeting with your SHIP admin on timing, scheduling, and content of AHAC meetings
- Audits of prior year AHAC reports

Progress Report



City of PALM COAST

Community Development Department

- In-depth analysis of your jurisdiction's land development regulations, housing policies, and current incentive strategies
- Written recommendations to the AHAC on best practices for its jurisdiction
- Final meeting with the AHAC to address questions, comments, and ideas

Members agreed to fill out application and apply for this opportunity. Following the training the AHAC monthly meeting took place and members started to craft the 2026 incentive strategies.

Staff was invited to attend the Flagler County Chapter of the NAACP meeting on Tuesday evening September 23rd to present on housing opportunities available in Palm Coast/ Flagler County. Over 30 people was in attendance as staff presented information regarding available funding opportunities for First-time Home Buyers and Housing Rehabilitation programs offered through Community Development Block Grant (CDBG) Program in the City, State Housing Initiative Partnership (SHIP) in the County, and United States Department of Agricultural (USDA) Rural Housing Development single family housing loans. The community outreach opportunity has spurred invites from two local churches and other civic organization to educate and inform the public on opportunities available here in the city for housing.



Progress Report