City of Palm Coast Agenda

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

CITIZEN'S ADVISORY TASK FORCE

Thursday, November 12, 2026 | 5:30 PM | City Hall – Jon Netts Community Wing

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- Public comment on issues on the agenda or public participation shall be limited to 3 minutes for each speaker.
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NOTICE: This meeting is being live streamed on the City of Palm Coast YouTube channel and audio recorded for public record and transparency.

A. CALL TO ORDER AND PLEDGE OF ALLEGIANCE

B. ROLL CALL AND DETERMINATION OF A QUORUM

C. APPROVAL OF MEETING MINUTES

1. MEETING MINUTES OF THE CITIZENS' ADVISORY TASK FORCE MEETINGS OF NOVEMBER 13, 2025 AND JUNE 25, 2026

D. PUBLIC HEARING

2. REVIEW AND APPROVAL OF THE CDBG CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR THE PROGRAM YEAR OF OCTOBER 1, 2025, TO SEPTEMBER 30, 2026

3. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM UPDATES

E. MEMBERS DISCUSSION AND STAFF ISSUES

F. ADJOURNMENT

City of Palm Coast, Florida
Agenda Item

Agenda Date: November 12, 2026 **Agenda Item:** C.1

Department COMMUNITY DEVELOPMENT **Division** PLANNING	**Amount** **Org/Account #**
Subject: MEETING MINUTES OF THE CITIZENS' ADVISORY TASK FORCE MEETINGS OF NOVEMBER 13, 2025 AND JUNE 25, 2026	
Presenter: **Irene Schaefer, Administrative Coordinator**	
Attachments:	
Background:	
Recommended Action: **APPROVE AS PRESENTED**	

City of Palm Coast
Minutes
CITIZENS' ADVISORY TASK FORCE

City Hall
160 Lake Avenue
Palm Coast, FL 32164
www.palmcoastgov.com

Thursday, November 13, 2025 | **5:30 PM** | **Community Center - Sunshine Room - 305 Palm Coast Pkwy. N.E.**

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Call to Order and Pledge of Allegiance

Chair Shank called the November 13, 2025 Citizens' Advisory Task Force (CATF) meeting to order at 5:30pm.

Roll Call and Determination of a Quorum

Present and answering the roll call were:

Chair Shank
Mr. Albano
Mr. Ferguson
Mr. Evans
Ms. Clymer
Ms. Amaral
Ms. Mackroy

Excused were:

Mr. Hilton
Ms. Nicholson
Mr. Decker
Ms. Melendez

Absent were:
Mr. Stancel
Mr. Gross
Ms. Baker
Ms. Lombard

Approval of Minutes

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

Pass
Motion made to approve as presented made by Board Member Ferguson and seconded by Committee Member Amaral

Approved - 6 - Chair Sandra Shank, Task Force Member Valerie Clymer, Board Member David Ferguson, Board Member James Albano, Task Force Member Carla Amaral, Task Force Member Tamara Mackroy

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)

Mr. Jose Papa, AICP, Senior Planner, gave a presentation which is attached to this record.

Mr. Adolphus Evans arrived at 5:35pm.

Mr. Ferguson asked to provide an example of Economic Development use. Mr. Papa mentioned that a low-income area which is considered blighted, for example, a community grocery store in a food desert.

Ms. Amaral asked about the repair work. Mr. Papa gave some examples of the repairs and Chair Shank stated they would be life, safety issues. Mr. Papa explained that the home repairs applies a lien against the property. If the property is sold within the first 5 years then the lien payoff amount is prorated 20% for years 6 through 10. After 10 years the lien is fully forgiveness.

Mr. Evans asked about other recreational activities in this program. Mr. Papa stated that it would be up to the Parks & Recreation Division to revise the programs eligible.

Ms. Amaral asked if the Family Life Center assistance was for more than one family. Mr. Papa stated that it is for multiple families, and the report is showing multiply line items based on quarterly payments.

Ms. Amaral asked how the contractors are hired. Mr. Papa stated that we employ a request for bid process, and a qualified contractor can apply. The HUD program requires the lower bid be assigned to the project.

Mr. Evans asked about how administration time is allocated and Ms. Jacqeline Gonzales, Site Development Coordinator 1 provided an example. Mr. Evans asked about the relationship between the County and the City's program. Ms. Gonzalez stated that the City's CDBG program works with the County's SHIP program to help Palm Coast citizens participate in the programs.

Mr. Albano asked if a surplus within a year is it refunded to HUD. Mr. Papa stated it is only refunded if not spent within 8 years.

Mr. Ferguson asked how does this dollar amount compare to the previous year. Mr. Papa stated not substantial different, it depends on the timing of the home repairs.

Ms. Amaral asked about the HUD allocated funds. Mr. Papa stated that the funds are appropriated but not spend yet/not drawn down yet.

Discussion ensued of how the drawdowns work within the HUD program.

Chair Shank opened this item to public comment at 6:10pm and seeing no one approach the podium she closed this item to public comment at 6:11pm.

Pass
Motion made to Recommend Approval The Citizens Advisory Task Force Approve the Consolidated Annual Performance and Evaluation Report (CDBG Annual Report) and recommend approval to City Council made by Task Force Member Mackroy and seconded by Task Force Member Clymer

Approved - 7 - Chair Sandra Shank, Task Force Member Valerie Clymer, Board Member David Ferguson, Board Member James Albano, Task Force Member Carla Amaral, Task Force Member Adolphus Evans, Task Force Member Tamara Mackroy

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

Ms. Gonzalez gave a presentation which is attached to this record.

Mr. Albano asked for an explanation for a buydown program and Ms. Gonzalez explained.

Mr. Evans asked for clarification of what is a first-time home buy. Ms. Gonzalez answered not owning property within 3 years of the application. Ms. Clymer added that the applicant's name must not be on any deed anywhere.

Mr. Albano asked if the applicant can mix and match. Ms. Gonzalez stated that within CDBG/HUD program they can only pick only one of the three options. However, the applicant may be able to take part in both the CDBG and the SHIP program.

Ms. Clymer asked to clarify that 1% equals 1 point on the PowerPoint presentation and she pointed out a grammar issue with capitalization of the various programs.

Chair Shank asked about refinancing the program's loan. Ms. Gonzalez said the program requires the loan to be repaid.

Ms. Clymer asked that the PowerPoint be updated from 1% to 1 point.

Discussion ensued of how a mortgage subsidy works in this program.

Ms. Gonzalez explained the program's claw back program.

Chair Shank opened this item to public comment at 6:32 pm and seeing no one approach the podium she closed this item to public comment at 6:33pm.

Pass
Motion made to Recommend Approval Citizen Advisory Task Force recommends that the City Council approve Resolution 2025-XX amending policy relating to the Community Development Block Grant Purchase assistance program made by Task Force Member Clymer and seconded by Board Member Albano

Approved - 7 - Chair Sandra Shank, Task Force Member Valerie Clymer, Board Member David Ferguson, Board Member James Albano, Task Force Member Carla Amaral, Task Force Member Adolphus Evans, Task Force Member Tamara Mackroy

Board Discussion

None

Adjournment

Motion made to approve by Ms. Clymer and seconded by Mr. Evans. The meeting was adjourned @6:34 pm.

Respectfully Submitted by:
Irene Schaefer, Recording Secretary

Pass

Motion made to approve made by Task Force Member Clymer and seconded by Task Force Member Evans

Approved - 7 - Chair Sandra Shank, Task Force Member Valerie Clymer, Board Member David Ferguson, Board Member James Albano, Task Force Member Carla Amaral, Task Force Member Adolphus Evans, Task Force Member Tamara Mackroy

City of Palm Coast Minutes

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CITIZEN'S ADVISORY TASK FORCE

Thursday, June 25, 2026 **5:30 PM** **City Hall – Jon Netts Community Wing**

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A. CALL TO ORDER AND PLEDGE OF ALLEGIANCE

Chair Shank called the June 25, 2026 Citizen's Advisory Task Force (CATF) meeting to order at 5:30pm

B. ROLL CALL AND DETERMINATION OF A QUORUM

Present and responding to roll call were Chair Shank and Task Force Member Amaral. Excused were Vice Chair Albano, Board Member Stancel, Board Member Hilton, Board Member Decker, Task Force Member Evans, Task Force Member Melendez. Unexcused were Board Member Gross and Task Force Member Lombard.

Since a quorum was not present no voting will occur, however, the two CATF members presented requested that Ms. Gonzalez continue with her presentation.

C. APPROVAL OF MEETING MINUTES

1. MEETING MINUTES OF THE NOVEMBER 13, 2025 CITIZENS' ADVISORY TASK FORCE MEETING

Since we did not have a quorum no minutes were approved at this meeting. These minutes will be rescheduled to be voted on at the next CATF meeting on November 12, 2026.

D. PUBLIC HEARING

2. RESOLUTION 2026-XX APPROVAL OF THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FEDERAL FISCAL YEAR (FFY) 2026 (FY 2026/27) ANNUAL ACTION PLAN

Ms. Jacqueline Gonzalez, Site Development Coordinator I, gave a presentation which is attached to this record. She also introduced Mr. Jose Papa, A.I.C.P., Senior Planner who did clarify the meaning of the term, area of blight when used by Health and Human Service Department (HUD); which is based on low to moderate income census tracks within the City of Palm Coast. Ms. Gonzalez explained how the 5 Year Consolidated Action Plan has determined how HUD funds can be used under the Community Development Block Grant (CDBG).

3. PRESENTATION-COMMUNITY DEVELOPMENT BLOCK GRANT UPDATES

Ms. Gonzalez gave a presentation which reviewed the updates that have been made by City staff members via certifications and the City of Palm Coast website, which is attached to this record. Chair Shank suggested sharing the October 8th class with Flagler County Schools, possibly offering extra credit to the students.

E. MEMBERS DISCUSSION AND STAFF ISSUES

None

F. ADJOURNMENT

The meeting was adjourned at 5:54 p.m. Respectfully submitted by: Irene Schaefer, Recording Secretary

City of Palm Coast, Florida
Agenda Item

Agenda Date: November 12, 2026

Agenda Item:
D.2

Department COMMUNITY DEVELOPMENT **Division** PLANNING	**Amount** **Org/Account #**

Subject: REVIEW AND APPROVAL OF THE CDBG CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT FOR THE PROGRAM YEAR OF OCTOBER 1, 2025, TO SEPTEMBER 30, 2026

Presenter: **Jacqueline Gonzalez, Site Development Coordinator, Jose Papa, AICP, Senior Planner**

Attachments:
1. Consolidated Annual Performance and Evaluation Report for Program Year of October 1, 2025, to September 30, 2026

Background:
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).

The CAPER describes the activities and accomplishments during the recently completed program year (October 1, 2025, to September 30, 2026), using CDBG funds. This document provides information on expenditures of the CDBG funds received by the City through HUD.

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.

During the reporting period, the City used $402,641.52 of CDBG funds to accomplish the following:

· Complete rehabilitation of 5 single-family homes (4 homes closed in Oct., 6 slated for completion of Scope of Work this month, and 4 pending approval),	$185,341.00
· Assisted three households with purchase assistance	$30,631.87
· Provided recreational activities scholarships to (41 students)	$28,706.59
· Public Service Grant recipients assisted 29 persons/households through subrecipient	$59,545.60
· Program Administration of Housing Activities	$21,317.76
· General Program Monitoring, Planning, and Administration	$77,098.70

The CAPER will be made available for a 15-day public comment period from November 13, 2026, to November 30, 2026. The CAPER will then be presented to the City Council for final approval.

This is a legislative item.

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, 2025, TO SEPTEMBER 30, 2026.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

In FFY 2025 (FY October 1, 2025 to September 30, 2026), the City sought reimbursement for the following accomplishments:

- Assisted 5 low- and moderate income households with home repairs, at this time, the City has started the next round of Housing Rehabilitation assistance program, 4 homes are scheduled for closing on October 23, 2026, 6 homes are slated for Scope of Work (SOW) preparation during the first week of November (these projects anticipated to go out to bid a few weeks afterward), 4 applications are pending approval, and 5 applications are in the intake review process,

- Provided down-payment assistance towards the purchase of a home to 3 households,

- Through public service grant recipients (Family Life Center and Flagler Cares), provided assistance to an 29 individuals/households for emergency rent and utilities, behavioral health assistance, emergency services for victims of domestic violence or sexual assaults,

- Provided scholarships to 41 low- and moderate- income students to participate in the City's summer camp, and

- Maintain compliance with CDBG rules and guidelines for general administration, and activity monitoring

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Maintain Compliance with CDBG Rules and Regulation	Monitoring compliance	CDBG: $	Other	Other	5	4	80.00%	1	1	100.00%
Provide Housing Assistance	Affordable Housing	CDBG: $	Homeowner Housing Rehabilitated	Household Housing Unit	40	31	77.50%	4	5	125.00%
Provide Housing Assistance	Affordable Housing	CDBG: $	Direct Financial Assistance to Homebuyers	Households Assisted	10	10	100.00%	2	3	150.00%
Provide Public Service Assistance	Non-Homeless Special Needs	CDBG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	625	879	140.64%	125	78	62.40%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

This summary discusses the implementation of activities covered by the City's adopted 5-year Consolidated Action Plan (CAP) (FFY 2022-2026). The CAP identified housing assistance, and public service as main activities. The expenditures in the completed fiscal year reflect that the City is meeting its strategic goals. During the recently completed fiscal year (FY 25/26), 5 low-moderate income households were provided financial assistance for home repair, 3 qualified households received financial assistance through the first-time homebuyers program, 41 students from low-moderate income families received financial assistance through the City's Summer Camp and Recreational Activities program, 29

individuals/households received assistance from the public service grant recipients(Flagler Cares, and Family Life Center).

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG
White	46
Black or African American	18
Asian	14
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	**78**
Hispanic	13
Not Hispanic	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	462,211	402,642

Table 3 - Resources Made Available

Narrative

Based on IDIS Report PR-26 (See Attachment 1), the City expended $402,641.52 in CDBG funds in Program Year 2025. The funds were used in the following manner:

- $185,341.00 for the rehabilitation of 5 homes,
- $30,631.87 for down-payment assistance to 3 households through the First-time Homebuyers Program,
- $59,545.60 for public services provided through the public service grant programs,
- $28,706.59 for summer camp and recreational activities,
- $21,317.76 for administration and monitoring of housing activities (rehabilitation and first-time homebuyer program), and
- $77,098.70 for general administration and monitoring of the overall CDBG program.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

There are no target areas for CDBG activities in the City of Palm Coast. Housing units receiving CDBG funding are on individual scattered sites, while individuals receiving assistance through CDBG funds are qualified based on income.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City did not implement any CDBG activities which had a matching requirement. The financial assistance provided for the housing rehabilitation activity, as well as the first-time homebuyers program were secured through the imposition of a mortgage on the recipient property. Additionally, no publicly owned land or property were used to address the needs identified in the plan since the City did not propose to implement any activities requiring land.

The City awarded CDBG funds to two non-profit organizations for their public service activities. The award of these funds did not require matching funds. One non-profit supplemented their allocation with funding from the Florida Council Against Sexual Violence, as well as the Bank of America Foundation. Another non-profit used private endowment to supplement the CDBG funds.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	6	8
Number of Special-Needs households to be provided affordable housing units	0	0
Total	**6**	**8**

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	4	5
Number of households supported through Acquisition of Existing Units	2	3
Total	**6**	**8**

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The program met its expected goals in the program year.

Discuss how these outcomes will impact future annual action plans.

There are no expected impacts on future annual action plans. The program expects to meet its 5-year goal of rehabilitation for 40 dwelling units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	1	0
Low-income	5	0
Moderate-income	2	0
Total	**8**	**0**

Table 7 – Number of Households Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City has limited capacity to provide assistance to homeless persons and assessing their individual needs. The City recognizes that the Volusia/Flagler County Coalition for the Homeless (VFCCH) serves as a coordinating agency in the Volusia/Flagler area for providing homeless services.

The following response is provided in the Volusia/Flagler County Coalition for the Homeless (VFCCH) Strategic Plan.

The VFCCH has implemented the full Coordinated Entry process though HUD CoC grant funding. The Coordinated Entry System has already seen several changes in design and implementation in its short tenure as a full operating system. Moving forward, it has become evident that the Coordinated Entry process most certainly will undergo further growth, experience changes, and mature into a fully functioning intake and referral system. The Systems Navigator role includes the facilitation and expansion of the Coordinated Entry System for Commission on Homeless and Housing COHH (FL-504 CoC). The Systems Navigator is responsible for developing protocols and targeted, evidence-based interventions, appropriate for the identified priority population. In addition, the Systems Navigator oversees the general operations of the Coordinated Entry system (including the development of additional resources) as well as train agency staff on the HMIS intake process, referral mechanism and the SPDAT prioritization tool. The System Navigator is also responsible for maintenance of a census of available units as facilitated by CoC funded, ESG funded and other participating agencies, maintain the prioritization list and may directly assist clients into availabilities as determined by priority.

The Coordinated Entry system covers the entire geographic area for the COHH (FL- 504 CoC) in which resources are spread out over a two-county area. Part of the overall Coordinated Entry effort entails partnering with existing programs and developing strategic collaborations within the two counties and throughout the multiple municipalities/communities that exist. Coordinated Entry is being enhanced by leveraging existing resources and aligning mainstream resources and existing systems.

To ensure that the entire service region of the COHH is covered by the system, the COHH will designate specific agencies to establish coordinated access points of entry in geographically relevant areas of the continuum (most of which have already been established; coordinated access points will be located in areas which have a high need for homeless services as indicated by the PIT Count). As befits a physically large and spread-out community, the COHH (FL 504 CoC) intends to establish several satellite Coordinated Entry points throughout the two-county region to meet the needs of Veterans, single adults, families and unaccompanied youth. This process will most likely be augmented by the

development of an outreach component (as funding becomes available) which will eventually be responsible for the identification, initial assessment and entry into the Coordinated Entry System for referral to appropriate housing interventions and services. In Flagler County, Flagler Cares is a Coordinated Entry point along with Flagler County Health and Human Services Dept.

Addressing the emergency shelter and transitional housing needs of homeless persons

As previously stated, the City recognizes its limitation in being able to provide meaningful assistance to the homeless population and addressing the emergency shelter and transitional housing needs of homeless persons. The City has consulted with the Executive Director for the Volusia/Flagler County Coalition for the Homeless (VFCCH) in order to provide a response to the questions posed in this section of the Consolidated Action Plan. The City reviewed the VFCCH's strategic plan and as appropriate will consider assistance to organizations that address the needs of the homeless. This assistance will likely come in the form of making CDBG funds available through the public service mini-grant program.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

See response above.

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

See response above.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

There are no Public Housing Authority units operating within the City of Palm Coast. However, the City coordinates with the Flagler Housing Authority during the completion of the Annual Action Plan.

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

There are no Public Housing Authority units operating within the City of Palm Coast.

Actions taken to provide assistance to troubled PHAs

There are no Public Housing Authority units operating within the City of Palm Coast.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City recently completed an update of its Comprehensive Plan. Through the community dialogue that occurred for the Comprehensive Plan, the policies to encourage and protect affordable housing were reinforced through the following updates:

- Defining what affordable housing is,

- Commitment to provide technical assistance to developers of affordable housing units,

- to complete a study will be completed to identify strategies to improve and diversify housing options.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

See response to "Actions taken to reduce the number of poverty-level families" below.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The CDBG housing activity incorporates the proper procedures for addressing potential lead-based paint hazards as part of the housing program.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Public Service activities though not specifically targeting poverty-level families will have the impact of assisting families who may have difficulty affording child care, especially during the summer months when schools are not in session (through the City's summer camp program).

Additionally, the CDBG program has established the process to distribute CDBG funds to non-profit agencies through a grant program. Though not necessarily a poverty-level program, this activity provides an opportunity for non-profit agencies to expand their services to low-moderate income individuals and households and address emergency needs such as emergency rent/utility assistance, emergency services for victims of domestic violence, or assistance with behavioral health.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City relies on in-house staff and grant administration consultants to implement CDBG activities. The City will continue to develop in-house staff to carry out CDBG activities while relying on consultant staff

to assist with details on administration and program requirements.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City will continue to consult with housing providers and social service agencies in the development of the Consolidated Action Plan and Annual Action Plan.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

An analysis of impediments to fair housing was completed in March of 2022 through the adoption of the Assessment of Fair Housing. The outcomes to be achieved in fair housing planning includes overcoming historic patterns of segregation, promoting choice, and promoting communities free from discrimination. The plan identified the following as items which may be addressed to improve fair housing:

1. Establishment of public education opportunities regarding fair housing,
2. First-time homebuyer education,
3. Expand Code Enforcement Efforts,
4. Explore possibility of establishing a public transportation system.

To address, the items identified in the analysis, the City took the following actions,

1. Adopted a land development code amendment to establish criteria for “Live Local” projects.
2. As part of the City’s CDBG First-time homebuyer program, there is a requirement for any potential beneficiary to complete a first-time homebuyer education program.

In April 2026, the City completed a Housing Needs Assessment. The study was designed to identify the affordability challenges a potential homeowner or renter in the City of Palm Coast faces.

A summary of the findings from the housing assessment include the following:

- approximately 47% of Palm Coast households earn at or below 100% of Area Median Income, meaning nearly half of the City's households may have limited ability to absorb rising housing costs,
- The median home sales price reached $351,700 in 2023, a level that is generally beyond what many households earning below 80% of AMI can reasonably afford without becoming cost burdened. Even for moderate-income households, monthly ownership costs that include mortgage payments, insurance, and taxes may exceed affordable levels.

- Rental housing also presents significant challenges. With a median gross rent of approximately $1,532 per month, many renter households face limited affordable options, particularly at the lower end of the income spectrum. More than half of renter households are cost-burdened, and approximately one-third are severely cost-burdened, spending more than 50% of their income on housing.
- At the same time, units priced affordably for households earning below 50% of AMI represent only 6% of the rental market, indicating a limited supply of housing available to those with the greatest need.
- Palm Coast currently contains six assisted housing developments totaling 601 income-restricted units. While these units provide an important resource, the existing supply is insufficient to meet current demand or support future needs as the City continues to grow.

Finally, the City took steps to enhance its Purchase Assistance program to provide more flexibility in the ways the program may assist a homebuyer. These amendments include the following:

- Tiered Assistance: Established maximum assistance amounts based on household income:

- 30% AMI: Up to $35,000
- 50% AMI: Up to $25,000
- 80% AMI: Up to $10,000

- Eligible Uses of Funds: Clarified that assistance may be used for:

- Down payment assistance
- Closing costs
- Mortgage interest-rate point buydown
- Mortgage subsidy

- Homebuyer Education: Incorporated HUD-certified homebuyer education and credit/credit-scoring workshops to help applicants prepare for successful homeownership.

CR-40 - Monitoring 91.220 and 91.230

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

As part of the City's continued compliance with CDBG rules, the City retains the services of a Grant Monitoring Consultant (the selected consultant has intimate knowledge of CDBG rules for various types of activities such as housing rehabilitation, public service grants, or general administration and monitoring) to ensure that the City's CDBG activities are carried out consistent with the grant rules. When compliance questions are raised, City staff will rely on both the consultant, as well as HUD staff in the regional office in Jacksonville for clarification.

As part of the overall compliance activities, the City's Housing Rehabilitation Specialist working under the guidance of the Grant Monitoring consultant provides out-reach to minority business for potential services. This outreach includes using a database maintained by the State of Florida Dept. of Management Services.

Regarding the comprehensive planning requirements for the CDBG program, the City follows the procedures outlined in its Citizen Participation Plan to ensure that public input on the Consolidated Action Plan, Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER) are considered. Newspaper Ads for the public workshops/hearings are published as well as posting of the workshop notice on the City's website.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

As required by the Citizen Participation Plan a public hearing for the CAPER was advertised in the local newspaper at least 10 days prior to the public hearing of November 12, 2026. Additionally, the CAPER was posted for public comment on the City's website for 15 days from November 13, 2026 to November 30, 2026. The public comment period was extended beyond the 15 days to accommodate the Thanksgiving holiday.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City completed the 5-year Consolidated Action Plan (2022-2026) in 2022, the CAP did not propose any significant change to the program objectives based on the result of previous activities or based on new data provided in the CAP. Staff seeks to identify new strategies to provide assistance to a greater number of recipients even with the limited funds allocated through the CDBG program. As an example, a recent change in the first-time homebuyers program would allow the buy down of the mortgage rate for a prospective buyer. Such a buy down of the mortgage rate would allow a longer impact on savings and affordability of a mortgage to a homebuyer. Additional changes to the purchase assistance program are summarized in the previous section (Section CR-35).

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City completed the 5-year Consolidated Action Plan (2022-2026) in 2022, the CAP did not propose any significant change to the program objectives based on the result of previous activities or based on new data provided in the CAP. Staff seeks to identify new strategies to provide assistance to a greater number of recipients even with the limited funds allocated through the CDBG program. As an example, a recent change in the first-time homebuyers program would allow the buy down of the mortgage rate for a prospective buyer. Such a buy down of the mortgage rate would allow a longer impact on savings and affordability of a mortgage to a homebuyer. Additional changes to the purchase assistance program are summarized in the previous section (Section CR-35).

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative

There are no activities to report under Section 3 requirement. CDBG funds were not used on any Section 3 project.

PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	535,460.00
02 ENTITLEMENT GRANT	462,211.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	0.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	997,671.00
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	325,542.82
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	325,542.82
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	77,098.70
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	402,641.52
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	595,029.48
PART III: LOWMOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	325,542.82
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	325,542.82
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2023 PY: 2024 PY: 2025
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	98,884.06
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	69,331.65
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	105,003.06
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	63,212.65
32 ENTITLEMENT GRANT	462,211.00
33 PRIOR YEAR PROGRAM INCOME	127,863.19
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	590,074.19
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	10.71%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	77,098.70
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	35,000.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	75,180.29
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	36,918.41
42 ENTITLEMENT GRANT	462,211.00
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	462,211.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	7.99%

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	5	134	7089630	Summer Camp Activities	05D	LMC	$28,706.59
					05D	Matrix Code	$28,706.59
2024	3	130	7089630	Family Life Center-Supportive Housing	05G	LMC	$24,939.36
2024	3	130	7154808	Family Life Center-Supportive Housing	05G	LMC	$20,060.64
2024	3	143	7176746	Flagler Cares CDBG Subrecipient for emergency	05G	LMC	$1.00
					05G	Matrix Code	$45,001.00
2023	3	128	7089630	Emergency Rent & Utilities-Flagler Cares	05Q	LMC	$10,655.59
2023	3	128	7154808	Emergency Rent & Utilities-Flagler Cares	05Q	LMC	$3,889.01
					05Q	Matrix Code	$14,544.60
2024	2	141	7175744	First Time Homebuyers	05R	LMH	$10,000.00
2024	2	141	7200912	First Time Homebuyers	05R	LMH	$631.87
					05R	Matrix Code	$10,631.87
2024	2	132	7089630	First Time Homebuyer Downpayment Assistance	13B	LMH	$10,000.00
2024	2	133	7089630	First Time Homebuyer Downpayment Assistance	13B	LMH	$10,000.00
					13B	Matrix Code	$20,000.00
2021	1	95	7154808	Housing Rehabilitation (Single-family)	14A	LMH	$25,736.00
2024	1	138	7175744	Housing Rehabilitation -27 Leaver Drive	14A	LMH	$30,780.00
2024	1	139	7175744	Housing Rehabilitation 48 Undershire Path	14A	LMH	$22,650.00
2024	1	139	7200912	Housing Rehabilitation 48 Undershire Path	14A	LMH	$14,775.00
2024	1	140	7175744	Housing Rehabilitation 3 Richard Place	14A	LMH	$24,300.00
2024	1	140	7200912	Housing Rehabilitation 3 Richard Place	14A	LMH	$16,000.00
2024	1	145	7200912	Housing Rehabilitation 155 Brittany In	14A	LMH	$51,100.00
					14A	Matrix Code	$185,341.00
2024	1	136	7089630	Housing Rehabilitation Administration	14H	LMH	$500.00
2024	1	136	7154808	Housing Rehabilitation Administration	14H	LMH	$7,285.42
2024	1	136	7175744	Housing Rehabilitation Administration	14H	LMH	$6,950.00
2024	1	142	7176746	Housing Rehabilitation Administration	14H	LMH	$3,469.93
2024	1	142	7200912	Housing Rehabilitation Administration	14H	LMH	$2,164.61
2024	2	135	7089630	First Time Homebuyer Program - Administration	14H	LMH	$947.80
					14H	Matrix Code	$21,317.76
Total							$325,542.82

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	**Activity to prevent, prepare for, and respond to Coronavirus**	Activity Name	**Grant Number**	**Fund Type**	Matrix Code	National Objective	**Drawn Amount**
2024	5	134	7089630	No	Summer Camp Activities	B24MC120060	EN	05D	LMC	$28,706.59
								05D	Matrix Code	$28,706.59
2024	3	130	7089630	No	Family Life Center-Supportive Housing	B23MC120060	EN	05G	LMC	$13,287.00
2024	3	130	7089630	No	Family Life Center-Supportive Housing	B24MC120060	EN	05G	LMC	$11,652.36
2024	3	130	7154808	No	Family Life Center-Supportive Housing	B24MC120060	EN	05G	LMC	$20,060.64
2024	3	143	7176746	No	Flagler Cares CDBG Subrecipient for emergency	B24MC120060	PI	05G	LMC	$1.00
								05G	Matrix Code	$45,001.00
2023	3	128	7089630	No	Emergency Rent & Utilities-Flagler Cares	B23MC120060	EN	05Q	LMC	$10,655.59
2023	3	128	7154808	No	Emergency Rent & Utilities-Flagler Cares	B23MC120060	EN	05Q	LMC	$3,889.01
								05Q	Matrix Code	$14,544.60

Plan Year	IDIS Project	IDIS Activity	Voucher Number	**Activity to prevent, prepare for, and respond to Coronavirus**	Activity Name	**Grant Number**	**Fund Type**	Matrix Code	National Objective	**Drawn Amount**
2024	2	141	7175744	No	First Time Homebuyers	B24MC120060	EN	05R	LMH	$10,000.00
2024	2	141	7200912	No	First Time Homebuyers	B24MC120060	EN	05R	LMH	$631.87
								05R	Matrix Code	$10,631.87
				No	Activity to prevent, prepare for, and respond to Coronavirus					$98,884.06
Total										$98,884.06

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	**Drawn Amount**
2023	4	131	7089630	General Program Administration, Planning, & Monitoring	21A		$9,347.44
2023	4	131	7154808	General Program Administration, Planning, & Monitoring	21A		$5,180.29
2024	4	137	7154808	General Program Administration, Planning, & Monitoring	21A		$16,332.90
2024	4	137	7175744	General Program Administration, Planning, & Monitoring	21A		$8,949.29
2024	4	137	7200912	General Program Administration, Planning, & Monitoring	21A		$37,288.78
					21A	Matrix Code	$77,098.70
Total							$77,098.70

City of Palm Coast, Florida
Agenda Item

Agenda Date: November 12, 2026 **Agenda Item:** D.3

Department **Division**	COMMUNITY DEVELOPMENT PLANNING	**Amount** **Org/Account #**	
Subject:	COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM UPDATES		
Presenter:	**Jacqueline Gonzalez, Site Development Coordinator**		
Attachments:	Housing Needs Assessment Needs Assessment Presentation Summary of Counties Affordable Housing Palm Coast Housing Availability List		
Background: 2025-2026 CDBG Year To Date Program Updates Presentation			
Recommended Action: **PRESENTATION FOR REVIEW AND COMMENT ONLY**			

City of **Palm Coast**

HOUSING NEEDS ASSESSMENT

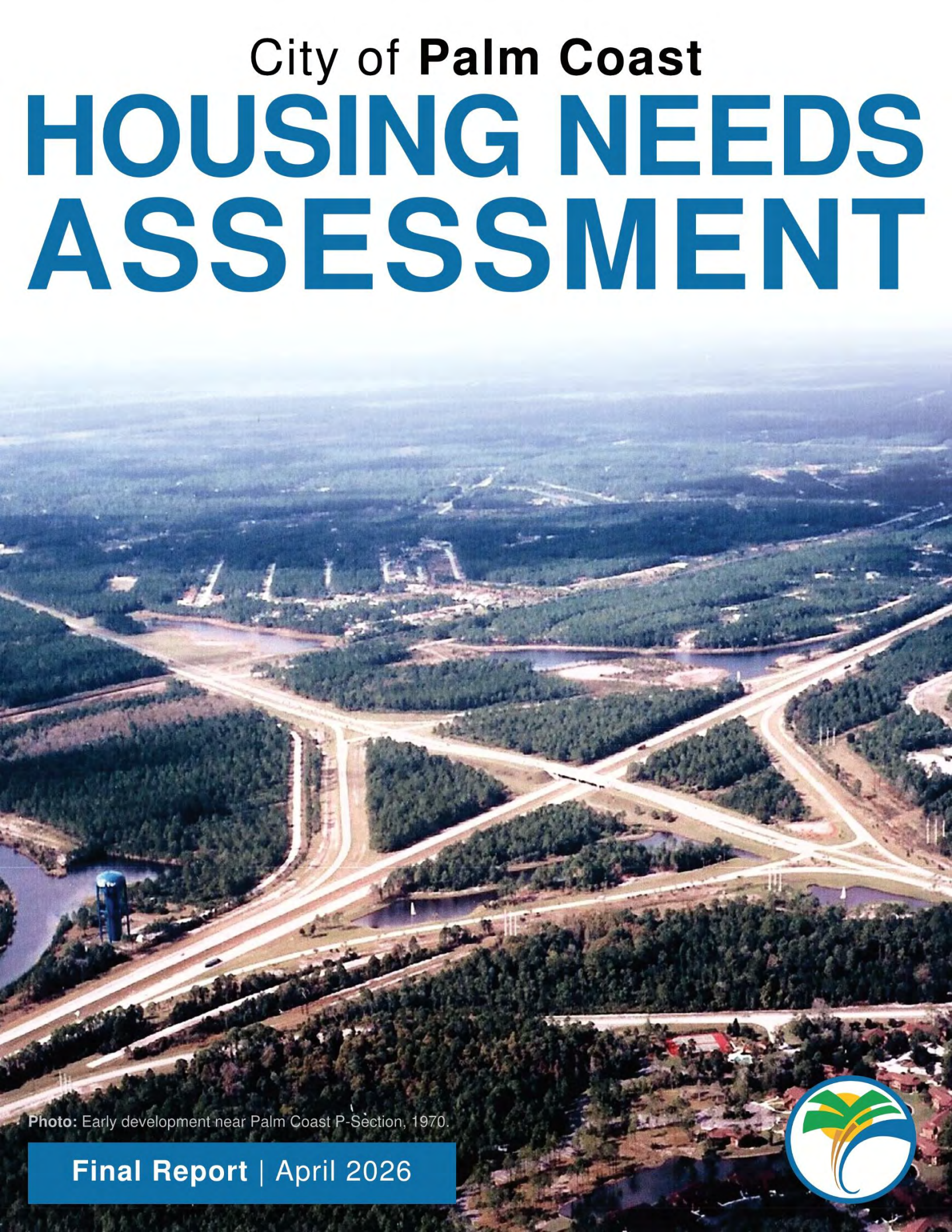

Photo: Early development near Palm Coast P-Section, 1970.

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Acknowledgments





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Executive Summary

Palm Coast faces significant housing challenges as the city approaches buildout of its master-planned design. This housing assessment examines existing conditions and projects future housing needs to guide policy decisions associated with the Land Development Code update and long-range planning.

Current Housing Landscape

Palm Coast contains approximately 46,600 housing units, with single-family homes comprising approximately 87% of the inventory. This is substantially higher than a more balanced housing mix, which is often closer to a 70% single-family and 30% multifamily split. By comparison, multifamily housing represents only 13% of total units, indicating that the City's housing stock remains heavily weighted toward detached single-family housing. This limits options for renters, first-time home buyers, older adults seeking to downsize, and working families.

According to the American Community Survey, the City's population was approximately 98,000 residents in 2023 with a median age of 50.8 years. Residents age 65 and older account for approximately 45% of the population. Nearly half of Palm Coast households earn less than the Area Median Income (AMI) of $82,700, and more than 20% earn less than 50% of AMI. These households face the highest risk of housing cost burden.

Affordability Challenges

Housing affordability represents a significant issue facing Palm Coast. The data collected in this assessment indicates that approximately 47% of Palm Coast households earn at or below 100% of Area Median Income, meaning nearly half of the City's households may have limited ability to absorb rising housing costs.

These income levels are important when considered alongside current housing prices. The median home sales price reached $351,700 in 2023, a level that is generally beyond what many households earning below 80% of AMI can reasonably afford without becoming cost burdened. Even for moderate-income households, monthly ownership costs that include mortgage payments, insurance, and taxes may exceed affordable levels.

Rental housing also presents significant challenges. With a median gross rent of approximately $1,532 per month, many renter households face limited affordable options, particularly at the lower end of the income spectrum. More than half of renter households are cost-burdened, and approximately one-third are severely cost-burdened, spending more than 50% of their income on housing. At the same time, units priced affordably for households earning below 50% AMI

represent only 6% of the rental market, indicating a limited supply of housing available to those with the greatest need.

Palm Coast currently contains six assisted housing developments totaling 601 income-restricted units. While these units provide an important resource, the existing supply is insufficient to meet current demand or support future needs as the City continues to grow.

Projected Housing Needs

Palm Coast is projected to add more than 21,000 households by 2050. Meeting this demand will require expansion of diverse housing supply across a broad range of housing types, densities, and price points. Projections demonstrate housing cost burdens will remain disproportionately concentrated among households earning below 80% AMI. Without strategic policy changes, thousands of additional households will face affordability challenges.

Demographic trends will further influence housing demand. The City's aging population will increase demand for accessible units, single-story homes, and housing located near healthcare and daily services. Growth among working-age residents will increase demand for rental housing, starter homes, and workforce housing options.

Development Barriers

Palm Coast's remaining original platted development is constrained by limited available land. Approximately 6,000 of the City's original 48,000 platted lots remain vacant, and these lots are widely dispersed rather than consolidated into large development tracts. This fragmented development pattern increases construction costs and limits the feasibility of delivering diverse housing types on a meaningful scale.

Market conditions create additional barriers for development activities. Rising construction costs, elevated insurance premiums, and higher interest rates have slowed residential development. Property insurance costs alone push housing beyond reach for many households. Regulatory factors, including zoning restrictions, review timelines, and impact fees, add further constraints.

The City's predominance of single-family zoning perpetuates housing patterns that limit housing diversity, hindering the ability to meet current needs and projected demand. Detached single-family homes remain an important part of the housing stock; however, the limited availability of attached housing, small-scale multifamily housing, workforce rental options, and age-supportive housing reduces the city's ability to respond to changing household sizes, the aging population, and the need for life-stage housing. In addition, some housing types that could help address

affordability are constrained by where they are allowed and by development standards that affect feasibility.

Environmental conditions also create significant barriers to housing development in Palm Coast. Wetlands, flood-prone areas, conservation lands, and related resilience requirements reduce the amount of land that can realistically be developed and add cost and complexity to the entitlement and construction process. In some locations, these conditions may require additional mitigation and higher construction standards. This can limit site availability and increase development costs. These constraints are particularly important in a coastal community where long-term resilience and environmental protection must remain central considerations in planning for growth.

Strategic Opportunities

Although the City faces several housing barriers, this assessment identifies meaningful opportunities to expand housing diversity and attainability. These opportunities generally fall within two key areas: Physical and Regulatory. Physical opportunities include infill development, continued build-out of existing growth areas, such as remaining ITT lots, DRI areas, and other growth areas identified in this assessment; redevelopment; expanded housing types; and the use of existing infrastructure to support future housing. Regulatory opportunities include updates to the land development code, zoning standards, and zoning map considerations that may help reduce barriers to more diverse and attainable housing options.

The opportunities presented in this assessment do not require Palm Coast to abandon the qualities that have long defined the community. Rather, they provide a framework for the city to adapt thoughtfully and incrementally while preserving neighborhood character, quality of life, and long-term community stability.

Recommended Strategies

This housing assessment recommends strategies that communities often rely on to expand affordable housing. In Palm Coast, these aim to diversify options, remove barriers, and align housing with current and future needs. Strategies include updating zoning standards, supporting infill and redevelopment, streamlining permits, expanding housing for seniors and vulnerable groups, and forming partnerships with incentives to sustain affordable housing. Long-term tools like land banking or community land trusts may also be considered. Funding could come from local government, grants, housing programs, private donations, and public-private partnerships.

These strategies are intended to build on the opportunities identified throughout this assessment and provide Palm Coast with a practical framework for implementation. Rather than relying on a single solution, they reflect a coordinated approach that can help the city respond to housing

needs through regulatory improvements, targeted incentives, and strategic planning actions. This includes tools that can support additional housing supply in appropriate locations, improve the feasibility of diverse housing types, and make it easier to deliver housing that is better aligned with community needs and market realities. The implementation snapshot provides a general overview of the housing development process and helps illustrate the multiple steps and review stages that can influence how housing projects move from concept to construction.

Each strategy is aligned with multiple Goals, Objectives, and Policies from the 2050 Comprehensive Plan. This helps Palm Coast to remain consistent with the vision it has set for itself in the coming years. In addition, each strategy is followed by implementable action items, designed to provide a clear path forward. Collectively, these strategies create a strong foundation. This will allow Palm Coast to support a more diverse, attainable, and balanced housing market while preserving the character and quality of life that define the community.

Conclusion

Palm Coast must proactively address housing challenges before remaining development capacity is exhausted. While the City's predominantly single-family housing stock continues to serve many residents, it does not fully meet the needs of a growing and changing population. Lower-income households, renters, older adults, and working families face increasing difficulty accessing suitable, attainable housing.

The strategies outlined in this assessment provide a roadmap for regulatory reform, financial commitments, and stakeholder partnerships. Implementation will require sustained commitment and realistic timelines. Expanding housing choice and affordability at all income levels will strengthen Palm Coast's economic vitality while supporting workforce stability, accommodating aging residents, and fostering resilient neighborhoods for current and future generations.

A Note on Data Sources and Consistency

This report relies on several authoritative data sources, including the U.S. Census Bureau, the University of Florida's Shimberg Center for Housing Studies, and the Integrated Public Use Microdata Series (IPUMS). Each source publishes information on different release schedules, uses distinct sampling methodologies, and provides estimates at varying levels of geographic detail. As a result, figures may not always align exactly across datasets. Where discrepancies occur, this report identifies them and relies upon the most appropriate source for the specific analysis being conducted.

Chapter 1

HOUSING DEVELOPMENT HISTORY



1. Housing Development History

The Palm Coast community originated in the late 1960s, when the ITT Community Development Corporation (ITT) set out to build one of Florida's first and largest master-planned communities. At the time, Flagler County was mostly rural, home to fewer than 5,000 residents and abundant vacant or agricultural land. ITT purchased more than 77,000 acres and envisioned a carefully planned city with homes, parks, canals, and modern infrastructure to attract families and retirees seeking a quiet coastal lifestyle.

ITT PURCHASED MORE THAN 77,000 ACRES AND ENVISIONED A CAREFULLY PLANNED CITY WITH HOMES, PARKS, CANALS, AND MODERN INFRASTRUCTURE DESIGNED TO ATTRACT FAMILIES AND RETIREES LOOKING FOR A QUIET COASTAL LIFESTYLE.

The master-planned community's concept was novel for its era. ITT designed Palm Coast to be self-sufficient, with organized neighborhoods, utility systems, and community amenities built from the ground up. The original plan divided the city into eleven neighborhoods, known locally by their alphabetized 'Sections,' each with its own layout and character. The company supervised and coordinated every aspect of development, from road and stormwater systems to landscaping and recreation facilities, creating a sense of order and intentionality.

By 1972, the first families were moving into their new homes, and development continued at a modest pace throughout the decade. By 1980, the community's population had reached 3,000 residents. However, development spiked in the following decade, resulting in 14,000 residents calling Palm Coast home by 1990. This period of rapid growth was mirrored by other large-scale master-planned communities taking shape across Florida, including Deltona, Palm Bay, and Coral Springs.

After ITT began withdrawing from active development in the 1990s, conversations about incorporation began to take shape. Residents sought greater local control over infrastructure, growth, and services, and wanted to establish a government that would reflect the community's long-term interests. Meanwhile, residential development continued to accelerate throughout the decade as ITT's original platted sections were built out under Flagler County's jurisdiction. By the time Palm Coast was incorporated in 1999, the community had already more than doubled in population since 1990, reaching over 32,000 residents.

Following incorporation, development continued at a strong pace. 18,000 additional homes were built between 2000 and 2009, reinforcing the city's single-family housing pattern. Although

construction slowed during the 2008 housing market downturn, building activity resumed in the years that followed, carrying Palm Coast into a new era of growth and maturity.

Now Palm Coast's story has come full circle. The city that began as one of Florida's most ambitious master-planned communities still reflects the structure and design choices made more than fifty years ago. Its neighborhoods, canals, and network of single-family homes continue to define how residents experience the city today. Yet those same choices now shape the questions Palm Coast must answer about its future. With just 6,000 of the 48,000 original lots remaining, the City is nearing buildout of its original development plan. As this remaining supply continues to diminish, Palm Coast will need to look beyond the traditional lot inventory and consider how future growth can be accommodated through a broader range of strategies. This may include creative infill and redevelopment, continued development within areas planned for growth, and the introduction of more diverse housing types that better respond to changing community needs. Moving forward, the city's challenge will be not only to accommodate new residents, but to do so in a way that preserves the character and sense of place that have long defined the community.

Key Takeaways from Chapter 1

- Palm Coast's origins as a master-planned community established an organized city built around distinct neighborhoods that continue to define its character today.
- Decades of single-family development transformed a quiet, rural area into one of Florida's fastest-growing and most recognizable communities.
- With most of the original ITT lots now developed, Palm Coast must plan for new housing options to meet future needs while preserving the quality of life that has long defined the community.

Chapter **2**

COMMUNITY PROFILE & DEMOGRAPHIC TRENDS



2. Community Profile and Demographic Trends

Palm Coast's original master plan not only created the City's physical framework but also laid the foundation for its community. The design decisions made more than 50 years ago directly shaped the types of homes built, the residents they attracted, and how the population has changed over time. As the city approaches buildout of its original platted lots, these early development patterns continue to shape both the community and the types of housing needs today.

This section explores the people who call Palm Coast home. It looks at how population, household size, age, income, and housing tenure have changed, and what those trends reveal about current and future housing demand. These insights help connect Palm Coast's history of development to the realities of today's housing market, setting the stage for a deeper discussion on housing supply, costs, and gaps in the chapters that follow.

A Note on Population Data Variability

The 2023 ACS estimate places Palm Coast's population at 94,503. This differs substantially from the 2023 population projection prepared by the University of Florida's Bureau of Economic and Business Research, which reports a population of 101,737. These two sources routinely produce different figures because they apply distinct methodologies, reference periods, and modeling assumptions. Both are considered reliable within Florida planning practice, but for the purposes of this report, the ACS estimate is used. Relying on ACS ensures internal consistency with the demographic, socioeconomic, and housing data presented throughout the analysis, which draws primarily from ACS datasets.

2.1. Population

Palm Coast continues to be one of the fastest-growing communities in Florida. According to the most recent American Community Survey's (ACS) 5-Year Estimates (2019–2023), the City had 94,503 residents in 2023, an increase of more than 5,000 residents since 2020 (U.S. Census Bureau, 2024). This steady population growth has been a defining characteristic of Palm Coast since its early development, and it remains the central force shaping today's housing needs.

Palm Coast's growth over the last four decades illustrates the scale of change the community has experienced. The City grew from fewer than 3,000 residents in 1980 to more than 75,000 by 2010, and it has continued to add additional residents every year since. **Table 2.1** highlights this long-term trend and provides context for understanding today's housing market conditions.

Table 2.1. Historic and Current Population Estimates for Palm Coast

Year	Population
1980	2,837
1990	14,287
2000	32,732
2010	75,180
2020	89,258
2023	94,503

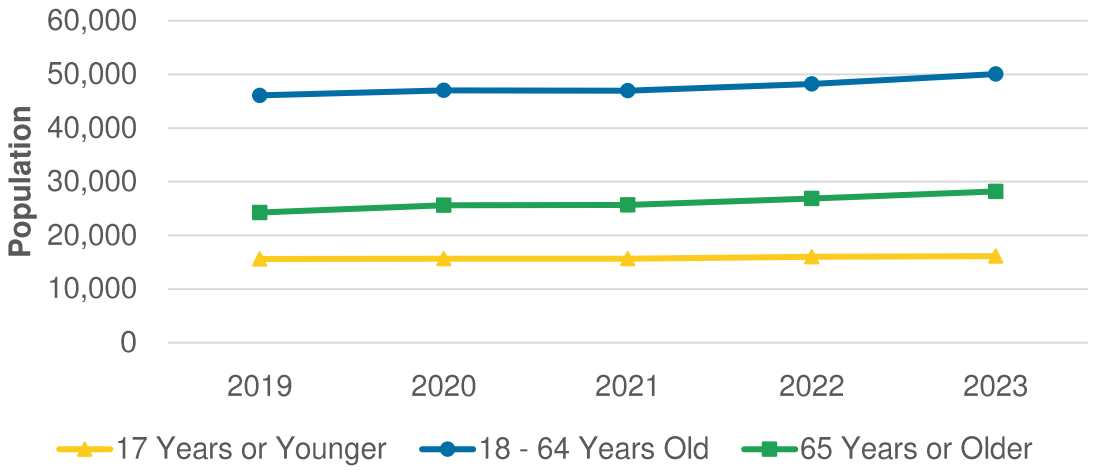
Sources: ACS 5-Year Estimates (2019-2023); United States Census Bureau, 1980 – 2020.

Population growth plays a direct role in shaping housing demand. As more households move into the City, the need for a wider range of housing options increases. Understanding this demographic growth is a necessary first step in this Housing Assessment, as it frames the scale of the City's current and future housing challenges.

2.2. Age

Palm Coast's age distribution has shifted noticeably over the past several years, and the most meaningful trend is the growing share of residents aged 65 and older. As shown in **Figure 2.1**, the number of older adults has increased steadily since 2017, while the population under 18 has remained stable, and the working-age population has grown at a more modest pace. As a result, older adults now make up a larger percentage of Palm Coast's total population than in previous years, even as the City continues to grow overall. This change reflects a gradual but clear aging of the community.

Figure 2.1. Population by Age Group (2019 – 2023)



Source: ACS 5-Year Estimates (2019-2023)

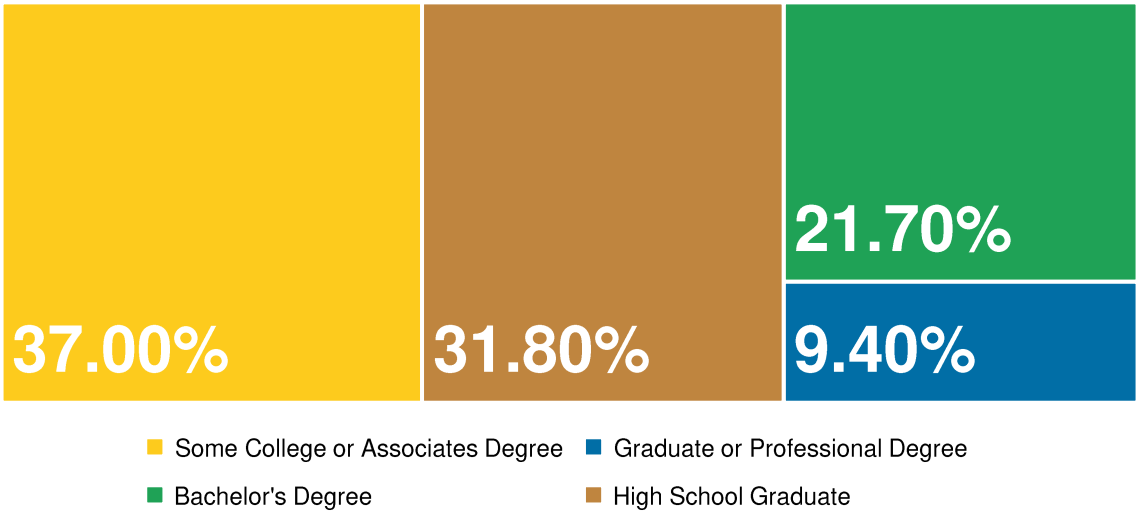
Palm Coast's median age increased from 47.7 in 2017 to 50.8 in 2023 (ACS 5-Year Estimates, 2019–2023). This shift reflects long-standing demographic patterns. Many of Palm Coast's early residents were drawn to the City as a planned, quiet, and amenity-rich community, and a large share of those households have chosen to remain as they age. As these long-term residents remain in place and the older adult population grows faster than other cohorts, the City's overall age profile continues to trend toward older ages.

These trends have important implications for housing and neighborhood planning. Homes built decades ago may not meet evolving accessibility or maintenance needs for aging residents. At the same time, many older adults prefer to remain in their communities, close to familiar services, parks, and social networks. Expanding the availability of smaller units, single-story homes, and housing in locations with convenient access to healthcare and daily services will help Palm Coast support its aging population. Ensuring these options are available throughout the City can help residents remain safely and comfortably housed as they grow older while maintaining the vitality of Palm Coast's neighborhoods.

2.3. Education

Palm Coast's residents have a broad range of educational backgrounds, with most adults having completed high school and almost 60% pursuing additional training or higher education. As shown in **Figure 2.2**, the largest share of residents attended some college or earned an associate degree, followed by those with a high school diploma alone (ACS 5-Year Estimates, 2019-2023). About one in four residents holds a bachelor's degree, and a smaller share has completed graduate or professional studies.

Figure 2.2. Educational Attainment



Source: ACS 5-Year Estimates, 2019-2023.

These patterns show that Palm Coast is a well-educated community with strong completion rates across multiple levels of schooling. The distribution of degrees also reflects the city's history as a planned residential community, where educational attainment grew steadily as new households arrived rather than being shaped by a single college or major employment center.

2.4. Area Median Income

Area Median Income, or AMI, is a key measure used to understand how household incomes compare to the midpoint of the local income distribution. The AMI is the median household income for a 4-person household in a given region, calculated annually by the U.S. Department of Housing and Urban Development (HUD). Local governments and housing agencies then use AMI to classify households into income groups, such as 30% AMI, 50% AMI, 80% AMI, and 100% AMI or Greater. These categories help identify which households may be more likely to experience housing affordability challenges and support the development of targeted housing strategies.

Palm Coast's households span all income levels, reflecting a diverse community with varying levels of economic stability. **Table 2.2** summarizes the distribution of households by AMI category using estimates derived from the Shimberg Center for Housing Studies that integrate data from the ACS, HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset, and population projections from the BEBR.

Table 2.2. AMI Distribution of Palm Coast Households (2023 Estimate)

AMI Range	Income Category	Max. Household Income	Number of Households	Percentage of Total Households
30% AMI or Less	Extremely Low Income	$24,800 or Less	2,659	6.6%
30.01 – 50% AMI	Very Low Income	$41,350	4,370	10.9%
50.01 – 80% AMI	Low Income	$66,150	7,828	19.6%
80.01 – 100% AMI	Moderate Income	$82,700	4,118	10.3%
Greater than 100% AMI	Middle-and-Upper Income	$82,701 or More	21,020	52.6%
		Total	**39,995**	**100.0%**

Note: Income thresholds shown above are calculated using the 2023 ACS and CHAS median family income estimate for a four-person household in the Palm Coast–Flagler County area (≈ $82,700). Thresholds for 30%, 50%, and 80% AMI reflect proportional shares of this median value and are rounded to the nearest $50 or $100.

Sources: ACS, BEBR, HUD, Shimberg Center for Housing Studies, 2023.

This distribution indicates that Palm Coast contains households across all income levels, each with different capacities to access and afford housing within the private market. Understanding who typically falls into each income category helps illustrate how income diversity shapes housing needs and which groups are most sensitive to rising housing costs. The profiles below outline the types of household types linked to each income bracket and the housing options available to them in the current market.

- **30% AMI or less (Extremely Low Income).**
  Households in this range often include seniors relying primarily on Social Security, individuals with disabilities, part-time service workers, and single adults with limited earnings. These residents cannot afford market-rate rental housing without assistance and are at the highest risk of experiencing housing instability or severe cost burdens.
- **30% - 50% AMI (Very Low Income).**
  This group commonly includes childcare workers, home health aides, food service employees, retail clerks, and young adults or single parents working in hourly positions. These households often struggle to afford even modest rental units and typically rely on older apartments, shared housing arrangements, or subsidized options when available.
- **50% - 80% AMI (Low Income).**
  Households in this range frequently represent the area's working class, including skilled trades, medical support staff, school paraprofessionals, bus drivers, and administrative workers. Many can afford older single-family homes, townhomes, or moderately priced rentals, though rising housing costs increasingly limit access to newer or higher-quality units.
- **80% to 100% AMI (Moderate Income).**
  These households also fall within the broader workforce housing category. They typically include teachers, nurses, police officers, firefighters, and mid-career professionals in technical or administrative roles. They can afford market-rate rentals and modest single-family homes but face growing pressure from escalating home prices.
- **Greater than 100% AMI (Middle and Upper Income).**
  Households above the median often include dual-income professional families, higher-earning healthcare workers, small business owners, and retirees with substantial pension or investment income. These residents tend to have the greatest access to larger single-family homes, new construction, and higher-priced rental options.

Together, these income profiles highlight the diverse housing circumstances present within Palm Coast. Lower-income households face the greatest barriers to finding affordable and stable

housing, while households in the low- to moderate-income range, including much of the local workforce, are increasingly challenged by rising costs and limited supply at affordable price points. Higher-income households experience fewer constraints, but their demand also influences availability and pricing within the broader market. Understanding these distinctions provides important context for evaluating the adequacy of the City's existing housing supply and supports the more detailed affordability and cost burden analysis presented in Section 3 of this report.

2.5. Vulnerable Populations

Although many Palm Coast residents experience relative economic stability, some groups in the community face greater challenges in securing and maintaining safe, affordable, and suitable housing. These residents often have fewer housing choices due to limited incomes, accessibility needs, or other conditions that restrict their options in the private market. In Palm Coast, vulnerable populations include older adults, people with disabilities, and households with lower or fixed incomes who may struggle to find housing that meets their needs.

These challenges matter because housing stability is closely tied to quality of life, health, and long-term community resilience. When certain groups cannot find affordable or accessible homes, they may be forced to move more frequently, live in units that do not meet their needs, or remain in homes that they cannot afford to repair or sustain. For older residents and individuals with disabilities, even small barriers in the built environment—such as stairs, narrow hallways, or long distances to essential services—can limit independence and daily functioning.

Palm Coast's demographic trends underscore why it is important to better understand and plan for these needs. As noted earlier in this report, the City is aging, and older adults now make up a growing share of the overall population. Many longtime residents want to remain in their homes and neighborhoods as they age, but much of the existing housing stock was built and priced for younger, larger households and may not support aging in place. Increasing the availability of accessible units, smaller homes, and housing located near healthcare, parks, transit, and daily services will help ensure that residents can stay in the community comfortably and safely.

Planning for vulnerable populations is not a separate task—it is an integral part of shaping a housing system that serves the entire community. By addressing the needs of residents with limited incomes, mobility limitations, or age-related barriers, Palm Coast can foster inclusive, resilient, and supportive neighborhoods for residents of all ages and abilities.

2.6. Conclusion

Palm Coast's population is growing, its residents are aging, and its housing needs are evolving as a result. Understanding who lives in Palm Coast today and how that population is changing provides the foundation for assessing whether the City's existing housing stock continues to meet community needs. The following chapter examines the types, ages, and conditions of homes in Palm Coast to better understand how well they align with these emerging demographic trends.

Key Takeaways from Chapter 2:

- The City's population is generally growing older, and future housing choices will need to better support accessibility and aging in place.
- Residents are broadly educated, reflecting Palm Coast's foundation as a stable residential community rather than a hub for higher education or industry.
- Household incomes have risen steadily, strengthening Palm Coast's economic stability and positioning it among the region's most financially secure communities.
- The City's vulnerable population faces increasing challenges securing affordable and accessible housing that meets their needs as housing prices increase and supply continues to tighten.

Chapter **3**

CURRENT HOUSING STOCK



3. Current Housing Stock

Palm Coast's neighborhoods were built on a foundation of careful planning, and the homes within them continue to shape daily life across the city. As the community matures and developable land becomes scarce, a clear understanding of the existing housing stock is essential for future planning. This section explores Palm Coast's current housing stock, including the types, ages, conditions, and occupancy trends, as well as the City's assisted and short-term rental housing. Together, these insights provide a clearer picture of how well existing homes meet residents' needs today and where opportunities may exist to improve choice, affordability, and long-term livability.

3.1. Housing Inventory

Understanding the condition of Palm Coast's housing stock helps identify whether the City's homes are meeting the needs of its residents and where reinvestment may be required in the future. Because housing condition can be difficult to measure directly, this section focuses on three related indicators that together offer a clear picture of quality and livability: housing type, which reflects the City's development pattern and structural makeup; age of structures, which provides insight into maintenance and reinvestment needs; and substandard condition indicators, such as incomplete plumbing, incomplete kitchen facilities, and overcrowding. Together, these measures help evaluate how the city's housing has evolved and whether it supports the long-term well-being of its residents.

3.1.A. Housing Inventory by Type

Palm Coast's housing stock reflects the City's origins as a master planned community built primarily for single-family living. As shown in **Table 3.1**, the City contains approximately 46,600 housing units, of which 87 percent are single-family homes. The ACS includes in this category both detached single-family houses and attached single-family units, such as townhomes or rowhomes, that have their own ground-to-roof wall and no units above or below. Multi-family housing represents a comparatively small share of the City's total units and includes all structures with two or more dwelling units, such as duplexes, triplexes, and apartment buildings. Manufactured homes are not present in the City's housing inventory based on the most recent ACS estimates. The same is true for the ACS "Other" category, which covers nontraditional housing types including boats, RVs, converted garages, and similar structures.

Table 3.1. Housing Inventory by Type

Structure Type	Count of Units	Percentage of Total Units
Single-Family	40,417	86.8%
Multi-family	6,150	13.2%
Mobile Home / Other	0	0.0%
Total	**46,567**	**100.0%**

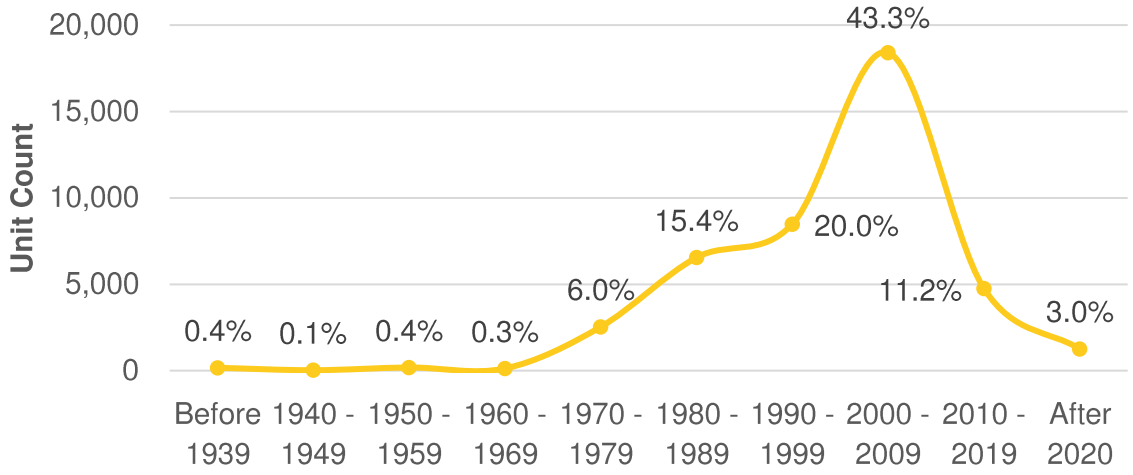
Source: ACS 1-Year Estimates, 2023.

By comparison, single-family homes make up about 61% of Florida's total housing stock, meaning Palm Coast's share is significantly higher than the state average. This pattern is a direct result of the City's early planning and development, which focused on subdividing large areas of land for detached single-family residences, a legacy that continues to shape the City's neighborhoods and housing options today. As the City continues to approach full buildout, this composition will play an increasingly important role in determining where and how housing diversification can occur.

3.1.B. Age of Structures

The age of Palm Coast's housing stock offers an important perspective on how the City has grown and how its neighborhoods are changing over time. While development began in the early 1970s under ITT's original master plan, most of Palm Coast's homes were built much later. As shown in **Figure 3.1,** 58% of the City's housing units were constructed after 2000, compared with 30% statewide (ACS 5-Year Estimates, 2019-2023). This means that Palm Coast's housing is newer than that found in many other Florida communities, reflecting its recent incorporation and significant residential growth over the past two decades.

Figure 3.1. Unit Construction, By Decade



Source: ACS 5-Year Estimates, 2019-2023.

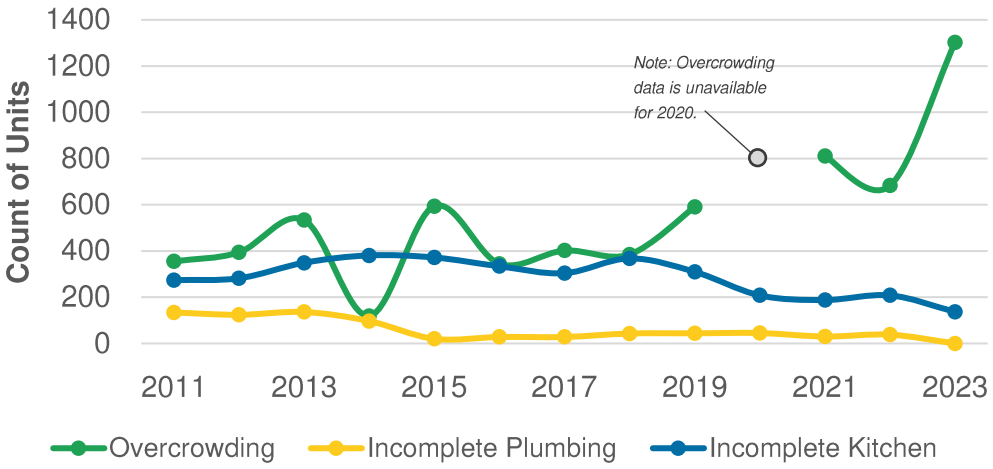
The City's most active period of homebuilding occurred between 2000 and 2009, when more than 40% of existing homes were added during a statewide housing boom that paralleled Palm Coast's rapid population growth. While construction slowed after the 2008 recession, the City has continued to experience steady infill development across its remaining platted lots, adding about 3% of its total housing units since 2020. A modern housing supply offers advantages in building quality, energy efficiency, and resilience to newer building codes, but it also underscores the importance of proactive maintenance as homes built during this surge reach middle age. Identifying these aging housing stock cohorts will be critical for guiding future rehabilitation and neighborhood reinvestment efforts.

3.1.C. Substandard Conditions

Understanding housing quality provides insight into how well Palm Coast's existing homes meet residents' needs. The U.S. Census Bureau tracks three indicators often used to assess substandard housing conditions: (1) incomplete plumbing, (2) incomplete kitchen facilities, and (3) overcrowding, defined as more than one person per room. These measures help show whether residents have access to safe, functional, and adequate living spaces.

As shown in **Figure 3.2**, housing quality in Palm Coast has remained high and improved in key areas over time. Homes lacking complete plumbing or kitchen facilities have steadily declined since 2011, and by 2023, the City reported no units with incomplete plumbing (ACS 5-Year Estimates, 2019-2023). These findings suggest that Palm Coast's young housing stock, much of it built after 2000, continues to perform well. They also indicate that any older homes previously in substandard condition have been maintained, renovated, or replaced through reinvestment and redevelopment.

Figure 3.2. Substandard Housing Conditions Over Time in Palm Coast



Source: ACS 5-Year Estimates, 2019-2023.

Overcrowding, however, has varied more noticeably, with a slight recent increase that may reflect changing household arrangements following the COVID-19 pandemic, including more families or multigenerational households sharing space. Even with these fluctuations, overcrowding levels in Palm Coast remain low compared to many Florida communities. Taken together, these indicators suggest that while housing quality is high, affordability pressures may be influencing how households occupy available space.

3.1.D. Housing Inventory Takeaways

Palm Coast's housing inventory reflects both the City's unique development history and its residents' changing needs. The predominance of single-family homes, combined with a young housing supply, has contributed to high overall housing quality and low rates of substandard conditions. At the same time, this composition limits the diversity of housing options available as the City grows, particularly for households seeking smaller, more affordable, or more flexible living arrangements. The age profile of the City's housing stock also points to a growing need for reinvestment as large cohorts of homes built during the early 2000s reach stages where maintenance and rehabilitation become more critical.

A STRONG ASSISTED HOUSING INVENTORY NOT ONLY MEETS THE NEEDS OF THE CITY'S MOST VULNERABLE POPULATIONS BUT ALSO SUPPORTS PALM COAST'S BROADER VISION OF AN INCLUSIVE, BALANCED, AND RESILIENT COMMUNITY.

These trends underscore why a comprehensive housing assessment is necessary. Understanding the types, ages, and conditions of Palm Coast's homes provides essential context for evaluating affordability, identifying gaps in the housing market, and planning for the City's long-term residential needs. As the following chapters illustrate, ensuring that Palm Coast's housing supply continues to support residents at all income levels will require coordinated policies that address both the preservation of existing homes and the creation of new housing choices across the City.

3.2. Income Assisted Housing Stock

Income-assisted housing plays a vital role in ensuring that Palm Coast residents of all income levels have access to safe, affordable homes. Income-assisted housing refers to residential options where rent is reduced for low-income individuals, families, seniors, or people with disabilities based on income eligibility, typically adjusted for area median income (AMI). While the City's housing stock is modern and well-maintained, the cost of market-rate housing can place homeownership and rental opportunities out of reach for lower-income households. Income-

assisted housing helps bridge this gap by providing long-term affordability through federal and state programs such as the Low-Income Housing Tax Credit (LIHTC) and the State Apartment Incentive Loan (SAIL) program.

As shown in **Table 3.2**, the City contains six income-assisted housing developments that together provide 601 income restricted units. Most were constructed between 2005 and 2020 and are supported by LIHTC, which requires extended affordability periods that in Palm Coast range through 2069. These developments primarily serve families, though Palm Coast Landing Senior Living provides dedicated affordable units for older adults. All income-assisted units in the City are rentals, which limits their ability to support households seeking a pathway to ownership and narrows the range of affordable options available to moderate income families who may otherwise transition into homeownership over time.

Table 3.2. Assisted Housing Inventory

Name	Programs Provided	Target	Year Built	Subsidy End	Ownership Type	Assisted Units	Total Units
Beach Village at Palm Coast I	Housing Credits 9%; State HOME	Family	2010	2062	For-Profit	100	106
Central Landings at Town Center	Housing Credits 4%	Family	2020	2052	For-Profit	150	150
Central Landings at Town Center Senior Living	Housing Credits 4%	Family	2020	2052	Not avail.	83	83
Madison Green	Housing Credits 9%	Family	2005	2055	For-Profit	128	128
Palm Coast Landing Senior Living	Housing Credits 9%	Elderly	2015	2065	For-Profit	52	61
Palms at Town Center	Housing Credits 4%; SAIL. State Bonds	Family	Not avail.	2069	For-Profit	88	88
Total						**601**	**616**

Source: Shimberg Center for Housing Studies, 2025.

Collectively, these developments form the core of Palm Coast's dedicated attainable housing stock and play a central role in meeting the needs of residents who benefit from income-restricted housing. As the City's population continues to age and as housing costs remain elevated, preserving existing assisted units and expanding the supply where feasible will be critical to sustaining an inclusive, balanced, and resilient community.

3.3. Occupancy by Tenure

Understanding who owns or rents their homes provides important insight into Palm Coast's housing stability and the extent to which available housing meets community needs. These tenure patterns reflect both the City's origins as a master-planned community and the changing dynamics of a maturing housing market. According to the 2019-2023 ACS 5-Year Estimates, Palm Coast contains 46,600 housing units, of which about 92% are occupied, and 8% (around 3,600 units) are vacant. This vacancy rate is lower than both Flagler County (10%) and the State of Florida (11%), indicating strong demand and a housing market operating near full capacity.

THIS VACANCY RATE … INDICATES STRONG DEMAND AND A HOUSING MARKET OPERATING NEAR FULL

Among occupied homes, 80% are owner-occupied, and 20% are renter-occupied, a tenure split that closely mirrors Flagler County overall but differs significantly from the statewide average of about 67% owner-occupied units (U.S. Census Bureau, 2023). This high homeownership rate reflects Palm Coast's historical planning framework, which emphasized detached single-family housing designed for long-term homeownership.

While the City's tenure balance has remained relatively consistent over time, a modest increase in renter households suggests gradual diversification within the housing market. Some single-family homes have entered the rental market, providing flexibility for new residents, younger families, and workers who may not yet be ready to buy. However, the limited availability of rental options combined with low vacancy rates and a shrinking supply of undeveloped land indicates rising competition for both rental and ownership housing. These trends highlight a housing system that is stable but increasingly constrained, emphasizing the importance of maintaining homeownership opportunities while expanding housing choices that can serve residents at different income levels and life stages.

A Note About Short-Term Rentals

Short-term rentals (STRs), commonly offered through platforms such as Airbnb and Vrbo, have become increasingly prevalent in communities across Florida. These rentals can generate supplemental income for homeowners and support local tourism, but they also raise concerns about neighborhood character, parking, noise, and the potential loss of long-term housing options.

In Palm Coast, short-term rentals make up a relatively small share of the overall housing stock but still play a meaningful role in how housing is used. As of April 2026, the City had approximately 409 active listings, most located in single-family homes. Because these units operate outside the long-term rental market, they reduce the supply of housing available to year-round residents.

This shift is particularly important given Palm Coast's tight housing conditions. The City's vacancy rate is about 8%, which is lower than both county and state averages and indicates a market operating close to full capacity. In such an environment, even modest numbers of homes converted to short-term rentals can influence availability and affordability, especially for households seeking traditional rental options. Understanding how STRs fit into the broader housing landscape helps clarify pressures on the City's inventory and supports informed policy discussions moving forward.

3.4. Conclusion

Palm Coast's housing stock reflects the City's origins as a master-planned community built for long-term residential stability. The predominance of single-family homes, combined with new and well-maintained housing, demonstrates the City's success in sustaining quality living environments. However, this same legacy also limits the range of available housing options, especially for renters, lower-income households, and seniors seeking smaller or more affordable homes. With fewer undeveloped lots remaining and vacancy rates already well below county and state averages, future growth will depend on how effectively Palm Coast adapts its housing supply to changing needs. Maintaining housing quality, expanding assisted housing opportunities, and supporting a healthy balance between ownership and rental options will be essential to sustaining community livability. These findings provide the foundation for understanding the city's housing costs, affordability trends, and market conditions, discussed in the next chapter.

Chapter **4**

HOUSING COSTS & MARKET CONDITIONS



4. Housing Costs & Market Conditions

This chapter provides an overview of the costs of living in Palm Coast and how households of different incomes are affected by these costs. The chapter begins with a summary of affordability concepts and income thresholds, then evaluates owner and renter conditions separately, including cost levels, market trends, and cost burdens. Together, these sections offer a clear picture of Palm Coast's current housing market conditions and the groups most affected by rising housing costs.

4.1. Understanding Housing Affordability

Section 2.4 introduced the AMI distribution for the City of Palm Coast's population. Overall, those findings indicate that the City has an even income distribution relative to the County, with slightly less than half of all households earning below the Area Median Income (AMI) of $82,700 and slightly more than half earning at or above that threshold. While this provides important context, it alone cannot explain what Palm Coast households can realistically afford in today's housing market.

Affordability is determined by the share of income a household must devote to housing costs, not income alone. Under widely used standards, a household is considered cost-burdened when it spends more than 30 percent of its gross income on housing and severely cost-burdened when it spends more than 50 percent of its gross income on housing. Translating the AMI distribution into these affordability benchmarks, as shown in **Table 4.1**, helps clarify how income levels relate to real housing constraints in Palm Coast.

Table 4.1. Maximum Affordable Monthly Housing Cost by AMI Category

AMI Category	Max. Annual Household Income	Max. Affordable Monthly Housing Costs
≤30% AMI	$24,800	$620
≤50% AMI	$41,350	$1,035
≤80% AMI	$66,150	$1,655
≤100% AMI	$82,700	$2,070

Source: HUD, 2023.

As shown in **Table 4.1**, households at lower AMI levels have very limited affordable housing options. Households earning around 30% of the AMI can afford only modest monthly housing costs and are highly vulnerable to becoming severely cost-burdened, even in lower-cost rental units. Households earning up to 50% of AMI have greater capacity but remain at high risk of cost burden in much of the existing rental market. Households earning up to 80% of AMI, often considered moderate income, may also face affordability challenges as housing costs increase.

While households at or above AMI have the greatest flexibility, rising prices, insurance costs, and interest rates can still impose a cost burden on some households.

This analysis moves beyond income distributions to identify how many households in Palm Coast are currently cost-burdened or severely cost-burdened, and where affordability pressures are most acute across income levels and housing tenures.

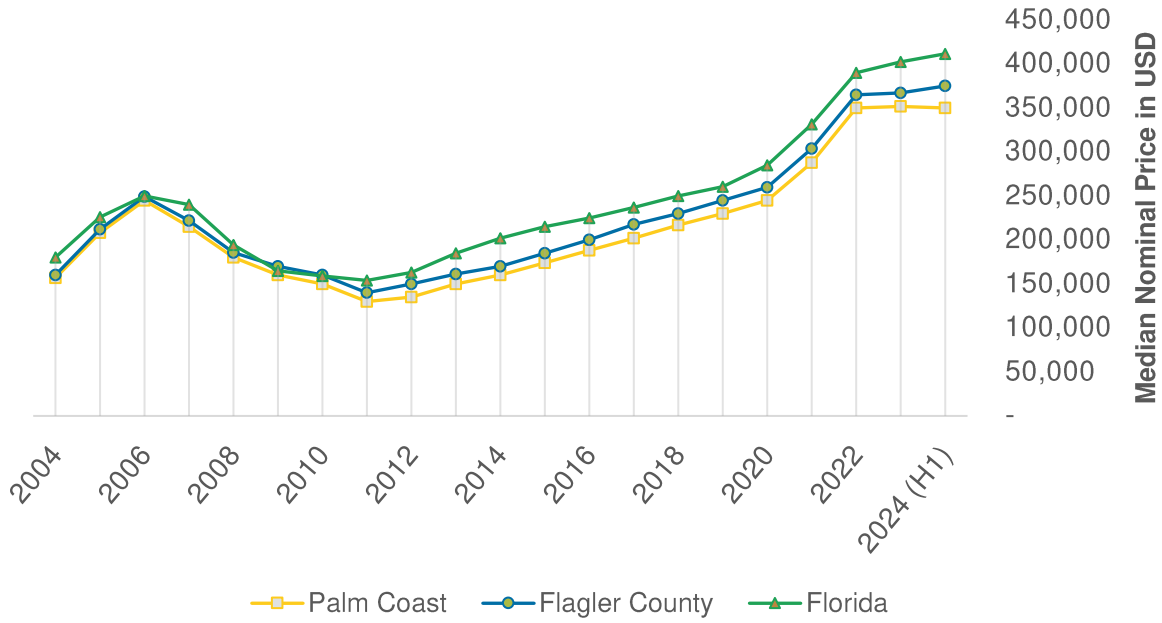
4.2. Owner-Occupied Housing

Owner-occupied housing in Palm Coast highlights both opportunities and challenges of homeownership today. While owning a home offers long-term stability and wealth-building, costs for buying and maintaining a home are rising, making affordability difficult for many. Housing affordability is assessed through the cost of ownership, recurring expenses, and housing cost burdens on current owners. These measures help understand how market conditions impact first-time buyers, lower-income households, and existing owners at various income levels in Palm Coast.

4.2.A. Home Purchasing

Figure 4.1 below presents the annual median nominal sales price (i.e., prices unadjusted for inflation) from 1990 to 2024 for the City of Palm Coast, Flagler County, and the State of Florida as a whole.

Figure 4.1. Median Nominal Single-Family Sales Price



Source: Shimberg Center for Housing Studies, 2025.

This comparative analysis illustrates regional housing market trends, highlighting local market dynamics and broader state-level patterns. At the regional level, Palm Coast's long-term home price trends closely mirror those seen in Flagler County and across Florida. Home prices climbed rapidly in the mid-2000s, declined during the Great Recession, and then increased steadily through the 2010s as the broader market recovered. Beginning in 2020, prices increased sharply statewide, driven by high demand and limited supply. More recently, however, Palm Coast prices have begun to level off, even as prices in surrounding areas and the state overall have continued to rise. This trend may help ease pressure on prospective buyers, as slower price growth can improve entry conditions compared to markets where prices are still rising.

At the local level, the median cost of purchasing a home in Palm Coast was $351,700 in 2023. Assuming a 30-year fixed-rate mortgage at approximately 6.75 percent interest with a 10 percent down payment, the resulting total loan amount would be approximately $735,860.48. This translates to an estimated monthly principal and interest payment of about $2,050. When compared to the affordability thresholds shown in **Table 4.1**, this monthly mortgage payment alone exceeds the maximum affordable housing cost for households earning up to 30%, 50%, and 80% of AMI, who can afford at most a monthly housing cost of $620, $1035, and $1,655, respectively. Households earning 50% of AMI or less would be severely cost-burdened at this price point. This comparison demonstrates that, even before accounting for other ownership-related expenses, purchasing a median-priced home in Palm Coast is out of reach for most lower-income households (less than 80% AMI) and many moderate-income households (80-100% AMI).

4.2.B. Recurring Costs

Homeownership comes with a variety of recurring costs. For households with a mortgage, the mortgage payment is typically the largest expense, followed by maintenance and repairs, utilities, property taxes, insurance, and homeowners' association fees. Homeowners without a mortgage face lower overall housing expenses but are still responsible for the same ongoing costs. **Table 4.2** summarizes monthly ownership costs for households in Palm Coast.

Table 4.2. Owner Households by Monthly Housing Costs

Cost Range	Palm Coast		Flagler County		State of Florida	
	Units	% of Total	Units	% of Total	Units	% of Total
Homeowning Households with a Mortgage						
Less than $200	0	0.0%	0	0.0%	2,905	0.1%
$200–$299	0	0.0%	0	0.0%	5,572	0.1%
$300–$399	0	0.0%	0	0.0%	6,524	0.1%
$400–$499	0	0.0%	0	0.0%	12,472	0.2%
$500–$599	0	0.0%	0	0.0%	22,040	0.4%
$600–$699	0	0.0%	0	0.0%	31,560	0.6%
$700–$799	542	1.6%	706	1.6%	48,247	0.9%
$800–$899	0	0.0%	370	0.8%	78,271	1.5%
$900–$999	1,162	3.5%	1,322	2.9%	84,874	1.7%
$1,000–$1,249	1,998	6.1%	2,196	4.9%	304,290	5.9%
$1,250–$1,499	3,334	10.1%	3,903	8.7%	383,071	7.5%
>$1,500	13,329	40.6%	17,283	38.5%	2,419,511	47.2%
Subtotal	*20,365*	*62.0%*	*25,780*	*57.4%*	*3,399,337*	*66.3%*
Homeowning Households without a Mortgage						
Less than $200	0	0%	423	0.9%	102,540	2.0%
$200–$299	0	0%	388	0.9%	188,831	3.7%
$300–$399	1,222	4%	1,806	4.0%	253,673	5.0%
$400–$499	2,342	7%	3,156	7.0%	290,045	5.7%
$500–$599	1,147	3%	1,459	3.2%	304,037	5.9%
$600–$699	1,783	5%	2,660	5.9%	265,238	5.2%
$700–$799	1,980	6%	2,878	6.4%	244,218	4.8%
$800–$899	1,338	4%	1,639	3.6%	203,089	4.0%
$900–$999	779	2%	927	2.1%	164,249	3.2%
$1,000–$1,299	1,339	4%	2,050	4.6%	313,784	6.1%
$1,300–$1,499	290	1%	813	1.8%	111,083	2.2%
>$1,500	284	1%	963	2.1%	263,305	5.1%
Subtotal	*12,504*	*38.0%*	*19,162*	*42.6%*	*2,704,092*	*52.8%*
Total	**32,869**	**100.0%**	**44,942**	**100.0%**	**5,123,603**	**100.0%**

Source: ACS 5-Year Estimates, 2019-2023.

From a regional perspective, the distribution of monthly ownership costs in Palm Coast is broadly consistent with patterns observed in Flagler County and across the State of Florida. In all three geographies, household owners with a mortgage face higher monthly housing costs than those without a mortgage, and a large share of mortgaged households pay more than $1,500 per month. This reflects shared market conditions across the region, including higher home prices, elevated interest rates in recent years, and increasing non-mortgage ownership costs. Palm Coast's cost profile aligns with these broader trends rather than representing an outlier within the regional housing market.

These cost patterns have important affordability implications. Among Palm Coast homeowners with a mortgage, more than 40% pay over $1,500 per month, a cost level that exceeds the affordable threshold for households earning up to 80% of AMI and places many moderate-income households at risk of cost burden. By contrast, homeowners without a mortgage, who account for approximately 38% of all owner households, face much lower monthly housing costs, with most paying under $900 per month. This contrast highlights a divide between long-term homeowners, who are insulated from current market conditions, and more recent buyers, who face a higher likelihood of cost burden or severe cost burden. As a result, opportunities for lower-income and first-time buyers to enter homeownership without financial strain remain limited in the current market.

4.2.C. Cost-Burden

The combined effects of home purchase prices and recurring ownership costs determine whether a household can sustain homeownership without financial strain. While **Sections 4.2.A** and **4.2.B** examined these cost components individually, cost burden provides a more consolidated measure of how housing expenses compare to household income across different income levels.

Table 4.2 and **Figure 4.2** summarize housing cost burden among owner households in Palm Coast by AMI category. The results show a clear and consistent relationship between income and housing stability. Homeowners at the lowest income levels face the greatest pressure, reflecting the limited affordability margins identified earlier in this chapter. Among households earning less than 30% of AMI, the majority are severely cost-burdened, indicating that total housing costs exceed half of household income. Households earning between 30% and 50% of AMI also experience substantial strain, with a significant share paying more than 30% of income toward housing.

Table 4.2. Cost-Burdens for Homeowning Households by AMI

Household Income	Number of Households	Housing Cost Burden		
		Not Cost Burdened	Cost Burdened	Severely Cost Burdened
≤ 30% AMI	1,980	162	255	1,563
30.01 - 50% AMI	2,947	1,407	793	747
50.01 - 80% AMI	5,187	3,184	1,638	365
80.01 - 100% AMI	3,137	2,408	683	46
≥ 100% AMI	17,002	16,267	654	81
Total Households	**30,253**	**23,428**	**4,023**	**2,802**
% of Total	100.0%	77.4%	13.3%	9.3%

Source: Shimberg Center for Housing Studies, 2023.

As income increases, the prevalence and severity of cost burden decline. Among households earning between 50% and 80% of AMI, most owners are not cost-burdened, though a notable portion continues to face elevated housing costs. For households earning between 80% and 100% of AMI, cost burden becomes uncommon, and severe cost burden is rare. The highest levels of housing stability are observed among households earning above AMI, all of whom maintain housing costs within affordable ranges.

Taken together, these findings reinforce the affordability patterns observed earlier in this report. While higher-income and long-term homeowners experience stable, manageable housing costs, lower- and moderate-income homeowners are far more vulnerable to cost burdens. This outcome reflects both the high cost of entering homeownership in the current market and the cumulative impact of ongoing ownership expenses, underscoring the need for targeted strategies to support households most affected by rising housing costs.

4.3. Renter-Occupied Housing

Renter-occupied housing plays an important role in Palm Coast's overall housing market by providing options for households at a range of income levels and housing needs. However, the condition of the rental market is shaped not only by the number of available units, but also by whether those units are affordable relative to renter incomes. An analysis of this will help illustrate the extent to which rental housing in Palm Coast is affordable and where current gaps exist between income levels and the cost of available rental units.

4.3.A. Rent Costs

Understanding rental affordability requires evaluating not only what renter households earn but also the monthly housing costs they face. Gross rent captures this full cost by including contract rent plus essential utilities paid directly by the household, providing a more complete picture of monthly housing expenses. **Table 4.3** presents gross rent distributions for Palm Coast, Flagler County, and the State of Florida, allowing for a direct comparison of how local rent levels align with broader regional and statewide patterns.

Table 4.3. Gross Monthly Rents

Cost Range	Palm Coast	% of Total	Flagler County	% of Total	State of Florida	% of Total
<$200	0	0.0%	0	0.0%	8,421	0.3%
$200-$299	0	0.0%	7	0.1%	35,635	1.3%
$300-$499	36	0.5%	90	1.0%	54,792	2.0%
$500-$749	170	2.3%	386	4.4%	109,153	4.1%
$750-$999	196	2.7%	319	3.7%	228,818	8.5%
$1,000-$1,499	1548	21.0%	2156	24.8%	806,060	30.1%
$1,500-$1,999	3501	47.6%	3716	42.8%	760,177	28.4%
$2,000-$2,499	1304	17.7%	1404	16.2%	397,242	14.8%
$2,500-$2,999	536	7.3%	544	6.3%	148,916	5.6%
$3,000-$3,499	66	0.9%	66	0.8%	60,236	2.2%
>$3,500	0	0.0%	0	0.0%	70,036	2.6%
Total	**7,357**	**100.0%**	**8,688**	**100.0%**	**2,679,486**	**100.0%**

Source: ACS 5-Year Estimates, 2019-2023.

From a regional perspective, Palm Coast's gross rent distribution aligns with patterns observed in Flagler County and across the State of Florida, with most renter households paying between $1,000 and $1,999 per month. However, Palm Coast shows a stronger concentration in the upper end of this range, particularly in the $1,500 to $1,999 category, compared to the County and State. Lower-cost rental units below $1,000 per month make up a smaller share of Palm Coast's rental stock than in both comparison geographies, indicating a tighter supply of lower-priced rental options relative to regional and statewide conditions.

At the local level, the distribution of gross rents in Palm Coast significantly limits the number of affordable units for lower- and moderate-income households. For the 679 Palm Coast current renter households earning less than 30% of AMI (or less than $24,800 per year), with a maximum affordable monthly housing cost of approximately $620, very few rental units fall within an affordable range, as available rent categories do not isolate units below this threshold. The 1,423 Palm Coast current renter households earning from 30% to 50% of AMI (between $24,800 and $41,350 per year), with an affordability limit of $1,035 per month, have access to less than 500 units priced below $1,000, accounting for less than 6% of all rental units. For households earning up to 80% of AMI, affordability extends into the lower end of the $1,500 to $1,999 range, increasing the pool of potentially affordable units to 1,700, or about one quarter of the rental market. By contrast, households earning at or above AMI can afford a much broader range of rents, including units priced above $2,000 per month, which together account for more than 25% of Palm Coast's rental stock. This distribution demonstrates that while higher-income renters have access to most available units, very low- and low-income households face a severely constrained rental market, increasing the likelihood of cost burden or severe cost burden among these groups.

Discussions of rental costs must also account for utilities, which can average 10–20% of monthly household costs for renters. To illustrate this breakdown in costs, **Table 4.4** below outlines gross rent, contract rent, and estimated utility costs. Where *gross rent* accounts for all monthly housing costs for renters, *contract rent* is the agreed-upon cash value of the unit itself, paid monthly to a property owner. Thus, by subtracting contract rent from gross rent, you can estimate monthly utilities and maintenance costs for renters.

Table 4.4. Contract Rent and Utilities

Cost Type	Palm Coast	Flagler County	State of Florida
Median Gross Rent	**$1,747**	**$1,687**	**$1,564**
Median Contract Rent	$1,485	$1,438	$1,381
Est. Utilities Cost	$262	$249	$183

Source: ACS 5-Year Estimates, 2019-2023.

While Palm Coast's contract rent is comparable to county and state levels, its estimated utility costs are demonstrably higher than the statewide figure. Utility costs alone account for the nearly $200 difference between city and state gross median rents, and in some cases, contribute to the unaffordability of rental units. According to HUD's 2026 Fair Market Rents dataset, FMR for a one-bedroom unit in Palm Coast is $1,433, and for a two-bedroom unit is $1,806. With median contract rent already above the FMR limit for a one-bedroom unit, higher-than-average utility costs only exacerbate the unaffordability of these units.

4.3.B. Cost-Burden

Rental affordability also depends on how these housing costs compare to household incomes. Renter cost burden is defined as the share of income spent on gross rent; households spending more than 30% are considered cost-burdened, and those spending more than 50% are considered severely cost-burdened. **Table 4.5** and **Figure 4.3** illustrate how renter cost burdens vary across income levels in Palm Coast.

Table 4.5. Cost-Burdens for Renting Households by AMI in Palm Coast

Household Income	Number of Households	Housing Cost Burden		
		Not Cost Burdened	Cost Burdened	Severely Cost Burdened
≤ 30% AMI	679	0	12	667
30.01 - 50% AMI	1,423	91	85	1,247
50.01 - 80% AMI	2,641	574	1,444	623
80.01 - 100% AMI	981	364	605	12
≥ 100% AMI	4,018	3,709	309	0
Total Households	**9,742**	**4,738**	**2,455**	**2,549**
% of Total	100.0%	48.6%	25.2%	26.2%

Source: Shimberg Center for Housing Studies, 2023.

From a broader context, renter cost burden in Palm Coast reflects trends observed across much of Florida, where rising rents have outpaced income growth, particularly for lower-income and moderate-income households. Across the State, renters are more likely than homeowners to experience cost burden, and severe cost burden is most concentrated among households at the lowest income levels. Palm Coast follows this general pattern, with cost burden increasing sharply as household income declines, underscoring the structural mismatch between cost burden and renter incomes that exists both locally and regionally.

At the local level, however, the severity and scale of renter cost burden in Palm Coast are pronounced. Among households earning ≤30% of AMI, all renters are severely cost-burdened, indicating that housing costs consume more than half of their income. Renters earning 30.01%–50% of AMI face similarly acute challenges, with the vast majority either cost-burdened or severely cost-burdened. While affordability conditions improve for households earning 50%–80% of AMI, more than half of renters in this income range still experience cost burden. Even among renters earning 80%–100% of AMI, cost burden remains common. Only households earning above AMI consistently avoid cost burden, highlighting that rental affordability pressures in Palm Coast extend well beyond very low-income households and affect the broader renter population.

4.4. Conclusion

The analyses reveal widespread housing affordability pressures in Palm Coast, uneven across income groups and tenures. While many long-term homeowners, especially those without a mortgage, keep manageable costs, those trying to buy face high prices and payments exceeding affordability. Consequently, current market prices make homeownership inaccessible to lower- and many moderate-income households without financial strain. Renters face significant affordability issues, especially in mid- to high-cost units, with limited options for those earning below 50% AMI. Cost burdens are highest among very low- and low-income renters but also affect moderate-income households and near-AMI earners. This shows rental affordability pressures in Palm Coast impact a wide range of renters. These findings reveal a mismatch between household incomes and housing costs in Palm Coast. Building upon these findings, the next chapter identifies housing gaps and future needs, focusing on income groups and housing types with the most affordability issues.

Key Takeaways from Chapter 4:

- Homeownership is increasingly out of reach for lower- and moderate-income households. Median home prices in Palm Coast exceed affordable thresholds for households earning below 80% of AMI and leave little margin for households earning near AMI.
- Affordability varies between long-term owners and new buyers. Mortgage-free homeowners usually have manageable costs, while newer buyers face higher payments and risks.
- Rental affordability challenges are severe for lower-income households. Very low- and low-income renters face limited access to affordable units and high rates of cost burden and severe cost burden.
- Housing cost burden impacts not only the lowest-income households but also some moderate-income renters, indicating affordability issues in Palm Coast go beyond very low-income groups.

Chapter **5**

EXISTING HOUSING GAP & PROJECTED NEED



5. Existing Housing Gap & Projected Need

Palm Coast's housing needs reflect long-term demographic shifts, a maturing and built-out housing stock, and a market with a limited supply. The preceding chapters described how the community's population and households are changing, the composition and condition of the existing housing inventory, and how current housing costs affect residents across income levels. Building on that foundation, this chapter evaluates where the existing housing supply does not align with household needs today and how those gaps are likely to evolve as the City approaches full buildout. It identifies the most significant mismatches between available housing and demand, examines how demographic and market trends will influence future needs, and establishes the basis for the policy considerations presented in subsequent chapters.

5.1. Existing Housing Gap

Palm Coast's housing market is shaped by strong demand, limited vacancies, and a housing inventory dominated by detached single-family homes. While Chapters 2 through 3 describe these conditions in detail, this section focuses on how well the current housing supply aligns with residents' current needs. The analysis highlights gaps by income, tenure, and unit type, with particular attention to households most vulnerable to housing instability. Together, these findings establish a baseline understanding of where the local housing system is underperforming and where future demand pressures are likely to be most acute.

5.1.A. Housing Gap by Income

Housing conditions in Palm Coast differ sharply by income, not just in terms of housing costs, but in how households are affected by those costs. As shown in **Chapter 3**, households earning above the Area Median Income have access to housing that fits within their budgets and is available in the current market. These households, totaling about 21,000 citywide, are mostly homeowners: 17,000 own their homes and 4,000 rent. While some higher-income households spend more than 30% of their income on housing, cost burden at this income level typically reflects budget choices rather than financial distress. These households have greater flexibility to absorb housing costs through savings, discretionary spending, or housing trade-offs without risking instability. As a result, only about 4% of higher-income homeowners and fewer than 8% of higher-income renters exceed standard affordability thresholds.

The experience is very different for households earning below the Area Median Income. These households account for about 47% of all households in Palm Coast, or 18,975 households, including approximately 13,251 homeowners and 5,724 renters. For these households, spending more than 30% of income on housing often signals real affordability stress. Higher housing costs leave little room to absorb unexpected expenses, adjust to rising rents or insurance premiums, or

maintain stable housing over time. Cost burden at these income levels is closely tied to price sensitivity and vulnerability to displacement. For example:

- ***Households earning 30% of AMI or less*** face the greatest strain. Among owners in this income group, more than 90% are cost-burdened, and most are severely cost-burdened, meaning housing costs consume more than half of household income. Renters at this income level have no affordable options in the current market. All renters earning less than 30% of AMI are cost-burdened, and all are severely cost-burdened. Even small increases in rent, utilities, or maintenance costs can threaten housing stability for these households.
- ***Households earning between 30% and 50% of AMI*** also face significant affordability challenges. More than half of owner households in this range are cost-burdened, and many experience severe cost burden. Renters face even greater pressure, with most paying well above affordable levels. For these households, housing costs often crowd out other basic needs, and limited affordable options increase the risk of displacement as market prices rise.
- Affordability pressures remain for ***households earning between 50% and 80% of AMI***, though the nature of the burden begins to shift. While some households in this group can manage housing costs through careful budgeting, many remain highly sensitive to price increases. About two in five owner households in this income range are cost-burdened, and renters face even higher rates of cost burden. Rising rents, insurance costs, and interest rates increasingly affect this group, narrowing the margin between stability and strain.
- For ***households earning between 80% and 100% of AMI***, housing conditions are more stable, but not immune to stress. Most owner households manage housing costs without severe burden, but renters remain vulnerable to price increases, particularly in a market with limited lower-cost options. Cost burden at this income level often reflects tightening budgets rather than immediate instability, but continued cost growth could push more households into financial strain.

Overall, Palm Coast's housing supply functions well for households earning above the Area Median Income, who have the flexibility to absorb housing costs and adjust to market conditions. In contrast, households earning below AMI, especially those below 80% of AMI, face a housing market where cost burden is closely tied to price sensitivity, financial stress, and limited options. These income-based differences define the City's existing housing gap and underscore why affordability challenges in Palm Coast are not evenly shared across the population.

Why Does This Gap Matter?

These gaps matter because they highlight where the City's housing supply is least aligned with what residents can realistically afford. When lower-income households experience high levels of cost burden across both renter and owner markets, it indicates that the existing supply does not offer enough units at the price points needed by a large share of the community. This increases financial strain, limits household stability, and reduces the ability of essential workers, fixed-income seniors, and younger families to remain in Palm Coast.

From Income to Housing Reality in Palm Coast

Area Median Income and affordability thresholds are useful planning tools, but they can feel abstract. To illustrate how housing costs affect households in Palm Coast, the following scenarios show how residents at different income levels experience the housing market today. Each example reflects a typical household, their employment or income source, and the amount they can reasonably afford to spend on housing. Together, these scenarios highlight how affordability pressures and financial risks vary across income levels, even among those currently housed.

Meet Tom



Tom works full-time as a retail associate at a big-box store in Palm Coast. He has been in the same job for several years and earns about $24,800 per year, which **places him at 30% of the AMI**. Based on standard affordability guidelines, Tom can afford to spend about $620 per month on housing. Tom currently rents an older apartment for approximately $700 per month. He was fortunate to find a unit at this price, as very few rentals in Palm Coast fall within or near the affordable range for households at his income level. Even so, his rent exceeds what is considered affordable, leaving him with limited flexibility to cover unexpected expenses, save money, or absorb rent or utility increases. *While Tom is stably housed today, his situation remains highly sensitive to even small changes in housing costs or income.*

Meet Linda



Linda is a 72-year-old retiree who has lived in Palm Coast for more than two decades. She worked for many years as a medical office assistant and now lives on a fixed income of about $41,350 per year, consisting of Social Security and a small pension, **or 50% of the AMI**. Linda owns her home, but she still faces ongoing housing costs, including property taxes, insurance, utilities, and routine maintenance. Based on affordability guidelines, she can afford to spend about $1,035 per month on housing. Her current monthly housing costs are close to that amount, leaving little room in her budget. Because Linda's income is fixed, she cannot offset rising housing costs by working more hours or seeking higher pay. Even modest increases in property taxes, insurance, or maintenance costs could leave her cost-burdened. *While Linda has housing stability today, her situation illustrates how fixed-income households at moderate income levels can still experience housing stress, particularly in a market with rising ownership costs.*

Meet Marcus



Marcus is a 34-year-old public works technician employed by the City, earning approximately $66,150 per year, which **places him at about 80% of the AMI**. After several years of saving for a down payment, Marcus recently purchased a modest single-family home in Palm Coast. Based on standard affordability guidelines, he can reasonably afford to spend about $1,655 per month on housing, and his monthly mortgage payment is close to this threshold. While his housing costs are considered affordable on paper, his budget leaves limited room for other expenses such as rising insurance costs, home maintenance, and transportation. Unexpected expenses can quickly push his housing costs above affordable levels. *Marcus is generally housing-stable, but his situation reflects a narrower margin of affordability than that of higher-income households, illustrating how moderate-income households in Palm Coast can access homeownership, often with little financial cushion*.

Meet James & Sarah



Sarah and James are a married couple in their early 60s who have lived in Palm Coast for many years. Sarah works part-time as an office administrator, and James earns supplemental income through occasional consulting after retiring from a technical sales career. Together, they earn approximately $82,700 per year, which **places them at the AMI**. They own their home and can reasonably afford about $2,070 per month in housing costs. Their current expenses generally fall within this range, but rising insurance premiums and property taxes are beginning to place pressure on their household budget. *While they remain housing stable, their experience shows that even households at the median income can become more sensitive to housing cost increases.*

Meet Angela



Angela is a 58-year-old project manager for a regional construction firm who has lived in Palm Coast for more than ten years. She earns approximately $99,000 per year, placing her at about **120% of the AMI**. Angela owns her home and can reasonably afford to spend about $2,480 per month on housing. Her current housing costs fall well below this threshold, allowing her to comfortably manage other household expenses. While she still notices rising housing costs, these increases are manageable within her budget and do not pose an immediate risk to housing stability. *Angela's experience shows how higher-income households generally have more flexibility and resilience in the housing market, even as ownership costs continue to rise.*

5.1.B. Housing Gap by Tenure

As identified in **Chapter 3**, the City of Palm Coast's housing market remains heavily oriented toward homeownership, with approximately 80% of occupied units owner-occupied and about 20% renter occupied. This tenure pattern reflects the City's single-family housing stock and provides important context for evaluating how affordability pressures differ between owners and renters.

Table 4.1 shows that many homeowners, particularly those without a mortgage, face low monthly housing costs. This contributes to lower cost burdens among moderate- and higher-income owners. In contrast, the rental market is both smaller and more expensive. **Table 4.2** indicates that most available rental units fall between $1,000 and $1,999 per month, with comparatively few lower-priced options. As a result, **Table 4.3** shows that the cost burden among renters is higher, especially for households earning below 80% of AMI. Taken together, these findings suggest that Palm Coast's owner-occupied housing supply meets the needs of many owner households, while renter households face a tighter, more competitive market with fewer affordable choices. Low-income renters in Palm Coast face a shortage of housing options at affordable prices, resulting in higher rates of cost burden and severe cost burden within this population. As shown in **Tables 4.2** and **4.5**, the rental market exhibits a more pronounced supply imbalance than the homeowner market. The limited rental inventory, combined with higher prevailing rents, indicates a clear tenure-based housing gap that disproportionately affects typical renter demographics, including lower-income households, younger residents, and seniors seeking to downsize.

Why Does This Gap Matter?

Tenure shapes residents' ability to secure and maintain stable housing. A market dominated by ownership options and limited rental supply leaves renters with fewer choices and higher costs, which increases the risk of cost burden and displacement. Ensuring a more balanced mix of ownership and rental opportunities is essential for supporting residents at different income levels and life stages, and for maintaining a housing market that can meet diverse needs as Palm Coast continues to grow.

5.1.C. Housing Gap by Type

Palm Coast's housing inventory is dominated by single-family homes, which represent approximately 87% of all housing units in the City, as shown in **Table 3.1**. Multifamily housing makes up just 13% of the stock, and mobile homes or other alternative housing types are absent. This distribution reflects Palm Coast's original planning and development pattern, which focused

on platted single-family lots and produced a uniform housing supply that continues to shape the market today.

The limited presence of multifamily housing affects the range of choices available to households seeking smaller, more affordable, or flexible living options. As noted in **Chapter 3**, rental units in Palm Coast tend to fall within higher price ranges, and the scarcity of smaller unit types contributes to this pattern. With most multifamily units concentrated in a small number of developments, the overall market provides fewer opportunities for households who prefer or require units such as apartments, townhomes, duplexes, or other missing-middle formats. These product types are particularly important for renters, young adults forming new households, and seniors seeking to downsize. The predominance of single-family homes also affects ownership opportunities. While the supply supports moderate- and higher-income homeowners, it offers limited pathways for lower-income households or first-time buyers who may benefit from smaller, more attainable ownership products. The City's existing structure, therefore, tends to channel most households into a single housing format, regardless of their income, household size, or desired unit type.

Why Does This Gap Matter?

Gaps in unit types matter because they limit the ability of Palm Coast's housing supply to adequately meet the diverse needs of its residents. A market dominated by single-family homes cannot easily accommodate seniors seeking accessible units, workers pursuing affordable rentals, or families needing homes of smaller sizes and price points. Without a broader mix of unit types, households face fewer choices, higher costs, and reduced mobility within the community. Expanding housing diversity is essential for ensuring that Palm Coast can support residents across different life stages, income levels, and housing preferences.

5.1.D. Housing Gap for Vulnerable Populations

Chapters 2 and **3** show that several population groups in Palm Coast experience distinct housing challenges based on age, income, or accessibility needs. Older adults represent a growing share of the population, with the 65+ cohort increasing both in absolute number and as a percentage of total residents. At the same time, Palm Coast's housing stock is overwhelmingly composed of single-family homes, most of which were built after 2000 and may not include features that support aging in place, such as single-story designs, accessible entrances, or modified bathrooms. As a result, many older adults who wish to remain in the community may find limited options that meet changing mobility or maintenance needs.

Lower-income households also face notable constraints. As highlighted in **Chapter 4**, the cost burden is concentrated among households earning below 80% of AMI, and these households often have difficulty finding units at prices they can afford in either the rental or the ownership market. **Chapter 3** further shows that lower-cost rentals represent a small share of the total rental inventory, and the scarcity of smaller, moderately priced units limits options for households with limited means, including single-earner families and residents working in essential service occupations.

As shown in **Table 5.1**, the annual median income of select essential workers in the Deltona-Daytona Beach-Ormond Beach Metropolitan Statistical Area falls between $30,100 and $79,980.

Table 5.1. Median Annual Income of Essential Industries in the Deltona-Daytona Beach-Ormond Beach Metropolitan Statistical Area

Occupation	SOC Code	AMI	Percentage of AMI	Starting Salary	Experience Salary
Registered Nurses	(29-1141)	$79,980	97%	$69,410	$97,198
Police and Sheriff's Patrol Officers	(33-3051)	$51,940	63%	$47,632	$62,192
Firefighters	(33-2011)	$42,950	52%	$33,530	$52,250
Home Health and Personal Care Aides	(31-1120)	$30,100	36%	$28,912	$35,027
Transit and Intercity Bus Drivers	(53-3052)	$34,930	42%	$36,192	$49,962

Source: Bureau of Labor Statistics, 2023.

Occupations other than nurses fall below the 80% AMI threshold, while Home Health and Personal Care Aides and Transit and Intercity Bus Drivers fall below the 50% threshold. Individuals with disabilities and residents requiring accessible or supportive housing face similar limitations. The City's housing stock includes very few purpose-built accessible units, and the low share of multifamily housing reduces the availability of structures that can be more easily adapted to accessibility needs. As noted in Chapter 2, even small barriers in the built environment can significantly affect daily functioning for residents with mobility impairments or chronic health conditions. The combination of limited unit diversity, multifamily availability, and income-restricted

options creates a constrained housing environment for residents who rely on accessibility features or stable, lower-cost housing.

Why Does This Gap Matter?

These gaps matter because they affect residents who have the least flexibility in the housing market. When older adults cannot find age-appropriate homes, when lower-income households face ongoing cost burdens, and when residents with disabilities lack accessible options, the result is reduced housing stability and fewer opportunities to remain in the community. Similarly, when essential workers are unable to find housing that meets their costs and needs, public agencies may struggle to provide essential services. Addressing these needs is essential to ensuring that Palm Coast can support residents across different ages, abilities, and income levels as the City plans for long-term growth.

5.2. Projected Housing Needs

As Palm Coast continues to grow, future housing needs will be defined not only by the number of additional units required, but also by whether the City's housing supply evolves to reflect changing housing needs. Population and housing growth through 2050 will increase demand across a broader range of housing types and price points that the City's existing housing stock currently provides. Addressing this demand will require a housing framework that supports greater diversity, flexibility, and attainability within the City's future housing inventory.

5.2.A. Total Supply Needed

The primary driver of future housing need will be Palm Coast's growing population. Although the City has developed its own projections as part of the Imagine 2050 Comprehensive Plan Update, this assessment relies on population and household projections from the Shimberg Center for Housing Studies to maintain consistency across the housing-related datasets used in this report. **Table 5.2** presents projected population, average household size, and total households in Palm Coast through 2050.

Table 5.2. Palm Coast Population & Household Projections

Year	Population	Persons per Household	Total Households
2023	101,737	2.54	39,995
2025	106,825	2.53	42,179
2030	118,600	2.52	47,055
2035	129,014	2.51	51,380
2040	137,592	2.49	55,180
2045	145,066	2.49	58,376
2050	151,766	2.47	61,461

Note: Shimberg population projections differ from other counts presented in this assessment.

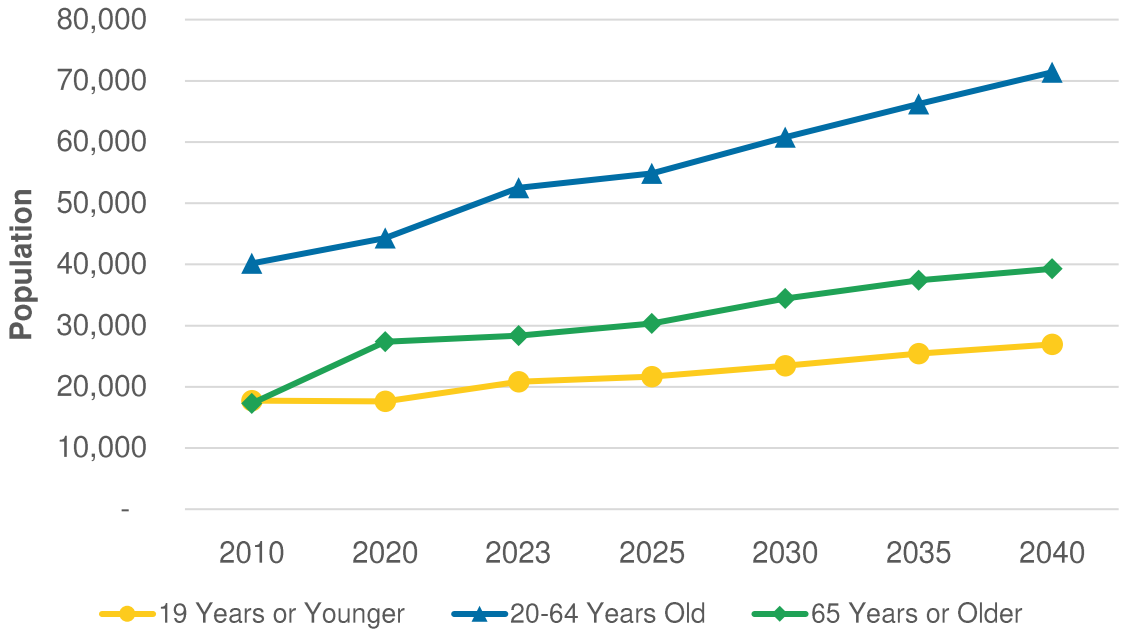
Source: Shimberg Center for Housing Studies, 2025.

The Shimberg Center projects Palm Coast's population will increase by approximately 50,000 residents between 2023 and 2050, from 101,737 to 151,766. During the same period, the number of households is expected to grow from 39,995 to 61,461, requiring more than 21,000 new units, in addition to the approximately 46,500 housing units already in Palm Coast. This raises a key long-term planning question: beyond total units, what home types will be needed for a growing, aging, and diversifying population?

5.2.B. Projected Housing Needs, by Type

Projected population growth will influence not only how many housing units Palm Coast will need, but also the types of units required to meet future demand. The population projections in **Figure 5.1** show that all age groups are expected to grow through 2050, with particularly large increases in both the 20–64 working-age population and the 65+ population. These two cohorts will drive most future housing demand and help clarify the specific unit types required as Palm Coast continues to mature.

Figure 5.1. Projected Population by Age Group (2023 – 2050)



Source: Shimberg Center for Housing Studies, 2025.

Growth in the 65+ population suggests a rising need for housing that supports aging in place. As the number of older adults increases, more residents will seek single-story homes, smaller ownership units, and rental units with accessibility features, such as step-free entries, wider circulation areas, and accessible bathrooms. The projected expansion of this age group also indicates future demand for senior-oriented housing, including independent living units and age-restricted communities that enable older adults to downsize while remaining in Palm Coast.

Projected growth in the 20 to 64 age group is expected to increase demand for housing options suited to distinct life stages. Adults aged 20 to 40 will drive demand associated with new household formation and early-career mobility. Residents ages 40 to 55 will seek housing that accommodates established families and changing space needs, and those aged 55 and above will increasingly look for downsizing and age-appropriate housing options while remaining active in the workforce. Collectively, these trends support increased demand for smaller rental units, townhomes, duplexes, and other missing-middle housing types that offer more attainable price points and flexible living arrangements than traditional single-family homes. Given that Palm Coast's existing housing stock is overwhelmingly single-family and contains few multifamily or middle-density formats, these unit types are likely to be in higher demand as the working-age population continues to grow.

Together, the trends shown in **Figure 5.1** indicate that Palm Coast will require a more diverse mix of housing types in the future. The City will need additional age-friendly units for older adults, more

multifamily and missing-middle housing for working-age households, and a greater variety of unit sizes to support residents across different life stages. These needs reflect both the projected demographic composition of the City and the limitations of the current single-family housing inventory.

5.2.C. Projected Housing Needs, by Cost

Projected household growth will also influence the types of housing Palm Coast will need based on affordability. Unlike earlier sections that rely on current cost-burden levels, the estimates in **Tables 5.1** and **5.2** provide projected cost-burden outcomes for both owner- and renter-households in 2050. These projections, drawn from the Shimberg Center for Housing Studies, offer insight into the likely demand for housing across different price points as Palm Coast adds more than 21,000 households through 2050.

1) Projected Cost Burden Among Homeowners

As shown in **Table 5.3**, the number of owner households in Palm Coast is projected to reach 46,616 by 2050.

Table 5.3. Projected Homeowner Cost Burden by AMI (2050)

Household Income	Number of Households	Max. Monthly Cost	Housing Cost Burden		
			Not Cost Burdened	Cost Burdened	Severely Cost Burdened
≤ 30% AMI	3,050	$620	250	392	2,408
30.01 - 50% AMI	4,541	$1,033	2,168	1,222	1,151
50.01 - 80% AMI	7,992	$1,652	4,906	2,524	562
80.01 - 100% AMI	4,835	$2,065	3,711	1,053	71
≥ 100% AMI	26,198	$2,478	25,065	1,008	125
Total	**46,616**	**–**	**36,100**	**6,199**	**4,317**
% of Total	100.0%	–	77.4%	13.3%	9.3%

Source: Shimberg Center for Housing Studies, 2025.

Of these households, 36,100 (77.4%) are expected to be not cost burdened. However, 6,199 owner households (13.3%) are projected to be cost burdened, and an additional 4,317 households (9.3%) are expected to be severely cost burdened. Cost burden among owners is projected to be concentrated in lower-income categories. For example:

- Among owners earning **below 30% of AMI**, 2,800 households are projected to be cost burdened or severely cost burdened.
- Among owners earning **30–50% of AMI**, 2,373 households are projected to be cost burdened or severely cost burdened.
- Even in the **50–80% AMI** range, more than 3,000 owner households are projected to experience affordability challenges.

These projections suggest a continued need for modestly priced ownership opportunities, such as smaller single-family homes, townhomes, and other formats that provide attainable monthly costs for lower- and moderate-income households.

2) Projected Cost Burden Among Renters

As shown in **Table 5.4**, Palm Coast is projected to have 14,845 renter households in 2050.

Table 5.4. Projected Renter Cost-Burdens by AMI (2050)

Household Income	Number of Households	Housing Cost Burden		
		Not Cost Burdened	Cost Burdened	Severely Cost Burdened
≤ 30% AMI	1035	0	19	1,016
30.01 - 50% AMI	2168	139	130	1,899
50.01 - 80% AMI	4025	875	2,200	950
80.01 - 100% AMI	1496	555	922	19
≥ 100% AMI	6,121	5,651	470	0
Total Households	**14,845**	**7,220**	**3,741**	**3,884**
% of Total	100%	48.6%	25.2%	26.2%

Source: Shimberg Center for Housing Studies, 2025.

Of these, 7,220 households (48.6%) are projected to be not cost burdened, while 3,741 households (25.2%) are expected to be cost burdened, and 3,884 households (26.2%) are projected to be severely cost burdened. Cost burdens among renters remain strongly concentrated among lower-income households:

- Among renters earning **below 30% of AMI**, 1,035 households (all renters in this income group) are projected to be cost burdened or severely cost burdened.
- Among renters earning **30–50% of AMI**, 2,038 households are projected to experience cost burdens.

- Even among renters earning **50–80% of AMI**, most households are projected to be cost burdened or severely cost burdened.

These projections highlight continued and growing demand for lower-cost rental units, including one- and two-bedroom apartments, missing-middle rentals, and other more attainable rental formats that align with the income levels of future renters.

Together, the projections in **Tables 5.3** and **5.4** indicate that Palm Coast's cost-based housing needs will remain greatest among households earning below 80% of AMI, particularly renters. As the total number of households increases through 2050, thousands more will require affordable rental units, moderately priced ownership options, and housing that accommodates lower-income and single-earner households.

5.3. Conclusion

Palm Coast's housing conditions reflect a maturing community where existing supply does not fully align with resident needs and where continued growth will intensify existing pressures. Higher-income households are well served by the single-family, ownership-oriented housing stock, while lower-income households, renters, older adults, and residents with disabilities face limited options and higher rates of cost burden. The concentration of cost burden among households earning below 80% of AMI, combined with a constrained and expensive rental market, highlights a persistent affordability gap. Looking ahead, Palm Coast is projected to add more than 21,000 households by 2050, with growth among both working-age and older adult populations, increasing demand for a wider range of housing types and price points. Without changes in supply, thousands of owner- and renter-households—particularly those below 80% of AMI—are likely to remain cost-burdened, underscoring the need for targeted policies that expand affordable and attainable housing as the City approaches buildout.

Key Takeaways from Chapter 5:

- Palm Coast's housing market favors higher-income owners and renters, while those earning below 80% AMI face high cost burdens and limited affordable options.
- The City's housing is mainly single-family homes, leading to a limited, costly rental market that pressures lower-income households, younger residents, and seniors downsizing.
- Vulnerable populations, including older adults, lower-income households, and residents with disabilities, face the greatest challenges in finding housing that is both affordable and suitable for their accessibility or support needs.
- Projected 2050 cost-burden outcomes indicate affordability issues will mainly affect renter and owner households earning below 80% of AMI, highlighting the need for more affordable rental and ownership options.
- These gaps and projected needs justify policy recommendations to increase affordable housing, diversify types, and improve options for vulnerable residents.

Chapter 6

HOUSING BARRIERS & OPPORTUNITIES



6. Housing Barriers & Opportunities

Housing development in Palm Coast is influenced by a combination of physical constraints, infrastructure capacity, market conditions, and regulatory frameworks. Certain barriers stem from broader regional and national economic dynamics that are largely beyond local control. Others arise from local regulatory frameworks and development patterns that can be addressed through coordinated planning. This chapter will evaluate the barriers and opportunities within these categories, identifying where policy adjustments, strategic investment planning, and targeted redevelopment efforts can help expand attainable housing choices. The opportunities identified here reflect Palm Coast's unique position as a mature planned community with remaining development capacity that can be redirected toward housing types and price points where needs are most acute.

6.1. Land Supply

The future housing capacity of Palm Coast is closely tied to the amount, location, and condition of land that remains available for development. As a largely built-out master-planned community, the city no longer has the same abundance of vacant, contiguous land that once supported its growth. Instead, the remaining supply is increasingly defined by scattered vacant lots, partially built growth areas, entitled developments, and longer-term expansion potential. Understanding both the limitations and opportunities of this remaining land supply is important for evaluating how Palm Coast can continue to accommodate future housing needs while making efficient use of infrastructure, protecting environmental resources, and maintaining compatibility with existing development patterns.

Land Supply Analysis

Where lot count figures presented earlier in this assessment relied on historical housing data to estimate the remaining number of vacant lots in Palm Coast's ITT-developed Sections, more accurate, concrete numbers were needed to inform discussions surrounding land supply. To better estimate the remaining amount of vacant residential land, a blend of data from the City and the Flagler County Property Appraiser (FCPA) was used. Vacant parcels were identified using the property use codes provided by the FCPA and then divided into residential and non-residential vacant parcels using the City's FLUCs. This analysis demonstrated that the City maintains 8,312 vacant residential parcels, totaling 2,588 acres of vacant land (*Note: this excludes the approximately 12,000 acres of undeveloped land in the former DRIs located near Palm Coast's western boundary*). Of the 8,312 parcels, 6,022 (72.4%) are located within the City's ITT-developed Sections.

6.1.A. Barriers

Palm Coast was originally designed around approximately 48,000 platted lots. Today, just 6,000 lots remain undeveloped, and most are scattered across various areas of the City rather than concentrated in larger, contiguous parcels. This pattern significantly influences the ability to deliver affordable and diverse housing options. Fragmented parcels increase per-unit infrastructure costs and limit site design flexibility, making economies of scale difficult to achieve.

As available platted lots become increasingly scarce, competition for the remaining sites increases. Land prices rise accordingly, concurrent with increased demand, and those costs are ultimately reflected in the sale and rental price of the unit. This impact is particularly exacerbated in multi-family or attached housing development, which further constrains missing-middle housing types that are critical to addressing affordability gaps.

Looking ahead, the City is projected to need more than 20,000 housing units by 2050. Meeting this demand will require a shift in strategies to include creative infill, adaptive reuse, and redevelopment of underutilized properties. To succeed, housing policies must encourage compact, efficient growth patterns that maximize the use of existing infrastructure while expanding the diversity of housing options and improving overall affordability.

6.1.B. Opportunities

Opportunities to meet future housing demand may come from a combination of infill development, the continued buildout of existing growth areas, and the long-term potential for future expansion. Infill development remains a realistic option, with potential in areas already substantially developed and served by existing roads, utilities, and public services. As shown in **Table 6.1**, additional housing may continue to be delivered within areas such as Old Kings Road, Seminole Woods, Colbert Lane/Roberts Road, and the Palm Coast and Town Center DRIs, where remaining lots exist.

Infill development typically involves constructing new housing units or repurposing existing structures on vacant or underutilized land within areas that are largely developed. These sites can make efficient use of infrastructure and public service capacity. Continued development within partially built or entitled areas also represents an important opportunity, particularly where development approvals are already in place, and future growth has been anticipated. The City can play an important role in improving the feasibility of these development opportunities by streamlining permitting processes, allowing greater zoning flexibility for diverse housing types, evaluating infrastructure capacity, and considering financial incentives such as reduced impact fees and expedited review for qualifying projects. Thoughtful community engagement is also essential in ensuring new development is compatible with existing neighborhood character.

Table 6.1. Planned and Anticipated Growth Areas

Main Area	Subarea	Total # of Units
Old Kings Road	South Old King Rd. Planning Area	2,500 SF
	Old Kings Village	201 SF
Seminole Woods	Seminole Point	379 SF 70 TH
	Enclave	149 SF
	Grand Landings Phases 5 & 6	399 SF
	Seminole Trace	416 SF
	Soleta Lake	394 SF
	Palm Coast 145	338 SF
Colbert Lane, Roberts Rd	Marina Del Palma	154 SF
	Lighthouse Village	1,085 SF/MF
	The Reserve East	217 SF
	Colbert Preserve/Roberts Pointe	1,500 SF/MF
	Colbert Landings	482 SF
	Ocean Village	416 MF
Palm Coast Park DRI	–	6,454 SF/MF
Town Center DRI	–	3,575 SF/MF
Westward Expansion	–	20,000 MU

Note: Total unit count includes units with Certificates of Occupancy

Source: City of Palm Coast, 2026.

Palm Coast may also have a longer-term opportunity associated with a potential westward expansion. This area could include approximately 12,000 acres, including roughly 9,000± acres to be annexed into the City. The expansion may be developed as a mixed-use project that could accommodate up to 21,000 housing units at a density of 1.2 dwelling units per acre. While this opportunity remains preliminary and would require substantial planning, it reflects another area that may influence the City's long-term housing capacity.

These opportunities face challenges such as compatibility reviews for infill projects, market dependence for growth areas, and complex coordination on larger expansions involving annexation, stormwater, and infrastructure. When approached strategically, however, these projects are well-positioned to boost housing, enhance neighborhoods, and promote efficient growth, thereby reducing land pressure and sprawl.

6.2. Housing Type

Palm Coast's current housing stock is still largely defined by detached single-family development, but several existing conditions create a meaningful opportunity to expand the range of housing types available within the City. As discussed throughout this assessment, future housing demand will not be met by a single housing type. Recent updates to the 2050 Comprehensive Plan, including revised residential density standards and the creation of the Mater Planned Mixed-Use Future Land Use category, provide a stronger foundation for introducing a broader mix of housing formats in appropriate locations. These factors position Palm Coast to begin planning for a housing supply that is more diverse, more responsive to changing community needs, and better aligned with the City's long-term growth pattern.

6.2.A. Barriers

Research consistently demonstrates that small-scale multi-family housing, such as duplexes, triplexes, townhomes, and small apartment buildings, provides more attainable homeownership and rental opportunities than detached single-family housing. These housing types distribute land costs across multiple units, reduce per-unit construction costs through shared walls, and typically offer smaller unit sizes at lower price points. (National Association of Home Builders (NAHB), 2023; Joint Center for Housing Studies, 2022). National research further shows that 2–4-unit properties make up a significant share of affordable rental housing (Freddie Mac, 2020; Joint Center for Housing Studies, 2022).

As shown in **Table 3.1**, Palm Coast is dominated by single-family detached homes. While this type of housing is preferred by many households, relying on a single type can limit affordability across the area. Research from the Urban Land Institute's special report, *Density: Drivers, Dividends, and Debates*, demonstrates that attached and multi-family formats use substantially less land per dwelling. The reduced land footprint of multi-family formats can result in lower per-unit infrastructure costs and lower construction costs than for detached single-family homes.

In addition to small-scale multi-family housing, workforce-oriented rental formats in large rental developments are also limited in supply. Larger multi-family projects are geographically constrained, concentrated in specific, limited districts rather than broadly integrated into the community. This creates barriers for diversifying housing by reducing flexibility to respond to market shifts and limiting opportunities for moderate-density housing.

Limited housing diversity may also reduce the City's ability to respond to demographic shifts. Demographic trends documented by the US Census Bureau, ACS, AARP *Liveable Communities* report, and the Joint Center for Housing Studies' *Housing America's Older Adults* report indicate

that as Florida's population continues to age and average household sizes decline, demand is expected to shift toward smaller, lower-maintenance, and more accessible housing types, including attached single-family units and multi-family housing options.

Age-supported and service-enriched senior housing options face distinct development and operational barriers compared to conventional residential development projects. These types of housing options are significantly more complex and require larger upfront investments to develop than traditional multi-family housing. Developments must meet enhanced life-safety requirements, accessibility standards, commercial kitchen facilities, and building codes associated with service-enriched residential environments. Ongoing operations require staffing, food service, medical coordination, and regulatory compliance. These factors increase both upfront development costs and long-term operating expenses, reducing feasibility, particularly for projects targeting middle-income or workforce seniors who cannot afford premium pricing.

The availability of land for these developments poses another challenge. Assisted living and age supportive projects typically require larger, well-located parcels with access to services, transportation, and amenities. As highlighted earlier in this assessment, Palm Coast's remaining developable land is scattered across several areas, limiting the availability of sites suitable for senior campus-style housing developments. In addition to land constraints, regional labor shortages in healthcare support occupations may limit expansion capacity. The graphic below summarizes key income and cost indicators affecting age-supporting housing affordability in Palm Coast. The data show that many older adults live on limited incomes while the cost of assisted living remains relatively high. This reinforces the need for more age-supporting housing options that are not only available but also attainable for Palm Coast's growing senior population.

Measure	Amount	Why It Matters
Assisted Living Cost in Florida	≈$4,000 per month	Often too expensive for seniors on fixed incomes
Median Income of 65+ Households	≈$58,500 per year	Many seniors have limited income relative to housing costs
65+ Households Earning Under $50,000	≈50% of all households	A large share of senior households may struggle with affordability
Individuals Age 65+ Earning Under $50,000	≈60%-70% of all individuals	Seniors living alone may face even greater financial limitations

Addressing housing type constraints will require greater flexibility in housing types to support broader affordability goals. Expanding the range of housing options does not reduce the importance of single-family homes; it simply reflects changing population needs and current market realities. The following section examines potential housing types that can help diversify the City's housing stock, creating more attainable housing for both current and future residents of Palm Coast.

6.2.B. Opportunities

While the current housing stock in Palm Coast is predominantly detached single-family homes, several conditions present opportunities to expand the type of housing available. Palm Coast's recent update to its comprehensive plan, adopted in 2025, amended density standards for all residential FLUCs and adopted a new category, Master Planned Mixed-use (MPMU), to support a healthier mix of housing densities in designated areas west of US 1. These updates reinforce the City's position to pursue the introduction of new housing types at higher supply levels to proactively plan for the maximum buildout of the City's ITT-developed Sections.

The city should consider, and in many cases already has, infrastructure available to support expanded housing diversity. The City must explore creative ways to introduce, maintain, and support higher-density housing options while preserving the character of Palm Coast's existing residential fabric. The aforementioned updates to the City's comprehensive plan provide a strong foundation for greater housing diversity in Palm Coast, but how these housing types will be built out, and the populations they target, must be accounted for.

1) Assisted Living and Age-Supported Housing Opportunities

The City of Palm Coast enjoys a very age-diverse population, positioning the City as a prime location for expanding age-supportive and service-enriched housing options. With approximately 29.5% of residents aged 65 and older and nearly 3% age 85 and above, the City's median age significantly exceeds the national averages. The long-standing role as a retirement-oriented coastal community, combined with ongoing population aging, is driving a natural shift in housing demand from fully independent living toward housing options that provide supportive services, such as assisted living facilities (ALFs), continuing care retirement communities, and other senior-enriched environments.

National trends reinforce this local opportunity. The U.S. ALF market size is projected to increase by an annual compounded rate of 8.7% from 2025 to 2033, according to Grand View Research, while the Population Reference Bureau (January 2024) forecasts the number of Americans aged 65 and above reaching 95 million by 2060, an increase of 23% from current levels. These trends align with Palm Coast's growing population projections, including the growing senior population,

which will increasingly require housing that supports aging in place with varying levels of assistance.

Current market indicators further highlight untapped housing potential. According to several online business directories, Palm Coast has between 19 and 25 assisted living facilities. The national occupancy rate for these types of facilities is approximately 83.2%, indicating a strong demand and limited available units. As the local population of 65+ residents continues to rise and preferences shift toward community-based housing options, the adequacy of supply relative to projected needs presents an opportunity for strategic expansion.

Targeted development of age-supportive housing options for middle- and fixed-income seniors can help meet demand for this type of housing. This can be done by leveraging the City's existing amenities, coastal appeal, and proximity to healthcare services. Opportunities include:

- Encouraging new or expanded ALFs and memory care facilities on suitable, larger parcels or through redevelopment.
- Continued support of mixed-use developments to also include campus-style senior communities that integrate independent living, assisted living, and supportive services.

Additional strategic recommendations to support age-supported housing and broader housing diversity will be detailed in Chapter VII of this assessment. By proactively addressing this demographic shift, Palm Coast can expand and enhance housing options for aging residents while strengthening the community's long-term economic and social vitality.

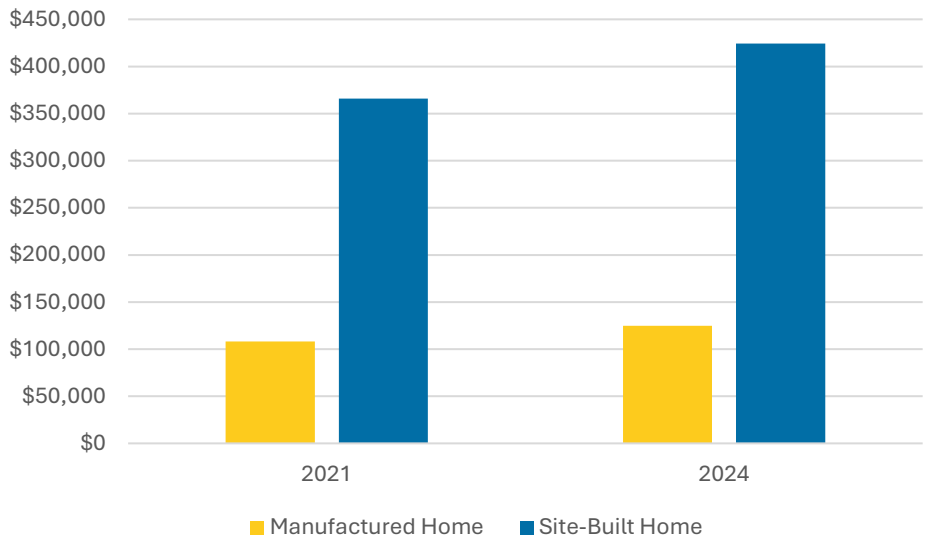
2) Manufactured Housing Opportunities

Estimates from the American Community Survey indicate that Palm Coast's existing housing stock does not include manufactured homes. Strategically incorporating manufactured housing presents a meaningful opportunity to expand the City's attainable housing supply. Manufactured housing remains one of the most cost-effective forms of homeownership currently available in the United States. This housing type does not require exceptionally large parcels of land to be viable. At typical gross densities of six to ten units per acre, a parcel as small as ten acres could accommodate approximately 60 homes, even after accounting for required site design. This scale allows manufactured housing to function as a practical infill or transition land use within the City while delivering a significant number of affordable units.

As shown in **Figure 6.1**, manufactured housing remains substantially less expensive than comparable site-built housing (Kaul & Pang, 2022; U.S. Census Bureau Manufactured Housing Survey, 2024). The chart also illustrates that manufactured homes have historically offered a significantly lower per-square-foot cost while appreciating at nearly the same long-term rate as

site-built homes (Federal Housing Finance Agency, 2025). Together, these figures help address the common misconception that manufactured housing does not retain value and reinforce its potential as a more attainable path to home ownership for moderate-income and workforce households.

Figure 6.1. Average Sales Price Comparison: Manufactured vs. Site-Built Homes



Source: ACS 5-Year Estimates, 2019-2023.

In addition to traditional for-sale models, manufactured housing is increasingly developed under a build-to-rent model, where a single operator retains ownership and leases homes to residents. National research documents the rapid growth in the single-family build-to-rent sector, including manufactured housing communities operated as rental developments (Freddie Mac, 2024; Joint Center for Housing Studies, 2023). This provides households with the flexibility of renting while offering the privacy and layout of a single-family home. Factory-built construction lowers the costs and delivery timeline (Kaul & Pang, 2022), which can translate into lower monthly housing costs.

From a resilience standpoint, modern manufactured homes built under the post-1976 HUD Code, particularly after the 1994 wind resistance updates, have demonstrated improved durability and storm performance (Kaul & Pang, 2022). American Housing Survey data show declining inadequacy rates for homes built under the updated federal standards. When elevated above the Base Flood Elevation, installed on permanent foundations, and designed in compliance with local floodplain and stormwater regulations, manufactured homes can meet resiliency standards comparable to site-built housing while maintaining significantly lower price points. Manufactured housing, through both homeownership and rental formats, represents a tool that can expand attainable housing options in the City of Palm Coast.

3) Accessory Dwelling Units (ADUs)

Accessory Dwelling Units represent a potential opportunity for Palm Coast to expand its housing supply while maintaining the character of its established residential neighborhoods. ADUs are small, secondary residential units located on the same lot as a primary dwelling. These units may take several forms, including detached backyard cottages, garage apartments, or attached in-law suites within an existing home.

As shown earlier in this report, Palm Coast's housing stock is largely composed of single-family homes constructed within the City's master-planned subdivisions. Allowing ADUs within appropriate residential areas can introduce modest increases in housing supply without altering the overall development pattern or requiring significant infrastructure expansion. ADUs can serve several housing needs within the Palm Coast community. While ADUs can expand housing choice, their smaller size makes them most appropriate for smaller households, including individuals and couples, not families. ADUs can also support multi-generational living arrangements by allowing family members, caregivers, or aging parents to live close to relatives while maintaining an independent living space. For homeowners, an ADU can also provide supplemental rental income to help offset housing costs.

State-level policy discussions in recent years have further emphasized the role of ADUs in addressing housing affordability across Florida. However, current Florida law does not require local governments to allow ADUs in single-family residential districts, and authority to regulate these units remains at the local level. This provides Palm Coast with the flexibility to determine whether and how ADUs should be incorporated into the City's development framework in a manner that is consistent with local goals and community character.

As a result, Palm Coast is well-positioned to proactively shape how ADUs are introduced, if pursued, through clear administrative standards and incentive-based approaches. Strategies such as pre-approved building plans, expedited permitting, and reduced fees, potentially tied to voluntary commitments for long-term affordability, can help encourage ADU development while ensuring compatibility with existing neighborhoods and advancing workforce housing objectives.

As Palm Coast continues to evaluate strategies to address housing supply and affordability, the City may wish to consider how ADUs could be incorporated into its Land Development Code. Establishing clear development standards, such as unit size limits, placement requirements, and architectural compatibility, could allow ADUs to integrate into existing neighborhoods while providing additional housing opportunities in a community where much of the developed land has already been platted for single-family development. The City may also establish a maximum allowable ADU size to reinforce the unit's accessory nature and maintain compatibility with the

surrounding area. ADUs offer a way to incrementally expand housing options using existing residential lots and infrastructure.

4) Mixed-Use Centers

Mixed-use centers provide an efficient framework for integrating diverse residential housing types alongside retail, employment, and civic uses. By combining residential and nonresidential uses within walkable areas, these centers offer opportunities for more compact, connected development.

The City of Palm Coast has demonstrated its support for mixed-use development through its Comprehensive Plan, which includes Goals, Objectives, and Policies that support integrated land-use patterns within several Future Land Use (FLU) designations. These include the recently updated Mixed-Use designation and the newly established Master Planned Mixed-Use FLU designation. Both designations are intended to allow a mix of residential and nonresidential uses, creating a critical foundation that can accommodate a broader range of diverse housing types.

Continued support and appropriate flexibility within these mixed-use areas will continue to facilitate the inclusion of more attainable housing types while reinforcing activity centers as focal points of community life.

5) Redevelopment Opportunity Areas

Redevelopment opportunities exist in Palm Coast across several early-generation commercial centers and corridors. Many of these commercial areas share characteristics, including large surface parking lots and single-story retail buildings. For example, portions of the Palm Coast Parkway Corridor between I-95 and Palm Harbor Parkway are located near residential neighborhoods and services and are supported by existing access and infrastructure. Additionally, commercial nodes at Belle Terre Parkway and Palm Coast Parkway, as well as at the intersection of Belle Terre and State Road 100, are established commercial nodes with existing infrastructure and significant surface parking. These nodes already function as activity centers and may accommodate additional residential intensity, integration of attached housing units, and transition-scale multi-family development. Potential opportunities include integrating attached housing units, pursuing vertical mixed-use development, and redeveloping oversized, parking-dominated parcels into additional housing. Redevelopment of these areas, and others with similar characteristics, can create more efficient land use and support the transformation of existing developed properties into more productive, mixed-use environments providing housing, services, and community amenities.

6) Higher Density Multi-Family Housing

As stated earlier, approximately 6,000 of the original 48,000 lots located in the ITT-developed subdivisions remain vacant. Of the total number of vacant lots, 13.2% may be impacted by environmental constraints, such as protected wetlands and high-flood-risk areas. When analyzed against the projected need for approximately 20,000 housing units by 2050, it becomes clear that some areas must allow much higher densities to meet these needs. Higher-density multi-family development can present a strategic opportunity to increase the housing supply. However, incorporating multifamily housing types into predominantly single-family neighborhoods requires thoughtful design and development standards to maintain community character. When located along neighborhood fringes, larger multi-family developments can serve as transition zones between lower-density residential areas and higher-intensity uses. For multi-family developments that are located within established single-family neighborhoods, the available land will dictate the maximum size and unit count that can be supported. Regulatory flexibility, such as reduced setbacks in targeted areas, flexible parking requirements with creative parking designs, modest height flexibility with upper-story stepbacks, and creativity in required open space, can improve site efficiency on smaller parcels while maintaining quality and environmental performance. Other standards, such as appropriate building heights, step-downs, landscaping, creative buffering, and compatible architectural standards, can support blending these developments into the established community character.

Whether located along neighborhood fringes or carefully incorporated within established residential areas, well-designed multi-family housing can strengthen neighborhood stability. These developments can provide a broader range of attainable housing options while preserving Palm Coast's established character.

6.3. Environmental Conditions

Palm Coast's environmental conditions play an important role in shaping where and how future housing can occur. As a coastal community with extensive wetlands, flood-prone areas, conservation lands, and established resilience standards, the City must balance the need for additional housing with protecting natural systems and public safety. These conditions can limit the amount of land available for development and increase the complexity of residential projects, but they also provide a framework for directing growth toward safer, more sustainable locations. Understanding these environmental barriers and opportunities is therefore essential to evaluating how Palm Coast can accommodate future housing needs in a resilient and responsible manner.

6.3.A. Barriers

Palm Coast's environmental features present significant barriers to housing production and redevelopment, particularly given the City's coastal location, flat topography, and history as a master-planned community. Key environmental factors include widespread wetlands, flood-prone areas, conservation designations, and limited buildable acreage.

1) Wetlands and Estuarine Systems

There is a substantial wetland system within and surrounding Palm Coast. Wetlands include freshwater forested wetlands, cypress domes, strands, marshes, and isolated depressions as mapped on map CP 6.1. in the Conservation and Coastal Management Element of the 2050 Comprehensive Plan. Protected under the Land Development Code, Florida Uniform Mitigation Assessment Method, and state and federal regulations (e.g., FDEP Chapter 62-340, F.A.C.), development must avoid, minimize, or mitigate wetland impacts through buffers, environmental assessments, and preservation of integrated corridors. The Conservation Future Land Use Category designates large interconnected systems for protection, often excluding them from residential use and requiring upland buffers or easements. This limits site availability for housing types requiring larger lot sizes, such as multi-family or age-supported campus-style housing. According to data from the National Wetlands Inventory (NWI), of the over 5,000 vacant acres of residential land in Palm Coast, approximately 814 acres are impacted by wetlands, with the majority of those acres being original platted lots. Per F.S. 373.414, activities occurring within land containing surface waters or wetlands are subject to additional regulation via FDEP permitting, SJRWMD permitting, and Palm Coast's Land Development Code. Wetland presence complicates site buildability and increases permitting complexity and may increase cost and limit development potential by requiring additional environmental assessment, permitting, and mitigation banking.

2) Flood Zones and Floodplains

As a coastal community, Palm Coast includes extensive Special Flood Hazard Areas, including AE/AO zones and Coastal High Hazard Areas east of I-95, which are mapped by FEMA FIRMs and the SLOSH (Sea, Lake and Overland Surges from Hurricanes) model. The City exceeds the National Flood Insurance Program minimums with a Class 4 Community Rating System that, in part, mandates elevated structures (at least 1 foot above Base Flood Elevation), no net fill in floodplains, and compensating storage. Of the approximately 6,000 vacant pre-platted residential lots, 467 acres are located within high flood zones. Current policies restrict critical facilities (e.g., senior housing) in Coastal High Hazard Areas and encourage relocation of vulnerable structures for the benefit of the City's residents. Sea level rise and storm surge considerations further

constrain coastal housing, increasing construction costs to meet safety requirements and insurance premiums, ultimately reducing the number of viable sites.

3) Conservation Lands and Native Vegetation

The Future Land Use category of Conservation, along with corresponding zoning districts in the City's Land Development Code, is intended to protect sensitive uplands and wildlife corridors. These regulations require preservation of native plant communities and specimen trees and mandate the removal of invasive species. Environmental assessments are required for developments with incentives such as density bonuses for open space but also require strict limits on impervious surfaces. While these conservation policies appropriately prioritize long-term environmental resilience, they do reduce the amount of buildable land for residential development and can introduce additional review considerations for infill or redevelopment projects.

Together, wetlands, floodplain constraints, conservation-designated areas, and resilience standards proactively shape the City's residential development pattern and limit the supply of buildable land. These environmental protections emphasize the importance of ecological function and community safety. Although they may pose challenges to housing in specific areas and may increase development complexity, they also provide a framework for directing growth to safer, more appropriate locations. This highlights opportunities to align environmental protection with strategic land-use planning, targeted redevelopment, and resilient design. The following section will explore how Palm Coast's environmental position can inform and support housing opportunities moving forward.

6.3.B. Opportunities

Palm Coast's environmental framework, outlined in the Conservation and Coastal Management Element of the 2050 Comprehensive Plan, already provides a strong foundation for sustainable, resilient housing development. Through policies on water conservation, stormwater management, and natural resource protection, the City promotes environmental stewardship with growth. The Land Development Code reinforces these standards through requirements for native landscaping, efficient irrigation and fixtures, stormwater controls, and open space. Additionally, the City's Green Development Incentive Program offers permit fee rebates to further promote sustainable development practices. These rebates are available only for development projects that meet certified green building standards. They encourage environmentally responsible development to meet the projected housing demands of a growing population.

The City's environmental context also creates opportunities to further enhance housing diversity and affordability. Potential enhancements include expanding incentives for low-impact clustered development on upland sites, such as increased flexibility in open space calculations or

streamlined review processes for projects that exceed minimum BMPs with stormwater and green infrastructure.

Additional opportunities include strengthening water conservation in residential projects by encouraging graywater recycling, stormwater reuse for irrigation, and native landscaping. The City can also encourage resilient housing in flood-prone areas by promoting flood-resistant designs, while facilitating reinvestment into safer infill locations in coordination with the Stormwater Master Plan. Finally, utilization of conservation tools such as buffers, easements, or open space credits can help redirect density toward urban corridors, supporting mixed-use and affordable housing options with added green spaces, trails, and walkability. These opportunities can position environmental protections as drivers of resilient housing. Further implementation recommendations will appear in Chapter 7.

6.4. Infrastructure

Infrastructure plays a fundamental role in shaping where and how housing can be developed in Palm Coast. The availability and reliability of utilities and public services directly influence the feasibility, timing, and cost of residential development. In a city that continues to plan for long-term growth, understanding infrastructure conditions is important not only for identifying existing barriers but also for recognizing where capacity, service availability, and planned improvements may create opportunities to support additional housing in an efficient and coordinated manner.

6.4.A. Barriers

The availability, quality, and capacity of infrastructure are vital to the maintenance and expansion of all development types. While not as demanding as high-intensity commercial or industrial development, access to public utilities is often the deciding factor in new residential developments, especially for services such as potable water, sanitary sewer systems, waste services, and electricity. Areas where service is unavailable, inconsistent, or of low quality may severely hinder residential development or prevent developers from pursuing otherwise suitable greenfield land altogether. This makes infrastructure that can be in place before or concurrently with new residential development an important part of Palm Coast's future housing landscape.

Palm Coast currently maintains a wide-reaching service area with the infrastructure and utilities needed to support residential development. The service area for city-provided potable water and sanitary sewer covers the entirety of Palm Coast and extends slightly into neighboring municipalities (see **Appendix B: Map Series**). There are currently three public water supply plants strategically located throughout the City, and according to recent data from the 2025 comprehensive plan update, they remain well-positioned to continue operating within the level-of-

service standards, in line with population growth. Similarly, the City operates two wastewater facilities, with upcoming projects to expand them.

By all accounts, Palm Coast is well-positioned to provide utilities to future residential populations, and existing infrastructure can feasibly support its population at maximum buildout according to data and analysis in the comprehensive plan. Still, absent or poorly maintained utilities remain a prominent housing barrier, even if there are no apparent threats to the City's existing system. It is crucial that Palm Coast continues to maintain, update, and expand upon its existing infrastructure to proactively address projected population growth well beyond the 2050 planning horizon.

6.4.B. Opportunities

Palm Coast's robust system of city-supplied or supported utilities makes it easier for new residential development to occur in nearly every area of the City. The following presents opportunities this system affords to meet Palm Coast's projected housing needs, including attracting new residential development and informing where it will occur.

1) Infill In Existing Sections

One of the potential housing opportunities discussed earlier in this assessment is infill development in vacant lots throughout Palm Coast's pre-existing Sections. While this style of new development would almost exclusively support new single-family homes, infrastructure is already readily available to support new development in Palm Coast's Sections, making all of these lots attractive greenfield land for new development. Of Palm Coast's remaining vacant parcels with a residential future land use designation, 72.4% (totaling 6,022 lots) can be found within these Sections, built out as part of ITT's original master plan. Using these lots as infill presents both challenges and opportunities. Current zoning and future land-use designations limit these lots to low-density, single-family dwellings, further contributing to the homogeneity of Palm Coast's housing stock. However, these lots also have readily accessible infrastructure, with potable water and sanitary sewer lines ready for immediate hookup, existing ingress and egress points, developed stormwater management infrastructure, and a much lower likelihood that auxiliary services, such as waste management, broadband Internet, and emergency medical services, would need any extension or concurrency management.

2) Transit-Oriented Development

Transit-Oriented Development (TOD) is a unique development approach that incentivizes housing diversity and increased density/intensity by leveraging existing transportation infrastructure and supporting public facilities. Traditional TOD is often centered around heavy or light rail infrastructure to create dense, walkable, mixed-use clusters around train stations. Suburban areas like Palm Coast, which lack prominent intracity rail infrastructure, require a reframing of how TOD

should take shape. In suburban areas, TOD is often clustered along principal arterials and major collectors, generally in the form of mixed-use apartments, lifestyle centers, and residential office parks. Where compatible, high-density residential development along major transportation corridors can benefit significantly from proximity to retail, medical, and commercial uses, as well as from existing utilities and infrastructure already built to handle the high demand of non-residential uses. Existing overlay districts, like the Gateway and Palm Coast Parkway Overlay Zones, as well as the recently adopted MPMU future land use designation, already support increased housing density along major transportation corridors. The city should ensure that the systems already in place for smart TOD are implemented and, in the long term, continue to study and assess areas for the introduction of residential uses.

6.5. Land Development Code

Palm Coast's Land Development Code plays a central role in shaping how housing is designed, where it can occur, and what types of development are feasible across the City. As Palm Coast's housing needs continue to evolve, it is important to evaluate whether the City's current development standards remain aligned with projected growth and changing demographics. While these regulations have long supported orderly growth and neighborhood stability, they can also influence housing cost, site efficiency, and the ability to introduce more diverse housing types in appropriate locations. This section reviews how the Land Development Code may both constrain and support future housing opportunities in Palm Coast.

6.5.A. Barriers

Many residential zoning districts are structured around single-family detached development with minimum lot sizes ranging from 6,000 to 20,000 square feet. The Suburban and Rural Estate Districts are specifically distinguished to support large-lot development patterns ranging from 1 to 2.5 acres per housing unit. These residential and estate districts generally require generous setbacks and typical height limits of 35 feet. Nationally, the median lot size for new single-family homes is approximately 8,400 square feet (U.S. Census Bureau, Survey of Construction, 2022; NAHB, 2023). Palm Coast's current single-family districts are generally comparable to national averages, excluding the Suburban and Estate districts.

Density caps further shape development patterns. Single-family and suburban estate districts allow densities ranging from approximately one to seven units per acre. By comparison, compact single-family neighborhoods often achieve 6-8 units per acre (American Planning Association PAS Report: Missing Middle Housing). While the upper range of seven units allowed per acre aligns with the national average, some of the City's residential areas fall well below this. Research

continues to demonstrate that densities below four housing units per acre increase per-unit development costs (NAHB, 2023), which are ultimately passed on to potential home buyers.

The Manufactured Home District, Duplex District, and Multi-Family 1 District are generally capped at eight units per acre, while the Multi-Family 2 District allows up to twelve units per acre. Nationally, small-scale multi-family housing commonly ranges from eight to twenty (20) units per acre, with 12-18 units per acre often listed as the point at which land cost efficiencies improve (Urban Land Institute). Smaller multi-family options that range from 2 to 19 units typically provide a larger share of naturally occurring affordable housing. The eight-unit cap that the LDC currently places on several districts may limit the feasibility of missing-middle housing types, which can be more attainable than single-family homes. The Multi-Family 2 district allowance of up to 12 units per acre is generally consistent with national benchmarks for workforce housing; however, because this zoning district is limited in geographic availability, its overall impact on affordable housing throughout Palm Coast is significantly reduced.

Dimensional standards can create additional barriers for housing development. Average front setback requirements across districts are 25 feet, with rear setbacks typically requiring between 6.5 and 20 feet (when not abutting a rear street). Side setbacks range from 5 to 25 feet for interior sides and 15 to 25 feet for street-side lot lines. Impervious surface ratio (the percentage of a lot covered by surfaces that do not absorb water) requirements range from 25% to 75%. While these standards support neighborhood compatibility and stormwater management objectives, larger setback requirements and impervious surface limitations reduce buildable land, potentially increasing construction costs and limiting the flexibility for compact housing forms.

Together, setback requirements, density caps, and impervious surface limitations can limit opportunities to expand housing options in areas already served by infrastructure. While these standards have historically supported orderly growth in Palm Coast, projected demand and demographic changes may warrant further evaluation of targeted adjustments to density and dimensional standards in appropriate locations. Making meaningful adjustments to these areas of required standards will help Palm Coast better align its development regulations with its long-term goals for increased attainable housing options.

6.5.B. Opportunities

Palm Coast's Land Development Code has supported predictable growth and neighborhood stability for many years. However, as housing demand rises and available land becomes more limited, it is appropriate to review the City's regulations to determine if adjustments to standards could better support housing affordability and assist in increasing the housing options available to the current and future residents of Palm Coast.

The City's recently updated Comprehensive plan, which looks ahead to the year 2050, provides a foundation for addressing the housing needs of Palm Coast. The plan recognizes the importance of aligning development regulations and standards with projected population growth, changing demographics, and evolving market conditions while continuing to protect the natural resources of the City.

The Land Development Code is the primary tool used to carry out adopted policies found in the 2050 Comprehensive Plan. National research consistently shows that land development regulations, such as density caps, minimum lot sizes, setback requirements, and restrictions on housing types, affect housing supply and the final per-unit costs (Freddie Mac, 2020; NAHB, 2023). Even minor adjustments in areas that are currently served by existing infrastructure can improve financial feasibility by distributing the land and infrastructure costs across more units, making affordable housing more viable without compromising environmental goals while supporting community character.

1) Master Planned Developments and Overlay Zones

One opportunity Palm Coast currently has is the chance to achieve more housing units by utilizing the flexibility already built into the Master Planned Development (MPD) districts. These districts allow the design of coordinated projects that combine different housing types, such as attached single-family options and diverse multi-family options. This is accomplished through creative site-specific adjustments to density and dimensional standards that fit the unique character of each site.

This approach introduces a broader mix of housing while ensuring new development blends thoughtfully into the surrounding neighborhoods and designated growth areas. MPDs also create opportunities for additional open space, parks, and pedestrian connections. By strategically applying this flexibility in appropriate areas, Palm Coast can increase overall housing supply, lower per-unit land and infrastructure costs, and support a wider range of housing choices without compromising neighborhood quality.

Palm Coast can further build on this opportunity by utilizing the City's existing overlay zones. The Gateway Overlay Zone and Palm Coast Parkway Overlay Zone expand support for these opportunities by establishing strong design and corridor management standards along major roadways. While these overlays do not independently increase allowable density, they do establish flexible design expectations that can accommodate mixed-use buildings and multi-family housing. These corridors are already served by existing infrastructure and located near employment and commercial services, making them logical locations for moderate-density housing to expand housing supply while improving development efficiency.

Building on the housing opportunities already present in the current land development code, the City may also consider additional code revisions to help remove barriers and encourage A broader range of housing types.

2) Increased Density Allowance

Many cities across the country are facing challenges similar to those in Palm Coast, including population growth and a shortage of affordable housing. As a result, many communities have had to apply creative approaches to their Land Development Codes. In many cases, traditional development code approaches are no longer sufficient to address current housing needs. One of the most common strategies used today to address these shortages is to increase allowed residential density. This often involves reducing minimum lot size, setbacks, and home size. For example, let's examine a development pattern of 20 dwelling units per acre (20DU/A):

Lot Size Calculation

One acre contains 43,560 square feet. To accommodate 20 units per acre, the average lot size would be 2,178 square feet per unit (including all land). After accounting for streets, utilities, and infrastructure (typically 20-25%), this nets 1,600-1,750 square feet per lot. Typical setbacks for this type of development may include front setbacks of approximately 10-15 feet, side setbacks of 5 feet on each side, or 3 to 5 feet with a zero-lot-line configuration on one side, and rear setbacks of approximately 10-15 feet. This can result in lot dimensions of approximately 30 to 40 feet in width and 40 to 50 feet in depth, with a buildable footprint of approximately 400-900 sq ft, which may accommodate homes roughly 800 to 1,800 square feet with two stories. Additional creative site designs, such as alley-loaded lots, where garages are accessed from rear alleys and front setback needs are minimized; narrow-lot development, where homes are placed on skinny lots with limited side yards between homes; and cottage court or pocket neighborhood designs, where smaller homes are clustered around shared open spaces or common courts, may impact lot dimensions.

While increasing allowed density can help address housing demand, it may not be appropriate in all existing areas. This type of development should be designed to provide flexibility while preserving the current character of adjacent residential areas. This can be done by implementing specific Land Development Code requirements, such as buffering, landscaping, screening, and site layouts that allow larger areas of open space between uses. In addition, ensuring this type of density is permitted in the correct areas can be just as important. Areas with easy access to transportation corridors, employment centers, and shopping and services can make for a better fit.

Another strategy for introducing higher residential density while remaining compatible with surrounding areas is the use of Tiny Home Neighborhoods. The 2020 Florida Building Code defines a tiny home as *"a dwelling that is 400 square feet (37 m^2) or less in floor area excluding lofts*". Within an appropriate regulatory framework, tiny home neighborhoods can provide an additional housing type that falls between traditional single-family development and more intensive multi-family formats.

Allowing tiny homes on smaller lots can increase the number of units that can be accommodated on the site while also lowering the price per unit for land and infrastructure. Distributing development costs across more units can help lower purchase prices and rental rates compared to larger conventional housing options.

To ensure compatibility with surrounding areas, tiny home neighborhoods should be guided by clear development standards addressing site design, open space, building placement, landscaping, and buffering. These neighborhoods can serve as attractive, efficient residential options that support attainable housing goals while remaining sensitive to existing neighborhood character.

3) Expedited Permitting for Attainable and Affordable Housing Projects

In addition to dimensional and use-based code changes, Palm Coast may also wish to consider procedural adjustments that could help improve housing feasibility. One potential opportunity is the use of expedited permitting for Accessory Dwelling Units, infill development, and qualifying affordable or workforce housing developments. Development timelines can significantly affect the financial feasibility of housing projects, particularly those intended to serve lower-income and moderate-income households or those being developed on smaller infill sites where margins may already be limited. Delays during permitting and review may increase carrying costs, financing costs, and overall project uncertainty, which can make these housing types more difficult to deliver.

For ADUs and infill housing, a streamlined administrative review process could help reduce barriers for homeowners and small-scale builders interested in constructing housing on existing residential lots or other scattered vacant parcels throughout the City. This opportunity could become even more effective if paired with pre-approved building plans for housing types the City wishes to encourage, such as ADUs, small lot single-family homes, cottages, or other compact infill housing formats. Preapproved plans can help reduce design costs, simplify review, and provide greater predictability for applicants while still ensuring compliance with applicable building and development standards.

For affordable or workforce housing developments, expedited review may also represent a potential regulatory incentive by shortening approval timelines while maintaining applicable

building safety and development standards. Because this type of approach focuses on process rather than direct financial subsidy, it may provide the City with another tool to encourage housing production in targeted areas and housing types identified in this assessment. Additional considerations on how such a process could be structured, including eligibility criteria, administrative procedures, and the use of pre-approved plans, are addressed in Chapter 7.

As Palm Coast grows toward the projections identified in the 2050 Comprehensive Plan, thoughtful adjustments to development standards may further support housing availability. Even modest changes to density allowances, lot dimensions, or housing type flexibility can help distribute land and infrastructure costs across more units. These opportunities will continue to improve development feasibility while continuing to protect environmental resources and community design standards.

6.6. Zoning Map Barriers and Opportunities

While the Land Development Code establishes the standards governing development and growth, the Official Zoning Map determines where those standards apply. How zoning districts are distributed across Palm Coast significantly influences the type, location, and feasibility of housing developments. Even well-designed code standards have limited impact if the zoning map does not designate sufficient land in the appropriate locations to accommodate diverse housing types. Understanding both the limitations and potential in the current zoning pattern is essential for identifying strategic opportunities to expand housing options.

6.6.A. Barriers

Palm Coast is a city that seeks to proactively address its housing challenges. However, certain patterns within the current zoning map may create structural barriers that limit housing diversity, increase per-unit costs, and reduce overall housing production.

1) Large Areas of Low-Density Residential

A significant portion of Palm Coast's residential land is zoned for low-density, single-family development. While this zoning pattern has historically supported the community's character, it limits the opportunities for missing middle housing such as townhomes, duplexes, and triplexes. These housing options, along with others such as Manufactured housing and smaller cottage homes, are often restricted or prohibited in these areas, reducing the range of housing options available to residents.

Low-density zoning also increases the per-unit cost of development. As shown earlier in this chapter, when land and infrastructure costs are spread across fewer units, the price per home rises, making it less attainable to various income levels. This pattern is particularly challenging in

a growing community such as Palm Coast, where demand for attainable housing continues to increase.

2) Separation of Uses

Palm Coast's zoning map reflects a traditional separation of residential and commercial uses. While this approach provides predictability and protects the established neighborhoods from incompatible development, it can also decrease the opportunities for mixed-use development, residential units over retail, and walkable neighborhoods near activity and employment centers. This separation can also increase household transportation costs and limit potentially compact, efficient development patterns that would support both affordability and quality of life.

3) Fragmented Multi-Family Zoning

Multi-family zoning in Palm Coast is located in isolated pockets across the City and is limited in total land area. Currently, the City of Palm Coast has 874 acres in the Multi-Family zoning districts, a significant number of these acres are developed. In addition, the scattered distribution of these areas can create a sense of separation from major activity centers and employment hubs. This pattern can restrict opportunities for larger multi-family developments and reduce the housing market's ability to adjust to population growth and changing household needs.

6.6.B. Opportunities

While the current zoning map presents certain limitations, it also contains several existing opportunities that could support additional housing options if applied and potentially expanded thoughtfully. In addition, targeted adjustments to the current zoning map can help create new opportunities to support attainable housing while maintaining the character of the community.

1) Master Planned Development Districts

Master Planned Development districts provide built-in flexibility that allows projects to provide a mixture of housing types and densities. This is achieved through coordinated site planning with flexibility to respond to specific site conditions while maintaining overall design quality. Expanding the use of MPD zoning in appropriate locations can support a wider range of housing options while still preserving community character and ensuring well-planned development patterns.

2) New Overlay Zones

Overlay zones, such as the existing Palm Coast Overlay Zone, can be instrumental in creating new opportunity areas that can be utilized when needed. Overlay zones allow additional options

for developing diverse housing types while still preserving the ability to develop under traditional zoning standards if that approach is more appropriate for a particular site. This flexibility allows new housing options to be introduced in strategic locations while maintaining the overall structure and predictability of the existing zoning map.

Overlay zones, such as Manufactured and Modular Housing Communities, Cottage/Tiny Home Neighborhoods, and Age-Focused or Lifestyle Communities, can provide targeted opportunities for diverse housing types in appropriate locations. These overlays can be established in predetermined areas identified on the zoning map or applied to sites that meet clearly defined eligibility criteria, such as access to existing infrastructure, roadway capacity, parcel size, or proximity to services.

Overlay zones can also encourage development in areas where infrastructure extensions may be needed. These types of housing overlays may allow increases in density, helping offset the initial cost of infrastructure improvements by spreading those costs across more units. In addition, where the legislative body has already adopted clear eligibility criteria and development standards through the Land Development Code, projects that meet those requirements may proceed through an administrative approval process rather than requiring public board approvals. This streamlined review process can reduce development timelines and make these housing developments more attractive to potential developers.

3) Higher Density Single-Family Districts

This assessment has previously identified the opportunity to increase allowable density in targeted areas while also reducing minimum lot and unit size requirements. One method to accomplish this is to create new zoning districts specifically for higher-density single-family development, such as RS-4 and RS-5.

These districts would allow detached single-family homes on smaller lots, creating opportunities for more compact neighborhood designs while maintaining the traditional single-family housing form that is common throughout Palm Coast. Smaller lots can help reduce overall land and infrastructure costs per unit, thereby supporting the development of more attainable housing options.

The city should consider mapping these districts as targeted growth areas, where infrastructure capacity, roadway access, and proximity to commercial services can support higher residential densities. Locations near planned growth corridors, mixed-use activity centers, or areas with planned infrastructure expansion may be particularly appropriate for this type of housing.

Creating a dedicated zoning district for higher-density single-family development and strategically applying it on the zoning map would provide Palm Coast with an additional regulatory tool to diversify housing opportunities while maintaining a familiar neighborhood pattern. By allowing smaller homes on smaller lots, the City can expand housing choices for first-time home buyers, downsizing households, and workforce residents while supporting efficient land use and long-term community growth.

4) Expansion of MFR-1 and MFR-2 Districts

Another opportunity to increase housing availability in Palm Coast is the strategic expansion of the existing multi-family residential zoning districts in appropriate locations throughout the City. These districts already provide the regulatory framework needed to support higher residential densities and a broader range of housing types, including apartments, townhomes, and other attached residential formats.

Currently, areas zoned MFR-1 and MFR-2 are limited in geographic extent relative to the overall amount of land zoned for single-family residential development. As a result, opportunities for multi-family housing are concentrated in a relatively small number of locations. Expanding these districts in targeted areas could increase housing supply while supporting the development of additional rental and ownership opportunities.

Strategic zoning map updates could focus on areas well-positioned to support additional residential density. These locations may include areas along major transportation corridors, parcels located near commercial centers or employment hubs, and areas where public infrastructure can support higher levels of development. Expanding MFR zoning near services, shopping, and employment can also help reduce transportation demand and encourage more walkable development.

In some cases, expanding MFR-1 and MFR-2 districts could also support redevelopment or infill on underutilized parcels where existing development patterns no longer represent the property's densest or best use. Allowing multi-family housing in these locations can help maximize the efficient use of land and infrastructure while supporting additional housing opportunities. By strategically expanding these districts, Palm Coast can provide greater flexibility for housing development while maintaining the ability to guide where higher-density residential uses are appropriate. This approach allows the City to increase housing supply in a controlled and predictable manner that aligns with existing infrastructure capacity, future growth areas, and the long-term vision established in the comprehensive plan.

5) Conversion of Select Commercial Areas to Mixed-Use

A review of the City's zoning map indicates that some properties currently designated for commercial use may be suitable for mixed-use development that integrates housing with commercial and service uses. In certain areas, commercially zoned parcels remain vacant, underutilized, or develop at lower intensities than originally anticipated. As market conditions and housing demand continue to evolve, evaluating these areas for potential Mixed-Use rezoning could provide additional opportunities to expand Palm Coast's housing supply while retaining opportunities for commercial activity.

Several rezoning approaches could be considered depending on the location and surrounding context. An option for consideration is converting select commercial districts to Mixed-Use districts that allow residential development as part of an integrated development pattern rather than a standalone residential conversion. This approach could allow apartments, townhomes, upper-story residential units, or other creative housing formats combined with office, retail, service, or civic uses in areas where a mix of uses could be compatible with nearby development. Strategically evaluating select commercial parcels for Mixed-Use rezoning could help Palm Coast respond to changing development patterns while making more efficient use of land that may no longer be needed for exclusively commercial purposes. When applied in appropriate locations, these rezonings can increase housing opportunities, support neighborhood-serving development, and contribute to a more balanced land use pattern across the City.

6.7. Conclusion

As this chapter demonstrates, Palm Coast's housing landscape is influenced by a combination of physical constraints, environmental considerations, infrastructure capacity, market conditions, and the City's existing regulatory framework. Some of these barriers reflect broader trends that are not unique to Palm Coast and are not easily addressed at the local level. Others are directly tied to local development patterns, land use regulations, and the distribution of housing opportunities throughout the City. Together, these factors shape both the feasibility of new housing development and the City's ability to provide a broader range of attainable housing options for current and future residents.

At the same time, this chapter identifies that Palm Coast is well-positioned to pursue several meaningful housing opportunities. Recent updates to the Comprehensive Plan, the flexibility already available within certain zoning and development tools, the presence of mixed-use areas, redevelopment opportunity sites, and the availability of infrastructure in much of the City all provide a foundation for future action. These opportunities indicate that, while Palm Coast is approaching

buildout and faces clear limitations in land supply and housing diversity, it can still guide growth that better responds to projected housing needs.

Moving forward, addressing housing attainability in Palm Coast will likely require a combination of strategies rather than any single solution. Infill development, redevelopment of underutilized properties, thoughtful expansion of housing type flexibility, strategic zoning map updates, and targeted Land Development Code adjustments may all help the City accommodate future growth while maintaining community character and protecting environmental resources. The barriers and opportunities outlined in this chapter provide the basis for the recommendations in Chapter 7, where potential implementation strategies are identified to expand housing choice and support Palm Coast's long-term housing goals.

Key Takeaways from Chapter 6:

- Only 6,000 ITT lots remain, and most are scattered rather than contiguous, which drives up per-unit infrastructure costs as land prices continue to climb.
- Current zoning and LDC standards are structured around single-family detached development, making it difficult to introduce duplexes, townhomes, and small apartment buildings in most areas of the City.
- Water, sewer, and stormwater infrastructure is already in place across the vast majority of remaining vacant lots, making infill logistically viable in most of the City
- With nearly 30% of residents aged 65 and older and roughly half of senior households earning under $50,000 annually, the gap between what assisted living costs and what most seniors can afford represents a real and growing pressure point.
- Tools like Master Planned Development districts, existing overlay zones, and the new MPMU future land use designation already provide flexibility for more diverse housing but have not been applied broadly enough to meaningfully expand supply.
- Reaching the projected need of 20,000+ units by 2050 will require running several strategies simultaneously, as no single approach is sufficient on its own.

Chapter 7

RECOMMENDED HOUSING STRATEGIES



7. Recommended Housing Strategies

The opportunities identified in Chapter 6 highlight several pathways to increase housing availability and improve housing attainability in Palm Coast. The pure city case studies presented at the beginning of this chapter will further illustrate how communities with similar characteristics have used regulatory changes, incentives, and targeted housing programs to respond to comparable housing challenges. Together, these findings provide the basis for the following recommended strategies. The strategies below outline potential actions the city may consider to guide the implementation of the opportunities identified throughout this assessment. These recommendations focus on practical steps for land development regulations, zoning, permitting, infrastructure, and housing incentives to support Palm Coast's long-term housing goals.

7.1. Peers of Palm Coast

To provide additional context on Palm Coast's housing needs and the strategies recommended below to address them, two cities have been selected as comparative case studies. These cities, referred to as City A and City B, have been selected for their shared characteristics with Palm Coast, including population and demographics, origin and character, and policy and housing stock. This section explores the demographic and market context of Cities A and B, recent housing reports produced by each city, and what strategies and policies they have proposed and implemented to address each city's housing needs.

7.1.A. City A: Case Study

City A is a Floridian city with a population of slightly more than 200,000 people. Like Palm Coast, City A is a large-scale master planned community composed largely of detached single-family housing. City A also contains a large number of canal properties and is bordered by several preserved natural areas. City A, as a legacy master planned community, is almost entirely built out. It has roughly equivalent homeownership rates to Palm Coast (78% and 80%, respectively) and single-family housing percentages (81% and 82%, respectively), but it has a median rent roughly $200 higher than Palm Coast's. Ultimately, City A generally lacks further room to grow outward due to its location and master-planned design.

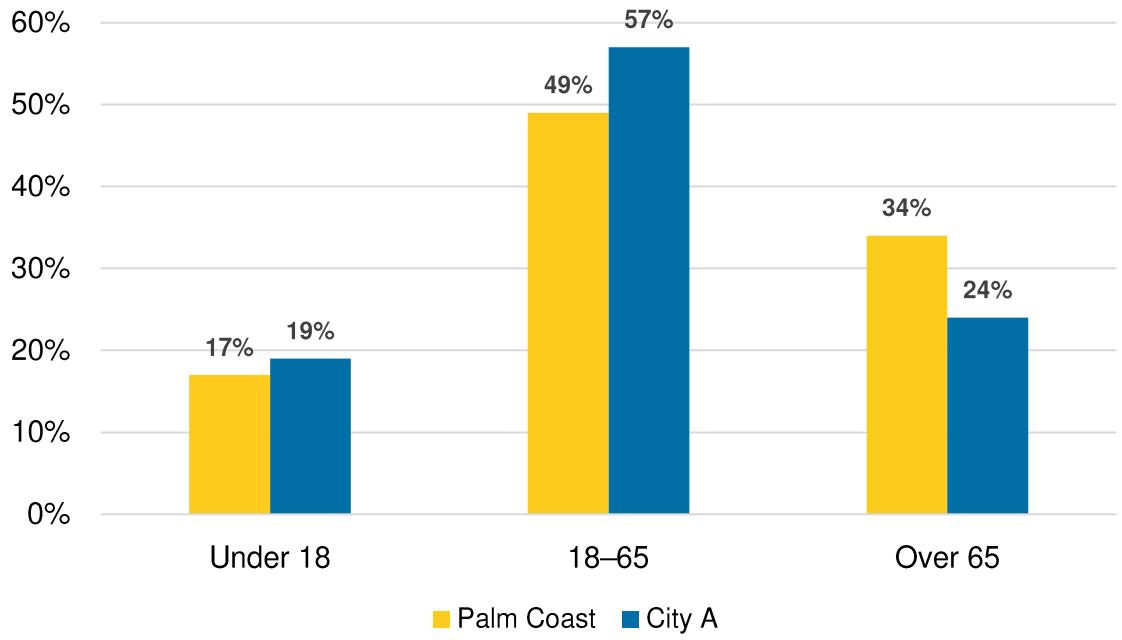
1) Demographics, Income, and Housing Stock

This subsection will provide a brief snapshot of City A's data, compared with Palm Coast, to give a clearer picture of City A's current housing circumstances and how those may be reflected in its housing needs assessment and strategies.

2) Population and Age Distribution

According to the 5-year 2023 ACS Survey, City A has a population of 233,025 residents. Of that population, 44,130 residents (19%) are minors, and 56,525 (24%) residents are over 65. This age distribution differs somewhat from Palm Coast's, with less emphasis on residents aged 65 and older and more on the working-age population.

Figure 7.1. City A: Age Distribution Comparison



Source: ACS 5-Year Estimates, 2019-2023.

This age distribution overall reflects an area that may have a slightly lower need for accessible housing than Palm Coast, but with a similar overall population spread and needs.

3) Area Median Income

The Area Median Income of City A is $102,978, which is significantly higher than Palm Coast's $82,603. As a reminder, the AMI is a key measure to understand how household incomes compare to the midpoint of the local income distribution. The standard household size used for AMI is the four-person household.

Table 7.1. City A: AMI Comparison

City	Household AMI	30% AMI	50% AMI	80% AMI	120% AMI
Palm Coast	$82,603	$24,781	$41,302	$66,082	$99,124
City A	$102,978	$30,893	$51,489	$82,382	$123,574

Source: ACS 5-Year Estimates, 2019-2023.

City A's higher AMI may affect its housing market. Generally, higher income levels reflect higher housing costs in both the renter and owner markets, which may put additional pressure on low-income housing needs if the market lacks a sufficient supply of affordable housing.

4) Housing Inventory by Type

Compared to Palm Coast, City A's housing inventory has a slightly greater emphasis on multi-family housing but is overall similar in share. Both City A and Palm Coast have a disproportionately high quantity of single-family housing relative to the State average of 61%.

Table 7.2. City A: Housing Type Comparison

City	Single-Family	Multi-Family	Mobile Home/Other	Total Units
Palm Coast	40,417 (87%)	6,150 (13%)	0 (0%)	46,567
City A	86,060 (84%)	16,019 (16%)	450 (0%)	102,529

Source: Shimberg Center for Housing Studies, 2025.

This pattern is reflective of both cities' master planned history, which continues to shape their present-day housing type ratios. In this environment of dominantly single-family, largely built-out housing stocks, cities face increasingly challenging decisions in how and where to diversify their housing stock to meet income and accessibility needs. These challenges are shared by City A and Palm Coast.

5) Assisted Stock Count

Both Palm Coast and City A have assisted housing units within their housing stock. Palm Coast has 714 assisted units relative to City A's 637. This gap in units is particularly notable given that City A has slightly more than double Palm Coast's population.

Table 7.3. City A: Assisted Housing Comparison

City	Assisted Housing Locations	Assisted Units	Total Units
Palm Coast	6	601	616
City A	9	637	637

Source: Shimberg Center for Housing Studies, 2025.

In both cities, affordable housing units are primarily voucher or rental assistance options, in which for-profit housing ventures offer discounted units for a temporary period in exchange for benefits such as waived impact fees or maximum density bonuses. Some of these units are additionally specialized for older adults. For more information on Palm Coast's assisted housing inventory, see **Table 3.2**.

6) Median Rent and Home Price

City A has both a higher Median Nominal Single-Family Sales Price and a higher Gross Median Rent than Palm Coast. However, when considering that City A's AMI is roughly 25% greater than Palm Coast's, the sales price and rent may be relatively more affordable to the average City A resident than Palm Coast's, as the median rent and sales price (and thus mortgage payment) of City A is a lesser percentage of the AMI than Palm Coast's.

Table 7.4. City A: Pricing Comparison

City	Household AMI	Median Nominal Sale Price	Gross Median Rent
Palm Coast	$82,603	$351,700	$1,790
City A	$102,978	$390,000	$1,969
Note: Median Nominal Sale Price reflects only the sale of single-family homes			

Source: ACS 5-Year Estimates, 2019-2023, Shimberg Center for Housing Studies, 2025.

However, for those who make less than 100% of the AMI, these increased costs can increase the likelihood of cost burden or severe cost burden, even if the AMI is increased. Examining the maximum housing costs for both Palm Coast and City A reveals this relationship. In **Table 7.5**, the maximum housing costs at various AMI levels and the median gross rent of Palm Coast and City A are compared.

Table 7.5. City A: Affordability Comparison

City	Maximum Housing Costs					Median Gross Rent
	30% AMI	50% AMI	80% AMI	100% AMI	120% AMI	
Palm Coast	$620	$1,033	$1,652	$2,065	$2,478	$1,790
City A	$772	$1,287	$2,060	$2,574	$3,089	$1,969

Source: ACS 5-Year Estimates, 2019-2023.

As shown in **Table 7.5**, Palm Coast residents earning at the 80% AMI level ($66,082) cannot afford the Median Gross Rent without becoming cost-burdened. This is not the case for City A, where residents earning 80% or more of the AMI can afford the Median Gross Rent without becoming cost-burdened. However, for both Palm Coast and City A, residents earning less than the 80% AMI threshold cannot afford the Median Gross Rent without becoming cost-burdened. Thus, while City A's increased median income may partially offset its higher Gross Median Rent and Nominal Sales Price costs, City A's lower-income residents may still be cost-burdened if a sufficient supply of affordable housing does not exist.

7) Units at Area Median Income Levels

One way to evaluate the affordable housing stock is to count the number of units available at each income level. For example, if a city had 1000 residents with an income level of 30% AMI and 800 units available, that would incur a monthly housing cost of 30% AMI or less; that ratio (80 units per 100 people) could describe how well the housing stock meets a city's needs across income levels. The Shimberg Center for Housing Studies offers this metric for renters and rental units at the Metropolitan Statistical Area (MSA) level. While MSAs extend beyond the scope of Palm Coast and City A, the information in **Table 7.6** may still provide context for how well each city's housing stock meets the needs of lower-income residents.

Table 7.6 City A: Affordable and Available Rental Units per 100 Renters (MSA)

City	0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Palm Coast	33	102	29	28	59	89
City A	24	104	24	31	57	99

Source: Shimberg Center for Housing Studies, 2025.

As seen in **Table 7.6**, the rental stock for both Palm Coast and City A approaches or exceeds 100 at 0-40% and 0-120% AMI, representing 1 unit within the market that is affordable and available to a renter within those income ranges. However, only 60 units are available per 100 renters in the

0-80% AMI range, and approximately 30 or fewer in the 0-30%, 0-50%, and 0-60% ranges. Overall, the 0-40% AMI level shows that current affordability programs are partially effective but may not meet the needs of all renters across the income spectrum. The concentration of affordability efforts around the 0-40% income level may stem from State and Federal program requirements beyond the control of individual cities.

Overall, City A shares many characteristics with Palm Coast. Both cities are master planned communities that are largely built out. They have similar homeownership rates, housing type ratios, and quantities of affordable housing stock. However, City A has clearly higher average housing costs than Palm Coast. This may be due to a variety of factors, including City A's larger population, natural amenities, service quality, or proximity to other locations. Regardless, the strategies City A has undertaken to address its housing needs may apply to Palm Coast due to their shared identity and makeup.

8) Housing Assessments and Developed Strategies

City A's most recent Housing Needs Assessment (HNA) comes from their 2020-2024 Consolidated Plan, which was created as part of a suite of documents in a format suitable for submission to HUD's Community Development Block Grant Program. The HNA confirms that the preeminent issue in City A's housing stock is affordability and notes that City A has 7,740 cost-burdened households and 9,390 severely cost-burdened households (the two categories are mutually exclusive). The report also notes less prevalent issues with the housing stock, including overcrowding (720 units) and substandard housing (245 units). The report continues by analyzing if these housing issues affect some population types and household types more than others, including by ownership, income, and race/ethnicity. The report concluded that at select cost burden levels, Black/African American households and American Indian, Alaska Native households were disproportionately present.

In response to the issues outlined, City A's HNA recommended the following solutions:

- Adoption of an Affordable Housing Incentive Plan
- Expedited permitting for affordable housing projects
- Modified impact fees for affordable housing projects
- Reduction of parking and setback requirements for affordable housing projects
- An inventory of locally owned public lands suitable for affordable housing
- Adoption of goals to meet growing affordable housing demand in the Comprehensive Plan
- Creation of concentrated pathways to encourage public housing residents to become homeowners, including a "Family Self-Sufficiency Program" from a nearby city and Residency Advisory Boards

As shown in the list above, City A has focused on development incentives to bolster its affordable housing program. While these incentives may increase the quantity of affordable housing in the city, they may not increase the quantity of non-single-family housing. In a built-out community such as City A, greenfield development opportunities will be rare and potentially at the expense of environmental amenities, so most new development will occur as infill. Not incentivizing denser housing types may be suitable for a community that wishes to maintain its single-family character, but it may also be leaving increased affordability on the table.

7.1.B. City B: Case Study

City B is a Floridian city with a population of roughly 90,000, but a metropolitan area of approximately 150,000. While City B is also largely composed of suburban single-family housing, it has begun to shift towards a more urbanized development pattern, leveraging its waterfront and historic core to foster a downtown activity center. The denser street grid and increased activity have enabled City B to build a strong base of workforce housing without significantly affecting its established neighborhoods. City B has also engaged in select greenfield development in strategic areas while overall maintaining conservation zones around the city. These efforts have allowed City B to enjoy a median rent roughly $150 lower than Palm Coast's and a more well-rounded assisted housing stock.

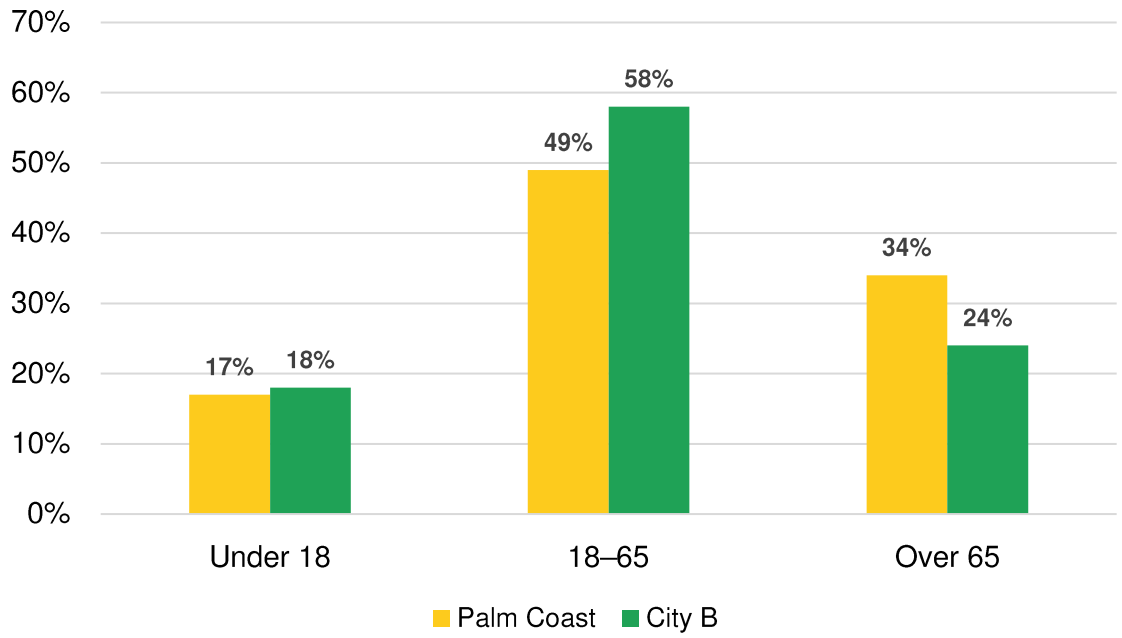
1) Demographics, Income, and Housing Stock

This subsection will provide a brief snapshot of City B’s data compared to Palm Coast to give a clearer picture of City B’s current housing circumstances and how those may be reflected in their housing needs assessment and strategies.

2) Population and Age Distribution

According to the 5-year 2023 ACS Survey, City B has a population of 85,718 residents. Of that population, 15,105 residents (18%) are minors, and 20,580 (24%) residents are over 65. This age distribution differs somewhat from Palm Coast’s, with less emphasis on residents aged 65 and older and more on the working-age population.

Figure 7.2. City B: Age Distribution Comparison



Source: ACS 5-Year Estimates, 2019-2023.

This age distribution reflects an area that may have a slightly lower need for accessible housing than Palm Coast, but with an overall similar population spread.

3) Area Median Income

The Area Median Income of City B is $77,703, which is slightly lower than Palm Coast's $82,603. As a reminder, the AMI is a key measure to understand how household incomes compare to the midpoint of the local income distribution. The standard household size used for AMI is the four-person household.

Table 7.7. City B: AMI Comparison

City	Household AMI	30% AMI	50% AMI	80% AMI	120% AMI
Palm Coast	$82,603	$24,781	$41,302	$66,082	$99,124
City B	$77,703	$23,311	$38,852	$62,162	$93,244

Source: ACS 5-Year Estimates, 2019-2023.

City B's lower AMI may affect its housing market. Although the difference is marginal, lower income levels reflect lower housing costs in both the renter and owner markets, which is generally more favorable for low-income housing needs.

4) Housing Inventory by Type

Compared to Palm Coast, City B's housing inventory has a much greater emphasis on multi-family housing. City B's housing type ratios are much more reflective of the State average, which has a single-family housing share of 61%.

Table 7.8. City B: Housing Type Comparison

City	Single-Family	Multi-Family	Mobile Home/Other	Total Units
Palm Coast	40,417 (87%)	6,150 (13%)	0 (0%)	46,567
City B	25,906 (62%)	14,307 (34%)	1,508 (4%)	41,721

Source: Shimberg Center for Housing Studies, 2025.

This pattern reflects City B's older age and non-master-planned origin. The increased multi-family stock is generally correlated with greater flexibility in the low-income and rental markets, as well as a greater diversity of housing types.

5) Assisted Stock Count

Both Palm Coast and City B have assisted housing units within their total stock. Palm Coast has 714 assisted units relative to City B's 1,917. This large gap in assisted units is exacerbated by the fact that City B has slightly fewer residents than Palm Coast.

Table 7.9. City B: Assisted Housing Comparison

City	Assisted Housing Locations	Assisted Units	Total Units
Palm Coast	6	601	616
City B	17	1,917	1,975

Source: Shimberg Center for Housing Studies, 2025.

While Palm Coast's assisted housing units are primarily voucher or rent-assistance programs, City B has a mix of rental assistance and public housing programs. In both cities, some of these units are also specialized for older adults. For more information on Palm Coast's assisted housing inventory, see **Table 3.2**.

6) Median Rent and Home Price

City B has both a lower Median Nominal Single-Family Sales Price and Gross Median Rent than Palm Coast. These metrics can be somewhat contextualized by the marginal difference in AMI between City B and Palm Coast, but even after adjusting for income differences, the Sales Price and Rent are lower in City B than in Palm Coast.

Table 7.10. City B: Pricing Comparison

City	Household AMI	Median Nominal Sale Price	Gross Median Rent
Palm Coast	$82,603	$351,700	$1,790
City B	$77,703	$310,000	$1,634

Note: Median Nominal Sale Price reflects only the sale of single-family homes

Source: ACS 5-Year Estimates, 2019-2023, Shimberg Center for Housing Studies, 2025.

The lower sales price and rent imply a lower likelihood of cost burden for City B residents, both because the sales price and rent are a smaller proportion of the AMI and because, for lower-income households, the flat amount of housing cost is lower. Examining the maximum housing costs for both Palm Coast and City B makes this relationship more apparent. In **Table 7.11**, the maximum housing costs at various AMI levels and the median gross rent of Palm Coast and City B are compared.

Table 7.11. City B: Affordability Comparison

City	Maximum Housing Costs					Median Gross Rent
	30% AMI	50% AMI	80% AMI	100% AMI	120% AMI	
Palm Coast	$620	$1,033	$1,652	$2,065	$2,478	$1,790
City B	$583	$971	$1,554	$1,943	$2,331	$1,634

Source: ACS 5-Year Estimates, 2019-2023.

As shown in **Table 7.11**, residents at the 80% AMI level in both Palm Coast ($66,082 per year) and City B ($62,162 per year) cannot afford the Median Gross Rent without becoming cost-burdened. For both Palm Coast and City B, residents with incomes below the 89% AMI threshold cannot afford the Median Gross Rent without becoming cost-burdened. Thus, while City B's decreased Median Gross Rent may provide some marginally increased affordability, many low-income City B residents may still be cost-burdened or severely cost-burdened if a sufficient supply of affordable housing does not exist.

7) Units at Area Median Income Levels

One way to evaluate the affordable housing stock is to count the number of units available at each income level. For example, if a city had 1000 residents with an income level of 30% AMI and 800 units available, whether for rent or purchase, that would incur a monthly housing cost of 30% AMI or less; that ratio (80 units per 100 people) could describe how well the housing stock meets a city's needs across income levels. The Shimberg Center for Housing Studies offers this metric for renters and rental units specifically at the MSA level. While MSAs extend beyond the scope of

Palm Coast and City B, the information in **Table 7.12** may still provide context for how well each city's housing stock meets the needs of lower-income residents.

Table 7.12. City B: Affordable and Available Rental Units per 100 Renters (MSA)

City	0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Palm Coast	33	102	29	28	59	89
City B	22	28	36	50	89	115

Source: Shimberg Center for Housing Studies, 2025.

As seen in **Table 7.12**, the rental stock for Palm Coast approaches or exceeds 100 at 0-40% and 0-120% AMI, representing 1 unit within the market that is affordable and available to a renter in that income range. However, the rental stock in City B has many fewer units available at the 0-40% AMI range, with 28 units per 100 renters. In exchange, the stock for City B outperforms Palm Coast's at the 0-60% and 0-80% AMI levels. Both cities have fewer than 40 units per 100 renters at the 0-30% and 0-50% AMI levels. This variance in housing affordability across price levels could be due to several factors, including differences in affordability program structures, variations in housing type ratios, and differences in the number of residents at varying income levels across cities.

Overall, City B shares some characteristics with Palm Coast but clearly has distinct differences in housing type ratios and overall market affordability. While housing market rates are decided by a wide variety of factors, City B's larger affordable housing stock and wider unit diversity are likely playing at least some role in City B's superior performance in affordability metrics. How City B's policy and housing strategy choices further affect its housing stock and identity is further explored in the following section.

8) Housing Assessments and Developed Strategies

City B has not published a Housing Needs Assessment but has published a Local Housing Assistance Plan. In addition, City B's county (County B) has published a HOME Consortium Consolidated Plan (Consolidated Plan), which includes a needs assessment. These two documents, combined, will provide insight into the strategies City B has implemented to address its housing needs.

County B's Consolidated Plan describes a similar story to City A and Palm Coast. While County B has experienced less intensive population growth than City A or Palm Coast, housing demand remains strong. By the number of units affected, housing cost burden is the most pervasive issue for County B, surpassing substandard housing conditions or overcrowding. The Consolidated Plan

notes that rental units are disproportionately affected by housing issues, with nearly half of all rental units in Brevard County being either cost-burdened, overcrowded, or substandard, compared to 22% in the owner-occupied market.

The Consolidated Plan also examined whether these housing issues affect some population types and household types more than others, including by ownership, income, and race/ethnicity. The report concluded that select income levels, Hispanic and American Indian/Alaska Native households were disproportionately present. The report also noted that 54% of cost-burdened households and 55% of all severely cost-burdened households in the owner market were older adults, far more than the population share of older adults in County B.

The Consolidated Plan outlines the expansion of affordable and fair housing as goals, but only elaborates on implementation as it pertains to the Community Development Block Grant the County was applying for through the Consolidated Plan. Overall, County B sought to improve housing conditions via a combination of purchase and rental assistance, community and economic development projects, and affordable housing development grants. City B's Local Housing Assistance Plan (LHAP) goes into more detail on targeted measures and policies specific to City B.

City B's LHAP is explicitly stated to focus on improving affordability for very low, low, and moderate-income households. The document divides its strategies into two sections: Housing Strategies and Incentive Strategies. Housing Strategies details approaches specific to housing construction, rehabilitation, rental, or ownership, while Incentive Strategies focuses on broader policy-based approaches. For all strategies, the city explicitly prioritized applications from special needs households over those from non-special needs households, with stratification by income within those two categories. For all applications, eligibility was determined by income, with moderate-income households the highest-eligible tier.

The strategies outlined in the Housing Strategies section of the report are exclusively grant/deferred loan programs targeting specific groups or situations. The programs are as follows:

- Owner-Occupied Rehabilitation
- Demolition/Reconstruction
- Purchase Assistance with or without Rehabilitation
- Purchase Assistance with Sweat Equity
- Homeownership Disaster Relief
- Rental Development
- Foreclosure Prevention

While these strategies vary in their targets, they generally promote homeownership opportunities, enable homeowners to maintain or improve their housing, and incentivize rental unit development. The maximum funding granted, qualification requirements, and terms of the deferred loan (if applicable) vary by strategy, but they all follow the same general structure.

The Incentive Strategies, on the other hand, outline policy approaches that don't involve direct grant funding. Policy approaches include:

- Expedited permit and plan review for affordable housing
- Fee waivers for affordable housing
- Maximum density flexibility for affordable housing
- Reservation of infrastructure capacity for affordable housing
- Expanded allowance of Accessory Dwelling Units in select Future Land Uses
- Reduction of parking and setback requirements for affordable housing
- Flexible lot configurations for affordable housing
- Modification of street requirements for affordable housing
- Printed inventory of public lands suitable for affordable housing
- Support of development near transportation hubs, major employment centers, and existing mixed-use developments

Overall, the Incentive Strategies focus on enabling affordable housing development by granting a variety of privileges throughout the development application process. In addition, City B has relaxed regulations on infill densification strategies, such as Accessory Dwelling Units, created an inventory of public lands suitable for affordable housing, and supported development near transportation hubs and major employment centers. The Housing and Incentive Strategies combined paint a picture of a city supporting low-income households directly through grants and deferred loans while also incentivizing development of affordable housing stock through privileges in the development application process and regulations. This approach allows City B to incentivize infill and affordable housing development while still allowing the market to largely decide how much housing is necessary.

7.2. Implementation Strategies

The opportunities identified in Chapter 6 highlight several pathways to increase housing availability and improve housing attainability in Palm Coast. Implementing these opportunities will require a coordinated approach involving updates to the city's comprehensive plan, adjustments to the land development code, strategic zoning map amendments, infrastructure coordination, and targeted incentives. The table below summarizes how the recommended strategies align with and support relevant Goals, Objectives, and Policies (GOPs) within the City's Future Land Use and Housing elements. The strategies that follow outline potential actions Palm Coast may consider to implement the opportunities identified throughout this assessment.

Strategies	GOP	Strategy Support
		Future Land Use Element
1, 2, 3, 4, 5, 6, 8, 9	*Goal 1.1*	These strategies support this goal by expanding the range of housing types available through zoning and development standards while still emphasizing neighborhood compatibility, orderly growth, and protection of community character.
1, 2, 3, 4, 5, 6, 9	*Objective 1.1.1*	This objective is supported by recommending zoning and development standard changes that increase housing diversity in appropriate locations while maintaining established single-family residential areas.
1, 3	*Policy 1.1.1.4*	This policy includes strategies to expand multifamily housing in suitable locations, focusing on roadway access, utilities, proximity to services, walkability, and neighborhood compatibility. These align with locational criteria for M FR-1 and M FR-2 zoning changes and support targeted multifamily housing placement.
1, 3, 6, 9	*Policy 1.1.1.5*	This policy is supported by recommended strategies that increase housing opportunities while using design standards, buffering, setbacks, and transitions to maintain compatibility with existing neighborhoods.
1	*Policy 1.1.1.6*	This policy is supported by strategies that recommend additional housing types, such as duplexes, triplexes, townhomes, and other compact housing forms, while also emphasizing design, buffering, landscaping, and compatibility with surrounding neighborhoods.
1, 2, 3, 5, 6, 8, 9	*Objective 1.1.2*	This objective is supported by recommended strategies that encourage zoning flexibility, new or revised zoning districts, and development standards that allow a broader mix of housing types and more adaptable approaches to residential in mixed-use development.
1, 2, 3, 4, 6, 9	*Policy 1.1.2.1*	This policy is supported by recommended strategies that rely on zoning flexibility, mixed-use implementation, and tailored development standards to expand housing opportunities while remaining consistent with the permitted uses of the applicable future land use designation.

Strategies	GOP	Strategy Support
1, 2, 3, 4, 6, 8, 9	*Objective 1.1.4*	This objective is supported by recommended strategies that promote compact, contiguous development, expand infill housing opportunities, encourage a mix of land uses, and reduce outward sprawl by directing housing growth into areas that can be served more efficiently by existing infrastructure and services.
3, 4, 9	*Objective 1.1.6*	This objective is supported by strategies that promote redevelopment of underused commercial areas, aging centers, and vacant land through zoning updates, infill incentives, and streamlined projects to enhance housing supply and economic growth.
2, 4, 9	*Objective 1.1.7*	This objective is supported by recommended strategies that promote the development of vacant and underutilized land through infill incentives, streamlined permitting, pre-approved plans, and other implementation tools that expand housing opportunities on lots already served by existing infrastructure.
1, 2, 3, 4, 9	*Policy 1.1.7.3*	This policy is supported by recommended strategies that encourage infill development, redevelopment of existing platted lots, lot assembly, and regulatory or procedural incentives that make it easier to develop underutilized land into housing that better matches current community needs
	Housing Element	
1, 2, 3, 4, 5, 6, 7, 8, 9	*Goal 3.1*	These strategies support this goal by expanding the range of housing types and zoning options available in the city, thereby improving overall housing supply and creating more attainable housing choices for a wider range of income levels.
1, 2, 3, 4, 5, 6, 7, 8, 9	*Objective 3.1.1*	These strategies support this objective by recommending zoning and development standard changes that create more opportunities for housing types that can serve existing and future residents across different income levels.
1, 2, 3, 5, 6	*Policy 3.1.1.1*	This policy is supported by recommended strategies that encourage A broader range of housing types and densities, including mixed-use and infill housing, while maintaining Palm Coast's development pattern and character.
2, 8, 9	*Policy 3.1.1.3*	This policy includes strategies to identify suitable sites for affordable/infill housing, prioritize locations with existing infrastructure, and improve tools to make affordable housing projects move from concept to construction more efficiently.
2, 8, 9	*Policy 3.1.1.4*	This policy supports strategies that lower development barriers for affordable housing providers, provide procedural and administrative assistance, and develop tools to aid nonprofits in delivering housing for low- and moderate-income households.
1, 2, 4, 9	*Policy 3.1.1.5*	These strategies support this policy through its emphasis on Development standards, compact housing forms, and design-based compatibility measures that allow more diverse housing while maintaining quality and visual fit within the community.

Strategies	GOP	Strategy Support
1, 2, 3, 4, 8, 9	*Policy 3.1.1.6*	This policy is supported by recommended strategies that use innovative land development code approaches, including revised zoning districts, development standards, streamlined review, and infill or redevelopment tools to promote attainable housing.
2, 4, 8, 9	*Objective 3.1.2*	This objective is supported by recommended strategies that pair regulatory improvements with implementation mechanisms, including incentives, streamlined review, and other local actions that can help the city better leverage state and Federal Housing and community development funding sources.
2, 4, 8, 9	*Policy 3.1.2.2*	This policy is supported by recommended strategies that provide local support for affordable housing development through expedited review, permitting efficiencies, incentives, and development flexibility, thereby improving project feasibility and helping developers pursue affordable multifamily projects.
1, 3, 4	*Policy 3.3.2.2*	This policy is supported by recommended strategies that expand housing options through zoning updates, infill development, and redevelopment, while emphasizing neighborhood compatibility and development standards in areas subject to rezoning or other land-use changes.
1, 3, 4, 5, 6, 9	*Goal 3.4*	These strategies strongly support this goal by recommending zoning and development standard changes that allow a greater variety of lot sizes, housing forms, and residential choices for residents in different life stages and household types.
1, 3, 4, 5, 6, 9	*Policy 3.4.1.1*	This policy is supported by recommended strategies that expand opportunities for a wider range of housing types and densities through zoning updates, infill and redevelopment, senior-oriented housing, and manufactured or alternative housing options.
1, 2, 3, 4, 5, 6, 8, 9	*Policy 3.4.1.2*	These strategies support this policy by encouraging a broader range of housing types in appropriate locations, which can help create more accessible and smaller-scale housing options for people at different life stages, including older adults.
5	*Policy 3.4.1.3*	This policy is supported by recommended strategies that expand age-supportive and affordable housing options, encourage housing near services and health care, and promote built environment standards that help residents remain in their community as they age.

Strategy 1 - Expanding Housing Diversity Through Zoning and Development Standards

Palm Coast's existing housing stock is dominated by detached single family homes. While this housing type remains an important part of the community, increasing the range of housing types available will help the city respond to population growth, demographic shifts, and affordability challenges.

Implementation Actions

- Create new zoning districts for compact single-family development, such as RS-4 or RS-5 districts that allow smaller lots and higher density detached homes.
- Expand the geographic availability of MFR-1 and MFR-2 districts in targeted areas with existing infrastructure and roadway access.
- Allow missing middle housing types such as duplexes, triplexes, and townhomes in appropriate residential districts.
- Establish clear development standards that allow compact housing while maintaining neighborhood compatibility through design, buffering, and landscaping.
- Allow accessory dwelling units in single family districts consistent with recent state legislation.

Responsible Departments: Planning and Zoning and Community Development

Time frame: Short Term to Midterm

Strategy 2 - Implement Expedited Permitting and Pre-Approved Plans for Accessory Dwelling Units, Infill Development, and Affordable Housing Projects

Establishing expedited permitting procedures and pre-approved building plans for accessory dwelling units, infill housing, and affordable or workforce housing projects can help reduce regulatory barriers, shorten approval timelines, and approve predictability for applicants. This type of strategy can support incremental housing production within existing neighborhoods and on scattered vacant lots while maintaining the cities applicable building safety and development standards.

Implementation Actions

- Established expedited permitting process for qualifying ADUs, infill housing, and affordable or workforce housing projects.
- Develop clear eligibility criteria for projects that qualify for the expedited review period.

- Create a library of pre-approved building plans for ADUs, small lot single-family homes, cottage homes, and other compact infill housing types.
- Coordinate review procedures across planning, building, engineering, and utilities to reduce processing time.
- Prepare clear application materials and guidance documents for homeowners, builders, and developers.
- Prioritize the use of this process in areas with existing infrastructure capacity.

Responsible Departments: Planning and Zoning, Building Department, Engineering, Utilities

Time Frame: Short Term

Strategy 3 - Update the Zoning Map to Support Housing Supply

The distribution of zoning districts across the city significantly influences where housing can be developed. Targeted zoning map updates can create additional housing opportunities in appropriate locations while preserving land for commercial and employment uses and maintaining community character.

Implementation actions

- Expand Mixed-Use zoning districts near major corridors and activity centers to support additional housing opportunities alongside commercial and service uses.
- Rezone select underutilized commercial parcels to districts that allow a mix of residential and non-residential uses, including:
  1. COM to Mixed-Use
  2. COM to MPD
- Apply mixed-use zoning near activity centers and commercial corridors to encourage residential units in proximity to jobs. services, and daily needs while retaining opportunities for commercial development.
- Encourage redevelopment of aging commercial centers with integrated mixed-use development that combines residential, retail, office, and service uses in a coordinated manner.

Responsible Departments: Planning and Zoning and Economic Development

Time Frame: Midterm

Strategy 4 - Encourage Redevelopment and Infill Development

As Palm Coast approaches build out, infill development and redevelopment will play an increasingly important role in meeting housing demand. Many vacant lots within the city already have access to infrastructure, making them suitable for residential infill.

Implementation actions

- Create incentives for infill development on vacant lots within existing sections.
- Allow greater housing flexibility in infill areas, including smaller lots and alternative housing types.
- Encourage redevelopment of underutilized commercial corridors, particularly where large surface parking areas or aging retail centers exist.
- Streamline permitting and review processes for infill projects.
- Provide impact fee reductions or incentives for redevelopment projects that include attainable housing.

Responsible Departments: Planning and Zoning, Building Department, Economic Development

Time Frame: Short Term

Strategy 5 - Expand Opportunities for Senior and Age Supportive Housing

Palm Coast's population includes a significant number of older residents. Expanding housing options designed for aging populations will help residents remain in the community as their housing needs change.

Implementation Actions

- Encourage development of assisted living facilities and senior housing communities.
- Allow age-focused housing developments in mixed-use and MPD districts.
- Promote campus-style senior communities that integrate housing, services, and recreation.
- Identify suitable locations near healthcare facilities and services.

Responsible Departments: Planning and Zoning, Economic Development

Time Frame: Midterm

Strategy 6 - Support Manufactured and Alternative Housing Options

Manufactured housing can provide one of the most attainable pathways to home ownership and rental housing in Palm Coast. In addition to traditional zoning approaches, the city should establish an overlay district for manufactured and alternative housing types, to be applied in areas identified as appropriate over time. This approach would provide added flexibility by allowing the city to target locations with adequate infrastructure, roadway access, parcel size, and compatibility with surrounding uses, while maintaining the underlying zoning district.

Implementation Actions

- Identify areas suitable for manufactured housing communities.
- Create zoning provisions allowing manufactured housing on appropriate sites.
- Allowed build-to-rent manufactured housing communities.
- Established development standards to ensure compatibility and resiliency.
- Create a manufactured and alternative housing overlay district to be applied to appropriate areas as needed.
- Establish eligibility criteria for applying the overlay.
- Allow the overlay district to support a range of housing types such as manufactured housing, modular housing, and other alternative housing formats the city wishes to encourage.

Responsible Departments: Planning and Zoning

Time Frame: Midterm

Strategy 7 – Reinforce Standards and Licensing for Short-Term Vacation Rentals

While short-term vacation rentals (STRs) can drive economic growth and tourism in their communities, real estate analysis shows that an oversupply of STRs can raise market-rate rents and reduce supply for renters and owners. Palm Coast already has a short-term rental ordinance, but the findings of this assessment may necessitate revisiting and reinforcing its policies to more thoroughly regulate the outlined registration, licensing, and code-enforcement processes for STRs.

Implementation Actions

- Perform a case study of short-term rental ordinances in other jurisdictions throughout Florida.

- Determine what, if any, revisions should be made to better regulate lodging operations that are categorized as STRs.
- Revise the definition of short-term vacation rentals in the land development code to avoid confusion between short-term apartment leases and STRs.
- Implement the maximum possible fine for registration, licensing, and operational violations, per Section 509.261(1), Florida Statutes.

Responsible Departments: Planning and Zoning, Code Enforcement

Time Frame: Midterm

Strategy 8 – Expand Partnerships to Help Maintain and Increase Workforce Housing Supply

Palm Coast should partner with neighboring jurisdictions, the county, non-profit organizations, and, where applicable, private businesses to promote and support the development of workforce housing in the City. Coordinated efforts to introduce and expand the supply of workforce housing can expedite development processes and help maintain that supply after development.

Implementation Actions

- Advocate for collaborative housing action between the City, Flagler County, and other constituencies.
- Coordinate with the county and neighboring jurisdictions to develop a consistent definition of affordable and workforce housing.
- Develop a multi-jurisdictional list of housing staff, capacity, resources, and studies to ensure that work is aligned and efforts are mutually beneficial.
- Partner with non-profit organizations to explore the introduction of a land bank or community land trust in Palm Coast.
- Assess the feasibility of using public/private partnerships to introduce diverse, affordable housing in areas of Palm Coast most compatible with that type of housing development.

Responsible Departments: Planning and Zoning, Community Development, City Manager

Time Frame: Midterm - Longterm

Strategy 9 – Adopt an Inclusionary Zoning Ordinance

Inclusionary zoning (IZ) refers to the practice of adopting set-aside policies to increase the supply of affordable, workforce housing in a municipality. These policies often include tools that encourage developers to set aside a proportion of market-rate residential units as affordable workforce housing, through incentives such as reduced parking minimums, density bonuses, and public land contributions. Several municipalities across Florida have recently adopted IZ ordinances in response to affordability crises and a lack of supply for low-income units, and as a result, have seen their workforce housing supply increase. For Palm Coast, an IZ ordinance could be structured to allow developers to either provide a required percentage of affordable or workforce units within a development or, where appropriate, pay an in-lieu fee instead of constructing those units on site. This type of flexibility can help the City respond to diverse project types and market conditions while ensuring that new development contributes to local housing needs. This can also be used as a funding source for other affordable housing activities outlined in the financial section below. When collected, in-lieu fees may be directed into a dedicated affordable housing fund and used to support activities such as land acquisition, gap financing, infrastructure assistance for qualifying projects, rehabilitation or preservation of existing affordable housing, or other housing programs identified by the City.

Implementation Actions

- Perform cost-benefit analysis to determine whether IZ would help increase affordable housing supply while maintaining a reasonable yield-on-cost for developers.
- Determine whether set-aside affordable housing in IZ districts should be mandatory or opt-in for new residential development and percentage for new residential development in IZ districts.
- Determine whether developers may satisfy IZ requirements through on-site affordable units, off-site units, payment of an in-lieu fee, or a combination of these approaches.
- Outline what, if any, other development incentives should be packaged with the set-aside requirements to maintain or improve existing levels of new residential development.
- Identify existing zoning districts, geographical areas, and the scale of development most compatible with IZ requirements.
- If used for a funding source, decide on applicable in-lieu fees if affordable units are not provided and establish how any in-lieu fees would be calculated, collected, and used to support affordable housing programs or projects.

Responsible Departments: Planning and Zoning, Community Development,

Time Frame: Midterm to Long-Term

7.3. Financing Mechanisms

Effective housing strategies require consideration of funding. Many projects face feasibility challenges even when zoning and development standards are adjusted to accommodate additional housing types. Development costs such as land, infrastructure, and impact fees, coupled with securing financing, often exceed what can be supported at price points affordable to many Palm Coast households. Providing affordable housing will require not only regulatory solutions but also a broader set of financial tools that can help close funding gaps and improve development feasibility.

For Palm Coast, these financial tools should be considered an essential part of a larger implementation strategy. Financial tools can provide direct funding, indirectly lower development costs, and create partnerships that can help affordable and workforce housing projects move forward. The most effective approach entails a combination of local efforts, coordination with outside funding, and use of public resources.

7.3.A. Direct Funding Opportunities

One option available to Palm Coast is the use of direct funding tools. Municipal bonds, such as general obligation bonds, revenue bonds, and tax increment financing bonds, are direct funding tools that a local government can use to help fund housing-related needs. However, they are not equally suited to every community or every housing initiative. For Palm Coast, the value of these tools depends on the nature of the project, the availability of a repayment source, the project's location, and the level of public support for using public financing to address housing needs.

General obligation bonds are typically backed by full faith and credit or the taxing authority of the local government and are generally used to fund public-purpose investments. Revenue bonds are repaid from a specific revenue source, such as project income or another dedicated stream of funds identified at the time the financing is structured. Tax increment financing bonds are tied to a defined area and are repaid from future increases in property tax revenues generated by growth or redevelopment within the area.

These tools should not be viewed as one-size-fits-all, but rather as financing options that may be appropriate in different circumstances. The following table summarizes the potential benefits and limitations of each in supporting affordable housing efforts in Palm Coast.

Financing Tool	Benefit	Limitation
General Obligation Bond	Could provide a flexible source of funding for housing-related public investments such as land acquisition, infrastructure, site preparation, or local housing programs. This type of funding may be especially useful where public improvements are needed to help affordable or workforce housing move forward.	Would rely on the City's fiscal capacity and likely require strong public and political support. It would also create a long-term debt obligation that would need to be weighed against other City priorities and capital needs.
Revenue Bond	Could help support a specific housing-related initiative with a clear, dedicated repayment source. This approach may allow the City to target a particular project or program without relying as directly on general tax support.	May be difficult to apply to affordable housing because these projects often do not generate enough revenue on their own to support repayment without additional subsidy or financial support.
Tax Increment Financing Bond	Could help fund infrastructure or site improvements in targeted areas where Palm Coast wants to encourage redevelopment, reinvestment, or additional housing opportunities. This approach ties public investment to future growth in property value.	Would only be practical in areas where sufficient increases in taxable value are expected over time. Its use would depend on the presence of the right redevelopment conditions, a defined area, and enough long-term growth to support the financing.

7.3.B. Indirect Financing and Cost Reduction Tools

In addition to direct funding, Palm Coast may also consider indirect financing and cost-reduction tools to lower development costs, improve site readiness, or create funding streams that can be redirected toward housing. These tools do not always provide direct subsidy in the same way as a grant or bond-funded program, but they can still play an important role in making affordable and workforce housing more feasible.

One type of indirect financial tool is Tax Increment Financing. This tool generally works by capturing the increase in revenue from property taxes that are generated over time within a defined area. These areas are typically where redevelopment or investments are anticipated. Those additional revenues can then be reinvested to help offset the cost of housing development, such as roads, drainage, utility extensions, and other public infrastructure. Tax Increment Financing is not typically used to fund the housing units themselves, but instead, supportive infrastructure.

Land banking is another indirect tool that may be suitable for Palm Coast. This approach involves acquiring land in strategic locations and reserving it for future affordable or mixed-income housing

made available through reduced-cost sales, long-term leases, or development partnerships. This approach can help alleviate the cost and availability of land, two of the most significant barriers to housing development. For Palm Coast, land banking may be particularly valuable as remaining developable land becomes more limited and fragmented. By acquiring sites before future development pressure, the city or a partner entity may be better positioned to preserve land for affordable or workforce housing in areas served by infrastructure or well-suited for future growth.

A related tool that may also warrant consideration is a Community Land Trust. While land banking focuses on acquiring and holding land for future use, a Community Land Trust is generally structured to retain long term ownership of the land while allowing homes on the land to be sold or leased at more attainable price points period this model can help preserve affordability over time by separating the cost of the land from the cost of the housing unit and by ensuring that future resale or lease conditions continue to support affordable housing goals. In this way, land banking and Community Land Trusts can work together as complementary tools, with land banking supporting site acquisition and a Land Trust supporting long-term affordability and stewardship.

As mentioned earlier in this chapter, inclusionary zoning in-lieu fees are another potential financial tool. This type of tool creates a system where a developer who does not provide affordable units within a project may instead pay a fee into a dedicated housing fund. That funding can then be used to support affordable housing in another location. In some communities, these funds may also be used to support land acquisition, contribute to a local land bank, or assist with Community Land Trust activities that preserve affordability over the long term.

The final indirect financial tool is an institutional investment tool. According to the Urban Land Institute, this generally involves large, long-term investors such as pension funds, insurance funds, or other long-term capital sources. These investments are typically structured around projects or programs that offer stable, predictable returns over time. This type of investment treats housing as a long-term asset supported by steady loan repayments, lease revenue, or other structured income.

The following table highlights how these tools may differ in their potential advantages and constraints for Palm Coast.

Financing Tool	Benefit	Limitation
Tax Increment Financing	Could help fund infrastructure and public improvements in targeted areas where Palm Coast wants to encourage redevelopment, reinvestment, or additional housing opportunities.	Would depend on having the right redevelopment conditions and enough future growth in taxable value to make the approach practical. It may only be effective in select locations rather than citywide.
Land Banking	Could help Palm Coast secure strategic sites for future affordable or mixed-income housing before land costs increase further. This may support long-term housing planning, especially in areas where land is limited, fragmented, or expected to become more expensive over time.	Would require upfront funding, long-term planning, and ongoing management of acquired properties. Its effectiveness would depend on the City's ability to identify and secure sites early enough to make a meaningful difference.
Community Land Trust	Could help preserve long-term housing affordability by separating the cost of land from the cost of the housing unit, maintaining long-term stewardship over the land. Especially useful where Palm Coast wants to ensure affordability is retained over time.	Would require organizational capacity, ongoing administration, and dedicated funding or land acquisition source. Effectiveness would depend on strong partnerships, clear program structure, and a sufficient pipeline of land or housing units.
Inclusionary Zoning In-Lieu Fees	Could create a dedicated funding source tied to new development activity to support affordable housing elsewhere in the community. This may provide flexibility in how and where housing assistance is applied.	Would only be available if Palm Coast adopts an inclusionary housing framework and carefully calibrates the fee structure. If not designed appropriately, it could be difficult to implement or may not generate substantial funding.
Institutional Investment Tools	Could provide access to larger-scale, long-term capital for housing initiatives. This reflects the concept of housing as a long-term community infrastructure and investment.	This is a more specialized and less immediate tool that may not be practical for Palm Coast in the near term. It would likely require complex financial structuring and participation from outside institutional partners.

7.3.C. Partnership-Based Financing Approaches

Affordable housing development often depends on partnerships rather than a single funding source. These partnerships generally combine public support with financing from housing programs, nonprofit organizations, or other sources. These approaches can help reduce financial gaps and improve project feasibility, enabling the City to support affordable housing programs.

Public-private partnerships are the most common example of partnership-based financing. Under this type of agreement, the City contributes buildable land, infrastructure improvements, fee assessment, regulatory incentives, or other sources. These contributions may be done in combination or independently, based on the project's needs. A private developer or nonprofit partner provides development experience, financing capacity, and project delivery. This type of structure helps address barriers that would otherwise prevent a project from moving forward.

Partnerships with housing authorities (PHA) are very similar to Public-Private partnerships in that the City still contributes land, infrastructure improvements, or local incentives to the project. The housing authority brings experience in housing programs, rental assistance, operating support, and other housing-related resources.

State and Federal local partnerships are another example that are especially important in Florida and are currently in place in Palm Coast. Programs such as the State Housing Incentive Partnership (SHIP) provide funding to local governments for affordable housing activities, including roof replacement, home rehabilitation, and aging-in-place assistance. These activities help preserve Palm Coast's current housing stock, particularly for households whose housing costs may otherwise be unaffordable. SHIP also provides purchase assistance and rental development funding to help make homeownership possible for residents of all income levels. Palm Coast utilizes similar federal programs, such as the Community Development Block Grant. These programs can support efforts that improve the safety and condition of existing homes, strengthen neighborhood stability, help residents remain in their homes, and expand access to housing-related resources.

Interlocal or intergovernmental agreements provide another partnership-based structure. These agreements typically involve coordination among multiple public entities, such as the City of Palm Coast and Flagler County, to share funding responsibilities. These partnerships help align housing efforts and joint initiatives by providing pooled resources, coordinated infrastructure support, shared administration, and stronger positioning for outside funding opportunities.

These approaches are ways that Palm Coast can work with outside partners to expand housing opportunities. The following table compares the potential benefits and limitations of these partnership-based approaches for Palm Coast.

Partnership Approach	Benefit	Limitation
Public-Private Partnerships	Could help Palm Coast combine public support with private development capacity, outside capital, and project delivery experience. This may be especially useful for mixed-income projects, infill sites.	Would require careful structuring to ensure the public benefit is clear and enforceable. Success would depend on market interest, partner quality, and the City's ability to negotiate terms that support affordability goals.
PHA-Municipal Collaboration	Could allow Palm Coast to pair local land, incentives, or capital support with housing program experience, rental assistance, or operating resources from a housing authority partner.	Applicability may depend on the availability, structure, and capacity of an appropriate housing authority partner. This approach may also involve additional coordination and administrative complexity.
State and Federal-Local Partnerships	Could support a range of local housing activities through partnerships with developers or nonprofits. Likely one of the more practical tools for Palm Coast because it fits within Florida's established housing framework	Funding levels may vary over time, and the tool is still limited by program rules, local administrative capacity, and the amount of funding available relative to local need.
Interlocal Agreements	Could help Palm Coast coordinate with Flagler County or other public entities to combine resources, align housing efforts, and strengthen applications for competitive funding.	Would require multiple agencies to align priorities, funding roles, and implementation responsibilities, which can increase complexity and slow decision-making.

The most effective financial tools for Palm Coast are targeted, practical, and tied to clear housing outcomes. Rather than applying assistance broadly, the City may benefit most by focusing resources on projects that deliver measurable public benefits, such as long-term affordability, missing-middle housing, redevelopment, and infill. It is also important to consider that some tools are more realistic in the near-term implementation than others. Coordination with state and federal funding programs, public partnerships, and the strategic use of publicly owned land may offer the most immediate opportunities. Other tools, such as a housing trust fund or a dedicated local revenue source, may be better considered as longer-term options that would require additional analysis, policy direction, and City commitment.

7.4. Attainable Housing Project Implementation Snapshot

An affordable housing development is a multi-phase process that typically requires coordination among local governments, developers, funding agencies, lenders, consultants, utility providers, contractors, and, in some cases, nonprofit or service partners. Although completed projects are often viewed primarily through the lens of finished housing units, the implementation process is typically complex and may span multiple years due to the need to align land-use approvals, infrastructure availability, financing, regulatory compliance, and construction timing.

AFFORDABLE HOUSING PROJECTS INVOLVE MULTIPLE COORDINATED PHASES AND TYPICALLY TAKE SEVERAL YEARS TO MOVE FROM INITIAL CONCEPT TO COMPLETION.

The process generally begins with site identification and preliminary feasibility analysis. During this phase, a potential development site is evaluated for its suitability for affordable housing based on factors such as future land-use designation, zoning, surrounding uses, utility availability, access, environmental constraints, stormwater considerations, and general compatibility with adjacent development patterns. The development team also begins to define the project concept, including the anticipated number of units, housing type, income levels to be served, and whether the project will operate as rental or ownership housing.

Once the site is determined to be feasible, the project proceeds into predevelopment and entitlement review. This phase may include comprehensive planned amendments, rezoning, subdivision plat approval, site plan review, or other development approvals, depending on the property's characteristics and the proposed project. During this stage, local government plays a significant role in determining project liability by setting review timelines and providing regulatory clarity. It is also critical that the identification of infrastructure and design issues be discussed early to reduce the risk of delays later.

At this stage in the project, a financing strategy is developed. This is often one of the most challenging aspects of affordable housing development. Unlike conventional market-rate housing, affordable housing projects frequently rely on multiple funding sources that must be layered together to achieve financial feasibility. Each source may have its own application cycles and underwriting criteria, as well as compliance requirements that must be met. As a result, financing often drives the overall project schedule and may determine whether a project can proceed.

Once the general development concept and approval path, along with financial structure, begins to align, the project moves into detailed design and engineering application submittal. During this

phase, architects and engineers prepare final site plans that may include building layouts, utility plans, stormwater systems, and other technical documents required for final zoning approval and building permitting. Construction cost estimates are refined while funding applications may be updated, and the project is evaluated against current market conditions, including changes in interest rates, material pricing, and infrastructure needs. These factors can materially affect project feasibility and may require revisions before the project can advance.

Upon completion of approvals and receipt of financing commitments, the project enters final closing and construction preparation. Although this phase occurs later in the process, it remains sensitive to delays related to permitting, off-site improvements, and final funding conditions. Construction is the most visible phase of implementation, but it represents only one stage within the overall project life cycle. During construction, the site and infrastructure are prepared, buildings are constructed, and inspections are completed while budgets, schedules, and reporting requirements are maintained. Affordable housing developments may also be subject to specific affordability, accessibility, or program compliance requirements that must be documented throughout construction.

As the project approaches completion, attention shifts to occupancy preparation and ongoing operations. This phase typically includes marketing, occupant qualification, and establishing a property management system. For income-restricted developments, long-term compliance and reporting obligations typically continue after construction is complete. Once final inspections and certificates of occupancy are completed, units can be occupied.

SUCCESSFUL DELIVERY DEPENDS ON ALIGNMENT AMONG LAND USE APPROVALS, INFRASTRUCTURE, FINANCING, AND DEVELOPMENT PARTNERSHIPS.

The ribbon-cutting or grand opening is the public milestone that signifies project completion, but it is the result of an extended process made possible by partnerships and financial commitments. Depending on project scale, the timeline from initial concept to occupancy may span several years. This implementation overview illustrates that affordable housing delivery is shaped by a sequence of interrelated factors rather than a single action or approval. These factors all influence whether a project can advance from concept to completion. In this context, the City of Palm Coast has a critical role that extends beyond project approval to include creating the regulatory, infrastructure, and partnership conditions that can support successful affordable housing delivery.

7.5. Conclusion

This housing assessment demonstrates that Palm Coast's housing needs cannot be addressed through any single action. The City's challenges include limited land supply, rising housing costs, a predominance of detached single-family housing, constrained opportunities for multifamily and missing middle development, the need for additional senior-oriented and supportive housing, and the difficulty of delivering affordable and workforce housing in a market where land, infrastructure, and construction costs continue to rise. In response, this assessment identifies a coordinated set of strategies intended to expand housing diversity, improve housing attainability, and create a clearer path for implementation. Together, these strategies address different but related needs within the City's housing market and recognize that meaningful progress will require both regulatory changes and practical implementation tools.

Several of the recommended strategies focus on expanding the range of housing types Palm Coast can support and increasing the flexibility of where housing can occur. These strategies respond to the City's current development pattern by recommending zoning and development standard changes that can support compact single-family housing, missing middle housing, multifamily housing, mixed-use development, redevelopment, infill, manufactured housing, and other alternative housing formats. Other strategies address the need for age-supportive housing options, the importance of protecting the long-term housing supply from conversion pressure, and the need to create more direct tools for affordable and workforce housing through partnerships, land banking, community land trust exploration, and inclusionary zoning. Additional recommendations focus on reducing procedural barriers by improving permitted timelines, clarifying administrative processes, and making it easier for qualifying housing projects to move from concept to construction.

The table below summarizes how the recommended strategies respond to the primary housing needs identified in this assessment and outlines the general actions the city may need to take to move these strategies toward implementation.

Strategy	Identified Need	How the Strategy Responds
1. Expand Housing Diversity Through Zoning and Development Standards	Limited housing diversity and overreliance on detached single-family housing	Expands opportunities for compact single-family, missing-middle, multifamily, and accessory dwelling unit development in appropriate locations.
2. Expedited Permitting and Pre-Approved Plans	Regulatory delays and procedural barriers affecting housing delivery	Reduces approval timelines and uncertainty for ADUs, infill housing, and affordable or workforce housing projects.
3. Update the Zoning Map to Support Housing Supply	Limited housing opportunity areas and need for better use of mixed-use locations	Expands housing opportunities in targeted mixed-use, corridor, and redevelopment areas while maintaining commercial opportunities.
4. Encourage Redevelopment and Infill Development	Need to use vacant and underutilized land more efficiently	Supports residential infill and redevelopment in existing sections, aging commercial areas, and other underutilized sites served by infrastructure.
5. Expand Opportunities for Senior and Age Supportive Housing	Growing senior population and need for age-supportive housing options	Encourages housing options designed for older adults in locations near healthcare, services, and daily needs.
6. Support Manufactured and Alternative Housing Options	Need for more attainable ownership and rental options	Introduces manufactured housing and other alternative formats as lower-cost housing options in appropriate areas.
7. Reinforce Standards and Licensing for Short-Term Vacation Rentals	Pressure on the long-term housing supply from short-term rental activity	Helps protect housing supply for permanent residents by improving short-term rental oversight and enforcement.
8. Expand Partnerships to Help	Need for stronger workforce housing	Builds coordination with public, nonprofit, and private partners and

Strategy	Identified Need	How the Strategy Responds
Maintain and Increase Workforce Housing Supply	delivery capacity and long-term affordability tools	explores tools such as land banking and community land trusts.
9. Adopt an Inclusionary Zoning Ordinance	Need for affordable and workforce housing production tied to future development	Creates a framework for new development to contribute affordable units directly or provide in-lieu funding to support housing elsewhere.

Implementing these strategies will require the City to take several types of actions. Palm Coast will need to evaluate and amend portions of its Land Development Code, consider targeted zoning map updates, refine development review procedures, and coordinate infrastructure planning with housing objectives. The city will also need to determine where incentives should be offered, where additional housing flexibility is appropriate, and how to encourage redevelopment, infill, and mixed-use opportunities in ways that remain compatible with surrounding areas. Just as importantly, successful implementation will require coordination with Flagler County, nonprofit organizations, housing providers, developers, and other public or institutional partners to expand the funding, land, and delivery tools available to support affordable and attainable housing.

The table below outlines the general actions the City may need to take to implement those strategies over time.

Strategy	Key Implementation Items	General Schedule
1. Expand Housing Diversity Through Zoning and Development Standards	Amend the Land Development Code, create or revise zoning districts, and adopt compatibility standards for more diverse housing types.	Short to Midterm
2. Expedited Permitting and Pre-Approved Plans	Establish expedited review procedures, define eligibility criteria, prepare pre-approved plans, and coordinate review across departments.	Short Term
3. Update the Zoning Map to	Prepare targeted zoning map amendments, identify suitable corridors and activity centers, and evaluate	Midterm

Strategy	Key Implementation Items	General Schedule
Support Housing Supply	underutilized commercial parcels for mixed-use rezoning.	
4. Encourage Redevelopment and Infill Development	Create incentives for infill and redevelopment, streamline review, and evaluate impact fee reductions or other incentives for qualifying projects.	Short Term
5. Expand Opportunities for Senior and Age Supportive Housing	Identify suitable locations, revise standards where needed, and encourage senior housing in mixed-use and MPD areas.	Midterm
6. Support Manufactured and Alternative Housing Options	Identify suitable areas, create overlay provisions, adopt development and resiliency standards, and establish eligibility criteria for application.	Midterm
7. Reinforce Standards and Licensing for Short-Term Vacation Rentals	Review and revise short-term rental regulations, clarify definitions, and strengthen registration, licensing, and code enforcement procedures.	Midterm
8. Expand Partnerships to Help Maintain and Increase Workforce Housing Supply	Coordinate with Flagler County and other partners, explore public-private partnerships, and assess the feasibility of a land bank or community land trust.	Midterm to Long-Term
9. Adopt an Inclusionary Zoning Ordinance	Perform feasibility analysis, establish set-aside requirements and/or fee options, identify applicable areas, and create an administration and funding structure.	Midterm to Long-Term

Housing delivery is shaped by more than land use approvals alone. The development of affordable or attainable housing often depends on site readiness, infrastructure availability, financing,

partnerships, and long-term project management. For that reason, Palm Coast's role extends beyond project approval to include creating the regulatory, financial, and organizational conditions that support successful housing delivery. Some recommended actions may be achievable in the near term, such as targeted code revisions, streamlined permitting, and an infill support period. Others, including inclusionary zoning, land banking, or community land trust models, may require additional policy direction, financial planning, and long-term coordination.

Taken together, the recommendations in this assessment provide Palm Coast with a practical framework for moving from analysis to action. Each strategy addresses a documented housing need and provides a pathway for the city to better align its housing framework with projected growth, demographic change, and affordability challenges. By taking a coordinated, incremental approach, Palm Coast can expand housing choice, improve affordability, and support a more balanced housing market while preserving the character, environmental assets, and quality of life that define the community.

APPENDIX A:
Glossary of Terms

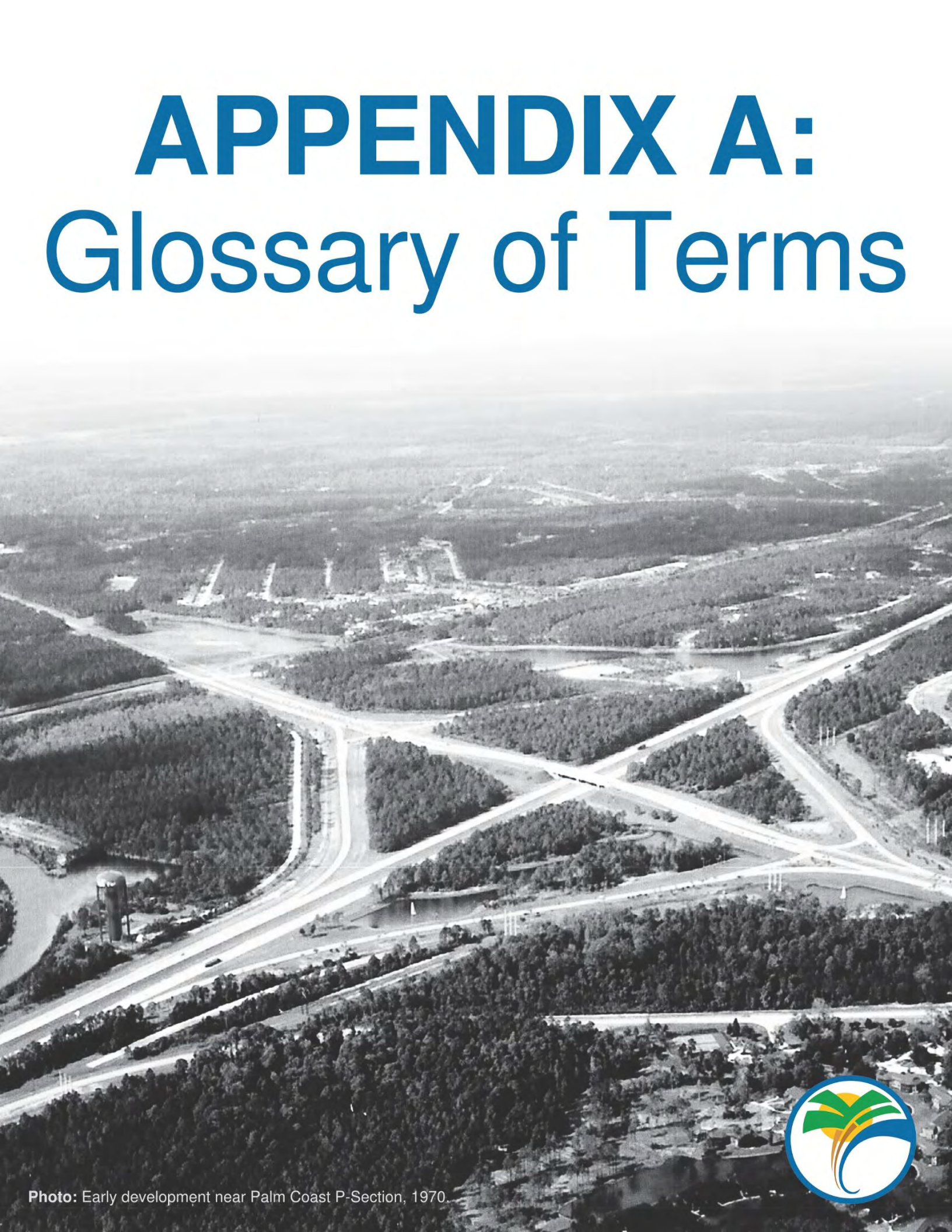


Photo: Early development near Palm Coast P-Section, 1970.

ABBREVIATIONS

ACS	American Community Survey
ADU	Accessory Dwelling Unit
ALF	Assisted Living Facility
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
CLT	Community Land Trust
DU	Dwelling Unit
FAC	Florida Administrative Code
FMR	Fair Market Rent
FDEP	Florida Department of Environmental Protection
FLU	Future Land Use
FLUC	Future Land Use Category
GOP	Goals, Objectives, and Policies
HNA	Housing Needs Assessment
IPUMS	Integrated Public Use Microdata Series
ITT	ITT Community Development Corporation
IZ	Inclusionary Zoning
LHAP	Local Housing Assistance Plan
LIHTC	Low-Income Housing Tax Credit
MPD	Master Planned Development
MPMU	Master Planned Mixed-Use
MSA	Metropolitan Statistical Area
NAHB	National Association of Home Builders
PHA	Partnerships with Housing Authorities
SAIL	State Apartment Incentive Loan
SHIP	State Housing Incentive Partnership
STR	Short-Term Rental
TOD	Transit-Oriented Development

DEFINITIONS

Accessory Dwelling Unit (ADU)	Per the American Planning Association, "a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home."
Age-Supportive Housing	Residential housing designed or adapted to meet the physical, functional, and social needs of older adults, including features such as single-story layouts, wider doorways, accessible bathrooms, lever-style door handles, and no-step entries.
American Community Survey (ACS)	Per the U.S. Census Bureau, "an ongoing survey conducted by the U.S. Census Bureau since 2005 [that] collects detailed social, economic, housing, and demographic information from a sample of households across the 50 states, the District of Columbia, and Puerto Rico.
Area Median Income (AMI)	The midpoint of household income distribution in a given region, calculated annually by the U.S. Department of Housing and Urban Development (HUD) using a standard four-person household as the benchmark.
Assisted Housing	Residential housing in which rent or mortgage costs are reduced for eligible low-income individuals, families, seniors, or people with disabilities based on income qualifications, typically tied to Area Median Income thresholds. Assisted housing is supported through federal and state programs such as the Low-Income Housing Tax Credit (LIHTC), the State Apartment Incentive Loan (SAIL) program, Housing Choice Vouchers (Section 8), and the State Housing Initiatives Partnership (SHIP).
Assisted Living Facility (ALF)	A residential care facility that provides housing combined with personal care services, such as assistance with daily activities, medication management, and meals, for older adults or individuals with disabilities who do not require the full level of care provided in a nursing home.
Attached Housing	Residential Single-Family units that share one or more walls with adjacent units on the same or adjoining lots. This category includes townhomes, row homes, duplexes, triplexes, and quadplexes.
Attainable Housing	Housing that meets the definition of "Affordable," present in F.S. 420.9071, meaning housing that "monthly rents or monthly mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income".
Community Land Trust (CLT)	Per F.S. 193.018, "a nonprofit entity that is qualified as charitable under s. 501(c)(3) of the Internal Revenue Code and has as one of its purposes the acquisition of land to be held in perpetuity for the primary purpose of providing affordable homeownership."
Comprehensive Plan	A long-range State-mandated policy document that guides the decision-making of a local jurisdiction regarding social, economic, physical, and environmental development.
Cost-Burden	The status of paying more than 30% of a household's gross income on housing costs.

Density	The quantity of housing present in a specific area or piece of land, measured in dwelling units/acre.
Detached Housing	Housing that does not share any walls or lots with any other housing unit. Most single-family housing is detached.
Duplex	A residential building containing exactly two separate dwelling units, either side by side or stacked vertically, typically on a single parcel of land.
Dwelling Unit	A single unit of residence for one or more persons.
Extremely Low Income (ELI)	Households earning at or below 30% of the Area Median Income. In Palm Coast, this corresponds to a maximum four-person household income of approximately $24,800.
Future Land Use (FLU)	A categorical designation assigned to a parcel of land representing the intended long-term use of that land. Per F.S. 163.3184, Future Land Uses are defined by the Future Land Use Element of the Comprehensive Plan and represented on the Future Land Use Map.
Gross Rent	The total monthly cost of renting a housing unit, including the estimated average monthly cost of utilities if not included within the rent.
Housing Stock	The total supply of existing residential dwelling units in a given area at a given point in time.
Impact Fee	A one-time charge imposed by a local government on new development to recover a proportionate share of the capital costs of public infrastructure and services—such as roads, parks, schools, and utilities—made necessary by that development.
Income Assisted Housing	Residential options where rent is reduced for low-income individuals, families, seniors, or people with disabilities based on income eligibility, typically adjusted for the Area Median Income.
Impact Fee	A one-time fee imposed upon a development, intended to offset the development's increased burden on city services.
Inclusionary Zoning (IZ)	One or multiple local policies that strategically incentivize or require affordable housing units in new development projects.
Infill Development	To develop vacant or underutilized lands within existing urban areas.
Land Development Code (LDC)/Land Development Regulations	A collection of adopted regulations controlling the development, use, and division of land. The Land Development Code is designed to serve as an implementation tool for the Comprehensive Plan.
Local Housing Assistance Plan (LHAP)	A three-year housing plan that outlines strategies employed by a local government to utilize State Housing Initiative Program (SHIP) funding provided by the state of Florida.

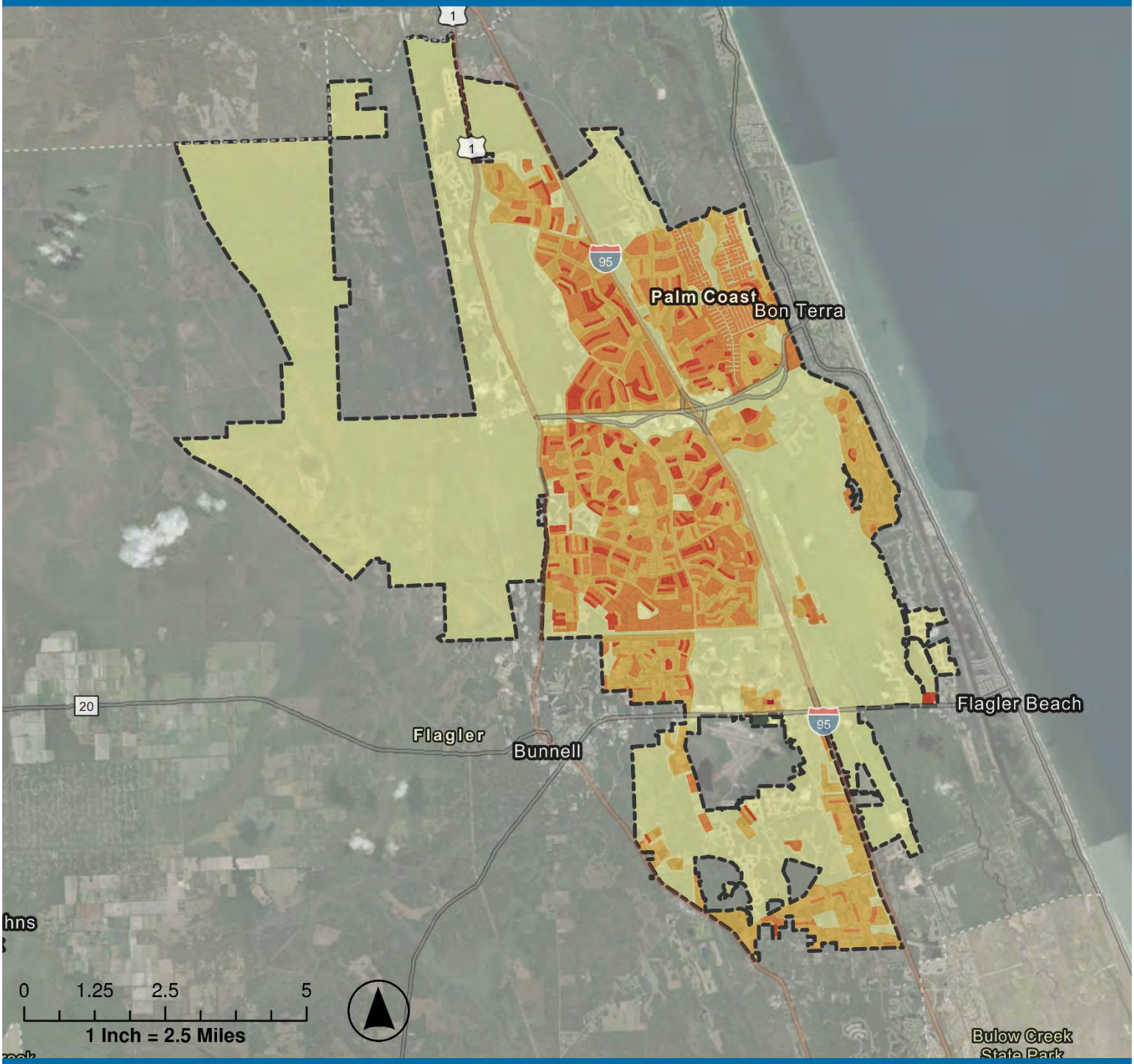
Low Income	Households earning between 50.01% and 80% of the Area Median Income. In Palm Coast, this corresponds to a maximum four-person household income of approximately $66,150.
Low-Income Housing Tax Credit (LIHTC)	Per the Library of Congress, “the federal government's primary policy tool for encouraging the development and rehabilitation of affordable rental housing. The program awards developers federal tax credits to offset construction costs in exchange for agreeing to reserve a certain fraction of units that are rent-restricted for lower-income households.”
Manufactured Home	A structure, transportable in one or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities.
Master-Planned Community	A large development, typically primarily residential, that is platted and designed in a single phase as a cohesive whole.
Metropolitan Statistical Area (MSA)	A geographic entity based on a county or a group of counties with at least one urbanized area with a population of at least 50,000 and adjacent counties with economic ties to the central area.
Middle and Upper Income	Households earning more than 100% of the Area Median Income. In Palm Coast, this corresponds to household incomes above approximately $82,700 for a four-person household.
Mixed-Use Development	A category of zoning that integrates multiple land uses (e.g., residential and commercial) within a single building, block, or neighborhood.
Moderate Income	Households earning between 80.01% and 100% of the Area Median Income. In Palm Coast, this corresponds to a maximum four-person household income of approximately $82,700.
Multi-Family Housing	An attached residential structure designed for more than one household.
Plat	Per F.S 177.031, “a map or delineated representation of the subdivision of lands, being a complete exact representation of the subdivision and other information in compliance with the requirement of all applicable sections of this part and of any local ordinances.”
Public-Private Partnership	A long-term agreement between a government and a private entity in which both parties collaborate to deliver public services or projects.
Rental Housing	Dwelling units occupied by households that pay rent to a property owner rather than owning the unit.
Residential	A land use category that designates land for use as housing.
Short-Term Rental (STR)	Any single-family dwelling, two-family dwelling, or multi-family dwelling that is rented to guests more than three times in a calendar year for periods of less than 30 days or one calendar month, whichever is less, or which is advertised or held out to the public as a place regularly rented to guests.

Single-Family Housing	A residential structure, attached or detached, designed solely for one household.
State Apartment Incentive Loan (SAIL)	A State low-interest loan program targeting affordable housing developers.
Subdivision	Per F.S.177.031, "the division of land into three or more lots, parcels, tracts, tiers, blocks, sites, units, or any other division of land; and includes establishment of new streets and alleys, additions, and resubdivisions."
Townhome	A single-family dwelling unit that is constructed in a series or group of attached units with property lines separating such units.
Transit-Oriented Development (TOD)	A development approach that incentivizes housing diversity and increased density/intensity by leveraging existing transportation infrastructure and supporting public facilities.
Triplex	A residential building containing exactly three separate dwelling units, typically arranged side by side or in a stacked configuration on a single parcel of land.
Very Low Income (VLI)	Households earning between 30.01% and 50% of the Area Median Income. In Palm Coast, this corresponds to a maximum four-person household income of approximately $41,350.
Wetland	Per F.S. 373.019, "those areas that are inundated or saturated by surface water or groundwater at a frequency and a duration sufficient to support, and under normal circumstances do support, a prevalence of vegetation typically adapted for life in saturated soils. Soils present in wetlands generally are classified as hydric or alluvial, or possess characteristics that are associated with reducing soil conditions."
Workforce Housing	Affordable, quality housing for moderate-income households, typically earning between 60% and 120% of the Area Median Income (AMI), who are often employed in essential occupations, such as teachers, nurses, and police officers, but are priced out of the market-rate housing.
Zoning	A system of designations designed to classify and regulate land based on the array of uses permitted to occur on said property.
Zoning Overlay	An additional layer of regulation or permissions placed upon a geographic area that already has a preexisting zoning designation.

APPENDIX B:
Map Series



Photo: Early development near Palm Coast P-Section, 1970.



MAP 1:

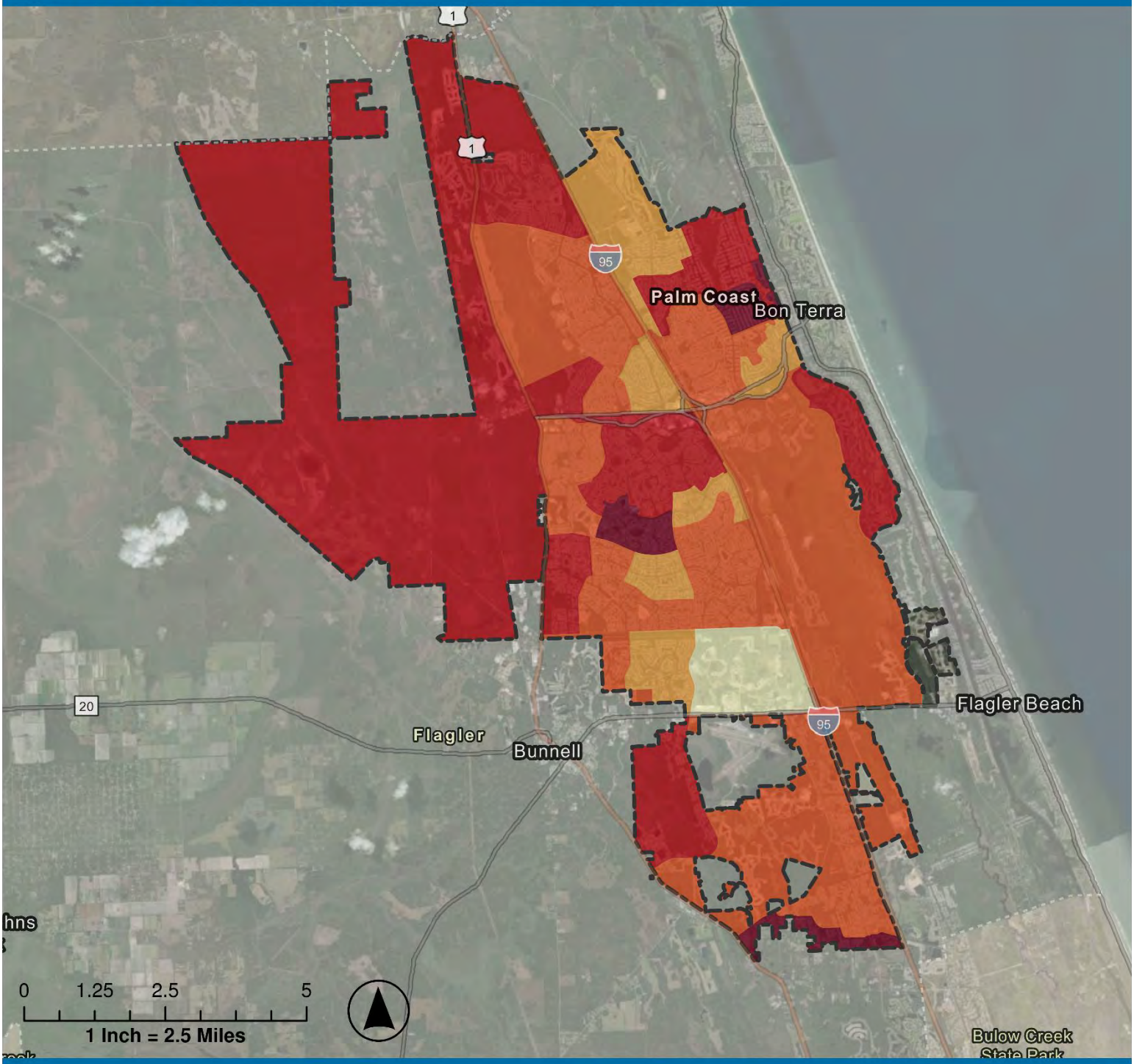
Population Density by Census Block Group

City Limit

Population Density

High

Low



MAP 2:

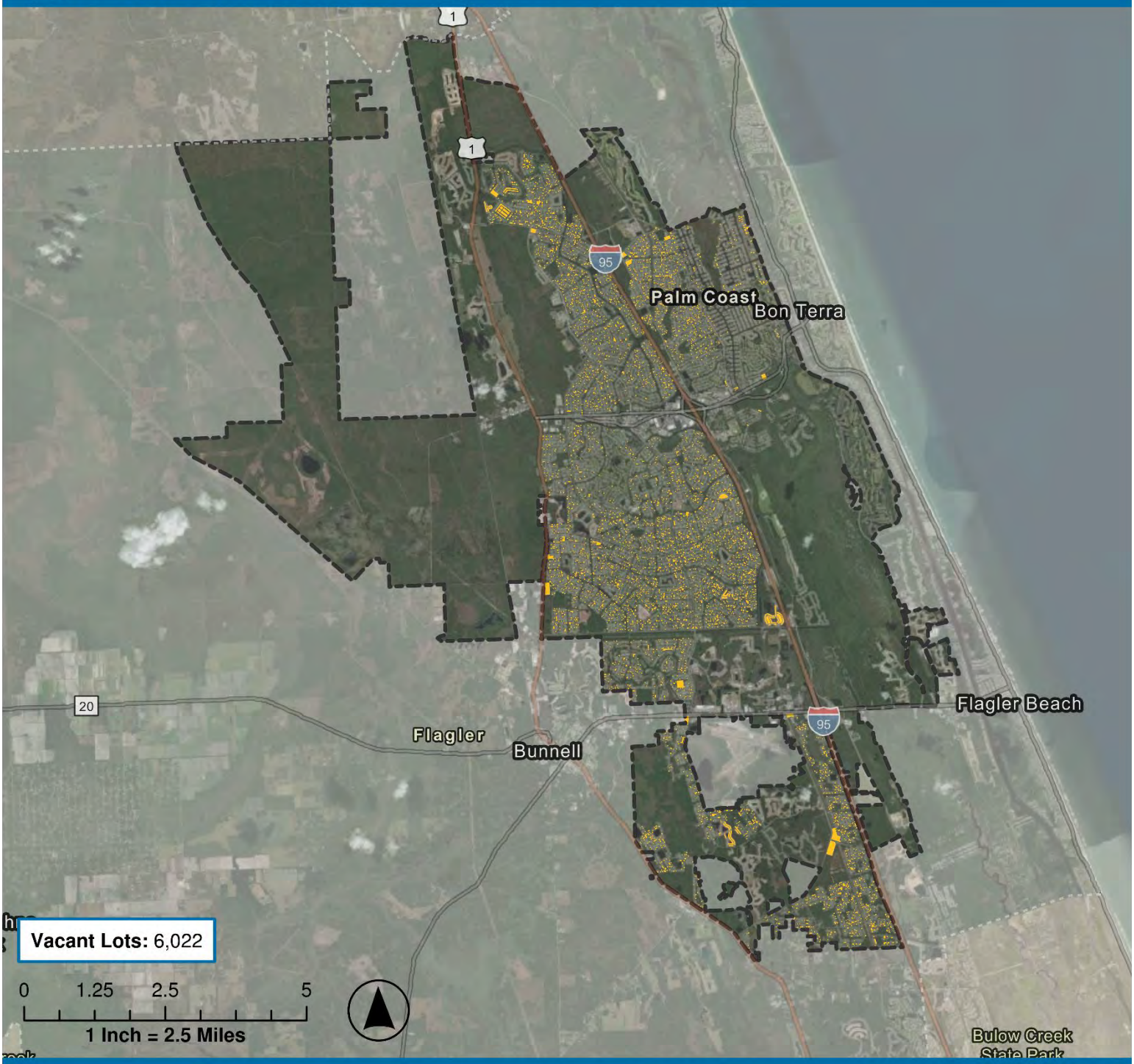
Median Household Income by Census Block Group

City Limit

Median Household Income

- ≥ $92,801
- $75,901 – $92,800
- $56,941 – $75,900
- $47,451 – $56,940
- $28,451 – $47,450
- ≤ $28,450

PALM COAST

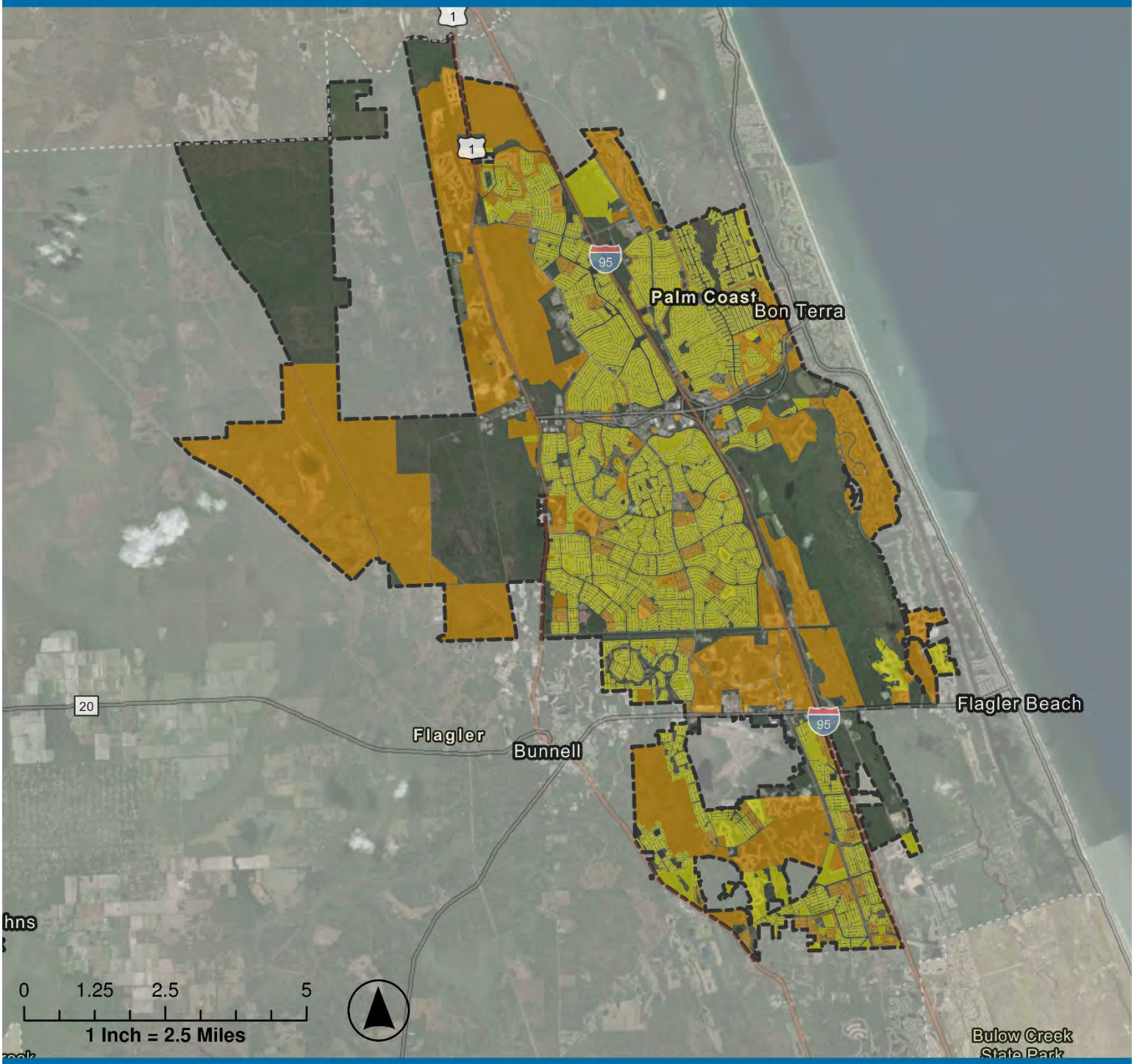


MAP 3:

Vacant Residential Lots in ITT-Developed Sections

City Limit

Vacant Lot



MAP 4:

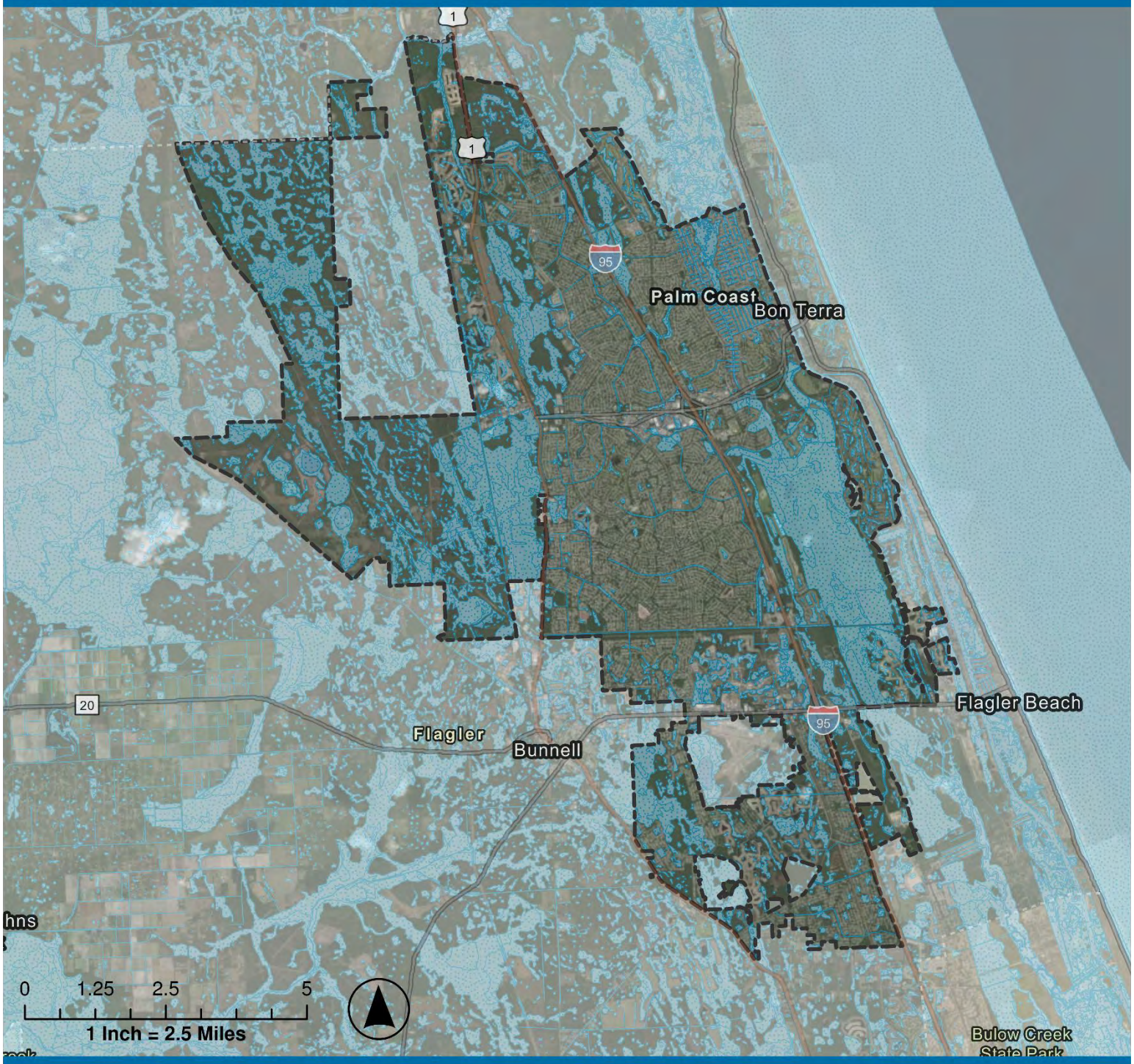
Residential Zoning Districts by Allowable Density

City Limit

Allowable Density

Single-Family

Multifamily



MAP 5:
Wetland Areas

City Limit

Wetland Area



MAP 6:
Floodzones

City Limit

Floodzone

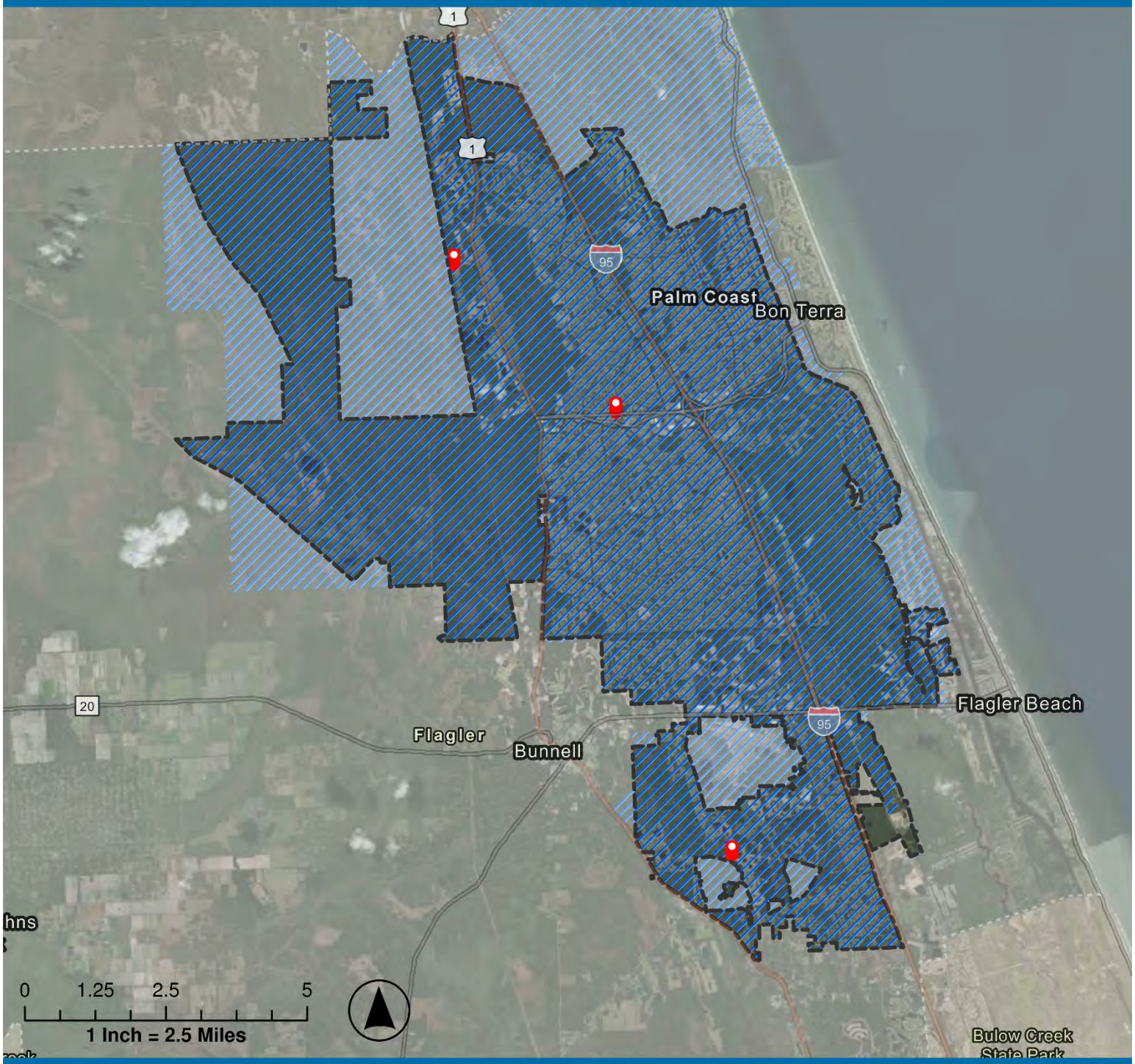
- AE
- A
- AH
- VE
- AO



MAP 7:
Conservation Areas

City Limit

Conservation Area



MAP 8:

Potable Water Service Area

- City Limit
- Potable Water Service Area
- City Water Supply Well / Plant



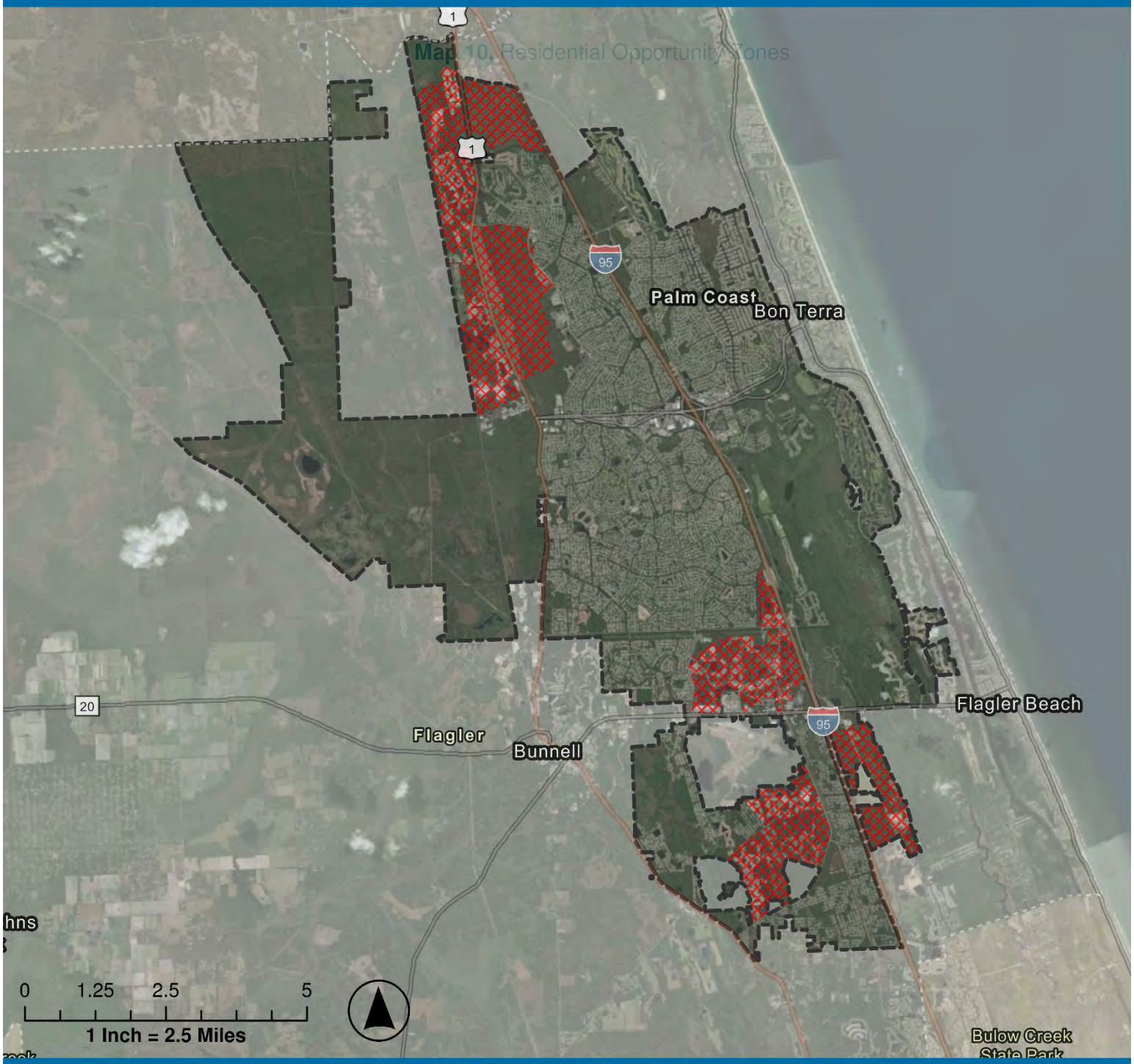
MAP 9:

Sanitary Sewer Service Area

City Limit

Sanitary Sewer Service Area

Wastewater Treatment Facility



MAP 10:

Residential Opportunity Zones

Note: Identified opportunity zones, provided by City staff, are not development recommendations, and do not account for the suitability of the parcel or existing entitlements on identified sites.

City Limit

Opportunity Zone



City Council Workshop
May 12, 2026
9:00 AM

City of **Palm Coast**

HOUSING NEEDS ASSESSMENT

Agenda

1. Introduction
2. Report Summary
3. Strategies
4. Implementation



1. Introduction

City Council Workshop
May 12, 2026
9:00 AM

City of **Palm Coast**
HOUSING NEEDS ASSESSMENT

Project Team

Phong Nguyen, PTP
Planning Manager

Jose Papa, AICP
Senior Planner

Tara Howell
Senior Planner

Jacob Alderman
Planner

Ian Stytz
Planning Tech

Definitions

Accessory Dwelling Unit (ADU)
A smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home

Area Median Income (AMI)
The midpoint of household income distribution in a given region, using a standard four-person household as the benchmark

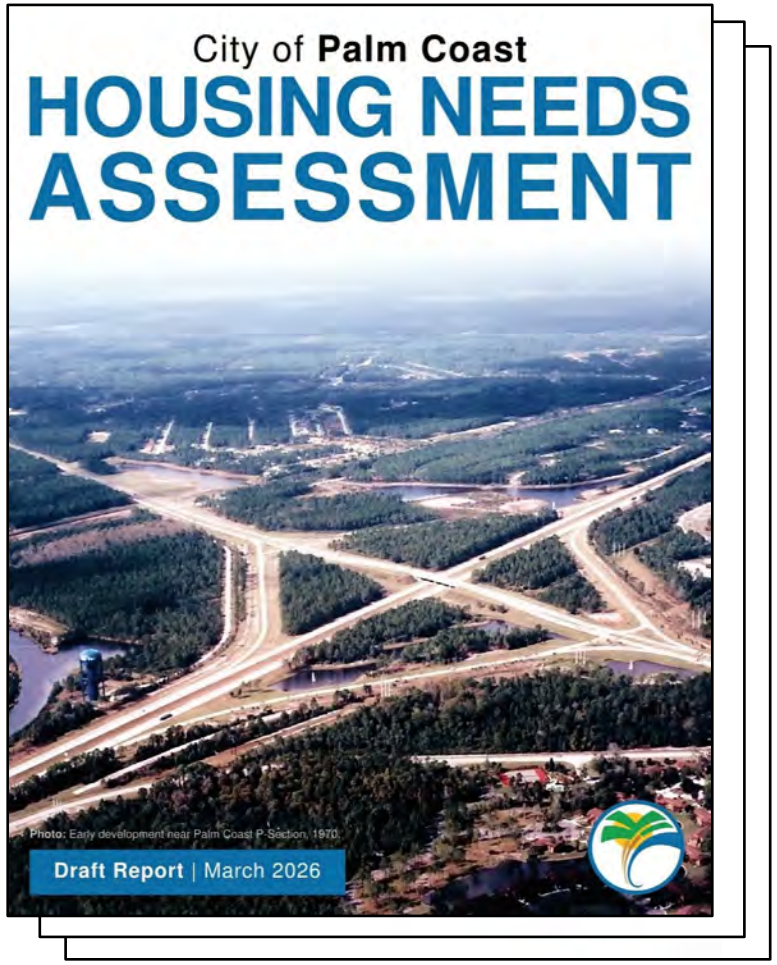
Cost Burden
The status of paying more than 30% of a household's gross income on housing costs

Inclusionary Zoning (IZ)
One or multiple local policies that strategically incentivize or require affordable housing units in new development projects

Short-Term Rental (STR)
Any residential dwelling that is rented to guests more than three times in a calendar year for periods of less than 30 days or one calendar month, whichever is less, or which is advertised or held out to the public as a place regularly rented to guests

Workforce Housing
Housing affordable to people or families earning up to 140% of the area median income (or 150% in certain critical state concern areas) as defined by law.

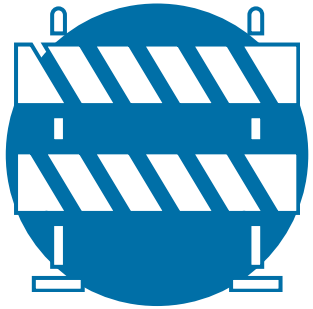
Project Overview



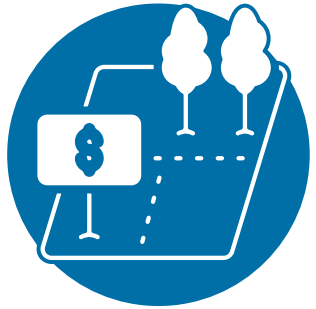
What is a Housing Needs Assessment (HNA)?

A document that assesses existing residential conditions citywide and devises strategies to meet projected needs for all populations

The HNA also serves to:



Assess barriers to development

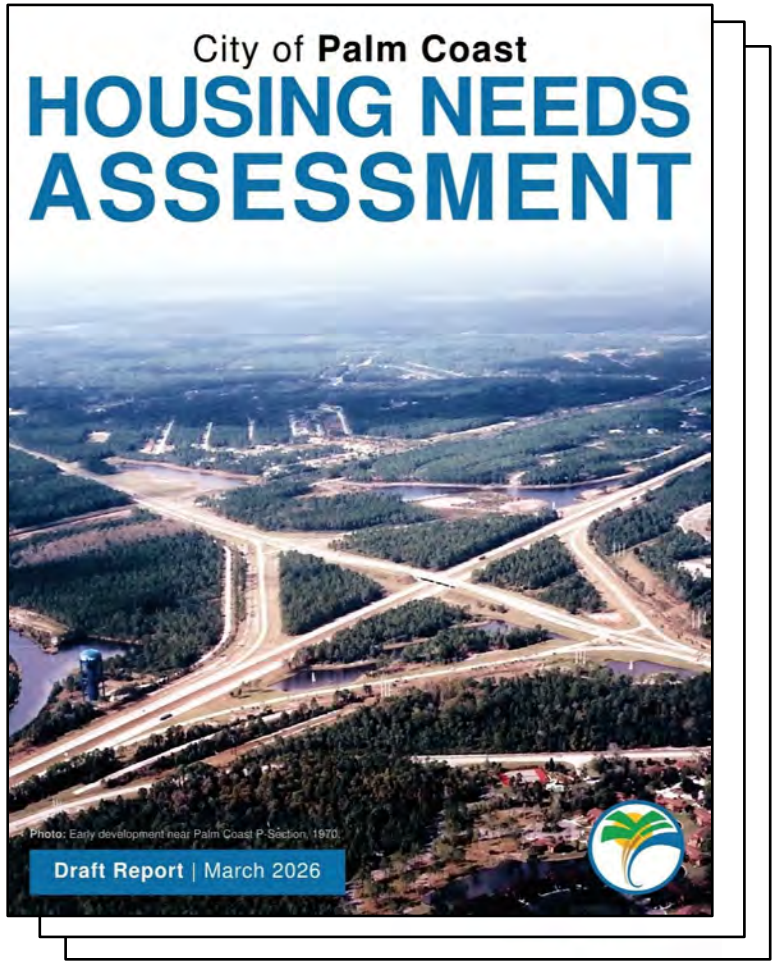


Identify greenfield land



Align with the community vision

Project Overview



Chapters of the Housing Needs Assessment:

- Housing Development History
- Community Profile
- Current Housing Stock
- Housing Costs & Market Conditions
- Existing Housing Gap & Projected Need
- Housing Barriers & Opportunities
- Recommended Housing Strategies

2. Report Summary

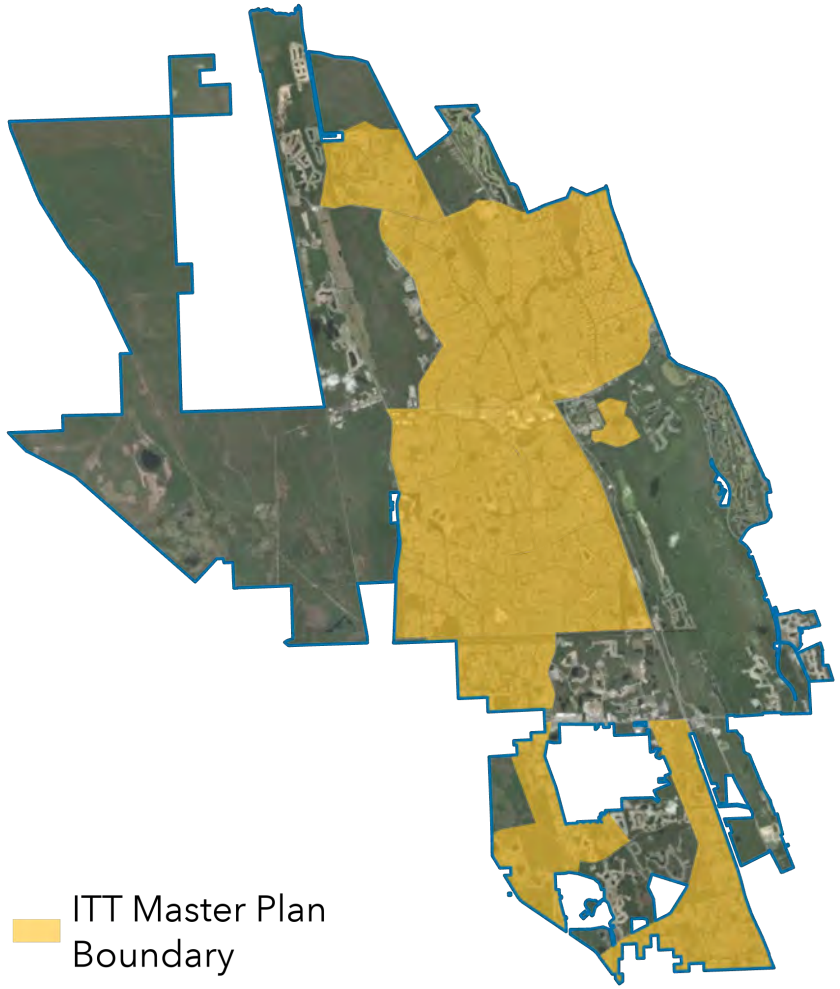
City Council Workshop
May 12, 2026
9:00 AM

City of **Palm Coast**
HOUSING NEEDS ASSESSMENT

Chapter 1 Overview

Housing Development History

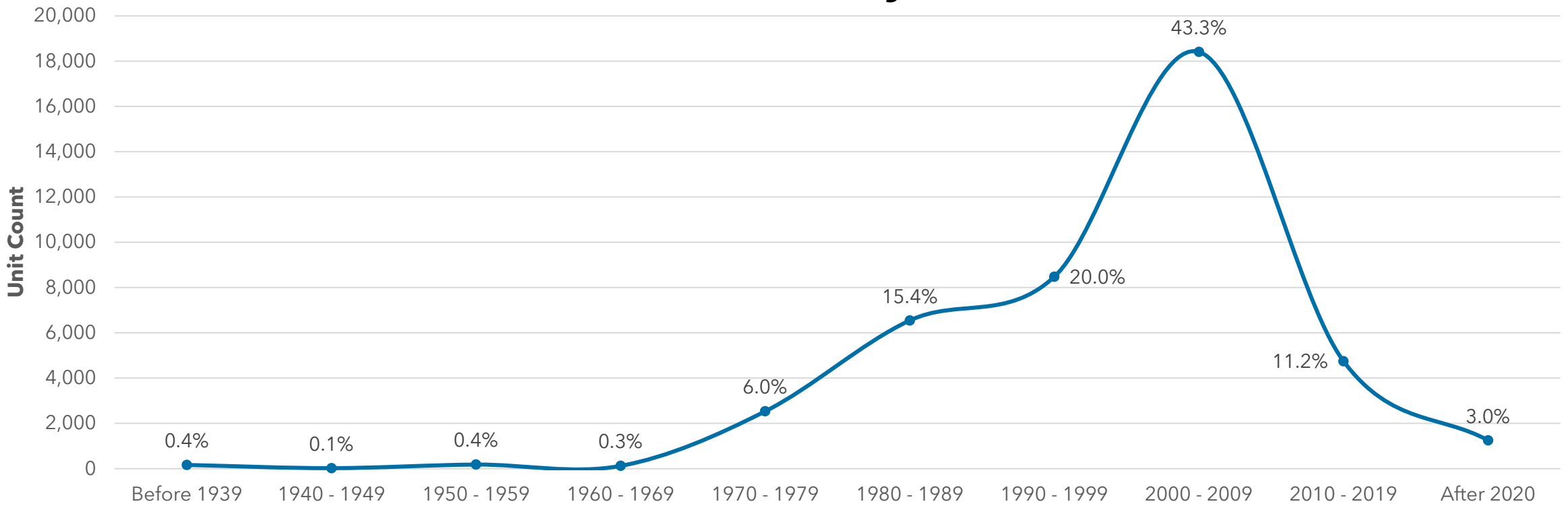
- Palm Coast's origins as a **master-planned community** created an organized city built around **distinct neighborhoods**
- Decades of **single-family development** turned a quiet rural area into one of Florida's fastest-growing, most recognizable communities
- With most ITT lots developed, Palm Coast must plan new housing to meet future needs while **maintaining community character**



Chapter 1 Overview

Housing Development History

Unit Construction by Decade



Source: ACS 5-Year Estimates, 2019-2023.

Chapter 2 Overview

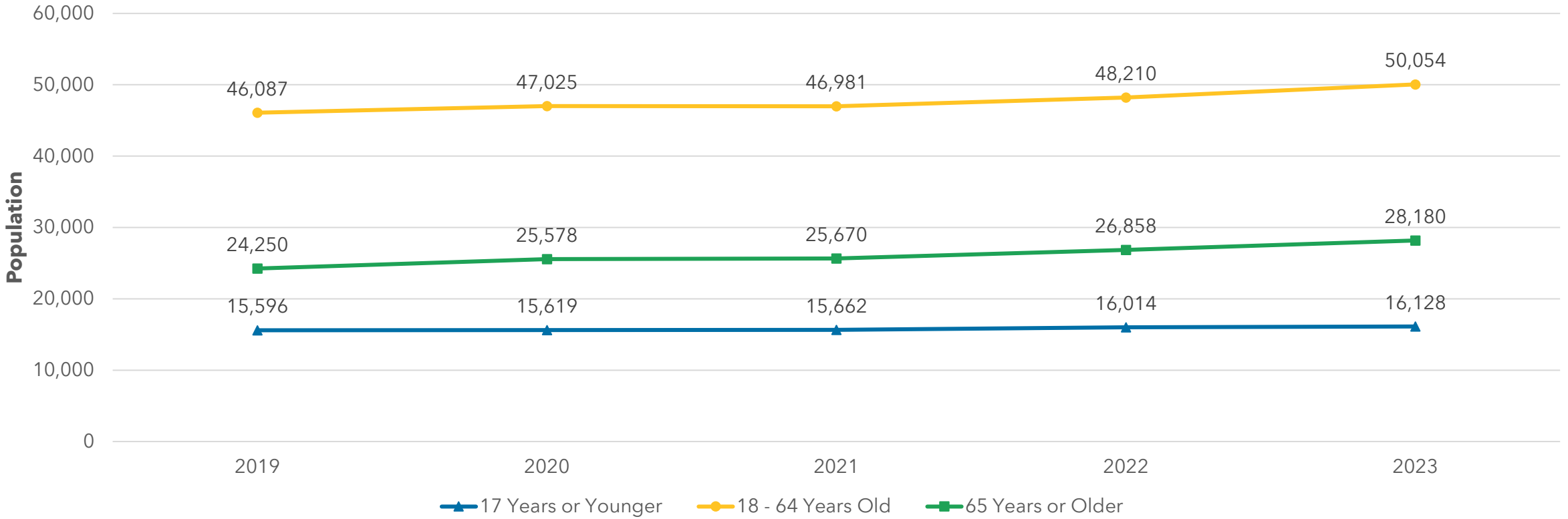
Community Profile

- The City's population is **generally growing older**, and future housing choices will need to better support accessibility and **aging in place**
- Residents are **well-educated**, reflecting Palm Coast's role as a **stable residential community**
- Household incomes have **risen steadily**, bolstering Palm Coast's economic stability and making it one of the region's **most financially secure** communities
- The City's vulnerable population struggles to find **affordable, accessible housing** as prices rise and supply tightens

Chapter 2 Overview

Community Profile

Population by Age Group, 2019 – 2023



Source: ACS 5-Year Estimates, 2019-2023.

Chapter 3 Overview

Current Housing Stock

- The majority of homes in Palm Coast are **single-family and relatively new**, reflecting the City's planned development pattern
- Assisted housing makes up a small share of the total supply, leaving **limited options for lower-income households**
- Vacancy rates are low, and ownership is high, signaling a **tight housing market**
- Future planning should focus on **maintaining quality** while broadening **housing choice and affordability**

Chapter 3 Overview

Current Housing Stock

Housing Inventory by Type

Structure Type	Count of Units	Percentage of Total Units
Single-Family	40,417	86.8%
Multi-family	6,150	13.2%
Mobile Home / Other	0	0.0%
Total	**46,567**	**100.0%**

Source: ACS 5-Year Estimates, 2019-2023.

Chapter 4 Overview

Housing Costs & Market Conditions

- Homeownership is **out of reach** for many lower- and moderate-income households
- Long-term owners usually have **manageable housing costs**, but new buyers often face **higher payments and more risk**
- Rental affordability is a major issue for lower-income households, who often face **high housing cost burdens**
- Housing cost burden **disproportionately affects** both the lowest-income and some moderate-income renters

Chapter 4 Overview

Housing Costs & Market Conditions

Maximum Affordable Housing Costs by AMI Category

AMI Category	Max. Annual Household Income	Max. Affordable Monthly Housing Cost
≤30% AMI	$24,800	$620
≤50% AMI	$41,350	$1,035
≤80% AMI	$66,150	$1,655
≤100% AMI	$82,700	$2,070

Source: HUD, 2023.

Chapter 5 Overview

Existing Housing Gap & Projected Need

- Palm Coast's housing market **benefits higher-income residents**, while those below 80% AMI face high costs and few affordable options
- With mostly single-family homes, the City has a limited and expensive rental market that reflects a **lack of life-stage housing**
- Vulnerable groups **struggle most** to find affordable, suitable, and accessible housing
- By 2050, affordability issues will mainly impact renters and owners earning **below 80% of AMI**, underscoring the need for more attainable housing options

Chapter 5 Overview

Existing Housing Gap & Projected Need

Renter Households



48.6%
Not Cost Burdened



25.2%
Cost Burdened



26.2%
Severely Cost Burdened

Owner Households



77.4%
Not Cost Burdened



13.3%
Cost Burdened

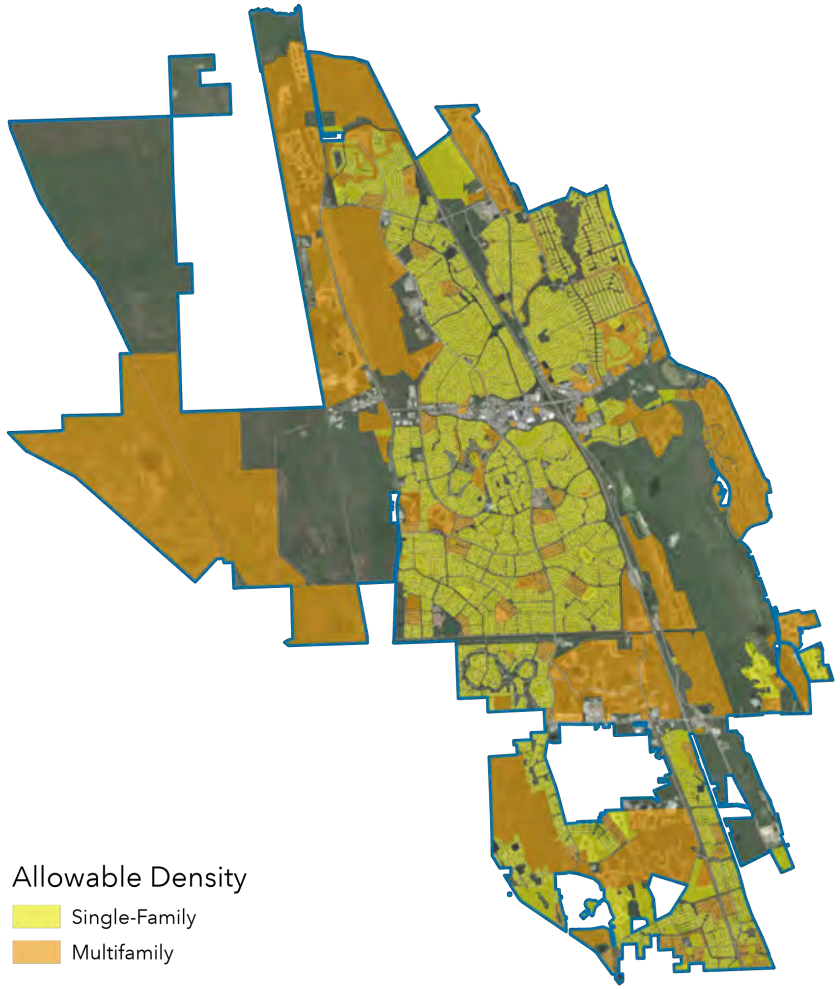


9.3%
Severely Cost Burdened

Chapter 5 Overview

Existing Housing Gap & Projected Need

- Most multifamily parcels are **partially or entirely vacant**, although some development projects are underway
- Diversifying the housing stock is **crucial to supporting** low-income and vulnerable populations



Chapter 6 Overview

Housing Barriers & Opportunities

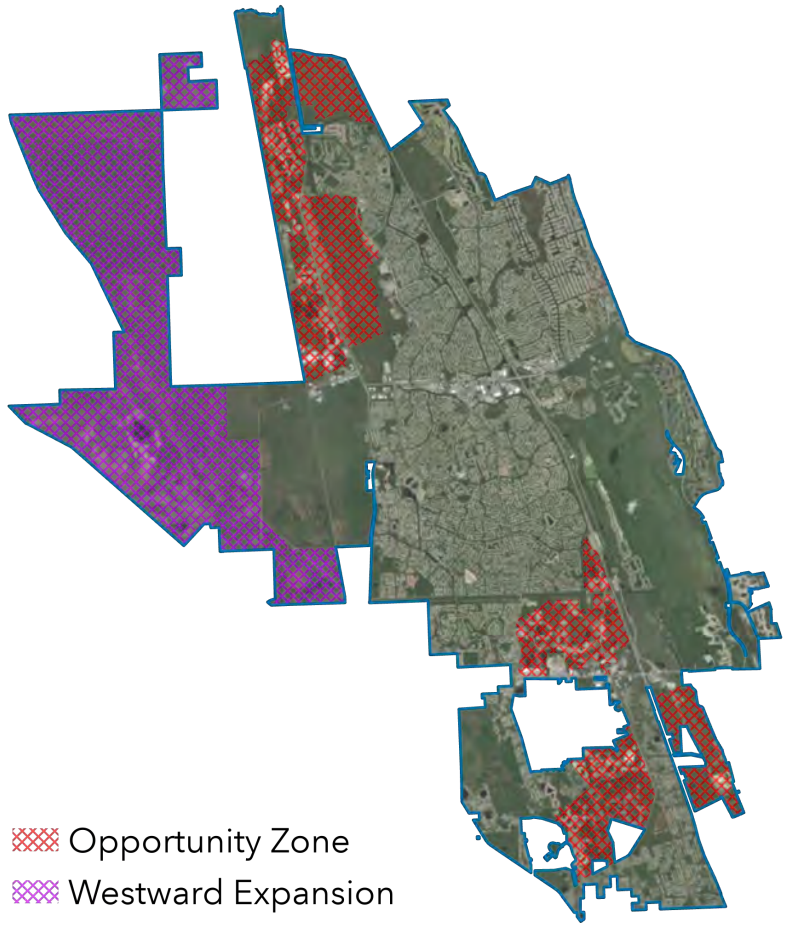


- Most vacant lots **already have water, sewer, and stormwater infrastructure**, making infill feasible across much of the City
- Current zoning and LDC standards focus on single-family homes, making it **hard to add denser housing** in most of the City
- The gap between assisted living costs and what most seniors can afford **is a growing concern**
- Land entitlements that allow more diverse housing types **have not been used widely enough** to expand supply

Chapter 6 Overview

Housing Barriers & Opportunities

- Potential residential development of **20,000 units** may be proposed in the "Western Expansion" of the City.
- **16,000** more planned units outside the Western Expansion, mainly focused in other opportunity zones.



Chapter 7 Overview

Recommended Housing Strategies

- Based on population projections, the city will require **over 20,000 new housing units** to support its population in 2050
- Just 6,000 of the 48,000 ITT-developed lots remain, meaning the City must decide where to **direct new residential development**
- Strategic regulatory updates and investment in financial mechanisms need to be considered to support **an expanded, more diverse** housing supply

3. Strategies

City Council Workshop
May 12, 2026
9:00 AM

City of **Palm Coast**
HOUSING NEEDS ASSESSMENT

Summary of Strategies

1) Expand Housing Diversity Through Zoning and Development Standards

2) Implement Expedited Permitting and Pre-Approved Plans for Select Housing Types

3) Update the Zoning Map to Support Housing Supply

4) Encourage Redevelopment and Infill Development

5) Expand Opportunities for Senior and Age Supportive Housing

6) Support Manufactured and Alternative Housing Options

7) Reinforce Standards and Licensing for Short -Term Vacation Rentals

8) Expand Partnerships that Support Workforce Housing Supply

9) Adopt an Inclusionary Zoning Ordinance

Strategy 1

Expand Housing Diversity Through Zoning and Development Standards



Why are we recommending this strategy?

To address limited housing diversity and overreliance on detached single-family housing

How will we achieve the goals of this strategy?

- Create new zoning districts for compact single-family development
- Expand the geographic availability of MFR-1 and MFR-2 districts in targeted areas
- Allow missing middle housing types such as duplexes, triplexes, and townhomes in appropriate residential districts

Strategy 2

Implement Expedited Permitting and Pre-Approved Plans for Select Housing Types



Why are we recommending this strategy?

To amend regulatory delays and procedural barriers affecting housing delivery.

How will we achieve the goals of this strategy?

- Establish an expedited permitting process for qualifying ADUs, infill housing, and workforce housing
- Develop clear eligibility criteria for projects that qualify for the expedited review period
- Create a library of pre-approved building plans for ADUs, small lot single-family homes, cottage homes, and other compact infill housing types

Strategy 3

Update the Zoning Map to Support Housing Supply



Why are we recommending this strategy?

To address limited housing opportunity areas citywide and the need for better availability of mixed-use development sites.

How will we achieve the goals of this strategy?

- Expand Mixed-Use zoning districts near major corridors and activity centers
- Rezone select underutilized commercial parcels to districts that allow a mix of residential and non-residential uses
- Apply mixed-use zoning near activity centers and commercial corridors to encourage residential units in proximity to jobs. services, and daily needs

Strategy 4

Encourage Redevelopment and Infill Development



Why are we recommending this strategy?

To respond to the need to use vacant and underutilized residential land more efficiently.

How will we achieve the goals of this strategy?

- Create incentives for infill development on vacant lots within existing sections
- Allow greater housing flexibility in infill areas, including smaller lots and alternative housing types
- Streamline permitting and review processes for infill projects
- Provide impact fee reductions or incentives for redevelopment projects that include attainable housing

Strategy 5

Expand Opportunities for Senior and Age Supportive Housing



Why are we recommending this strategy?

To support the growing senior population and the need for an increased supply of age-supportive housing options.

How will we achieve the goals of this strategy?

- Allow age-focused housing developments in mixed-use and MPD districts
- Promote campus-style senior communities that integrate housing, services, and recreation
- Identify suitable locations near healthcare facilities and services

Strategy 6

Support Manufactured and Alternative Housing Options



Why are we recommending this strategy?

To address the need for more attainable ownership and rental options.

How will we achieve the goals of this strategy?

- Identify areas suitable for manufactured housing communities
- Create zoning provisions allowing manufactured housing on appropriate sites
- Allowed build-to-rent manufactured housing communities
- Establish development standards to ensure compatibility and resiliency
- Create a manufactured and alternative housing overlay district to be applied to appropriate areas as needed

Strategy 7

Reinforce Standards and Licensing for Short -Term Vacation Rentals



Why are we recommending this strategy?

To alleviate pressure on the long-term housing supply from short-term rental activity.

How will we achieve the goals of this strategy?

- Determine what, if any, revisions should be made to better regulate lodging operations that are categorized as STRs
- Revise the definition of short-term vacation rentals in the land development code
- Implement the maximum possible fine for registration, licensing, and operational violations

Strategy 8

Expand Partnerships that Support Workforce Housing Supply



Why are we recommending this strategy?

To address the need for stronger workforce housing delivery capacity and long-term affordability tools.

How will we achieve the goals of this strategy?

- Advocate for collaborative housing action between the City, Flagler County, and other constituencies
- Partner with non-profit organizations to explore the introduction of a land bank or community land trust in Palm Coast
- Assess the feasibility of using public/private partnerships to introduce diverse, affordable housing in targeted areas

Strategy 9

Adopt an Inclusionary Zoning Ordinance



Why are we recommending this strategy?

To respond to the need for affordable and workforce housing production tied to future development.

How will we achieve the goals of this strategy?

- Perform cost-benefit analysis to determine whether IZ would help increase affordable housing supply while maintaining a reasonable yield-on-cost for developers
- Identify existing zoning districts, geographical areas, and the scale of development most compatible with IZ requirements
- Determine the set-aside percentage for new residential development in IZ districts

4. Implementation

City Council Workshop
May 12, 2026
9:00 AM

City of **Palm Coast**
HOUSING NEEDS ASSESSMENT

Financing Mechanisms

Direct Financing

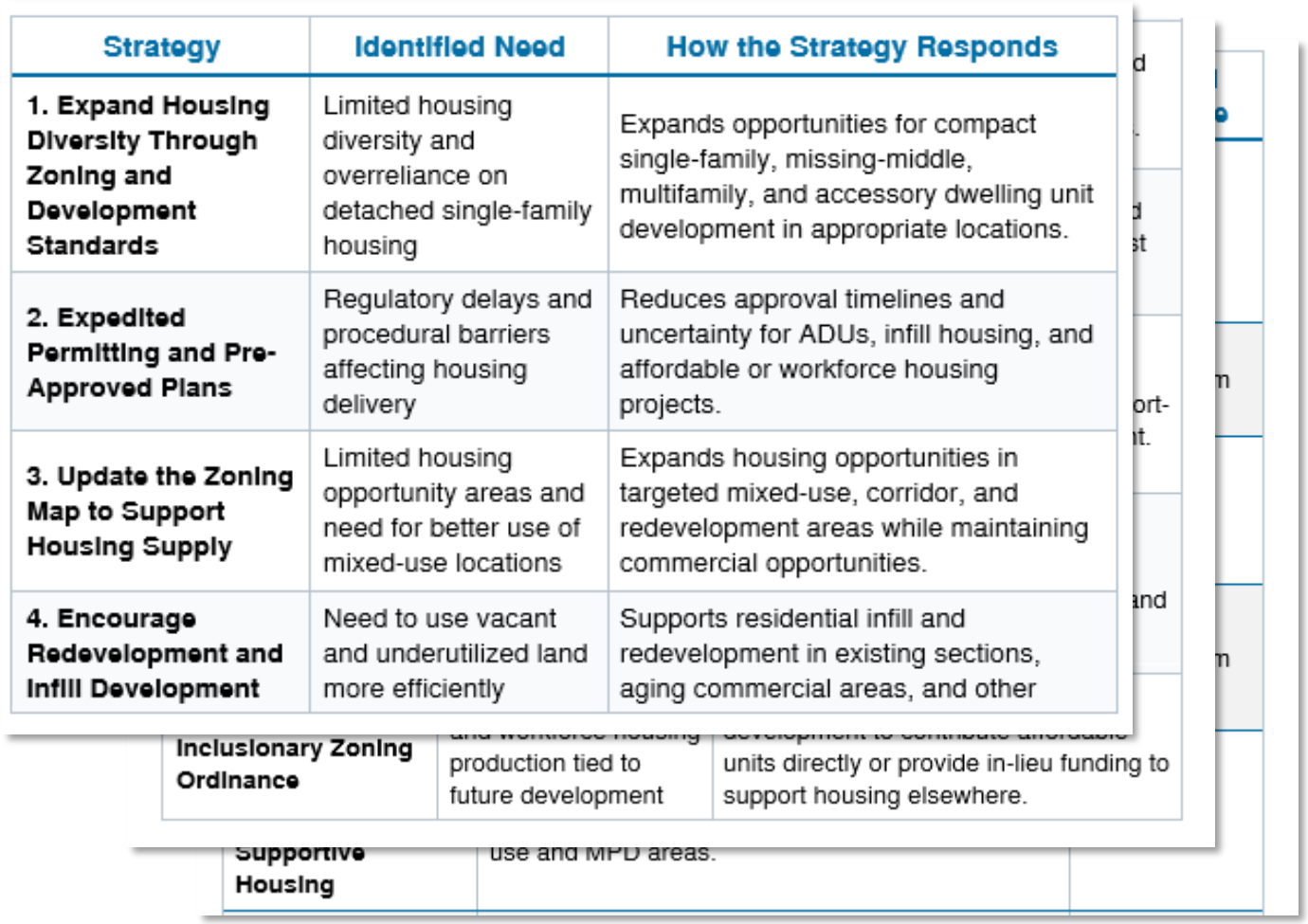
- General Obligation Bond
- Revenue Bond
- Tax Increment Financing
- Land Banking
- Community Land Trust
- IZ In-Lieu Fees
- Institutional Investment Tools

Partnership-Based Financing

- Public-Private Partnerships
- PHA-Municipal Collaboration
- State- and Federal-Local Partnerships
- Interlocal Agreements

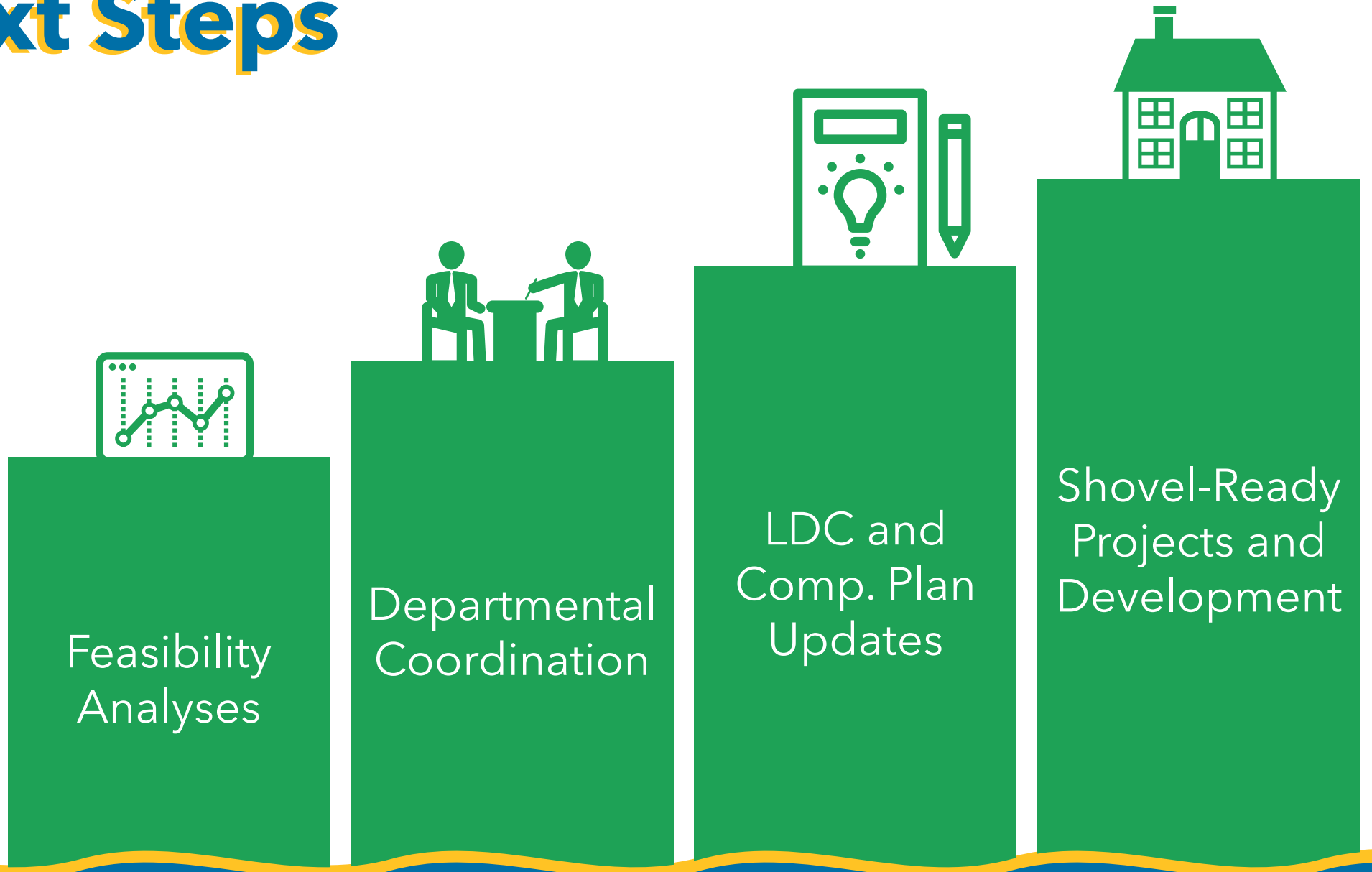
Implementation Snapshot

- Clear, direct, and transferable
- Identifies and addresses needs
- Provides timelines and funding
- Assigns departmental responsibility



Strategy	Identified Need	How the Strategy Responds
1. Expand Housing Diversity Through Zoning and Development Standards	Limited housing diversity and overreliance on detached single-family housing	Expands opportunities for compact single-family, missing-middle, multifamily, and accessory dwelling unit development in appropriate locations.
2. Expedited Permitting and Pre-Approved Plans	Regulatory delays and procedural barriers affecting housing delivery	Reduces approval timelines and uncertainty for ADUs, infill housing, and affordable or workforce housing projects.
3. Update the Zoning Map to Support Housing Supply	Limited housing opportunity areas and need for better use of mixed-use locations	Expands housing opportunities in targeted mixed-use, corridor, and redevelopment areas while maintaining commercial opportunities.
4. Encourage Redevelopment and Infill Development	Need to use vacant and underutilized land more efficiently	Supports residential infill and redevelopment in existing sections, aging commercial areas, and other
Inclusionary Zoning Ordinance	production tied to future development	units directly or provide in-lieu funding to support housing elsewhere.
Supportive Housing	use and MPD areas.	

Next Steps


Feasibility Analyses
Departmental Coordination
LDC and Comp. Plan Updates
Shovel-Ready Projects and Development

Thank You!

Any questions?

City Council Workshop
May 12, 2026
9:00 AM

City of **Palm Coast**
HOUSING NEEDS ASSESSMENT

Volusia County Impact Fee Waiver/ Deferral for Affordable Housing.

Key Aspects of the Process:

- **Impact Fee Deferral:** Developers may request to defer impact fees (roads, schools, parks, etc.) until prior to the issuance of a CO.
- **Application Requirement:** A written request must be submitted to the Volusia County Community Services Department.
- **Restrictive Covenant:** A restrictive covenant must be recorded to ensure the property maintains its affordable status, with payment due if the agreement is broken.
- **Affordable Housing Criteria:** Projects must align with the definitions and requirements set forth in the Volusia County Comprehensive Plan and the Volusia County Impact Fee Ordinance.
- **Pre-application Meeting:** A pre-application meeting with the affordable housing review team is recommended to outline project schedules and incentive eligibility.

Flagler County:

Key Aspects of the Process:

- **Waiver/Exemption Thresholds:** Up to 100% exemption is possible if all units are affordable to eligible households, while a 75% exemption is possible if fewer than 100% of units are affordable.
- **Application Process:** Projects seeking fee relief must submit proposals to the county. The Live Local Act - Flagler County provides an expedited process for qualifying affordable housing developments, allowing developers to submit applications for review.
- **Eligible Projects:** These incentives are generally applicable to projects aiding very low, low, and moderate-income households.
- **Alternative Incentives:** In addition to waivers, Reduced or waived fees for qualifying projects and land use modifications, such as density bonuses, are considered by the AHAC to encourage affordable development.
- **Context:** While Overview of Impact Fees and Affordable Housing notes that impact fees should meet a dual rational nexus test, local jurisdictions like Annual Affordable Housing Incentive Report - Flagler County use them to fund necessary capital improvements.

St. Johns County- December 2025

Affordable Housing Fee Waiver

To support local housing needs, the ordinance provides waivers of non-school impact fees for qualifying affordable housing.

- A 100% waiver is available for housing provided to households earning up to 50% of the area median income.
- A 50% waiver is available for households earning between 50% and 80% of the area median income.
- A 30-year deed restriction is required to maintain long-term affordability.

Orange County

Orange County, FL, does not typically use a single "exemption request form." Instead, exemptions for replacements, additions, or affordable housing must be requested during the building permit application process by referencing demolition permits or submitting supporting documentation. Specific applications exist for fee deferrals or non-profit.

Key Impact Fee Procedures & Resources:

- **Replacement/Additions:** Exemptions for replacing a structure or building additions (that don't add units) are handled by referencing the demolition permit number on your building permit application.
- **Residential Impact Fees:** Review policy details on Residential Impact Fees - Orange County Government.
- **Commercial/Multifamily:** Projects with a value of $1M+ can use the Commercial Deferred Impact Fee Application.
- **Affordable Housing/Non-Profit:** A Nonprofit Impact Fee Grant Application is available for up to $10,000 in grants.
- **Assessment Guide:** Consult the Impact Fee Assessment Guide - Orange County Government for complete details on compliance, exemptions, and contact information for the Impact Fee Office

Duval County

- **Mobility Fee Exemptions:** Exemptions for redevelopment, replacement, or de minimis projects (projects with minimal impact) are handled by the **Concurrency and Mobility Management System (CMMS) Office**.

    - *Process:* A formal application must be submitted to the Planning Department to obtain a certified exemption certificate rather than a simple form.
    - *Contact:* 904-255-CITY (2489) or email PlanningDept@coj.net.
- **Low-Income/Stormwater Exemptions:** For relief from stormwater or solid waste fees, a **Low-Income Exemption Application** is required, which is available on the Jacksonville City Fees department page.
- **Property Tax Exemptions (Non-Profit/Institutional):** For churches, schools, or non-profit organizations, the Property Appraiser handles these exemptions (e.g., affordable housing projects)

City of Jacksonville

The City of Jacksonville offers several impact fee exemptions and reductions, primarily for low-income homeowners and specific housing projects, available through the City Fees department. Applications for 2026 low-income exemptions are currently available for storm water and solid waste fees, with a final deadline of March 31, 2027.

Key Exemption Forms and Resources

- **Low-Income Exemption Application:** For homeowners (primary residence) with a gross household income 150% of the Federal Poverty Level.
    - Download the 2026 Low-Income Exemption Application.
    - 2025 Application (Deadline March 31, 2026).
- **Attainable Housing Tap Fee Fund:** For reducing tap/connection fees on affordable housing projects.
    - Attainable Housing Tap Fee Fund Application.
- **Mobility Fee Information:** Information on exemptions for de minimis impacts or development activities.
    - View Mobility Fee FAQs.

PALM COAST APARTMENTS LIST

Name	Address	Mobile phone	Rental Range	Age Restrictions	Unit Types	Units	Available Units Est.	Affordable Units	Affordable Available Units	Rental Units Types
Pine Lake Apartments	121 Pine Lakes Pkwy N Unit 1001	(352) 306-5978	$1,261 to $1,935	No	1-3 Br.	184	3	N/A	N/A	Market Rate
Central Landings at Town Center Apartments	1465 Central Ave	(866) 310-7648	$1,125 to $1,999		1-3 Br.	150	7	150	7	Income qualifying
Beach Village Apartments	1100 Beach Village Dr	(833)-708-2027	$1,136 to $1,899	No	1-4 Br.	106	2	100	2	LHTC/ income qualify
The Palms at Town Center Apartments	470 Bulldog Drive	(855) 552-1759	$379 up to $1,543 w/AMI $1,236 to $1,983w/o AMI	No	32 units reserved for at or below 30% AMI, 8 units reserved for households at or below 60% AMI, 48 units reserved for households at or below 80% AMI HUD Income Levels 1-3 Br.	88	9	88	9	LHTC/ income qualify
Palm Pointe	4600 E Moody Blvd.	(386)-263-8178	$1,525+	No	2Br.	85	N/A			LHTC/ income qualify subsidy
Pointe Grand Palm Coast Apartments	101 Athens Ct	(386)-246-2260	$1,375 to $1,568+	No	2Br.	264	11	N/A	N/A	Market Rate
Tuscan Reserve Apartments	402 Tuscan Reserve Dr	(386) 603-4385	$1,261 to $1,900	No	1-3 Br.	123	9	N/A	N/A	Market Rate
Evolve Palm Coast	23 Evolve Pkwy	(386) 387-6485	$1,399 to $2,051+	No	1-3 Br.	256	80	N/A	N/A	Market Rate
Viva at Palm Coast Apartments	1 Haven Blvd #101	(386) 347-5293	$1,879 to $2,489+	No	2-3 Br.	205	12	N/A	N/A	Market Rate
Reserve at Brookhaven Apartments	101 Brookhaven Ct N	(386) 675-4252	$1,445 to $2,575+	No	2-3 Br.	134	1	N/A	N/A	Market Rate
Wilton Palm Coast	100 Wilton Cir	(386) 597-0877	$1,450 to $2,745+	No	1-3 Br.	251	7	N/A	N/A	Market Rate
Las Palmas	70 Town Ct	(386) 387-5517	$2,800 to $5,350+	55 or Older All-inclusive	Studio, 1-2 Br. Assisted Living and Memory Care	146	7	N/A	N/A	Market Rate
Pointe Grand Town Center Phs. I	746 Town Center Blvd.	(386)-251-5716	t $1,375 to $1,593	NO	2 Br.	300	125	300	125	Workforce/ attainable Restriction
The Promenade at Town Center	890 Central Avenue	(386) 564-8006	$1,400 to $1,950+	No	Studio, 1-2 Br.	204	200	N/A	N/A	Market Rate
Ocean village	777 Ocean Village Circle	352-877-2378	$1,770 to $2,965+	No	2-3 Br.	314	N/A		N/A	Market Rate
Central Landings at Town Center Senior Living Apartments	1467 Central Ave	(866) 552-5623	$1,124 to $1,447+ for 1-bedroom units and range up to $1,314 to $2,006+	62 or older 55 or older w/ qualifying disability	1-2 Br.	83	1	83	1	LHTC/ income qualify
Kensington at Old Kings Senior Living	Old Kings Road	(386) 359-3989	$1,245 to $1,652	55 or older	1-2 Br. 40% reserved for income resitrict earnings up to 120%	113	1	113	1	LHTC/ income qualify
Intergra Woods	1000 Integra Woods Boulevard	(386)-439-0134	$1,169 to $2,383+	No	1-3 Br.	310	46	N/A	N/A	Market Rate
Sancerre at Palm Coast	144 Cypress Point Pkwy	(386) 247-0967	$4,375 to 7,960	55 or Older All-inclusive	Studio, 1-2 Br. Assited Living and Memory Care	147		N/A	N/A	Market Rate
Harbor Chase of Palm Coast	2125 Palm Harbor Pkwy	(386)-225-4070	$3,500 to $4,995+	55 or Older All-inclusive	Studio, 1-2 Br. Assisted Living and Memory Care	98	N/A	N/A	N/A	Market Rate
Marbella Apartments AKA Whiteview Village	1 Pergion Dr.	386-832-0761	$1,349-$2,019	No	1-3 Br.	316	26	N/A	N/A	Market Rate
Palm Coast Landing Senior Apartments	465 Landings Blvd.	833-856-0965	$1,139-$1,599	62 or older 55 or older w/ qualifying disability	1-2 Br.	73	2	N/A	N/A	Market Rate
European Village	101 Palm Habor Parkway	Private Rentals	$1,472 to $1,626+	No	1-2 Br.	247		N/A	N/A	Market rate
TOTALS						**4197**	**549**	**1134**	**145**	**7 out 22**
Apartment Rental Housing Stock Percentages Avaiability and Affordability							**13%**		**13%**	

The Low-Income Housing Tax Credit (LIHTC) program is a federal initiative created by the Tax Reform Act of 1986 that encourages private investment in affordable rental housing.

How It Works

Tax Incentives for Investors: The federal government issues tax credits to state and local housing agencies. Developers win these credits competitively and sell them to corporate or private investors to raise equity for building or rehabilitating properties. In return, investors receive a dollar-for-dollar reduction in their federal income tax liability over a 10-year period.

Types of Credits:

9% Credits: Subsidize roughly 70% of new construction or substantial rehabilitation costs (competitive allocation).

4% Credits: Subsidize roughly 30% of acquisition and rehabilitation costs (often paired with tax-exempt bonds).

Affordability Commitment: Properties must remain rent-restricted and affordable for a minimum of 30 years (a 15-year initial compliance period plus a 15-year extended use period).

Attainable workforce housing is unsubsidized residential property designed for moderate-income households—typically earning between 80% and 120% of the Area Median Income (AMI)—who earn too much for traditional government subsidies but are priced out of local market-rate housing. City of Palm Coast CDBG & Housing Services: The city administers federal Community Development Block Grants (CDBG) and State Housing Initiatives Partnership (SHIP) funds. These programs are geared toward assisting low-to-moderate-income families (earning 80% or less of AMI) with housing needs, emergency assistance, and local housing stability.

Previous Apartment information Provided are show in Blue lettering