



City of Palm Coast
Agenda
CITIZENS' ADVISORY TASK
FORCE

City Hall
160 Lake Avenue
Palm Coast, FL 32164
www.palmcoast.gov

Thursday, November 13, 2025

5:30 PM

**Community Center - Sunshine
Room - 305 Palm Coast Pkwy. N.E.**

- Public Participation shall be in accordance with Section 286.0114 Florida Statutes.
- Public comment on issues on the agenda or public participation shall be limited to 3 minutes for each speaker.
- The Board Chair shall call for public comment, each speaker shall be directed through the podium. All parties shall be respectful of other person's ideas and opinions. Clapping, cheering, jeering, booing, catcalls, and other forms of disruptive behavior from the audience are not permitted.
- Other matters of concern may be discussed as determined by Committee during the meeting.
- If you wish to obtain more information regarding the agenda, please contact the Community Development Department at 386-986-3736.
- In accordance with the Americans with Disabilities Act, persons needing assistance to participate in any of these proceedings should contact the ADA Coordinator at 386-986-2570 at least 48 hours prior to the meeting.
- It is proper meeting etiquette to silence all electronic devices, including cell phones while meeting is in session.
- The City of Palm Coast is not responsible for any mechanical failure of recording equipment.
- Any person who decides to appeal any decision with respect to any matter considered at this meeting will need a record of the proceedings, and for such purpose, may need to hire a court reporter to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

Call to Order and Pledge of Allegiance

Roll Call and Determination of a Quorum

Approval of Minutes

1 MEETING MINUTES OF THE JUNE 25, 2025 CITIZENS' ADVISORY TASK FORCE MEETING

Public Hearings/Action Items

**2 REVIEW OF THE CDBG CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION
REPORT FOR THE PROGRAM YEAR 2024 (OCTOBER 1, 2024 TO SEPTEMBER 30, 2025)**

**3 RESOLUTION 2025-XX AMENDING POLICY RELATING TO THE COMMUNITY
DEVELOPMENT BLOCK GRANT PURCHASE ASSISTANCE PROGRAM FOR FIRST TIME
HOMEBUYERS**

Board Discussion

Adjournment

City of Palm Coast, Florida Agenda Item

Agenda Date: November 13, 2025

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Account #
Subject:	MEETING MINUTES OF THE JUNE 25, 2025 CITIZENS' ADVISORY TASK FORCE MEETING	
Presenter:	Irene Schaefer, Recording Secretary	
Attachments:	1. Minutes	
Background:		
Recommended Action:	Approve as presented.	

City of Palm Coast, Florida Agenda Item

Agenda Date: November 13, 2025

Department	COMMUNITY DEVELOPMENT	Amount	
Division	PLANNING	Account #	
Subject:	REVIEW OF THE CDBG CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR THE PROGRAM YEAR 2024 (OCTOBER 1, 2024 TO SEPTEMBER 30, 2025)		
Presenter:	Jose Papa, AICP, Senior Planner, Jackie Gonzalez, Site Development Coordinator I		
Attachments:	1. CAPER for FFY 2024		
Background:	<p>In accordance with the regulations for the Community Development Block Grant (CDBG) program, participants are required to complete an annual performance report called the Consolidated Annual Performance and Evaluation Report (CAPER).</p> <p>The CAPER describes the activities and accomplishments during the recently completed program year (October 1, 2024 to September 30, 2025), using CDBG funds. This document provides information on expenditures of the CDBG funds received by the City through HUD.</p> <p>Additionally, this report provides an update on the City's progress in implementing the CDBG programs and activities identified in the Consolidated and Annual Action Plan. The projects/activities and the accomplishments described in the CAPER, consistent with the national objectives of the CDBG program benefits low- and moderate-income persons or households.</p> <p>During the reporting period, the City used \$780,285.58 of CDBG funds to accomplish the following:</p> <ul style="list-style-type: none"> • Rehabilitation of 13 single-family homes (completion of 5 from previous fiscal year, 8 in current fiscal year – 6 completed, and 2 near completion) next round of 4 is currently under review), \$538,441.27 • Assisted four households with down-payment assistance, \$55,000.00 • Provided recreational activities scholarships to (80 students), \$35,840.00 • Public Service Grant recipients assisted 77 persons/households, through subrecipient, \$83,244.95 • Program Administration of Housing Activities, \$27,829.67 • General Program Monitoring, Planning, and Administration, \$39,929.69 <p>The CAPER will be made available for a 15-day public comment period from November 14, 2025 to November 28, 2025. The CAPER will then be presented to the City Council for final approval.</p>		

Recommended Action: Staff recommends that the Citizens Advisory Task Force recommend that the City Council approve the Consolidated Annual Performance and Evaluation Report for the program period of October 1, 2024 to September 30, 2025.

City of Palm Coast, Florida Agenda Item

Agenda Date: November 13, 2025

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Account #
Subject:	RESOLUTION 2025-XX AMENDING POLICY RELATING TO THE COMMUNITY DEVELOPMENT BLOCK GRANT PURCHASE ASSISTANCE PROGRAM FOR FIRST TIME HOMEBUYERS	
Presenter:	Jacqueline Gonzalez, Site Development Coordinator I	
Attachments:	<ol style="list-style-type: none">1. Resolution Redline Version with Exhibit A2. Resolution Clean Version with Exhibit A	
Background:	<p>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) to be used in different activities. One of those activities allows the entitlement community to assist citizens with housing affordability. In 2021 the city created a First-Time Homebuyers Assistance Plan to help very low, low to moderate income citizens with purchasing a home and making it affordable. First Time Home Buyers Program enables the city to assist with downpayment assistance or closing cost offering a maximum amount \$35,000.for qualifying applicants. The program is rapidly growing, but we noticed that the majority of our applicants assisted will only include a specific program application type.</p> <p>Based on current market trends: affordability remains a challenge, but buyers are seeing increased inventory and a shift towards more negotiating power. The combination of high home prices, elevated mortgage rates, and general cost-of-living increases continues to strain buyers' budgets. While housing inventory is increasing, affording buyers more options, the cost of houses is lowering moderately. National home cost is still high and showing signs of stabilizing.</p> <p>Staff reviewing the changes has been working with our HUD to explore other options to assist citizens with affordability in purchasing a home in Palm Coast. One option created that can provide long term affordability is providing the applicant the ability to buy down the interest rate up to a 1 percentage point. In addition, a mortgage subsidy program was created to reduce the overall mortgage loan amount by a percentage of the amount being financed. The addition of these options will provide long term affordability to the homeowner by reducing the interest occurred over the life of the loan and lowering the cost of the monthly mortgage payment.</p> <p>Updates where made the overall regulations to clarify laws regarding inheriting property and participation in the program; amending award categories, addition of post housing counseling as a requirement for funding, and laying out processes for appeal, program income, and program compliance and monitoring. These updates will help strength the</p>	

program by promoting fiscal responsibility to ensure future program stability while bring the city into conformity with common HUD practices enabling the city to help more future homeowners.

Recommended Action:

PLANNING STAFF REQUESTS THE CITIZEN ADVISORY TASK FORCE RECOMMEND TO CITY COUNCIL THE APPROVAL OF RESOLUTION 2025-XX AMENDING POLICY RELATING TO THE COMMUNITY DEVELOPMENT BLOCK GRANT PURCHASE ASSISTANCE PROGRAM.