



City of Palm Coast Agenda

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

City Council Workshop Meeting

Mayor Michael Norris
Vice Mayor Theresa Pontieri
Council Member Charles Gambaro
Council Member Ty Miller
Council Member David Sullivan

Tuesday, May 12, 2026	9:00 AM	City Hall - Jon Netts Community Wing
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City Staff

Michael McGlothlin, City Manager

Marcus Duffy, City Attorney

Kaley Cook, City Clerk

- Public Participation shall be in accordance with Section 286.0114 Florida Statutes.
- Other matters of concern may be discussed as determined by City Council.
- If you wish to obtain more information regarding the City Council's agenda, please contact the City Clerk's Office at 386-986-3713.
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- City Council Meetings are streamed live on YouTube at <https://www.youtube.com/@PalmCoastFL>.
- It is proper meeting etiquette to silence all electronic devices, including cell phones while Council is in session. Any person who decides to appeal any decision of the City Council with respect to any matter considered at this meeting will need a record of the proceedings, and for such purpose, may need to hire a court reporter to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

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

B. PLEDGE OF ALLEGIANCE TO THE FLAG AND A MOMENT OF SILENCE

C. ROLL CALL

D. PUBLIC PARTICIPATION

Public Participation shall be held in accordance with Section 286.0114 Florida Statutes.
And pursuant to the City Council's Meeting Policies and Procedures:

- (1) This agenda item has a thirty (30) minute limit.
- (2) Each speaker shall at the podium, provide their name and may speak for up to 3 minutes.
- (3) The Public may provide comments to the City Council relative to matters not on the agenda at the times indicated in this Agenda. Following any comments from the public, there may be discussion by the City Council.
- (4) Public speakers may address their comments to the Council as a whole, the Mayor, or to an individual Council Member
- (5) When addressing the City Council on specific, enumerated Agenda items, speakers shall:
 - (a) make their comments concise and to the point;
 - (b) not speak more than once on the same subject;
 - (c) not, by speech or otherwise, delay or interrupt the proceedings or the peace of the City Council;
 - (d) obey the orders of the Mayor or the City Council; and

(e) not make any irrelevant, impertinent or slanderous comments while addressing the City Council; which pursuant to Council rules, shall be considered disorderly.

(6) Any person who becomes disorderly or who fails to confine his or her comments to the identified subject or business, shall be cautioned by the Mayor and thereafter must conclude his or her remarks on the subject within the remaining designated time limit.

Any speaker failing to comply, as cautioned, shall be barred from making any additional comments during the meeting and may be removed, as necessary, for the remainder of the meeting.

Members of the public may make comments during the public comment portion of the meeting. Please be advised that public comment will only be permitted during the public comment portions of the agenda at the times indicated by the Chair during the meeting

E. PRESENTATIONS

- 1. PRESENTATION - HOUSING NEEDS ASSESSMENT**
- 2. PRESENTATION - DEVELOPMENT OPTIONS FOR DUPLEX ZONED LOTS**
- 3. PRESENTATION - FY27 HEALTH INSURANCE OPTIONS**
- 4. PRESENTATION - STORMWATER ANNUAL UPDATE**
- 5. PRESENTATION - PAVEMENT MANAGEMENT PROGRAM FISCAL YEAR 2026 UPDATE**
- 6. PRESENTATION - SAP EVALUATION WORKSHOP**
- 7. PRESENTATION - PROPOSED AMENDMENTS TO CHAPTER 2 REVIEW AUTHORITY, ENFORCEMENT, AND PROCEDURES**
- 8. PRESENTATION - PROPOSED AMENDMENTS TO CHAPTER 11 TREE PROTECTION, LANDSCAPING, BUFFERS, AND IRRIGATION OF THE LAND DEVELOPMENT CODE**
- 9. ORDINANCE 2026-XX AMENDMENT TO THE CITY CHARTER**

F. PUBLIC COMMENTS

Remainder of Public Comments is limited to three (3) minutes each.

G. DISCUSSION BY CITY COUNCIL OF MATTERS NOT ON THE AGENDA

H. DISCUSSION BY CITY ATTORNEY OF MATTERS NOT ON THE AGENDA

I. DISCUSSION BY CITY MANAGER OF MATTERS NOT ON THE AGENDA

J. ADJOURNMENT

- 1. AGENDA WORKSHEET AND CALENDAR**

City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.1

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Org/Account #
Subject:	PRESENTATION - HOUSING NEEDS ASSESSMENT	
Presenter:	Tara Howell, Senior Planner for JBPro, Jacqueline Gonzalez, Site Development Coordinator, Jose Papa, AICP, Senior Planner	
Attachments:	1. Presentation 2. Housing Assessment	
Background:	Palm Coast is facing growing housing challenges, including rising costs, limited housing options, and increasing demand. These issues are making it harder for many residents especially workforce households and seniors to find attainable housing. The current housing supply does not fully meet the community's needs, particularly in areas such as "missing middle" housing and diverse housing types. This impacts not only residents, but also the City's ability to support economic growth and maintain a stable workforce. The report recognizes that developing affordable housing is complex and costly. Most projects require multiple funding sources and strong partnerships to move forward. To address these challenges, the city has several tools available. These include financing options like bonds and tax increment financing, as well as strategies such as land banking, community land trusts, and policies that support long-term affordability. No single solution will resolve the issue. Success will require a combination of approaches. Partnerships are essential. Collaboration with developers, nonprofits, housing agencies, and state and federal programs will help maximize resources and expand housing opportunities. The report recommends expanding housing options, using public land strategically, and reducing barriers in the development process. It also emphasizes the need to align housing policies with infrastructure and growth planning. Moving forward, the city should take a phased and coordinated approach, focusing on practical, high-impact actions. With the right strategy, Palm Coast can improve housing availability, support economic stability, and maintain its quality of life.	

Recommended Action:
FOR PRESENTATION AND COMMENTS



City Council Workshop

May 12, 2026

9:00 AM

City of **Palm Coast** **HOUSING NEEDS** **ASSESSMENT**

Agenda

Introduction

1

Report Summary

2

Strategies

3

Implementation

4



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

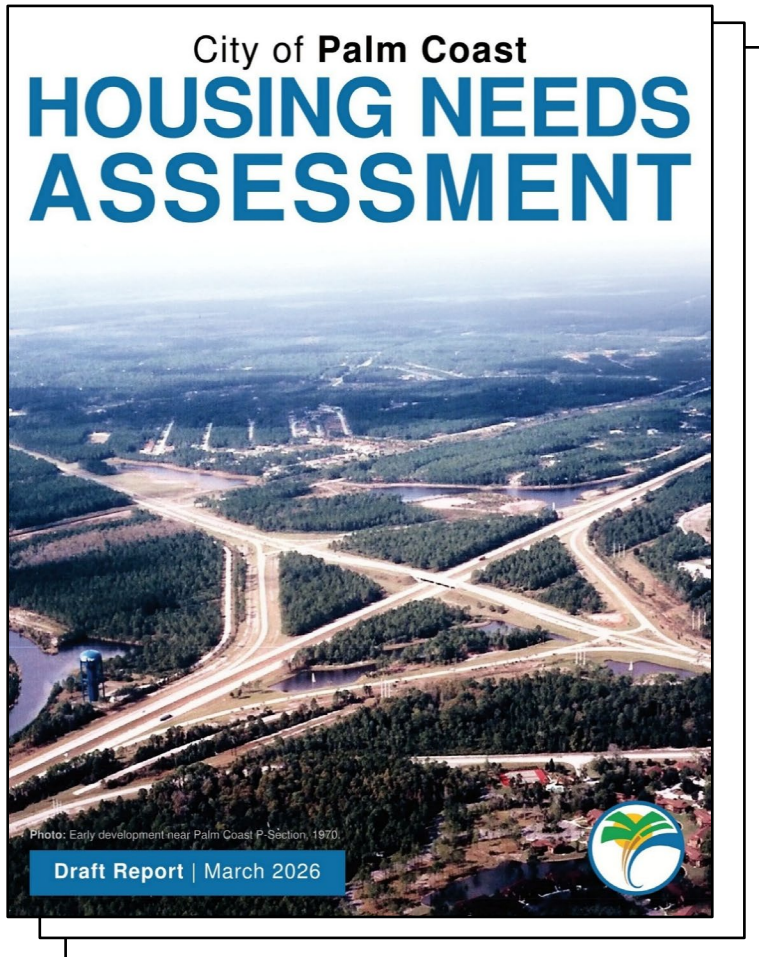
Short-Term Rental (STR)

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.

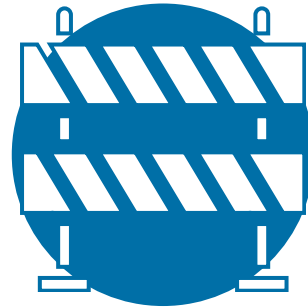
Project Overview



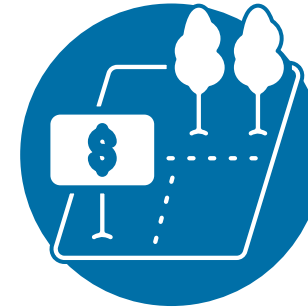
What is a Housing Needs Assessment (HNA)?

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

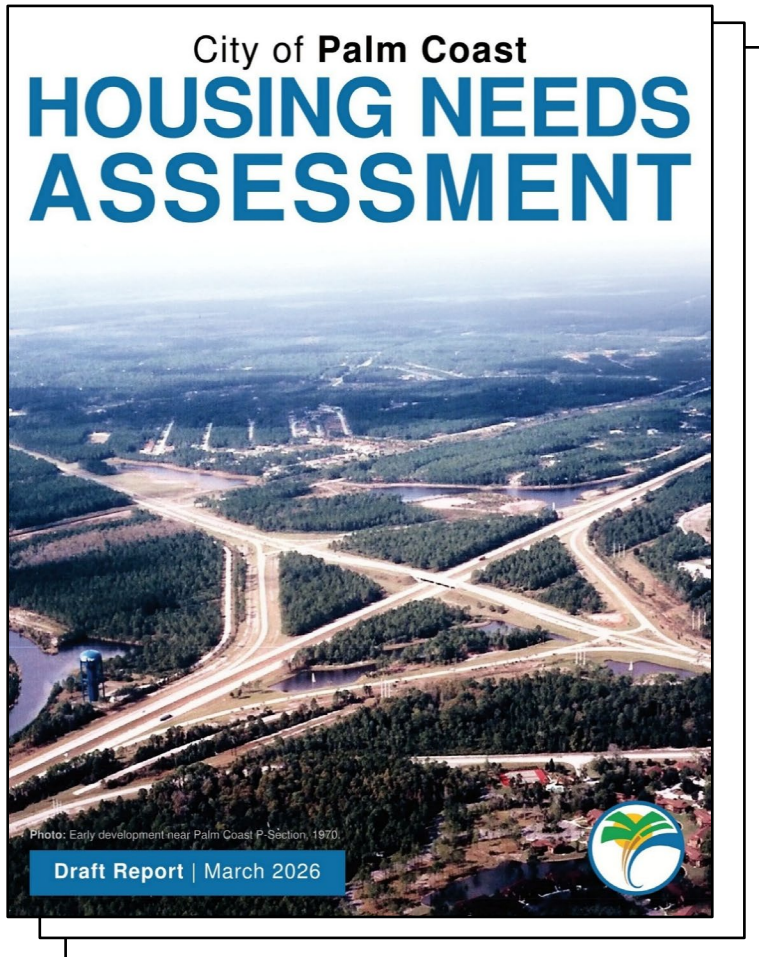


Identify greenfield land



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

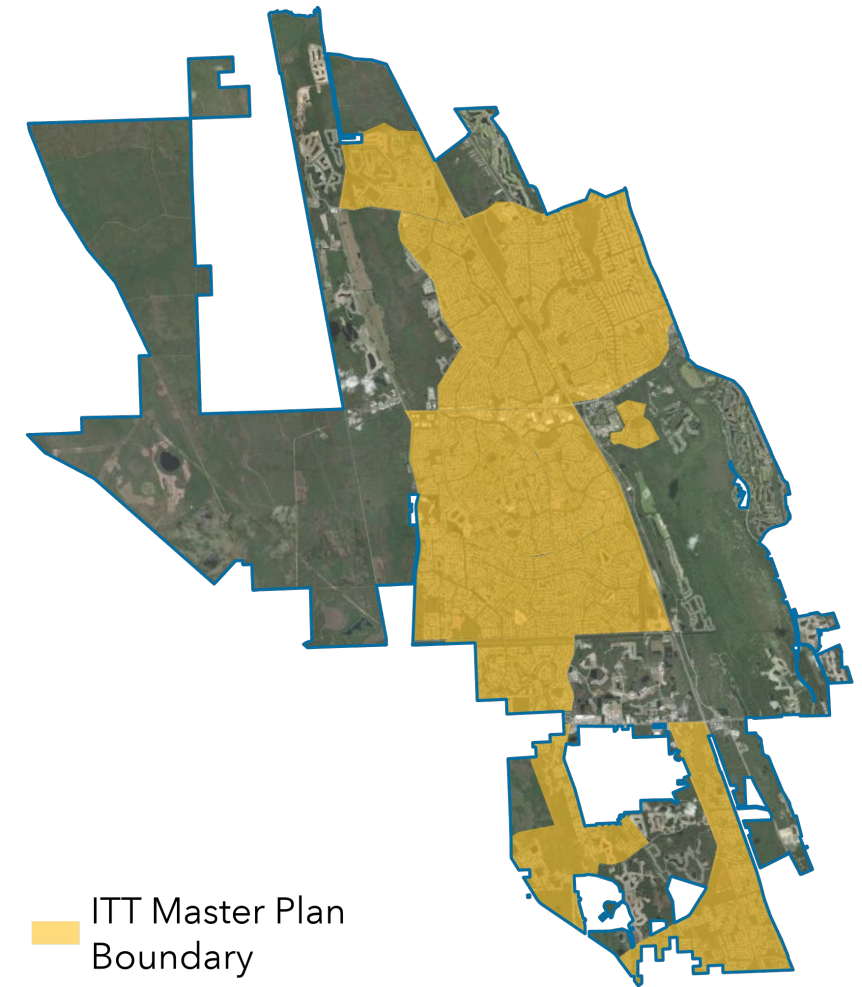
City of **Palm Coast**
HOUSING NEEDS
ASSESSMENT

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**

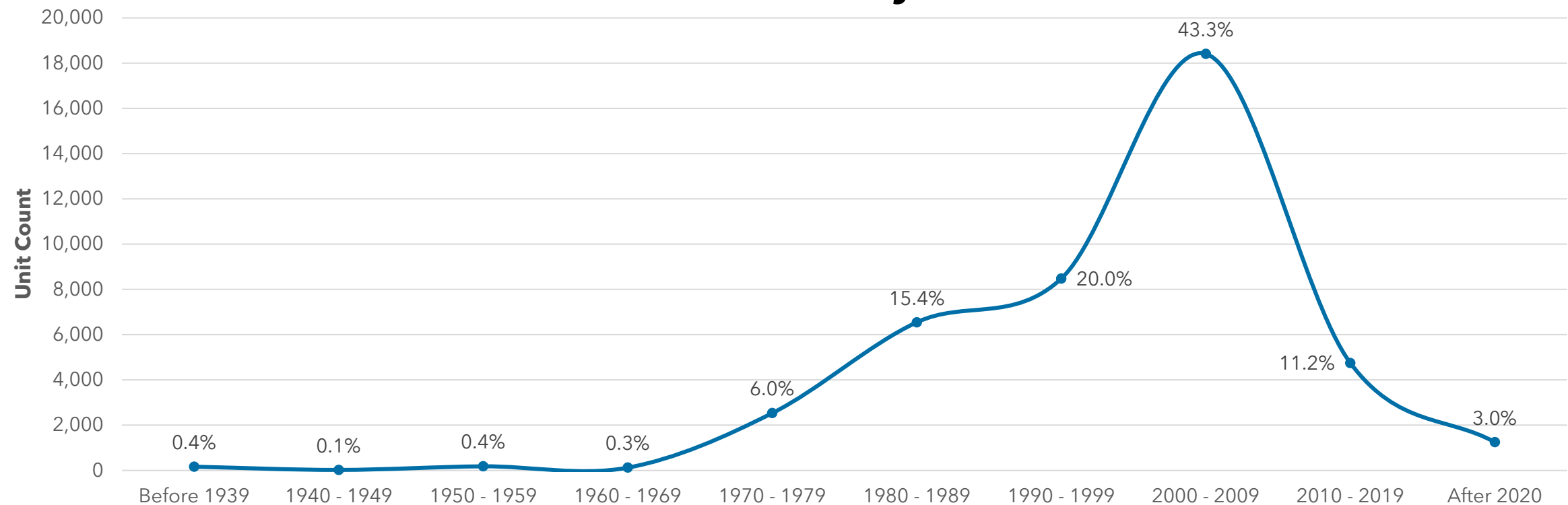


Chapter 1 Overview

Housing Development History



Unit Construction by Decade



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

Chapter 2 Overview

Community Profile



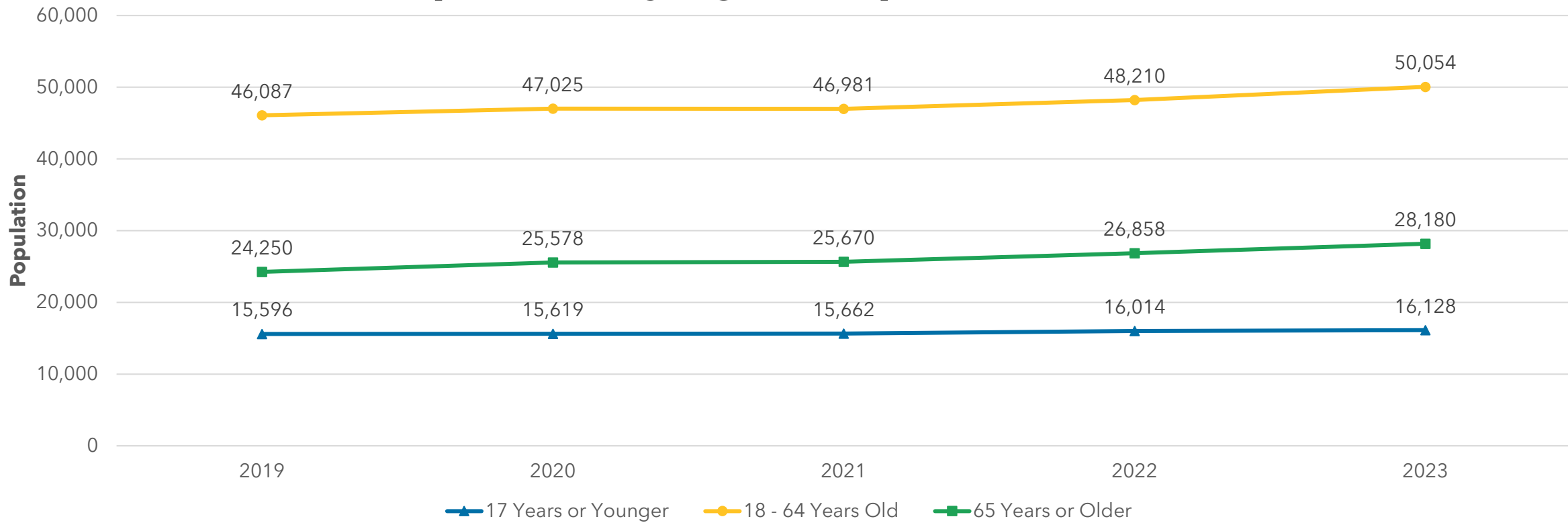
- The City's population is **generally growing older**, and future housing choices will need to better support accessibility and **aging in place**
- Residents are **well-educated**, reflecting Palm Coast's role as a **stable residential community**
- Household incomes have **risen steadily**, bolstering 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

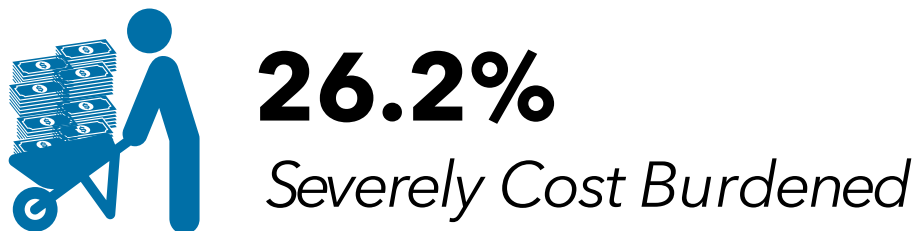


- Palm Coast's housing market **benefits higher-income residents**, while those below 80% AMI face high costs and few affordable options
- With mostly single-family homes, the City has a limited and expensive rental market that reflects a **lack of life-stage housing**
- Vulnerable groups **struggle 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

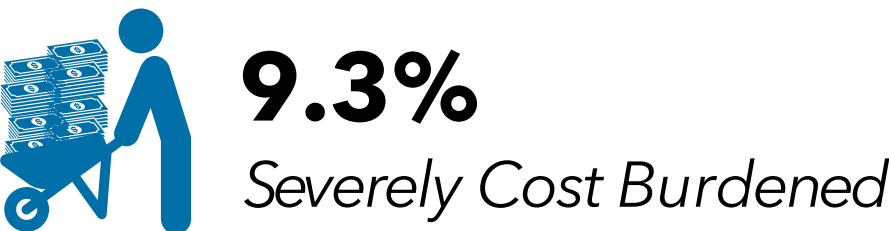
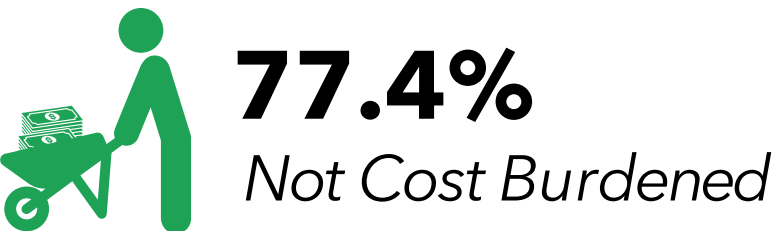
Chapter 5 Overview

Existing Housing Gap & Projected Need

Renter Households



Owner Households

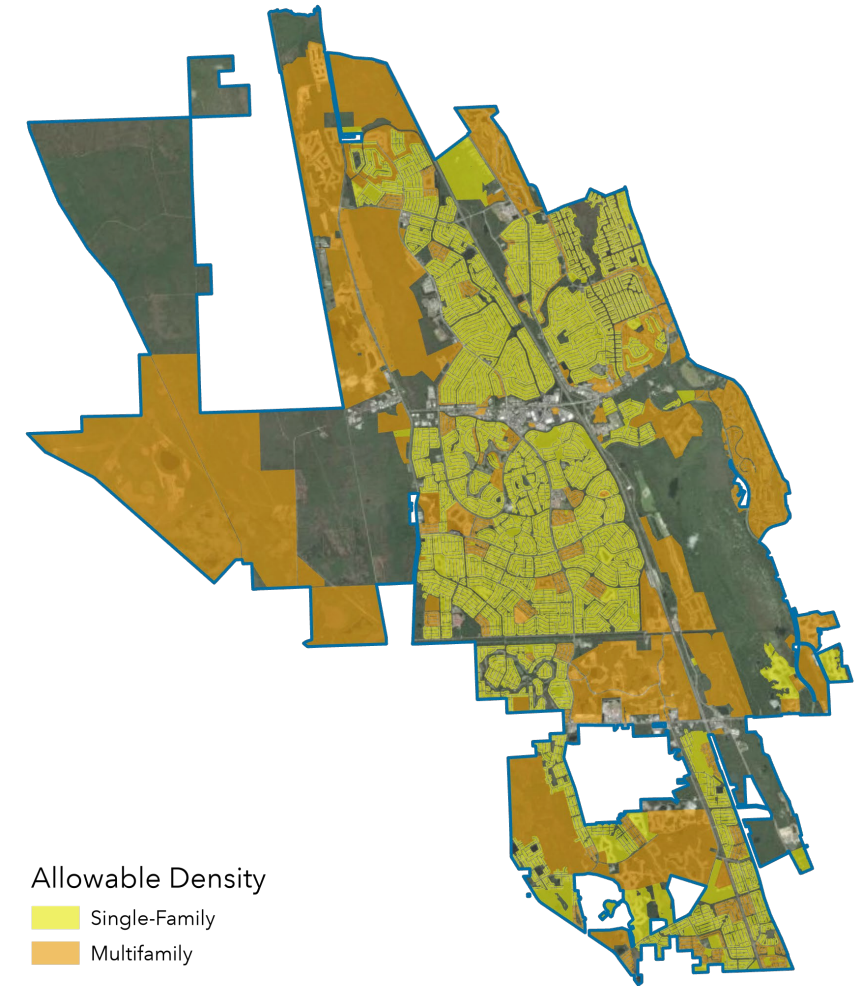


Chapter 5 Overview

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



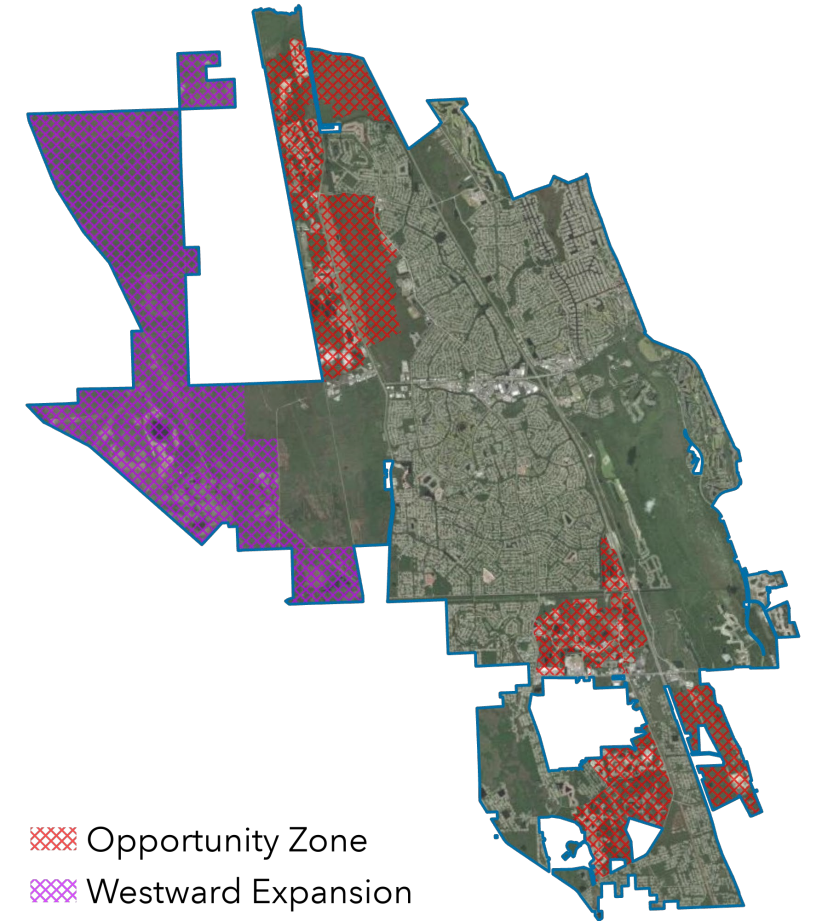
- Most vacant lots **already have water, sewer, and stormwater infrastructure**, making infill feasible across much of the City
- Current zoning and LDC standards focus on single-family homes, making it **hard to add denser housing** in most of the City
- The gap between assisted living costs and what 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	and workforce housing production tied to future development	development to contribute affordable 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

City of **Palm Coast**

HOUSING NEEDS ASSESSMENT



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

Final Report | April 2026



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Acknowledgments



City Council

Mike Norris, Mayor

Theresa Pontieri, Vice Mayor

Ty Miller

David Sullivan

Charles A. Gambaro Jr.

City Staff

Jose Papa, AICP

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Jacqueline Gonzalez



Project Team

JBPro

Tara Howell, PMP

Jacob Alderman

Ian Stytz

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.

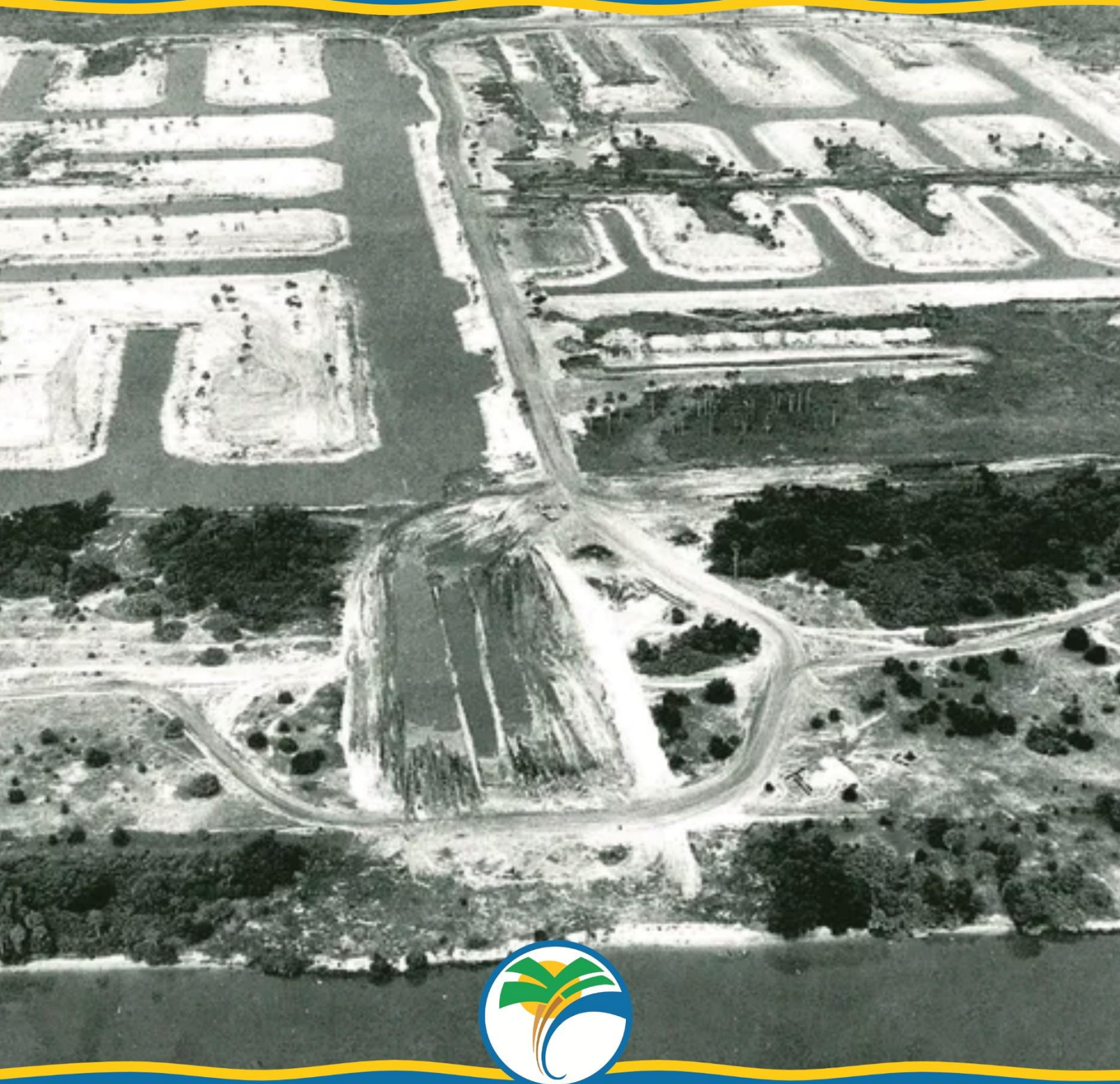
The strategies outlined in this assessment provide a roadmap for regulatory reform, financial commitments, and stakeholder partnerships. Implementation will require sustained commitment and realistic timelines. Expanding housing choice and affordability at all income levels will strengthen Palm Coast's 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

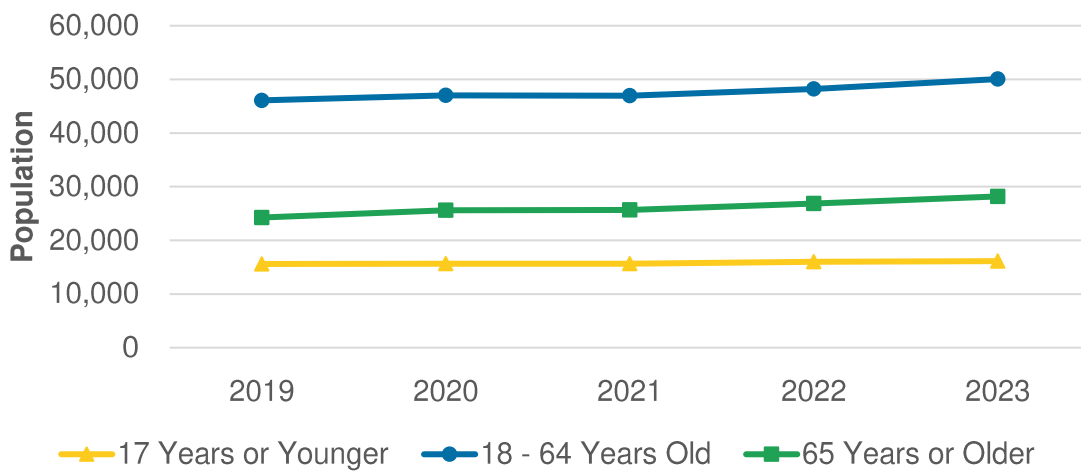
Sources: ACS 5-Year Estimates (2019-2023); United States Census Bureau, 1980 – 2020.

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)

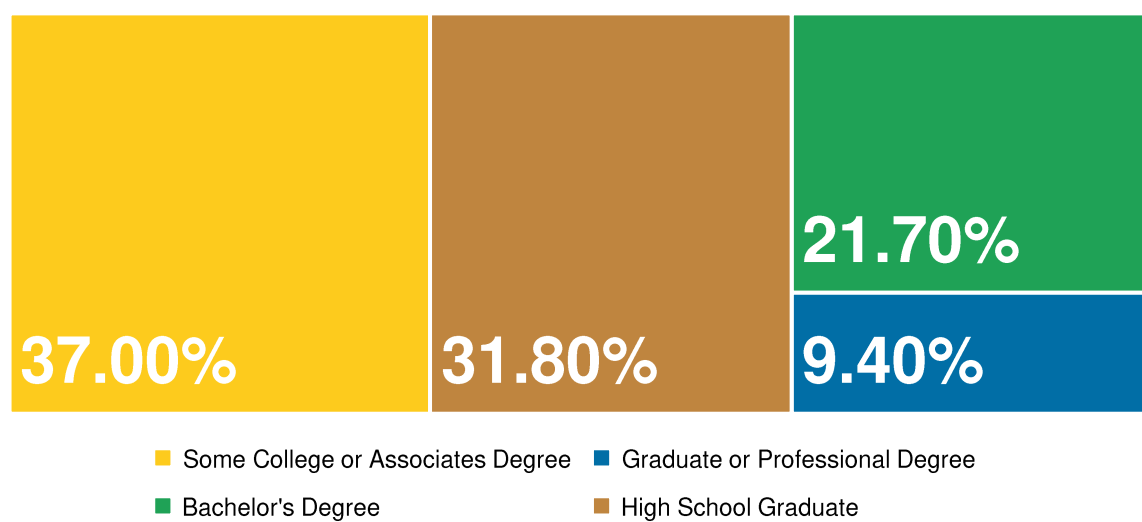
Palm Coast’s median age increased from 47.7 in 2017 to 50.8 in 2023 (ACS 5-Year Estimates, 2019–2023). This shift reflects long-standing demographic patterns. Many of Palm Coast’s early residents were drawn to the City as a planned, quiet, and amenity-rich community, and a large share of those households 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%

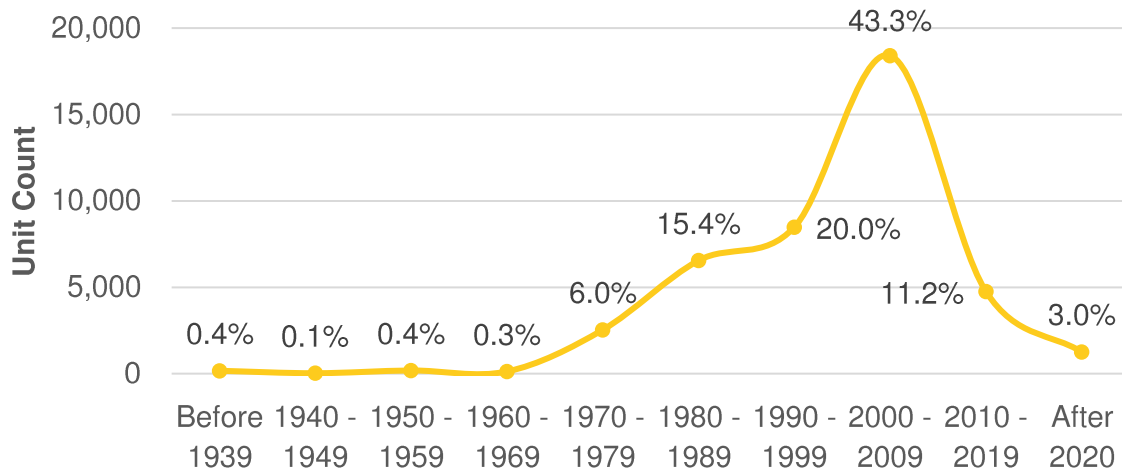
Source: ACS 1-Year Estimates, 2023.

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.

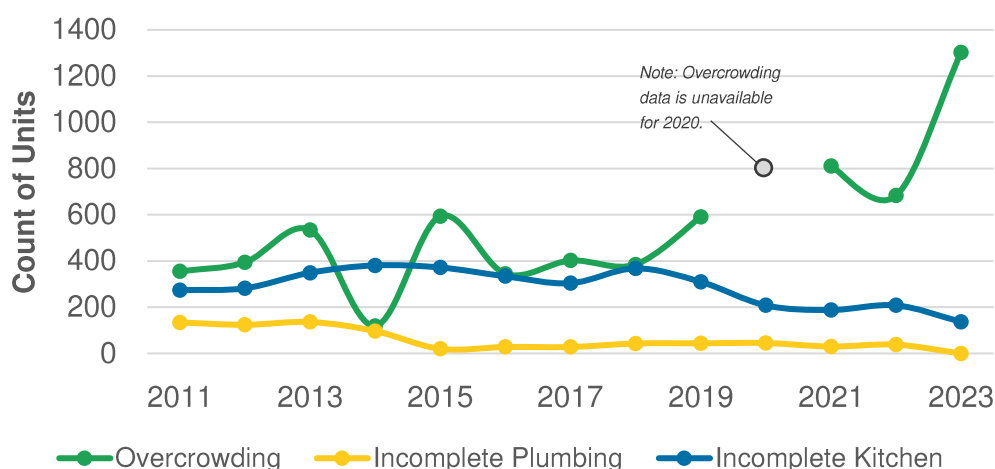
The City's most active period of homebuilding occurred between 2000 and 2009, when more than 40% of existing homes were added during a statewide housing boom that paralleled Palm Coast's rapid population growth. While construction slowed after the 2008 recession, the City has continued to experience 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

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.

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.

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.

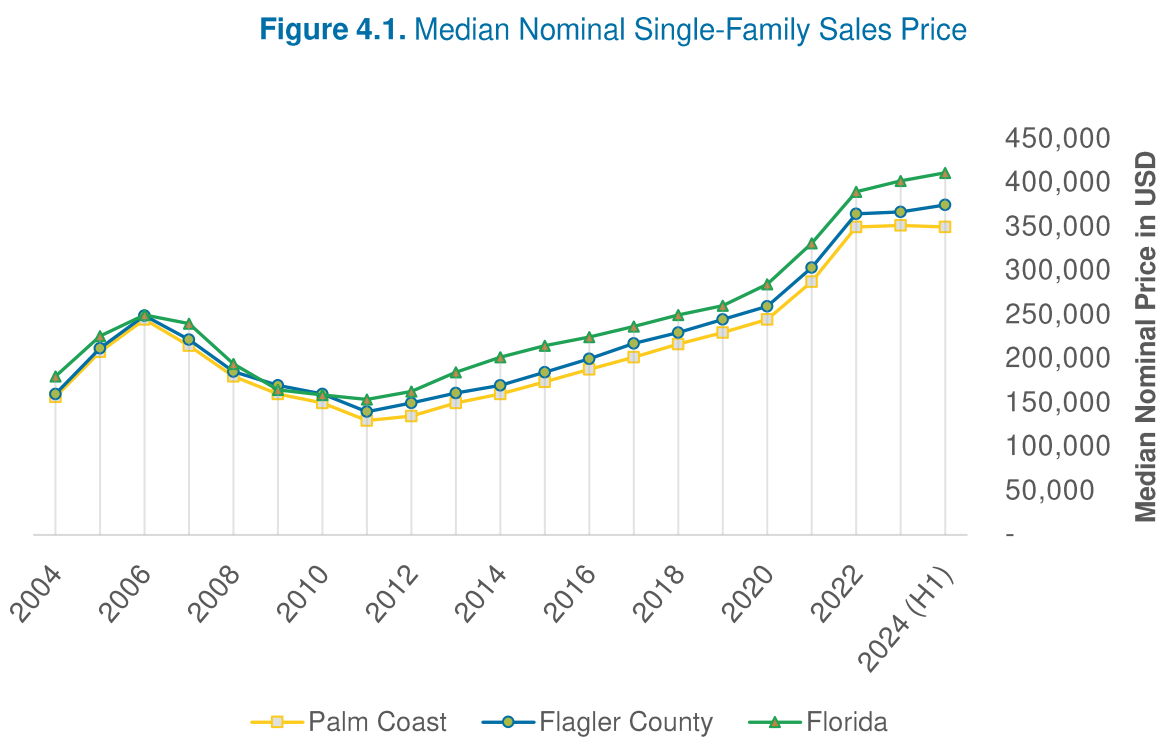
This analysis moves beyond income distributions to identify how many households in Palm Coast are currently cost-burdened or severely cost-burdened, and where affordability pressures are most acute across income levels and housing tenures.

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.



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, \$1,035, 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%
<i>Subtotal</i>	<i>20,365</i>	<i>62.0%</i>	<i>25,780</i>	<i>57.4%</i>	<i>3,399,337</i>	<i>66.3%</i>
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%
<i>Subtotal</i>	<i>12,504</i>	<i>38.0%</i>	<i>19,162</i>	<i>42.6%</i>	<i>2,704,092</i>	<i>52.8%</i>
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.

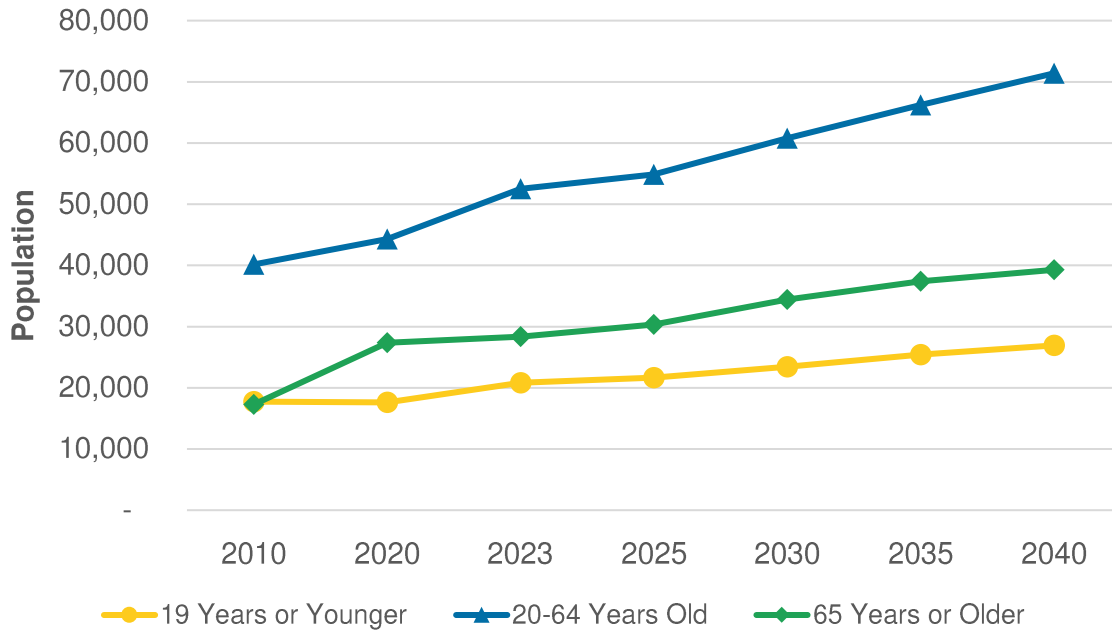
Source: Shimberg Center for Housing Studies, 2025.

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



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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.

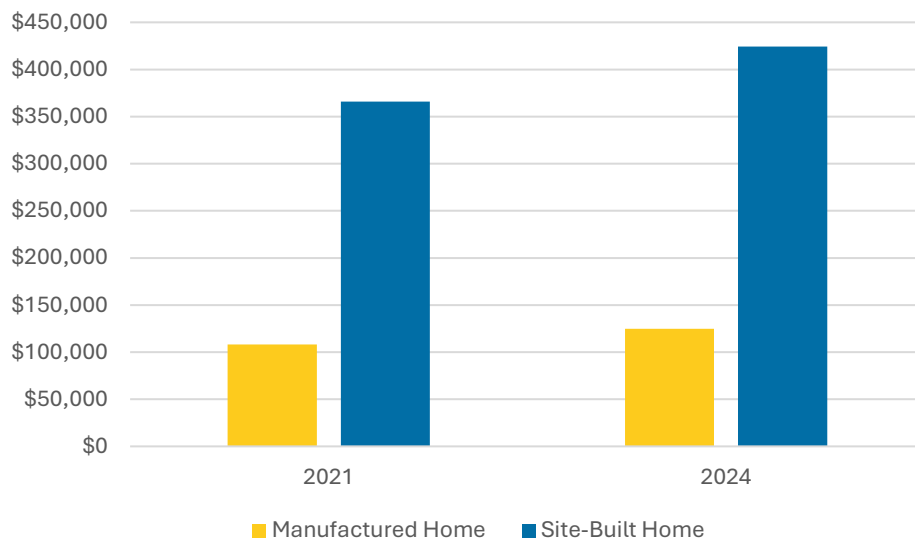
2) Manufactured Housing Opportunities

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 m²) 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.

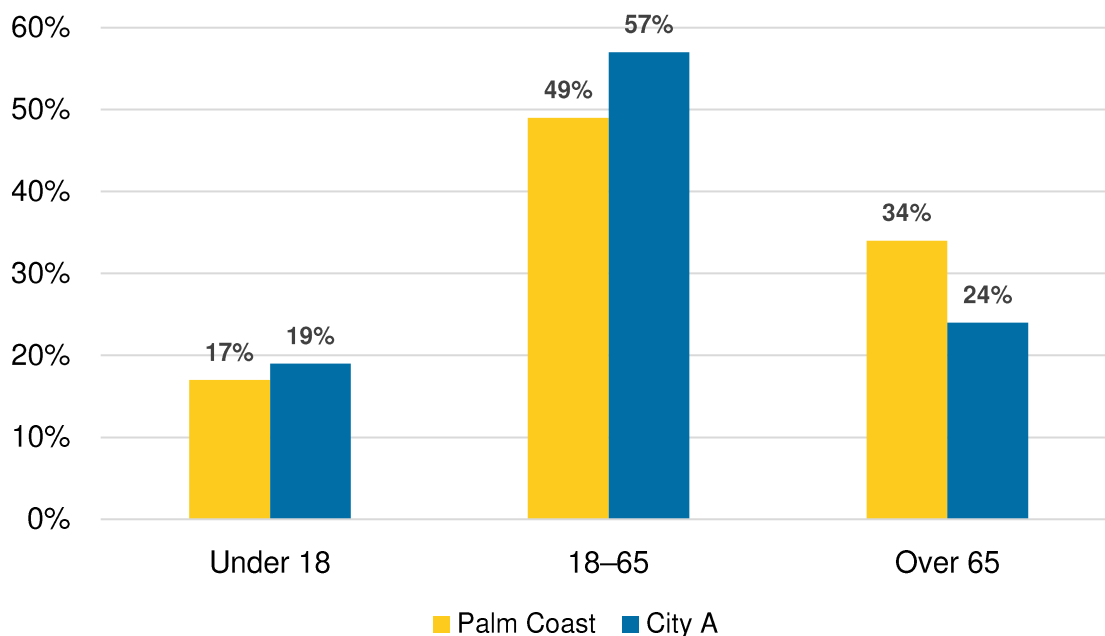
1) *Demographics, Income, and Housing Stock*

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.

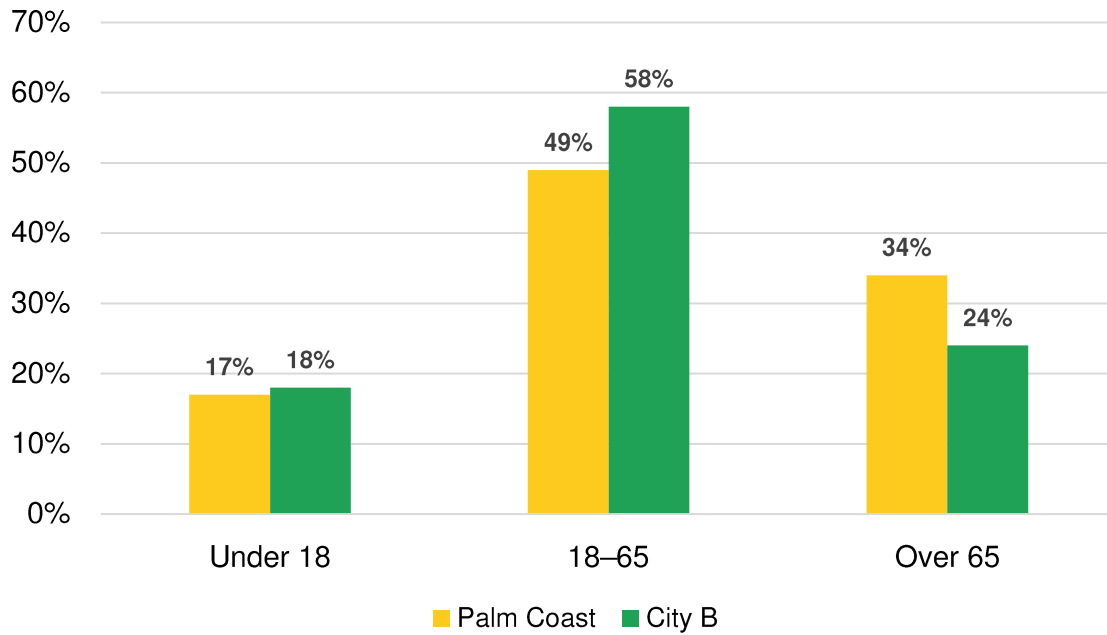
1) Demographics, Income, and Housing Stock

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	<i>Goal 1.1</i>	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	<i>Objective 1.1.1</i>	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	<i>Policy 1.1.1.4</i>	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	<i>Policy 1.1.1.5</i>	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	<i>Policy 1.1.1.6</i>	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	<i>Objective 1.1.2</i>	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	<i>Policy 1.1.2.1</i>	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	<i>Objective 1.1.4</i>	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	<i>Objective 1.1.6</i>	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	<i>Objective 1.1.7</i>	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	<i>Policy 1.1.7.3</i>	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	<i>Goal 3.1</i>	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	<i>Objective 3.1.1</i>	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	<i>Policy 3.1.1.1</i>	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	<i>Policy 3.1.1.3</i>	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	<i>Policy 3.1.1.4</i>	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	<i>Policy 3.1.1.5</i>	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	<i>Policy 3.1.1.6</i>	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	<i>Objective 3.1.2</i>	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	<i>Policy 3.1.2.2</i>	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	<i>Policy 3.3.2.2</i>	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	<i>Goal 3.4</i>	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	<i>Policy 3.4.1.1</i>	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	<i>Policy 3.4.1.2</i>	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	<i>Policy 3.4.1.3</i>	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
<i>Tax Increment Financing</i>	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.
<i>Land Banking</i>	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.
<i>Community Land Trust</i>	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.
<i>Inclusionary Zoning In-Lieu Fees</i>	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.
<i>Institutional Investment Tools</i>	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
<i>Public-Private Partnerships</i>	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.
<i>PHA-Municipal Collaboration</i>	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.
<i>State and Federal-Local Partnerships</i>	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.
<i>Interlocal Agreements</i>	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.

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

***AFFORDABLE
HOUSING PROJECTS
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COORDINATED PHASES
AND TYPICALLY TAKE
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CONCEPT TO
COMPLETION.***

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) Subdivision	A State low-interest loan program targeting affordable housing developers. 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.

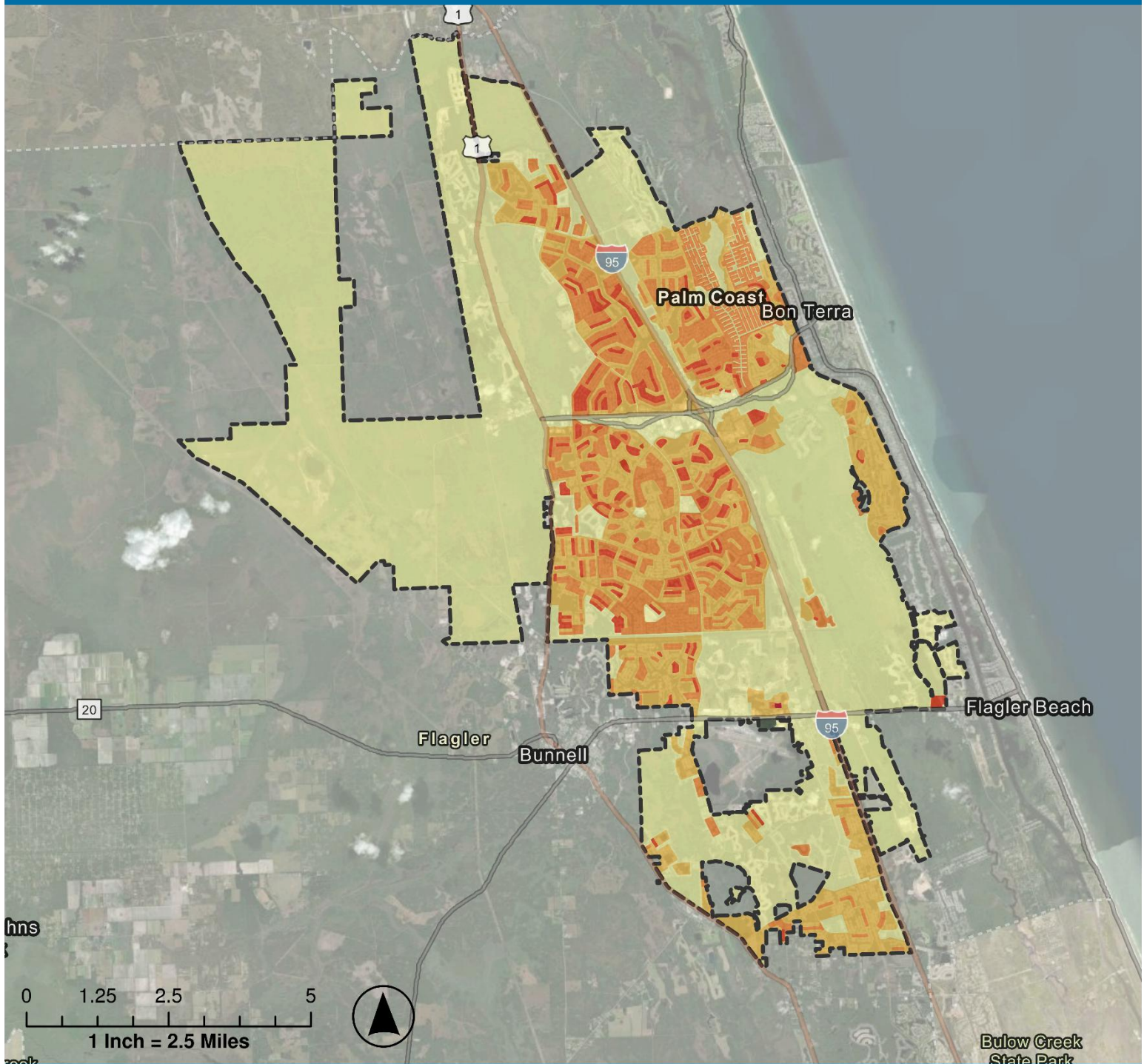
APPENDIX B:

Map Series



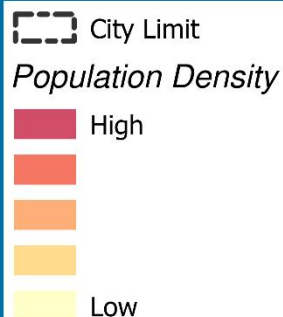
Photo: Early development near Palm Coast P-Section, 1970.

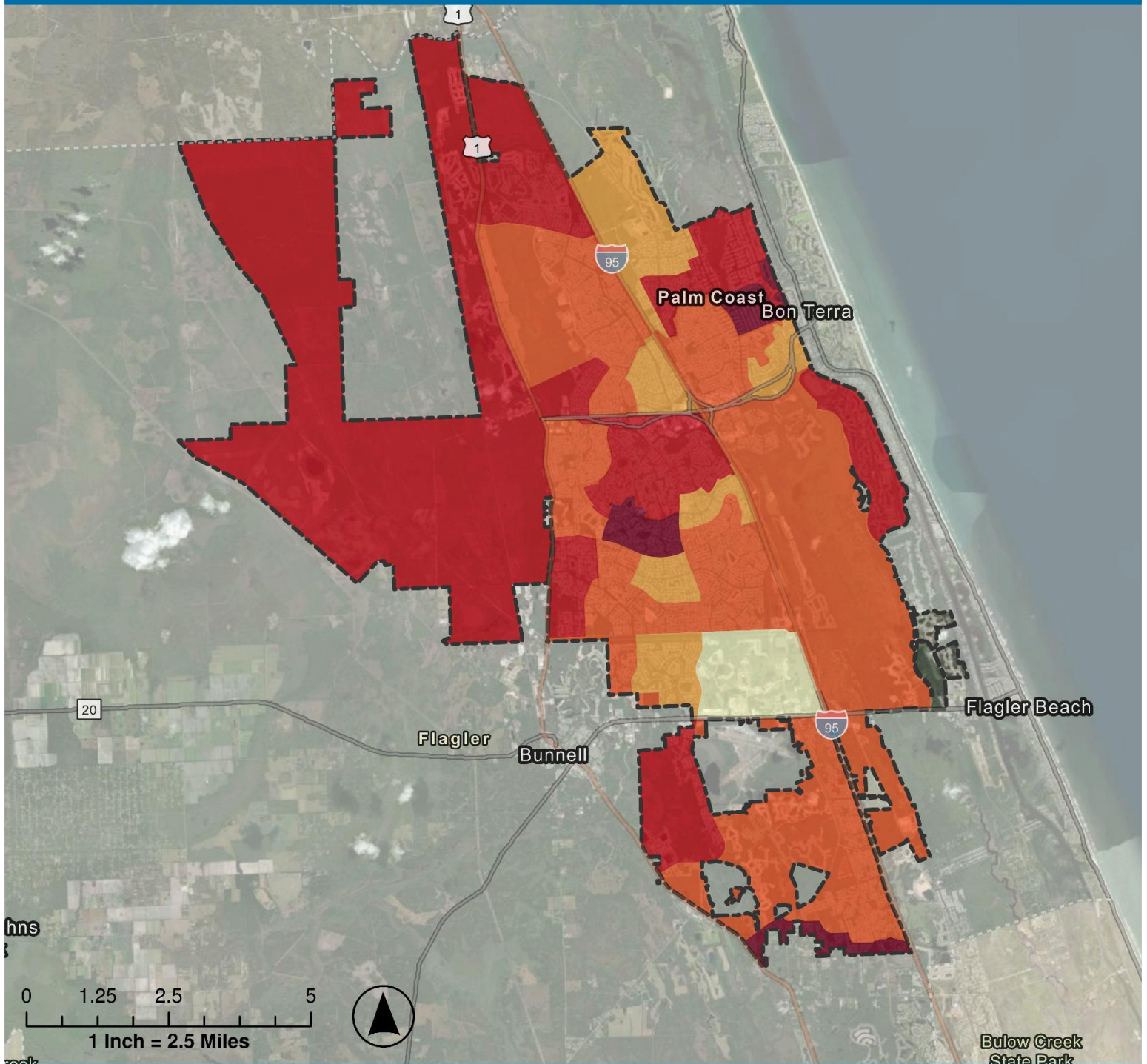




MAP 1:

Population Density by Census Block Group





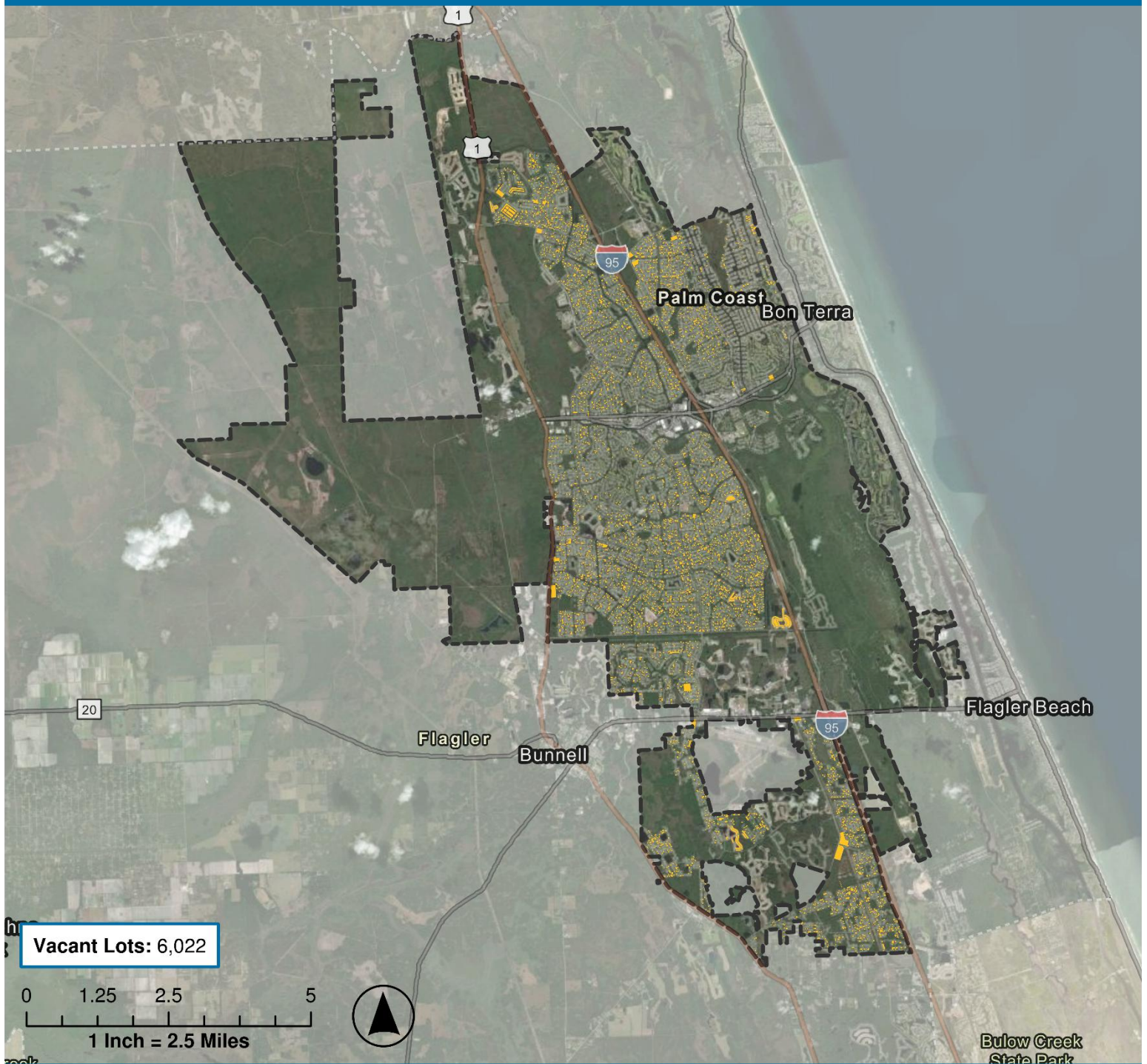
MAP 2:

Median Household Income by Census Block Group

 City Limit

Median Household Income

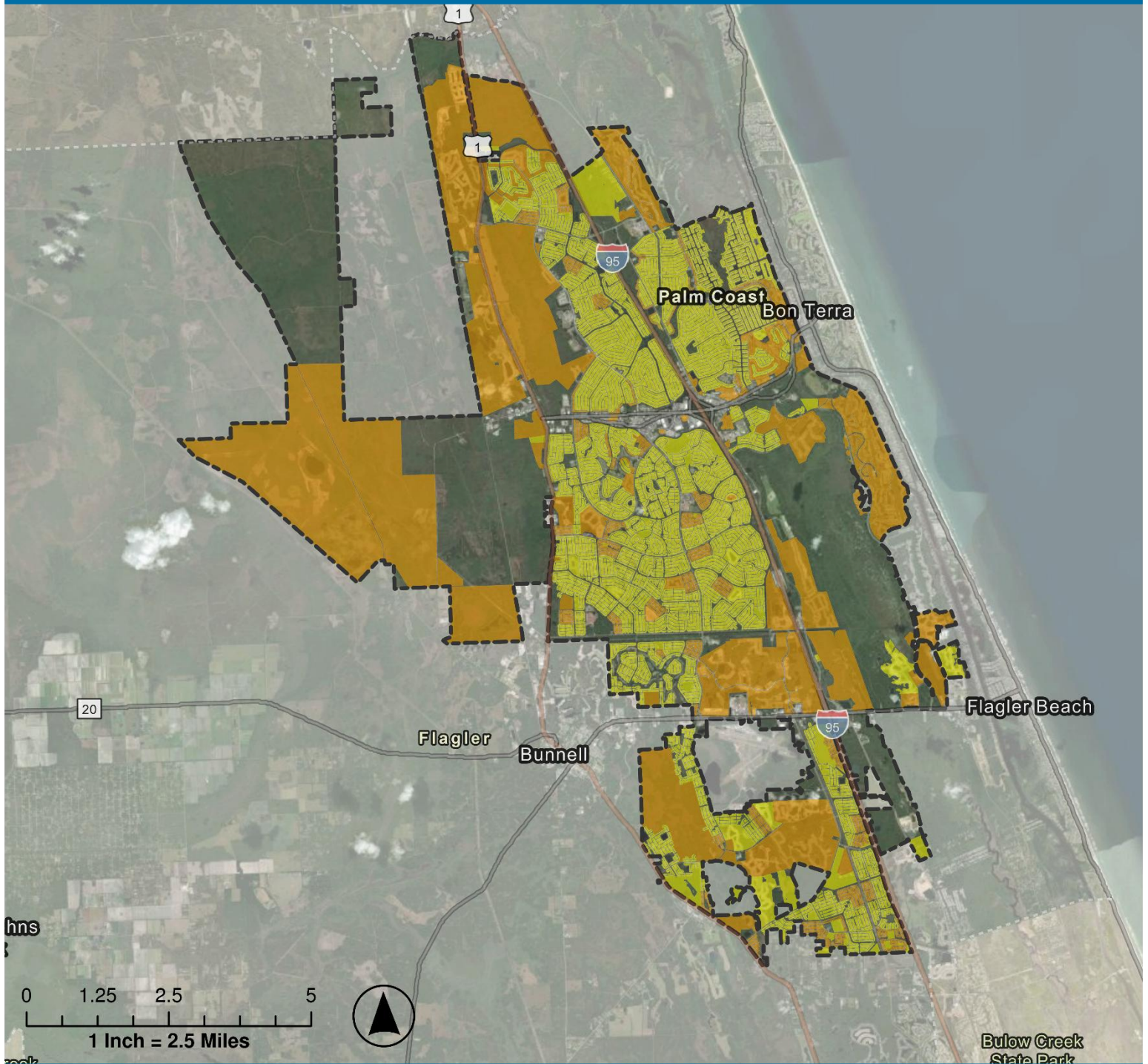
-  $\geq \$92,801$
-  \$75,901 – \$92,800
-  \$56,941 – \$75,900
-  \$47,451 – \$56,940
-  \$28,451 – \$47,450
-  $\leq \$28,450$



MAP 3:

Vacant Residential Lots in ITT-Developed Sections

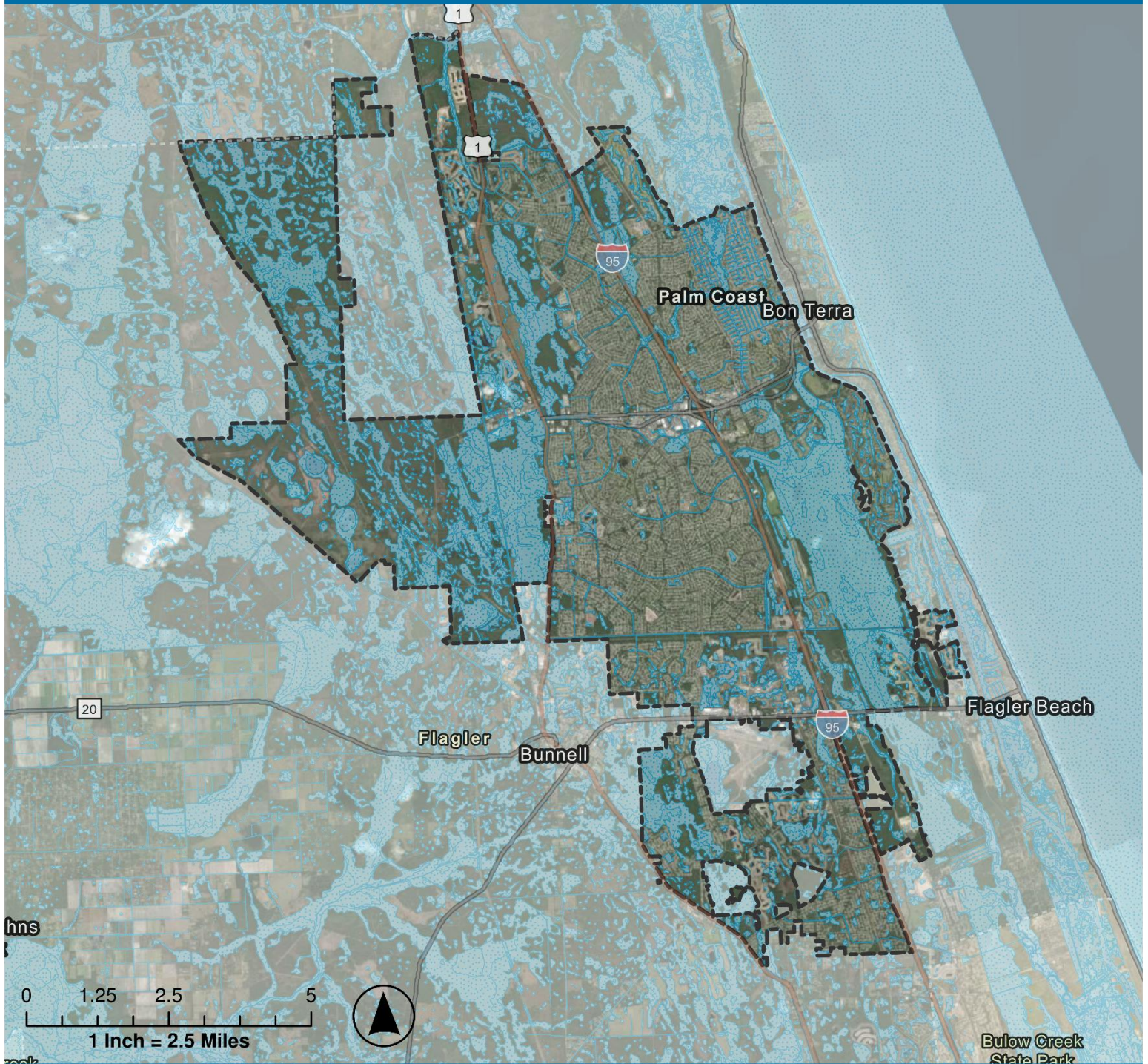
-  City Limit
-  Vacant Lot



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

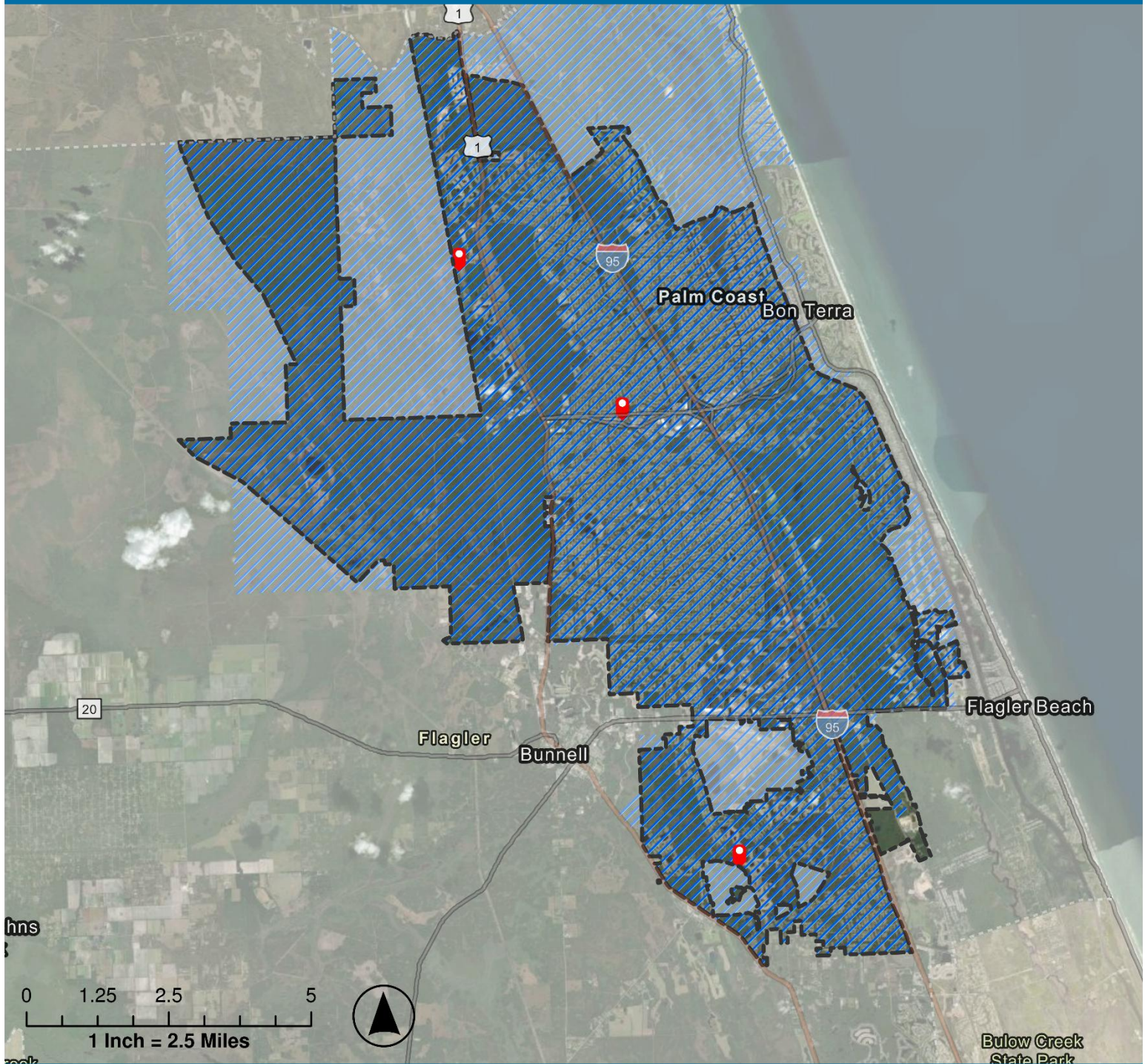
-  AE
-  A
-  AH
-  VE
-  AO



MAP 7:

Conservation Areas

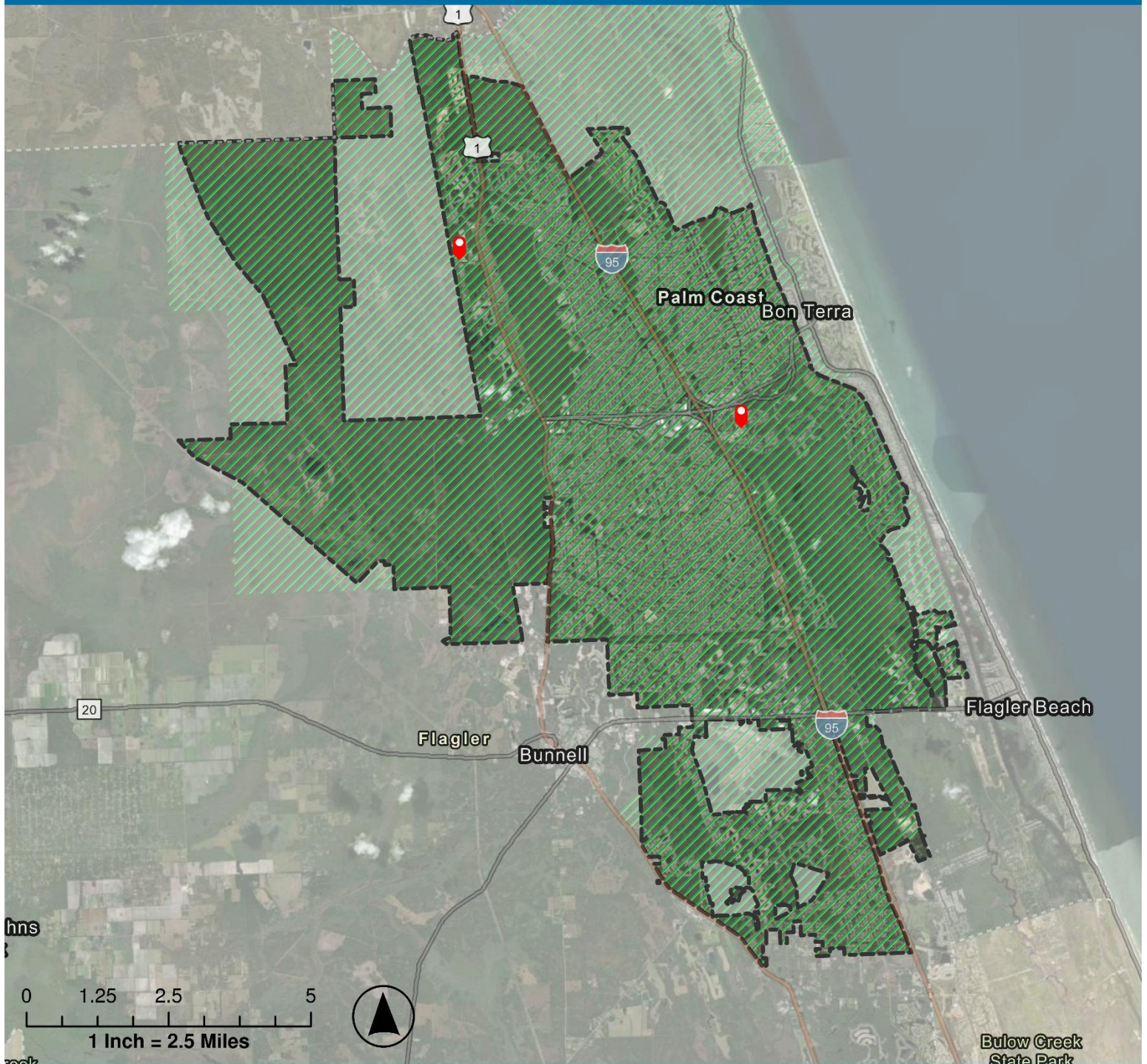
-  City Limit
-  Conservation Area



MAP 8:

Potable Water Service Area

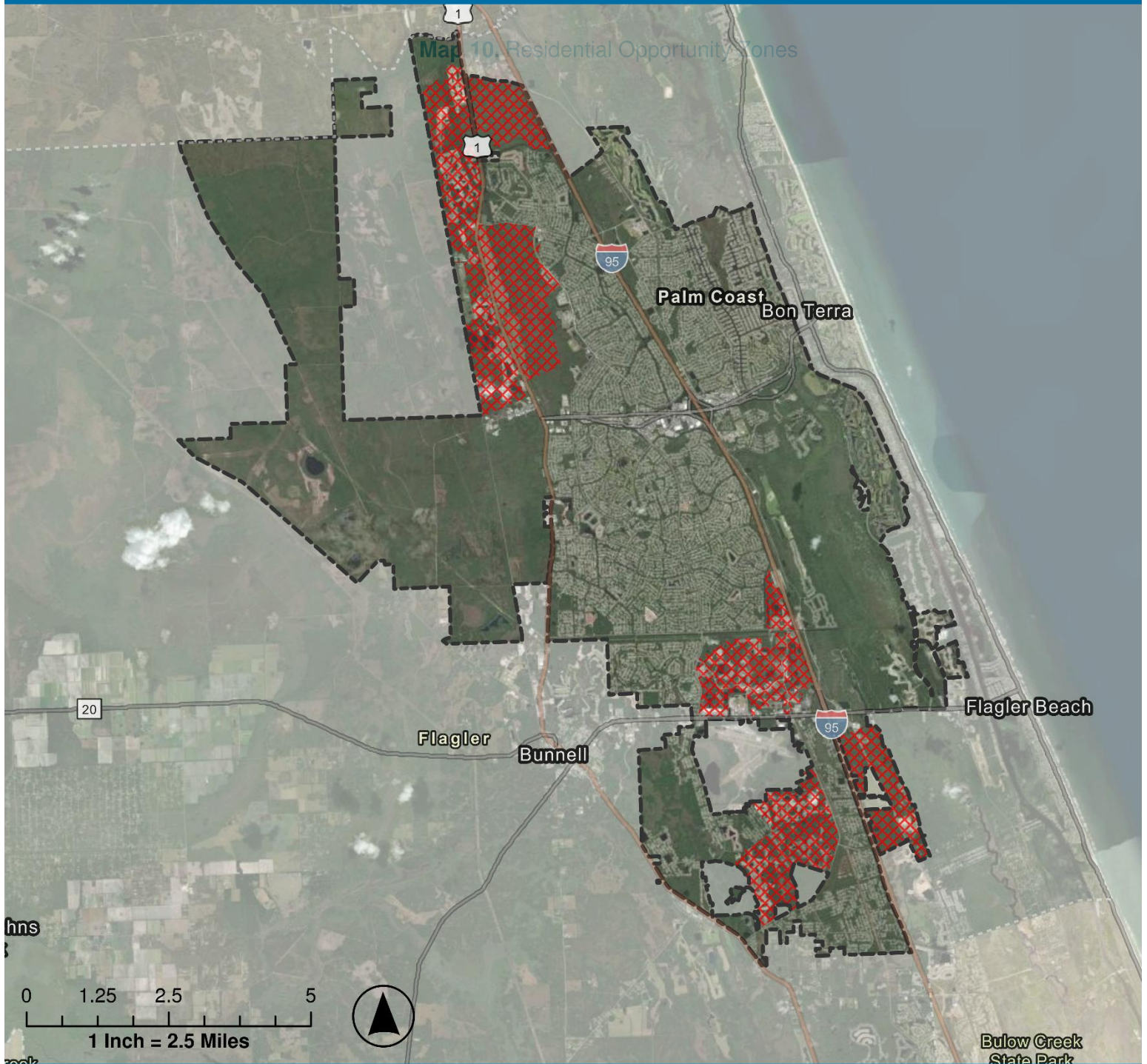
-  City Limit
-  Potable Water Service Area
-  City Water Supply Well / Plant



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 of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.2

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Org/Account #
Subject:	PRESENTATION - DEVELOPMENT OPTIONS FOR DUPLEX ZONED LOTS	
Presenter:	Estelle Lens, A.I.C.P, Senior Planner, Phong Nguyen, PTP, Planning Manager	
Attachments:	1. Presentation	
Background: <u>UPDATED BACKGROUND FROM THE APRIL 14, 2026, WORKSHOP MEETING</u> At the April 14, 2026, City Council Workshop Meeting, staff presented options for the development of duplex lots. This presentation summarizes the options and presents options for Pilot Programs for Council consideration. <u>UPDATED BACKGROUND FROM MARCH 10, 2026, WORKSHOP MEETING</u> At the March 10, 2026, Workshop Meeting, City Council requested that staff prepare options for the development of duplex zoned lots. <u>ORIGINAL BACKGROUND FROM THE MARCH 10, 2026, WORKSHOP MEETING</u> At the March 10, 2026, Workshop Meeting staff presented the Land Development Code (LDC) regulations regarding duplex lots, drop lots and the role of the Land Use Administrator.		
Recommended Action: FOR PRESENTATION ONLY		

Duplex Zoned Lots Development Options



Community Development Department
City Council Workshop
May 12, 2026

Current options allowed in the Land Development Code (LDC):

1. One duplex structure on the lot with single ownership
2. One duplex structure on the lot – split the lot for dual ownership

Proposed New Options. Require amendments to the LDC.

3. Allow all originally platted ITT lots that are zoned Duplex to be divided into two lots and allow (detached) Single Family Residential homes to be constructed with new proposed development standards.
4. Allow the proposed lot split only if the homes on the split lot will be used for affordable housing. Affordable housing criteria to be established.



Proposed New Development Standards for Single Family Residences (SFR) on split duplex lots:

- 40' minimum lot width
- 4,000 SF minimum lot area
- 1,000 SF minimum living area
- 1 car garage
- Min. side yard setback from the newly created property line
between the residences on a split duplex lot = 5 feet. (All other setbacks and regulations must be met, i.e.. driveways, landscaping, etc.)



Pilot Program(s):

Pilot Program Option 1

- Allow ten (10) lots to be split regardless of affordability status

Pilot Program Option 2

- Allow ten (10) lots to be split only if lots are to be used for affordable housing



Pilot Program Option 1

Pilot Program NOT based on affordable housing

- Must amend the LDC to allow existing duplex lots to be split with the proposed development standards.
- Terms for the Pilot Program
 - 60 days to apply for the lot split. The 60 days would begin the day following adoption of the LDC amendment to allow the split.
 - Number of lots: Limited to 10 lots
 - Time period for the program to sunset. i.e. Two years



Pilot Program Option 2

Pilot Program – Split lots MUST be used for affordable housing.

- Must amend the LDC to allow existing duplex lots to be split with the above development standards.
- Terms for the Pilot Program
 - 60 days to apply for the lot split. The 60 days would begin the day following adoption of the LDC amendment to allow the split.
 - Number of lots: Limited to 10 lots
 - Time period for the program to sunset: Two years
- Direction from Council on affordability criteria:
 - AMI criteria - 80%
 - Affordability period. I.e. 20-30 years



- **Questions**
- **Discussion**
- **Direction from Council**



City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.3

Department	HUMAN RESOURCES	Amount
Division	HUMAN RESOURCES	Org/Account #
Subject:	PRESENTATION - FY27 HEALTH INSURANCE OPTIONS	
Presenter:	Renina Fuller, M.A., SHRM-CP, Director of Human Resources, and Lisa Lynch, Sr. HR Generalist	
Attachments:	1. Presentation	
Background:	In March, Brandon Savage with Brown & Brown Insurance Services presented a recap of the City's FY 2024-2025 health insurance plan performance that included renewal projections and proposed plan design modifications for FY 2027. My Health Onsite was also present and presented information on a partnership with Flagler County to share clinic space. This was offered for consideration as an opportunity to reduce overall plan costs while maintaining comprehensive coverage for employees.	
Recommended Action:	FOR COUNCIL CONSIDERATION AND DIRECTION	



POTENTIAL HEALTH INSURNACE OPTIONS FY27

Human Resources Department
Presented by: Renina Fuller, Director

Proposed Updates for Employee Health Insurance:

*For the upcoming health insurance plan year beginning October 1, 2026, we propose closing the PPO plan to **new hires only while allowing current enrollees to remain in the plan.***

Current employees will have the following enrollment options:

PPO members will have three (3) options:

1. Continue utilizing their current PPO plan, or
2. Switch to the High-Deductible Health Plan (HDHP) w/ Health Savings Account (HSA), or
3. Enroll in the new enhanced HMO plan

HDHP members will have three (3) options:

1. Continue utilizing their current HDHP plan w/ HSA, or
2. Switch to the PPO plan, or
3. Enroll in the new enhanced HMO plan

New hires from 10/1/26 forward, will have two (2) enrollment options:

1. Enroll in the enhanced HMO plan, or
2. Enroll in the High-Deductible Health Plan (HDHP) w/ Health Savings Account (HSA)



<u>Employee Contributions (Bi-Weekly)</u>		
<u>Tier & Plan</u>	<u>Current</u>	<u>10/1 Renewal</u>
PPO - Employee Only	\$ 28.76	\$ 35.95
PPO - Employee + Spouse	\$ 125.50	\$ 156.88
PPO - Employee + Child(ren)	\$ 78.44	\$ 98.05
PPO - Family	\$ 266.69	\$ 333.36
<u>Tier & Plan</u>	<u>Current</u>	<u>10/1 Renewal</u>
HDHP - Employee Only	\$ 20.97	\$ 22.02
HDHP - Employee + Spouse	\$ 81.74	\$ 89.91
HDHP - Employee + Child(ren)	\$ 58.55	\$ 64.40
HDHP - Family	\$ 213.61	\$ 234.97
<u>Tier & Plan</u>	<u>Current</u>	<u>Effective 10/1/26</u>
HMO - Employee Only	\$ -	\$ 30.20
HMO - Employee + Spouse	\$ -	\$ 138.05
HMO - Employee + Child(ren)	\$ -	\$ 86.28
HMO - Family	\$ -	\$ 293.36

** Based on 26 Paychecks*

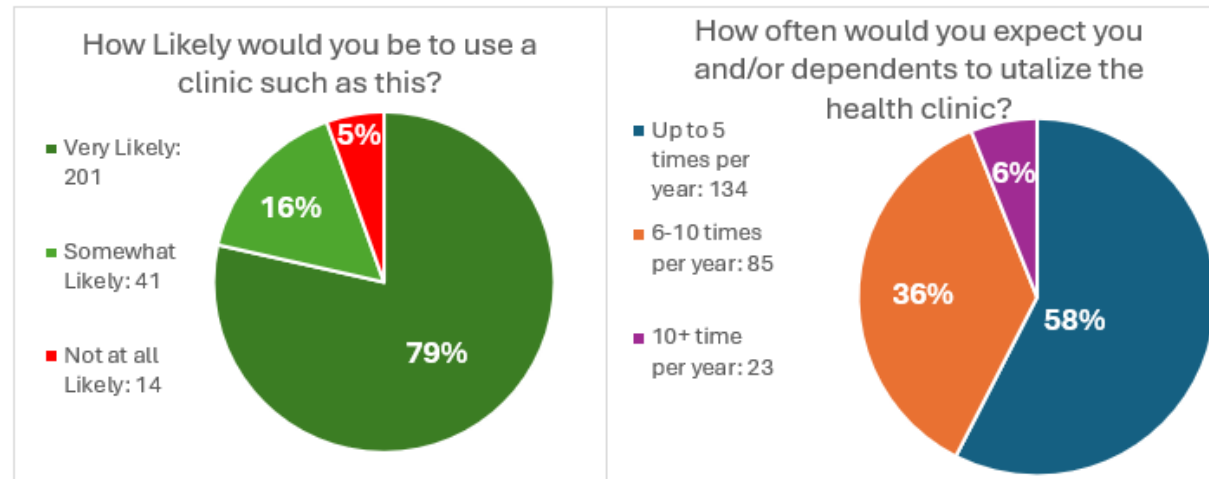


My Health On-Site:

- **POTENTIAL COUNTY PARTNERSHIP:** If the City opens a “north” MHO location, the County has committed to partnering with the City to utilize their MHO “south” location (Bunnell). Current County utilization rate is 86%
- **MHO STAFFING:** 32 hours per week of medical staff:
 - a. 1 medical doctor
 - b. 1 nurse
 - c. 1 patient service coordinator
- **GOAL:** Drive dollars **away** from health plans for **primary care** medical services (e.g., chronic conditions, lab services, prescription dispensing).

My Health Onsite Data

256 out of 504 Insured Participants



My Health On-Site:

LEASING OPTION # 1:

Projected Annual Operations	850,964.00
-----------------------------	------------

(Medical Staff, Labs, Prescriptions, Supplies, Technology)

Property – 28 Office Park Drive	58,968.00
---------------------------------	-----------

(4,212 Square Feet X 14.00 per square foot)

My Health On-Site Build Out Incentive	- 50,000.00
---------------------------------------	-------------

Projected First Year Net/Cost Avoidance	- 480,000.00
---	--------------

<i>PROJECTED TOTAL INVESTMENT</i>	<i>379,932.00</i>
--	--------------------------

LEASING OPTION # 2:

Projected Annual Operations	850,964.00
-----------------------------	------------

(Medical Staff, Labs, Prescriptions, Supplies, Technology)

Leasing Option # 2 – Old Kings Road N. (Island Walk Shopping Center)	67,000.00
---	-----------

(2,680 Square Feet X 25.00 per square foot)

My Health On-Site Build Out Incentive	- 50,000.00
---------------------------------------	-------------

Projected First Year Net/Cost Avoidance	- 480,000.00
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<i>PROJECTED TOTAL INVESTMENT</i>	<i>387,964.00</i>
--	--------------------------



City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.4

Department	STORMWATER AND ENGINEERING	Amount
Division	STORMWATER MAINTENANCE	Org/Account #
Subject:	PRESENTATION - STORMWATER ANNUAL UPDATE	
Presenter:	Lynn Stevens, Deputy Director of Stormwater and Engineering, and Carmelo Morales, Stormwater Engineer	
Attachments:	1. Presentation	
Background:	This presentation will provide an update of completed/future activities and projects by the Stormwater Department.	
Recommended Action:	FOR PRESENTATION ONLY	



STORMWATER & ENGINEERING DEPARTMENT

STORMWATER DIVISION PROGRAM UPDATE

May 2026

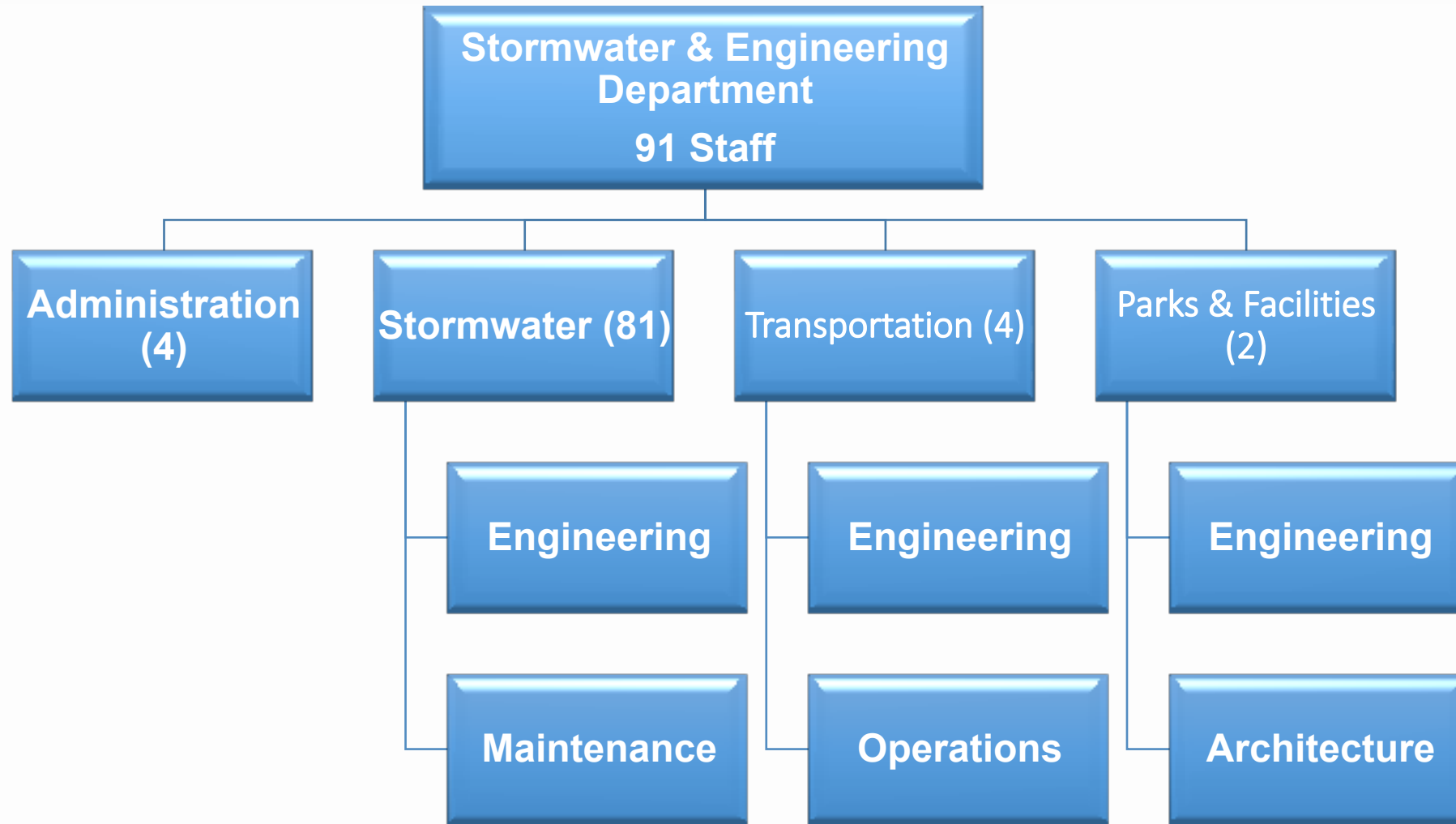
STORMWATER MANAGEMENT FUND

Stormwater Rate History

- Ordinance 2011-1 provided authorization to establish Stormwater Utility Charges/Fees.
- Resolution 2023-53 established updates to the Stormwater Fees and Charges based upon the 2023 Stormwater Rate Study Update.
- 2023 Stormwater Rate Study Update Identified Capital Projects to be Completed.
- 2023 Stormwater Rate Study Update Identified Loans to be Utilized to Fund Various Capital Improvement Projects.



PALM COAST Stormwater & Engineering



Stormwater Service Area

AG Exemption

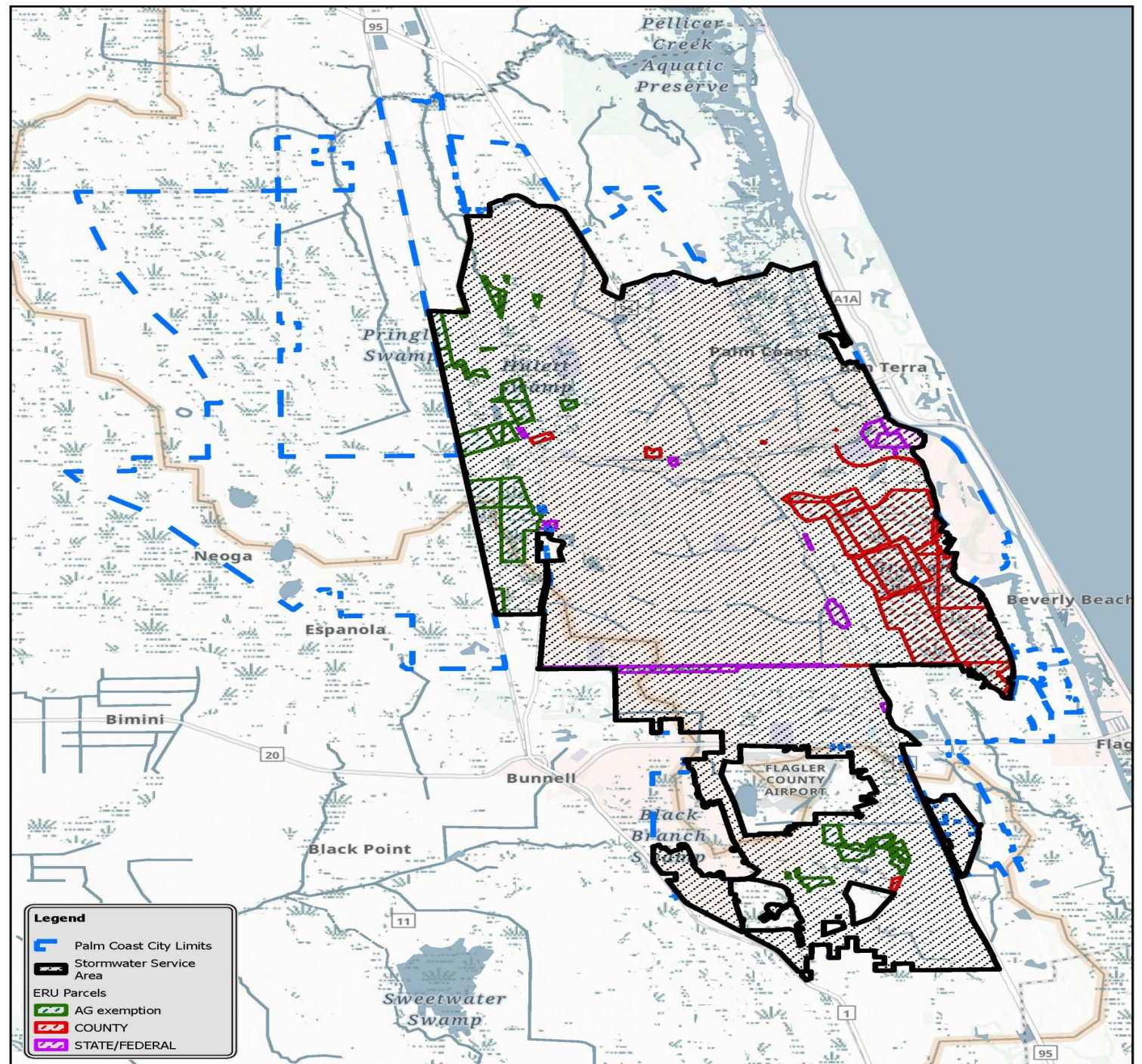
- Based on County records

County Properties

- Graham Swamp, County roads, Facilities, vacant land

State/Federal Properties

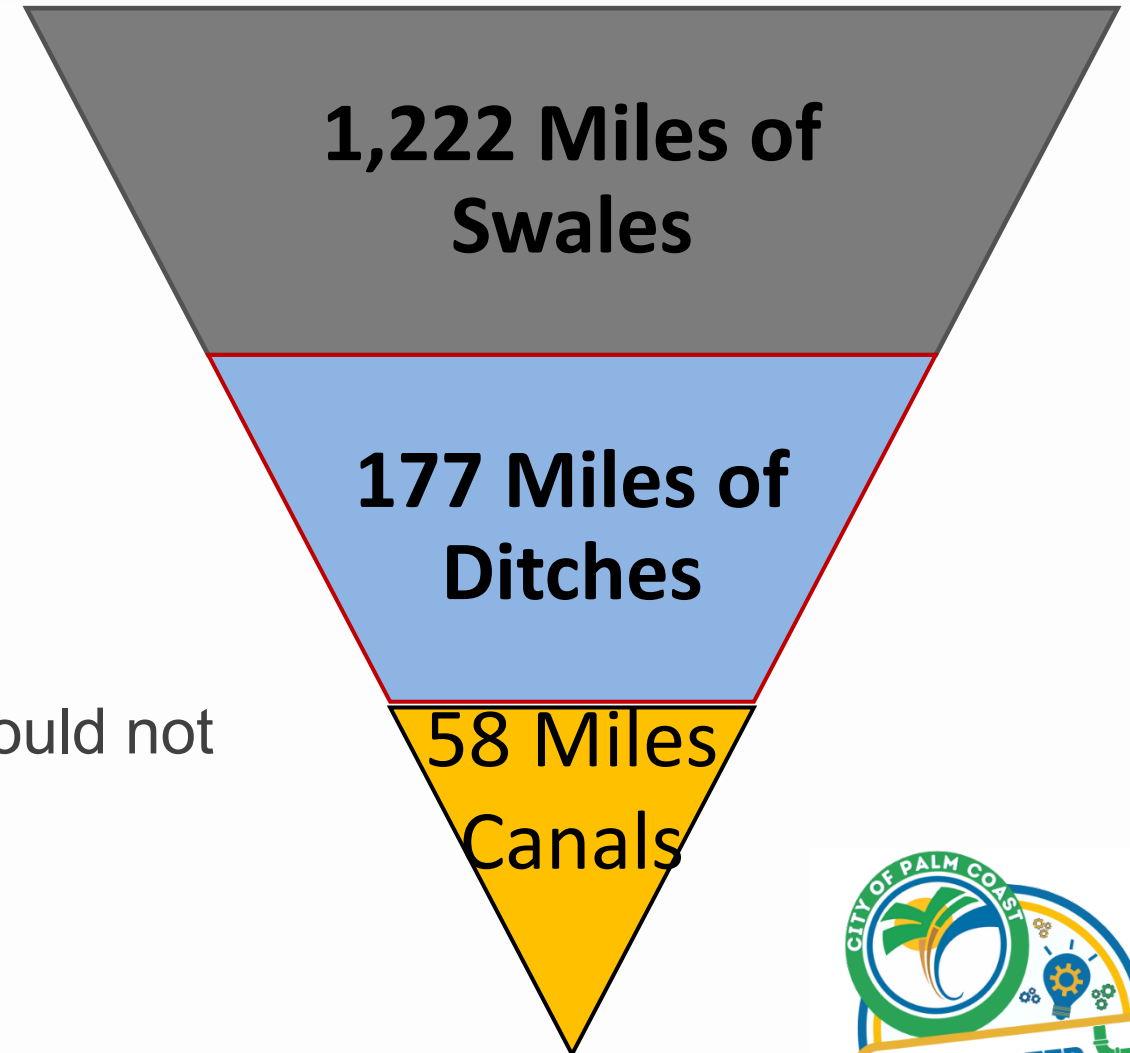
- Lehigh Trail, FIND, Post Office, Weigh Stations, Forestry





Operates like an inverted pyramid

- ▶ Canals are most important
 - Failure affects entire system
- ▶ Ditches flow into the canals
 - Failure of ditches affect homes and roadways
- ▶ Swales Flow into the ditches
 - Road designed to convey, homes would not flood
 - More aesthetic



Objective #2: Design and Implement a citywide plan for better stormwater maintenance and performance, with a specific focus on swales

- Staff surveyed other communities in Florida that have open swales
- Piloted various alternatives on Palm Coast Swales
- Investigated contract swale work
- Integrated spot regrading and trenching
- Added second vac truck crew



Mar 19, 2025 at 10:36:01 AM
72 Faircastle Ln
Palm Coast FL 32137
United States



Maintenance Alternatives

Mar 19, 2025 at 10:36:30 AM

70 Faircastle Ln

Palm Coast FL 32137

United States





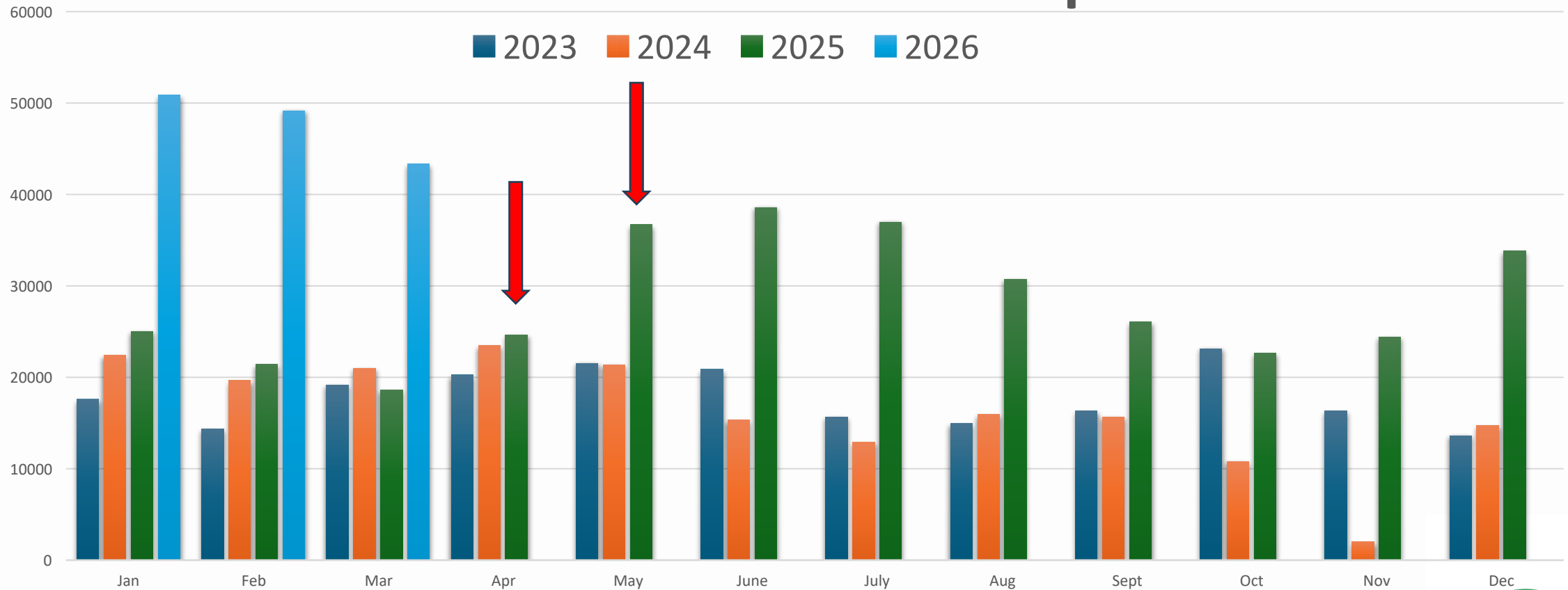
PALM COAST Stormwater & Engineering



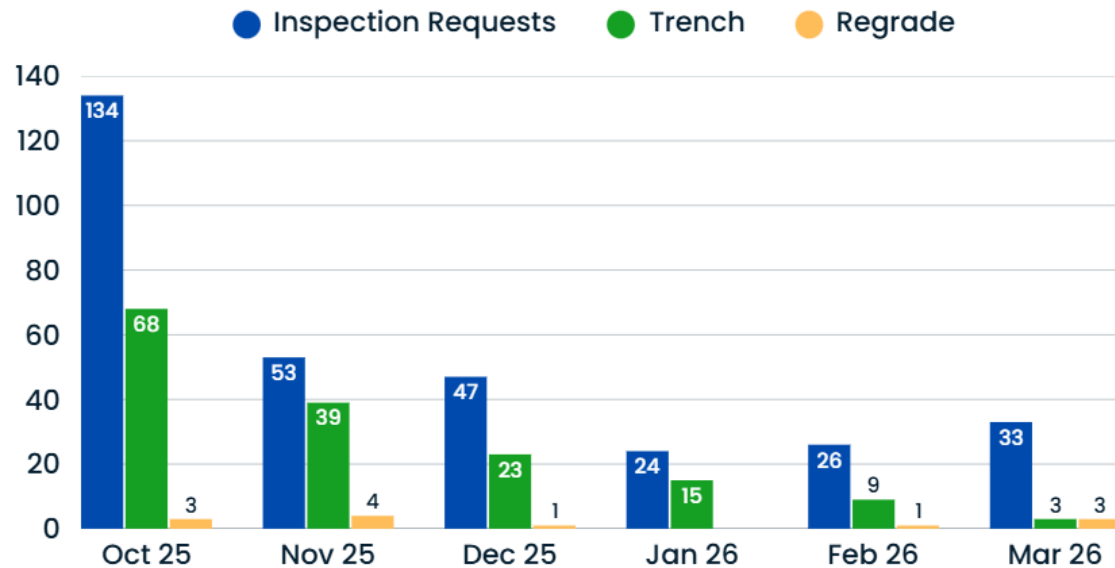
PALM COAST Stormwater & Engineering



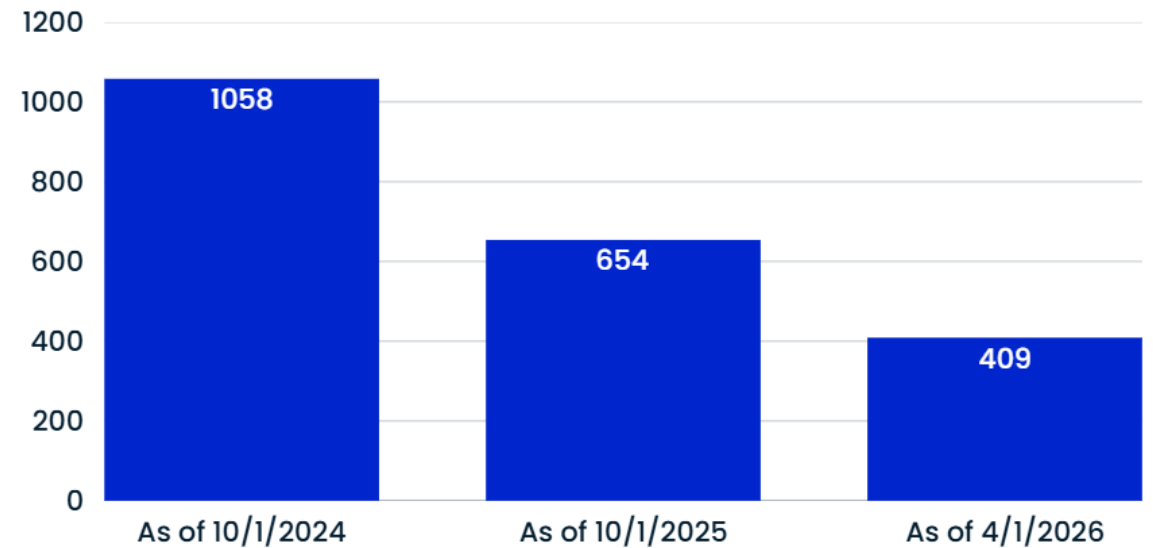
Linear Feet of Swales Completed



2026 SWALE WORKS ORDERS



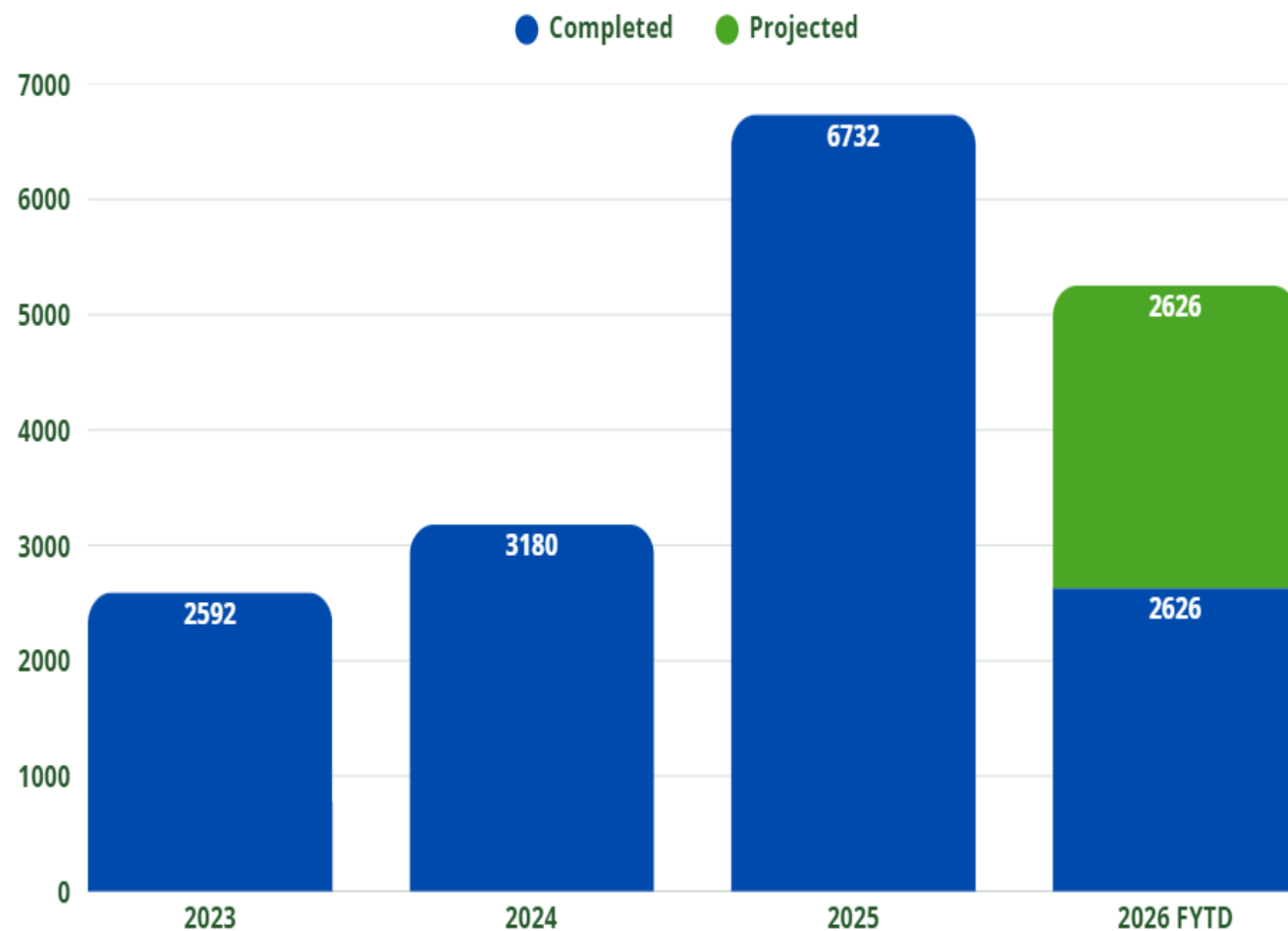
SWALE WORK ORDERS



Other swale techniques attempted or evaluated include:

- Over grading the swale and installing sand
- “Spot” regrading to remove high spots
- French drains
 - Installed culvert to culvert, but filled with dirt and had to be removed
 - Installed along section with no culverts and connected to catch basin
- Evaluated concrete in swale bottoms
- Modified level of service
 - Swale build up is more than 6 inches
 - Do not accept swale complaints for 5 days after a major rain event
 - Green, yellow, red category for culvert inspections
 - Educating residents on culvert ownership

Culvert Cleanings



CITY OF PALM COAST
STORMWATER DEPARTMENT

COURTESY NOTICE

Date(s): _____

Employee Name: _____

CULVERT MAINTENANCE

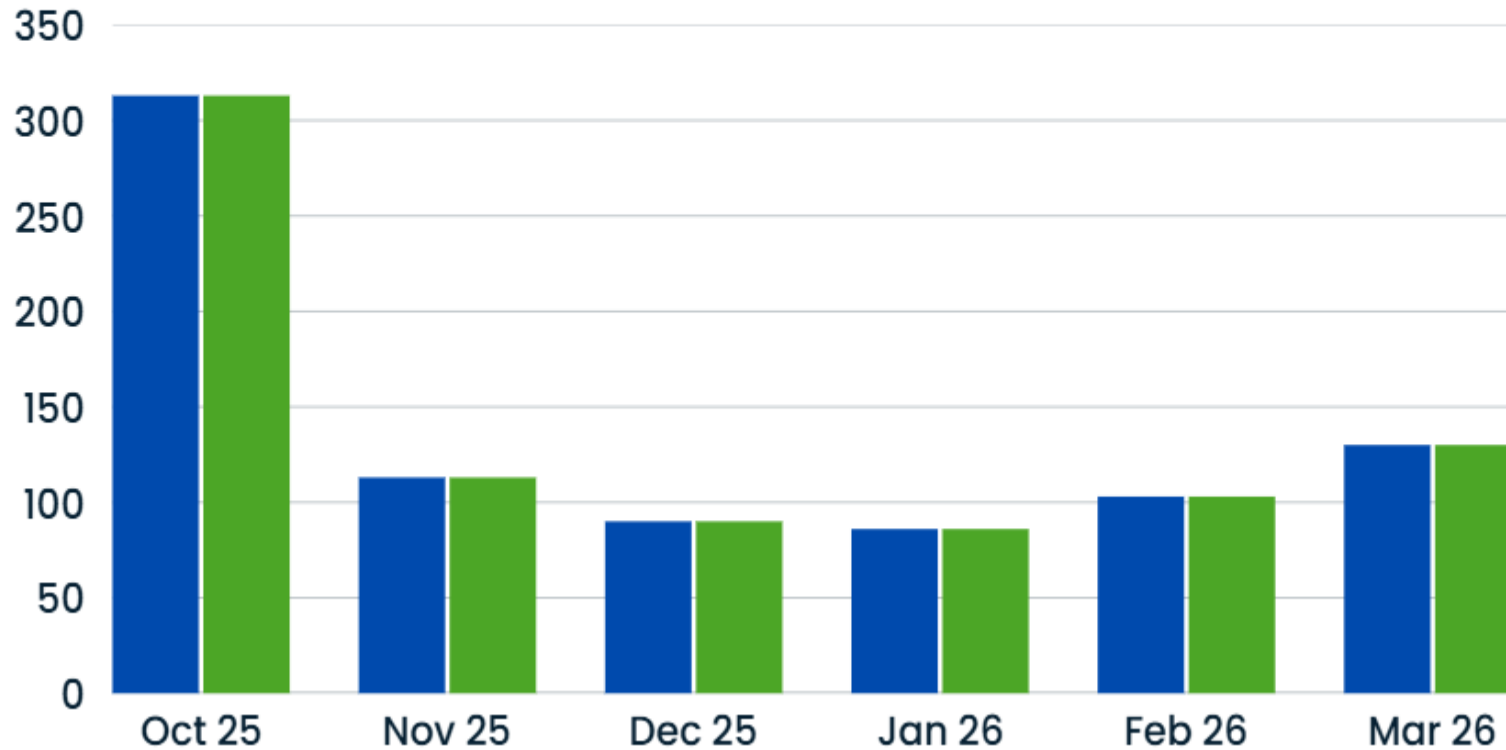
Driveway culvert pipes are an essential part of the neighborhood drainage system. If a culvert pipe becomes blocked or fails, it can impede stormwater flow and contribute to neighborhood drainage issues. As part of routine inspections, the City of Palm Coast Stormwater Division inspected your swale including your culvert pipe and determined that it is in need of routine maintenance.

Please note that, under Municipal Code Section 24-159, culvert pipes are considered part of the residential driveway and are the responsibility of the homeowner to maintain and replace as needed. In addition, residents are responsible for routine maintenance in the swale. Maintenance includes but not limited to keeping the swale and culvert clean and clear of debris, mowing the swale in front of your property, and removing any dirt and/or grass that causes high spots in the swale. If your culvert pipe collapses or blocks water flow, this issue may be referred to Code Enforcement.



CASE MANAGEMENT

● New Cases Recieved ● Responded to within 3 Bus Days

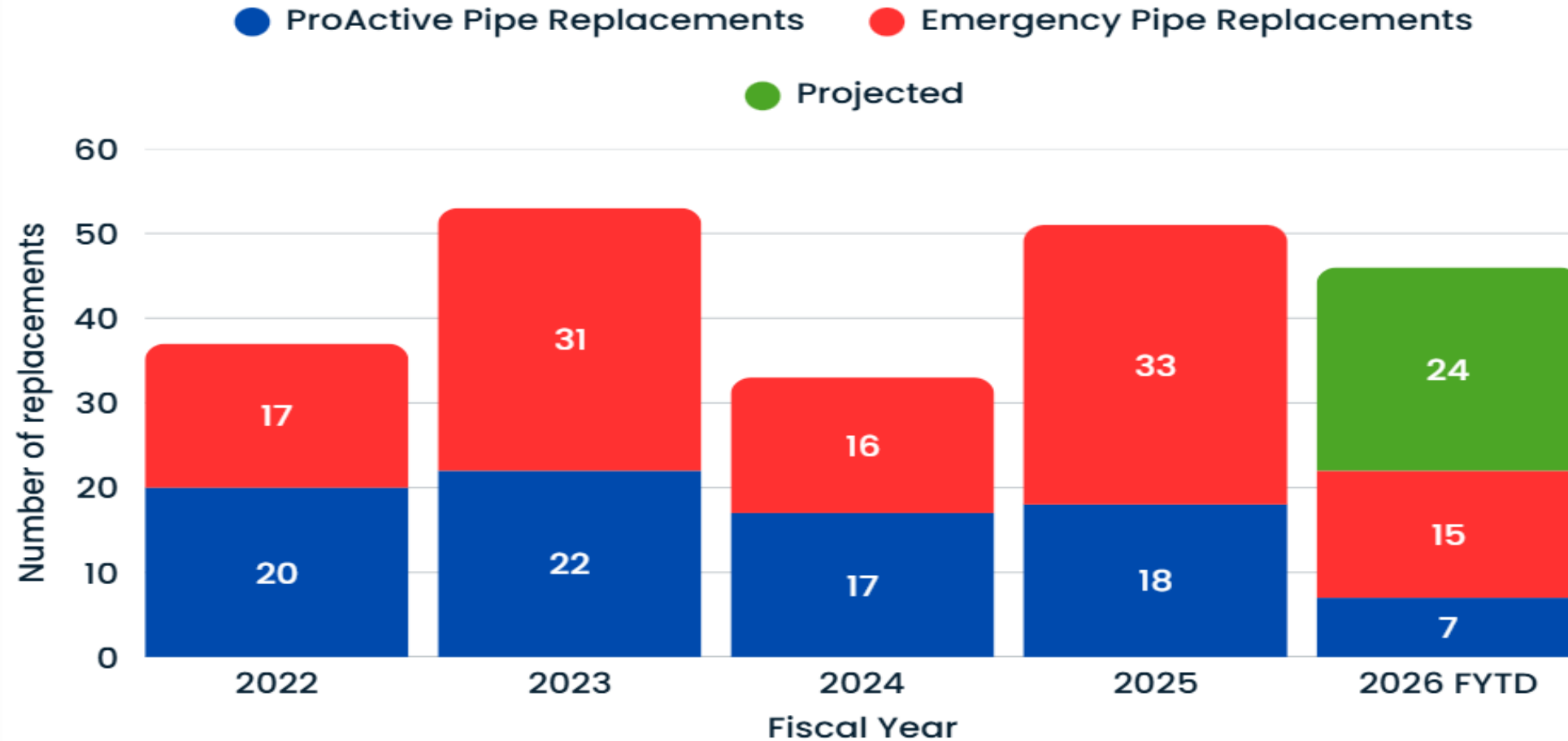


Other Accomplishments

- Case management
 - Established new KPI
- Canal Crew
 - Created in June 2024
- Ditch Crew
- Hybrid Crew
 - Created in January 2025
- Additional Culvert Crew
 - Created in October 2024
- Pipe Crew



PIPE REPLACEMENTS









Before
and
After
Ditch
Cleaning
in the
“S”
Section



STORMWATER CAPITAL IMPROVEMENTS

Project	Description	Status
Priority 1 – Fund Maintenance Needs	- Add additional ditch crew - Delay hiring freshwater canal dredge crew, add one EO for additional pontoon excavator	Hired ditch crew and reassigned to hybrid crew Created second culvert crew Delayed 2nd pontoon excavator purchase
Priority 2 – Add Capital Improvements	- Little Canal and Seven Oaks Waterway Expansion - Bellaire Waterway Pop Offs - Section K Drainage Improvements - Major Pipe Inspection/Lining/Drainage Improvements - Dredging/Weir Replacement Pine Grove Waterway West - Colbert and Blare Castle Pipe Capacity Replacement	- Dry Lake project - B1,2,3 study awarded - Included in 2025 loan, Project Complete - Included in 2025 loan – Belle Terre Project Completed Pine Grove project under construction Colbert is included in 2025 loan, Under Construction
Priority 3 – Add Inhouse Freshwater Canal and Weir Crew	- Replace Contract Mowing of Weir Sites - Increase level of service	Crew added June 2024
Priority 4 – Add Inhouse Concrete/Asphalt Crew	- Replaces Contracted Services - Increased Level of Service	Partial crew added April 2025, remaining started October 2025



2019 Master Plan Update

Project	Description	Status
Lehigh Canal	Retrofit L-4 and R-1 control structures Add culverts at P-1	L-4 COMPLETE , R-1 was re-evaluated, P-1 culverts to be lined, not added
K-1 Spillover Weir	Construct concrete spillover weir	PROJECT COMPLETE
Woodlands	Upsize 3 sets of culverts Armor channel at ITT structure	This is the ONGOING Colbert Lane project. The city hardened the banks downstream of the ITT structure within city-owned land.
London Waterway	Add 64 acres of lake storage Remove out of service weir	15 Acre lake COMPLETED at London Drive. Evaluating Burroughs site for design/permitting.
I-95 Box Culverts	Construct box culverts at I-95 under Town Center Blvd	Part of OKR/Town Center Blvd ONGOING design.
K-Section	Upsize 4 sets of roadway culverts	PROJECT COMPLETE
Seminole Woods	Upsize 2 side drains along Seminole Woods Pkwy Raise 1.1 miles of Seminole Woods Pkwy	Low priority project, 1 pipe was replaced with Seminole Palms construction. Other alternatives being explored to improve flood protection.
Lower Canal Control Elevations	Lower NWLs 1-2 feet for 14 structures Dredging required	Pine Grove dredging began June 2025. Pontoon excavator purchase to perform future freshwater dredging work in-house.

Projects Currently Under Construction

Pine Grove Canal Dredging

- Dredging of sedimentation from $\frac{3}{4}$ miles of the Pine Grove Canal
- Ongoing Construction, currently delayed - Expected Completion Dec. 2026

P-1 Weir Control Structure Replacement

- Replacement of Aged Infrastructure, currently delayed - Expected Completion Dec. 2026

Colbert Lane Drainage Improvement

- See Upcoming Project Information Slide

Construction Projects Recently Completed

- K-Section Drainage Improvements – On Schedule and within Budget
- London Waterway Expansion – FY25



PROJECT OVERVIEW

- Removal of four (4) existing 72" reinforced concrete pipes at Colbert Lane, near the Waterfront Road Intersection.
- Reconstruct with four (4) 7'x12' Concrete Box Culverts (CBCs)
- During construction, a temporary bypass road will be built to maintain flow of traffic and removed once crossing has been completed

PROJECT BENEFITS

- Reduce peak stages during storm events ranging from the 2-Yr/24-HR storm event up to and including the 100-Yr/24-Hr storm event.
- Increased Stormwater capacity and conveyance;
- Flood protection to three residential areas totaling 879 homes.



PROJECT STATUS



DESIGN



CONSTRUCTION

PROJECT BUDGET

\$6,000,000

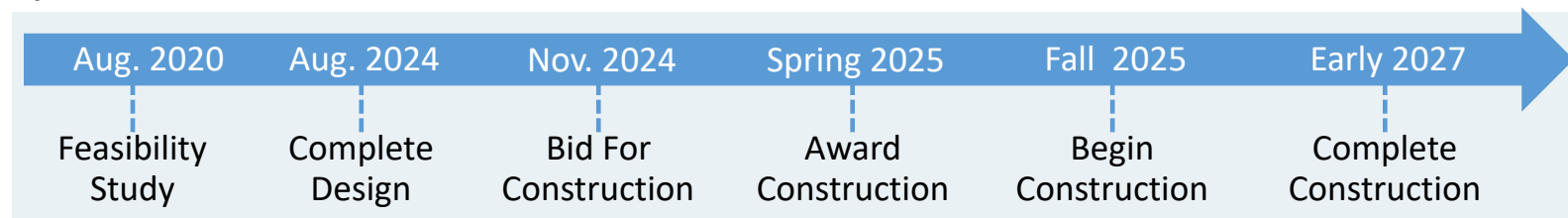
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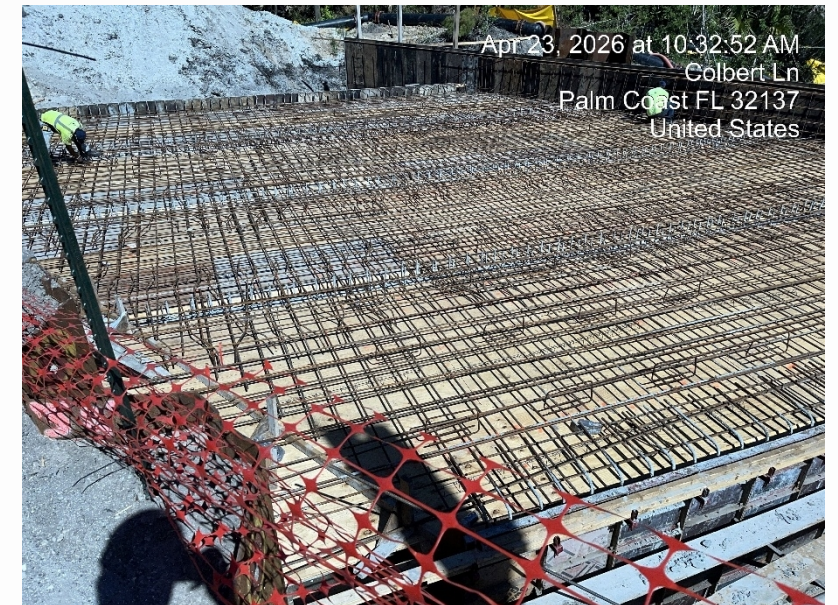
\$4,000,000

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\$2,000,000

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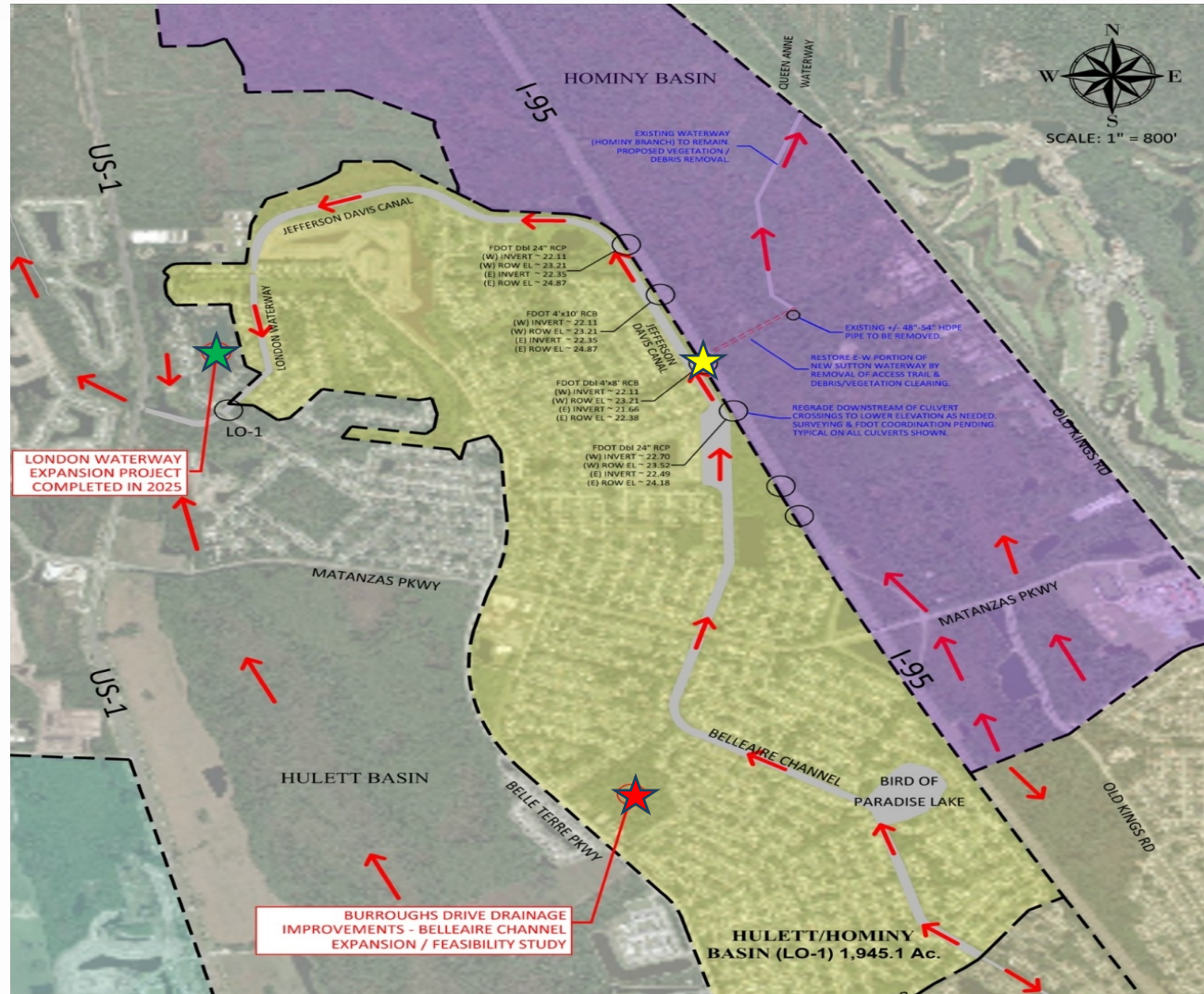
Projects Currently Under Design

- B-1, B-2, & B-3 Outfall Structures Feasibility Study – In Progress
- Citation Blvd (LL-Section) Feasibility Study – In Progress
- Saltwater Canal Dredging Initiative – Design and Permitting (Phase III) in Progress
- W-1 Weir Control Structure – Currently on the HMGP list for Design/Construction

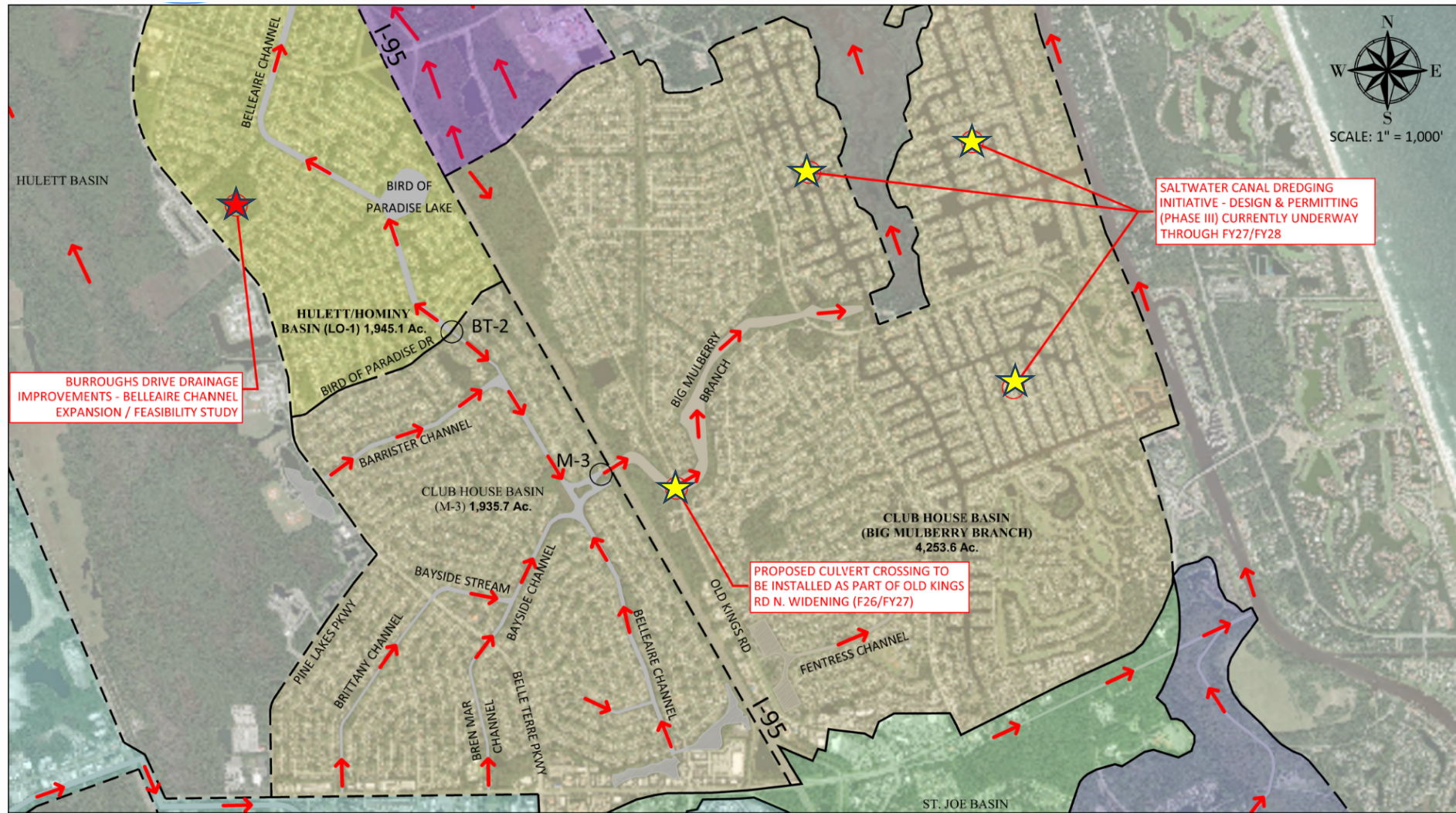
Staff Recommendations for Council Directive

- (North) Belleair Channel Capacity Improvements - Burroughs Drive Feasibility Study
 - Recommended by 2019 Stormwater Master Plan – Approximately \$300,000
- Lehigh Canal Extension – Feasibility Study
 - Complete Stormwater Infrastructure per Original ITT design – Approximately \$150,000
- Dry Lake Drainage Improvements – Feasibility Study
 - Recommended by 2019 Stormwater Master Plan – Approximately \$200,000
- FloodWise (FKA Real Time Flood Forecasting)
 - Grant Application and Submittal – Approximately \$20,000

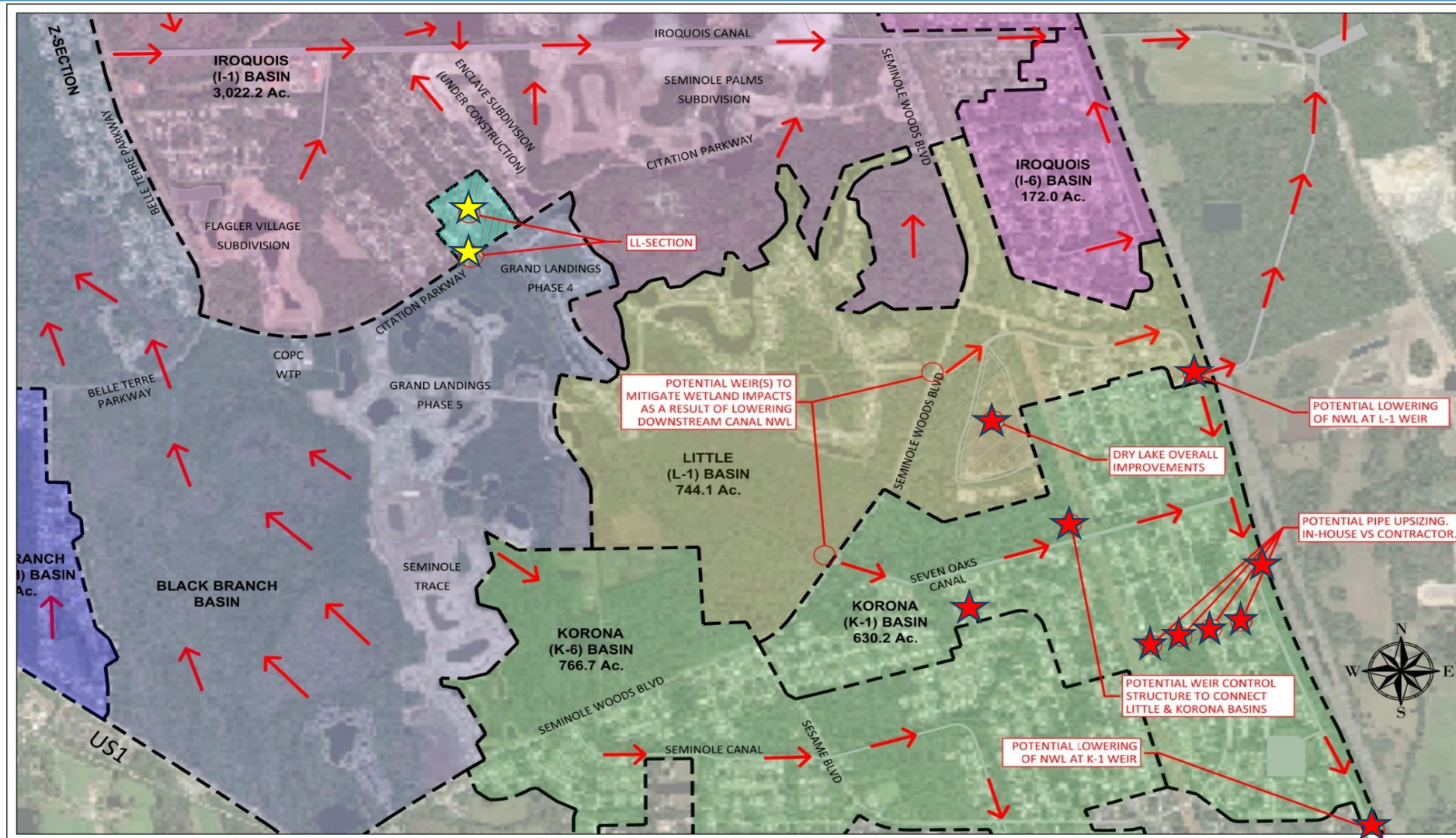
Capital Improvement Project Locations (Northern Portion of City)



Capital Improvement Project Locations (Northeastern Portion of City)



Capital Improvement Project Locations (Southeastern Portion of City)



Continuous Pipelining Update:

➤ Completed FY26:

- Seminole Woods Blvd, Columbia Ln, Sentinel Tr, Ulysses Tr, Parkview Dr, Colechester Ln, Crain Ct, Florida Park Dr, Birchwood Dr, and Ferndale Ln, Belle Terre Pkwy (half-mile)

➤ Upcoming for FY26/27:

- Rae Dr, Ravenwood Dr, Belle Terre (Downstream of P-1 Weir), Saltwater (seawall pipes) at C & F-Sections, and other pipes meeting the criteria (to be determined).



Miscellaneous In-House Engineering Designs

- **Indian Trails Sports Complex Parking Extension**
 - Designed, Permitted, and Constructed In-House
 - Under Construction
- **COPC Stage Site at Central Ave – Food Truck Parking**
 - Design and Permitted In-House
 - Expected Construction Completion – May 2026
- **Rymfire Dr Sidewalk Replacement**
 - Design to address existing drainage issues
 - Construction to Occur During School Break
- **Utility Drive Modifications**
 - Modular Buildings at Utility Department Site
 - Construction Plans for Site Work

Improvements in the Stormwater System:

- Additional crews
 - Trenching crew
 - Canal crew
 - Concrete/asphalt crew
- Trenching activities
- Second vac-truck purchase
- Efficiencies and work order processes
- Capital improvement projects





Council Considerations:

- Purchase Pontoon Excavator
 - Included in 2023 rate study
 - Funding was planned in FY27
 - Funds available now due to swale contract cancellation
 - Enable division to be more proactive
 - Reduce dependence on contract work and expedite projects



QUESTIONS?

City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.5

Department STORMWATER AND ENGINEERING Division CONSTRUCTION MGT AND ENGINEERING	Amount Org/Account #
Subject: PRESENTATION - PAVEMENT MANAGEMENT PROGRAM FISCAL YEAR 2026 UPDATE	
Presenter: Carl L Cote, Director of Stormwater and Engineering	
Attachments: 1. PRESENTATION	
Background: Council Priority: D. Sustainable Environment and Infrastructure This presentation is an update on the City Pavement Management Program's proposed funding options.	
Recommended Action: FOR PRESENTATION ONLY	



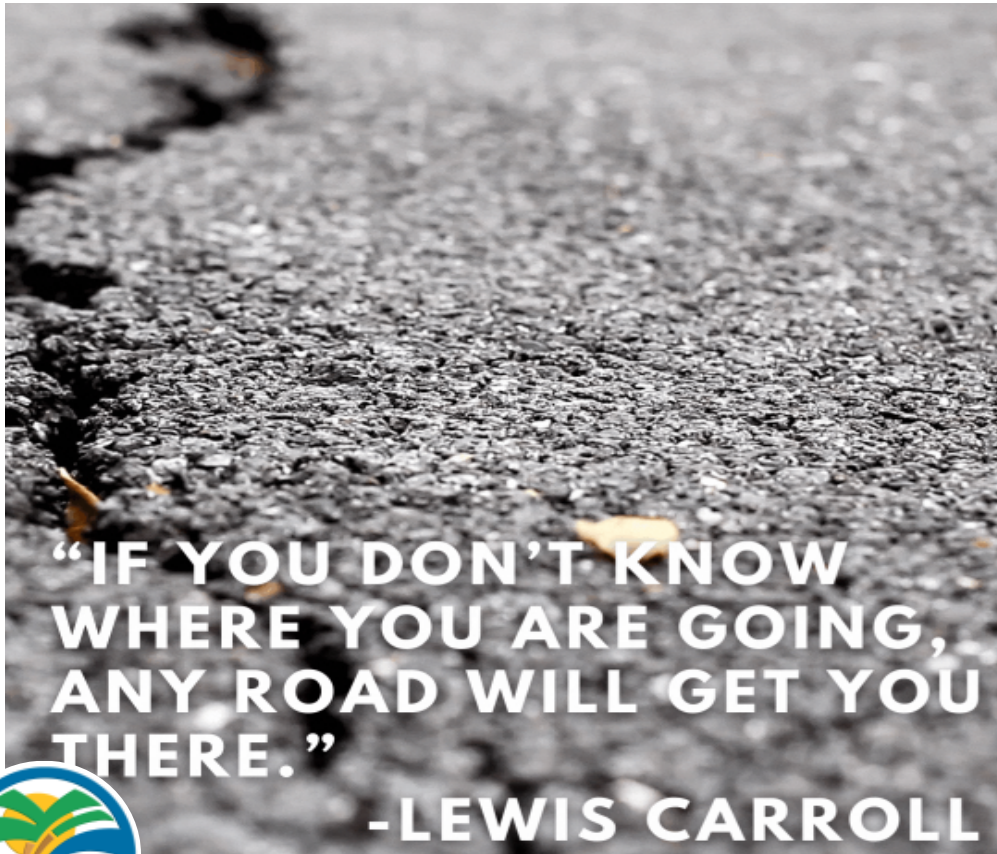
Pavement and Roadway Asset Management Program

City Council Update: May 12, 2026

City Council Focus Areas & Priority



Presentation Overview



May 12, 2026

Pavement and Roadway Asset Management Program Presentation

Pavement Management History

Palm Coast's Road Network

Maintenance & Rehabilitation Strategies

Findings & Recommendation

Maintain Status Quo Implications

Looking Forward

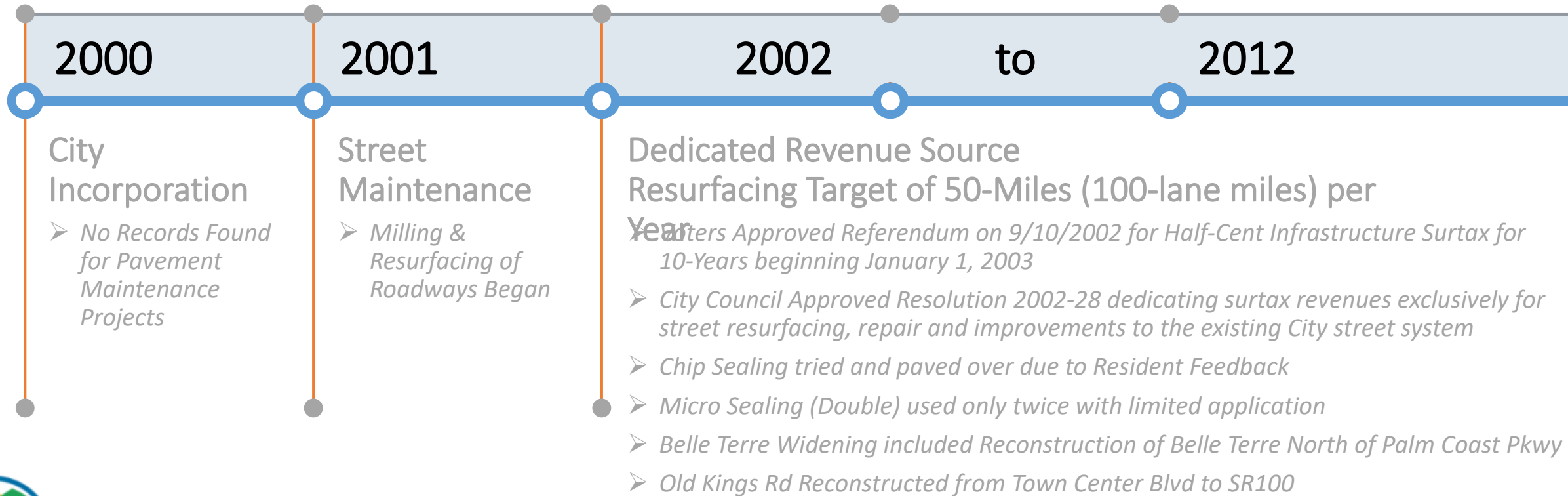
03

Pavement Management History



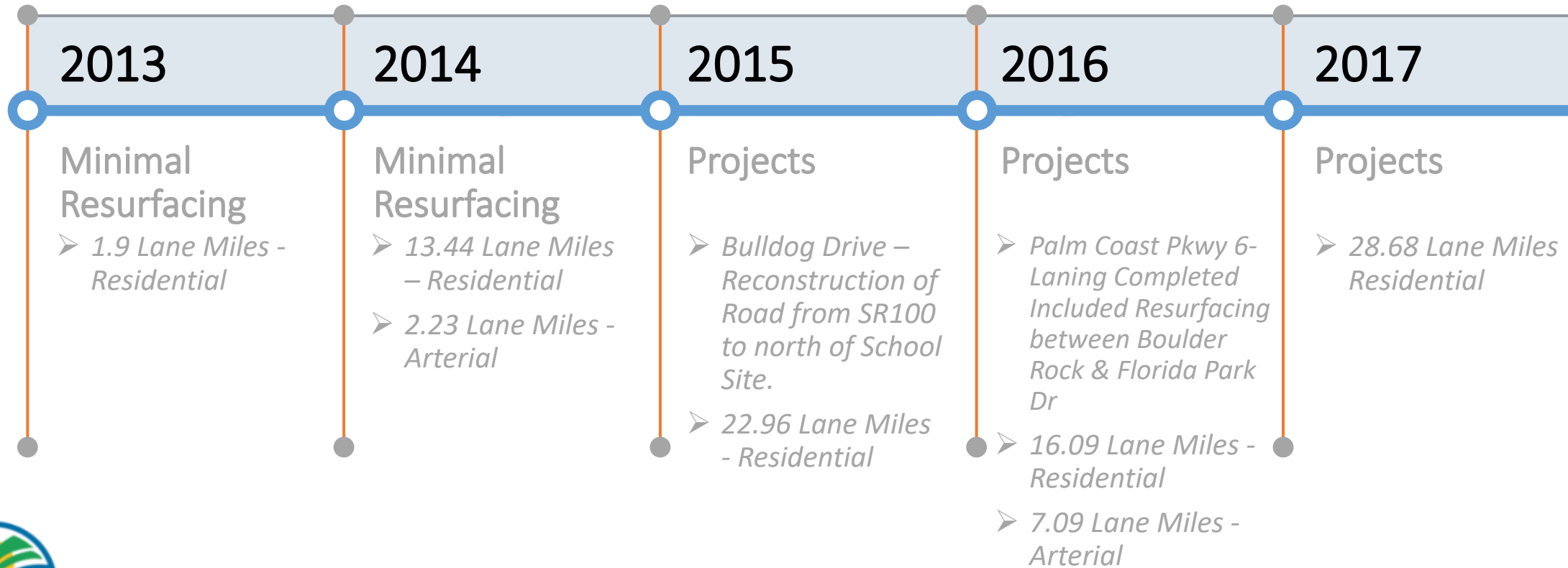
Pavement Management History

Dedicated Revenue Source



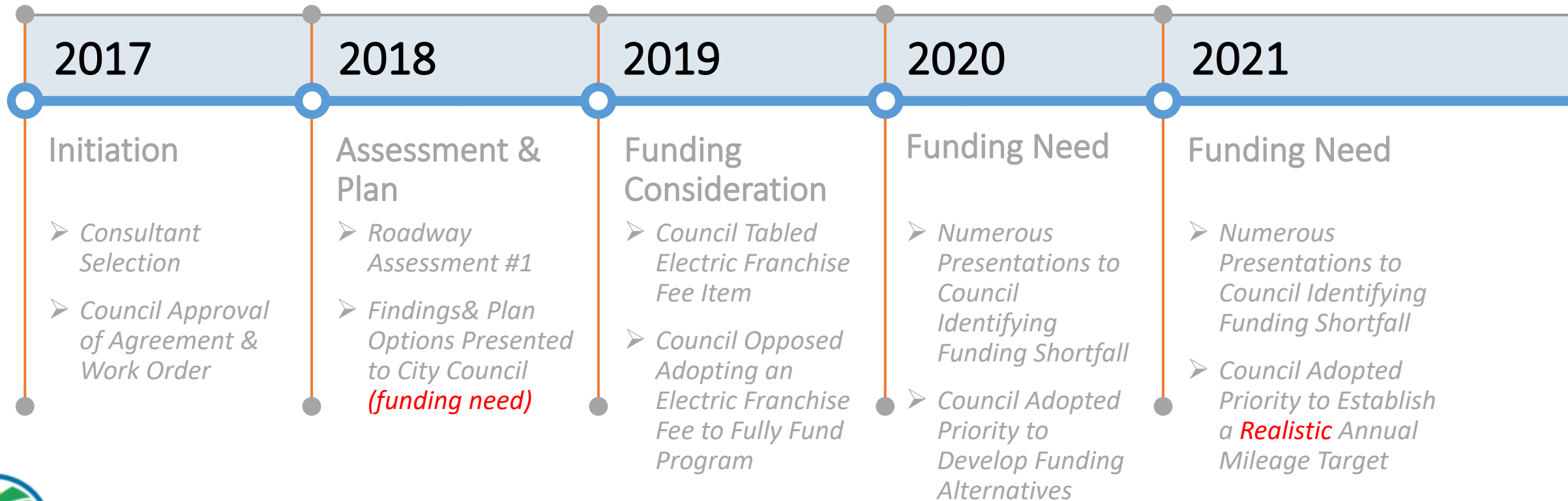
Pavement Management History

Loss of Dedicated Revenue Source



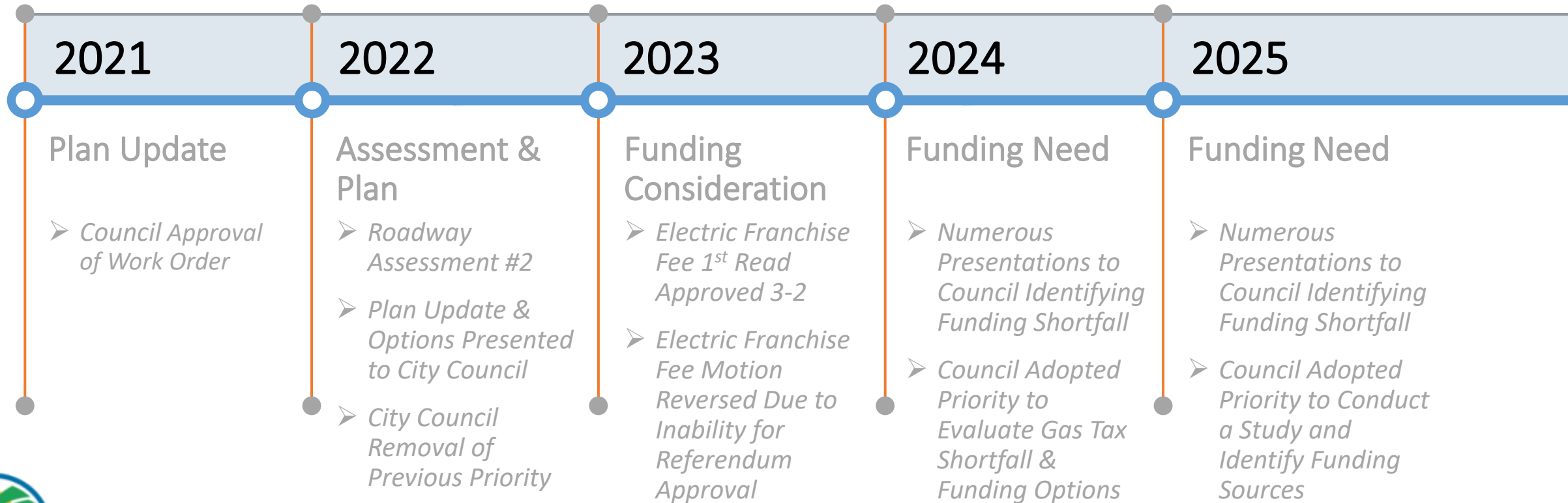
Pavement Management History

Creation of Pavement Management Program



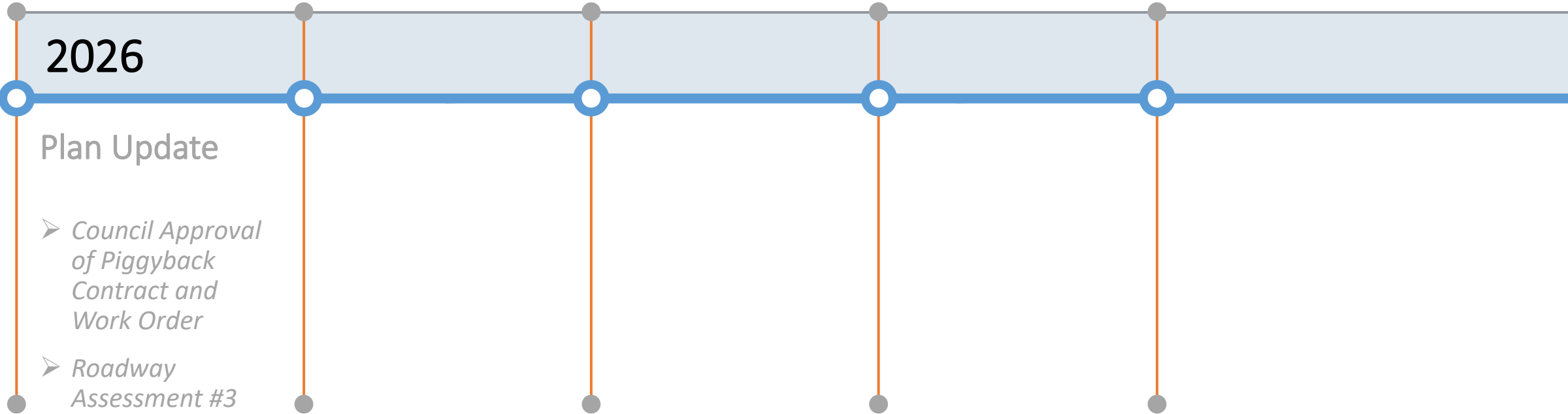
Pavement Management History

Program Update #1

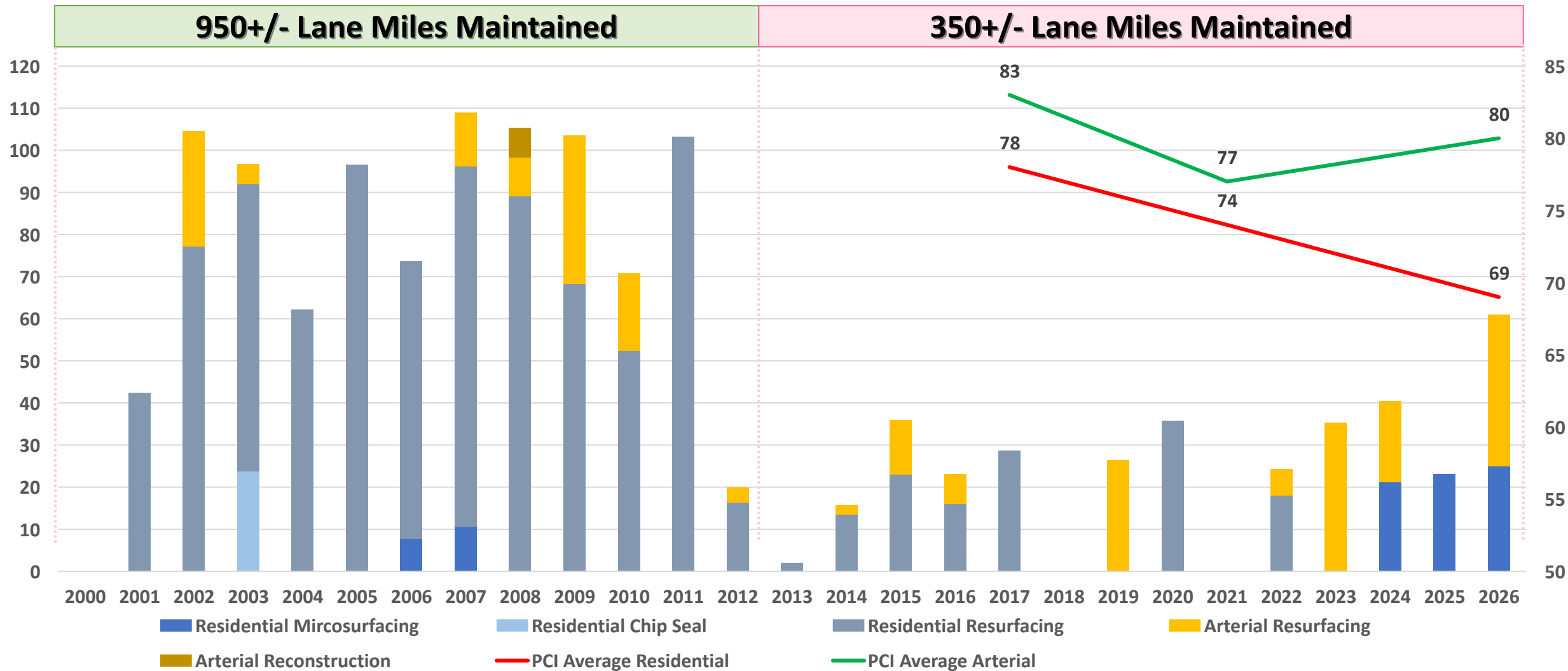


Pavement Management History

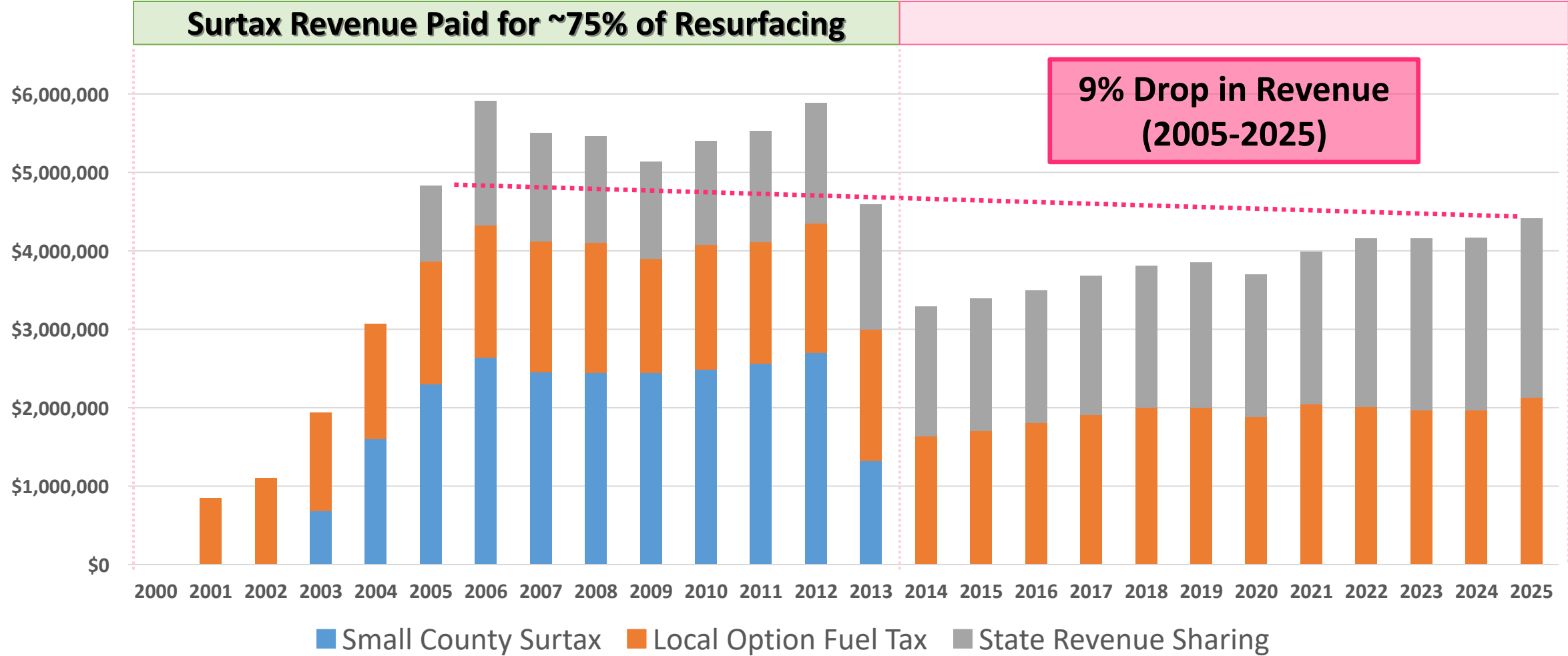
Program Update #2



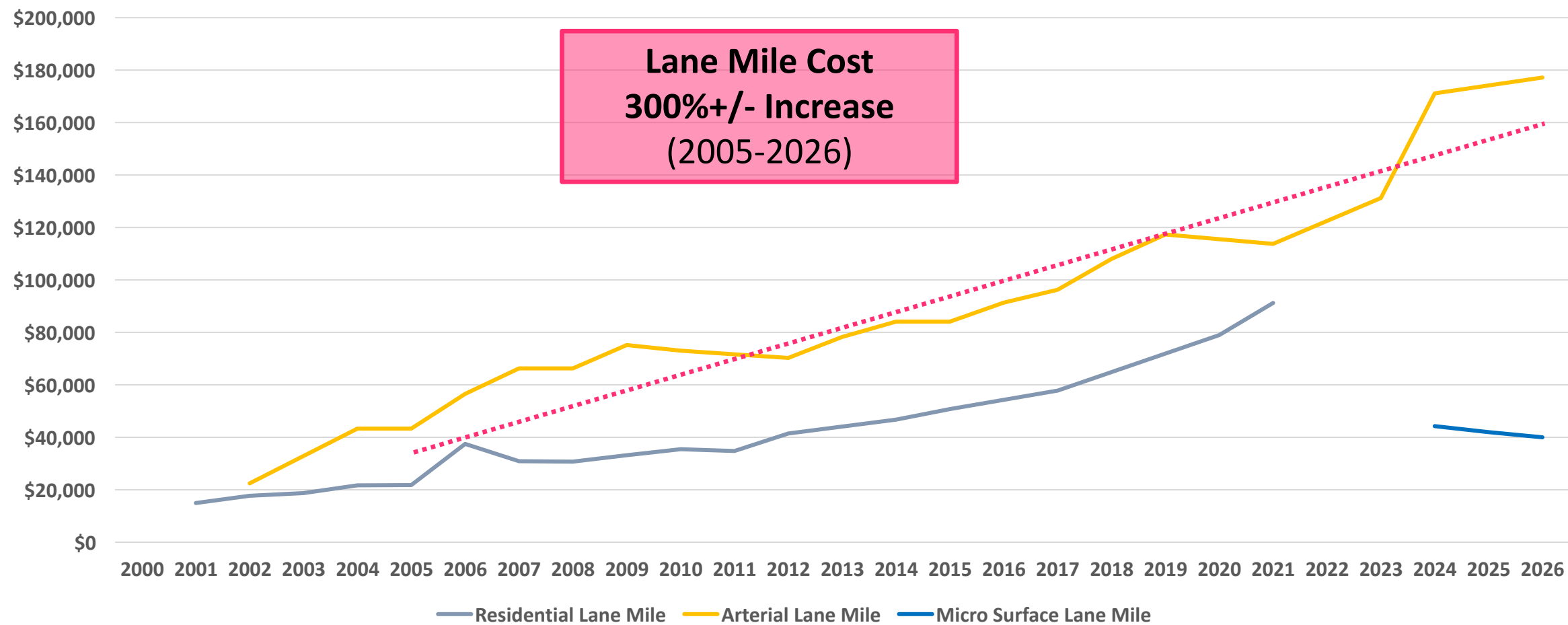
History – Lane Miles by Year & PCI



Street Maintenance Revenue History



Milling & Resurfacing Cost History



Common Global Treatments Used in Florida

Extends Pavement Life by 4-6 years



Rejuvenation

Extends Pavement Life by 3-4 years



Patching/Crack Sealing

Extends Pavement Life by 6-10 years



Chip & Cape Seals



Microsurfacing

Extends Pavement Life by 5-8 years



Fog & Scrub Seals

Extends Pavement Life by 2-5 years



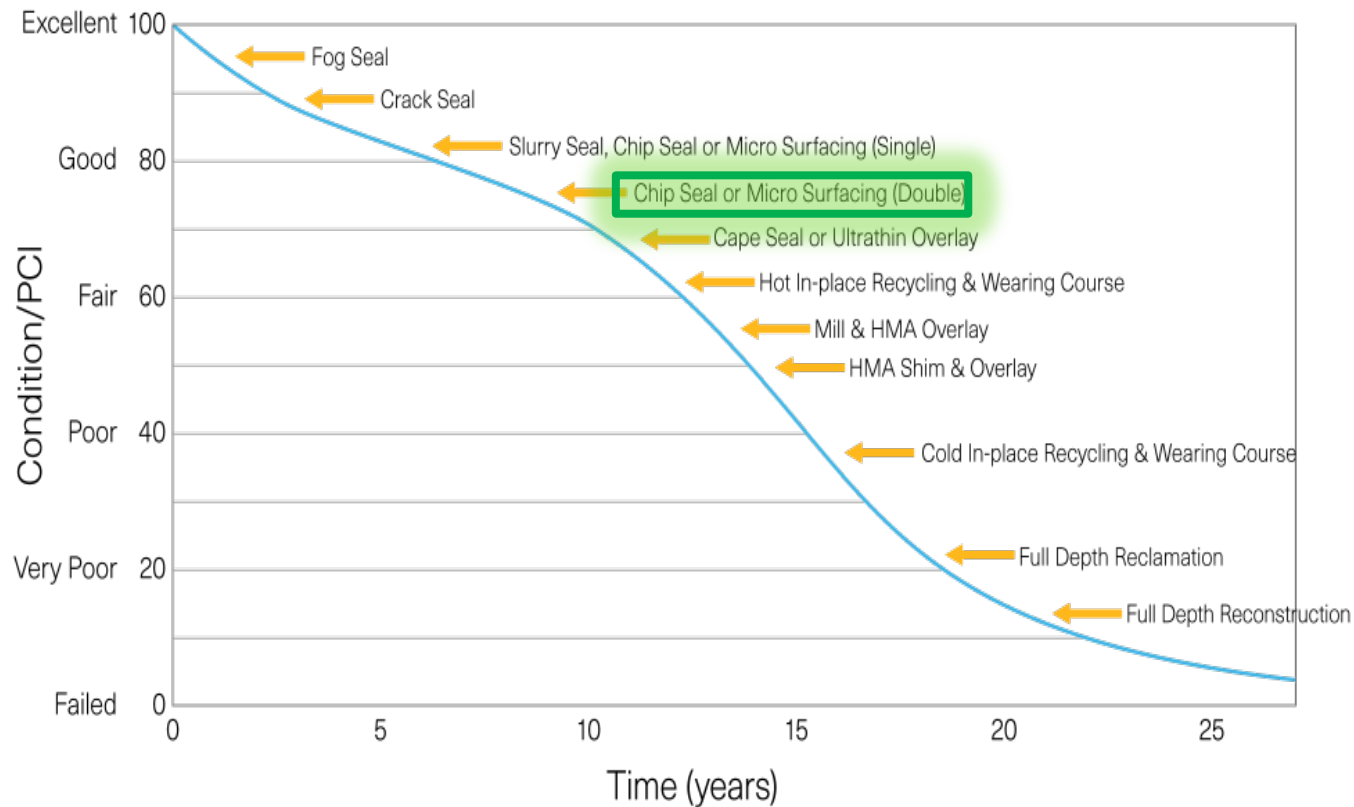
CIR and FDR

Extends Pavement Life by 10+ years



Right Road, Right Treatment, Right Time

Deterioration Curve



Micro Surfacing: A thin, tough layer of asphalt emulsion blended with finely crushed stone for traction

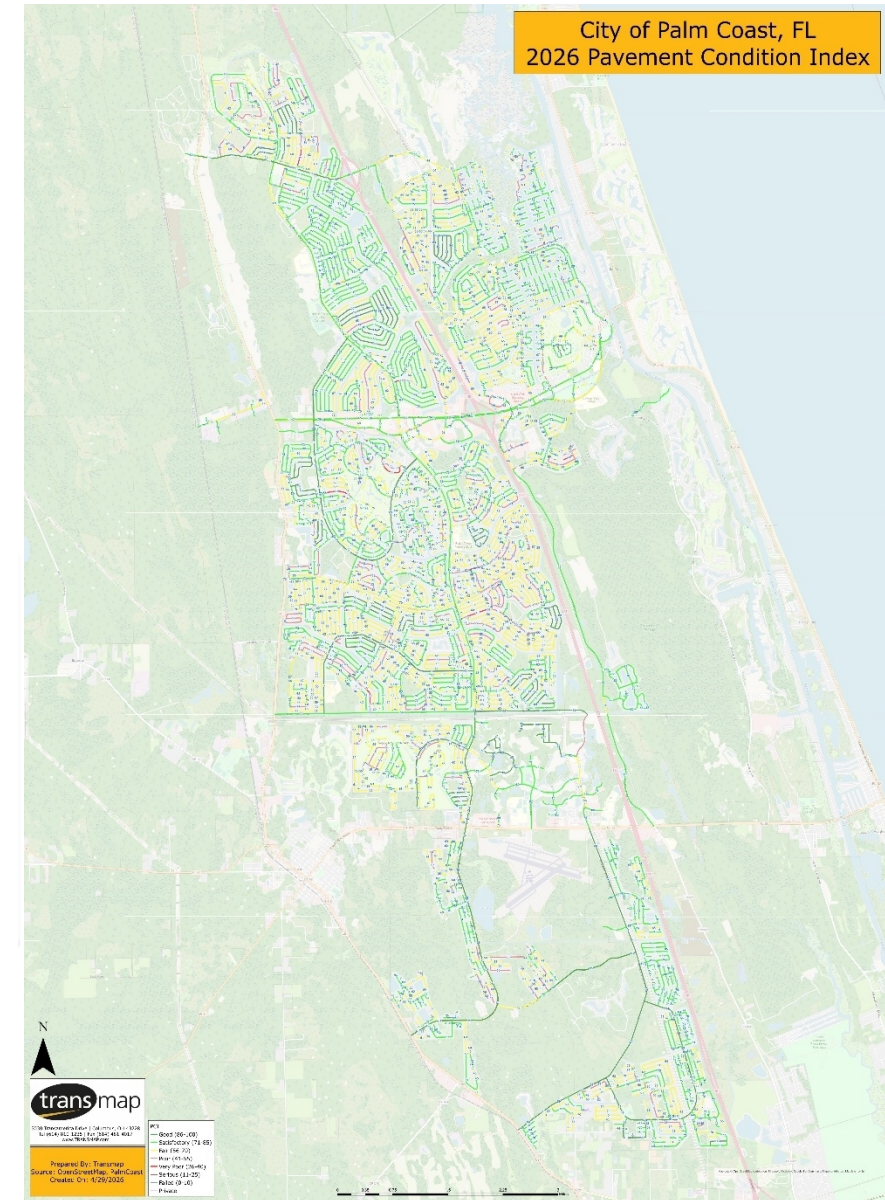


Micro Surfacing - What We've Learned...

- **Adds NO Strength to Roadway**
 - Cracks Begin to Reform Within 2-Years
- **Additional Staff Time**
- **Limited Residential Roadways Remaining**
 - 70 or Above PCI Over Entire Roadway
- **Better Use of Funds to Mill & Resurface Roadways Before they Require Reconstruction**
- **Exploring Ability to Utilize an Alternate Thin Layer Structural Mix**



City of Palm Cost Roadway Network



City of Palm Coast Pavement Network

Functional Class	Lane Miles	Centerline Miles	# of Square Yards	% by # of Square Yards	Weighted Average PCI
Arterials	196.78	78.41	1,728,882	22.2%	80
Residential Collectors	152.81	76.40	1,023,115	13.2%	69
Residential Local Roads	632.45	315.94	3,857,153	49.6%	69
Residential Cul-de-sacs	151.87	75.94	1,169,184	15.0%	70
Total	1,133.91	546.69	7,778,334	100.0%	72

• **Total Value - \$846M**

Average full construction cost, \$1.56M/mile – Transmap Report 2021



Who is Transmap?

- Extensive Florida experience
- MicroPAVER Trainer Developers
- Best Technology (LCMS/LiDAR)
- Esri Public Works Partner - 20 Years
- 300 Cities and Counties
- Open Source
- APWA Public Works Partner
- Registered Engineering Company (1994)



Data Collection:

Scans

- #1: 8/28/17-9/8/17
- #2: 10/13/21-10/21/21
- #3: 2/2/26-2/22/26

Laser Crack Measurement System

- 4,000-Point Laser
- Length, Width, and Depth of Cracks
- 100% Coverage – Roadway Profiles



SmartPano Elite 72MP

- LiDAR 640,000 points
- Colorized LiDAR with image

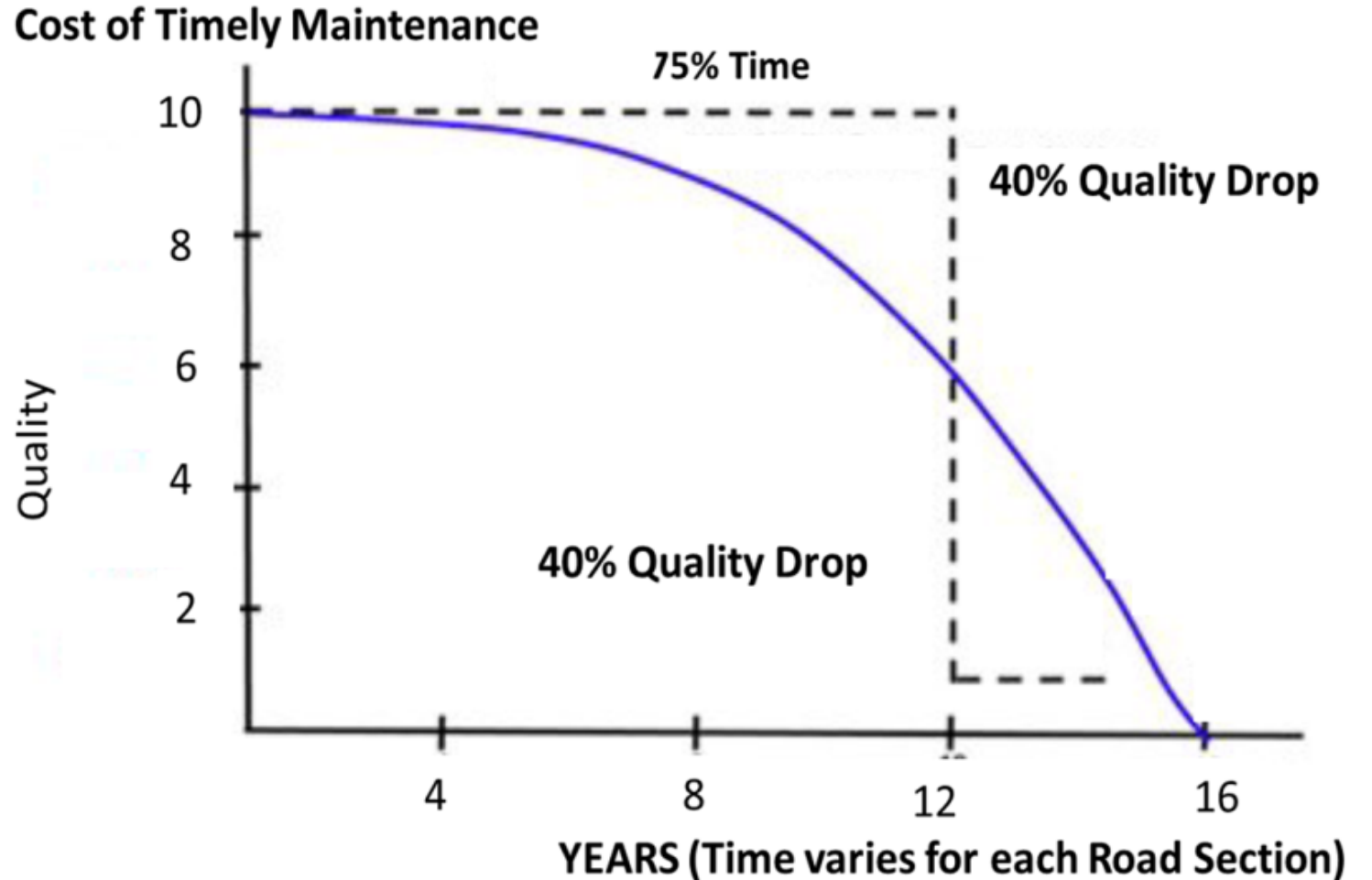
Dual GPS

- NovAtel Precision time Protocol
- Best Alignment
- Orthophotography Creation



PCI Ranges & Life Cycle Curve

PCI Range	Condition
86-100	Good
71-85	Satisfactory
56-70	Fair
41-55	Poor
26-40	Very Poor
11-25	Serious
0-10	Failed



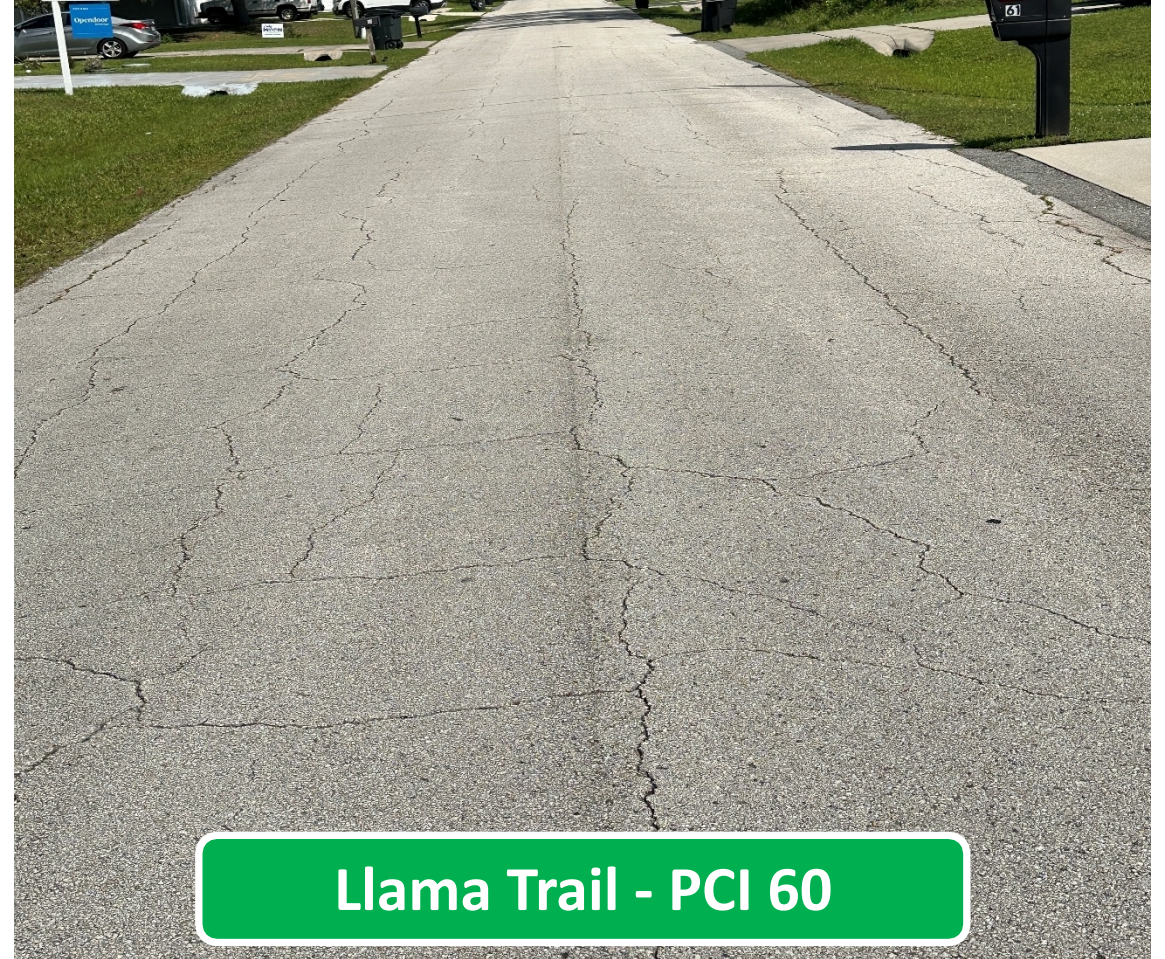
PCI 100-86 (Good Condition)



PCI 85-71 (Satisfactory Condition)



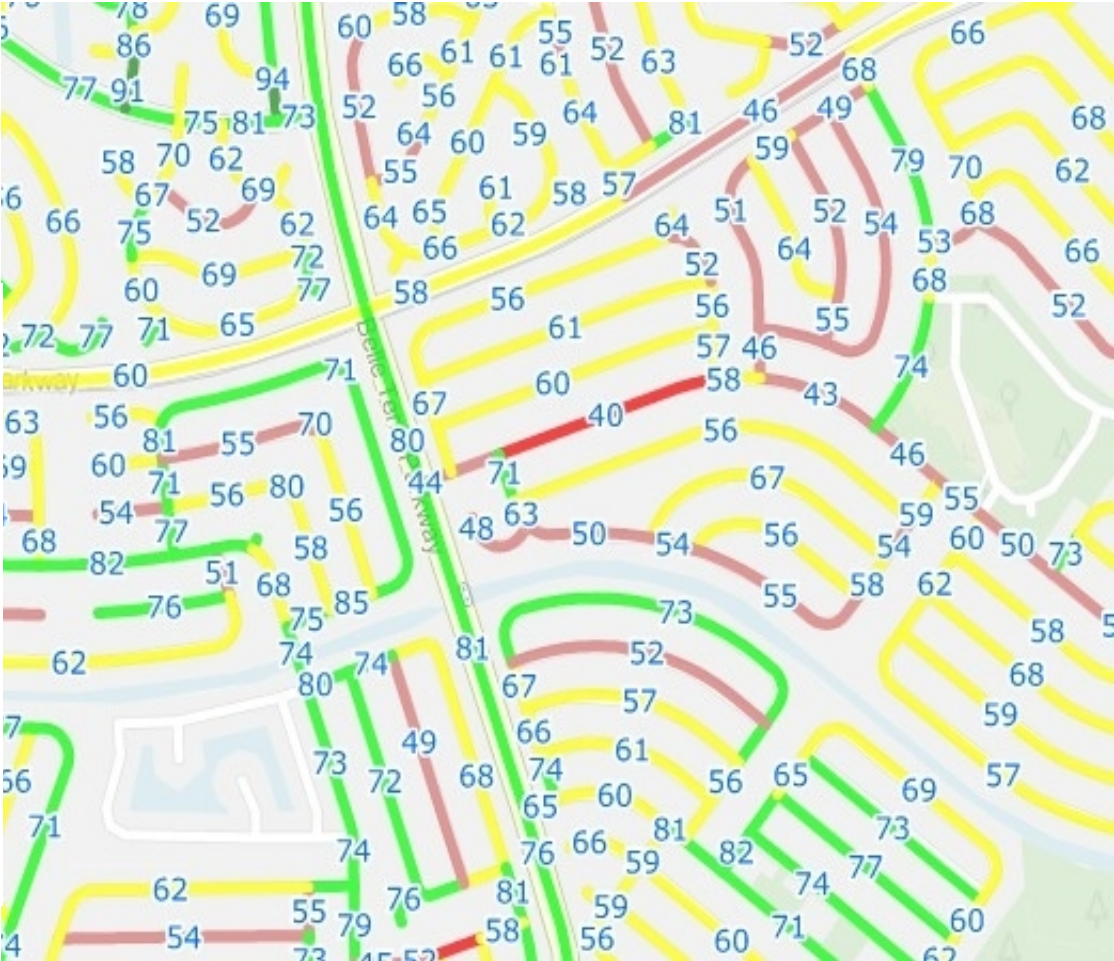
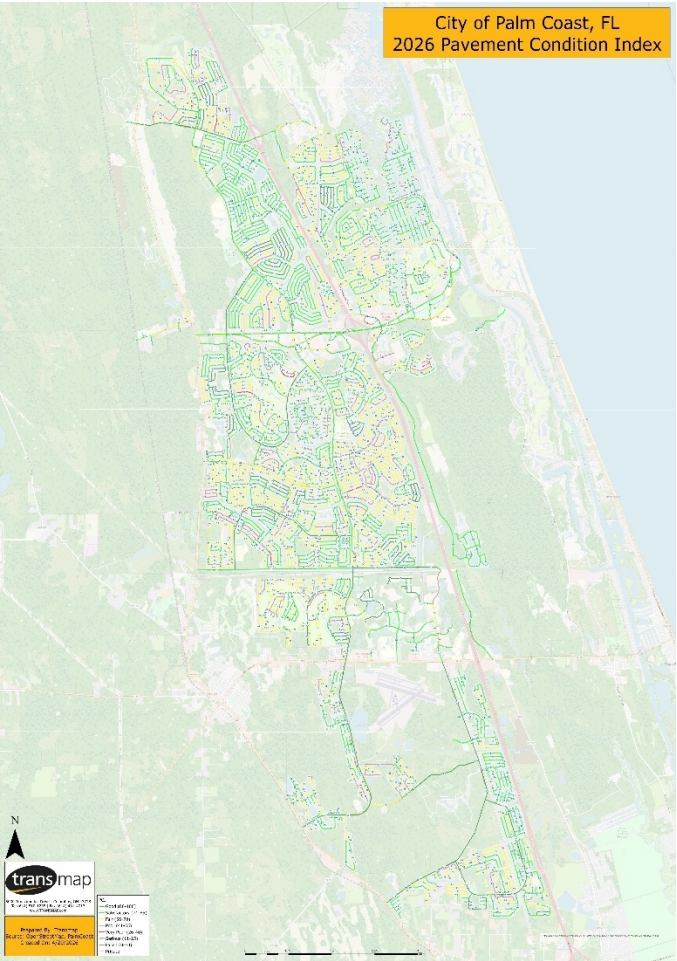
PCI 70-56 (Fair Condition)



PCI 55-41 (Poor Condition)



2026 Pavement Condition Index Map



- PCI
- Good (86-100)
 - Satisfactory (71-85)
 - Fair (56-70)
 - Poor (41-55)
 - Very Poor (26-40)
 - Serious (11-25)
 - Failed (0-10)
 - Private



Roadway Conditions – Arterials

		2017	2021	2026
		PCI=83	PCI=77	PCI=80
PCI Range	Condition	%	%	%
86-100	Good	36.50%	10.99%	31.39%
71-85	Satisfactory	53.71%	67.05%	47.18%
56-70	Fair	8.54%	17.39%	19.36%
41-55	Poor	1.25%	4.10%	1.82%
26-40	Very Poor	0.00%	0.48%	0.25%
11-25	Serious	0.00%	0.00%	0.00%
0-10	Failed	0.00%	0.00%	0.00%



Roadway Conditions – Residential

		2017	2021	2026
		PCI=78	PCI=74	PCI=69
PCI Range	Condition	%	%	%
86-100	Good	14.53%	4.10%	5.13%
71-85	Satisfactory	59.51%	59.27%	43.24%
56-70	Fair	25.02%	32.65%	40.93%
41-55	Poor	0.75%	3.75%	10.25%
26-40	Very Poor	0.08%	0.21%	0.46%
11-25	Serious	0.11%	0.02%	0.00%
0-10	Failed	0.00%	0.00%	0.00%



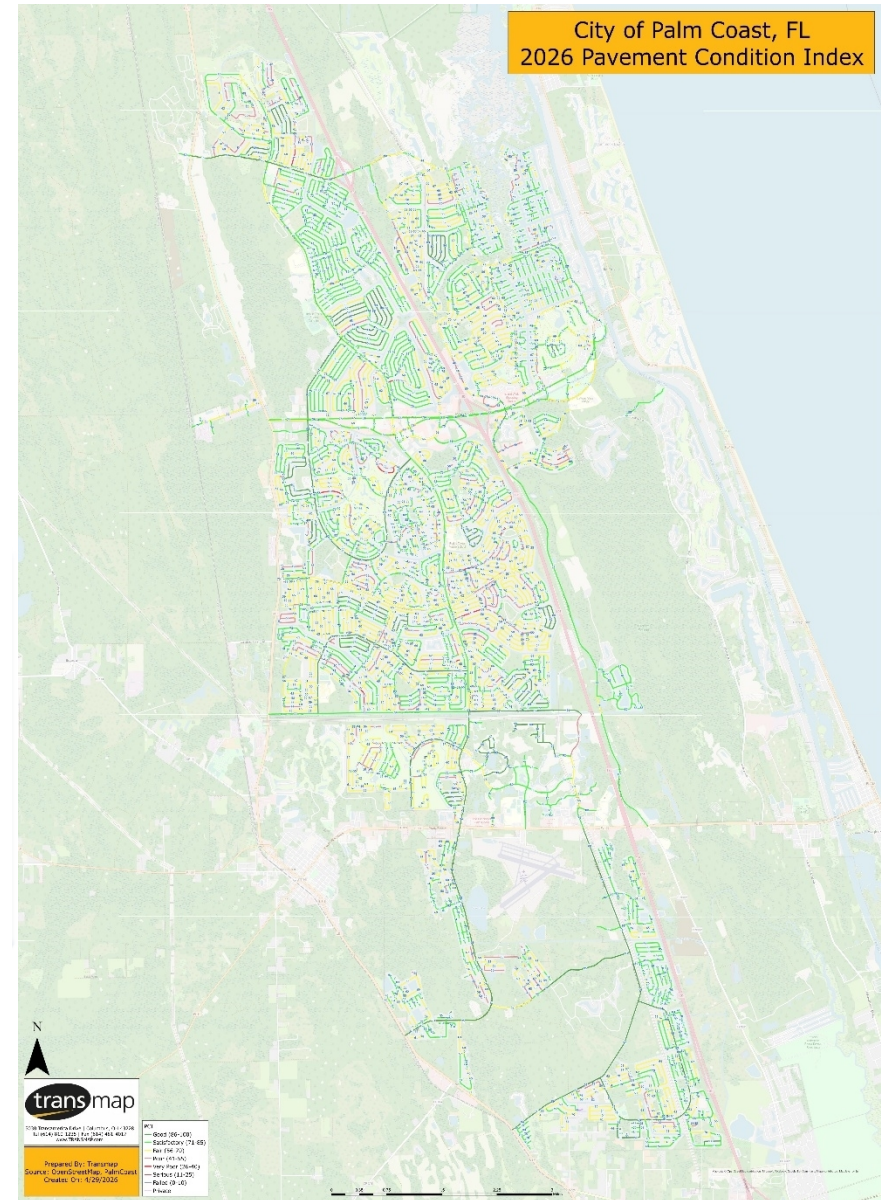
Average Network PCI Comparison

Community	Average PCI
Average in Florida	76
Palm Coast 2017	79
Palm Coast 2021	75
Palm Coast 2026	72

Community	Year of Inventory	# of Miles	Average Network PCI
Weston	2022	52	85
Clermont	2022	98	83
Baypoint	2025	11	82
Coral Springs	2022	231	81
Osceola County	2024	1057	81
Oakland Park	2025	110	80
Key Biscayne	2024	19	79
Bartow	2023	102	76
Callaway	2022	62	76
Tamarac	2022	136	76
Hollywood	2020	359	75
Sarasota	2024	228	75
St Petersburg	2024	890	75
Clearwater	2024	320	74
Pinellas Park	2025	162	74
Largo	2020	139	73
Palm Coast	2026	547	72
Dade City	2022	38	68
Escambia	2025	312	68



Findings & Recommendation



5-Year Pavement Management Plan

Options

➤ Current Funding:

- Arterial Roadway Only

➤ Current Funding:

- Arterial and Residential Collectors

➤ Required Funding:

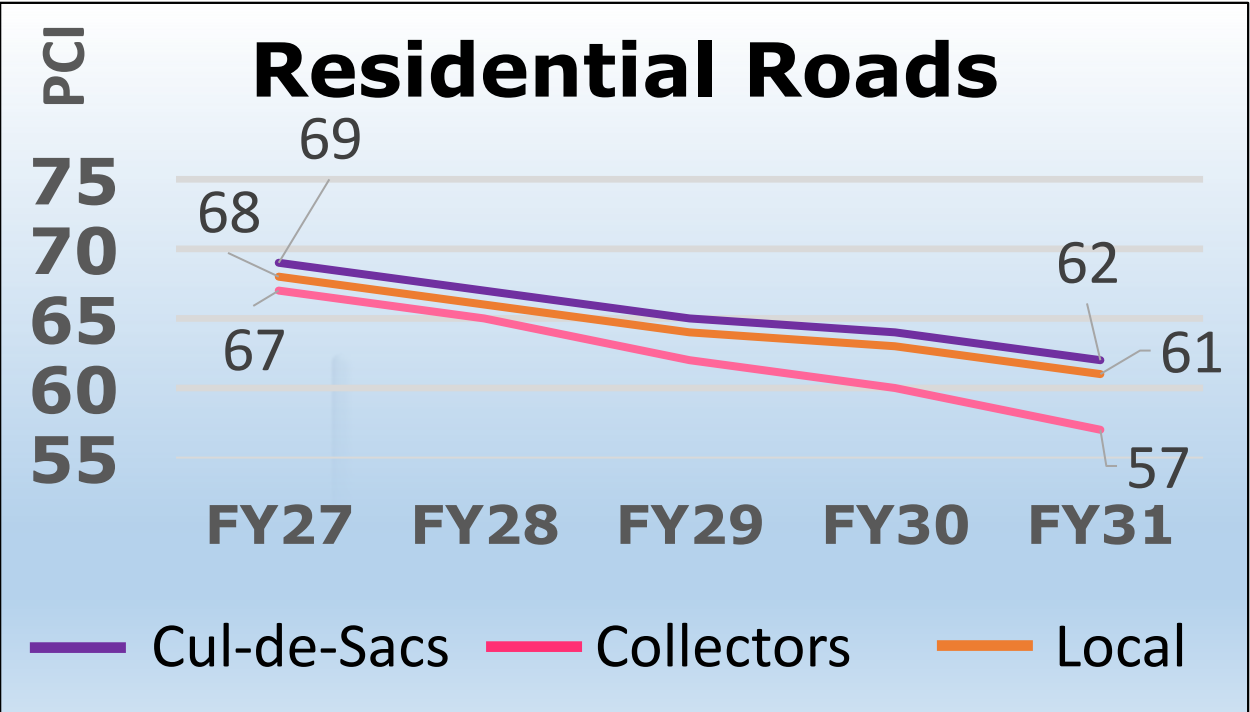
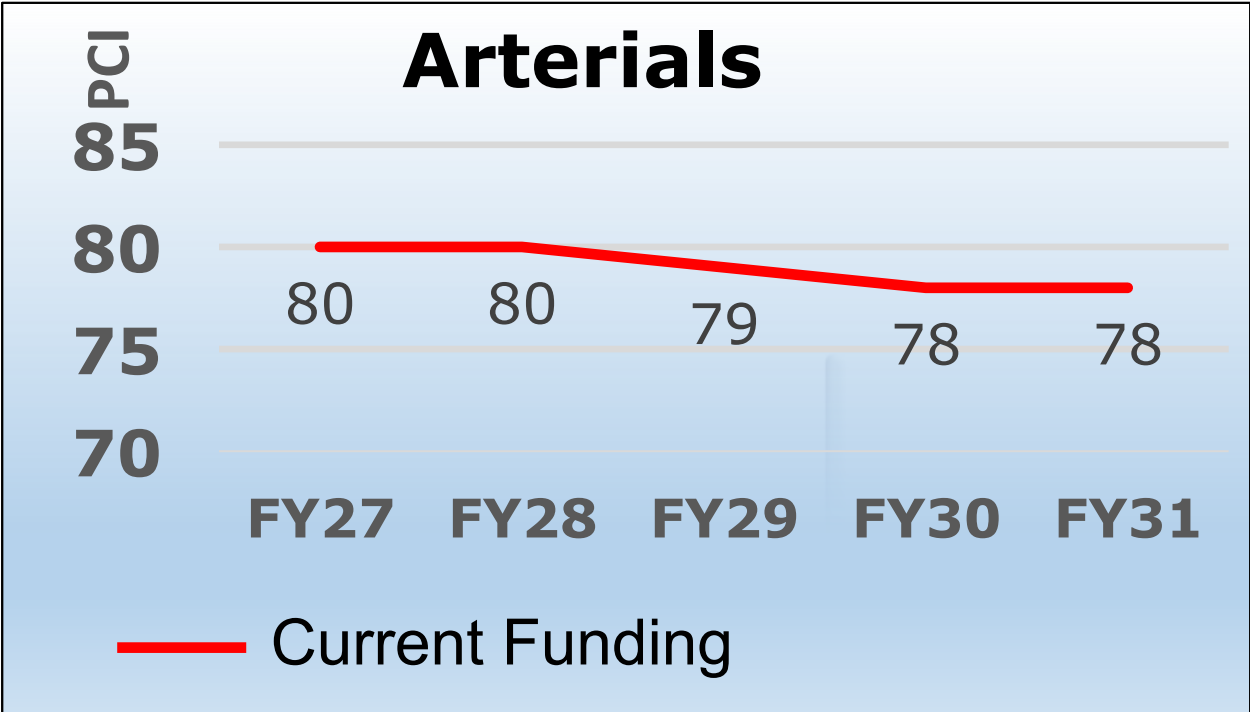
- Arterial: Maintain Average PCI of 79
- Residential: Maintain Average PCI of 70

Assumptions

- 3% Inflation per Year
- OKR Phase 2 Funded by State Appropriation
- PCI Projection Includes resurfacing of Palm Coast Pkwy and Whiteview Pkwy (already funded)



5-Year PCI Projection - Current Funding



Functional Class	Current Funding
Arterial	\$2,500,000
Residential	\$ 0
Totals	\$2,500,000



5-Year Pavement Management Plan

Arterial Roadways

➤ FY27:

- Belle Terre Pkwy (Matanzas to Bird of Paradise)
- Town Center Blvd (North of Central)

➤ FY28:

- Belle Terre Pkwy (Bird of Paradise to Palm Coast Pkwy)

➤ FY29:

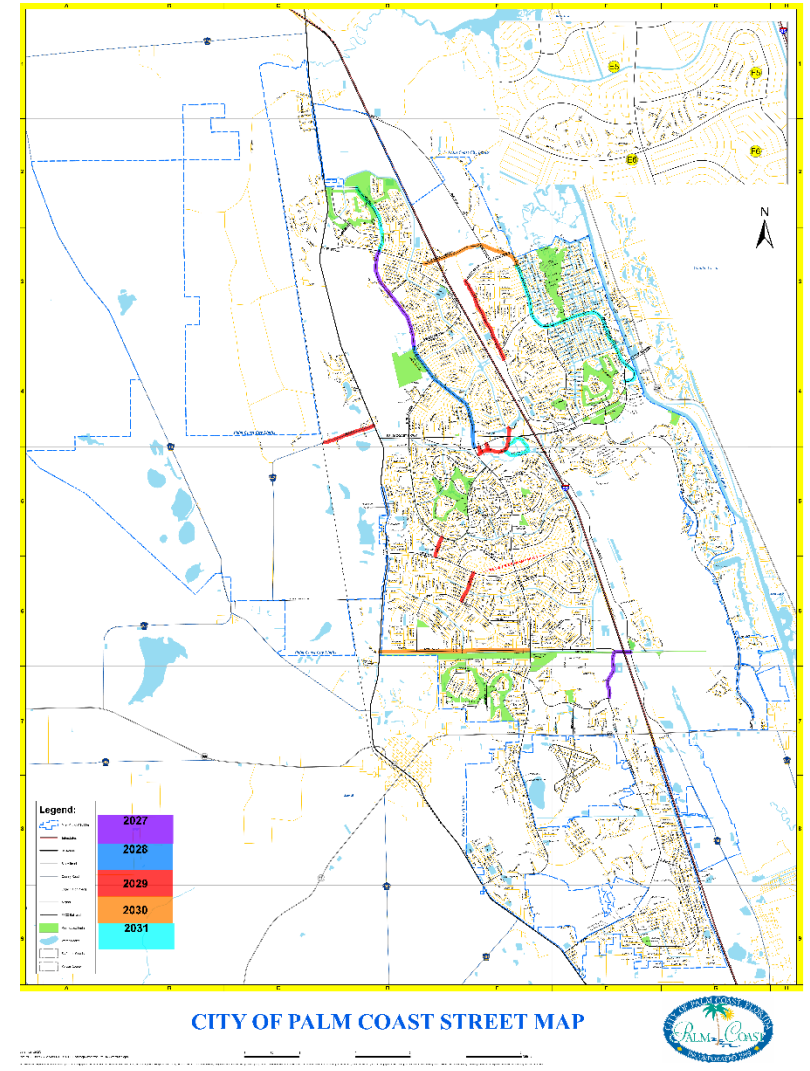
- Old King's Rd (Farnum Ln to Forest Gr)
- Boulder Rock Dr (Palm Coast Pkwy to Garden St)
- Whitemill Dr, Ravenwood Dr., Hargrove Gr, Cypress Point Pkwy, Cypress Branch Way, Pine Cone Dr

➤ FY30:

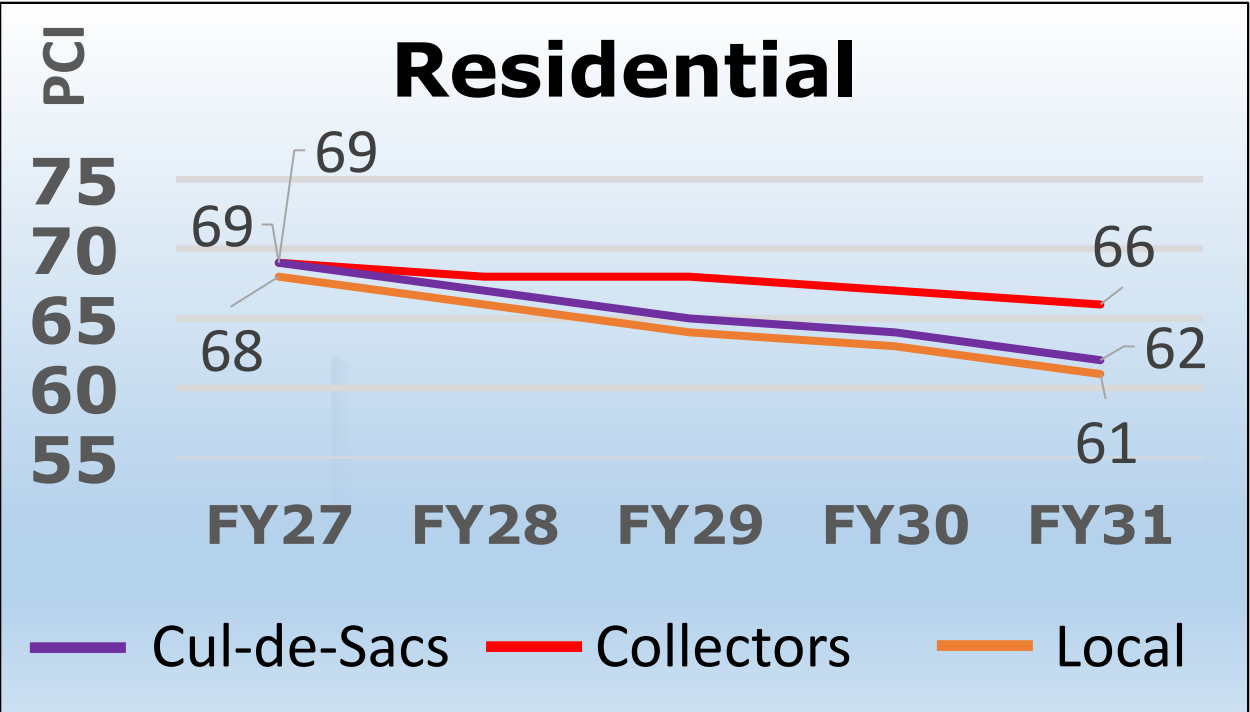
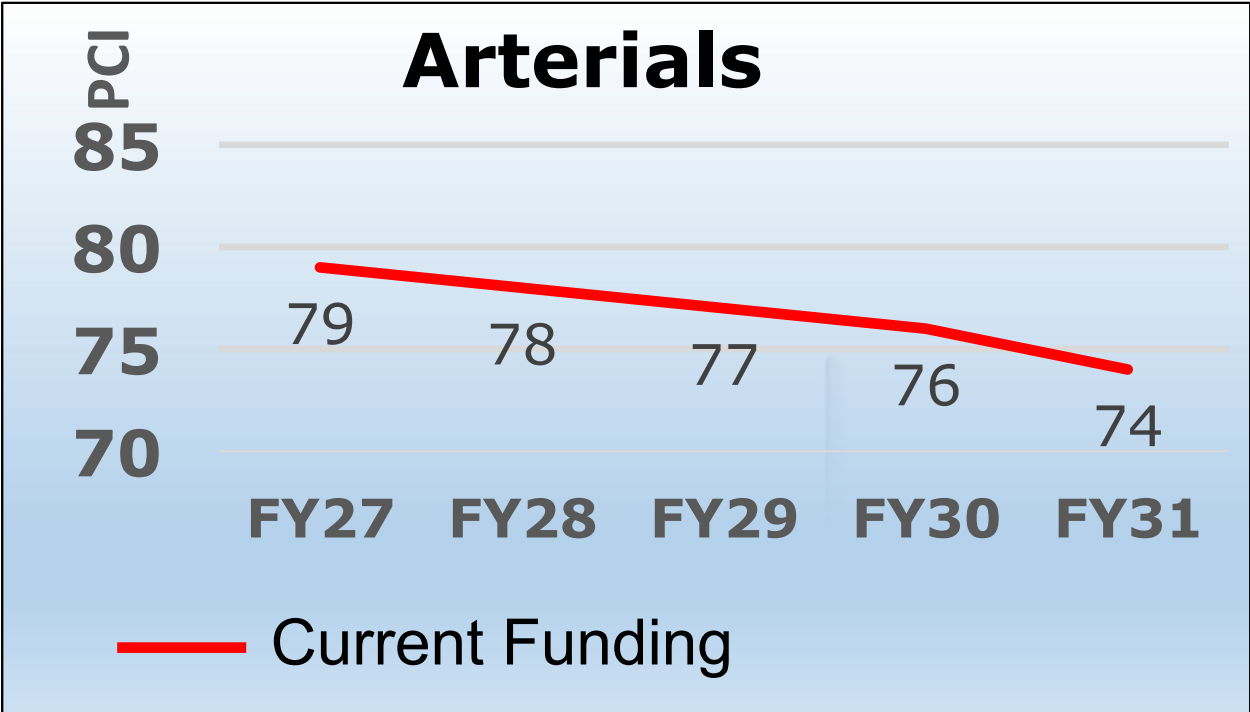
- Royal Palms Pkwy (Belle Terre to US1)
- Matanzas Woods Pkwy (Bird of Paradise to Pirate Nation Way)
- Palm Harbor Pkwy (Pirate Nation Way to Fernmill Ln)

➤ FY31:

- Palm Harbor Pkwy (Fernmill to Palm Coast Pkwy)
- Cypress Edge Dr & Lakeview Blvd



5-Year PCI Projection - Current Funding



Functional Class	Current Funding
Arterial	\$1,500,000
Residential Collectors	\$1,000,000
Total	\$2,500,000



5-Year Pavement Management Plan

Arterial Roadways

➤ FY27:

- Belle Terre Pkwy (Matanzas to Burroughs)
- Town Center Blvd (North of Central)

➤ FY28:

- Belle Terre Pkwy (Burroughs to Pine Lakes Pkwy)

➤ FY29:

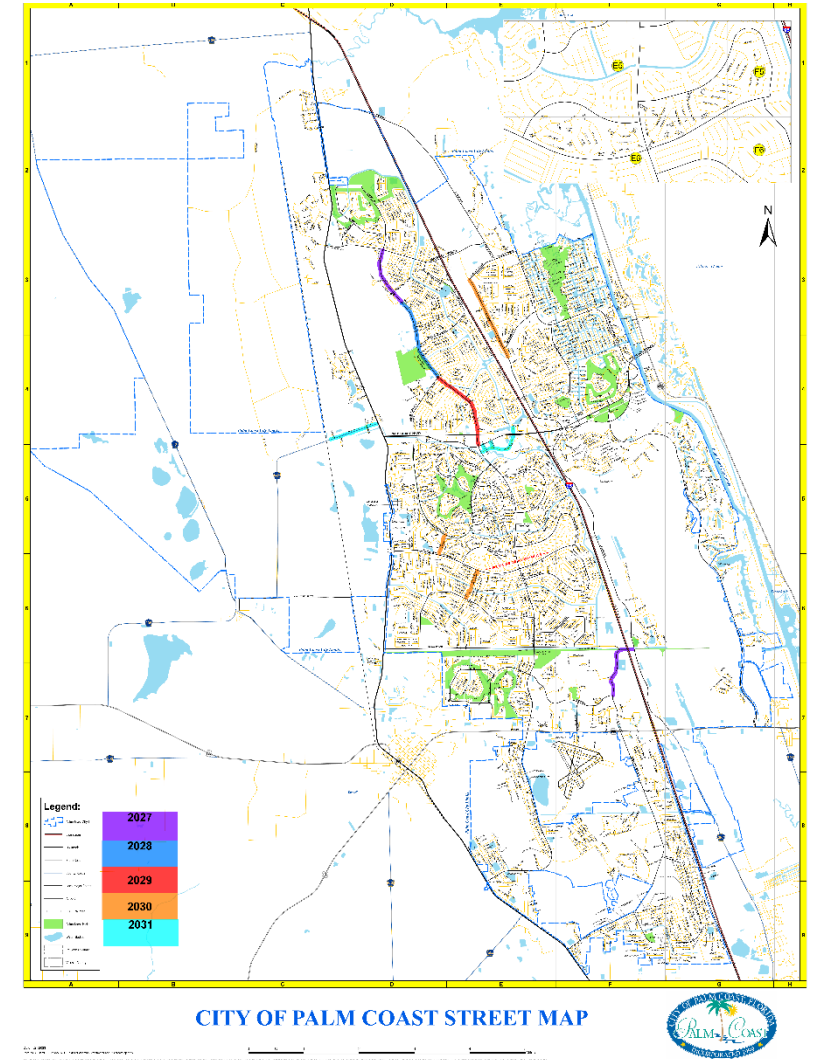
- Belle Terre Pkwy (Pine Lakes Pkwy to Palm Coast Pkwy)

➤ FY30:

- Old King's Rd (Farnum Ln to Forest Gr)
- Whitemill Dr & Ravenwood Dr

➤ FY31:

- Boulder Rock Dr (Palm Coast Pkwy to Garden St)
- Hargrove Gr, Cypress Point Pkwy, Cypress Branch Way



5-Year Pavement Management Plan

Residential Collector Roadways

➤FY27:

- Rickenbacker Dr. & Pine Grove Dr.

➤FY28:

- Boston Ln. & Laramie Dr.

➤FY29:

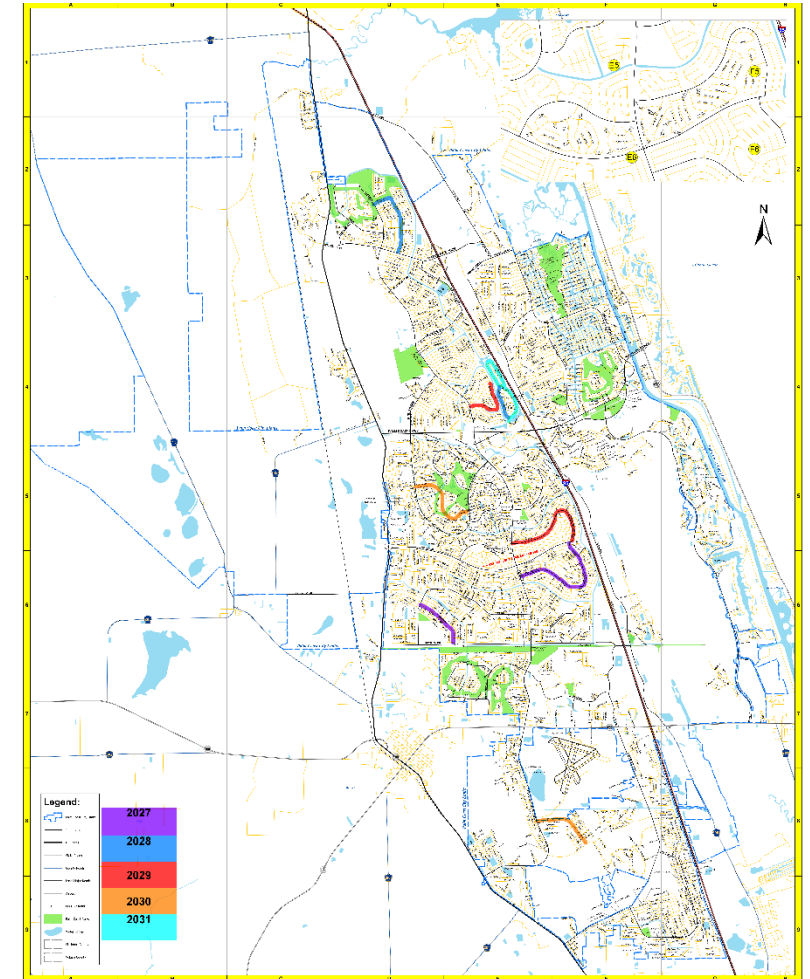
- Pritchard Dr. & Belleaire Dr.

➤FY30:

- Laguna Forest Tr. & Westhampton Dr.

➤FY31:

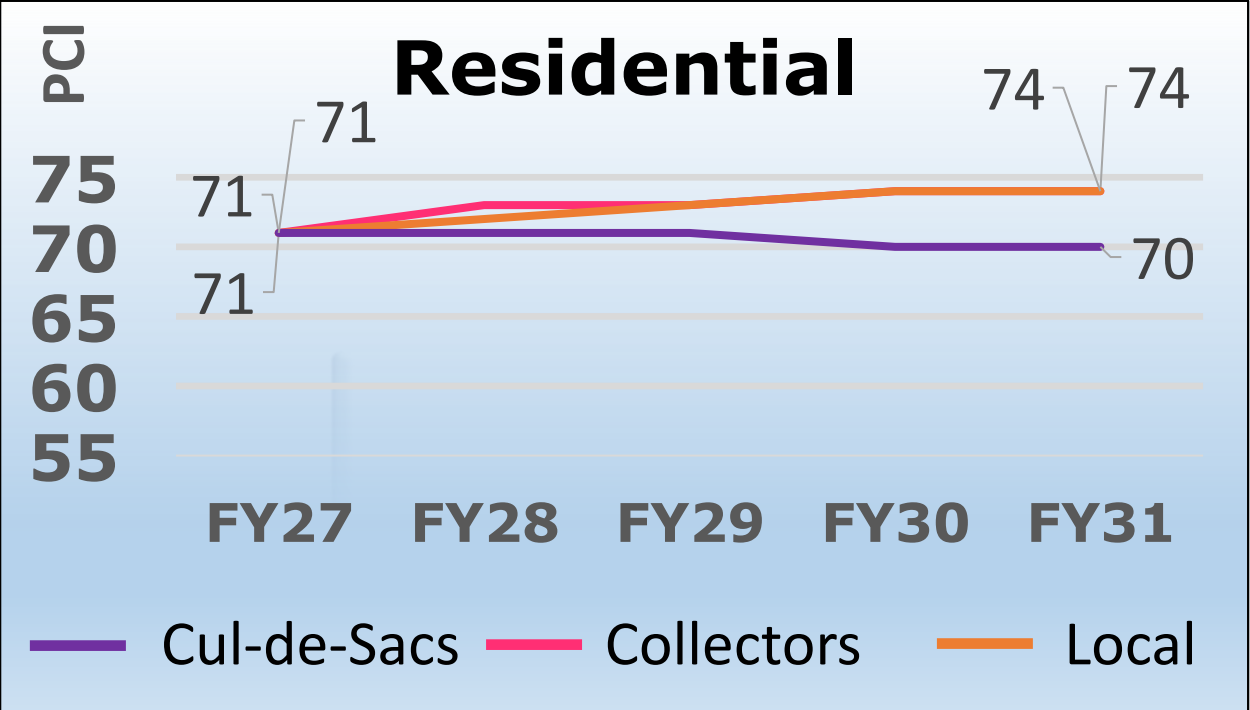
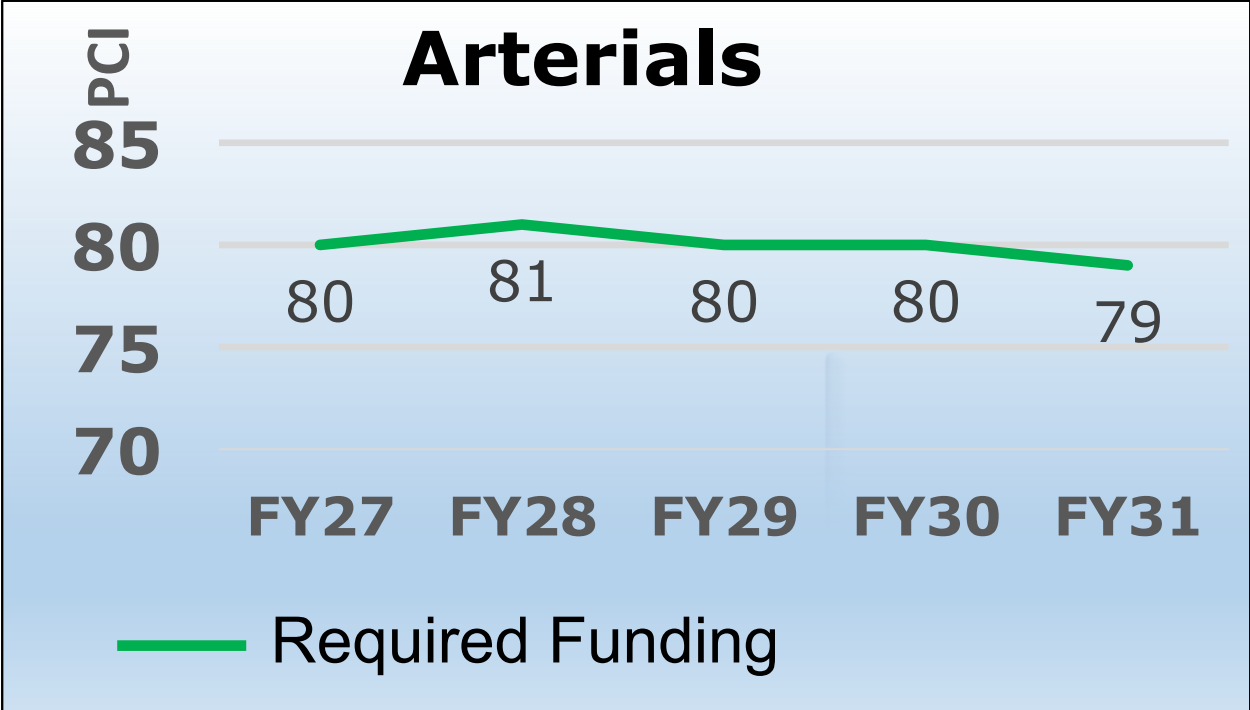
- Boulder Rock Dr. (Garden St to Terminus)



CITY OF PALM COAST STREET MAP



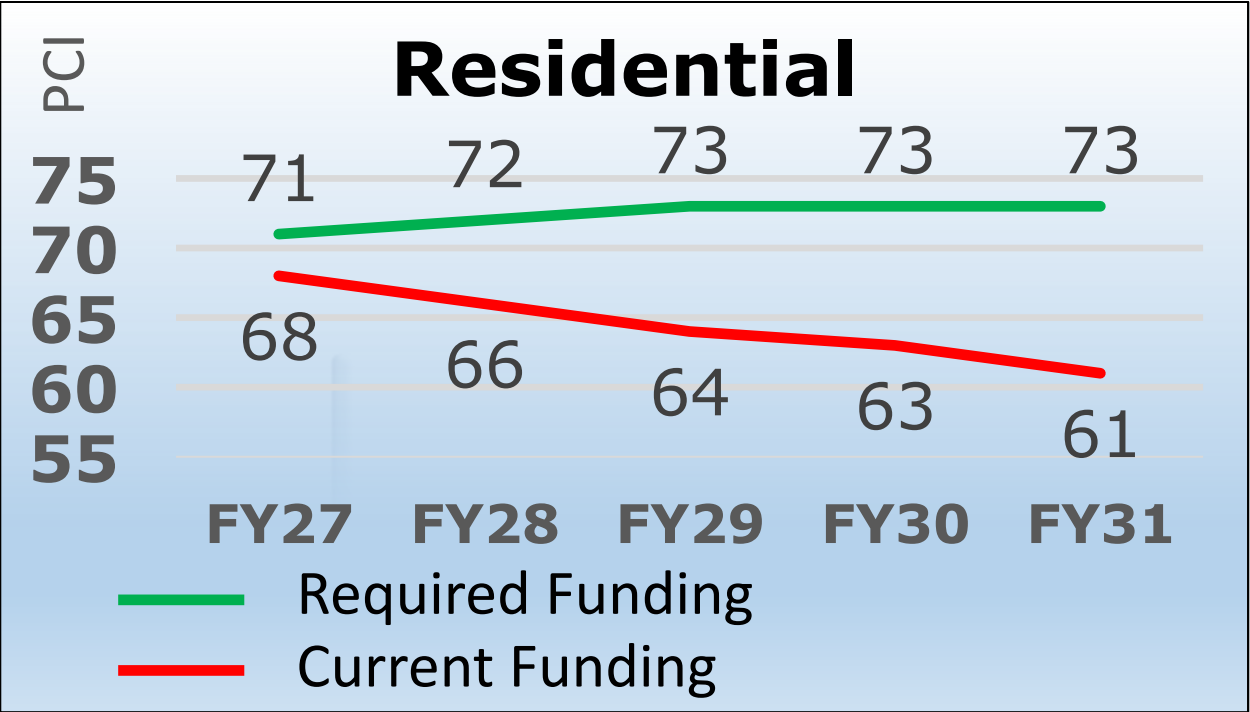
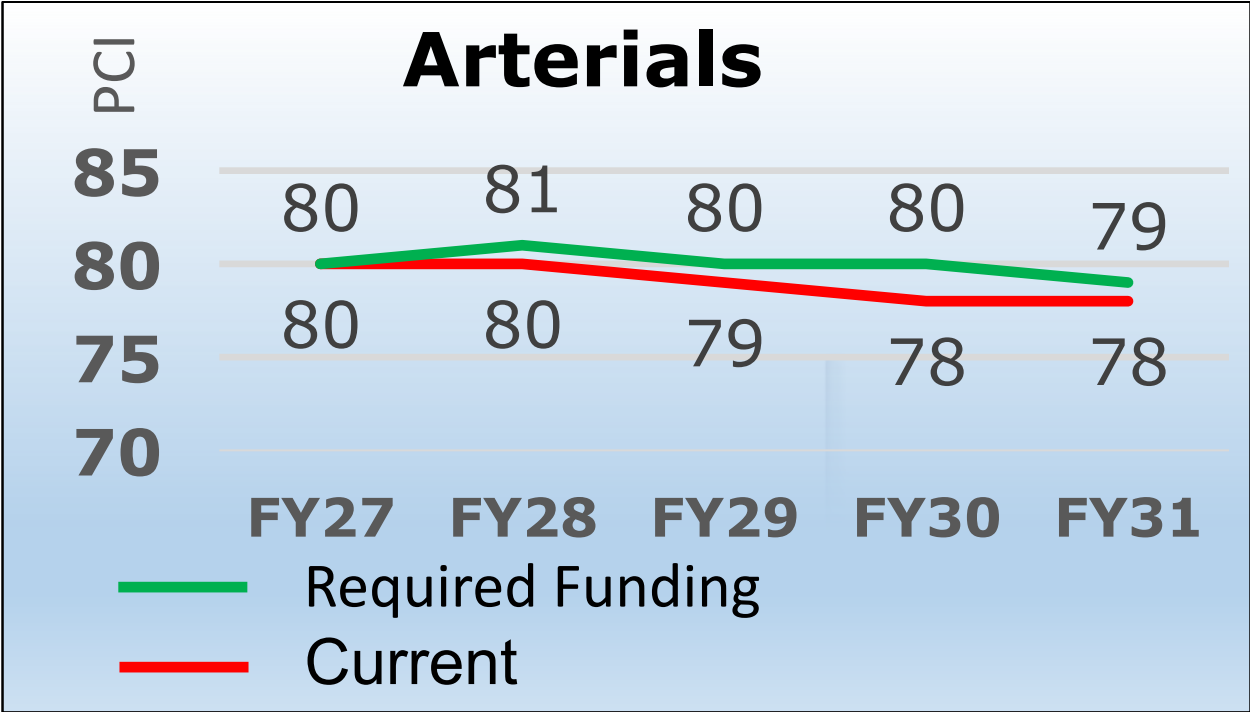
5-Year PCI Projection - Current Funding



Functional Class	Required Funding
Arterial	\$ 2.946M
Residential	\$ 9.409M
Total	\$12.355M



Pavement Management – Funding Need



Functional Class	Current Funding	Required Funding	Shortfall
Arterial/Collector	\$2.5M	\$ 2.946M	\$0.446M
Residential	\$0.0M	\$ 9.409M	\$9.409M
Total	\$2.5M	\$12.355M	\$9.855M



Maintain Status Quo Implications



Implementation Criteria

- **Utilize Only Current Funding Sources; NO New Dedicated Revenue Source**
- **Continue to Not Provide Funding for Median Beautification, Entry/Gateway/ Neighborhood Signs, and Sidewalks**
- **Option A: Arterial & Collector Roadways Only (No Residential)**
 - Milling and Resurfacing Only (full-depth repair as needed)
 - Funding to Maintain a 78 PCI in the 5-Year Outlook
- **Option B: Arterial & Collector Roadways + Residential Collector Roadways**
 - Milling and Resurfacing Only (full-depth repair as needed)
 - \$1.5M Arterial & Collector Funding to Maintain a 74 PCI in the 5-Year Outlook
 - \$1.0M Residential Collector Funding to Maintain a 66 PCI in the 5-Year Outlook



STREETS IMPROVEMENT FUND

Local Option Fuel Tax

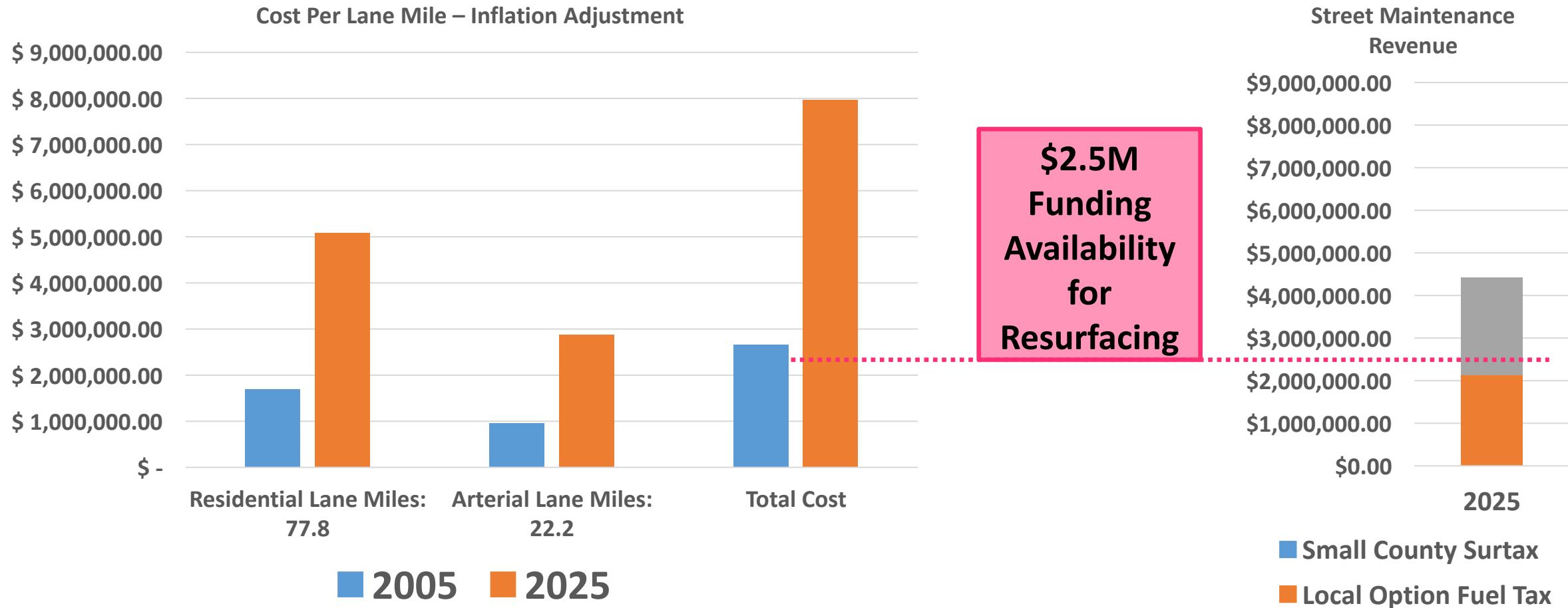
- Currently 6 cents per gallon on fuel purchased in Flagler County
- Distributed per Inter-local agreement based on road miles
- Restricted for Transportation Expenses

State Revenue Sharing (b)

- Portion of State sales and use tax collections & one-cent municipal fuel tax
- State requires use of 17.4% of these funds to be used for street maintenance costs; City transferred 40% of fees received from the State to this fund in FY26



Revenue Versus Expense - Inflation

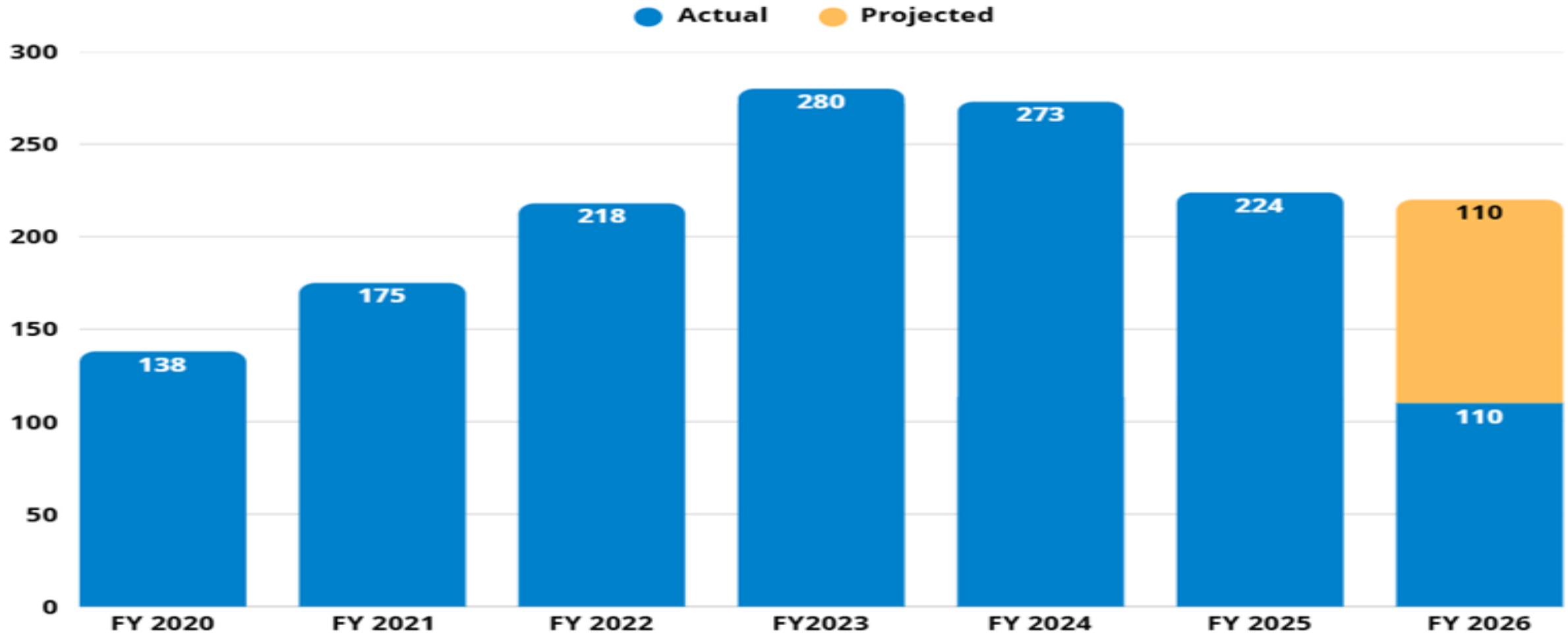


Roadway Impact – Deferred Maintenance

	Deferred Maintenance	
FY27	\$	69,100,000
FY28	\$	75,500,000
FY29	\$	81,900,000
FY30	\$	94,500,000
FY31	\$	115,700,000



City Work Order Requests – Potholes....



Looking Forward



Funding Options for Consideration

Electric Franchise Fee

Applicable to commercial, residential and industrial

State allows a fee 3% to 6%

Amount and use is at the sole discretion of City Council

Added to FPL Bill

Public Service (Utility) Tax

Can Include electric, natural or propane gas, and water

State allows up to a 10% tax (can exempt first 500KW)

Rate and use determined by City Council

Added to Utility Bills

Ad Valorem (Property Tax)

Dedicated Millage



Questions?



City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.6

Department CITY ADMINISTRATION Division	Amount Org/Account #
Subject: PRESENTATION - SAP EVALUATION WORKSHOP	
Presenter: Kyle Berryhill, Interim Deputy City Manager, and Brittany Kershaw, Director of Communications & Marketing	
Attachments: 1. Presentation 2. 2025-2026 Strategic Action Plan 3. Community Survey Results	
Background: On an annual basis, staff conducts an evaluation of the Strategic Action Plan (SAP) to ensure that adopted priorities remain aligned with the City Council's vision and the evolving needs of the community. As part of this process, staff facilitates one-on-one meetings with each Council Member to gather input on existing priorities, discuss potential adjustments, and outline the next steps in the SAP process. Feedback from these discussions is consolidated and evaluated for alignment and consistency with current Strategic Action Plan priorities. The results are compiled into a summary presentation, included with this agenda item, which highlights key themes and potential updates to the adopted priorities. Additionally, staff incorporated insights from the recent community survey, which reaffirmed key focus areas such as infrastructure, transportation, growth management, and community amenities. Based on both Council input and community feedback, staff is presenting recommended updates to the Strategic Action Plan, including refined priority rankings, items to transition to ongoing operations, and potential new objectives for Council consideration. Staff requests that City Council review the attached materials and be prepared to discuss and provide direction on any proposed amendments to the Strategic Action Plan priorities. This discussion will help inform the final list of priorities to be presented for adoption at a future business meeting.	
Recommended Action: FOR PRESENTATION AND DIRECTION	



STRATEGIC ACTION PLAN EVALUATION

TIMELINE

APRIL

One-On-One
City Council
Interviews

MAY

SAP
Evaluation
Workshop

JUNE 2

Adoption of
SAP
Priorities

PALM COAST COMMUNITY SURVEY

A Strong Foundation

- 72% say Palm Coast is a good/excellent place to live
- 74% plan to stay in Palm Coast
- Public safety remains a top strength (88%)

Areas to Watch

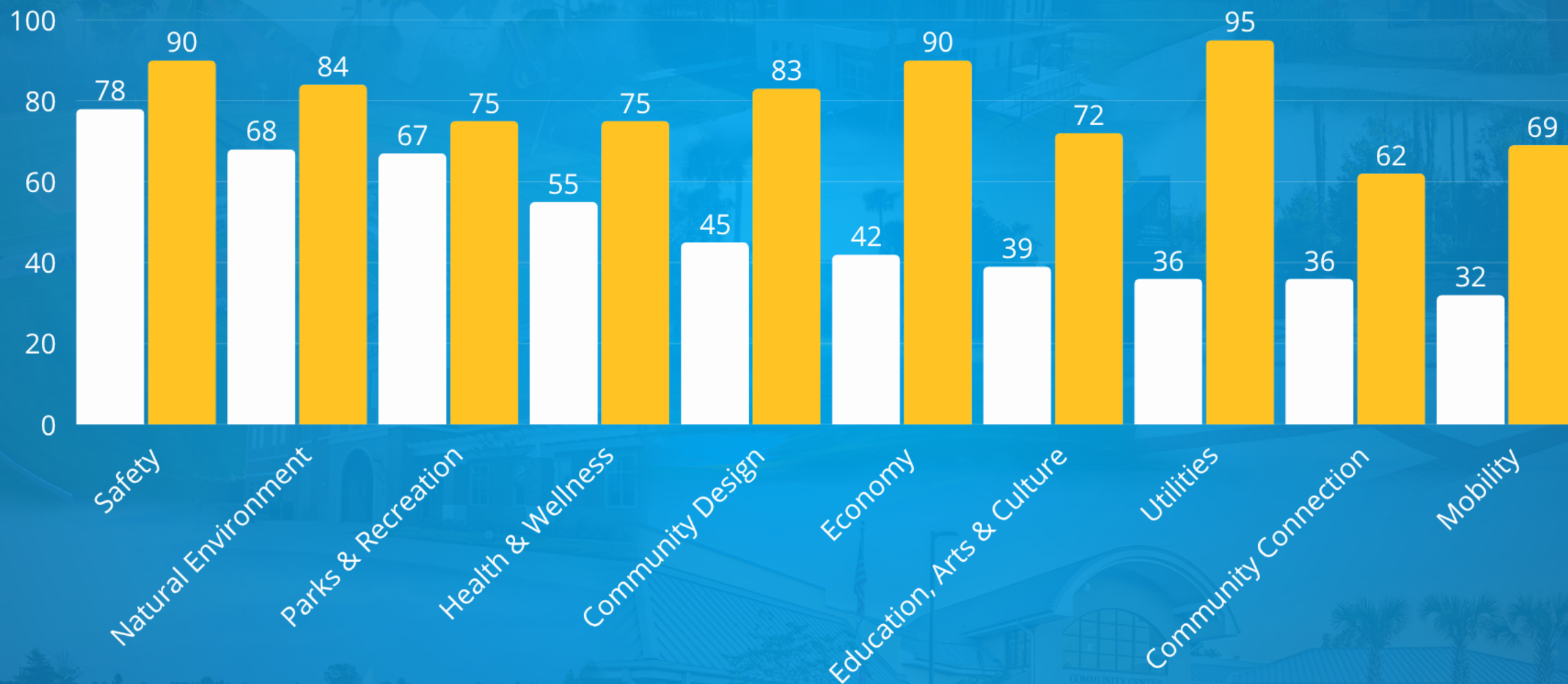
Declines in:

- Drinking water perception (-15%)
- Quality of life (-9%)
- Sense of community (-8%)

Trending Insights: Most results are in line with national benchmarks
Improvements in: Animal Control (+8%), Garbage collection (+10%), Internet access (+10%)

PALM COAST COMMUNITY SURVEY

● Quality ● Importance





#1 Prioritize Palm Coast infrastructure to address current needs and anticipate future growth.

- ▶ 1.1: Ensure the Wastewater treatment plant #1 expansion and rehabilitation from 6.83 to 10.83 MGD project is top priority. **KEEP**
- ▶ 1.2: Ensure that the maintenance & operations complex remain a top-priority facility project and begin improvements based on the capital improvement plan timeline. **KEEP**
- ▶ 1.3 : Seek opportunities for the community center to help relieve parking pressures. **Move to Operations**
- ▶ 1.4: Evaluate the option to repurpose Fire Station 22 to preserve its historical value and expand visitor awareness of Palm Coast. **Move to Operations or Keep until Completed**
- ▶ 1.5: Develop a comprehensive communications plan to keep the public well-informed about capital projects and ongoing infrastructure improvements. **Move to Operations or Keep to Enhance Palm Coast Progress**





#2 Design and implement a citywide plan for better stormwater maintenance and performance, to include a specific focus on swales



Tactics:

- ▶ **2.1:** Research technological advancements that will assist in prioritizing swale maintenance areas.
- ▶ **2.2:** Work with IT & Communications to expand online communications regarding residential swale maintenance schedules to ensure to clear communication and effective practices that highlight city maintenance and improvement projects.
- ▶ **2.3:** Analyze contracting out swale maintenance
- ▶ **2.4:** Present findings to council



SAFE & RELIABLE SERVICES

safety

KEEP – MOVE TO PRIORITY #2

citywide plan for road repair and road

Tactics:

- **3.1:** Utilize the existing pavement management program with two options: one including global treatments for residential roads and one without. Also, apply the street lighting master plan to identify remaining segments needing lighting. **KEEP**
- **3.2:** Identify arterial and other roadways for safety corridor studies, prioritize segments accordingly, and pursue grant funding through FDOT, DOT, and TPO. **KEEP**
- **3.3:** Conduct a comprehensive study to identify potential revenue sources to support the plan.
- **3.4:** Evaluate funding options, including implementation of a gas tax and the addition of a dedicated line item on the millage rate for roads and public safety. **(Combine 3.3 & 3.4)**
- **3.5:** Present the finalized plan and funding recommendations to the city council for review and approval. **(Completed)**





STRONG RESILIENT ECONOMY

KEEP – MOVE TO PRIORITY #3

#4 Enhance current economic development efforts to create better-paying jobs and attract major employers such as healthcare, manufacturers, and industry.



- ▶ 4.1 Accelerate the path forward on entitlements and right of first offer on Tract 17, then work with senior city staff and City Council on RFP for the development or sale of the tract. **Modify**
- ▶ 4.2 Accumulate and present data to senior city staff and City Council on the need to significantly increase investment in Palm Coast's site and building inventory, specifically for industrial use. **Completed**
- ▶ 4.3 Refine the City's incentive programs for new investors and business expansions.
- ▶ 4.4 Sustain current marketing campaigns to promote Palm Coast as a destination for investment and job creation.
- ▶ 4.5 Continue to be a leader in aligning the city's local and regional economic development network multipliers for increasing higher wage opportunities for citizens and diversifying the city's tax base. **(Combine 4.3-4.5)**
- ▶ 4.6 Collaborate with Flagler County Economic Development and the Palm Coast-Flagler Chamber of Commerce to elevate economic development activity in Palm Coast. **KEEP**



STRONG RESILIENT ECONOMY

#4 Enhance current economic development efforts to create better-paying jobs and attract major employers such as healthcare, manufacturers, and industry.



Possible New Tactics:

4.7: Maximize the effectiveness of the SR 100 Corridor Community Redevelopment Area

- Review expanding the timeline
- Develop a CRA Master Plan

4.8: Sharpened focus and development of the Downtown Urban Core

- The Stage/YMCA Partnership



#5 Implement the Parks Master Plan.



Tactics:

- ▶ **5.1** Maintain, upgrade, and expand its infrastructure and recreational facilities by renovating aging assets, adding new amenities and indoor spaces, improving signage and accessibility, and using community feedback and data to guide future enhancements.
- ▶ **5.2** Enhance recreation programming and community engagement by expanding inclusive and nontraditional offerings, growing special events, partnering with service providers, and responding to evolving community needs.
- ▶ **5.3** Modernize communication, technology, and outreach by improving marketing strategies, leveraging digital tools to enhance customer service, and increasing public awareness and access to services.
- ▶ **5.4** Strengthen internal operations and staffing by aligning personnel with service demands, updating policies and procedures, and reviewing operational agreements to improve efficiency.
- ▶ **5.5** Expand and diversify its funding sources by pursuing grants and philanthropic support, while exploring cost recovery strategies to sustain long-term growth and service delivery.

#5 Implement the Parks Master Plan.

Possible New Tactics:

5.2 Develop a plan to add additional lighted diamond and rectangle fields.

5.3 Develop a deferred maintenance study for all parks to identify needed repairs and establish a structured annual plan for prioritized replacements and maintenance to ensure long-term asset sustainability.

5.4 Develop a trail connectivity plan with Flagler County to link existing and future trail networks.

5.5 Work with the YMCA to explore the design and integration of a skate park within the YMCA site layout.

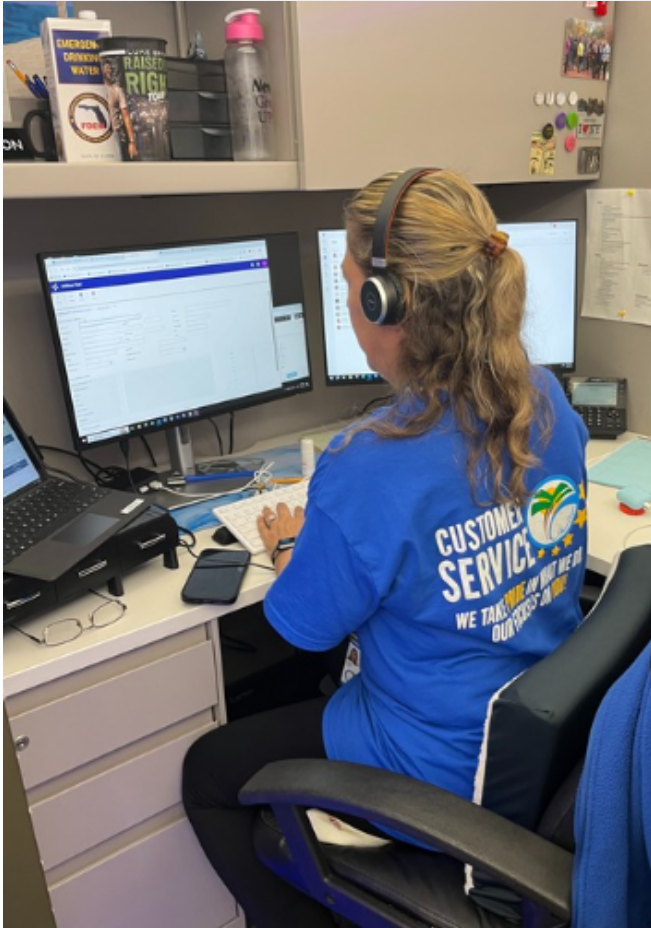
5.6 Develop and update park mapping and signage to ensure all designated park properties are accurately identified and labeled as parks within the community.



SAFE & RELIABLE SERVICES

COUNCIL DIRECTION NEEDED

#6 Design and produce a technology improvement plan focused on technology for city government tactics:



- ▶ **6.1** Create a long-term plan for addressing operational needs and software deficiencies identified.
- ▶ **6.2** Research budget mechanisms to fund ongoing technology modernization and upgrades as needed.
- ▶ **6.3** Explore options that incorporate technology to enhance traffic signal optimization in partnership with Smart North Florida. **(Completed)**
- ▶ **6.4** Complete and release custom City of Palm Coast mobile app. **Multi-Year Project**

Possible Revised Tactics:

- ▶ **6.1** Continue to complete all phases of the new City of Palm Coast Mobile app.
- ▶ **6.2** Research developing a future smart city master plan.



#7 Continue saltwater canal dredging initiative



Tactics:

- ▶ **7.1:** Identify funding source for Phase III and present to Council for direction. **(Completed)**
- ▶ **7.2:** Perform the canal dredging design and establish canal depths through permitting. Update cost estimates based on permit conditions. **KEEP**
- ▶ **7.3:** With assistance from the consultant, create a dredging management plan. **KEEP**
- ▶ **7.4:** Pursue grants or other funding sources for future dredging and present funding results to Council for direction on dredging (constructure) approach. **KEEP**
- ▶ **7.5:** Explore HMGP opportunities regarding residential seawalls. **(Completed)**
- ▶ **7.6:** Create an internal and external task force to study and research funding. **(Completed)**
- ▶ **7.7:** Create a seawall standard to be enforced by code. **KEEP**



#8 Identify diverse dedicated funding sources for arts/cultural/historical activities and facilities



- ▶ **8.1** Strengthen partnerships with local organizations and Flagler County to support and expand arts, cultural, and historical programs and initiatives.
- ▶ **8.2** Use strategic planning documents and community engagement—including the Parks Master Plan, Cultural Arts Master Plan, and focus groups—to identify evolving needs and opportunities for arts and cultural development.
- ▶ **8.3** Conduct peer city research to benchmark arts, cultural, and historical efforts, ensuring Palm Coast remains competitive and aligned with best practices.
- ▶ **8.4** Pursue diverse funding opportunities, including grants and private partnerships, to support arts, cultural, and historical projects identified through research and community input. (FS22 and Stage)
- ▶ **8.5** Promote public art by updating ordinances to support creative displays and revitalizing the Art in Public Places Committee in collaboration with the Beautification and Environmental Advisory Committee (BEAC).



#9 Quality of Life for Essential Workers.



Tactics:

- ▶ **9.1** Enhance the well-being and support systems for first responders by identifying and implementing effective strategies and programs that improve their quality of life, mental health, and overall job sustainability.
- ▶ **9.2** Identify and review existing programs, grants, and partnerships that offer support or resources for first responders.
- ▶ **9.3** Secure additional funding for the Human Resources Department to conduct a comprehensive employee salary survey, ensuring the organization's compensation structure remains competitive with current market standards. This initiative aims to attract and retain talented staff while reducing the risk of losing employees to the private sector or other government agencies.
- ▶ **9.4** Conduct a comprehensive culture assessment across the city organization to gain insight into employee perceptions, values, and engagement levels, with the purpose of fostering a more inclusive, productive, and mission-driven workplace.



#10 Continue moving forward with the Risk and Efficiency Analysis.



Tactics:

- ▶ **10.1** Select a qualified consulting firm to conduct a comprehensive Risk and Efficiency Analysis. **(Completed)**
- ▶ **10.2** Establish a timeline and project management plan to ensure timely completion of the analysis. **(Completed)**
- ▶ **10.3** Develop an implementation plan based on findings to enhance efficiency, reduce risk, and improve service delivery. **(Completed)**

Possible New Tactics:

Evaluate the services provided by all local county, city and volunteer organizations to look for efficiencies and remove duplication of efforts (example: animal control)

#11 Create a Charter Review Committee.



Tactics:

- ▶ **11.1:** Develop an application and selection process for residents to apply to be on the committee **(Completed)**
- ▶ **11.2:** Facilitate public input opportunities to ensure the community's voice is included in the review process. **(Completed)**
- ▶ **11.3:** Present the committee's findings and recommendations to the City Council for consideration. **(Completed)**

NEW PRIORITIES PRESENTED:

Evaluate the feasibility of implementing a dedicated fire service fee to support emergency response and management operations, ensuring sustainable funding to accommodate growth and maintain service levels.

Explore the development and funding of a Palm Coast Hazardous Materials (HazMat) response team within the Fire Department to enhance local emergency response capabilities.

Explore and evaluate the implementation of non-resident parking fees or park usage fees at select parks, such as Holland Park, as a potential revenue source to support ongoing maintenance and operational costs.

Evaluate the potential creation of a dedicated grants function—such as a full-time grant writer or grants office—to proactively pursue external funding opportunities.

NEXT STEPS

JUNE 2
Adoption of
SAP
Priorities

2025-2026 STRATEGIC ACTION PLAN

PILLAR OF PRIORITY: SUSTAINABLE ENVIRONMENT & INFRASTRUCTURE

Objective #1: Prioritize Palm Coast infrastructure to address current needs and anticipate future growth.

Strategy: Palm Coast's future expansion will be guided by a comprehensive master planning strategy focused on smart, managed growth. Our staff will develop a robust infrastructure plan that encompasses critical areas such as public safety, water resources, and economic resiliency. This plan will ensure that infrastructure projects are prioritized and executed efficiently, promoting effective development, and enhancing the quality of life for all residents.

Tactics: Carl/Brian

- ▶ **1.1:** Ensure the Wastewater treatment plant #1 expansion and rehabilitation from 6.83 to 10.83 MGD project is top priority. **(Multi-Year Project)**

Update: Design is advancing from the 60% to 90% phase, with the 90% submittal scheduled for April 17, 2026. Guaranteed Maximum Price (GMP-1) is set for Council consideration on April 7, 2026, while bids for Guaranteed Maximum Price (GMP-2) are due on April 16, 2026.

- ▶ **1.2:** Ensure that the maintenance & operations complex remain a top-priority facility project and begin improvements based on the capital improvement plan timeline. **(Multi-Year Project)**

Update: Phase 1 focused on underground infrastructure to support future construction and was approved in October 2024, beginning in February 2025 and now complete.

Phase 1B (Fuel Depot) was prioritized due to the condition of the existing facility and includes improvements to Peavy Grade. Approved in October 2025, construction started in January 2026 and is expected to finish in January 2027.

Phases 1A and 1C (Fleet Maintenance and Fleet Wash) are currently in bidding, with approval anticipated in October 2026. Construction is scheduled from January 2027 to April 2028.

Phase 2 (Administration/Operations) is in design, expected to reach 60% by September 2026 and be completed in early 2027. Construction is planned to begin in January 2028 following approval in October 2027, with an estimated duration of 18 months.



- ▶ **1.3:** Seek opportunities for the community center to help relieve parking pressures. **(100% Complete)**

Update: The project focuses on expanding parking at Fire Station 22 to better serve the Palm Coast Community Center, increasing capacity from 14 spaces to a total of 228 spaces. City Council has reviewed expansion alternatives, provided direction, and approved the design for these improvements.

- ▶ **1.4:** Evaluate the option to repurpose Fire Station 22 to preserve its historical value and expand visitor awareness of Palm Coast. **(100% Completed)**

Update: The Schematic Design was completed which was the last step in the evaluation process. It was reviewed and approved by Historical Society and City Council on March 3, 2026, City Council approved proceeding with the design of the proposed improvements.

- ▶ **1.5:** Develop a comprehensive communications plan to keep the public well-informed about capital projects and ongoing infrastructure improvements. **(100% Completed)**

Update: Palm Coast Progress serves as a centralized and user-friendly platform providing updates on capital projects and infrastructure improvements. Through coordinated communication across multiple channels, including the website, e-newsletters, social media, a mobile app, and news releases—the initiative keeps residents informed and engaged. Additionally, the Capital Improvement Project signage template has been updated to better communicate project funding, cost, purpose, and community benefits.

PILLAR OF PRIORITY: SUSTAINABLE ENVIRONMENT & INFRASTRUCTURE

Objective #2: Design and implement a citywide plan for better stormwater maintenance and performance, to include a specific focus on swales.

Strategy: The design and implementation of a comprehensive citywide plan for improved stormwater maintenance and performance. This will involve several key components, such as analyzing improved swale maintenance requirements, expanding residential education, formulation of matrices to prioritize swale maintenance schedules, and establish communication goals.

Tactics: Lynn

- ▶ **2.1:** Research technological advancements that will assist in prioritizing swale maintenance areas. **(100% Completed)**

Update: Stormwater staff researched alternatives, conducted pilot studies and presented findings to council. Council approved new equipment to implement swale trenching.

- ▶ **2.2:** Work with IT & Communications to expand online communications regarding residential swale maintenance schedules to ensure clear communication and effective practices that highlight city maintenance and improvement projects. **(100% Completed)**

Update: Staff developed and distributed multiple door hangers to provide clear, accessible information directly to residents. In coordination with the Communications and IT Teams, work is also underway to produce informational videos that further explain maintenance practices and highlight related city projects. The initiative continues as part of routine operations.

- ▶ **2.3:** Analyze contracting out swale maintenance **(100% Completed)**

Update: The City of Palm Coast initiated a pilot program to outsource swale regrading, selecting a vendor and issuing a purchase order. However, the low bidder withdrew due to service requirements, and alternative proposals exceeded budget expectations. Staff will continue evaluating options annually as part of ongoing operations.



▶ **2.4:** Present findings to council. **(100% Completed)**

Update: Staff researched alternative approaches to swale maintenance, including surveying and visiting comparable communities. Findings were presented to City Council on July 8, 2025. Staff will continue providing annual updates to ensure stormwater maintenance remains an operational priority.

PILLAR OF PRIORITY: SAFE & RELIABLE SERVICES

Objective #3: Design and implement a citywide plan for road repair and road safety.

Strategy: Prepare a citywide plan that identifies various elements associated with road repair and road safety on city-maintained roadways. Evaluate local, state, and federal strategies to address the gas tax revenue shortfall and identify all funding options that could be utilized to finance the steps and process to implement the plan's identified elements.

Tactics: Carl

- ▶ **3.1:** Utilize the existing pavement management program with two options: one including global treatments for residential roads and one without. Also, apply the street lighting master plan to identify remaining segments needing lighting.
(75% Completed)

Update: City Council approved a work order for Trans map to scan all city roadways and develop a pavement condition index. Scanning has been completed, and data analysis is currently underway, with a presentation to City Council anticipated in May 2026.

Additional roadway improvements are progressing, including completed street lighting on Rymfire Drive, upcoming resurfacing bids for Palm Coast Parkway due December 18, and design work underway for Palm Coast Parkway east of Florida Park Drive. The Royal Palms Parkway project is expected to begin early in 2026.

- ▶ **3.2:** Identify arterial and other roadways for safety corridor studies, prioritize segments accordingly, and pursue grant funding through FDOT, DOT, and TPO.
(25% Completed)

Update: The City of Palm Coast is working with planning staff to pursue grant funding for an intersection analysis at Belle Terre Parkway and Seminole Woods Parkway along SR 100 to support broader safety corridor improvements. Funding opportunities are being sought through the Florida Department of Transportation, the United States Department of Transportation, and the Transportation Planning Organization, which is currently rating projects this spring for potential funding. Additionally, the city has received approximately \$380,000 from Flagler County for improvements at the Seminole Woods Boulevard and SR 100 intersection.

- ▶ **3.3:** Conduct a comprehensive study to identify potential revenue sources to support the plan. **(100% Completed)**

Update: Staff conducted a comprehensive study to identify potential revenue sources to support roadway repairs. The analysis indicates that additional funding will be necessary, which may include reallocating existing tax revenues or pursuing a new voter-approved funding mechanism. City Council direction will be needed during the budget process to establish new funding source.

- ▶ **3.4:** Evaluate funding options, including implementation of a gas tax and the addition of a dedicated line item on the millage rate for roads and public safety. **(100% Completed)**

Update: Staff conducted a comprehensive study to identify potential revenue sources to support roadway repairs. The analysis indicates that additional funding will be necessary, which may include reallocating existing tax revenues or pursuing a new voter-approved funding mechanism. City Council direction will be needed during the budget process to establish new funding source.

- ▶ **3.5:** Present the finalized plan and funding recommendations to the city council for review and approval. **(100% Completed in May)**

Update: Staff are scheduled to present to council in May 2026 with plans and recommendations.

PILLAR OF PRIORITY: STRONG RESILIENT ECONOMY

Objective #4: Enhance current economic development efforts to create better-paying jobs and attract major employers such as healthcare, manufacturers, and industry.

Strategy: Increase the city's prospects for economic growth by developing its sites, buildings inventory, and workforce strategies while in tandem increasing economic development through marketing outreach and visibility across all multiple streams, including existing investors, state and regional groups, consultants, real estate brokers, and companies.

Tactics: Craig

- ▶ **4.1** Accelerate the path forward on entitlements and right of first offer on Tract 17, then work with senior city staff and City Council on RFP for the development or sale of the tract. **(60% Completed)**

Update: The City of Palm Coast issued a Request for Statement of Qualifications seeking a speculative developer to construct a minimum 50,000 square foot industrial building offering long-term highly affordable lease terms and 5-year city contributions for the cost of the entitlements. While there was much viewer interest, no one has submitted to date. Bids close on April 14. Alternatively, the city has received two unsolicited offers to lease property purchased for industrial or commercial development. Both projects involve a minimum of \$100M capital investment. Staff is vetting the financial capability and experience of the proposers.

- ▶ **4.2** Accumulate and present data to senior city staff and City Council on the need to significantly increase investment in Palm Coast's site and building inventory, specifically for industrial use. **(100% Completed)**

Update: The Building Department has received site plans for the development of two 41,000 square foot industrial buildings in the Industrial Park at Pine Lakes. We are working with the developer to expedite review and support wherever possible. Vertical construction is dependent upon an existing Industrial Park tenant executing a long-term lease with this developer to support their business expansion needs.

- ▶ **4.3** Refine the City's incentive programs for new investors and business expansions. **(100% Completed)**

Update: The City of Palm Coast has implemented refined incentive programs to support business growth, including the Downtown Urban Core Grant and a formal application process for non-downtown businesses. Both programs are now fully operational. While there has been interest and inquiries from businesses, no funding has been utilized to date; however, several prospects are currently in the pipeline.

- ▶ **4.4** Sustain current marketing campaigns to promote Palm Coast as a destination for investment and job creation. **(100% Completed)**

Update: The City of Palm Coast successfully executed a coordinated communications strategy to promote the DC Blox data center and Google's Sol Cable Landing Station, utilizing press releases, social media, media interviews, and a radio segment to highlight the projects' economic impact and global connectivity, and marking the effort as 100% complete. Additionally, the Office of Economic Development will be rebranded as the Office of Economic Development and Community Redevelopment, with expanded responsibilities to include management and promotion of the State Road 100 Corridor Community Redevelopment Area.

- ▶ **4.5** Continue to be a leader in aligning the city's local and regional economic development network multipliers for increasing higher wage opportunities for citizens and diversifying the city's tax base. **(100% Completed)**

Update: The City of Palm Coast continues to prioritize economic development, hosting and attending various forums to promote the city's presence in economic and workforce development, ultimately aiming to increase higher wage opportunities for citizens and diversify the city's tax base.

- ▶ **4.6** Collaborate with Flagler County Economic Development and the Palm Coast-Flagler Chamber of Commerce to elevate economic development activity in Palm Coast. **(100% Completed)**

Update: The City of Palm Coast collaborated with the Palm Coast-Flagler Chamber of Commerce to support local economic development, including participation in the 2nd Annual Workforce Development Roundtable alongside workforce partners and local manufacturers. This effort is marked as 100% complete. Additionally, the Office of Economic Development has further strengthened its coordination with Flagler County Economic Development and the Tourist Development Council, improving communication and collaboration through the sharing of leads, contacts, and development strategies.

PILLAR OF PRIORITY: CIVIC ENGAGEMENT**Objective #5:** Implement the Parks Master Plan

Strategy: Review the public feedback and data collected to develop implementation strategies and prioritize projects to ensure sufficient funding, resources, and staffing to accomplish goals, with a specific focus on improving the parks, trails, and other recreational elements the City currently has and looking for opportunities to expand in the future using impact fees.

Tactics: James

- ▶ **5.1** Maintain, upgrade, and expand its infrastructure and recreational facilities by renovating aging assets, adding new amenities and indoor spaces, improving signage and accessibility, and using community feedback and data to guide future enhancements. **(30% Completed)**

Update: The City of Palm Coast is investing in its infrastructure and recreational facilities by renovating aging assets, adding new amenities and indoor spaces, and improving signage and accessibility. This includes collaborating on multiple recreational opportunities such as a disc golf course, a southern dog park, and a connecting trail. Additionally, the city is working on updating park rule signage and has received City Council approval for Phase 2 of Waterfront Park construction, which will include expanded parking and a new pavilion.

- ▶ **5.2** Enhance recreation programming and community engagement by expanding inclusive and nontraditional offerings, growing special events, partnering with service providers, and responding to evolving community needs. **(90% Completed)**

Update: The City of Palm Coast's Parks and Recreation department expanded inclusive and nontraditional programming by adding 20 new programs in FY 23-24, including autism-friendly and adaptive tennis initiatives, as well as special events like the Concert Series and Palm Coast Boat Parade. The City also partnered with local organizations to provide recreational opportunities, such as the University of Florida Institute of Food and Agricultural Sciences, Southern Off Road Biking Association, and Palm Coast Model Yacht Club. This effort aimed to enhance community engagement and respond to evolving community needs.



- ▶ **5.3** Modernize communication, technology, and outreach by improving marketing strategies, leveraging digital tools to enhance customer service, and increasing public awareness and access to services. **(5% Completed)**

Update: The City of Palm Coast is modernizing communication and technology by creating a new public-facing GIS trail map, park finder, and asset tracker with Information Technology and P&R staff, enhancing customer service and increasing public awareness and access to services. This initiative aims to improve marketing strategies and leverage digital tools to better serve the community.

- ▶ **5.4** Strengthen internal operations and staffing by aligning personnel with service demands, updating policies and procedures, and reviewing operational agreements to improve efficiency. **(5% Completed)**

Update: The City of Palm Coast continues to review and update policies, procedures, and agreements to improve efficiency. In 2024, we updated our transaction policy department-wide and implemented a new MOU agreement with local organizations. Additionally, we created a fee reduction/fee structure policy to streamline our fee structure approval process and stay up-to-date on pricing trends.

- ▶ **5.5** Expand and diversify its funding sources by pursuing grants and philanthropic support, while exploring cost recovery strategies to sustain long-term growth and service delivery. **(0% Completed)**

Update: The City of Palm Coast has secured grant funding for various park projects, including expansions at Waterfront Park, the Southern Recreation Center, and pickleball and tennis programs. Additionally, the Parks and Recreation department follows a cost recovery model for all programs and events, tracking and reporting quarterly. The city is also exploring sponsorship opportunities and has submitted a grant application for the Land and Water Conversation Fund Grant to support its efforts.

PILLAR OF PRIORITY: SAFE & RELIABLE SERVICES

Objective #6: Design and produce a technology improvement plan focused on technology for city government.

Strategy: Evaluate existing enterprise software & compare with the market for features, gained efficiencies, maturity of product, interoperability, robustness and reliable support to obtain high efficiency of government operations. Explore smart technologies as it relates to city infrastructure and internal operational tools for city resource planning and collaboration.

Tactics: Doug

- ▶ **6.1** Create a long-term plan for addressing operational needs and software deficiencies identified. **(95% Completed)**

Update: The City of Palm Coast is developing a long-term plan to address operational needs and software deficiencies by gathering feedback from key staff across all departments through a survey focused on four main software categories: Asset Management, Performance Management, Inventory Management, and Work Orders. The survey data is being compiled for analysis, and an inventory of existing software platforms used by the City has been created. A report summarizing the findings will be presented to administration in January.

- ▶ **6.2** Research budget mechanisms to fund ongoing technology modernization and upgrades as needed. **(100% Completed)**

Update: The City of Palm Coast will continue to use the Capital Improvement Program (CIP) to fund planned hardware replacement cycles. A Software Plan is being developed to establish a forward-looking schedule and cost projections for software upgrades and replacements, which will be incorporated into the annual budgeting process and presented to City Council for approval. This will ensure a structured approach to funding ongoing technology modernization and upgrades.



- ▶ **6.3** Explore options that incorporate technology to enhance traffic signal optimization in partnership with Smart North Florida. **(100% Completed)**

Update: The City of Palm Coast is exploring options to enhance traffic signal optimization through technology in partnership with Smart North Florida. We have met with FDOT representatives to discuss AI-assisted traffic adaptive systems and are currently piloting FlowLabs, a platform that provides analytics to improve traffic flow, funded by a grant from Smart North Florida. The three-month pilot will conclude in March, after which we will assess the platform's capabilities and determine its fit for our needs.

- ▶ **6.4** Complete and release custom City of Palm Coast mobile app. **(100% Completed)**

Update: The City launched the mobile app on December 19th for both iOS and Android.

Objective #7: Continue saltwater canal dredging initiative

Strategy: As a result of the saltwater canal dredging study performed in FY 23, it was identified that the City does not have any current/active dredging permits with the Florida Department of Environmental Protection (FDEP). To move forward with this initiative, it is necessary to establish permittable and recommended dredging depths through permitting as part of Phase II.

Tactics: Carmelo

- ▶ **7.1:** Identify funding source for Phase III and present to Council for direction.
(100% Completed)

Update: The funding source for Phase III on the Saltwater Canal Design & Permitting project was presented and approved by the City Council at their meeting on October 21, 2025.

- ▶ **7.2:** Perform the canal dredging design and establish canal depths through permitting. Update cost estimates based on permit conditions.
(Multi-Year Project)

Update: The City of Palm Coast is advancing the canal dredging design and permitting process, with completion anticipated in FY26–FY27. This phase will include establishing canal depths and refining cost estimates based on permitting requirements. Update (03/29/2026): Phase III began in January 2026 and is currently 1% complete, with most efforts focused on seawall inspections.

- ▶ **7.3:** With assistance from the consultant, create a dredging management plan.
(Multi-Year Project)

Update: The City of Palm Coast is currently developing a dredging management plan with support from a consultant, anticipated for completion in Fiscal Year 2026 as part of Phase III. This plan will establish a comprehensive strategy for managing dredging activities citywide and represents a key milestone in improving long-term waterway maintenance. As of March 29, 2026, Phase III began in January 2026, with initial efforts focused primarily on seawall inspections.



- ▶ **7.4:** Pursue grants or other funding sources for future dredging and present funding results to Council for direction on dredging (constructure) approach.
(Multi-Year Project)

Update: Pursue grants and other funding sources to support future dredging projects, with plans to present findings and recommendations to the Council in FY26 for guidance on the best approach to move forward with dredging construction.

- ▶ **7.5:** Explore HMGP opportunities regarding residential seawalls.
(100% Completed)

Update: This initiative has been deemed ineligible and is considered complete, as it does not meet the requirements for Hazard Mitigation Grant Program (HMGP) funding. The City of Palm Coast does not support the use of HMGP funds for private seawall repairs or replacements, as this type of project does not align with the program's objective of delivering community-wide resilience solutions.

- ▶ **7.6:** Create an internal and external task force to study and research funding.
(100% Completed)

Update: The City of Palm Coast previously established internal and external task forces to explore funding opportunities. Although these groups have not met during the current fiscal year, the initiative remains active and continues to be tracked. The task force includes the Code Enforcement Manager, Building Official, Stormwater Engineer, Assistant City Manager, and representatives from seawall companies, with a goal of meeting quarterly to research and identify funding sources.

- ▶ **7.7:** Create a seawall standard that can be enforced by code.
(Multi-Year Project)

Update: The City of Palm Coast is working to establish a seawall standard that can be enforced by code, with plans to add the standards to the land development code within the current fiscal year, building upon the current design standards outlined in the city's technical engineering manual.

PILLAR OF PRIORITY: CIVIC ENGAGEMENT

Objective #8: Support and Advance Arts, Cultural, and Historical Initiatives and Facilities

Strategy: The City of Palm Coast currently works with local organizations and promotes citywide activities involving arts and history. However, to properly expand the City's art/cultural/history initiatives, funding options will need to be identified. Considering this, the City will examine allocated city budgets (i.e., CIP, special event budget) as well as expanding search opportunities for external grants and legislative appropriations that can be allocated towards cultural assets and arts.

Tactics: James

- ▶ **8.1** Strengthen partnerships with local organizations and Flagler County to support and expand arts, cultural, and historical programs and initiatives.
(100% Completed)

Update: The City of Palm Coast has strengthened partnerships with local organizations and Flagler County to support and expand arts, cultural, and historical programs and initiatives. Through these collaborations, we have implemented successful events and programs, including the Summer Concert Series, History in the Park, Family Art Night, Historical Speaker Series, and Spring/Fall Art Festivals.

- ▶ **8.2** Use strategic planning documents and community engagement—including the Parks Master Plan, Cultural Arts Master Plan, and focus groups—to identify evolving needs and opportunities for arts and cultural development.
(100% Completed)

Update: The City of Palm Coast has strengthened partnerships with local organizations and Flagler County to support and expand arts, cultural, and historical programs and initiatives. Through these collaborations, we have implemented successful events and programs, including the Summer Concert Series, History in the Park, Family Art Night, Historical Speaker Series, and Spring/Fall Art Festivals.



- ▶ **8.3** Conduct peer city research to benchmark arts, cultural, and historical efforts, ensuring Palm Coast remains competitive and aligned with best practices.
(Multi-Year Project)

Update: As the City of Palm Coast, we investigate arts, cultural, and historical initiatives in other municipalities, both within Florida and across the nation. Our Parks and Recreation Management team is part of the Volusia County Recreation Director Association, which helps us stay informed about best practices. This research is essential to maintain our competitiveness and ensure alignment with the most effective methods.

- 8.4** Pursue diverse funding opportunities, including grants and private partnerships, to support arts, cultural, and historical projects identified through research and community input. (FS22 and Stage) (100% Completed)

Update: The City of Palm Coast is exploring diverse funding opportunities, including grants and private partnerships, to support arts, cultural, and historical projects. A local stakeholder meeting has been scheduled with Vavarde Strategic Funding to discuss potential funding for enhancements to the Stage at Town Center. Additional public meetings were held with stakeholders and council.

- ▶ **8.5** Promote public art by updating ordinances to support creative displays and revitalizing the Art in Public Places Committee in collaboration with the Beautification and Environmental Advisory Committee (BEAC).
(50% Completed)

Update: The City of Palm Coast is working with the Flagler County Cultural Council and establishing a Parks and Recreation advisory board, which includes a representative for arts, culture, and history. We are also updating ordinances to support creative displays and revitalizing the Art in Public Places Committee in collaboration with the Beautification and Environmental Advisory Committee (BEAC) to promote public art.

Objective #9: Quality of Life for Essential Workers

Strategy: The city will strengthen organizational effectiveness and employee well-being by supporting first responders, enhancing workplace culture, and ensuring competitive compensation through targeted programs, a salary survey, and a citywide culture assessment.

Tactics: Renina

9.1 Enhance the well-being and support systems for first responders by identifying and implementing effective strategies and programs that improve their quality of life, mental health, and overall job sustainability. We have also identified annual training for our firefighters to cover PTSD Awareness, Suicide Prevention, Stress Management, and Sleep and Fatigue Management. These trainings have been passed on to the Fire Chief to utilize when an incident occurs. **100% Completed**

Update: The City of Palm Coast prioritizes the well-being of its first responders by providing a peer support program and confidential counseling access to improve their quality of life, mental health, and job sustainability. Additionally, the city is collaborating with SMA to ensure timely support for its first responders.

- ▶ **9.2** Identify and review existing programs, grants, and partnerships that offer support or resources for first responders. **100% Completed**

Update: The U.S. Department of Justice offers a First Responder Mental Health Grant Program, which provides funding for mental health training, peer support, and wellness services. The City of Palm Coast, as an author, can identify and review existing programs, grants, and partnerships that offer support or resources for first responders.

- ▶ **9.3** Secure additional funding for the Human Resources Department to conduct a comprehensive employee salary survey, ensuring the organization's compensation structure remains competitive with current market standards. This initiative aims to attract and retain talented staff while reducing the risk of losing employees to the private sector or other government agencies. **100% Completed**

Update: We have allocated additional funding to the Human Resources Department to conduct a comprehensive employee salary survey, ensuring our compensation structure remains competitive with current market standards. This initiative aims to attract and retain top talent while reducing the risk of losing employees to the private sector or other government agencies.

- ▶ **9.4** Conduct a comprehensive culture assessment across the city organization to gain insight into employee perceptions, values, and engagement levels, with the purpose of fostering a more inclusive, productive, and mission-driven workplace. **100% Completed**

Update: The City of Palm Coast is conducting a comprehensive culture assessment across our organization to gain insight into employee perceptions, values, and engagement levels. To achieve this, our HR department is developing a thorough survey for our employees to assess our workplace culture and identify areas for improvement. This effort aims to foster a more inclusive, productive, and mission-driven work environment. Staff have sent out a survey. This survey will assist us in understanding how our employees see our culture and improve inclusion and productivity. Surveys are due back to HR in 2 weeks at which time we will review and analyze our findings.

PILLAR OF PRIORITY: SAFE & RELIABLE SERVICES

Objective #10: Continue moving forward with the Risk and Efficiency Analysis

Strategy: Continue to move forward with Risk and Efficiency Analysis.

Tactics: Tim Wilsey

- ▶ **10.1** Select a qualified consulting firm to conduct a comprehensive Risk and Efficiency Analysis. **100% Completed**

Update: On June 17, 2025, the Palm Coast City Council approved the selection of Plante & Moran as the consulting firm to conduct a Risk and Efficiency Analysis for the city. This decision was made after a competitive RFP process. The goal of this analysis is to identify areas for improvement and increase efficiency in city operations.

- ▶ **10.2** Establish a timeline and project management plan to ensure timely completion of the analysis. **100% Completed**

Update: The City of Palm Coast has taken the initial steps towards establishing a timeline and project management plan for the analysis with Plante & Moran. A meeting was held on 7/10/2025 to outline the assessment schedule, and interviews with City staff have been scheduled for each department. Plante & Moran staff will be on-site soon to conduct these interviews in person.

- ▶ **10.3** Develop an implementation plan based on findings to enhance efficiency, reduce risk, and improve service delivery. **100% Completed**

Update: The City of Palm Coast has completed the City-Wide Entity Assessment, with the final report presented to City Council on September 23, 2025. Council has provided directions to continue with the items in process, and city staff will determine a route forward to continuously monitor and address the assessment's findings to enhance efficiency, reduce risk, and improve service delivery.

PILLAR OF PRIORITY: CIVIC ENGAGEMENT

Objective #11: Advance the Charter Review Committee.

Strategy: Advance the Charter Review Committee.

Tactics: Kaley Cook

- ▶ **11.1:** Develop an application and selection process for residents to apply to be on the committee **(100% Completed)**

Update: The Charter Review Committee was formally established during July 15, 2025, City Council Meeting, with each council member appointing a representative and an alternate to serve on the committee. To support a transparent and inclusive selection process, City staff implemented an online application system for residents interested in participating. The application was made available on the City's website, with a submission deadline of June 18, and was widely promoted through official social media channels to encourage community engagement. Applications were reviewed, and final committee appointments were confirmed at the July 15 City Council meeting.

- ▶ **11.2:** Facilitate public input opportunities to ensure the community's voice is included in the review process. **(100% Completed)**

Update: Three public engagement sessions were held related solely to the Charter Review and ten committee meetings were held, all open to the public and available for audio or live streaming.

- ▶ **11.3:** Present the committee's findings and recommendations to the City Council for consideration. **(100% Completed)**

Update: The Charter Review Committee facilitator presented the findings to City Council at the February 24, 2026, Workshop Meeting. City Council provided a list of recommended changes to be considered by Ordinance at a future Business Meeting

Palm Coast, FL

The National Community Survey

Report of Results
2026

Report by:



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National Research Center at Polco is a charter member of the AAPOR Transparency Initiative, providing clear disclosure of our sound and ethical survey research practices.

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About The NCS™

The National Community Survey™ (The NCS™) report is about the “livability” of Palm Coast. A livable community is a place that is not simply habitable, but that is desirable. It is not only where people do live, but where they want to live. The NCS was developed by the experts from National Research Center at Polco in partnership with the International City/County Management Association (ICMA) and has been administered in hundreds of communities across the United States.



Great communities are partnerships of the government, private sector, community-based organizations, and residents, all geographically connected. The NCS focuses on the livability of Palm Coast by categorizing survey questions into the ten main “facets” of community livability shown below, in addition to ratings for quality of life and local governance. These facets have been identified through years of extensive survey research as those that are most impactful to residents’ quality of life.

- Economy
- Mobility
- Community Design
- Utilities
- Safety
- Natural Environment
- Parks and Recreation
- Health and Wellness
- Education, Arts, and Culture
- Community Connection

The report provides the opinions of a representative sample of 468 residents of the City of Palm Coast collected from January 30th, 2026 to March 15th, 2026. The margin of error around any reported percentage is 4.5% for all respondents. Survey results were weighted so that the demographic profile of respondents was representative of the demographic profile of adults in Palm Coast.

Reporting Results

For the most part, the percentages presented in this report represent the “percent positive.” Most commonly, the percent positive is the combination of the top two most positive response options (excellent/good, very safe/somewhat safe, etc.). On many of the questions in the survey, respondents may answer “don’t know.” The proportion of respondents giving a “don’t know” response is shown in the full set of responses included in the “Complete Data” section; however, these responses have been removed from the analyses presented in the main body of the report. Therefore, the tables and graphs display the responses from respondents who had an opinion about a specific item.

Benchmark Comparisons

Polco’s database of comparative resident opinion is comprised of resident perspectives gathered in surveys from over 400 communities whose residents evaluated the same kinds of topics on The NCS. The comparison evaluations include surveys from the past five years. If a jurisdiction has conducted multiple efforts in the past five years, only the most recent survey is included in the benchmark database. Polco adds the latest results quickly upon survey completion, keeping the benchmark data fresh and relevant. The communities in the database represent a wide geographic and population range.

In each tab, Palm Coast’s results are noted as being “higher” than the benchmark, “lower” than the benchmark, or “similar” to the benchmark. Being rated as “higher” or “lower” than the benchmark means that Palm Coast’s average rating for a particular item was more than 10 points different than the benchmark. If a rating was “much higher” or “much lower,” then Palm Coast’s average rating was more than 20 points different when compared to the benchmark.

Trends over time

Trend data for Palm Coast represent important comparison data and should be examined for improvements or declines.¹ Deviations from stable trends over time represent opportunities for understanding how local policies, programs, or public information may have affected residents’ opinions. Changes between survey years have been noted with an arrow and the percent difference. If the difference is greater than 6.2 percentage points between the 2024 and 2026 surveys, the change is statistically significant.

1. In 2020 and 2025, The NCS survey was updated to include new and refreshed items. Consequently, some of the trends may be impacted due to wording modifications that could have potentially altered the meaning of the item for the respondent...

Methods

Selecting Survey Recipients

All households within the City of Palm Coast were eligible to participate in the survey. A list of all households within the zip codes serving Palm Coast was purchased from Polco's mailing vendor, based on updated listings from the United States Postal Service.

Since some of the zip codes that serve Palm Coast households may also serve addresses that lie outside of the community, the exact geographic location of each housing unit was compared to community boundaries using the most current municipal boundary file. Addresses located outside of Palm Coast boundaries were removed from the list of potential households to survey. Each address identified as being within City boundaries was further identified as being within one of the four areas. From that list, addresses were randomly selected as survey recipients, with multi-family housing units sampled at a rate of 5:3 compared to single family housing units.

Conducting the Random Sample Survey

The 3,000 randomly selected households received mailings beginning on January 30th, 2026 and data collection for the survey remained open for seven weeks. The first mailing was a postcard inviting the household to participate in the survey online. The next mailing contained a cover letter with instructions, the survey questionnaire, and a postage-paid return envelope. All mailings included a web link to give residents the opportunity to respond to the survey online, as well as QR codes to further encourage participation.

About 3% of the 3,000 mailed invitations were returned because the household address was vacant or the postal service was unable to deliver the survey as addressed. Of the remaining 2,897 households that received the invitations to participate, 468 completed the survey, providing an overall response rate of 16%. The response rate was calculated using AAPOR's response rate #2 for mailed surveys of unnamed persons.¹

It is customary to describe the precision of estimates by a "level of confidence" and accompanying "confidence interval" (or margin of error). A traditional level of confidence, and the one used here, is 95%. The 95% confidence interval quantifies the sampling error or imprecision of the survey results based on the total number of responses received. This is because *some* residents' opinions are relied on to estimate *all* residents' opinions. The margin of error for the City of Palm Coast survey is no greater than plus or minus 4.5 percentage points around any given percent reported for all respondents (468 completed surveys).

Conducting the Open Participation Survey

In addition to the randomly selected "probability sample" of households, a link to an online open-participation survey was publicized by the City of Palm Coast. The open-participation survey was identical to the random sample survey, with two small updates; it asked a question to confirm the respondent was a resident of Palm Coast and also a question about where they heard about the survey.

The open participation survey was open to all city residents and became available on February 27th, 2026. The survey remained open for two weeks and 1,523 responses were received. The data presented in the following report excludes the open participation survey data, but the online report includes a tab which provides the complete open participation results.

Analyzing the Data

Responses from mailed surveys were entered into an electronic dataset using a “key and verify” method, where all responses are entered twice and compared to each other. Any discrepancies were resolved in comparison to the original survey form. Range checks as well as other forms of quality control were also performed. Responses from surveys completed on Polco were downloaded and merged with the mailed survey responses.

The survey datasets were analyzed using all or some of a combination of the Statistical Package for the Social Sciences (SPSS), R, Python, and Tableau.

The demographics of the survey respondents were compared to those found in the 2020 Census and 2024 American Community Survey estimates for adults in the City of Palm Coast. The primary objective of weighting survey data is to make the survey respondents reflective of the larger population of the community. The characteristics used for weighting were age, sex, race, Hispanic origin, housing type, housing tenure, and area. No adjustments were made for design effects. Weights were calculated using an iterative, multiplicative raking model known as the ANES Weighting Algorithm.² The results of the weighting scheme for the probability sample are presented in the following table.

Polco aligns demographic labels with those used by the U.S. Census for reporting purposes, when possible. Some categories (age, race/Hispanic origin, housing type, and length of residency) are combined into smaller subgroups.

		Unweighted	Weighted	Target ⁴
Age	18-34	3%	17%	20%
	35-54	15%	28%	27%
	55+	81%	55%	53%
Area	District 1	26%	24%	24%
	District 2	28%	25%	24%
	District 3	27%	29%	29%
	District 4	20%	22%	22%
Hispanic origin	No	95%	88%	88%
	Yes	5%	12%	12%
Housing tenure	Own	90%	82%	82%
	Rent	10%	18%	18%
Housing type	Attached	10%	13%	13%
	Detached	90%	87%	87%
Race & Hispanic origin	Not white alone	14%	30%	29%
	White alone, not Hispanic or Latino	86%	70%	71%
Sex	Man	50%	47%	48%
	Woman	50%	53%	52%
Sex/age	Man 18-34	2%	9%	10%
	Man 35-54	7%	13%	13%
	Man 55+	41%	26%	25%
	Woman 18-34	2%	9%	10%
	Woman 35-54	9%	15%	14%
	Woman 55+	40%	29%	29%

Study Limitations

All public opinion research is subject to unmeasured error. While the methodologies employed for this survey were designed to minimize this error as much as possible, these other sources of potential error should be acknowledged, and can include non-response error, coverage error, recall bias, and social desirability bias.

Non-response error arises when those who were selected to participate in the survey did not do so, and may have different opinions or experiences than survey responders. For general resident surveys, where the results are meant to be generalized to the entire adult population living in households, the mailing lists based on the Delivery Sequence File from the United States Post Office may exclude certain types of housing units, such as those in multi-family buildings where mail is addressed to a named resident at the address rather than to a specific unit or where residents only receive their mail at a post office box and the geographic location of a residence cannot be determined, there may be a *coverage error*, although for most locations, this is minimal. Respondents may not perfectly remember their experiences in the past year (such as participation in social or civic events, for example), and for some survey items, they may answer in ways they think cast their responses in a more favorable light (*recall bias* and *social desirability bias*).

Survey Validity

See the Polco Knowledge Base article on survey validity at <https://blog.polco.us/polco-knowledgebase/margin-of-error-and-confidence-level-in-survey-results>

Contact

The City of Palm Coast funded this research. Please contact Brittany Kershaw of the City of Palm Coast at bnkershaw@palmcoastgov.com if you have any questions about the survey.

1. See AAPOR's Standard Definitions for more information at <https://aapor.org/standards-and-ethics/standard-definitions/>
2. Pasek, J. (2014). ANES Weighting Algorithm. Retrieved from <https://surveyinsights.org/wp-content/uploads/2014/07/Full-anesrake-paper.pdf>
3. Targets come from the 2020 Census and 2024 American Community Survey

Key Findings

Community Strengths

Safety services throughout Palm Coast continue to receive positive marks, with over 9 in 10 respondents reporting that they feel very or somewhat safe in their neighborhood during the day and in Palm Coast's downtown/commercial area during the day. Additionally, several items saw statistically significant improvements from 2024, including:

- [Feeling safe] From violent crime (88% very or somewhat safe; +9% from 2024)
- Crime prevention services (83% excellent or good; +7% from 2024)
- Animal control (74% excellent or good; +8% from 2024)

Although some items saw statistically significant declines, most quality-of-life measures continued to score in line with national averages, including:

- [Plan to] Remain in Palm Coast for the next five years (74% very or somewhat likely)
- Palm Coast as a place to live (72% excellent or good)
- Palm Coast as a place to retire (66% excellent or good)
- Overall quality of life (66% excellent or good)
- Overall image or reputation (59% excellent or good)
- Valuing/respecting residents from diverse backgrounds (58% excellent or good)

Of the 15 evaluative items related to Palm Coast's natural environment and parks and recreation, 11 scored in line national averages; water resources and yard waste pick-up scored higher than the benchmark and the preservation of natural areas and Palm Coast's open space scored below.

Focus Areas

Community design and housing continues to be one of the most important focus areas identified by residents (83% essential or very important); however, various items related to this facet of livability continue to score below the benchmark, including:

- Overall design or layout of residential and commercial areas (45% excellent or good)
- Well-designed neighborhoods (38%)
- Preservation of the historical or cultural character of the community (37%)
- Public places people want to spend time (36%)
- Overall quality of new development (26%)
- Well-planned residential growth (25%)
- Well-planned commercial growth (23%)
- Land use, planning, and zoning (20%)

Ratings for K-12 education saw a statistically significant increase from 2024 (+8%); however, many other items related to education, arts, and culture in Palm Coast scored below national averages:

- Opportunities to attend special events and festivals (49% excellent or good)
- Overall opportunities for education, culture, and the arts (39%)
- Opportunities to attend cultural/arts/music activities (34%)
- Adult educational opportunities (33%)
- Community support for the arts (31%)

Areas of Greatest Change

Of the evaluative questions included on both the 2024 and 2026 survey iterations, 97 were statistically similar to previous results. Upward trends were seen in 12 items, while 13 ratings decreased since 2024. The most significant of those trends are listed below.

Increases:

- What impact do you think the economy will have on your family income in the next 6 months (+12%)
- Garbage collection services (+10%)
- Affordable high-speed internet access (+10%)
- Animal control (+8%)
- K-12 education (+8%)

Decreases:

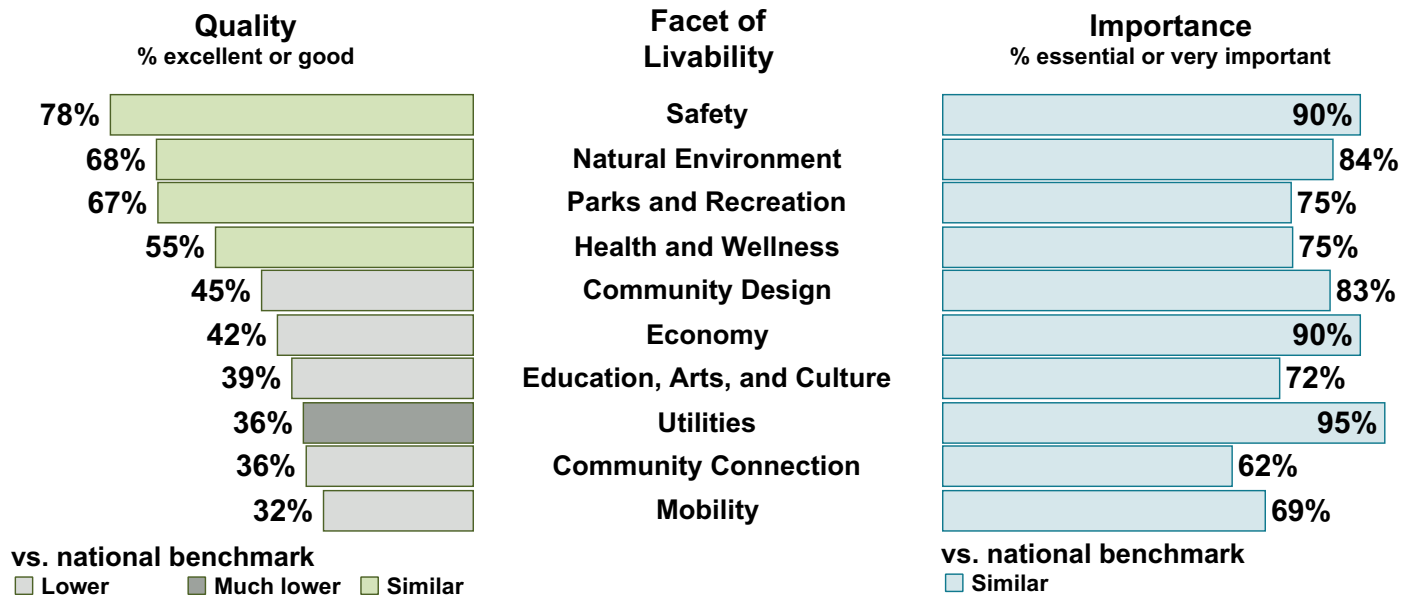
- Drinking water (-15%)
- Overall quality of life in Palm Coast (-9%)
- Sense of community (-8%)
- Well-designed neighborhoods (-8%)

Facets of Livability

Every jurisdiction must balance limited resources while meeting resident needs and striving to optimize community livability. To this end, it is helpful to know what aspects of the community are most important to residents and which they perceive as being of higher or lower quality. It is especially helpful to know when a facet of livability is considered of high importance but rated as lower quality, as this should be a top priority to address.

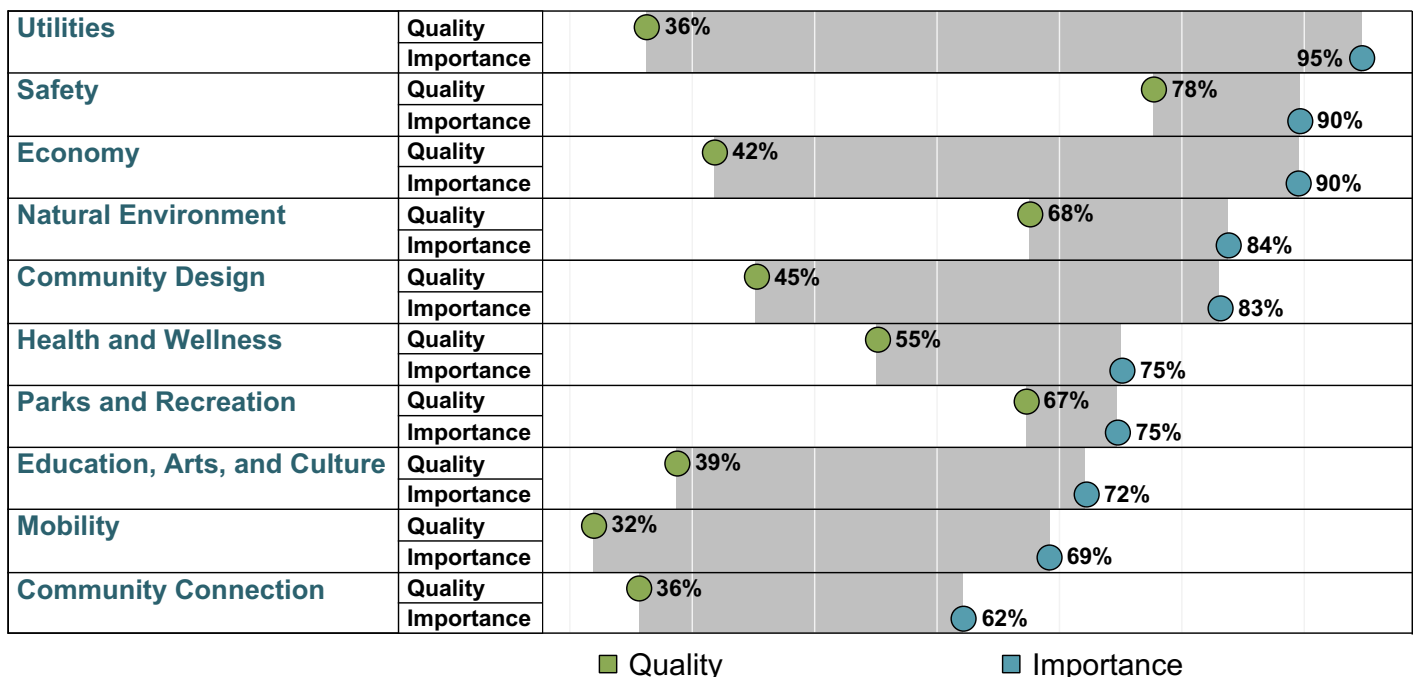
Quality and Importance by the Numbers

The chart below shows the proportion of respondents who provided excellent or good quality ratings for each of the ten facets of community livability (shown in green). Also displayed are the importance ratings for each of the ten facets (percent essential or very important, shown in blue). Finally, the shading in each chart corresponds with the national benchmark comparison.



Quality/Importance Gap Analysis

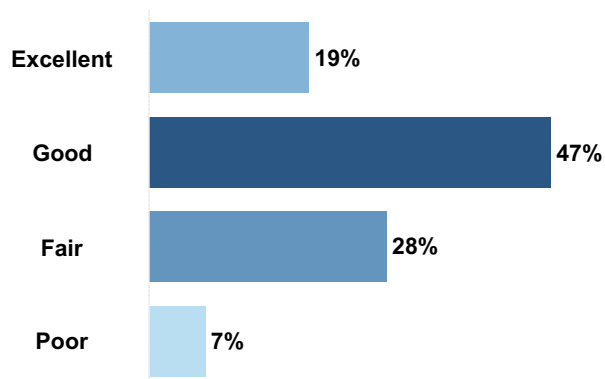
The gap analysis chart below shows the same data as above; however, this chart illustrates the differences in quality and importance ratings for each facet, as well as the absolute ratings for each.



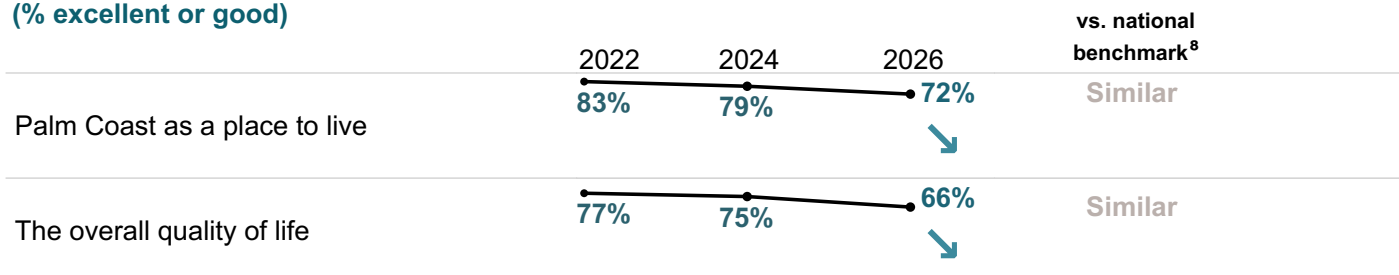
Quality of Life

Measuring community livability starts with assessing the quality of life of those who live there, and ensuring that the community is attractive, accessible, and welcoming to all.

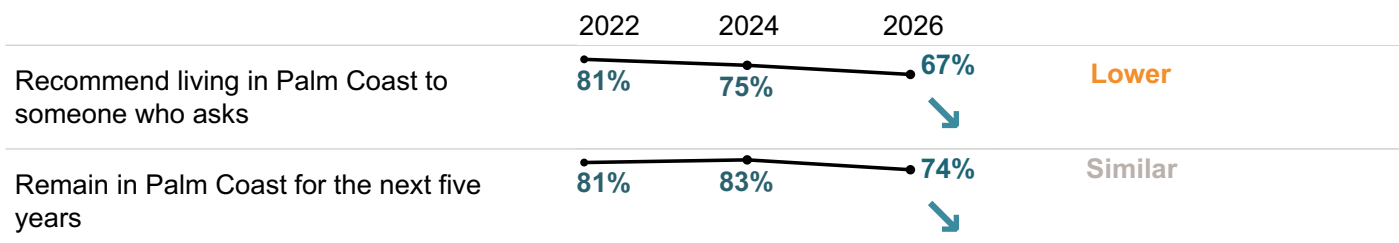
The overall quality of life in Palm Coast, 2026



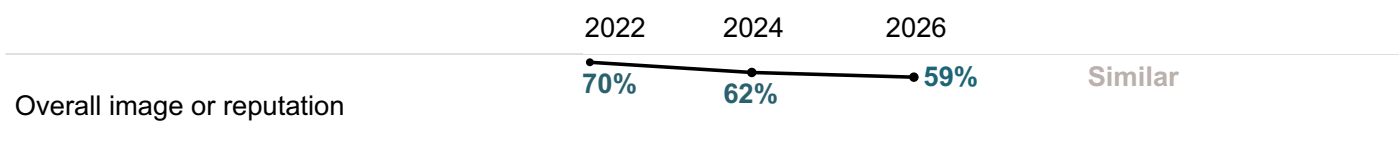
Please rate each of the following aspects of quality of life in Palm Coast.
(% excellent or good)



Please indicate how likely or unlikely you are to do each of the following.
(% very or somewhat likely)



Please rate each of the following in the Palm Coast community.
(% excellent or good)

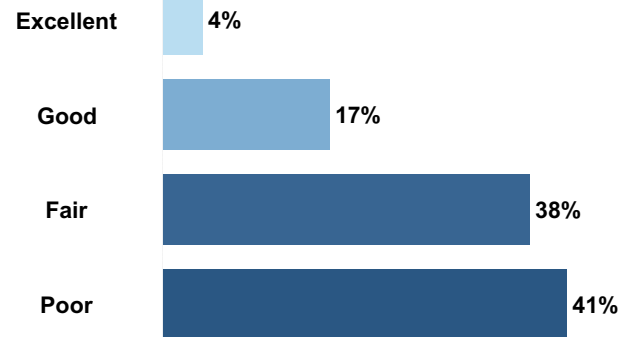


8. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

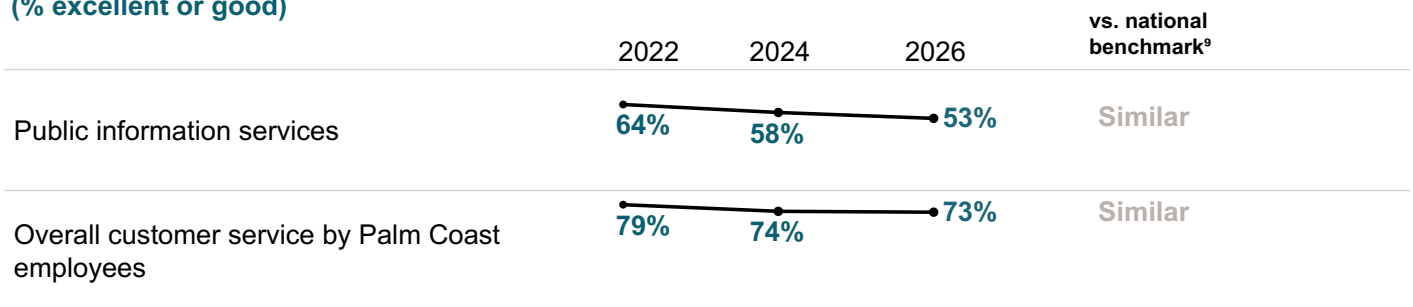
Governance

Strong local governments deliver results that meet residents' needs, use resources effectively, and respond to both current and future community priorities.

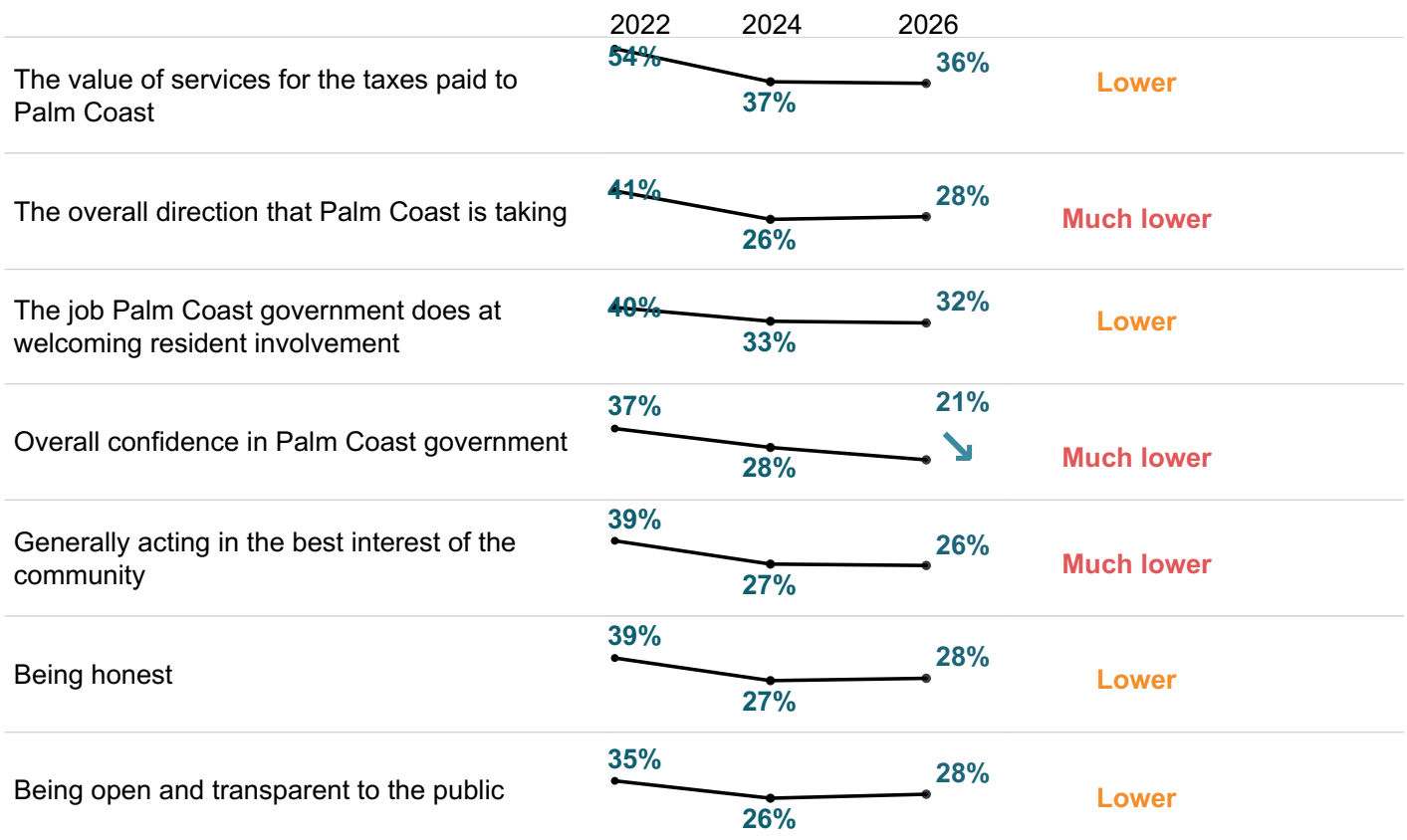
Overall confidence in Palm Coast government, 2026

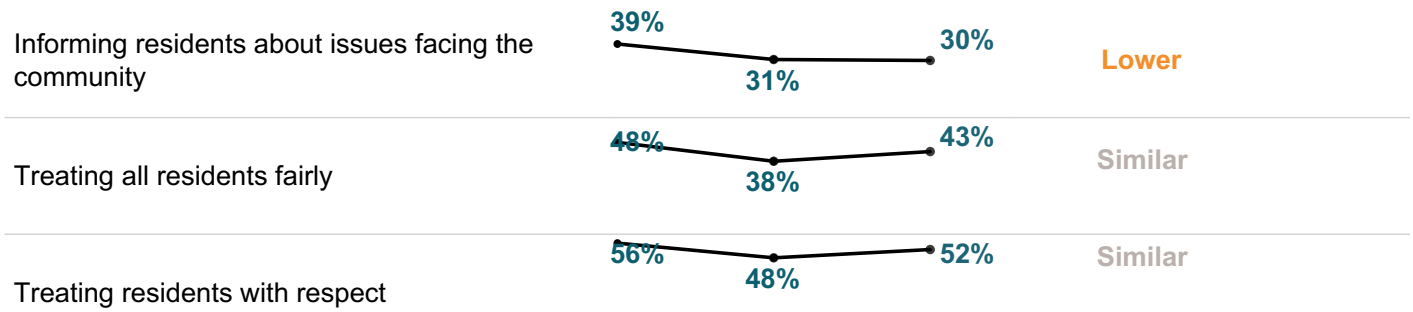


Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)

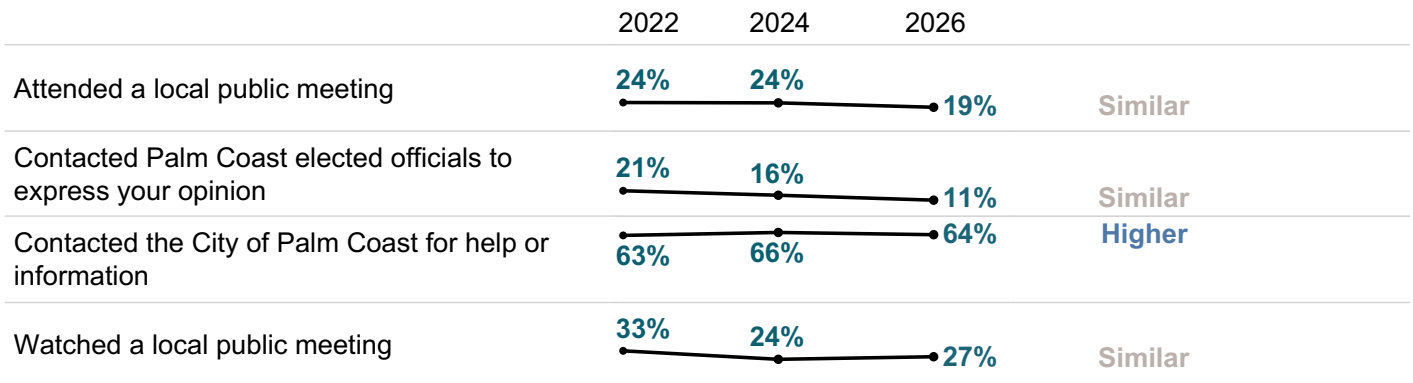


Please rate the following categories of Palm Coast government performance.
(% excellent or good)

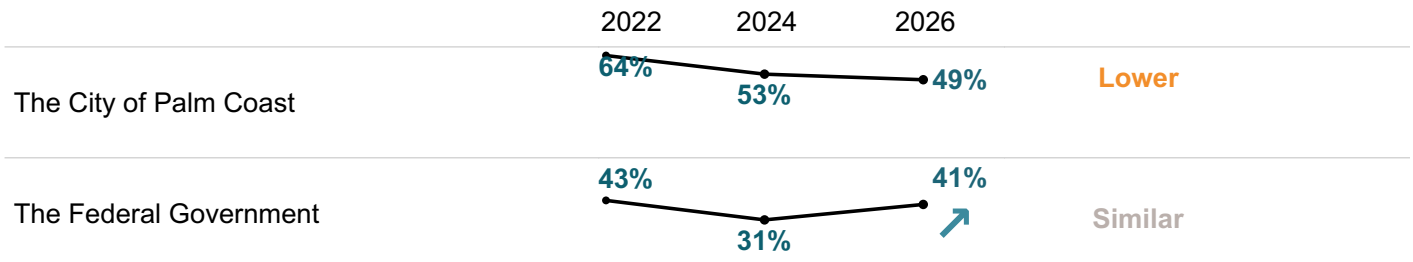




Please indicate whether or not you have done each of the following in the last 12 months.
(% yes)



Overall, how would you rate the quality of the services provided by each of the following?
(% excellent or good)

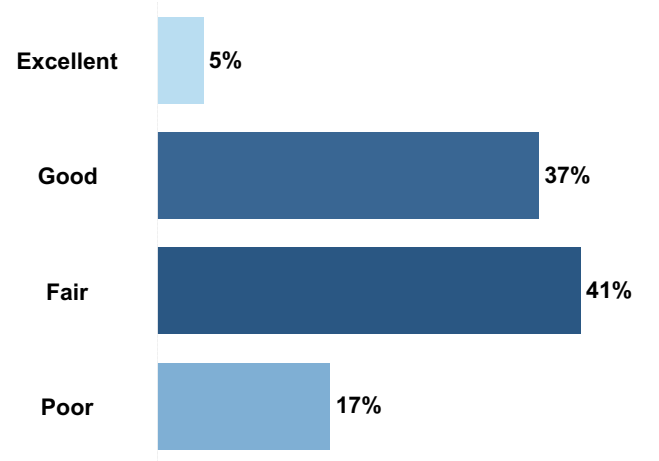


9. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

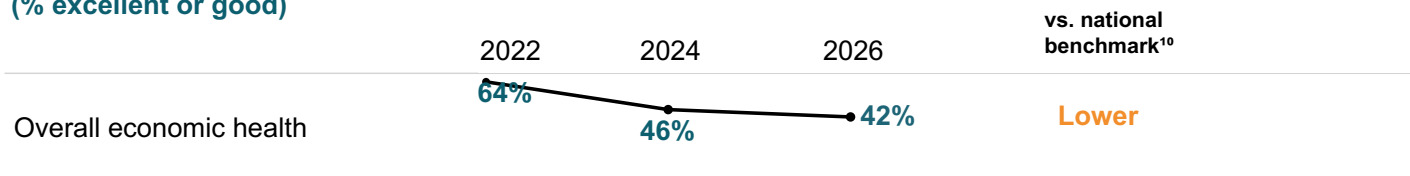
Economy

Local governments work together with private and nonprofit businesses, and with the community at large, to foster sustainable growth, create jobs, and promote a thriving local economy.

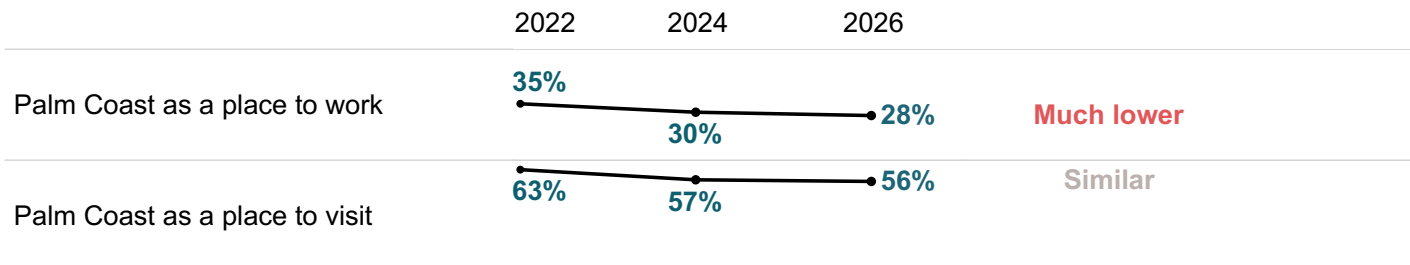
Overall economic health of Palm Coast, 2026



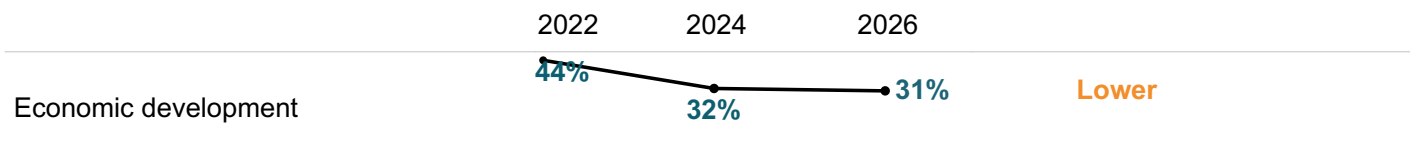
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



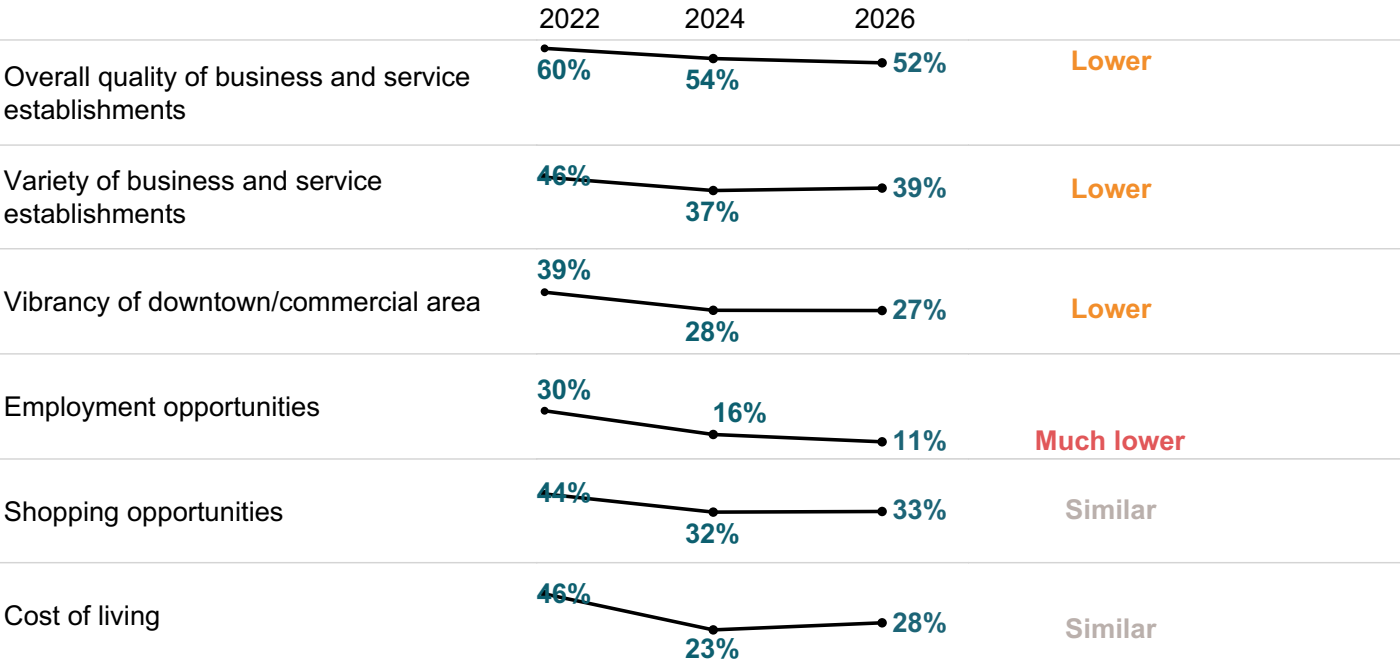
Please rate each of the following aspects of quality of life in Palm Coast.
(% excellent or good)



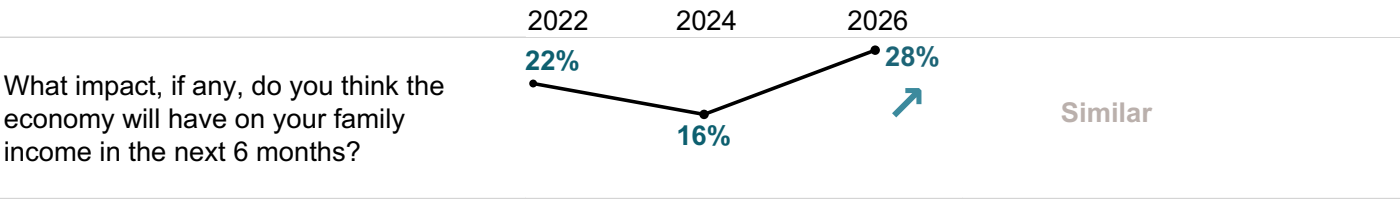
Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)



Please rate each of the following in the Palm Coast community.
 (% excellent or good)



What impact, if any, do you think the economy will have on your family income in the next 6 months? Do you think the impact will be:
 (% very or somewhat positive)

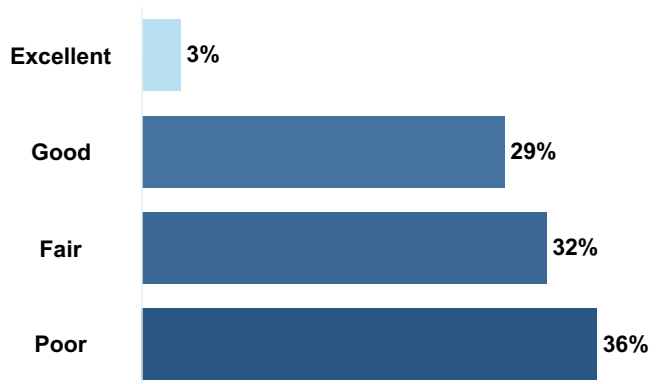


11. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

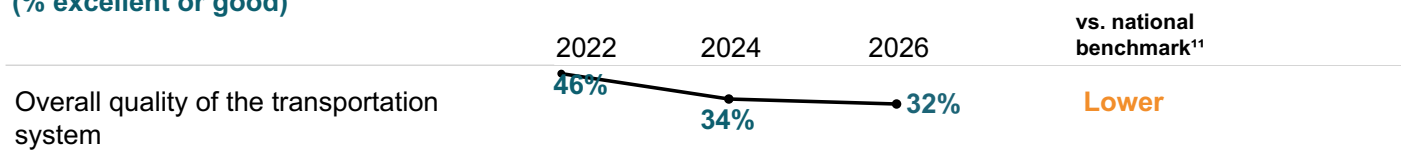
Mobility

The ability of residents to move about their community with ease plays an important role in the overall quality of life for everyone who lives, works, and spends time there.

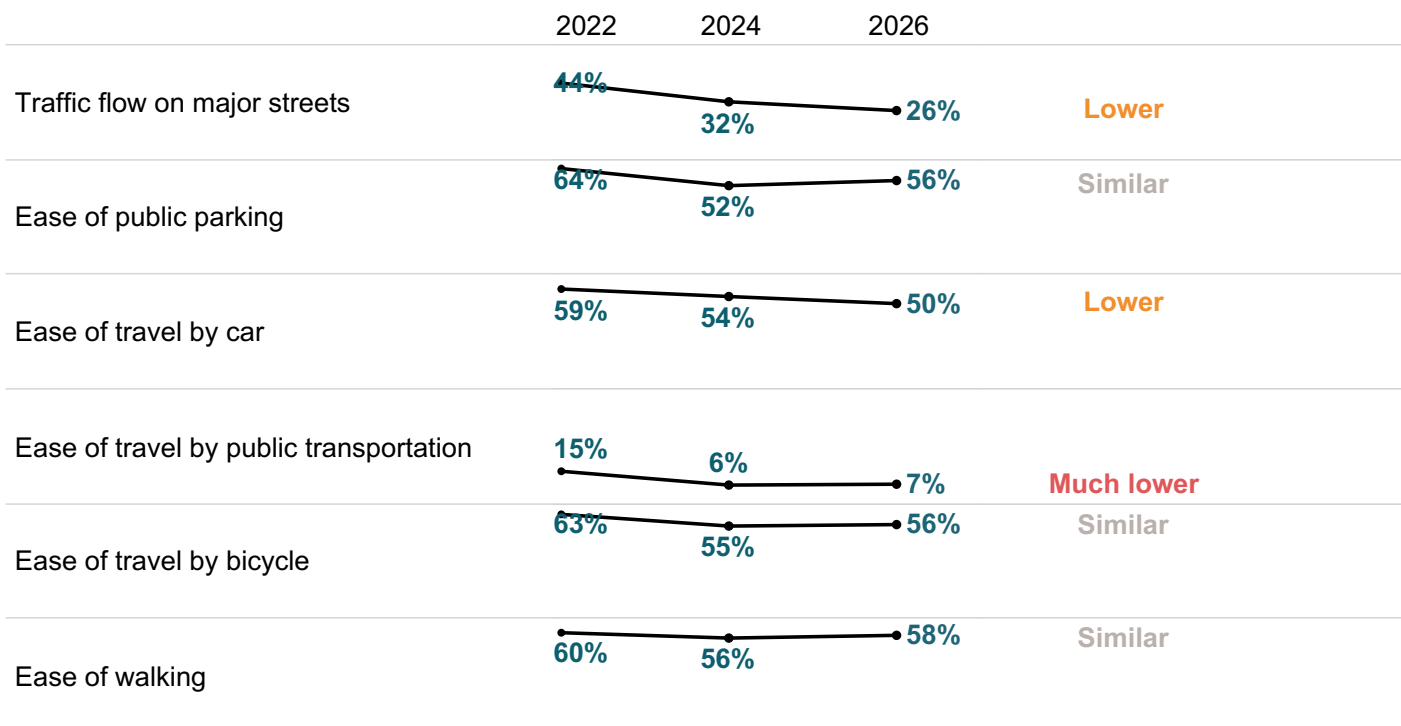
Overall quality of the transportation system in Palm Coast, 2026



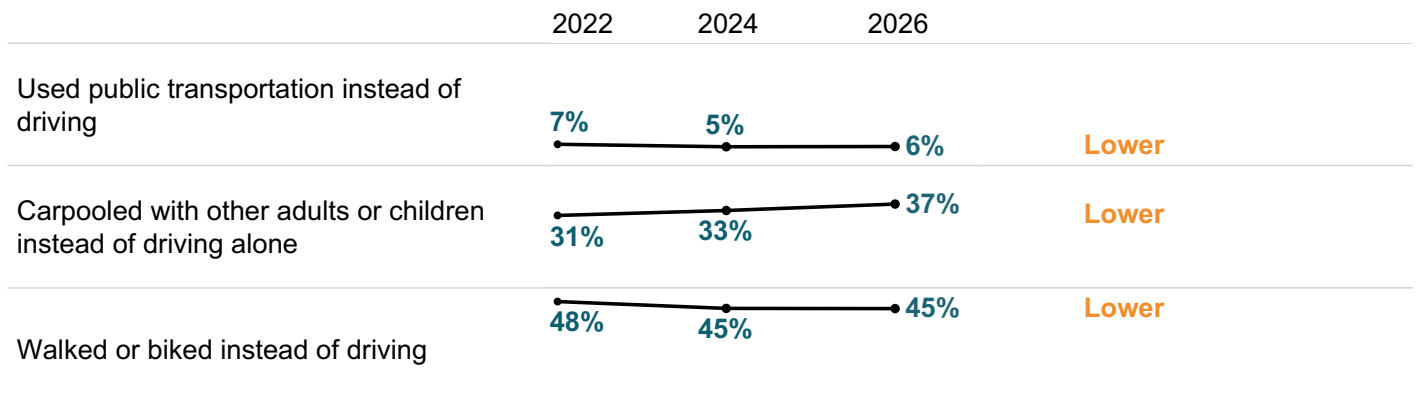
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



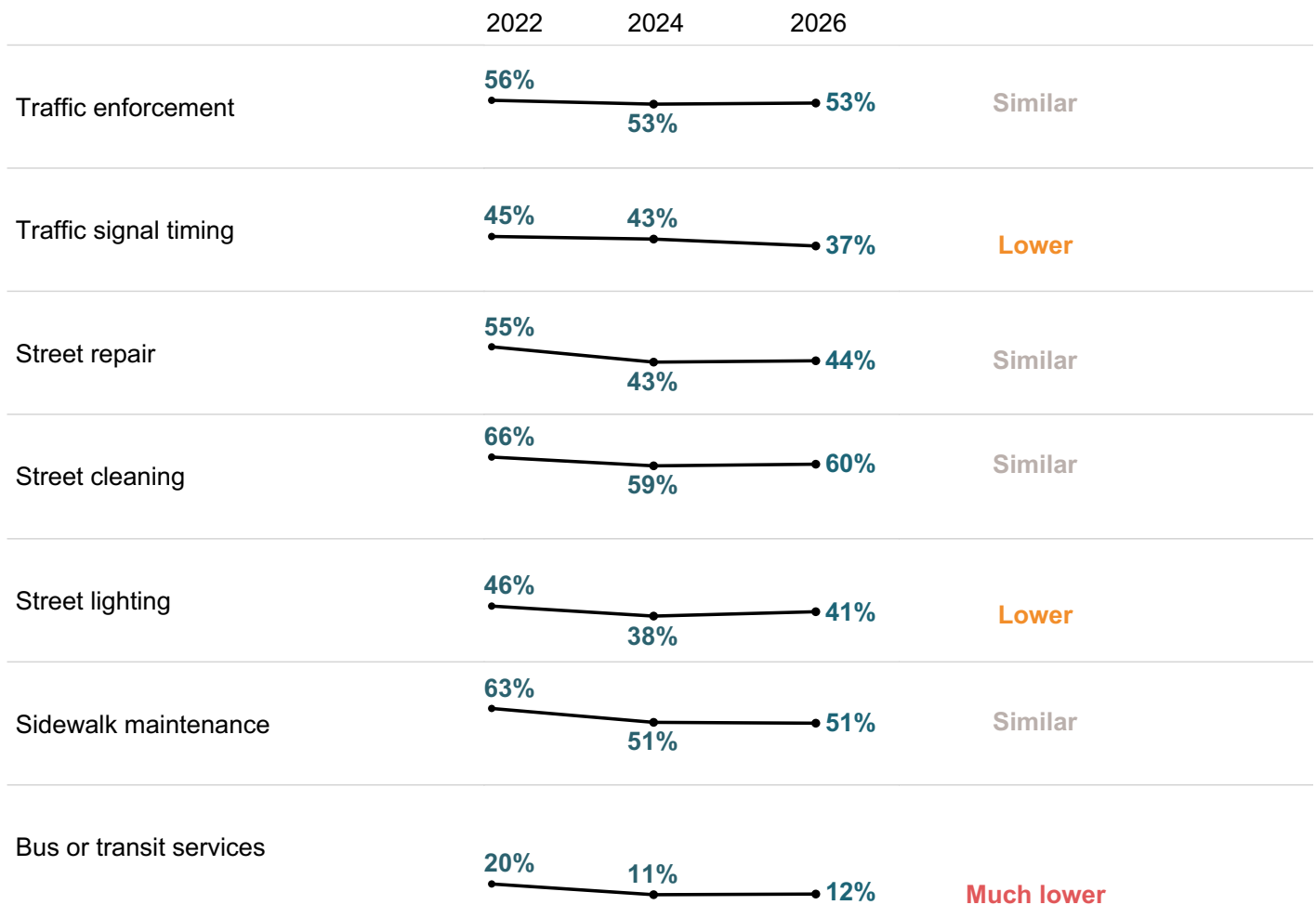
Please also rate each of the following in the Palm Coast community.
(% excellent or good)



Please indicate whether or not you have done each of the following in the last 12 months.
(% yes)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)

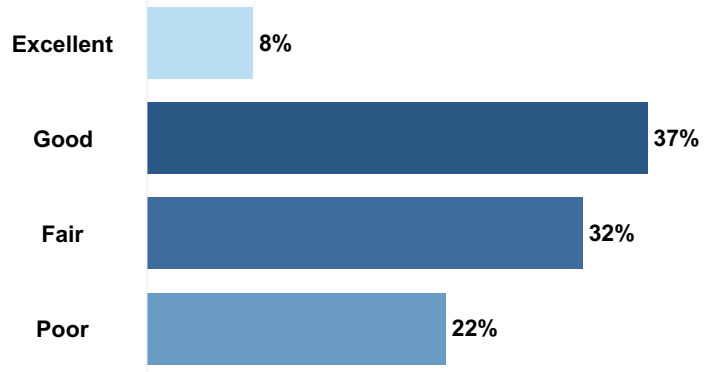


11. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

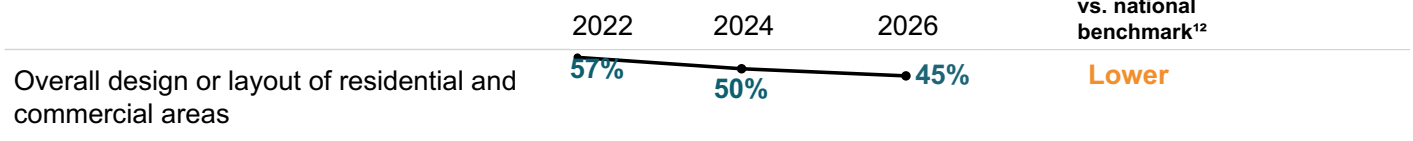
Community Design

A well-designed community enhances the quality of life for its residents by encouraging smart land use and zoning, ensuring that affordable housing is accessible to all, and supporting development that suits residents' needs.

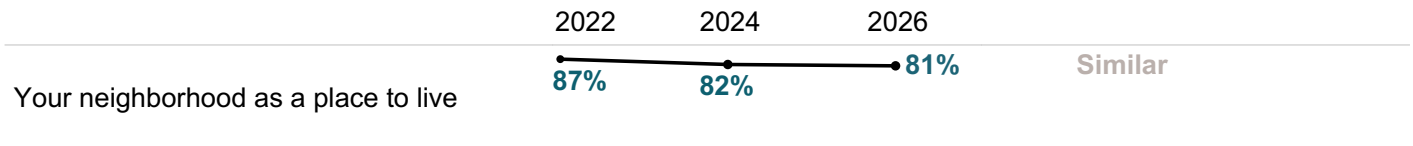
Overall design or layout of Palm Coast's residential and commercial areas, 2026



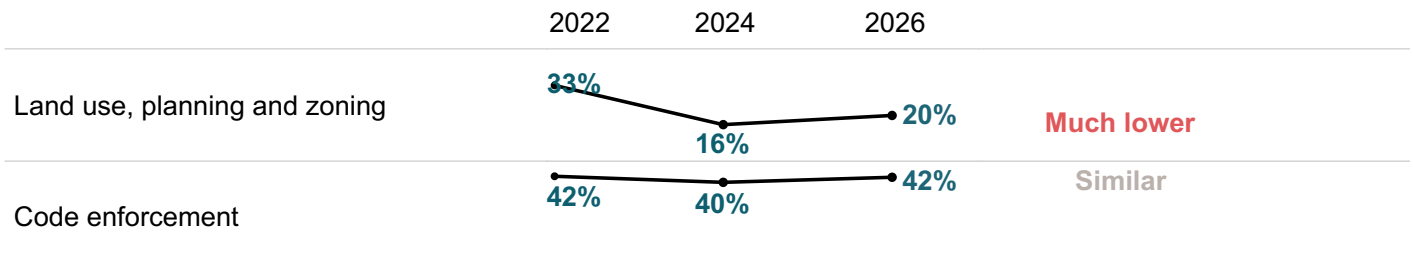
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



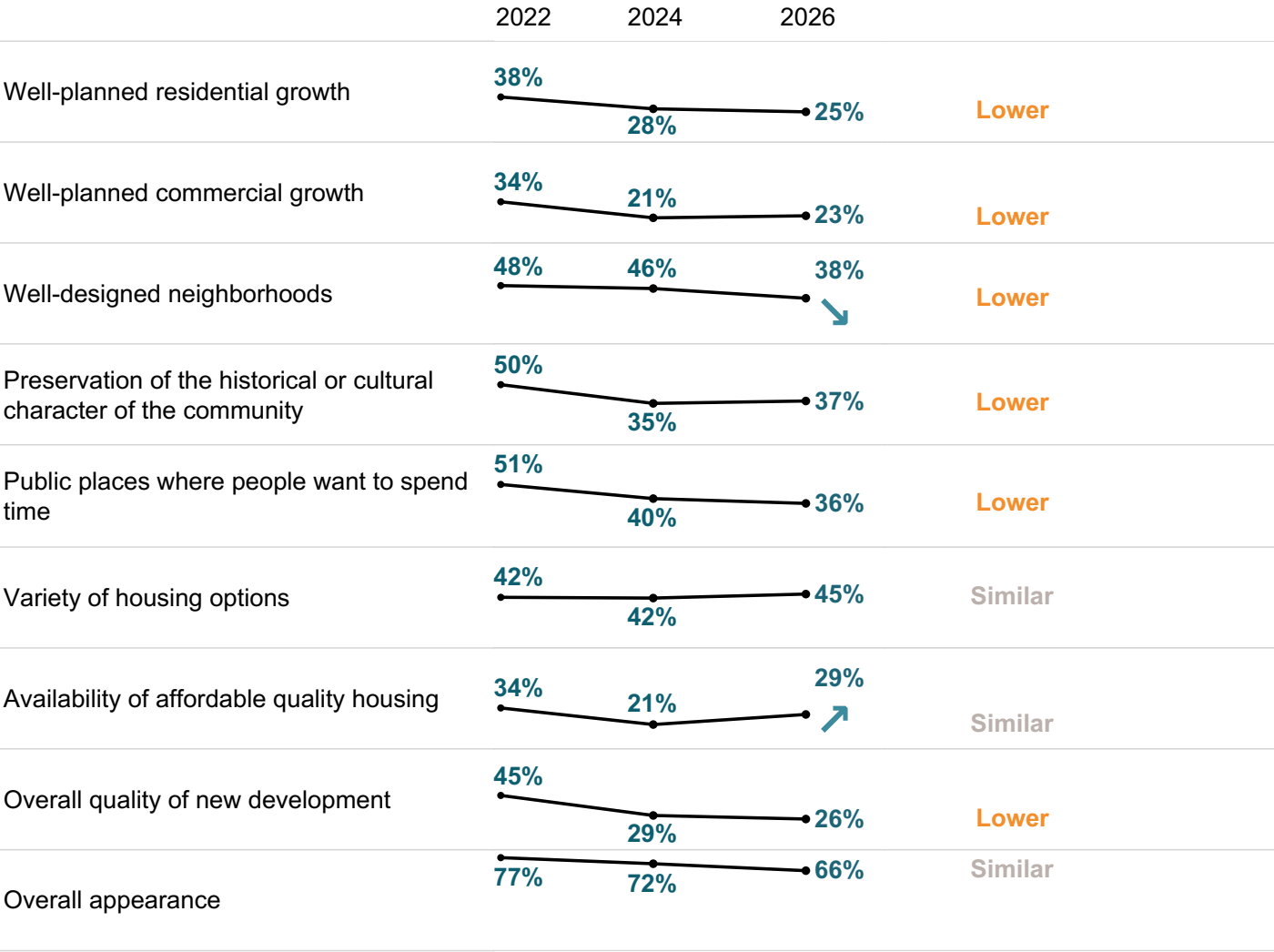
Please rate each of the following aspects of quality of life in Palm Coast.
(% excellent or good)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)



Please also rate each of the following in the Palm Coast community.
 (% excellent or good)

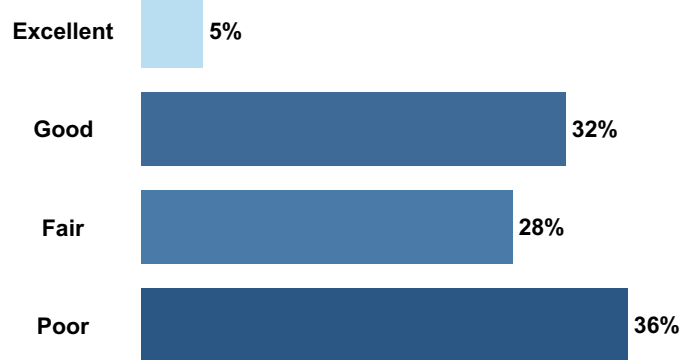


12. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

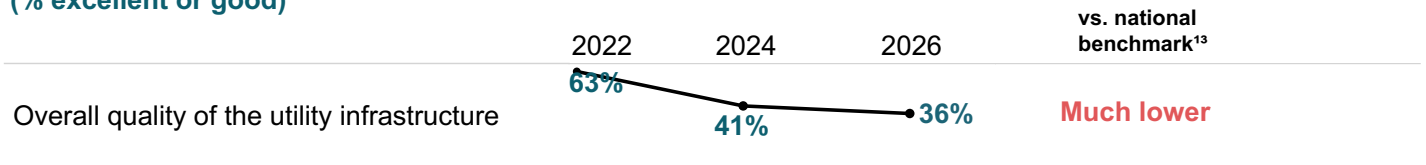
Overall quality of the utility infrastructure in Palm Coast, 2026

Utilities

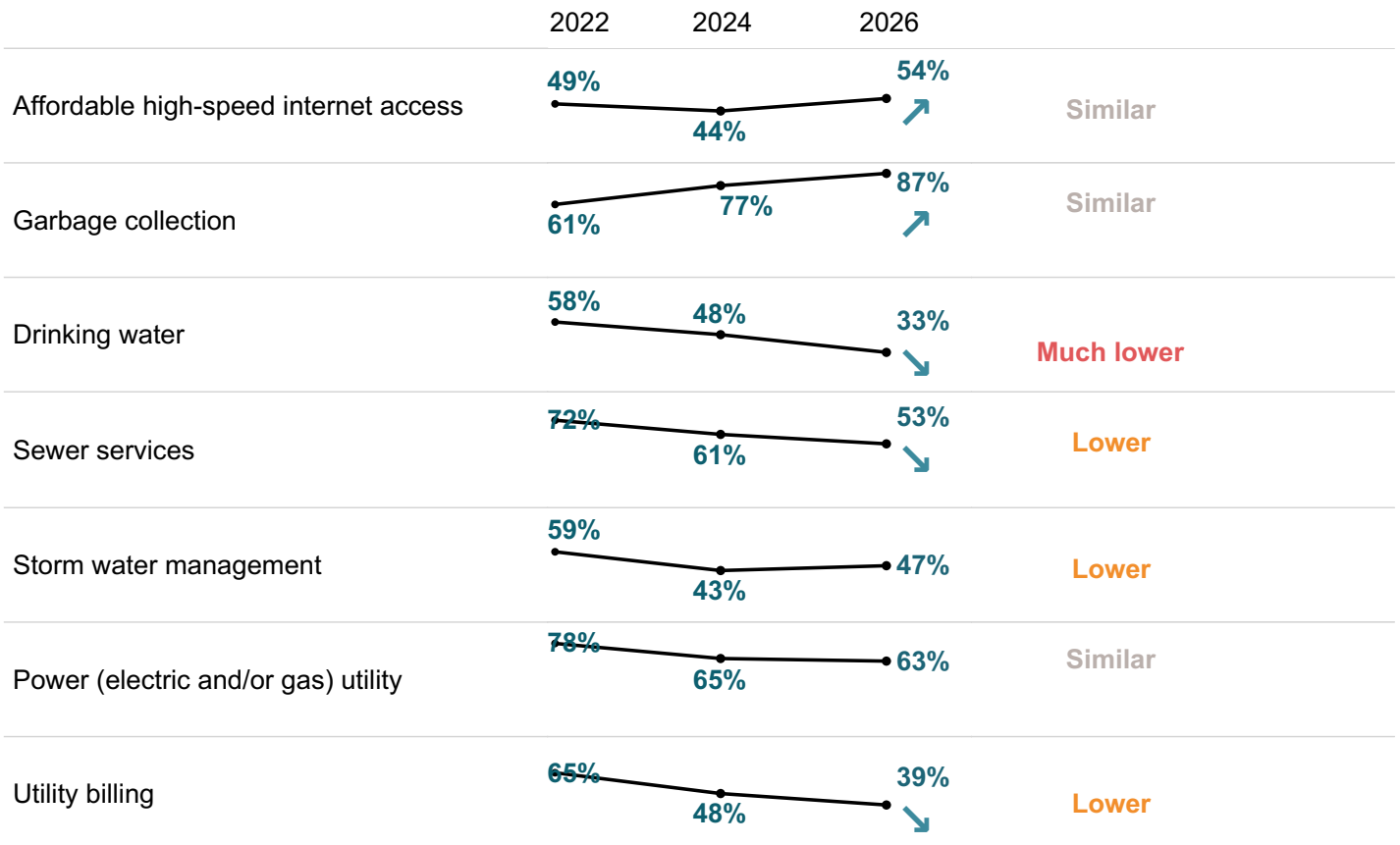
Access to essential services like water, gas, electricity, and internet is crucial for safeguarding the physical health, economic stability, and overall well-being of the communities they support.



Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)

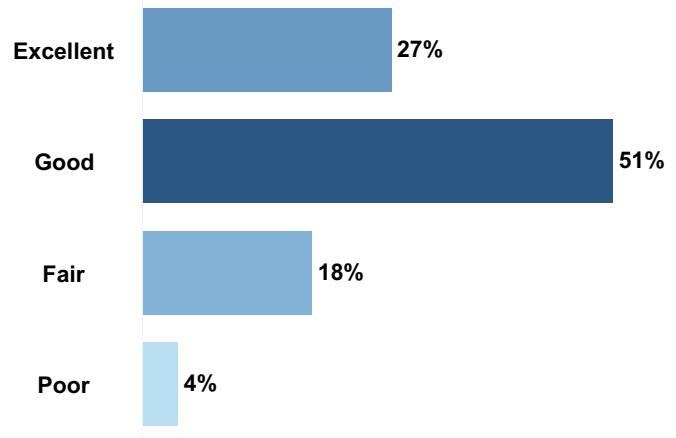


13. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

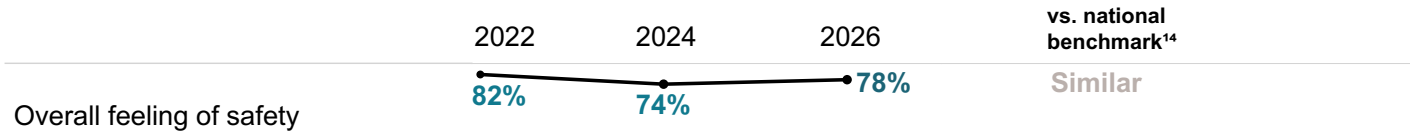
Safety

Public safety is one of the most important responsibilities of local governments, as every resident deserves to feel safe and secure both in their neighborhoods and across the wider community. The provision of strong, reliable safety services is essential to ensuring a high quality of life.

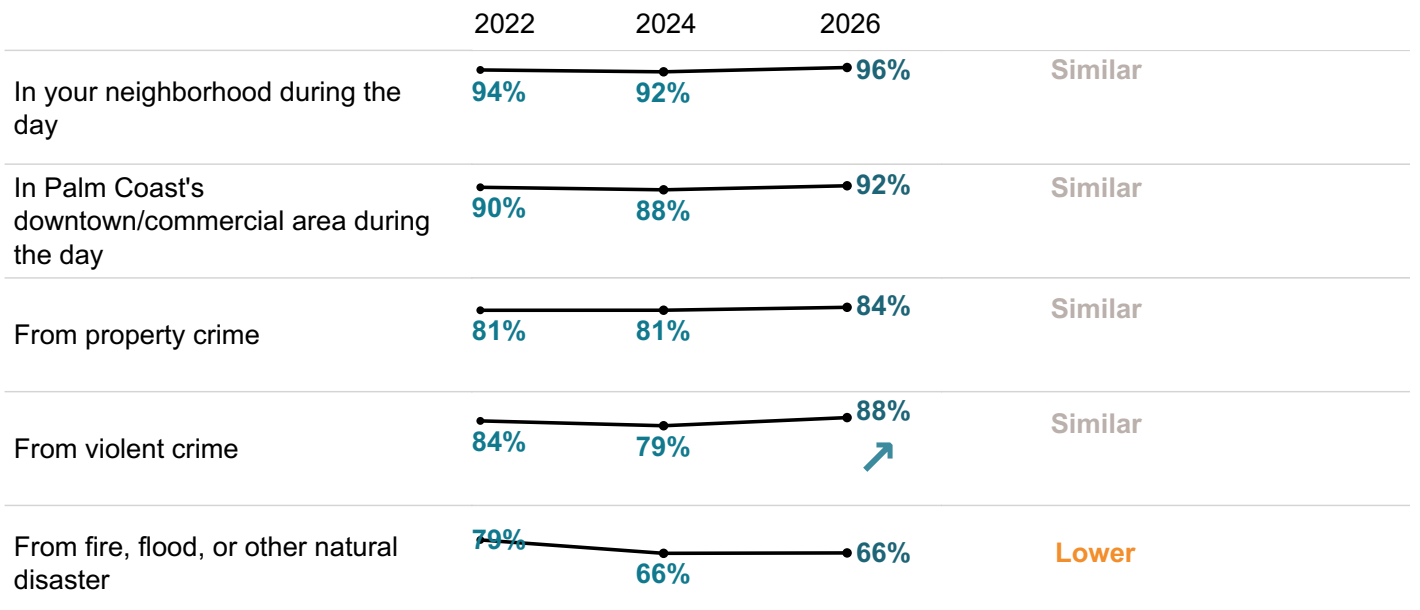
Overall feeling of safety in Palm Coast, 2026



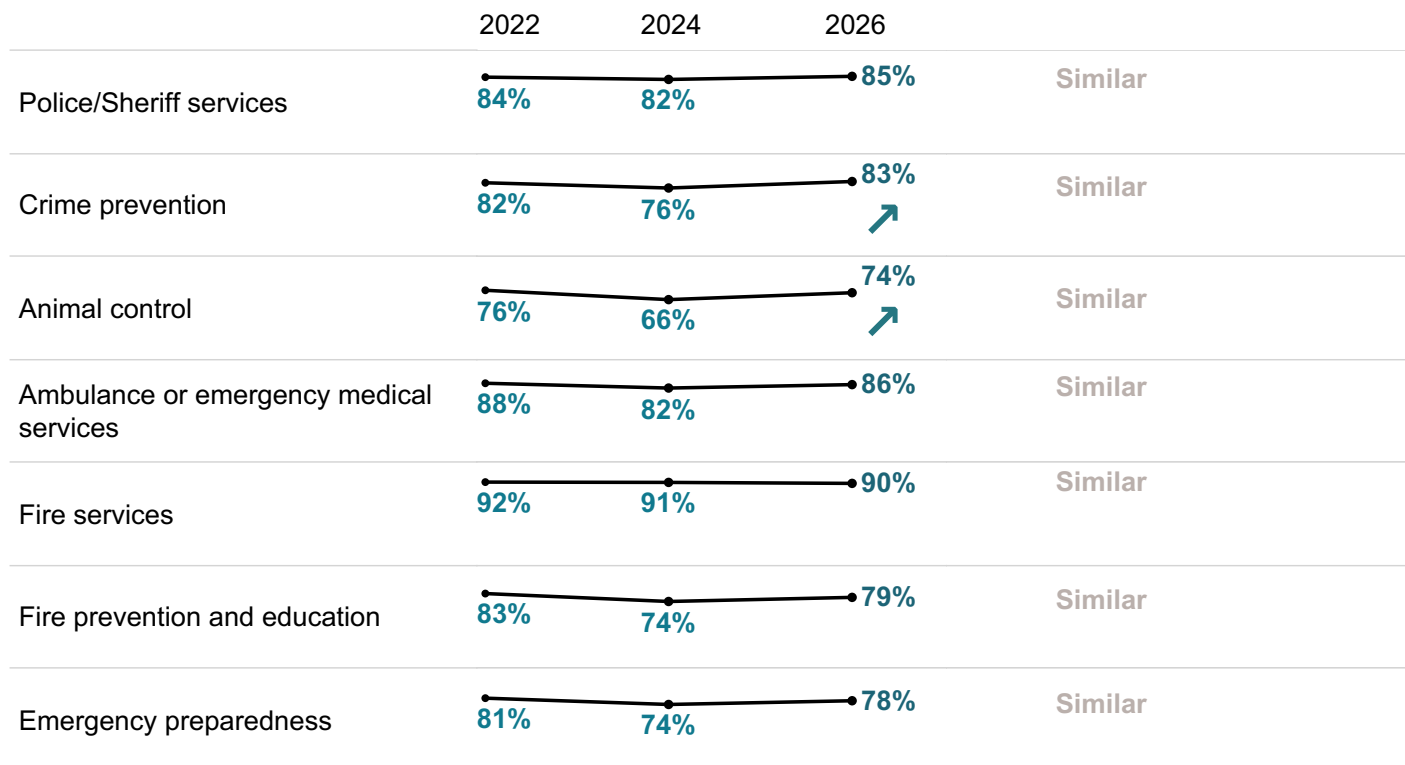
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



Please rate how safe or unsafe you feel:
(% very or somewhat safe)



Please rate the quality of each of the following services in Palm Coast.
 (% excellent or good)

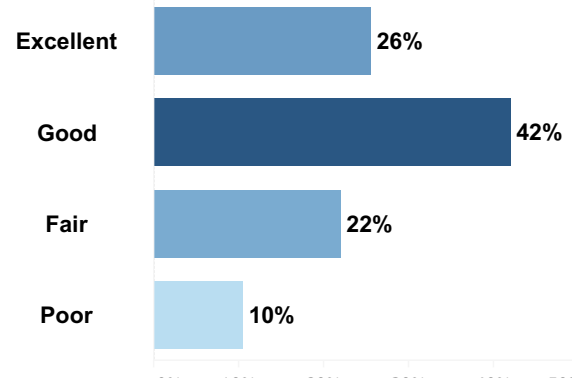


14. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

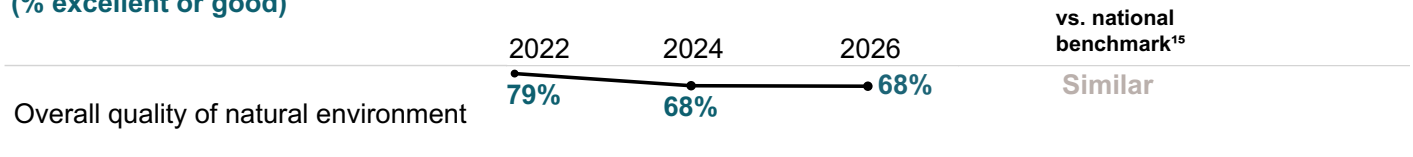
Natural Environment

The natural spaces in which residents live and experience their communities has a direct and profound effect on quality of life. The natural environment plays a vital role in the health and well-being of residents.

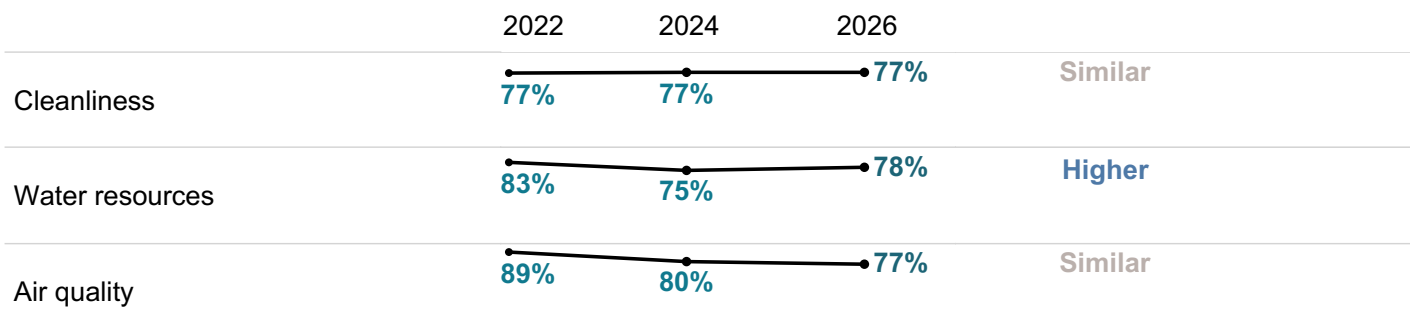
Overall quality of natural environment in Palm Coast, 2026



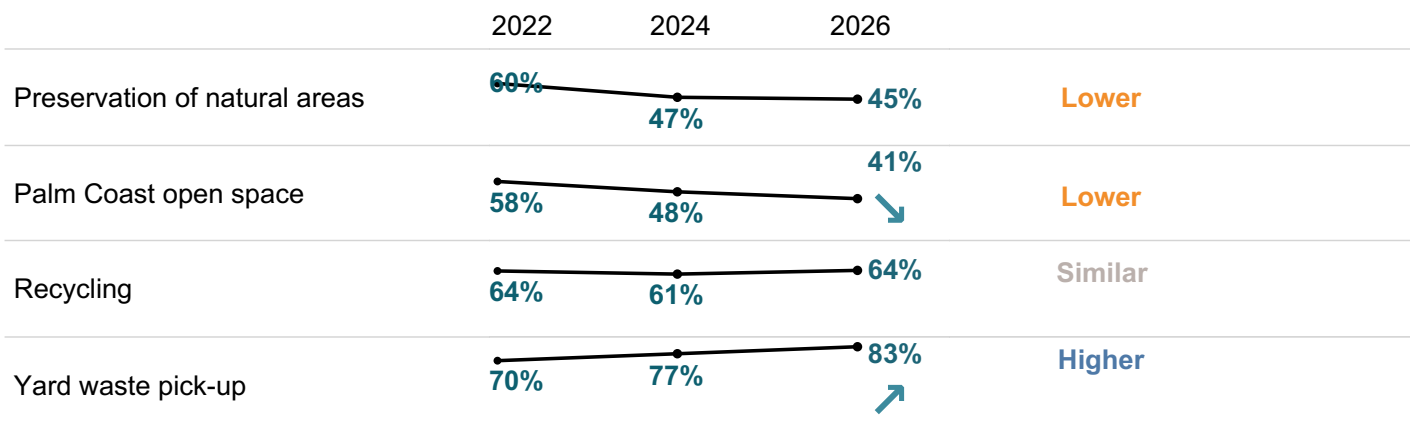
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



Please also rate each of the following in the Palm Coast community.
(% excellent or good)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)



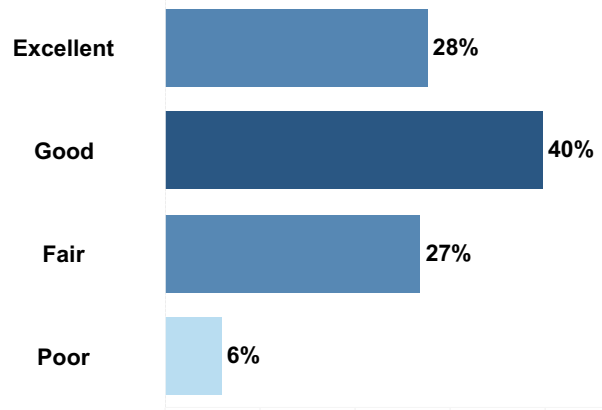
15. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

Parks and Recreation

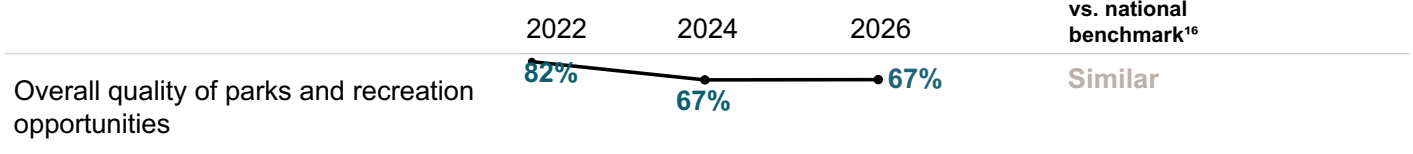
"There are no communities that pride themselves on their quality of life, promote themselves as a desirable location for businesses to relocate, or maintain that they are environmental stewards of their natural resources, without such communities having a robust, active system of parks and recreation programs for public use and enjoyment."

- National Recreation and Park Association

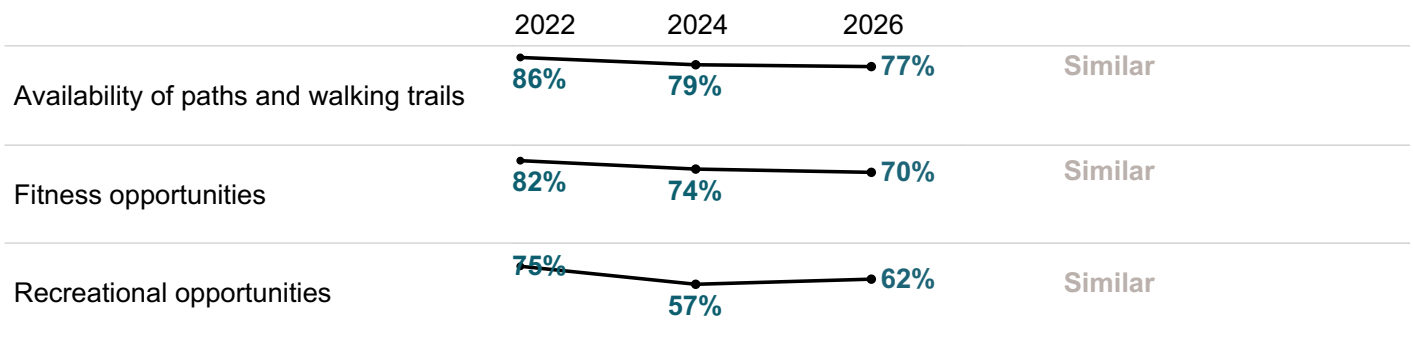
Overall quality of parks and recreation opportunities, 2026



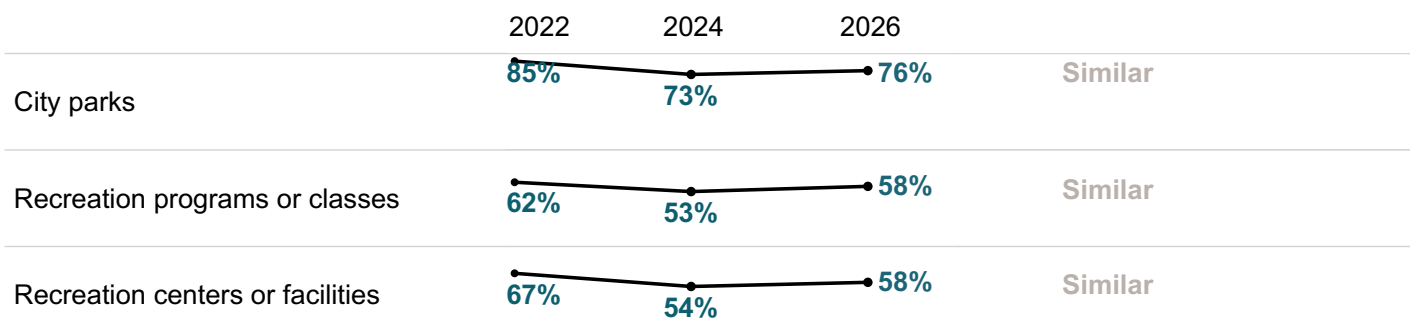
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



Please also rate each of the following in the Palm Coast community.
(% excellent or good)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)

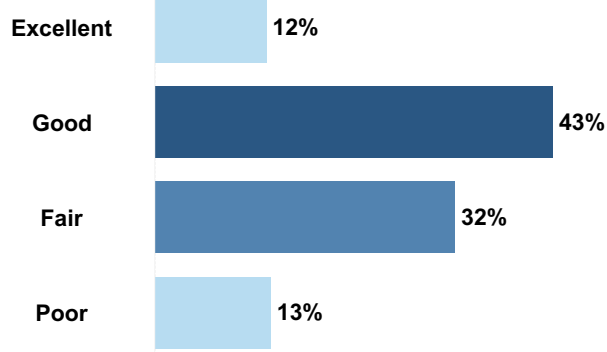


¹⁶ Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

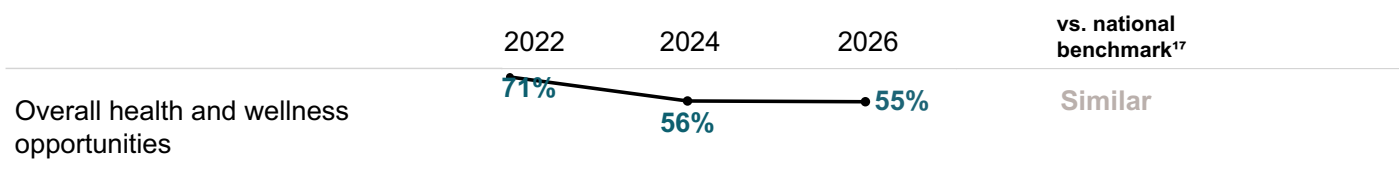
Health and Wellness

The features and amenities of a community directly influence residents' health and well-being, shaping their overall quality of life.

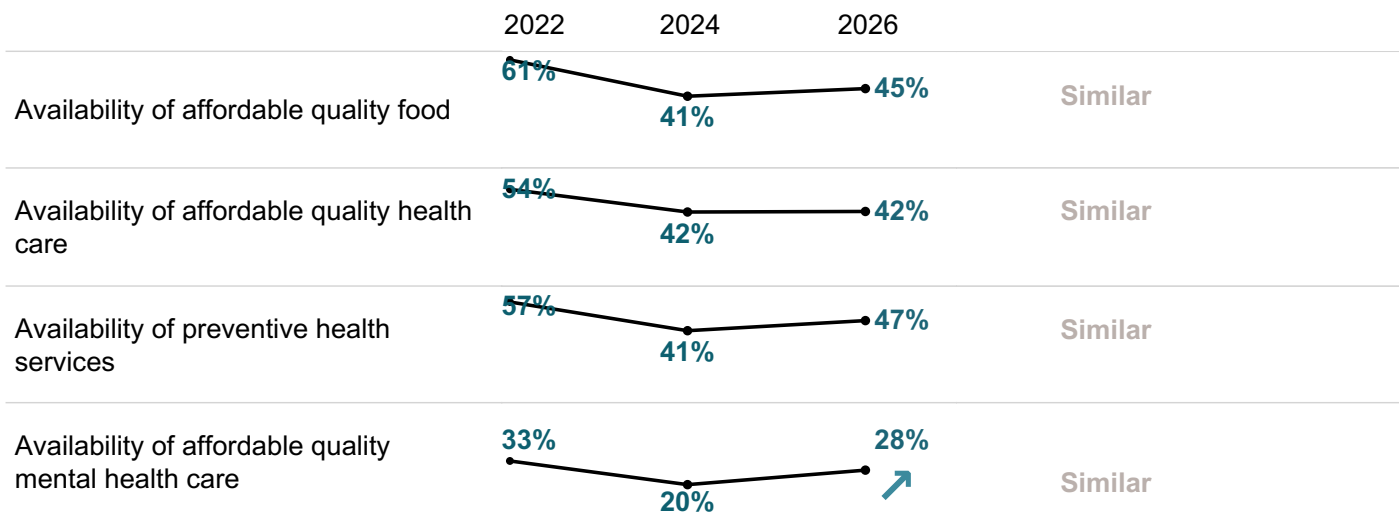
Overall health and wellness opportunities in Palm Coast, 2026



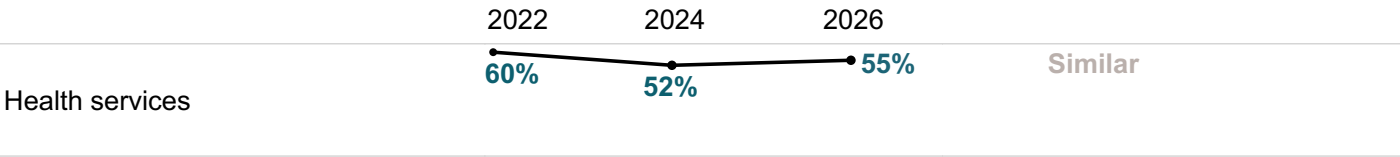
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



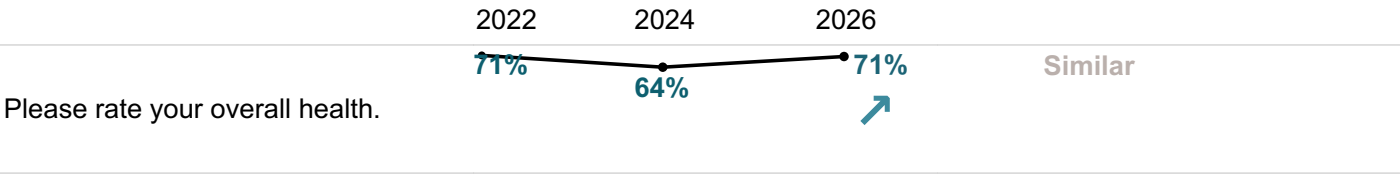
Please also rate each of the following in the Palm Coast community.
(% excellent or good)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)



Please rate your overall health.
(% excellent or very good)

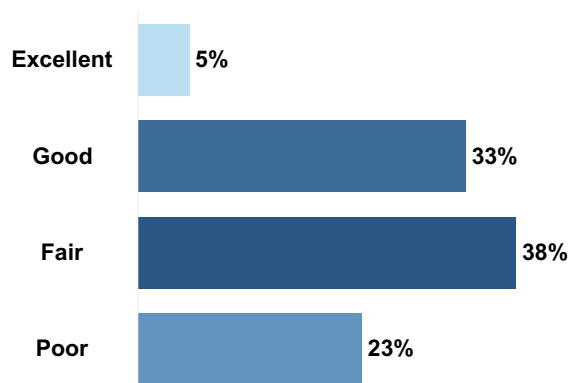


17. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

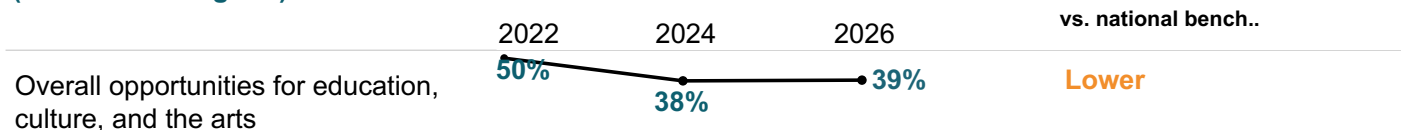
Education, Arts, and Culture

Participation in the arts, in educational opportunities, and in cultural activities is linked to increased civic engagement, greater social tolerance, and enhanced enjoyment of the local community.

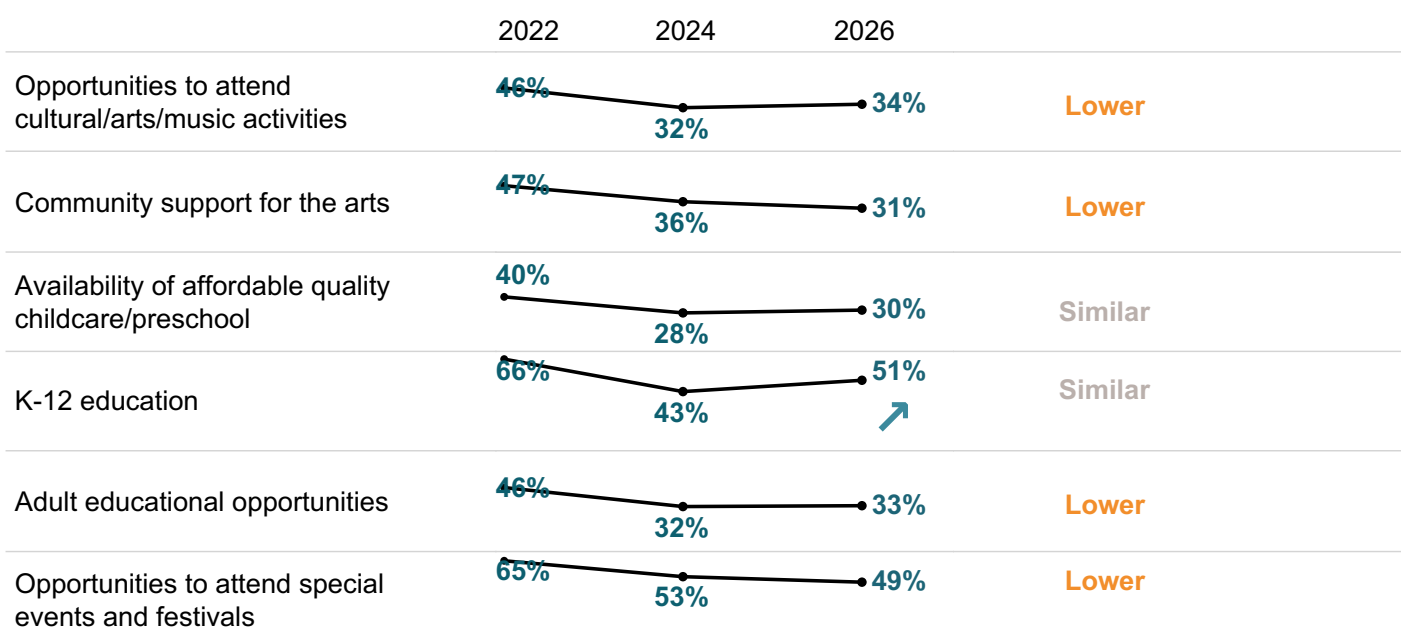
Overall opportunities for education, culture and the arts, 2026



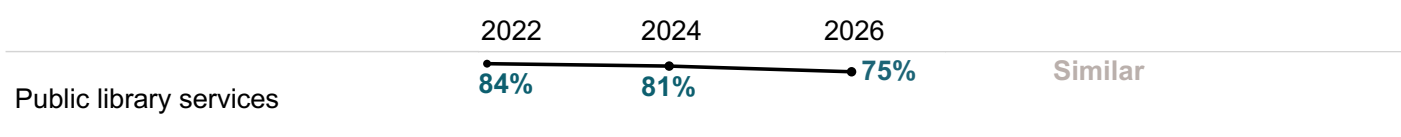
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



Please also rate each of the following in the Palm Coast community.
(% excellent or good)



Please rate the quality of each of the following services in Palm Coast.
(% excellent or good)

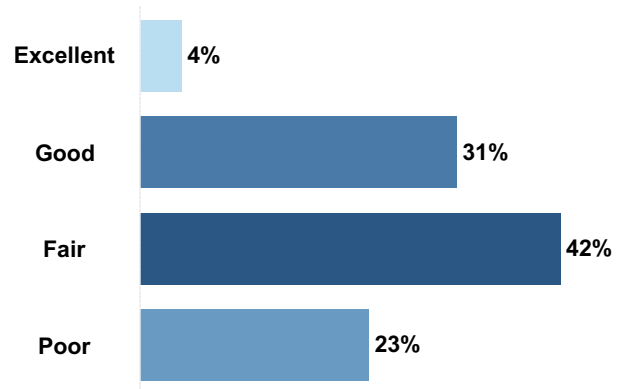


18. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

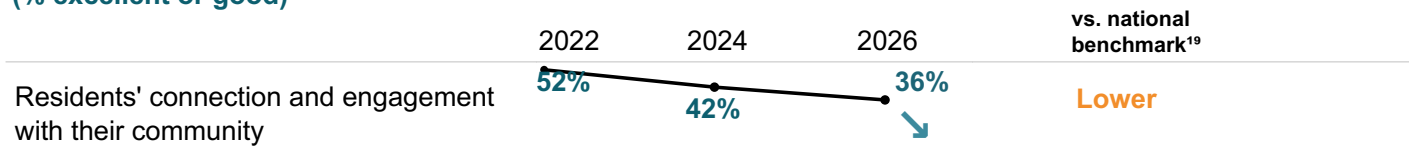
Community Connection

Community connection reflects residents' sense of belonging. When residents feel welcomed and encouraged to participate, they are more likely to feel engaged and connected to their community.

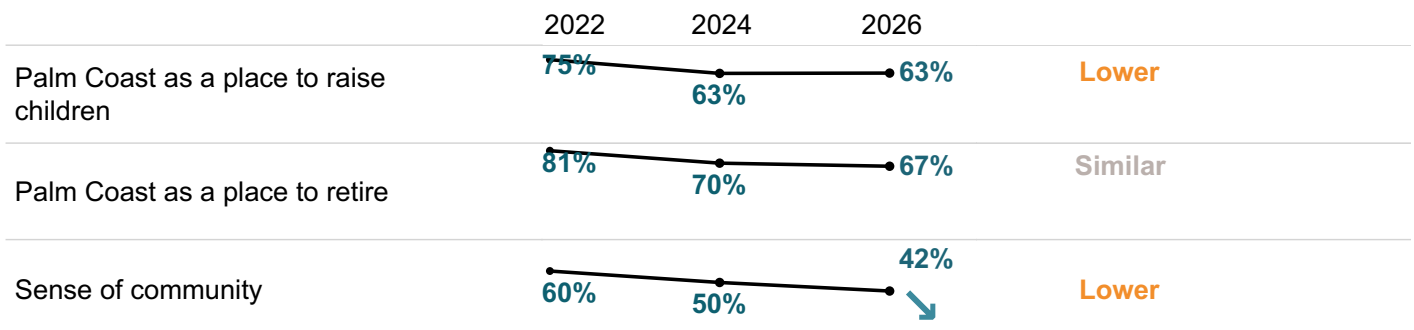
Residents' connection and engagement with their community, 2026



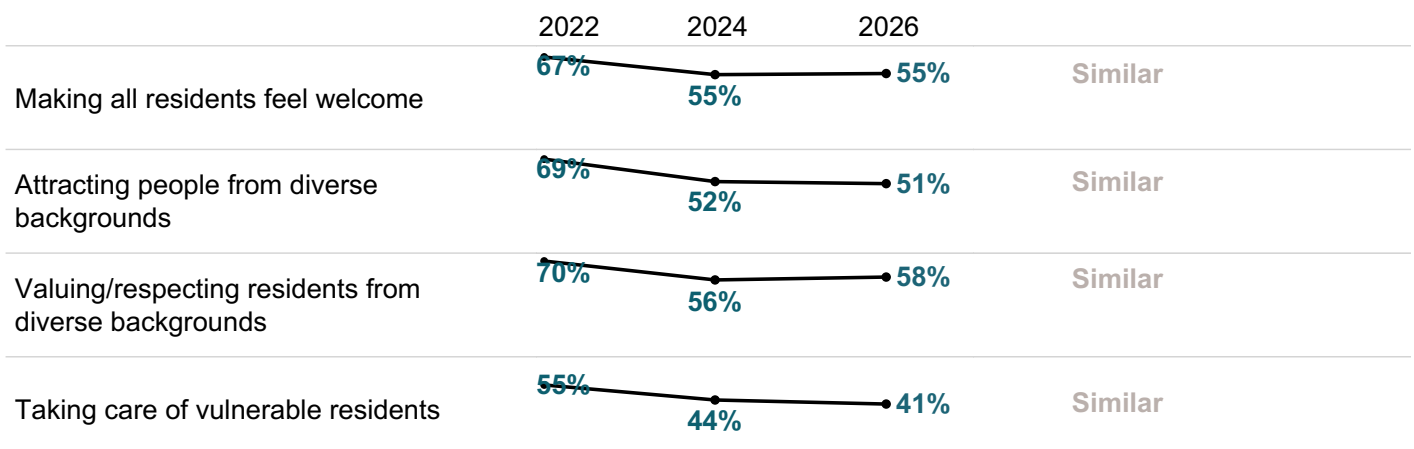
Please rate each of the following characteristics as they relate to Palm Coast as a whole.
(% excellent or good)



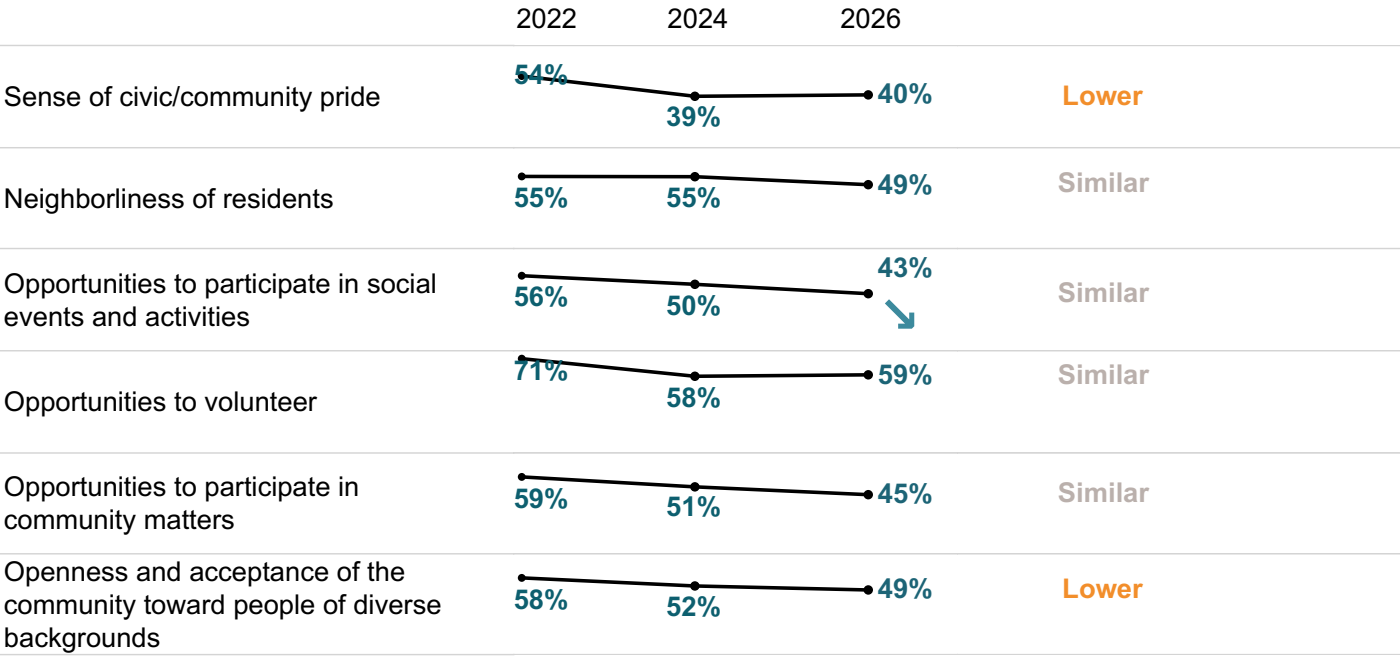
Please rate each of the following aspects of quality of life in Palm Coast.
(% excellent or good)



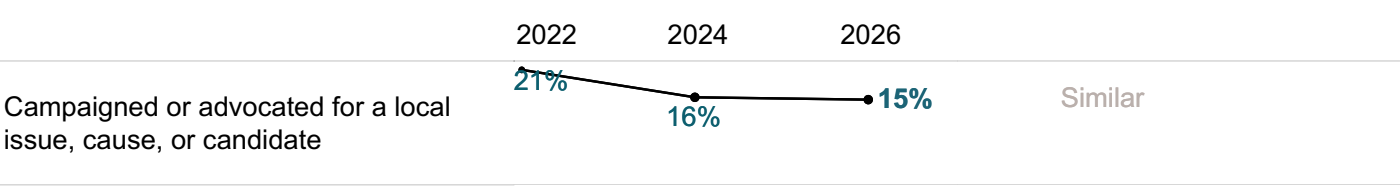
Please rate the job you feel the Palm Coast community does at each of the following.
(% excellent or good)



Please also rate each of the following in the Palm Coast community.
 (% excellent or good)



Please indicate whether or not you have done each of the following in the last 12 months.
 (% yes)



19. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

Custom Questions

Below are the complete set of responses to each custom question on the survey. By default, “don’t know” responses are excluded.

Please indicate how much you would support or oppose the following types of development efforts in Flagler County:	Recreation facilities and amenities (recreation centers, trails, parks, swimming pools, sports fields and facilities)	Strongly support		52%
		Somewhat support		40%
		Somewhat oppose		5%
		Strongly oppose		4%
	Commercial businesses (retail and grocery stores, restaurants, etc.)	Strongly support		52%
		Somewhat support		34%
		Somewhat oppose		8%
		Strongly oppose		6%
	Light industrial businesses (technology, energy, warehouses, etc.)	Strongly support		38%
		Somewhat support		35%
		Somewhat oppose		16%
		Strongly oppose		11%
	Visitor services and amenities (visitor services, hotels, attractions, etc.)	Strongly support		27%
		Somewhat support		46%
		Somewhat oppose		15%
		Strongly oppose		12%
	Housing (single-family homes, multi-family apartments, small home parks)	Strongly support		21%
		Somewhat support		33%
		Somewhat oppose		16%
		Strongly oppose		30%

Please rate the quality of each of the following in Palm Coast.	Condition of street signs	Excellent		20%
		Good		58%
		Fair		19%
		Poor		3%
	Condition of pavement markings on city streets	Excellent		15%
		Good		57%
		Fair		19%
		Poor		8%
	Condition of neighborhood streets	Excellent		12%
		Good		47%
		Fair		32%
		Poor		9%
	Condition of non-residential streets	Excellent		9%
		Good		58%
		Fair		26%
		Poor		6%

How important, if at all, is it for the City of Palm Coast to do each of the following?	Improve signal timing	Essential		38%
		Very important		34%
		Somewhat important		20%
		Not at all important		8%
	Make sure there is a complete network of sidewalks	Essential		32%
		Very important		41%
		Somewhat important		21%
		Not at all important		6%
	Improve or add turn lanes	Essential		29%
		Very important		41%
		Somewhat important		26%
		Not at all important		4%
	Add new traffic signals on main roads	Essential		26%
		Very important		28%
		Somewhat important		30%
		Not at all important		17%
	Enhance pedestrian/bike connectivity to nearby residential areas	Essential		23%
		Very important		28%
		Somewhat important		37%
		Not at all important		11%
	Build more pedestrian bridges or tunnels	Essential		19%
		Very important		20%
		Somewhat important		34%
		Not at all important		27%
	Develop additional medians	Essential		14%
		Very important		25%
		Somewhat important		35%
		Not at all important		26%

The City of Palm Coast 2026 Community Survey

Please complete this survey if you are an adult (age 18 or older). Your responses are confidential and no identifying information will be shared.

1. Please rate each of the following aspects of quality of life in Palm Coast.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Palm Coast as a place to live.....	1	2	3	4	5
Your neighborhood as a place to live	1	2	3	4	5
Palm Coast as a place to raise children.....	1	2	3	4	5
Palm Coast as a place to work	1	2	3	4	5
Palm Coast as a place to visit	1	2	3	4	5
Palm Coast as a place to retire	1	2	3	4	5
The overall quality of life in Palm Coast.....	1	2	3	4	5
Sense of community.....	1	2	3	4	5

2. Please rate each of the following characteristics as they relate to Palm Coast as a whole.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Overall economic health of Palm Coast	1	2	3	4	5
Overall quality of the transportation system (auto, bicycle, foot, bus) in Palm Coast.....	1	2	3	4	5
Overall design or layout of Palm Coast's residential and commercial areas (e.g., homes, buildings, streets, parks, etc.)	1	2	3	4	5
Overall quality of the utility infrastructure in Palm Coast (water, sewer, storm water, electric/gas, broadband).....	1	2	3	4	5
Overall feeling of safety in Palm Coast.....	1	2	3	4	5
Overall quality of natural environment in Palm Coast	1	2	3	4	5
Overall quality of parks and recreation opportunities.....	1	2	3	4	5
Overall health and wellness opportunities in Palm Coast.....	1	2	3	4	5
Overall opportunities for education, culture, and the arts.....	1	2	3	4	5
Residents' connection and engagement with their community	1	2	3	4	5

3. Please indicate how likely or unlikely you are to do each of the following.

	<u>Very likely</u>	<u>Somewhat likely</u>	<u>Somewhat unlikely</u>	<u>Very unlikely</u>	<u>Don't know</u>
Recommend living in Palm Coast to someone who asks	1	2	3	4	5
Remain in Palm Coast for the next five years	1	2	3	4	5

4. Please rate how safe or unsafe you feel:

	<u>Very safe</u>	<u>Somewhat safe</u>	<u>Neither safe nor unsafe</u>	<u>Somewhat unsafe</u>	<u>Very unsafe</u>	<u>Don't know</u>
In your neighborhood during the day.....	1	2	3	4	5	6
In Palm Coast's downtown/commercial area during the day	1	2	3	4	5	6
From property crime.....	1	2	3	4	5	6
From violent crime.....	1	2	3	4	5	6
From wildfire, hurricane, or other natural disaster.....	1	2	3	4	5	6

5. Please rate the job you feel the Palm Coast community does at each of the following.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Making all residents feel welcome	1	2	3	4	5
Attracting people from diverse backgrounds.....	1	2	3	4	5
Valuing/respecting residents from diverse backgrounds.....	1	2	3	4	5
Taking care of vulnerable residents (elderly, disabled, homeless, etc.).....	1	2	3	4	5

6. Please rate each of the following in the Palm Coast community.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Overall quality of business and service establishments in Palm Coast	1	2	3	4	5
Variety of business and service establishments in Palm Coast.....	1	2	3	4	5
Vibrancy of downtown/commercial area	1	2	3	4	5
Employment opportunities	1	2	3	4	5
Shopping opportunities	1	2	3	4	5
Cost of living in Palm Coast.....	1	2	3	4	5
Overall image or reputation of Palm Coast.....	1	2	3	4	5

7. Please also rate each of the following in the Palm Coast community.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Traffic flow on major streets.....	1	2	3	4	5
Ease of public parking.....	1	2	3	4	5
Ease of travel by car in Palm Coast.....	1	2	3	4	5
Ease of travel by public transportation in Palm Coast.....	1	2	3	4	5
Ease of travel by bicycle in Palm Coast.....	1	2	3	4	5
Ease of walking in Palm Coast.....	1	2	3	4	5
Well-planned residential growth.....	1	2	3	4	5
Well-planned commercial growth.....	1	2	3	4	5
Well-designed neighborhoods.....	1	2	3	4	5
Preservation of the historical or cultural character of the community.....	1	2	3	4	5
Public places where people want to spend time.....	1	2	3	4	5
Variety of housing options.....	1	2	3	4	5
Availability of affordable quality housing.....	1	2	3	4	5
Overall quality of new development in Palm Coast.....	1	2	3	4	5
Overall appearance of Palm Coast.....	1	2	3	4	5
Cleanliness of Palm Coast.....	1	2	3	4	5
Water resources (beaches, lakes, ponds, riverways, etc.).....	1	2	3	4	5
Air quality.....	1	2	3	4	5
Availability of paths and walking trails.....	1	2	3	4	5
Fitness opportunities (including exercise classes and paths or trails, etc.) ...	1	2	3	4	5
Recreational opportunities.....	1	2	3	4	5
Availability of affordable quality food.....	1	2	3	4	5
Availability of affordable quality health care.....	1	2	3	4	5
Availability of preventive health services.....	1	2	3	4	5
Availability of affordable quality mental health care.....	1	2	3	4	5
Opportunities to attend cultural/arts/music activities.....	1	2	3	4	5
Community support for the arts.....	1	2	3	4	5
Availability of affordable quality childcare/preschool.....	1	2	3	4	5
K-12 education.....	1	2	3	4	5
Adult educational opportunities.....	1	2	3	4	5
Sense of civic/community pride.....	1	2	3	4	5
Neighborliness of residents in Palm Coast.....	1	2	3	4	5
Opportunities to participate in social events and activities.....	1	2	3	4	5
Opportunities to attend special events and festivals.....	1	2	3	4	5
Opportunities to volunteer.....	1	2	3	4	5
Opportunities to participate in community matters.....	1	2	3	4	5
Openness and acceptance of the community toward people of diverse backgrounds.....	1	2	3	4	5

8. Please indicate whether or not you have done each of the following in the last 12 months.

	<u>No</u>	<u>Yes</u>
Contacted the City of Palm Coast (in-person, phone, email, or web) for help or information.....	1	2
Contacted Palm Coast elected officials (in-person, phone, email, or web) to express your opinion.....	1	2
Attended a local public meeting (of local elected officials like City Council or County Commissioners, advisory boards, town halls, HOA, neighborhood watch, etc.).....	1	2
Watched (online or on television) a local public meeting.....	1	2
Volunteered your time to some group/activity in Palm Coast.....	1	2
Campaigned or advocated for a local issue, cause, or candidate.....	1	2
Voted in your most recent local election.....	1	2
Used bus, rail, subway, or other public transportation instead of driving.....	1	2
Carpooled with other adults or children instead of driving alone.....	1	2
Walked or biked instead of driving.....	1	2

The City of Palm Coast 2026 Community Survey

9. Please rate the quality of each of the following services in Palm Coast.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Public information services.....	1	2	3	4	5
Economic development.....	1	2	3	4	5
Traffic enforcement	1	2	3	4	5
Traffic signal timing.....	1	2	3	4	5
Street repair	1	2	3	4	5
Street cleaning.....	1	2	3	4	5
Street lighting	1	2	3	4	5
Sidewalk maintenance.....	1	2	3	4	5
Bus or transit services	1	2	3	4	5
Land use, planning, and zoning.....	1	2	3	4	5
Code enforcement (weeds, abandoned buildings, etc.)	1	2	3	4	5
Affordable high-speed internet access	1	2	3	4	5
Garbage collection	1	2	3	4	5
Drinking water	1	2	3	4	5
Sewer services.....	1	2	3	4	5
Storm water management (storm drainage, dams, levees, etc.)	1	2	3	4	5
Power (electric and/or gas) utility.....	1	2	3	4	5
Utility billing	1	2	3	4	5
Police/Sheriff services.....	1	2	3	4	5
Crime prevention	1	2	3	4	5
Animal control.....	1	2	3	4	5
Ambulance or emergency medical services	1	2	3	4	5
Fire services	1	2	3	4	5
Fire prevention and education.....	1	2	3	4	5
Emergency preparedness (services that prepare the community for natural disasters or other emergency situations)	1	2	3	4	5
Preservation of natural areas (open space, farmlands, and greenbelts)	1	2	3	4	5
Palm Coast open space	1	2	3	4	5
Recycling.....	1	2	3	4	5
Yard waste pick-up.....	1	2	3	4	5
City parks.....	1	2	3	4	5
Recreation programs or classes	1	2	3	4	5
Recreation centers or facilities	1	2	3	4	5
Health services.....	1	2	3	4	5
Public library services	1	2	3	4	5
Overall customer service by Palm Coast employees (police, receptionists, planners, etc.)	1	2	3	4	5

10. Please rate the following categories of Palm Coast government performance.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
The value of services for the taxes paid to Palm Coast.....	1	2	3	4	5
The overall direction that Palm Coast is taking	1	2	3	4	5
The job Palm Coast government does at welcoming resident involvement.....	1	2	3	4	5
Overall confidence in Palm Coast government	1	2	3	4	5
Generally acting in the best interest of the community	1	2	3	4	5
Being honest.....	1	2	3	4	5
Being open and transparent to the public.....	1	2	3	4	5
Informing residents about issues facing the community	1	2	3	4	5
Treating all residents fairly	1	2	3	4	5
Treating residents with respect	1	2	3	4	5

11. Overall, how would you rate the quality of the services provided by each of the following?

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
The City of Palm Coast	1	2	3	4	5
The Federal Government.....	1	2	3	4	5

12. Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.

	<u>Essential</u>	<u>Very important</u>	<u>Somewhat important</u>	<u>Not at all important</u>
Overall economic health of Palm Coast.....	1	2	3	4
Overall quality of the transportation system (auto, bicycle, foot, bus) in Palm Coast.....	1	2	3	4
Overall design or layout of Palm Coast's residential and commercial areas (e.g., homes, buildings, streets, parks, etc.)	1	2	3	4
Overall quality of the utility infrastructure in Palm Coast (water, sewer, storm water, electric/gas, broadband)	1	2	3	4
Overall feeling of safety in Palm Coast.....	1	2	3	4
Overall quality of natural environment in Palm Coast	1	2	3	4
Overall quality of parks and recreation opportunities.....	1	2	3	4
Overall health and wellness opportunities in Palm Coast.....	1	2	3	4
Overall opportunities for education, culture, and the arts.....	1	2	3	4
Residents' connection and engagement with their community	1	2	3	4

13. Please indicate how much you would support or oppose the following types of development efforts in Flagler County:

	<u>Strongly support</u>	<u>Somewhat support</u>	<u>Somewhat oppose</u>	<u>Strongly oppose</u>	<u>Don't know</u>
Recreation facilities and amenities (recreation centers, trails, parks, swimming pools, sports fields and facilities).....	1	2	3	4	5
Visitor services and amenities (visitor services, hotels, attractions, etc.).....	1	2	3	4	5
Commercial businesses (retail and grocery stores, restaurants, etc.)	1	2	3	4	5
Light industrial businesses (technology, energy, warehouses, etc.)	1	2	3	4	5
Housing (single-family homes, multi-family apartments, small home parks).....	1	2	3	4	5

14. Please rate the quality of each of the following in Palm Coast.

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Don't know</u>
Condition of neighborhood streets	1	2	3	4	5
Condition of non-residential streets.....	1	2	3	4	5
Condition of street signs	1	2	3	4	5
Condition of pavement markings on city streets	1	2	3	4	5

15. How important, if at all, is it for the City of Palm Coast to do each of the following?

	<u>Essential</u>	<u>Very important</u>	<u>Somewhat important</u>	<u>Not at all important</u>	<u>Don't know</u>
Develop additional medians.....	1	2	3	4	5
Improve or add turn lanes.....	1	2	3	4	5
Improve signal timing.....	1	2	3	4	5
Add new traffic signals on main roads	1	2	3	4	5
Make sure there is a complete network of sidewalks	1	2	3	4	5
Build more pedestrian bridges or tunnels	1	2	3	4	5
Enhance pedestrian/bike connectivity to nearby residential areas.....	1	2	3	4	5

The City of Palm Coast 2026 Community Survey

Our last questions are about you and your household.

Again, all of your responses to this survey are confidential and no identifying information will be shared.

D1. In general, how many times do you:

	Several <u>times a day</u>	Once <u>a day</u>	A few times <u>a week</u>	Every <u>few weeks</u>	Less often <u>or never</u>	Don't <u>know</u>
Access the internet from your home using a computer, laptop, or tablet computer	1	2	3	4	5	6
Access the internet from your cell phone.....	1	2	3	4	5	6
Visit social media sites such as Facebook, X (formerly Twitter), Nextdoor, etc.	1	2	3	4	5	6
Use or check email.....	1	2	3	4	5	6
Share your opinions online.....	1	2	3	4	5	6
Shop online	1	2	3	4	5	6

D2. Please rate your overall health.

☐ Excellent ☐ Very good ☐ Good ☐ Fair ☐ Poor

D3. What impact, if any, do you think the economy will have on your family income in the next 6 months?

Do you think the impact will be:

☐ Very positive ☐ Somewhat positive ☐ Neutral ☐ Somewhat negative ☐ Very negative

D4. How many years have you lived in Palm Coast?

- ☐ Less than 2 years
☐ 2-5 years
☐ 6-10 years
☐ 11-20 years
☐ More than 20 years

D5. Which best describes the building you live in?

- ☐ Single-family detached home
☐ Townhouse or duplex (may share walls but no units above or below you)
☐ Condominium or apartment (have units above or below you)
☐ Mobile home
☐ Other

D6. Do you rent or own your home?

- ☐ Rent
☐ Own

D7. About how much is your monthly housing cost for the place you live (including rent, mortgage payment, property tax, property insurance, and homeowners' association (HOA) fees)?

- ☐ Less than \$300 ☐ \$2,500 to \$3,999
☐ \$300 to \$599 ☐ \$4,000 to \$6,999
☐ \$600 to \$999 ☐ \$7,000 to \$9,999
☐ \$1,000 to \$1,499 ☐ \$10,000 or more
☐ \$1,500 to \$2,499

D8. Do any children 17 or under live in your household?

- ☐ No ☐ Yes

D9. Are you or any other members of your household aged 65 or older?

- ☐ No ☐ Yes

D10. How much do you anticipate your household's total income before taxes will be for the current year? (Please include in your total income money from all sources for all persons living in your household.)

- ☐ Less than \$25,000 ☐ \$100,000 to \$149,999
☐ \$25,000 to \$49,999 ☐ \$150,000 to \$199,999
☐ \$50,000 to \$74,999 ☐ \$200,000 to \$299,999
☐ \$75,000 to \$99,999 ☐ \$300,000 or more

D11. Are you of Hispanic, Latino/a/x, or Spanish origin?

- ☐ No ☐ Yes

D12. What is your race? (Mark one or more races to indicate what race you consider yourself to be.)

- ☐ American Indian or Alaskan Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White
☐ A race not listed

D13. In which category is your age?

- ☐ 18-24 years ☐ 55-64 years
☐ 25-34 years ☐ 65-74 years
☐ 35-44 years ☐ 75 years or older
☐ 45-54 years

D14. What is your gender?

- ☐ Woman
☐ Man
☐ Other

Thank you!

Please return the completed survey in the postage-paid envelope to:
National Research Center, Inc., PO Box 14050, Houston, TX 77221-9904

Palm Coast, FL

The National Community Survey

Supplemental Report - Benchmarking and Trends
2026

Report by:



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National Research Center at Polco is a charter member of the AAPOR Transparency Initiative, providing clear disclosure of our sound and ethical survey research practices.

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National Benchmarks

This table contains the comparisons of Palm Coast's results to those from communities nationwide. The first column shows Palm Coast's rating compared to the benchmark: results are noted as "higher" or "lower" if the average rating given by Palm Coast residents is at least 10 points above or below the benchmark, and "similar" if it is within 10 points. The second column shows Palm Coast's "percent positive," which is the combination of the most positive response options (e.g., excellent/good). The third column shows Palm Coast's ranking in comparison to other communities where a similar question was asked, and the fourth column shows the number of communities that asked that question. The fifth column shows the percentile for Palm Coast's result (the percent of communities that had a lower rating).

				% positive	Rank	Number of communities	Percentile
Quality of Life	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to live	Similar	72%	289	386	23%
		The overall quality of life in Palm Coast	Similar	66%	306	400	22%
	Please indicate how likely or unlikely you are to do each of the following.	Recommend living in Palm Coast to someone who asks	Lower	67%	292	341	14%
		Remain in Palm Coast for the next five years	Similar	74%	297	342	13%
	Please rate each of the following in the Palm Coast community.	Overall image or reputation of Palm Coast	Similar	59%	258	377	30%
Governance	Please indicate whether or not you have done each of the following in the last 12 months.	Contacted the City of Palm Coast (in-person, phone, email, or web) for help or information	Higher	64%	12	345	96%
		Contacted Palm Coast elected officials (in-person, phone, email, or web) to express your opinion	Similar	11%	285	328	13%
		Attended a local public meeting (of local elected officials like City Council or County Commissioners, advisory boards, town halls, HOA, neighborhood watch, etc.)	Similar	19%	184	330	44%
		Watched (online or on television) a local public meeting	Similar	27%	116	324	64%
	Please rate the quality of each of the following services in Palm Coast.	Public information services	Similar	53%	282	354	20%
		Overall customer service by Palm Coast employees (police, receptionists, planners, etc.)	Similar	73%	263	381	29%

Governance

Please rate the following categories of Palm Coast government performance.

The value of services for the taxes paid to Palm Coast	Lower	36%	331	393	14%
The overall direction that Palm Coast is taking	Much lower	28%	350	361	2%
The job Palm Coast government does at welcoming resident involvement	Lower	32%	319	357	10%
Overall confidence in Palm Coast government	Much lower	21%	326	331	1%
Generally acting in the best interest of the community	Much lower	26%	331	334	1%
Being honest	Lower	28%	312	328	5%
Being open and transparent to the public	Lower	28%	316	333	5%
Informing residents about issues facing the community	Lower	30%	315	333	5%
Treating all residents fairly	Similar	43%	269	334	19%
Treating residents with respect	Similar	52%	272	326	16%

Overall, how would you rate the quality of the services provided by each of the following?

The City of Palm Coast	Lower	49%	327	380	12%
The Federal Government	Similar	41%	119	315	62%

Economy

Please rate each of the following aspects of quality of life in Palm Coast.

Palm Coast as a place to work	Much lower	28%	373	384	1%
Palm Coast as a place to visit	Similar	56%	230	347	33%

Economy

Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall economic health of Palm Coast	Lower	42%	289	342	15%
	Overall quality of business and service establishments in Palm Coast	Lower	52%	301	338	10%
	Variety of business and service establishments in Palm Coast	Lower	39%	275	327	16%
	Vibrancy of downtown/commercial area	Lower	27%	297	324	8%
	Employment opportunities	Much lower	11%	350	357	1%
	Shopping opportunities	Similar	33%	251	341	26%
	Cost of living in Palm Coast	Similar	28%	222	334	33%
	Economic development	Lower	31%	313	337	7%
	Overall economic health of Palm Coast	Similar	90%	70	326	78%
	What impact, if any, do you think the economy will have on your family income in the next 6 months? Do you think the impact will be:	Similar	28%	70	325	78%
Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of the transportation system (auto, bicycle, foot, bus) in Palm Coast	Lower	32%	299	335	10%
	Traffic flow on major streets	Lower	26%	319	364	11%
	Ease of public parking	Similar	56%	182	328	44%
	Ease of travel by car in Palm Coast	Lower	50%	308	350	11%

Please rate each of the following in the Palm Coast community.

Please rate the quality of each of the following services in Palm Coast.

Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.

Mobility

Please rate each of the following characteristics as they relate to Palm Coast as a whole.

Please also rate each of the following in the Palm Coast community.

Mobility	Please also rate each of the following in the Palm Coast community.	Ease of travel by public transportation in Palm Coast	Much lower	7%	308	328	6%
		Ease of travel by bicycle in Palm Coast	Similar	56%	126	353	64%
		Ease of walking in Palm Coast	Similar	58%	197	357	44%
	Please indicate whether or not you have done each of the following in the last 12 months.	Used bus, rail, subway, or other public transportation instead of driving	Lower	6%	286	313	8%
		Carpooled with other adults or children instead of driving alone	Lower	37%	287	322	11%
		Walked or biked instead of driving	Lower	45%	266	325	18%
	Please rate the quality of each of the following services in Palm Coast.	Traffic enforcement	Similar	53%	262	375	29%
		Traffic signal timing	Lower	37%	323	331	2%
		Street repair	Similar	44%	197	382	48%
		Street cleaning	Similar	60%	218	344	36%
		Street lighting	Lower	41%	341	365	4%
		Sidewalk maintenance	Similar	51%	208	339	38%
		Bus or transit services	Much lower	12%	299	322	7%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of the transportation system (auto, bicycle, foot, bus) in Palm Coast	Similar	69%	160	323	50%

Community Design	Please rate each of the following aspects of quality of life in Palm Coast.	Your neighborhood as a place to live	Similar	81%	239	352	32%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall design or layout of Palm Coast's residential and commercial areas (e.g., homes, buildings, streets, parks, etc.)	Lower	45%	288	335	14%
	Please also rate each of the following in the Palm Coast community.	Well-planned residential growth	Lower	25%	313	326	4%
		Well-planned commercial growth	Lower	23%	312	326	4%
		Well-designed neighborhoods	Lower	38%	277	326	14%
		Preservation of the historical or cultural character of the community	Lower	37%	314	321	2%
		Public places where people want to spend time	Lower	36%	292	328	11%
		Variety of housing options	Similar	45%	150	341	56%
		Availability of affordable quality housing	Similar	29%	144	363	60%
		Overall quality of new development in Palm Coast	Lower	26%	335	344	2%
		Overall appearance of Palm Coast	Similar	66%	205	355	41%
	Please rate the quality of each of the following services in Palm Coast.	Land use, planning, and zoning	Much lower	20%	347	349	0%
		Code enforcement (weeds, abandoned buildings, etc.)	Similar	42%	204	368	43%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall design or layout of Palm Coast's residential and commercial areas (e.g., homes, buildings, streets, parks, etc.)	Similar	83%	42	326	87%

Utilities	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of the utility infrastructure in Palm Coast (water, sewer, storm water, electric/gas, broadband)	Much lower	36%	324	327	1%
	Please rate the quality of each of the following services in Palm Coast.	Affordable high-speed internet access	Similar	54%	177	322	45%
		Garbage collection	Similar	87%	118	357	66%
		Drinking water	Much lower	33%	342	352	2%
		Sewer services	Lower	53%	331	341	2%
		Storm water management (storm drainage, dams, levees, etc.)	Lower	47%	332	358	5%
		Power (electric and/or gas) utility	Similar	63%	262	307	14%
		Utility billing	Lower	39%	312	325	3%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of the utility infrastructure in Palm Coast (water, sewer, storm water, electric/gas, broadband)	Similar	95%	10	323	97%
Safety	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall feeling of safety in Palm Coast	Similar	78%	203	370	44%
	Please rate how safe or unsafe you feel:	In your neighborhood during the day	Similar	96%	197	352	43%
		In Palm Coast's downtown/commercial area during the day	Similar	92%	186	335	44%
		From property crime	Similar	84%	130	333	61%
		From violent crime	Similar	88%	161	333	51%

Safety	Please rate how safe or unsafe you feel:	From wildfire, hurricane, or other natural disaster	Lower	66%	288	324	11%
	Please rate the quality of each of the following services in Palm Coast.	Police/Sheriff services	Similar	85%	80	398	79%
		Crime prevention	Similar	83%	82	368	77%
		Animal control	Similar	74%	168	349	51%
		Ambulance or emergency medical services	Similar	86%	190	363	47%
		Fire services	Similar	90%	241	374	34%
		Fire prevention and education	Similar	79%	189	343	44%
		Emergency preparedness (services that prepare the community for natural disasters or other emergency situations)	Similar	78%	69	344	80%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall feeling of safety in Palm Coast	Similar	90%	175	326	46%
Parks and Recreation	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of parks and recreation opportunities	Similar	67%	224	333	33%
	Please also rate each of the following in the Palm Coast community.	Availability of paths and walking trails	Similar	77%	126	353	63%
		Fitness opportunities (including exercise classes and paths or trails, etc.)	Similar	70%	163	331	51%
		Recreational opportunities	Similar	62%	229	345	33%
	Please rate the quality of each of the following services in Palm Coast.		Similar	76%	195	358	45%

Parks and Recreation	Please rate the quality of each of the following services in Palm Coast.	Recreation programs or classes	Similar	58%	256	343	25%
		Recreation centers or facilities	Similar	58%	229	335	31%
		Overall quality of parks and recreation opportunities	Similar	75%	273	324	16%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.						
Community Connection	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to raise children	Lower	63%	302	390	21%
		Palm Coast as a place to retire	Similar	67%	163	382	56%
		Sense of community	Lower	42%	323	359	9%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Residents' connection and engagement with their community	Lower	36%	293	329	10%
	Please rate the job you feel the Palm Coast community does at each of the following.	Making all residents feel welcome	Similar	55%	290	331	12%
		Attracting people from diverse backgrounds	Similar	51%	251	325	23%
		Valuing/respecting residents from diverse backgrounds	Similar	58%	240	326	26%
		Taking care of vulnerable residents (elderly, disabled, homeless, etc.)	Similar	41%	244	323	24%
		Sense of civic/community pride	Lower	40%	282	323	13%
	Please also rate each of the following in the Palm Coast community.	Neighborliness of residents in Palm Coast	Similar	49%	267	329	19%
		Opportunities to participate in social events and activities	Similar	43%	283	335	15%

Community Connection	Please also rate each of the following in the Palm Coast community.	Opportunities to volunteer	Similar	59%	274	337	18%
		Opportunities to participate in community matters	Similar	45%	281	333	15%
		Openness and acceptance of the community toward people of diverse backgrounds	Lower	49%	314	349	10%
	Please indicate whether or not you have done each of the following in the last 12 months.	Volunteered your time to some group/activity in Palm Coast	Similar	30%	192	332	42%
		Campaigned or advocated for a local issue, cause, or candidate	Similar	15%	204	322	36%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Residents' connection and engagement with their community	Similar	62%	272	326	16%
Education, Arts, and Culture	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall opportunities for education, culture, and the arts	Lower	39%	298	339	12%
	Please also rate each of the following in the Palm Coast community.	Opportunities to attend cultural/arts/music activities	Lower	34%	302	352	14%
		Community support for the arts	Lower	31%	282	322	12%
		Availability of affordable quality childcare/preschool	Similar	30%	236	339	30%
		K-12 education	Similar	51%	221	347	36%
		Adult educational opportunities	Lower	33%	283	331	14%
		Opportunities to attend special events and festivals	Lower	49%	284	334	15%
	Please rate the quality of each of the following services in Palm Coast.	Public library services	Similar	75%	295	352	16%

Education, Arts, and Culture	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall opportunities for education, culture, and the arts	Similar	72%	162	326	50%
Health and Wellness	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall health and wellness opportunities in Palm Coast	Similar	55%	263	336	22%
	Please also rate each of the following in the Palm Coast community.	Availability of affordable quality food	Similar	45%	282	328	14%
		Availability of affordable quality health care	Similar	42%	269	338	20%
		Availability of preventive health services	Similar	47%	217	322	32%
		Availability of affordable quality mental health care	Similar	28%	248	329	24%
	Please rate the quality of each of the following services in Palm Coast.	Health services	Similar	55%	229	321	28%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall health and wellness opportunities in Palm Coast	Similar	75%	158	326	51%
Natural Environment		Please rate your overall health.	Similar	71%	152	322	53%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of natural environment in Palm Coast	Similar	68%	252	344	27%
	Please also rate each of the following in the Palm Coast community.	Cleanliness of Palm Coast	Similar	77%	170	351	51%
		Water resources (beaches, lakes, ponds, riverways, etc.)	Higher	78%	82	307	73%
		Air quality	Similar	77%	195	336	42%
	Please rate the quality of each of the following services in Palm Coast.	Preservation of natural areas (open space, farmlands, and greenbelts)	Lower	45%	318	332	4%

Natural Environment	Please rate the quality of each of the following services in Palm Coast.	Palm Coast open space	Lower	41%	303	323	6%
		Recycling	Similar	64%	215	362	40%
		Yard waste pick-up	Higher	83%	63	326	80%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of natural environment in Palm Coast	Similar	84%	106	326	67%

Full Trends

This table contains the trends over time for the City of Palm Coast. The combined "percent positive" responses for each survey year are presented (e.g., excellent/good or yes). If an item was not included during an administration of the survey, no percentage will be shown in the table. If the difference between the 2024 and 2026 surveys is greater than 6.2 percentage points, the change is statistically significant.

It is important to note that in 2020 and 2025, The NCS survey was updated to include new and refreshed items. Consequently, some of the trends may be impacted due to wording modifications that could have potentially altered the meaning of the item for the respondent.

			2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026
Quality of Life	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to live	86%		86%	83%	80%	77%	80%	79%	85%	78%	80%	84%	80%	84%	79%	86%	83%	79%	72% L
		The overall quality of life	82%		82%	75%	73%	71%	73%	74%	75%	67%	70%	75%	73%	77%	75%	82%	77%	75%	66% L
	Please indicate how likely or unlikely you are to do each of the following.	Recommend living in Palm Coast to someone who asks							80%	82%	85%	78%	80%	82%	80%	85%	84%	85%	81%	75%	67% L
		Remain in Palm Coast for the next five years							83%	84%	85%	83%	82%	83%	85%	83%	86%	88%	81%	83%	74% L
	Please rate each of the following in the Palm Coast community.	Overall image or reputation							70%		77%	71%	69%	67%	66%	67%	61%	76%	70%	62%	59%
	Please indicate whether or not you have done each of the following in the last 12 months.	Contacted the City of Palm Coast for help or information	55%	59%	58%	65%	59%	63%	58%	59%	60%	52%	57%	49%	53%	54%	58%	54%	63%	66%	64%
		Contacted Palm Coast elected officials to express your opinion												18%	16%	17%	20%	16%	21%	16%	11%
		Attended a local public meeting	41%	37%	33%	39%	34%	32%	35%	32%		31%	37%	17%	22%	19%	19%	17%	24%	24%	19%
		Watched a local public meeting	50%	44%	44%	44%	44%	51%	50%	47%		40%	38%	28%	18%	21%	21%	21%	33%	24%	27%
Governance	Please rate the quality of each of the following services in Palm Coast.	Public information services	36%			44%	39%	47%	46%	53%	55%	64%	68%	59%	62%	64%	57%	64%	64%	58%	53%
		Overall customer service by Palm Coast employees	65%		71%	65%	68%	66%	70%	74%	79%	77%	68%	66%	67%	69%	69%	78%	79%	74%	73%
	Please rate the following categories of Palm Coast government performance.	The value of services for the taxes paid to Palm Coast	52%		58%	59%	52%	48%	49%	56%	53%	54%	50%	54%	46%	57%	46%	56%	54%	37%	36%
		The overall direction that Palm Coast is taking	44%		54%	47%	44%	50%	53%	55%	58%	50%	48%	46%	47%	57%	49%	53%	41%	26%	28%
		The job Palm Coast government does at welcoming resident involvement	56%		61%	49%	46%	50%	42%	47%	48%	45%	39%	48%	38%	45%	41%	43%	40%	33%	32%
		Overall confidence in Palm Coast government												39%	35%	44%	40%	45%	37%	28%	21% L
		Generally acting in the best interest of the community												45%	40%	44%	42%	51%	39%	27%	26%
		Being honest												43%	39%	42%	36%	50%	39%	27%	28%
		Being open and transparent to the public																	35%	26%	28%
		Informing residents about issues facing the community																	39%	31%	30%
		Treating all residents fairly												47%	42%	46%	43%	53%	48%	38%	43%

		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026															
Governance	Please rate the following categories of Palm Coast government performance.																																		
	Treating residents with respect																		56%	48%	52%														
	Overall, how would you rate the quality of the services provided by each of the following?																																		
	The City of Palm Coast	55%		67%	59%	55%	59%	66%	74%	69%	71%	67%	66%	71%	67%	61%	75%	64%	53%	49%															
	The Federal Government	44%		43%	43%	38%	38%	34%	42%	37%	35%	41%	30%	36%	37%	41%	46%	43%	31%	41% H															
Economy	Please rate each of the following aspects of quality of life in Palm Coast.																																		
	Palm Coast as a place to work																			24%	20%	16%	16%	20%	21%	15%	16%	18%	18%	19%	26%	28%	35%	30%	28%
	Palm Coast as a place to visit													63%	60%	74%	63%	67%	63%	57%	56%														
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.																																		
	Overall economic health													36%	37%	46%	48%	50%	64%	46%	42%														
	Please rate each of the following in the Palm Coast community.																																		
	Overall quality of business and service establishments							45%	52%	52%	48%	49%	56%	44%	47%	50%	58%	60%	54%	52%															
	Variety of business and service establishments																46%	37%	39%																
	Vibrancy of downtown/commercial area													32%	25%	31%	26%	32%	39%	28%	27%														
	Employment opportunities	8%		9%	7%	7%	6%	9%	6%	9%	5%	11%	13%	6%	8%	15%	20%	30%	16%	11%															
	Shopping opportunities	23%		27%	22%	22%	25%	30%	49%	47%	43%	43%	43%	36%	43%	49%	55%	44%	32%	33%															
	Cost of living													45%	37%	47%	40%	51%	46%	23%	28%														
	Please rate the quality of each of the following services in Palm Coast.																																		
	Economic development				29%	35%	32%	29%	32%	33%	34%	31%	30%	34%	30%	38%	34%	43%	44%	32%	31%														
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.																																		
	Overall economic health													94%	91%	90%	91%	91%	91%	90%															
		What impact, if any, do you think the economy will have on your family income in the next 6 months?	19%	15%	31%	25%	20%	18%	11%	12%	16%	13%	18%	15%	23%	21%	36%	30%	22%	16%	28% H														
Mobility	Please rate each of the following characteristics as they relate to Palm Coast as a whole.																																		
	Overall quality of the transportation system																		46%	34%	32%														
	Please also rate each of the following in the Palm Coast community.																																		
	Traffic flow on major streets					11%	12%	25%	32%	41%	44%	50%	60%	56%	47%	41%	55%	55%	44%	32%	26%														
	Ease of public parking													74%	71%	70%	71%	70%	64%	52%	56%														
	Ease of travel by car	51%		22%	16%	20%	39%	41%	50%	62%	57%	71%	69%	62%	58%	67%	73%	59%	54%	50%															
	Ease of travel by public transportation														16%	18%	15%	15%	6%	7%															
	Ease of travel by bicycle	43%		46%	33%	42%	45%	45%	49%	54%	65%	69%	64%	70%	60%	58%	65%	63%	55%	56%															
	Ease of walking	44%		44%	36%	42%	45%	46%	49%	52%	58%	65%	68%	66%	62%	54%	70%	60%	56%	58%															
	Please indicate whether or not you have done each of the following in the last 12 months.																																		
Used public transportation instead of driving													4%	3%	5%	3%	3%	7%	5%	6%															

		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026
Mobility	Please indicate whether or not you have done each of the following in the last 12 months.	Carpooled with other adults or children instead of driving alone											30%	34%	33%	30%	35%	31%	33%	37%
		Walked or biked instead of driving											42%	46%	40%	41%	39%	48%	45%	45%
	Please rate the quality of each of the following services in Palm Coast.	Traffic enforcement	56%	55%	50%	50%	57%	57%	61%	65%	63%	65%	57%	55%	60%	61%	66%	56%	53%	53%
		Traffic signal timing	46%	35%	28%	33%	39%	45%	46%	46%	43%	52%	39%	35%	42%	42%	46%	45%	43%	37%
		Street repair	16%	34%	31%	37%	43%	52%	62%	55%	68%	70%	64%	63%	61%	54%	54%	55%	43%	44%
		Street cleaning	27%	44%	40%	45%	48%	59%	71%	62%	70%	71%	67%	69%	66%	60%	61%	66%	59%	60%
		Street lighting		24%	20%	26%	30%	32%	38%	36%	37%	46%	41%	45%	37%	28%	34%	46%	38%	41%
		Sidewalk maintenance	35%	43%	43%	45%	49%	51%	52%	57%	65%	68%	70%	66%	65%	48%	57%	63%	51%	51%
		Bus or transit services	17%												22%	26%	19%	20%	11%	12%
		Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.																77%	72%	69%
		Overall quality of the transportation system																		
Community Design	Please rate each of the following aspects of quality of life in Palm Coast.	Your neighborhood as a place to live	86%	88%	86%	86%	80%	81%	78%	82%	78%	82%	83%	85%	83%	80%	87%	87%	82%	81%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall design or layout of residential and commercial areas											62%	64%	63%	57%	65%	57%	50%	45%
	Please also rate each of the following in the Palm Coast community.	Well-planned residential growth															38%	28%	25%	
		Well-planned commercial growth															34%	21%	23%	
		Well-designed neighborhoods															48%	46%	38%	L
		Preservation of the historical or cultural character of the community															50%	35%	37%	
		Public places where people want to spend time											60%	65%	68%	61%	71%	51%	40%	36%
		Variety of housing options						64%	67%	64%	59%	59%	63%	70%	64%	58%	47%	42%	42%	45%
		Availability of affordable quality housing		54%	39%	33%	41%	53%	58%	61%	58%	67%	64%	59%	55%	45%	40%	34%	21%	29% H
		Overall quality of new development			48%	47%	53%	63%	61%	63%	56%	53%	42%	41%	51%	45%	44%	45%	29%	26%
		Overall appearance	75%	83%	85%	80%	83%	82%	86%	83%	83%	85%	85%	84%	89%	88%	89%	77%	72%	66%
	Please rate the quality of each of the following services in Palm Coast.	Land use, planning and zoning	27%	33%	30%	27%	32%	41%	42%	46%	42%	39%	41%	50%	46%	47%	46%	33%	16%	20%
		Code enforcement	37%	44%	45%	42%	44%	43%	50%	50%	47%	55%	43%	49%	45%	44%	50%	42%	40%	42%

			2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026	
Community Design	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall design or layout of residential and commercial areas													74%	83%	76%	81%	84%	84%	83%	
Utilities	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of the utility infrastructure																	63%	41%	36%	
	Please rate the quality of each of the following services in Palm Coast.	Affordable high-speed internet access																	49%	44%	54% H	
		Garbage collection	83%		86%	87%	82%	85%	86%	86%	89%	90%	93%	90%	87%	87%	71%	79%	61%	77%	87% H	
		Drinking water	55%		55%	52%	55%	53%	56%	58%	66%	65%	65%	56%	60%	58%	53%	58%	58%	48%	33% L	
		Sewer services	68%		88%	64%	63%	64%	69%	72%	73%	76%	81%	65%	73%	73%	65%	73%	72%	61%	53% L	
		Storm water management	40%		35%	29%	32%	40%	46%	49%	43%	57%	56%	43%	51%	54%	35%	55%	59%	43%	47%	
		Power (electric and/or gas) utility														71%	70%	76%	78%	65%	63%	
		Utility billing												62%	57%	61%	68%	64%	65%	48%	39% L	
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of the utility infrastructure																	92%	93%	95%	
	Safety	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall feeling of safety													70%	76%	77%	72%	79%	82%	74%
Please rate how safe or unsafe you feel:	In your neighborhood during the day	96%		94%	94%	92%	93%	92%	90%	93%	91%	93%	88%	92%	88%	90%	95%	94%	92%	96%		
	In Palm Coast's downtown/commercial area during the day	93%		91%	91%	88%	90%	88%	90%	89%	88%	88%	82%	89%	87%	83%	91%	90%	88%	92%		
	From property crime	64%		62%	65%	53%	51%	56%	51%	59%	52%	55%						81%	81%	84%		
	From violent crime	79%		76%	73%	71%	68%	73%	71%	73%	71%	75%						84%	79%	88% H		
	From fire, flood, or other natural disaster																	79%	66%	66%		
	Please rate the quality of each of the following services in Palm Coast.	Police/Sheriff services	81%		79%	81%	77%	70%	69%	78%	79%	80%	80%	77%	80%	72%	82%	88%	84%	82%	85%	
		Crime prevention	70%								69%	62%	65%	60%	55%	60%	64%	79%	82%	76%	83% H	
		Animal control							55%	61%	64%	57%	65%	67%	57%	60%	58%	64%	76%	66%	74% H	
		Ambulance or emergency medical services	90%		92%	94%	87%	86%	88%	92%	92%	88%	96%	91%	91%	81%	90%	93%	88%	82%	86%	
		Fire services	91%		94%	95%	90%	90%	90%	94%	95%	92%	96%	94%	93%	88%	96%	95%	92%	91%	90%	
Fire prevention and education		76%			73%	71%	76%	75%	78%	79%	75%	82%	79%	70%	69%	74%	84%	83%	74%	79%		
Emergency preparedness								61%	71%	73%	69%	73%	68%	68%	73%	72%	81%	81%	74%	78%		

			2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026
Safety	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall feeling of safety													97%	90%	96%	94%	94%	92%	90%
Parks and Recreation	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of parks and recreation opportunities																	82%	67%	67%
	Please also rate each of the following in the Palm Coast community.	Availability of paths and walking trails							49%	53%	61%	70%	73%	78%	81%	80%	74%	83%	86%	79%	77%
		Fitness opportunities												82%	79%	74%	75%	76%	82%	74%	70%
		Recreational opportunities	38%		35%	35%	29%	37%	41%	51%	53%	52%	58%	69%	67%	64%	60%	64%	75%	57%	62%
	Please rate the quality of each of the following services in Palm Coast.	City parks	69%		73%	70%	68%	72%	76%	78%	80%	82%	85%	77%	83%	80%	81%	86%	85%	73%	76%
		Recreation programs or classes			70%	62%	58%	68%	66%	70%	70%	66%	73%	63%	63%	61%	58%	65%	62%	53%	58%
		Recreation centers or facilities	52%		59%	51%	50%	56%	62%	66%	65%	65%	68%	63%	61%	53%	48%	67%	67%	54%	58%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of parks and recreation opportunities																	81%	77%	75%
Community Connection	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to raise children	69%		72%	70%	66%	60%	61%	60%	73%	63%	71%	73%	68%	72%	74%	74%	75%	63%	63%
		Palm Coast as a place to retire	84%		81%	78%	71%	76%	78%	73%	78%	75%	78%	80%	79%	82%	80%	87%	81%	70%	67%
		Sense of community	59%						58%		62%	56%	64%	46%	47%	49%	50%	58%	60%	50%	42% L
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Residents' connection and engagement with their community																	52%	42%	36% L
	Please rate the job you feel the Palm Coast community does at each of the following.	Making all residents feel welcome																	67%	55%	55%
		Attracting people from diverse backgrounds																	69%	52%	51%
		Valuing/respecting residents from diverse backgrounds																	70%	56%	58%
		Taking care of vulnerable residents																	55%	44%	41%
	Please also rate each of the following in the Palm Coast community.	Sense of civic/community pride																	54%	39%	40%
		Neighborhoodness of residents												52%	53%	56%	57%	58%	55%	55%	49%
		Opportunities to participate in social events and activities								56%	55%	53%	54%	48%	46%	55%	48%	54%	56%	50%	43% L
		Opportunities to volunteer								76%	74%	71%	73%	66%	67%	70%	73%	70%	71%	58%	59%
		Opportunities to participate in community matters							52%	61%	60%	51%	61%	55%	52%	60%	56%	62%	59%	51%	45%
		Openness and acceptance of the community toward people of diverse backgrounds									75%	65%	68%	62%	65%	60%	65%	59%	58%	52%	49%

			2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026
Community Connection	Please indicate whether or not you have done each of the following in the last 12 months.	Volunteered your time to some group/activity	51%	48%							55%	46%	45%	37%	38%	33%	36%	40%	33%	31%	30%
		Campaigned or advocated for a local issue, cause, or candidate												22%	20%	19%	24%	23%	21%	16%	15%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Residents' connection and engagement with their community												84%	82%	79%	81%	72%	62%	62%	
Education, Arts, and Culture	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall opportunities for education, culture, and the arts												58%	54%	48%	50%	51%	50%	38%	39%
	Please also rate each of the following in the Palm Coast community.	Opportunities to attend cultural/arts/music activities	40%								44%	40%	43%	49%	41%	45%	41%	46%	46%	32%	34%
		Community support for the arts																	47%	36%	31%
		Availability of affordable quality childcare/preschool			32%	24%	30%	27%	27%	32%	44%	30%	45%	63%	44%	50%	62%	35%	40%	28%	30%
		K-12 education										65%	73%	64%	60%	70%	68%	64%	66%	43%	51% H
		Adult educational opportunities												58%	48%	45%	42%	49%	46%	32%	33%
		Opportunities to attend special events and festivals												58%	66%	68%	62%	62%	65%	53%	49%
	Please rate the quality of each of the following services in Palm Coast.	Public library services										80%	80%	80%	84%	84%	86%	86%	84%	81%	75%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall opportunities for education, culture, and the arts												81%	80%	81%	75%	78%	68%	72%	
Health and Wellness	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall health and wellness opportunities												67%	64%	70%	68%	72%	71%	56%	55%
	Please also rate each of the following in the Palm Coast community.	Availability of affordable quality food						56%	56%		60%	55%	58%	64%	51%	58%	66%	70%	61%	41%	45%
		Availability of affordable quality health care		44%	41%	42%	42%	37%	46%	49%	45%	56%	60%	55%	59%	62%	61%	54%	42%	42%	
		Availability of preventive health services						43%	47%	56%	53%	60%	58%	56%	58%	65%	62%	57%	41%	47%	
		Availability of affordable quality mental health care												44%	31%	36%	34%	34%	33%	20%	28% H
	Please rate the quality of each of the following services in Palm Coast.	Health services	56%		57%	52%	48%	47%	51%	57%	62%	55%	66%	57%	53%	62%	65%	65%	60%	52%	55%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall health and wellness opportunities												84%	84%	80%	81%	87%	79%	75%	
		Please rate your overall health.												59%	58%	54%	60%	55%	71%	64%	71% H
Natural Environment	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of natural environment						71%	69%	80%	82%	81%	87%	87%	84%	85%	86%	79%	68%	68%	
	Please also rate each of the following in the Palm Coast community.	Cleanliness								85%	83%	83%	87%	85%	85%	89%	83%	84%	77%	77%	77%
		Water resources																	83%	75%	78%

		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2017	2019	2022	2024	2026
Natural Environment	Please also rate each of the following in the Palm Coast community.																			
	Air quality							79%		83%	79%	83%	83%	85%	91%	87%	89%	89%	80%	77%
	Please rate the quality of each of the following services in Palm Coast.																			
	Preservation of natural areas							56%	66%	70%	66%	75%	70%	65%	71%	66%	70%	60%	47%	45%
	Palm Coast open space												72%	61%	63%	67%	67%	58%	48%	41% L
	Recycling	83%		79%	84%	80%	81%	84%	87%	86%	83%	90%	89%	87%	87%	71%	80%	64%	61%	64%
	Yard waste pick-up									84%	87%	90%	86%	86%	83%	52%	76%	70%	77%	83% H
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.																			
	Overall quality of natural environment													83%	78%	74%	86%	88%	87%	84%

Comparisons Between Palm Coast and Flagler County Results

In an effort to compare results between Palm Coast and Flagler County residents, the City and County conducted the NCS simultaneously and asked similar questions on their surveys. Results are shown below where the City and the County asked about similar services or resident experiences.

Comparisons between Palm Coast and Flagler County should be considered statistically significant if there is at least a +/-5% difference between the results.

			Palm Coast	Flagler County
Quality of Life	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to live	72%	83%
		The overall quality of life	66%	81%
	Please indicate how likely or unlikely you are to do each of the following.	Recommend living in Palm Coast to someone who asks	67%	82%
		Remain in Palm Coast for the next five years	74%	89%
	Please rate each of the following in the Palm Coast community.	Overall image or reputation	59%	65%
Utilities	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of the utility infrastructure	36%	34%
	Please rate the quality of each of the following services in Palm Coast.	Affordable high-speed internet access	54%	48%
		Garbage collection	87%	89%
		Drinking water	33%	41%
		Sewer services	53%	62%
		Storm water management	47%	51%
		Power (electric and/or gas) utility	63%	72%
		Utility billing	39%	52%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of the utility infrastructure	95%	94%
Economy	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to work	28%	38%
		Palm Coast as a place to visit	56%	71%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall economic health	42%	52%
	Please rate each of the following in the Palm Coast community.	Overall quality of business and service establishments	52%	52%
		Variety of business and service establishments	39%	45%
		Vibrancy of downtown/commercial area	27%	39%
		Employment opportunities	11%	13%
		Shopping opportunities	33%	44%
		Cost of living	28%	28%

Economy	Please rate the quality of each of the following services in Palm Coast.	Economic development	31%	37%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall economic health	90%	87%
		What impact, if any, do you think the economy will have on your family income in the next 6 months?	28%	32%
Community Design	Please rate each of the following aspects of quality of life in Palm Coast.	Your neighborhood as a place to live	81%	88%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall design or layout of residential and commercial areas	45%	38%
	Please also rate each of the following in the Palm Coast community.	Well-planned residential growth	25%	18%
		Well-planned commercial growth	23%	18%
		Well-designed neighborhoods	38%	35%
		Preservation of the historical or cultural character of the community	37%	34%
		Public places where people want to spend time	36%	39%
		Variety of housing options	45%	48%
		Availability of affordable quality housing	29%	35%
		Overall quality of new development	26%	28%
		Overall appearance	66%	59%
	Please rate the quality of each of the following services in Palm Coast.	Land use, planning and zoning	20%	17%
		Code enforcement	42%	44%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall design or layout of residential and commercial areas	83%	89%
Parks and Recreation	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of parks and recreation opportunities	67%	80%
	Please also rate each of the following in the Palm Coast community.	Availability of paths and walking trails	77%	82%
		Fitness opportunities	70%	66%
		Recreational opportunities	62%	67%
	Please rate the quality of each of the following services in Palm Coast.	City parks	76%	79%
		Recreation programs or classes	58%	61%
		Recreation centers or facilities	58%	60%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of parks and recreation opportunities	75%	85%
Governance	Please indicate whether or not you have done each of the following in the last 12 months.	Contacted the City of Palm Coast for help or information	64%	57%

Governance	Please indicate whether or not you have done each of the following in the last 12 months.	Contacted Palm Coast elected officials to express your opinion	11%	27%
		Attended a local public meeting	19%	47%
		Watched a local public meeting	27%	38%
	Please rate the quality of each of the following services in Palm Coast.	Public information services	53%	57%
		Overall customer service by Palm Coast employees	73%	81%
	Please rate the following categories of Palm Coast government performance.	The value of services for the taxes paid to Palm Coast	36%	44%
		The overall direction that Palm Coast is taking	28%	36%
		The job Palm Coast government does at welcoming resident involvement	32%	39%
		Overall confidence in Palm Coast government	21%	29%
		Generally acting in the best interest of the community	26%	30%
		Being honest	28%	35%
		Being open and transparent to the public	28%	29%
		Informing residents about issues facing the community	30%	33%
		Treating all residents fairly	43%	49%
		Treating residents with respect	52%	56%
Mobility	Overall, how would you rate the quality of the services provided by each of the following?	The City of Palm Coast	49%	57%
		The Federal Government	41%	39%
	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of the transportation system	32%	34%
		Traffic flow on major streets	26%	26%
	Please also rate each of the following in the Palm Coast community.	Ease of public parking	56%	41%
		Ease of travel by car	50%	48%
		Ease of travel by public transportation	7%	10%
		Ease of travel by bicycle	56%	56%
		Ease of walking	58%	60%
	Please indicate whether or not you have done each of the following in the last 12 months.	Used public transportation instead of driving	6%	6%
		Carpooled with other adults or children instead of driving alone	37%	45%

Mobility	Please indicate whether or not you have done each of the following in the last 12 months.	Walked or biked instead of driving	45%	57%
	Please rate the quality of each of the following services in Palm Coast.	Traffic enforcement	53%	63%
		Traffic signal timing	37%	42%
		Street repair	44%	50%
		Street cleaning	60%	69%
		Street lighting	41%	56%
		Sidewalk maintenance	51%	55%
		Bus or transit services	12%	12%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of the transportation system	69%	67%
	Safety	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall feeling of safety	78%
Please rate how safe or unsafe you feel:		In your neighborhood during the day	96%	96%
		In Palm Coast's downtown/commercial area during the day	92%	91%
		From property crime	84%	91%
		From violent crime	88%	93%
		From fire, flood, or other natural disaster	66%	47%
Please rate the quality of each of the following services in Palm Coast.		Police/Sheriff services	85%	85%
		Crime prevention	83%	83%
		Animal control	74%	80%
		Ambulance or emergency medical services	86%	90%
		Fire services	90%	94%
		Fire prevention and education	79%	74%
		Emergency preparedness	78%	80%
Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.		Overall feeling of safety	90%	87%
Community Connection	Please rate each of the following aspects of quality of life in Palm Coast.	Palm Coast as a place to raise children	63%	62%
		Palm Coast as a place to retire	67%	80%
		Sense of community	42%	56%

Community Connection	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Residents' connection and engagement with their community	36%	43%
	Please rate the job you feel the Palm Coast community does at each of the following.	Making all residents feel welcome	55%	63%
		Attracting people from diverse backgrounds	51%	50%
		Valuing/respecting residents from diverse backgrounds	58%	51%
		Taking care of vulnerable residents	41%	39%
	Please also rate each of the following in the Palm Coast community.	Sense of civic/community pride	40%	46%
		Neighborliness of residents	49%	58%
		Opportunities to participate in social events and activities	43%	50%
		Opportunities to volunteer	59%	62%
		Opportunities to participate in community matters	45%	50%
		Openness and acceptance of the community toward people of diverse backgrounds	49%	50%
	Please indicate whether or not you have done each of the following in the last 12 months.	Volunteered your time to some group/activity	30%	41%
		Campaigned or advocated for a local issue, cause, or candidate	15%	28%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Residents' connection and engagement with their community	62%	72%
Education, Arts, and Culture	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall opportunities for education, culture, and the arts	39%	32%
	Please also rate each of the following in the Palm Coast community.	Opportunities to attend cultural/arts/music activities	34%	35%
		Community support for the arts	31%	32%
		Availability of affordable quality childcare/preschool	30%	27%
		K-12 education	51%	45%
		Adult educational opportunities	33%	36%
		Opportunities to attend special events and festivals	49%	53%
	Please rate the quality of each of the following services in Palm Coast.	Public library services	75%	73%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall opportunities for education, culture, and the arts	72%	70%
Health and Wellness	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall health and wellness opportunities	55%	59%
	Please also rate each of the following in the Palm Coast community.	Availability of affordable quality food	45%	44%
		Availability of affordable quality health care	42%	49%

Health and Wellness	Please also rate each of the following in the Palm Coast community.	Availability of preventive health services	47%	54%
		Availability of affordable quality mental health care	28%	22%
	Please rate the quality of each of the following services in Palm Coast.	Health services	55%	60%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall health and wellness opportunities	75%	78%
		Please rate your overall health.	71%	81%
Natural Environment	Please rate each of the following characteristics as they relate to Palm Coast as a whole.	Overall quality of natural environment	68%	76%
	Please also rate each of the following in the Palm Coast community.	Cleanliness	77%	78%
		Water resources	78%	91%
		Air quality	77%	84%
	Please rate the quality of each of the following services in Palm Coast.	Preservation of natural areas	45%	50%
		Palm Coast open space	41%	52%
		Recycling	64%	52%
		Yard waste pick-up	83%	83%
	Please rate how important, if at all, you think it is for the Palm Coast community to focus on each of the following in the coming two years.	Overall quality of natural environment	84%	93%

City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.7

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Org/Account #
Subject: PRESENTATION - PROPOSED AMENDMENTS TO CHAPTER 2 REVIEW AUTHORITY, ENFORCEMENT, AND PROCEDURES		
Presenter: Jose Papa, AICP, Senior Planner		
Attachments: 1. Presentation 2. Chapter 2 Strike-thru and Underline Version		
Background: In May 2025, the City completed the update of the Comprehensive Plan. To implement the goals, objectives, and policies of the 2050 Comprehensive Plan, the Land Development Code (LDC) needs to be updated. Proposed amendments to Chapter 2 – Review Authority, Enforcement, and Procedures of the LDC will be presented by staff. The version included in the package is in a strike-thru and underline format. The proposed amendments may include changes directly related to policies from the updated Comprehensive Plan. Primarily, the updates are based on changes in state statutes related to plat approvals, and timelines for development review. Additional amendments include an attempt to streamline the public notice requirements. The proposed amendments were presented to the Planning and Land Development Regulation Board (PLDRB) at a workshop on April 15, 2026. The PLDRB discussed the amendments and provided direction to clarify some of the proposed language as well as potentially expanding the neighborhood meeting by providing an on-line option to participate in a meeting as well as potentially hosting two meetings.		
Recommended Action: STAFF IS SEEKING COMMENTS ON THE PROPOSED AMENDMENTS AS WELL AS SUGGESTIONS FOR ADDITIONAL AMENDMENTS		



Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

City Council Workshop

May 12, 2026

Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

Amendments are based on the following:

- Recent update of the Comprehensive Plan
 - Implement a goal, objective, and/or policy
- To clarify the intent of the regulation
- To update references (to Florida Statutes, or agencies)
- Address on-going/repetitive issue

Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

- Section 2.02.02 - Change to update reference to correct Chapter of Florida Statutes
- Table 2.1 – amendments are to clarify the terms used and to provide consistency with changes to Florida Statutes regarding review of plats
- Amendments to Section 2.05.02A provides additional guidance regarding the neighborhood meetings
 - Provide procedure for waiver of meeting
 - Provide minimum time for mailing of notice
 - Provide guidance for date and time of meeting
 - Provide deadline for submitting meeting summary

Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

- Amendments to Section 2.05.03 including Table 2-2 are intended to provide clarity and a more coordinated schedule for public hearing notice requirements.
- Amendments to Section 2.05.04 Review Procedures are necessitated by changes in Florida Statutes regarding development review deadlines (SB 1080).
- Amendment to Section 2.05.07 removes inconsistency within the section.
- Amendment to Section 2.07.02 makes Special Exceptions the process through which prohibited uses may receive consideration and additional amendments for clarification
- Amendment to Section 2.08.02 provides consistency with Florida Statutes Chapter on Plats

Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

Amendment to 2.14.01F – Clarifies expiration of Development Agreement as part of an MPD

Amendment to 2.17.03 – Reiterates that unbinding lots cannot create a nonconformity.

Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

PLDRB Discussion from April 15, 2026

- Suggestions to reword some proposed amendments
- Providing additional guidelines for Neighborhood Meeting
 - Audio/visual equipment
 - On-line attendance option
 - 2 neighborhood meetings

Land Development Code Amendments

Chapter 2 – Review Authority, Enforcement, and Procedures

Next Steps

- Additional questions on proposed amendments
- Other potential amendments from the Board
- Schedule for moving forward
 - Staff will present remaining LDC chapters
 - Staff will present item to City Council for comments (May 12)
- Additional amendments will be presented to PLDRB at “wrap-up” workshop – (June 17)
- PLDRB public hearing scheduled for July 15

PART I. - REVIEW AUTHORITY AND ENFORCEMENT

Sec. 2.01. - Purpose and Intent.

The purpose of this Part is to establish the administrative structure for the implementation and enforcement of the Land Development Code.

Sec. 2.02. - Review Authorities.

The following review authorities are established to administer the provisions of this LDC under the authority prescribed by this LDC and Florida law.

2.02.01. *City Council.* In addition to any authority granted to the City Council by state law or the Code of Ordinances of the City of Palm Coast, the City Council shall have the following powers and duties with regard to this LDC:

- A. To provide for the approval or denial of applications promoting orderly development consistent with the City's Comprehensive Plan and this LDC.
- B. To provide for the approval or denial of subdivision plans and other development plans consistent with the Comprehensive Plan and this LDC.
- C. To conduct public hearings as may be necessary in the discharge of its duties.
- D. To amend this LDC, after review and recommendation of the Planning and Land Development Regulation Board.
- E. To hear and decide appeals pertaining to decisions of the Planning and Land Development Regulation Board.
- F. To set fees as necessary to implement the provisions of this LDC.
- G. To assess enforcement penalties for failure to comply with this LDC.
- H. To take such other action not delegated to decision-making and administrative bodies designated in this LDC, as the City Council may deem desirable and necessary to implement the provisions of this LDC and the Comprehensive Plan.

2.02.02. *Planning and land development regulation board.* Chapter 2, Article V, Division 5 of the City of Palm Coast Code of Ordinances establishes the Planning and Land Development Regulation Board. In addition to the membership and duties specified in the Code of Ordinances, the Planning and Land Development Regulation Board shall meet the following requirements:

A. *Membership.*

1. The members of the Planning and Land Development Regulation Board shall reside in the City.
2. At least one Planning and Land Development Regulation Board shall be appointed from each City Council district.
3. No Planning and Land Development Regulation Board member shall serve in office for more than two consecutive four-year terms. A member whose term expires may continue to serve until a replacement is appointed.
4. Membership shall be based on experience or interest in the field of planning and zoning and may include the following occupations, when feasible. In no event, however, shall the Planning and Land Development Regulation Board include more than two members from the same field:
 - a. An architect or a landscape architect;

- b. An engineer;
- c. A realtor or a developer;
- d. An environmentalist; and
- e. A lawyer.

B. *Removal from office.*

1. Planning and Land Development Regulation Board members shall serve at the pleasure of the City Council.
2. If a member of the Planning and Land Development Regulation Board is absent for three regularly scheduled meetings without being excused prior to said meeting by the chair or who misses a total of five meetings in any 12 consecutive months, said member shall forfeit his or her office and it shall be deemed vacant.
3. Any vacancy occurring during the unexpired term of office of any member shall be filled by the City Council for the remainder of the term.

C. *Powers and duties.* The Planning and Land Development Regulation Board shall have the following powers and duties:

1. Hear applications for Comprehensive Plan amendments, zoning map amendments, master planned developments, master plans, special exceptions, and variances.
2. The Planning and Land Development Regulation Board is hereby designated as the local planning agency as required by F.S. ~~§§ 163.3161 and~~ 163.3174. The Planning and Land Development Regulation Board shall prepare, or cause to be prepared, the elements of the Comprehensive Plan as required in F.S. § 163.3177, and any other appropriate elements, and shall make recommendations regarding the Comprehensive Plan to the City Council. It shall have the general responsibility for the conduct of the Comprehensive Planning Program, monitoring and overseeing the effectiveness and status of the Comprehensive Plan, and recommending to the City Council such changes in the Comprehensive Plan as may, from time-to-time, be required. It shall perform any other duties assigned by the City Council and may prepare and recommend to the City Council any other proposals to implement the Comprehensive Plan.
3. The Planning and Land Development Regulation Board is hereby also designated as the land development regulation board in accordance with the provisions of F.S. ~~§§ 163.3161 and~~ 163.3194. The Planning and Land Development Regulation Board shall develop and recommend to the City Council land development regulations that implement the Comprehensive Plan and amendments thereto for consistency with the Comprehensive Plan. Amendments to the Land Development Code that relate purely to technical matters shall be considered on the basis of the technical matters submitted only.

2.02.03. *Land Use Administrator.*

- A. The Land Use Administrator shall review and act upon any and all applications for development orders and permits that are issued by any person or body other than the City Council or the Planning and Land Development Regulation Board in which cases the Land Use Administrator shall provide for reviews and recommendations as appropriate.

- B. The Land Use Administrator is authorized to make necessary interpretations of this LDC and to interpret the permissible, prohibited, and special exception land uses listed in each zoning district upon a written request for an interpretation being submitted to the Land Use Administrator together with any prescribed fee. The request shall contain sufficient information to enable the Land Use Administrator to make the necessary interpretation.
- C. The Land Use Administrator is authorized to interpret the zoning map and to act upon disputed questions of district boundary lines and similar questions upon an application for an interpretation being submitted to the Land Use Administrator together with any prescribed fee. The application shall contain sufficient information to enable the Land Use Administrator to make the necessary interpretation.

Table 2-1—Development Order Approvals

DEVELOPMENT LEVEL	DEVELOPMENT TYPE/INTENSITY	FINAL APPROVAL AUTHORITY
MINOR <u>Tier 1:</u> Nonresidential projects—site plans up to 40,000 square feet of building and/or multi-family residential projects not to exceed 40 residential units	Administrative Deviation of Standards	Land Use Administrator ¹
	Nonstatutory Subdivisions	
	Preliminary <u>and Final</u> Plats <u>(regardless of the number of units are Tier 1)</u>	
	Technical Site Plans for Tier 1 developments; Tier 2 developments with an approved Master Site Plan; and Tier 3 developments with an approved Master Site Plan	
	Subdivision Master Plans for nonresidential and for residential up to 100 units	
	Developments pursuant to the Live Local Act regardless of size or number of units	
MODERATE <u>Tier 2:</u> Nonresidential projects—site plans over 40,000 square feet of building up to 100,000 square feet of building and/or multi-family residential projects over 41 residential units not to exceed 100 units	Special Exceptions	Planning and Land Development Regulation Board
	Variances	
	Master Site Plans for Tier 2 Developments	
	Technical Site Plans for Tier 2 developments without a master plan	
	Nonresidential Controlling Master Site Plans for Tier 2 developments	
	Subdivision Master Plans for	

MAJOR Tier 3: Nonresidential projects—site plans over 100,000 square feet of building and/or multi-family residential projects over 100 residential units	residential greater than 100 units	City Council
	Vested Rights Determinations	
	Zoning Map Amendments/Master Planned Developments	
	Final Plans	
	Development Agreements	
	Master Site Plans for Tier 3 developments	
	Technical Site Plans for Tier 3 developments without a master plan	
	Nonresidential Controlling Master Site Plans for Tier 3 developments	
	Developments of Regional Impact (threshold - 750 residential dwelling units) or amendments to <u>Developments of Regional Impact</u>	

¹ The Land Use Administrator shall, on a regular basis, submit a report to the Planning and Land Development Regulation Board listing all minor level developments that have been approved during a specified period.

PART II. - DEVELOPMENT ORDERS AND AGREEMENTS—APPLICATIONS AND PROCEDURES

Sec. 2.03. - Purpose and Intent.

The purpose of this Part is to set forth the basic procedures and criteria to implement this LDC with regard to receiving, reviewing, and rendering decisions on applications for development orders, agreements, and amendments to the Official Zoning Map. These procedures shall be applied and interpreted in a manner recognizing both the legislative and quasi-judicial aspects of the local government decision-making process. The Land Use Administrator shall accomplish the administration of this LDC, but may delegate authority as deemed appropriate. The City will not establish procedures and administer policies inconsistent with the Comprehensive Plan, Code of Ordinances, and policies established by City Council.

Sec. 2.04. - Applicability.

No person shall undertake the development or subdivision of land within the corporate limits of the City except pursuant to a valid development order issued in accordance with all legal requirements. All development shall be consistent with the Comprehensive Plan. All development shall meet City requirements prior to the approval and issuance of any development order, unless specifically exempted as a condition of the development order. The requirements contained in this section, in addition to the specific requirements noted for each type of application within this Part, shall apply to all development orders.

- 2.04.01. *Development order required.* Development orders require different levels of approval depending on the intensity and type of project. Table 2-1 shows the level of approval required for each type of development activity. Before submitting a development order application for review and to determine which level an application falls into, the developer shall provide the Land Use Administrator with sufficient information to make a determination.

2.04.02. *Exceptions.* No development order shall be required when:

- A. The application for development involves minor remodeling or new construction of a detached single-family dwelling or duplex residential building and it meets all the applicable LDC requirements and regulations. Such development may directly make application for a building permit.
- B. —The development or redevelopment activity is included as part of a larger plan of development or a phased development for which a development order has been previously issued pursuant to this LDC.
- C. Altering an existing building or structure so long as no increase is made to its nonresidential gross floor area, its use, its height, or the amount of impervious surface on the site.
- D. Changing the use of a property/building provided that:
 - 1. The new use is allowed in the applicable zoning district, and
 - 2. The new use does not increase the density or the intensity of the development on the real property.
- E. Erecting a sign or replacing protected trees on a previously developed site and independent of any other development activity on the site.

2.04.03. *Building permit required.* It shall be unlawful to change the use of an existing structure, modify an approved site plan, commence the clearing of land, excavations for, or the construction of any building or other structure, including accessory structures, or to store building materials, or erect temporary field offices, or to commence the moving, alteration, or repair of any structure, including accessory structures, until the Land Use Administrator has issued a building permit authorizing such development. Review and approval of building permits shall be in accordance with Article 2, Chapter 15 of the City of Palm Coast Code of Ordinances.

(Ord. No. 2024-17, § 2, 11-12-24)

Sec. 2.05. - Development Orders and Agreements—General Requirements.

2.05.01. *General administrative principles.* The following principles apply to the development application process:

- A. Copies of documents, reports, publications, administrative rules, and other similar matters that are referred to in the provisions of this LDC shall be filed and retained in the office of the City Clerk.
- B. When state or federal codes are referenced in this LDC, the most recent enactment or amendment of that regulation shall apply.
- C. When calculations are made in the course of the implementation of this LDC, numbers shall be rounded to the nearest whole number unless otherwise specifically stated in this LDC.
- D. Fees called for in this LDC for the various applications and processes shall be established in a resolution adopted by the City Council; provided, however, that the Land Use Administrator may establish the appropriate fee for actions and activities not specifically set forth in a fee resolution after considering the range of fees set forth in the City Council's resolution and shall present proposed amended fee resolutions to the City Council, as needed, from time-to-time.
- E. The Land Use Administrator is charged with promulgating the forms and procedures necessary to administratively implement this LDC.
- F. Whenever a reference is made in this LDC to "the City" or "City staff" such reference

shall mean the Land Use Administrator unless the context clearly indicates to the contrary.

- G. The City shall adhere to the controlling requirements of state law relative to the processing, hearing and rendering decisions with regard to legislative and quasi-judicial matters. The City shall approve development orders and deny development orders as appropriate and in recognition of the public's right and the rights of property owners to articulated decisions on land use matters.
- H. Although a glossary of defined terms and various definitions of terms are set forth in Chapter 14, not all terms may be defined and, to that end, the City may refer to and rely upon definitions set forth in the Florida Statutes ~~and~~, the Florida Administrative Code, the Florida Building Code, or as found in the Merriam-Webster Dictionary in order to assist in the administration of this LDC.
- I. The rendering of a decision shall mean the filing of a written development order or a written denial of a development order in the office of the City Clerk.
- J. Upon a final decision made by the City Council after all internal appeals being timely filed and determined, applicants may seek timely appeals of actions in a court of competent jurisdiction.
- K. A change of use shall require appropriate reviews and permitting if the proposed new use increases the density or intensity of the development on real property. A change of use occurs when an existing use or occupancy of land, or a building, is replaced by another use or occupancy.

2.05.02. *Neighborhood meeting requirements.*

- A. *Meetings required.* Developers are required to hold a neighborhood meeting for the following application types:
 - 1. Single-family and multifamily residential developments of 40 units or more, unless waived by the Land Use Administrator. Developments pursuant to the Live Local Act shall not require a neighborhood meeting.
 - 2. Development of regional impact.
 - 3. Master planned development.
 - 4. Zoning map amendments.
 - 5. Other projects as deemed necessary by the Land Use Administrator on a case-by-case basis based upon potential impacts to the City or abutting or proximate property owners.

The meeting shall be held at least 14 days prior to an application being heard or scheduled in the first step of the review/approval process. ~~The Land Use Administrator may waive the requirement for a neighborhood meeting if the project is part of a multiphase project for which meetings have been held previously.~~ A request to waive the requirement for a neighborhood meeting must be made in writing to the Land Use Administrator and contain the reason(s) for the request.

- B. *Notification required.* Neighborhood meetings shall be noticed to property owners owning property located within 500 feet of the boundary lines of the property proposed for development. The notice shall state the date, time, and location of the neighborhood meeting. A location map of the project location shall be included with the notification along with other documentation as requested by City staff. The notice shall be sent/postmarked at least 14 days prior to the neighborhood meeting. A copy of the notice shall be provided to the City.
- C. *Meeting criteria.* The neighborhood meeting shall be held in the evening ~~or on a~~

~~weekend~~ in a location of close proximity to the subject property that is capable of accommodating such meeting. The meeting shall not start earlier than 5:30 p.m. and shall not be scheduled on the same night as a PLDRB or City Council Regular meeting. The applicant shall conduct the meeting and provide necessary information and materials to attendees that address the proposed development. The applicant shall provide a sign-in sheet and take notes of public comments. A copy of the sign-in sheet and comments shall be provided to the City prior to the next step in the approval process.

- D. *Post-meeting.* The applicant shall provide the following materials with in 10 days after the neighborhood meeting; the submitted application:
1. A copy of the meeting notification.
 2. A list of who was notified of the meeting.
 3. A copy of all materials distributed at the meeting.
 4. A list of names and addresses of attendees as provided on sign-up sheets from the meeting.
 5. A summary of the issues raised by the attendees.
 6. A description of how the proposal addresses the issues that were raised at the meeting.
- E. *Additional meetings.* The Land Use Administrator may require that additional neighborhood meetings be held if the application is substantially modified from that which was presented at the previous neighborhood meeting.

2.05.03. *Public hearing notice requirements.*

- A. All notices for vacating plats, variances, special exceptions, appeals (as applicable), and amendments to the Official Zoning Map or LDC, shall be published as required by state law and, where applicable, City regulations. If there is ever a conflict between the provisions of this LDC and state law relative to notices, the provisions of state law shall prevail and apply more stringent regulation shall apply.
- B. Prior to the hearings provided for under this chapter, the applicant shall send notices, prepared by City staff, to all applicable property owners as outlined in Table 2-2. The names and addresses of the property owners shall be obtained by the applicant from the Flagler County Property Appraiser's Office. The notice shall be sent via certified mail and shall provide information as to the nature of the requested application and the date, time, and location of the public hearing. No other documents shall be provided within the envelope. The Land Use Administrator shall promulgate rules relating to whether the applicant or the City will be responsible for mailing the notices to the required property owners by certified mail and the costs relating thereto.
- C. Abutting property means any property that is immediately contiguous to property that may be subject to a hearing or that is immediately across any road or public right-of-way from the property subject to such hearings.
- D. Signs, as required, shall be posted in a conspicuous place on the subject property no later than the timeframe specified in Table 2-2.
- E. At least ten calendar days prior to the required hearing, if applicable, the applicant shall submit an affidavit to the City stating that the notification requirements have been met in accordance with this section.

Table 2-2: Notification Requirements for Public Hearings *(State law prevails over any provision in this Table)*

	Planning and Land Development Regulation Board (PLDRB)	City Council Ordinance 1 st reading	City Council Ordinance 2 nd reading	Judicial or DCA
Appeal Administrative Decision	N/A	N/A	N/A	N/A
Appeal PLDRB Decision	N/A	Applicant mails letters, if deemed applicable by the Land Use Administrator, at least 14 calendar days prior to hearing.	N/A	N/A
Vacating Plat	N/A	In accordance with Florida Statutes	N/A	N/A
Variance	Applicant mails certified letters to abutting property owners at least 14 calendar days prior to hearing.	N/A	N/A	N/A
Special Exception	Applicant mails certified letters to abutting property owners at least 14 calendar days prior to hearing.	N/A	N/A	N/A
LDC Amendment	<u>Display ad published at least 14 calendar days prior to hearing.</u>	Display ad published at least 7 — <u>14</u> calendar days prior to hearing.	Display ad published at least 5 — <u>14</u> calendar days prior to hearing/adoption	N/A
Zoning Map Amendment (owner initiated)	Applicant posts signs at least 14 calendar days prior to hearing. <u>Display ad published at least 14 calendar days prior to hearing.</u>	Applicant posts signs at least 14 calendar days prior to hearing. <u>Display ad published at least 14 calendar days prior to</u>	<u>Applicant posts signs at least 14 calendar days prior to hearing.</u> Display ad published at least 10 — <u>14</u> calendar days prior to	Petition shall be presented to the Circuit Court within 30 days of final action by City Council.

CHAPTER 2 – REVIEW AUTHORITY, ENFORCEMENT, AND PROCEDURES

		<u>hearing.</u>	hearing/adoption.	
Zoning Map Amendment (City initiated, less than 10 acres)	Signs posted at least 14 calendar days prior to hearing. <u>Display ad published at least 14 calendar days prior to hearing.</u>	Signs posted at least 30 calendar days prior to hearing. Notification letters mailed at least 30 calendar days prior to hearing to each real property owner of parcels to be rezoned. <u>Display ad published at least 14 calendar days prior to hearing.</u>	<u>Signs posted at least 14 calendar days prior to hearing.</u> <u>Display ad published at least 14 calendar days prior to hearing.</u> <u>N/A</u>	Petition shall be presented to the Circuit Court within 30 days of final action by City Council.
Zoning Map Amendment (City initiated, 10 or more contiguous acres)	Signs posted at least 14 calendar days prior to hearing. <u>Display ad published at least 14 calendar days prior to hearing.</u>	Signs posted at least 7 <u>14</u> calendar days prior to hearing. Display ad published at least 7 <u>14</u> calendar days prior to hearing.	<u>Signs posted at least 14 calendar days prior to hearing.</u> Display ad published at least 5 <u>14</u> calendar days prior to hearing/adoption.	Petition shall be presented to the Circuit Court within 30 days of final action by City Council.
Development Agreement and Amendments¹	N/A	In accordance with Florida Statutes	In accordance with Florida Statutes	In accordance with Florida Statutes
Comprehensive Plan Amendments	<u>Applicant posts signs at least 14 calendar days prior to hearing.</u> <u>Display ad published at least 14 calendar days prior to hearing.</u> In accordance with Florida Statutes	<u>Applicant posts signs at least 14 calendar days prior to hearing.</u> <u>Display ad published at least 14 calendar days prior to hearing.</u> In accordance with Florida Statutes	<u>Applicant posts signs at least 14 calendar days prior to hearing.</u> <u>Display ad published at least 14 calendar days prior to hearing.</u> In accordance with Florida Statutes	In accordance with Florida Statutes
DRI <u>Amendments</u>	<u>Display ad published at least 14 calendar days</u>	<u>Display published ad at least 14 calendar</u>	<u>Display ad published at least 14 calendar days</u>	In accordance with Florida Statutes

	prior to hearing. In accordance with Florida Statutes	days prior to hearing. In accordance with Florida Statutes	prior to hearing. In accordance with Florida Statutes	
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¹ This is not applicable to development agreements related to the zoning of property.

2.05.04. *Review procedures.* This section establishes the review process for development orders. More specific requirements for certain development orders are included in those particular sections within this Part.

- A. *Owner; owner representative.* If an application relates to a specific real property, it shall be heard only if it is presented by the person(s) owning 51 percent or more of that land, or an authorized representative of the owner(s), or upon an administrative application by the City Council.
- B. *Right of entry for survey, examination, and inspection.* An application submittal shall grant any person acting under the direction of the Land Use Administrator in the performance of functions and duties pursuant to this LDC to enter upon such land and make inspections, examinations, and surveys as necessary in its administration and enforcement.
- C. *Preapplication meeting.* Prior to filing an application for development, an applicant desiring to develop or plat property within the City may schedule a preapplication meeting with the Land Use Administrator. The applicant shall submit a preapplication package that meets City requirements. Following the preapplication meeting, the applicant shall hold neighborhood meetings as required in this chapter prior to submitting an application for the next step in the approval process.
- D. *Completeness review.* An application shall be submitted in accordance with City requirements. [Minimum requirements for an application for a development order are posted on the City website.](#) Compliance review will not commence until such time that the application is deemed complete by the Land Use Administrator.
 1. [Within 5 business days after receiving an application for approval of a development order, the Land Use Administrator \(LUA\) shall confirm receipt of the application using the contact information provided by the applicant.](#)
 2. [The ~~Land Use Administrator~~ LUA will make a determination of completeness within ~~ten 30 business~~ days from receipt of the application. If the application is deemed incomplete, it shall be returned to the applicant The applicant will be issued a letter indicating that all required information is submitted or specifying with particularity any areas that are deficient. and the same process followed until it is determined to be complete.](#) When the Land Use Administrator has determined that an application is complete, correspondence will be sent to the applicant and the date of that correspondence will serve as the first day of the compliance review period.
 3. [For applications that do not require final action through quasi-judicial hearing or public hearing the LUA must approve, approve with conditions, or deny the request within 120 days after the application has been deemed complete. For applications that require final action through quasi-judicial hearing or public hearing the LUA must approve, approve with conditions, or deny the request within 180 days after the application has been deemed complete. Both parties may agree to a reasonable request for an extension of time, particularly in the event of a force majeure or other extraordinary circumstance.](#)
 4. [The timeframes contained in this subsection restart if an applicant makes a substantive change to the application. As used in this subsection, the term](#)

“substantive change” means an applicant-initiated change of 15 percent or more in the proposed density, intensity, or square footage of a parcel.

1. If the stated timeframes are not met by the LUA, the applicant may be issued a refund of the application fee, or portion thereof, as outlined in Florida State Statute 166.033 (4).
- E. *Revisions to development order applications.* If an application is modified after submittal, the following requirements shall apply:
1. *Major modification.* A major modification of plans initiated by the applicant during the compliance review process that is not in response to City comments may be determined to constitute a new application submittal by the Land Use Administrator.
 2. *Application/document changes.* Ownership and/or mortgage holder changes shall require a new signed application cover sheet with updated signatures and a new title opinion as well as additional information that may be required. Changes to the application may require additional review by the Land Use Administrator.
- F. *Applications withdrawn, abated, and abandoned.*
1. *Withdraw.* Any application may be withdrawn, prior to any action required, at the discretion of the applicant upon written notice to the City. The withdrawal of an application shall not result in a refund of the application fee.
 2. *Abated applications.* An application shall be abated when no activity occurs for six consecutive months. The Land Use Administrator shall issue a notice of abated application to the applicant. Any submittal after the issuance of a notice of abated application shall require the payment of an abated application fee and must comply with any amendments to this LDC or other applicable state regulations after the last review of the application.
 3. *Abandoned applications.* An application shall be abandoned when no activity occurs for 12 consecutive months. The Land Use Administrator shall issue a notice of abandoned application to the applicant. Any submittal after the issuance of a notice of abandoned application shall constitute a new application.
- G. *Applications for minor development—Land use administrator approval.*
- ~~1.~~ Following a completeness determination as described in Sec. 2.05.04.D. for a minor development, the Land Use Administrator shall approve, approve with conditions, or deny the application for a development order within 120 days. ~~review the application in order to determine compliance with City requirements and, if applicable, state requirements.~~
 - ~~2.~~ If the application is not in compliance, a letter shall be sent to the applicant outlining all items that need to be addressed in order for the development to achieve compliance with this LDC.
 - ~~3.~~ 1. Upon verification of compliance with all applicable requirements, the Land Use Administrator shall issue a development order approving or denying the application.
- H. *Application for moderate and major development—Planning and land development regulation board or city council approval.* The review process for a moderate or major development shall include:
1. Following a completeness determination as described in Sec. 2.05.04.D., an application requiring final action through a quasi-judicial hearing or public hearing must be approved, approved with conditions, or denied within 180 days. ~~for a~~

~~moderate or major development, the Land Use Administrator shall review the submittal in order to determine compliance with City requirements and, if applicable, state requirements. Copies of the application shall be forwarded to all applicable City staff for review and comment. At the discretion of the Land Use Administrator, or at the request of the applicant, a meeting may be scheduled with City staff to discuss issues that may be substantive in nature. If City staff finds that additional information is needed for the proper review of the application, the Land Use Administrator shall notify the applicant in writing, specifying the information needed.~~

~~2.~~

~~3.2.~~ If the application is not in compliance, a letter shall be sent to the applicant outlining all items that need to be addressed in order for the development to achieve compliance with this LDC. After verification that the application for a moderate or major development has complied with all applicable requirements of this LDC, the application shall be placed upon the next practicable agenda of the Planning and Land Development Regulation Board in accordance with published schedules and deadlines. After 60 days of application submittal the applicant may request the application be on the next appropriate agenda.

~~3.3.~~ The Land Use Administrator shall forward the application, along with its recommendations, to the Planning and Land Development Regulation Board for consideration. Based on the application, the requirements of this chapter, and the recommendations of City staff, the Planning and Land Development Regulation Board may approve, approve with conditions, or deny a development order, or prepare recommendations for the consideration of the City Council if it involves a major development, as defined in Table 2-1.

~~4.~~ If applicable, following review by the Planning and Land Development Regulation Board, the application shall be placed upon the next practicable agenda of the City Council. Based on the application, the requirements of this chapter and the recommendations of the Planning and Land Development Regulation Board, the City Council shall approve, approve with conditions, or deny the application.

~~1.~~

- I. *Conditions and safeguards.* In granting any development order, the approving authority may prescribe appropriate conditions and safeguards in conformity with this LDC. The approving authority shall render a decision to either:
 1. Approve the request as submitted; or
 2. Approve the request with conditions; or
 3. Deny the request.

Violation of conditions and safeguards made a part of the approval shall be a violation of this LDC.

- J. *Development order denial.* In the event an application for a development order is denied, the City shall issue a denial development order citing the applicable portions of an ordinance, rule, statute, or other legal authority for the denial of the request for a development order or permit. The Land Use Administrator may provide comments and recommendations relating to applications prior to taking action to deny a development order.

- K. *Due process.* The timeframe for City review, process, and public hearings for all accepted application types ~~shall be determined by the Land Use Administrator. The Land Use Administrator shall provide information depicting all application target timelines for City review and processing which demonstrates its adherence to these timeframes. Although these timeframes are targets and not requirements, all~~

~~applications shall be duly processed. In no case shall the Land Use Administrator unduly or unreasonably deny comments, reports, decisions, or scheduling of public hearings for applications.~~ shall follow Florida State Statute 166.033 as provided in LDC Section 2.05.04.D. After 60 days of application submittal the applicant may request the application to be on the next appropriate agenda, if applicable.

- L. *Independent review of applications.* The City may engage necessary technical consultants for the review of an application or a specific technical aspect of an application. The costs of such review shall be paid by the applicant.

2.05.05. *Review findings.* When reviewing a development order application, the approval authority shall determine whether sufficient factual data was presented in order to render a decision. The decision to issue a development order shall be based upon the following including, but not limited to:

- A. The proposed development must not be in conflict with or contrary to the public interest;
- B. The proposed development must be consistent with the Comprehensive Plan and the provisions of this LDC;
- C. The proposed development must not impose a significant financial liability or hardship for the City;
- D. The proposed development must not create an unreasonable hazard, or nuisance, or constitute a threat to the general health, welfare, or safety of the City's inhabitants; and
- E. The proposed development must comply with all other applicable local, state, and federal laws, statutes, ordinances, regulations, or codes.

2.05.06. *Effect of development orders.* The issuance of a development order does not authorize the disturbance of any part of the subject property involved. A development order only authorizes the filing of an application for another development order or a building permit.

- ~~A. *Other permits required.* In addition to obtaining a development order from the City, the developer must also obtain all other applicable permits or exemptions, as may be required by law, pursuant to Florida Statutes Chapter 166.033. In the event approval from the City is prerequisite to obtaining other required permits, the City shall issue a letter of intent which states that the proposed development is in compliance with this LDC, and that such approval is conditioned upon the developer obtaining all other required permits. The developer must provide proof to the City that all permits or exemptions have been granted prior to receiving a site development permit and, if applicable, a final plat.~~

- ~~A.~~ B. *Valid period.* Development orders shall remain valid for a period of 12 months from the date of issuance. In the event the applicant provides documentation that federal and/or state permits are in the process of being obtained, the expiration date of the development order may be extended in accordance with Subsection 2.05.06.E. However, a final plat development order shall remain valid until the subdivision or any part thereof is abandoned in accordance with City and state law.

- ~~A.C.~~ C. *Commencement of construction pursuant to a valid building permit.* If construction on a site has commenced during the valid period of a final site plan development order and pursuant to a valid building permit, construction may continue after the development order expires as long as the building permit remains valid.

- ~~B.D.~~ D. *Commencement of construction during valid period of a preliminary plat.* If

C. construction of the required improvements in a subdivision has commenced during the valid period of a preliminary plat development order, the improvements may be completed in accordance with the approved development order beyond its valid period provided the final plat development order has been issued and the subdivision has a valid certificate of concurrency. Construction of the required improvements in a subdivision shall be completed or shall be guaranteed for completion pursuant to City requirements.

D. *Extension of a development order.* Within three months before the expiration of any development order, the developer may request an extension not to exceed 12 months. All requests shall be submitted to the Land Use Administrator in writing and shall state the reason(s) for the extension. A maximum of three extensions may be granted provided the development has a valid certificate of concurrency.

E. *Recording.* All development orders, except denial development orders, and any extension, or minor modification thereto, shall be filed with the City Clerk and recorded at the expense of the applicant.

2.05.07 2.05.07 *Modifications to an approved development order.*

A. The Land Use Administrator may approve minor technical modifications to an approved development order. In determining whether a proposed modification is minor, all of the following shall apply:

1. ~~The proposed modification shall not increase the floor area ratio or impervious surface ratio by more than 15 percent, provided it meets the requirements of this LDC.~~

1. The proposed modification shall not adversely affect traffic circulation on or off-site.

2. The proposed modification shall not increase the density, intensity, or height of the approved development.

3. The proposed modification shall comply with all codes, rules, and regulations of the City and any other federal or state agency, and shall not require a variance.

B. Requests for modifications that do not meet the requirements in this subsection shall be reviewed by the applicable approval authority.

(Ord. No. 2024-12, § 2, 5-7-24; Ord. No. 2024-17, § 3, 11-12-24)

Sec. 2.06. - Official Zoning Map Amendments.

2.06.01. *Purpose.* This section is established to provide for zoning map amendments, as may be necessary or desirable from time-to-time, through a review by the Planning and Land Development Regulation Board and the City Council.

2.06.02. *Applicability.* An application to amend the Official Zoning Map (rezoning) may be filed by the Land Use Administrator, the City Council, the Planning and Land Development Regulation Board, the property owner(s), or agent of the property owner(s) representing 51 percent or more of the property involved.

2.06.03. *Review findings.* The Planning and Land Development Regulation Board and City Council shall consider the following criteria, in addition to the findings listed in Subsection 2.05.05, when reviewing a rezoning application:

A. Whether it is consistent with all adopted elements of the Comprehensive Plan and whether it furthers the goals and objectives of the Comprehensive Plan.

B. Its impact upon the environment or natural resources.

- C. Its impact on the economy of any affected area.
- D. Its impact upon necessary governmental services such as schools, sewage disposal, potable water, drainage, fire and police protection, solid waste, or transportation systems.
- E. Any changes in circumstances or conditions affecting the area.
- F. Compatibility with proximate uses and development patterns, including impacts to the health, safety, and welfare of surrounding residents.
- G. Whether it accomplishes a legitimate public purpose.

2.06.04. *Frequency of application.* A property owner shall not initiate action for the same rezoning affecting the same parcel of land more often than once every 12 months following denial or approval.

2.06.05. *Recording amendments to the official zoning map.* The Land Use Administrator shall update the Official Zoning Map as soon as possible after amendments are adopted. Amendments to the Official Zoning Map shall identify the official action by which such amendment was made, the date of such action, and the area involved.

Sec. 2.07. - Special Exception.

2.07.01. *Purpose.* The purpose of this section is to establish procedures for the review of uses that would not normally be appropriate within a zoning district, but if subject to appropriate limitations, conditions, and safeguards, would promote the public health, safety, welfare, convenience, and comfort.

2.07.02. *Applicability.* The special exception process ~~shall be~~ can only be applied ~~limited~~ to those uses noted as special exception uses in Chapter 3 and in Chapter 4. Uses determined by the Land Use Administrator under Subsection 3.01.07 to require a special exception shall utilize the special exception process. Uses requiring a super majority vote of the City Council pursuant to Subsection 3.01.06 shall utilize the special exception process, with the Planning and Land Development Regulation Board providing a recommendation based on this section to the City Council for final approval by resolution.

2.07.03. *Review findings.* No application for a special exception use shall be approved unless the Planning and Land Development Regulation Board finds that the request meets the findings listed in Subsection 2.05.05 and the following:

- A. Is consistent with the specific requirements for that particular use as set forth in this LDC;

~~B. Meets the concurrency requirements of this LDC; and~~

~~C.B.~~ Is compatible with the surrounding neighborhoods and promotes the value of surrounding land, structures, or buildings. Compatibility shall be reviewed in light of the following components:

1. Architectural design;
2. Fencing and screening, landscaping;
3. Noise reduction, sign, and light control;
4. Storm drainage, sanitation collection;
5. Police and fire protection;
6. On and off-site traffic control;
7. Off-street parking and loading; and
8. Other matters relevant to assuring that the proposed development site fosters desirable conditions and compatibility with the existing environment.

2.07.04. *Effect of a special exception.*

- A. *Effective date.* In accordance with Subsection 2.05.01.I, the rendering of a decision shall mean the filing of a written development order or a written denial of a development order in the office of the City Clerk.

- B. *Special exceptions run with the land.* Special exceptions are not personal in nature and shall run with the land. However, a special exception shall be approved only on the basis of the development plan submitted with the application, and shall be valid only for the location and area shown on the approved development plan which shall include a floor plan, if applicable.
- C. *Activating a special exception.* Approval of the special exception shall give the applicant authority to submit an application for development permits and/or other appropriate approval. Where the special exception approval does not require development permits, the applicant shall provide written evidence to the City that the activity granted has been initiated within the time prescribed by the City, or that right or privilege shall expire.
- D. *Expiration or Abandonment of Special Exception Uses.* If a special exception does not begin to serve the purpose for which it was granted within 12 months from the date of rendition it shall expire. Provided, however, that the Planning and Land Development Regulation Board may establish a shorter or longer period of time for a special exception to commence. In addition, the Land Use Administrator may extend the special exception for up to an additional 12-month period of time if the applicant can demonstrate good faith reliance. Good faith reliance may include, but is not limited to, the securing of any required permits from other governmental agencies/jurisdictions or the expenditure of substantial funds in reliance on the approved special exception.
- E. *Amendments.* Minor amendments not altering the intent and purpose of the approved special exception may be approved by the Land Use Administrator after such departmental comment as he or she deems appropriate. Amendments to an approved special exception, which the director deems to be major, shall require the submittal of an application and compliance with the review procedures as set forth in this section and as otherwise provided in this chapter.

Sec. 2.08. - Subdivision of Land.

2.08.01. *Purpose.* The purpose of this section is to determine when platting is required and to establish a review process consistent with F.S. ch. 177. It is not the intent of this LDC to prohibit the metes and bounds conveyance of real property, but it is the intent of this LDC to ensure compliance with the provisions of State Statutes.

2.08.02. *Applicability.*

- A. *Platting required.* It shall be a violation of this LDC for anyone who is the owner or agent of the owner of any land to transfer, sell, or offer to transfer or sell such land by reference to, exhibition of, or other use of a plat of a subdivision of such land without having a plat recorded in accordance with the requirements of this section and state requirements. Subdivisions are classified as:
 - 1. *Statutory.* The division of a parcel of land, whether improved or unimproved, 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 resubdivisionsreplats.
 - 2. *Nonstatutory.* The following activities qualify as nonstatutory subdivisions:
 - a. The combination or reconfiguration of previously platted lots or portions of such lots where the total number of lots is not increased and the resultant lots comply with City requirements.
 - b. The public acquisition by purchase, acceptance of deed ~~of or~~ dedication, or exercise of the right of eminent domain of strips of land for the widening or opening of streets, or acquisition of property for public purposes or public utilities.

- c. The division of land into no more than three lots, parcels, tracts, tiers, blocks, units, or any other division of land, said resulting lots to be 20 acres or more in size, provided that:
 - (1) Said division of land does not create a new street.
 - (2) Each resulting lot, tract, or parcel shall have access to a public street and no public improvement may be dedicated including, but not limited to, any dedication of rights-of-way, easement, or physical improvement of any kind intended for public use.
 - (3) Each lot, tract, or parcel shall meet or exceed the minimum requirements of the zoning district in which it is located adjacent to the public street.
 - (4) The owner of the subject property shall not be allowed to further subdivide under this section.
 - d. The division of a platted lot, parcel, or tract in single ownership into not more than **two-three lots**, where no street right-of-way dedication is involved and where the lots are equal to or exceed the standards of the LDC.
 - e. The original parcel to be considered must have been lawfully created.
- B. *Single sites not requiring platting.* No platting shall be required for development within an individual lot, parcel, or tract, provided that such lot, parcel, or tract meets all of the following requirements:
- 1. Has a property identification number(s);
 - 2. Was lawfully established by the governing authority at the time it was created; and
 - 3. Complies with the minimum lot area requirements of this LDC, or is a legally existing nonconforming lot.

2.08.03. *Nonstatutory land subdivision review procedures.* The application shall be processed administratively in accordance with review procedures and requirements for development orders established in Section 2.05.

2.08.04. *Statutory land subdivision review procedures.* The subdivision of land that does not qualify as nonstatutory subdivision shall meet the requirements of this section after a Subdivision Master Plan approval has been granted as outlined in Section 2.10.

A. *Preliminary plat.*

- 1. *Review procedures.*
 - a. ~~At an applicant's risk, a~~An application for preliminary plat approval may be submitted ~~in conjunction with an application for~~after the a subdivision master plan ~~development order is in substantial compliance.~~
 - b. The application shall be processed in accordance with Section 2.05. Once the application is deemed compliant, a development order shall be issued by the approving authority.

B. *Final plat.*

- 1. *Review procedures.*
 - a. Following the issuance of a preliminary plat development order, the applicant may submit a complete application for a final plat approval on a form provided by the City.

a. The application shall undergo a completeness and compliance review as outlined in Section 2.05 and F.S. ch. 177.

a-b. The Final Plat application is reviewed administratively and approved by the Land Use Administrator (LUA).

2.08.05. *Effect of plat approval.*

A. *Effect of preliminary plat approval.* Upon issuance of the preliminary plat development order, the developer may elect to commence construction of the subdivision and apply for a final plat development order. If the developer elects to commence construction prior to or concurrently with final plat review, the developer shall attend a preconstruction meeting as outlined in Chapter 9, Part I, and provide the following documentation and materials:

1. All required permits from federal, state, county, and regional agencies.
2. Commitment letters from the providers for essential services (i.e. electric, telephone, cable, etc.) that adequate service will be available at the time of impact.
3. Performance guarantee (in the amount established by the City) for the installation of public improvements that have not been constructed. Such estimate shall include, but not be limited to, landfill costs. An itemization shall be provided showing improvements that have been installed and all outstanding required improvements.
4. A statement within the preliminary plat development order noting the developer's intent or a letter authorizing the commencement of construction pursuant to the approved construction plans.

B. *Effect of final plat approval.*

1. The execution of the plat by the Mayor-Land Use Administrator shall be deemed to be the execution of a development order.
2. All recording fees, documents, and Mylar (original plat) shall be submitted to the Land Use Administrator. The Land Use Administrator shall then transmit the required fees and documents to the Clerk of the Circuit Court for recordation in accordance with F.S. ch. 177. Executed plats must also be filed with the City Clerk.

2.08.06. *Vacating plats.* The owners of any land subdivided into lots may petition the City Council under the provisions of F.S. ch. 177.101, to remove (vacate and abandon) the existing plat, or portion of a plat, from the official records of the City of Palm Coast. The application shall undergo a completeness and compliance review as outlined in this chapter. Once the application is deemed compliant as determined by the Land Use Administrator, it shall be scheduled before the City Council for consideration. The execution of a resolution by the Mayor shall be deemed to be the execution of a development order.

(Ord. No. 2009-26, §§ 2, 3, 12-15-09)

Sec. 2.09. - Master Planned Developments.

2.09.01. *Purpose.* The purpose of this section is to establish review requirements for approval of master planned developments, which typically include both a zoning map amendment and a development agreement. This section also addresses the procedures for approving major amendments to approved master planned developments.

2.09.02. *Applicability.* The requirements of this section apply to any proposed rezoning to the Master Planned Development District. Rezoning to the Master Planned Development District shall be a voluntary procedure to be pursued at the option of the applicant, pursuant to Section 2.10. The City

may, at the request of the applicant, initiate such rezoning on privately owned property. The approval of the master planned development rezoning rests with the City Council pursuant to the requirements of [Section 2.10](#).

2.09.03. *Review procedures.*

- A. *Unified control.* No application for a master planned development shall be considered until the applicant furnishes all necessary documents and information, as may be required, to provide the City with sufficient evidence that the applicant is in complete, unified, and otherwise unencumbered control of the entire area of the proposed master planned development, whether the applicant be an individual, partnership, corporation, other entity, group, or agency. The applicant shall provide to the City all necessary documents and information that may be required to assure the City that the development project may be lawfully completed according to the plans sought to be approved.
- B. *Master planned development site plan.* Review and approval of a master planned development site plan shall be the same as for a moderate or major development site plan, whichever is applicable, pursuant to [Section 2.05](#).
- C. *Master planned development agreement.* Review and approval of the Master Planned Development Agreement shall be the same as for a Development Agreement pursuant to [Section 2.14](#).
- D. *Bonds.* The City Council may include in the Master Planned Development Agreement requirements for bonds (or appropriate alternatives) for improvements conditioned upon the satisfactory and timely completion of facilities in the development plan, for the benefit of purchasers from the applicant, when the development time limits and phasing schedule do not preclude the sale of individual units prior to the completion of such facilities.

2.09.04. *Review findings.* The Planning and Land Development Regulation Board and City Council shall consider the following criteria, in addition to the findings listed in Subsection 2.05.05, [and the development standards listed in Subsection 3.03.04](#) when reviewing a master planned development application:

- A. Consistency with all adopted elements of the Comprehensive Plan and whether it furthers the goals and objectives of the Comprehensive Plan.
- B. Consistency with the general intent of the LDC.
- C. Degree of departure of the proposed development from surrounding areas in terms of character and density/intensity.
- D. Compatibility within the development and relationship with surrounding neighborhoods.
- E. Adequate provision for future public education and recreation facilities, transportation, water supply, sewage disposal, surface drainage, flood control, and soil conservation as shown in the development plan.
- F. The feasibility and compatibility of development phases to stand as independent developments.
- G. The availability and adequacy of primary streets and thoroughfares to support traffic to be generated within the proposed development.
- H. The benefits within the proposed development and to the general public to justify the requested departure from standard development requirements inherent in a Master Planned Development District classification.
- I. The conformity and compatibility of the development with any adopted development

plan of the City of Palm Coast.

- J. Impact upon the environment or natural resources.
- K. Impact on the economy of any affected area.

2.09.05. *Effect of master planned development approval.* Approval of a Master Planned Development Plan and Master Plan Development Agreement gives the applicant the authority to proceed with a site development plan and plat applications for review.

- A. *Duration and extension of development agreement.* For the duration and extension requirements of a development agreement, refer to Section 2.14.
- B. *Amendment to a master planned development agreement.*
 - 1. A request for an amendment to an approved master planned development master plan and/or agreement shall be supported by a written statement demonstrating the reasons the revisions are necessary or desirable. The Land Use Administrator may require additional documentation as part of the amendment application.
 - 2. Amendments to ~~the~~ an approved Master Planned Development site plan or agreement for the developed portions of the property may only be initiated by:
 - a. The property owner, for an amendment to the master planned development applicable to only a single lot or building site; or
 - b. Petition by the owners of more than 50 percent of the property in the Master Planned Development District for an amendment to a master planned development that involves multiple owners; or
 - c. City Council, where necessary to preserve the health, safety, and welfare of the property owners in the master planned development.
 - 3. Minor (de minimis) changes, no more than five percent increase in density or intensity, which do not affect the intent or character of the development, may be approved by the Land Use Administrator.

2.09.06. *Variances in master planned development districts.* Because the specific development standards of the Master Planned Development District are contained in the approved Master Planned Development Agreement for each planned development, and because the development plan normally takes into account those matters which might otherwise be the subject of variance review, modifications to approved development plans by variance shall be prohibited unless otherwise specifically provided for in the Master Planned Development Agreement.

2.09.07. *Status of previously approved PUD, PRD, VGC-1, VGC-2 and GCC plans.*

- A. Any active or completed Planned Unit Development (PUD), Planned Rural Development (PRD), Village Center (VGC-1, VGC-2), or Golf Course Community (GCC) project approved prior to the adoption of this Code shall continue to be governed by the approved development plan and any development agreements, terms and conditions to which the approval may be subject, as long as the project continues to be actively under development. Any time limitations to which the approved PUD, PRD, VGC-1, VGC-2, or GCC plan may be subject shall also continue to apply. Minor (de minimis) changes of no more than five percent increase in density or intensity, which do not affect the intent or character of the development, may be approved by the Land Use Administrator.
- B. Whenever any application is made to substantially modify an approved PUD, PRD, VGC-1, VGC-2, or GCC plan, as determined by the Land Use Administrator, or to undertake a new development on part or all of the property, the application shall be made under the terms and procedures of the Master Planned Development zoning

district and shall comply with the provisions of this section. Substantial modifications to an approved development plan or agreement include, but are not limited to change that affects the intent and character of the development, intensity, density, land use pattern, the location, or dimensions of major streets, or similar substantial changes.

Sec. 2.10. - Master Plans.

2.10.01. *Purpose.* The master plan review process is intended to provide a review of the basic development concepts without significant engineering design, prior to proceeding with final plat and technical site plan approval.

2.10.02. *Applicability.*

- A. *Master site plan.* A master site plan review is optional for all moderate and major site plans that include residential, nonresidential, and mixed use development occurring on various contiguous sites or outparcels to ensure that development takes place in a coordinated and efficient manner.
- B. *Subdivision master plan.* A subdivision master plan is required prior to a preliminary plat application, unless waived by the Land Use Administrator.
- C. *Nonresidential controlling master site plan.* A nonresidential controlling master site plan is optional for all site plans meeting the criteria set forth in [Section 4.15](#).

2.10.03. *Review procedures.* A master plan review shall be processed in accordance with [Section 2.05](#) and Table 2-1.

2.10.04. *Review criteria.* Master site plans shall be reviewed to ensure conformance with this Code. However, the following criteria shall be considered when reviewing master plans:

- A. Logic of design.
- B. Internal consistency.
- C. Impact on neighboring sites.
- D. Internal vehicular and pedestrian connectivity.
- E. Consolidation of utilities and facilities, including stormwater, parking, signage, etc.
- F. Public benefit derived from the project.

2.10.05. *Effect of master plan approval.*

- A. Approval of a master plan development order authorizes an applicant to continue with the preliminary plat or technical site plan review process.
- B. The approved Nonresidential Controlling Master Site Plan Development Order shall act as the controlling document for the development specifying, but not limited to, location of primary buildings and outparcels, landscape buffers, master stormwater, drainage, access drives, parking, and pedestrian facilities. However, site plans and preliminary plats can allow up to a 25 percent accumulative design change from the master plan. No deviation from LDC requirements may be approved during the City staff review process.

Sec. 2.11. - Technical Site Plan.

2.11.01. *Purpose.* The site plan review process set forth in this section is intended to ensure that site development, including mixed use development on a single site, takes place in an orderly and efficient manner through a process that provides adequate review based on the size and complexity of the proposed development.

2.11.02. *Applicability.* The purpose of final site plan review is to ensure compliance with all

development regulations. Therefore, the level of detail shall be that of construction plans and technical specifications. The review is based not only on conformance to Code, but also conformance with an approved master plan, if applicable.

2.11.03. *Review procedures.* Site plan review shall be processed in accordance with Section 2.05.

2.11.04. *Effect of site plan approval.* Approval of the construction plans and technical specifications represents the final development order. Therefore, approval of a Site Plan Development Order authorizes an applicant to apply for a building permit.

Sec. 2.12. - Variance.

2.12.01. *Purpose.* This section is established to provide standards and procedures for the granting of variances from the provisions of this LDC through review by the Planning and Land Development Regulation Board when it finds that there are conditions peculiar to the property that creates undue construction or development hardships in complying with this LDC.

2.12.02. *Applicability.*

A. *Authorized variances.* The variance procedures contained in this section shall apply to the development standards set forth in the following portions of this Code:

1. Chapter 1, Section 1.10—Nonconformities.
2. Chapter 3—Zoning, Uses, and Dimensional Standards.
3. Chapter 4—Conditions for Limited Specific Uses and Activities.
4. Chapter 5—Transportation, Connectivity, Access, and Parking.
5. Chapter 10—Environmental and Cultural Resource Protection.
6. Chapter 11—Tree Protection, Landscaping, Buffers, and Irrigation.
7. Chapter 12—Signs and Advertising.
8. Chapter 13—Architectural Design Regulations.

B. *Prohibited variances.* A variance shall not be granted under any of the following circumstances:

1. A variance that would permit an inconsistency with the Comprehensive Plan.
2. A variance to permit a use, expressly or by implication, prohibited in the zoning district.
3. A variance to permit a development density or intensity not generally allowable in the zoning district.
4. A variance in connection with any use or activity that has been approved as a special exception, if within the area covered by the special exception approval.
5. A variance ~~based on the permitted or~~ that would permit a new nonconforming use of neighboring lands, structures, or buildings.
6. A variance that would violate requirements or regulations of other departments or agencies.
7. A variance that would violate specific prohibitions (for example, hours of operation), or procedural requirements.
8. A variance based on purely economic considerations.

2.12.03. *Review findings.* In addition to the findings listed in Subsection 2.05.05 for all

development orders, variance applications shall be reviewed based on the following:

- A. *All variances.* No application for a variance shall be approved unless the Planning and Land Development Regulation Board finds that the following standards are met, recognizing that the applicant bears the burden of proof.
 - 1. Special conditions and circumstances exist which are peculiar to the land, use, or building involved and which are not applicable to other lands, uses, or buildings in the same zoning district; and
 - 2. The special conditions and circumstances are not self-imposed and do not result from the actions of the applicant; and
 - 3. Literal interpretation of the provision of this LDC would deprive the applicant of rights commonly enjoyed by other properties in the same zoning district under the terms of this LDC and would work unnecessary and undue hardship on the applicant; and
 - 4. The variance is the minimum relief necessary that will make possible the reasonable use of the land or building; and
 - 5. The granting of the variance will be in harmony with the general intent and purpose of this LDC and that such variance will not be injurious to the area involved or otherwise detrimental to the public health, safety, and welfare or injurious to other property in the area.
- B. *Alternative criteria for specific variances.* There are alternative variance criteria for specific uses within this LDC that shall be adhered to. Such uses are as follows:
 - 1. Marinas—Refer to Chapter 4.
 - 2. Flood Damage Protection—Refer to Chapter 10.
 - 3. Wellhead Protection—Refer to Chapter 10.

2.12.04. *Effect of variance approval.*

- A. Approval of a variance application shall give the applicant authority to submit an application for development plan review and/or other appropriate approval. The Planning and Land Development Regulation Board may, within the action for which the variance is required, prescribe a reasonable time limit for which the approved request shall begin, be completed, or both. Unless prescribed as a condition of approval, there is no time limit for a variance.
- B. A variance shall be approved only on the basis of the development plan submitted with the application and shall be valid only for the area of variance shown on the approved development plan. No approved variance shall be construed to be a general modification of the requirements of this LDC in any area outside the area of variance shown on the approved development plan.

Sec. 2.13. - Administrative Deviation of Development Standards.

2.13.01 *Purpose.* This section is established to provide a process for granting administrative deviation with the application of certain standards of this LDC. The process is specifically intended to promote high standards of site design, and to provide flexibility in the administration of standards in recognition of site specific conditions, and to establish conditions to ensure compatibility where standards are modified.

2.13.02. *Applicability.*

- A. The Land Use Administrator may approve an administrative deviation of standards to grant relief from any of the following requirements of this Code, up to a maximum reduction of five percent of the standard:

1. Distance between structures.
 2. Parcel dimensions (not area).
 3. Setbacks.
- B. The Land Use Administrator may grant a deviation in order to protect a specimen or historic tree, in which case one parking space or two percent of the total parking requirements, whichever is greater, may be eliminated.
- C. The Land Use Administrator may also grant an administrative deviation of standards to the site planning or development standards of this LDC in compliance with this section, based on the finding that the waiver is necessary to accomplish a reasonable accommodation of the needs of a disabled person, in compliance with the Americans with Disabilities Act.

2.13.03. *Review procedures.* Administrative deviations of development standards are classified as minor development orders and shall be reviewed as specified in [Section 2.05](#). However, the Land Use Administrator may choose to refer the application to the Planning and Land Development Regulation Board for hearing and decision in the same manner as provided for Variances in [Section 2.12](#).

2.13.04. *Review findings.* The Land Use Administrator may approve an administrative deviation of standards only after first making all of the following findings, in addition to those listed in Subsection 2.05.05:

- A. There are special circumstances applicable to the property, including size, shape, topography, location, or surroundings, so that the strict application of this Code deprives the property of privileges enjoyed by other properties in the vicinity and within the same zoning district;
- B. The approval of the administrative deviation of standards includes conditions of approval as necessary to ensure that the adjustment granted does not constitute a grant of special privileges inconsistent with the limitations upon other properties in the vicinity and within the same zoning district; and
- C. The administrative deviation is consistent with any applicable specific plans in place for the subject property.

Sec. 2.14. - Development Agreements.

2.14.01. *Purpose.* This section is established to outline provisions relating to development agreements, which require approval by the City Council.

- A. A development agreement may be entered into by an applicant and the City Council to provide for matters that relate to the unique conditions of the real property to be developed, the relationship between the public and private aspects of the development, or other terms and conditions that are not typical of a routine development order. Development authorized by a development agreement may be phased. The development agreement may provide that the entire development or any phase thereof shall be commenced or completed within a specific period of time.
- B. Statutory development agreements may be entered into under the authority of the Development Agreement Act as codified in F.S. [ch. 163](#) and processed in accordance with the requirements of state law.
- C. Nonstatutory development agreements may be entered into under the authority of the home rule powers of the City of Palm Coast under Article VIII, Section 2 of the Constitution of the State of Florida and F.S. [ch. 166](#).
- D. A development agreement shall be required for the development of property designated a Master Planned Development [Zoning](#) District on the Official Zoning

Map, but the agreements shall not be statutory.

- E. A development agreement is transferable if the land and structure(s) continues to be used for the purposes for which it was issued. No person (including successors and assigns of the person who obtained the development agreement) may make use of the land except in accordance with the conditions and requirements of the development agreement. The provisions of the development agreement run with and burden the real property to which it relates until released or amended in accordance with formal action of the City of Palm Coast. All development agreements shall require mortgagees to subordinate any mortgages on the property.
- F. Duration and extension. The negotiated Master Plan Development Agreement which results from a master planned development application process shall have a maximum duration of five years or be phased to ensure that development under a Master Plan Development Agreement proceeds in good faith and the development of the master planned development is not abandoned and is not suspended in a manner which is adverse to the public interest. Upon the five-year term being completed or a phase of the master planned development not being developed in accordance with the phasing schedule set forth in the Master Plan Development Agreement, the City Council may, after obtaining a recommendation from the Planning and Land Development Regulation Board, extend the term of the Master Plan Development Agreement or the master planned development phase. In the interim, no development may be continued or permitted relative to the master planned development, ~~and absent an extension approval by means of a development order within three months of the date of expiration, the property shall revert to the zoning district which was assigned to the master planned development property prior to the Master Planned Development District rezoning.~~ A property owner may initiate a request for an extension prior to expiration.

Sec. 2.15. - Vested Rights Determination.

2.15.01. *Purpose.* This section is established to provide standards and procedures for the issuance of vested rights determinations by the City Council. No applicant claiming that the LDC as applied to a particular property constitutes or would constitute a permanent taking of private property or an abrogation of vested rights, may pursue such claim in court or before a quasi-judicial body unless the applicant has first exhausted the administrative remedies herein. The application shall set forth the facts upon which the claim is based and shall be accompanied by all contracts, letters, appraisals, reports, or other documents upon which the applicant's claim is based.

2.15.02. *Applicability.* The owner, or owners of real property, may request a determination of vested rights by filing a complete application with the Land Use Administrator on a form provided by the City.

- A. The application shall provide a sworn statement to be executed by all owners of the real property or an authorized agent that all information set forth on the application is true and correct.
- B. The Land Use Administrator shall screen each application for a vested rights determination to determine whether the application is technically complete. If not technically complete, the application shall be promptly returned to the applicant. A technically incomplete application shall be returned to the applicant with written notification of the deficient items. If a response is not submitted to the City within a time specified by the City, the application shall be deemed abandoned.

2.15.03. *Review procedures.* Vested rights determinations are classified as major development orders and shall be reviewed as specified in Section 2.05. In addition, the following procedural requirements apply.

- A. The City Council shall hold a public hearing and determine whether or not it has been clearly and convincingly demonstrated that the real property subject to the application

has vested status. The City Council may refer the matter to the Planning and Land Development Regulation Board for an advisory opinion and review, or to a special master or hearing officer for findings of fact relative to the matter, or may make both such referrals.

- B. At the hearing or hearings to which the matter has been referred, the applicant shall present all of the evidence in support of the application. The technical rules of evidence in judicial proceedings shall not be applicable, but all testimony given shall be under oath. The applicant shall have the burden of proof.
- C. After making a final determination of vested rights status, the City Council shall provide the applicant with a written order setting forth the determination of vested rights status. If the City Council determines that vested rights exist and that development may proceed, the applicant shall have the right to rely upon such written notification that the real property is vested, and the determination that the real property is vested shall be final and not subject to appeal, revocation, or modification. Thereupon, permits may be granted consistent with that decision.
- D. The City Council's decision to deny vested rights status shall be final, subject to appeal in accordance with state law.

(Ord. No. 2009-26, §§ 4, 5, 12-15-09)

Sec. 2.16. - Appeals.

2.16.01. *Appeal of administrative decision of the land use administrator.* Any person aggrieved by an administrative decision rendered by the Land Use Administrator regarding the provisions of this LDC may appeal such decision to the Planning and Land Development Regulation Board. The appeal shall be initiated within 15 calendar days of the rendering of the administrative decision by filing an appeal with the Land Use Administrator. Failure to file an appeal within the timeframe specified and exhaust all administrative remedies provided for in this LDC shall constitute a waiver of all rights to appeal the determination by the Land Use Administrator.

- A. *Submittal.* A request for a hearing before the Planning and Land Development Regulation Board for an appeal of any determination made by the Land Use Administrator with regard to the administration of the uses and development regulations of this LDC shall be made as follows:
 - 1. A completed appeal form and related fee shall be filed with the Land Use Administrator. Such application shall state the grounds for review of the decision. Any additional grounds may not be stated at the appeal hearing.
 - 2. The appeal form shall be accompanied by such other materials and drawings as needed by the Planning and Land Development Regulation Board to clearly understand the substance of the appeal.
- B. *Review procedures.* The application shall be submitted to the Planning and Land Development Regulation Board, which shall review the application and either grant or deny the request in accordance with the following:
 - 1. In exercising the powers granted, the Planning and Land Development Regulation Board may, in conformity with the provisions of this LDC, reverse or affirm, wholly or in part, or may modify the order, requirements, decision, or determinations of the Land Use Administrator.
 - 2. Any petition for a hearing before the Planning and Land Development Regulation Board may be withdrawn prior to action thereon by the Planning and Land Development Regulation Board at the discretion of the applicant upon written notice to the City. The withdrawal of an application shall not result in a refund of the application fee.
 - 3. When considering an appeal all of the following factors, at a minimum, shall be

evaluated:

- a. Whether the action requested in the appeal is consistent with the Comprehensive Plan; and
 - b. Whether the action requested in the appeal complies with all relevant and appropriate portions of this LDC; and
 - c. Whether there was an error of fact or law in the decision of the Land Use Administrator.
4. At the conclusion of the appeal hearing, the Planning and Land Development Regulation Board shall issue a final decision on the appeal.

2.16.02. *Appeal of planning and land development regulation board decision.*

A. *Public notice requirements.* Notification shall be in accordance with Section 2.05, if applicable.

~~B.A.~~ *Submittal.* Within 30 calendar days of the rendering of a decision by the Planning and Land Development Regulation Board, an appeal may be filed with the City Clerk by the owner, an abutting property owner, or the Land Use Administrator. An application together with a fee as established by resolution shall be required.

~~C.B.~~ *Review procedures.* The application shall be forwarded to the City Council and, if applicable, after due public notice, for a public hearing to consider the application. The public hearing shall be a de novo hearing and shall be conducted in accordance with the following:

1. Hearing steps.
 - a. Preliminary matters.
 - (1) The Mayor shall read the case title.
 - (2) Disclosure by City Council members of ex parte communications, if any.
 - (3) Swearing in of appellant, City staff, and all witnesses collectively. The swearing in of witnesses may be left to the discretion of the Mayor with the concurrence of the appellant.
 - b. City staff's presentation.
 - (1) City staff's opening statement.
 - (2) Calling of witnesses and presentation of evidence by City staff.
 - (3) Cross-examination after each witness, if so elected.
 - c. Appellant's opening statement.
 - (1) Calling of witnesses and presentation of evidence by appellant.
 - (2) Cross-examination after each witness, if so elected.
 - d. Public input. Testimony and presentation of evidence by the public with alternating speakers in support of and in opposition to the appeal and cross-examination after each witness, if so elected.
 - e. Closing argument by appellant.
 - f. Closing argument by City staff.
 - g. Rebuttal argument by appellant, if so elected.

- h. Discussion by City Council of the evidence presented as it applies to the requirements of the City of Palm Coast Code of Ordinances and applicable law.

- i. After deliberation, a motion should be made which would presumably either:

AFFIRM THE PLANNING AND LAND DEVELOPMENT REGULATION BOARD'S ACTION: "I

move that the City Council find that the following facts presented and reviewed here are competent substantial evidence to affirm the Planning and Land Development Regulation Board's action: (list factors)"; or

REVERSE THE PLANNING AND LAND DEVELOPMENT REGULATION BOARD'S ACTION: "I

move that the City Council find that the following facts presented and reviewed here are competent substantial evidence to reverse the Planning and Land Development Regulation Board's action: (list factors)."

- 2. In the event the applicant is the appellant, the applicant, or City staff as determined by the Land Use Administrator, shall send a letter to the property owners abutting subject property advising them of the date and time of the meeting.
- 3. In the event that an abutting property owner is the appellant, this person will act as spokesperson or appoint a representative. In this case, a special letter will be sent to the applicant stating that an appeal has been filed and that they or their representative will be called upon to act as an opposition spokesperson.
- 4. In accordance with Subsection 2.05.01.I, the rendering of a decision shall mean the filing of a written development order or a written denial of a development order in the office of the City Clerk.
- 5. Unless the order specifically states it is an order without prejudice, it is rendered with prejudice.

D. *Rehearing.*

- 1. If it is alleged that the Planning and Land Development Regulation Board or City Council, as the case may be, has overlooked or misapprehended some facts or points of law, a rehearing of any decision of the Planning and Land Development Regulation Board or City Council may be granted by the Planning and Land Development Regulation Board or City Council either on the motion of any member voting on the prevailing side, or on the motion of any person aggrieved by its decision. That motion shall be in writing, shall be filed with the Land Use Administrator within ten working days after rendition of the decision, and shall state its grounds.
- 2. If the Planning and Land Development Regulation Board or City Council decide to grant a rehearing, the movant shall notify by certified mail or hand delivery upon the City Clerk and all abutting property owners previously notified of the hearing, together with a notice stating the date, time, and place it will be orally presented to the Planning and Land Development Regulation Board or City Council.
- 3. The Planning and Land Development Regulation Board or City Council shall not rehear applications based upon the same facts or issues, but rather on new evidence not heard before or new law.

(Ord. No. 2009-26, §§ 6—9, 12-15-09)

Sec. 2.17. - Lot Binding, Unbinding, and Vacation of Easements.

2.17.01. *Short title/legislative findings and intent.* This section shall be known and may be cited as the "Palm Coast Lot Binding and Unbinding and Vacation of Easements Ordinance."

2.17.02. *Binding of lots.* A common owner of two or more adjoining subdivided lots or portions of subdivided lots may make application to the City for approval of the lots being bound for development purposes. No more than four lots may be bound together by the process set forth in this section. Lot binding, as set forth in this section, may be permitted solely **be** for purposes of compliance with the land development regulations of the City as set forth in the City's Land Development Code.

~~2.17.03-2.17.01.~~ _____ A
pplication process.

- A. The owner of adjoining lots shall present a proposed lot binding agreement or an agreement that provides for the unbinding of lots which contains a full and complete legal description of all subdivision lots proposed to be bound together or unbound from one another to the City Manager or designee.
- B. Each lot binding agreement shall provide, at a minimum, the following:
 - 1. That the real property described shall be retained in and shall remain as a single, integral parcel, and shall not be sold or otherwise disposed of, or encumbered, in lesser constituent parcels.

~~2.1.~~ _____ T
hat the agreement shall be binding upon all successors, heirs, executors, administrators or assigns of the owner and shall be a covenant running with the land.

~~C-B.~~ _____ A
greements unbinding lots shall be in a form approved by the City Manager after consultation with the City Attorney. Applications to unbind lots shall not create a nonconformity in accordance with Section 1.10.

~~2.17.04-2.17.02.~~ _____ A
pproval authority. The City Manager or designee, upon submittal of all appropriate information in accordance with the provisions of this section and upon making a finding that there are no easements that require vacation may approve the binding and unbinding of lots in accordance with this section; or if the City Manager or designee may determine that City easements required to be released, abandoned or vacated can be released abandoned or vacated in accordance with the provisions of Subsection 2.17.05. City Council shall approve the binding or unbinding of three or more lots.

~~2.17.05-2.17.03.~~ _____ E
ffect of existence of easements.

- A. If private or public easements require release, vacation or abandonment at the time that the proposed binding lot agreement is approved, the owner shall present all documents needed to accomplish the release, vacation and abandonment. Documentation that any private easements have been released or relocated shall be provided to the City Manager or designee.
- B. The City Manager or designee is hereby delegated the authority to release, vacate and abandon any public easements along any common lot line if it is determined that

the City no longer needs the public easement and that any then current users of the public easement have no objection to the action or if a conditional action can facilitate the use of any required public easement. Said public easements may only be released, in accordance with this section if it is found that the lot owner has made an application for a building permit to construct a structure upon the easement.

- C. The City Manager or designee may require the granting of easements or the imposition of other conditions as may be necessary prior to the approval of the binding or unbinding of lots.

~~2.17.06-2.17.04.~~ F
ees. The City Council may establish application fees from time-to-time relating to the

provisions of this section by adoption of a resolution that may be part of a general City fee resolution relating to diverse actions and activities of the City.

~~2.17.07.2.17.01.~~

R

ecording of agreements.

- A. Each approved lot binding or unbinding agreement together with the action releasing, vacating, abandoning, or granting any easement(s) shall be recorded in the Official Records of Flagler County (land records) at the expense of the owner.
- B. After recordation, copies of the recorded lot binding or unbinding agreement and action relative to the easement(s) shall be provided by the owner to the City Manager or designee at the cost of the owner for recordation in the City's records. No such action shall take effect until recorded in the City's records.

(Ord. No. 2004-10, §§ 1—7, 5-4-04)

Editor's note— Inasmuch as Ord. No. 2004-10 was inadvertently omitted during the original codification of the Land Development Code, and at the discretion of the editor, the provisions of said ordinance have been designated as Section 2.17.

City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.8

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Org/Account #
Subject: PRESENTATION - PROPOSED AMENDMENTS TO CHAPTER 11 TREE PROTECTION, LANDSCAPING, BUFFERS, AND IRRIGATION OF THE LAND DEVELOPMENT CODE		
Presenter: Richard Picatagi, RLA, LEED®AP, Landscape Architect; Dylan Rodriguez, Planner		
Attachments: 1. Presentation 2. Chapter 11 Tree Protection, Landscaping, Buffers, and Irrigation Proposed Changes		
Background: In May 2025, the city completed the update of the Comprehensive Plan. In order to implement the goals, objectives, and policies of the 2050 Comprehensive Plan, the Land Development Code (LDC) needs to be updated. Staff has started to draft updates to the various chapters of the LDC. Proposed amendment to Chapter 11-Tree Protection, Landscaping, Buffers, and Irrigation of the LDC will be presented by staff. The version included in the package is in a strike-thru and underline format. The proposed amendments will include changes directly related to policies in the Comprehensive Plan. Additionally, the amendments may include clarification of the code, update of references, or updates necessitated by best practices as applied in the City, or to address on-going/repetitive issues in applying the land development code.		
Recommended Action: STAFF IS SEEKING COMMENT ON THE PROPOSED AMENDMENTS AS WELL AS SUGGESTIONS FOR ADDITIONAL AMENDMENTS		



Land Development Code Amendments

Chapter 11 – Tree Protection, Landscaping, Buffers, and Irrigation

City Council
Workshop
May 12, 2026

Land Development Code Amendments

Chapter 11 – Tree Protection, Landscaping, Buffers, and Irrigation

Amendments are based on the following:

- Recent update of the Comprehensive Plan
 - Implement a goal, objective, and/or policy
- To clarify the intent of the regulation
- To update references (to Florida Statutes, or agencies)
- Address on-going/repetitive issue

Land Development Code Amendments

Chapter 11 – Tree Protection, Landscaping, Buffers, and Irrigation

Landscaping and Buffer Requirements

- Required use of native and drought-tolerant vegetation for new development.
- Clarified buffer requirements, including adjustments to buffer widths while maintaining intent.
- Updated standards for use of existing trees, including pine tree credits and limitations.

Planting Standards and Design Requirements

- Established requirements for foundation plantings in residential developments.
- Clarified tree replacement ratios and use of palms as substitutes for shade trees.
- Defined limits on use of understory trees in place of shade trees.
- Updated screening requirements for mechanical equipment and transformers.

Irrigation and Maintenance Requirements

- Required moisture-sensing or smart irrigation systems for all developments.
- Established mulching standards for planting areas.
- Required certified arborists for certain tree maintenance activities.
- Required landscape and irrigation as-built drawings prior to certificate of occupancy (with exceptions).

Land Development Code Amendments

Chapter 11 – Tree Protection, Landscaping, Buffers, and Irrigation

Enforcement/Remediation and Penalties

- Requires irrigation of replanting's for sites cleared without proper approval.

Land Development Code Amendments

Chapter 11 – Tree Protection, Landscaping, Buffers, and Irrigation

Next Steps

- Additional questions on proposed amendments?
- Other potential amendments from the Committee
- Schedule for moving forward
 - Staff will present other LDC chapters in the coming months (Schedule has been provided to the Committee)
 - Workshop on follow-up amendments

Sec. 11.01. - General Provisions.

11.01.01. *Purpose and intent.* The purpose of this chapter is to protect the general welfare of City residents and visitors and to promote energy and water conservation; reduce air pollution and noise; enhance property values; reduce erosion; improve surface water quality and groundwater recharge; moderate temperatures by providing shade; improve compatibility between various land uses; and enhance the City's appearance. The intent of the chapter is to establish procedures and practices governing the protection, installation and long term maintenance of trees, vegetation, and other landscaping elements within the City. The criteria in this chapter are intended to institute landscape and irrigation design principles that will result in creative solutions and provide alternative means to achieve an environmentally sustainable and aesthetic community.

11.01.02. *Applicability.* The removal of trees or fill, and the excavation or dredging of any parcel of land shall be prohibited prior to issuance of all required permits (including tree removal permits), unless stated otherwise in this chapter.

- A. *Design of new development.* Developments shall be designed to the greatest extent possible to protect existing trees and their tree protection zones from stormwater facilities, drainage lines, utilities, grade changes, building footprints, parking areas, drives, and walkways. Subdivision plats shall shift lot lines to minimize placing specimen or historic trees in the buildable area of the lot, ~~if practical.~~ to the greatest extent feasible as determine by the Land Use Administrator.
- B. *Alteration of existing development.* No building or parking lot existing on August 19, 2008 shall be required to be altered or moved in order to comply with this chapter, except that the following activities shall require compliance with this LDC to the maximum extent possible. (Exceptions may be granted by the Land Use Administrator when development conflicts with pedestrian and traffic safety, interferes with the protection of specimen or historic trees or natural resources, removes required parking, or similar situations.)
 - 1. When a structure is destroyed by fire or other calamity and is proposed to undergo substantial improvement, as defined in this LDC.
 - 2. When an existing non-residential building is expanded, the required building foundation plantings and their planting areas shall be provided for the new building area.
 - 3. When a parking/vehicular use area is expanded but not the building, the new pavement area is required to be brought into compliance with this chapter. At a minimum temporary irrigation shall be required.
 - 4. Any expansion project shall include replacing previously planted required landscaping that has been damaged or has died.

11.01.03. *Measurement of trees.* For the purposes of this chapter, the size of existing trees shall be calculated by the measurement of the diameter of the trunk in ~~caliper~~ Diameter at breast height (DBH) (4 feet 6 inches above ground) inches, ~~taken at breast height (four feet six inches).~~ Trees with multiple trunks at breast height will have the sum of the trunks utilized for The determination. Where the individual trunks are less than 9 inches in diameter, the largest 3 trunks will be used. The size of new landscape trees shall be calculated by measurement of the diameter of the trunk at ~~6~~ six inches above grade, up to and including trees four inches in diameter. The size of new trees over four inches in diameter shall be calculated by measurement of the diameter of the trunk at 12 inches above grade.

11.01.04. *Classification of developments.* For the purpose of applying landscaping and irrigation requirements, developments are classified as follows:

- A. *MFR/COM:* Townhouse, condominium, and multifamily residential development and institutional, office and commercial uses;
- B. *IND:* Industrial and warehousing development;
- C. *SUBD:* Subdivisions in any zoning district; and
- D. *SFR/DPX:* Single-family detached and duplex development on individual lots.

([Ord. No. 2016-6](#), § 2, 11-1-16)

Sec. 11.02. - Tree Preservation, Protection, and Replacement.

11.02.01. *Protected trees defined.* All trees that meet the following criteria are protected, with the exception of invasive species (see Section 11.02.05.C.1) and/or species not suited to this area per the United States Department of Agriculture hardiness list:

- A. The trunk is ~~6six~~ inches or greater diameter.
- B. Trees with a trunk ~~4four~~ inches or greater diameter, if surveyed for credit.
- C. Specimen trees, which are any protected trees with a trunk of 24 inches or greater diameter except for sand pines; however the following species are considered specimen trees when they reach one of the following:
 1. ~~12Twelve~~ inches or greater diameter: Cypress, Magnolia, Loblolly Bay, Red Bay, Scrub Oak, and Red Cedar;
 2. ~~18Eighteen~~ inches or greater diameter: Elm, Hickory, Oak, Green Ash, Sycamore, Date Palm, and Maple.
- D. Historic trees, which are any protected trees with a trunk of 36 inches or larger diameter.
- E. For SFR/DPX development, any tree 1½ ~~inches or greater to six inches~~ in diameter that was planted to meet the minimum tree density requirements or an existing tree that was previously credited towards meeting the requirements of this chapter.

11.02.02. *Tree survey requirements.*

- A. *Tree survey.* The required survey shall be accomplished within the last 24 months and shall identify all protected trees by species name and the size of the trunk measured at the diameter at breast height.
- B. *Monument signs.* Where monument signs are proposed to be located on an existing development, all protected trees that are located within 50 feet of the proposed sign shall be shown on the tree survey. At time of sign permit application, all protective measures for these trees should be depicted.
- C. *Protected, specimen, and historic trees.*
 1. *MFR/COM and IND developments.*
 - a. The tree survey shall show all protected trees ~~6six~~ inches in diameter and greater from the property lines to ~~5five~~ feet past the required buffer area width, except as provided in Section 11.02.02.D. Protected trees within any adjacent rights-of-way extending to the nearest street pavement shall be included in the survey.
 - b. All specimen and historic trees shall be individually located and identified over the entire site as to species and size except as provided in Section 11.02.02.D.
 2. *SUBD developments.* All ~~protected~~, specimen, and historic trees shall be individually located and identified over the entire site as to its species and size except as provided in Section 11.02.02.D.
 3. *SFR/DPX developments.*
 - a. Protected trees ~~6six~~ inches or greater diameter within all front, rear, and street side building setback areas shall be surveyed and shown on the tree survey if the trees are going to be used for credit.
 - b. Specimen and historic trees shall be surveyed over the entire lot except as provided in Section 11.02.02.D.

- D. *Survey of individual trees not required.* Under the following circumstances, the Land Use Administrator may determine that a survey identifying each individual protected tree is not warranted and a count of all protected trees including species and diameter size is acceptable:
1. When existing vegetated areas are to remain undisturbed; or
 2. Where some or all of a development site or a proposed subdivision must be filled to such an extent, in order for permitted development to occur, that there is no feasible means as determined by the Land Use Administrator to save protected, specimen, and historic trees.
 3. When the trees are located in wetland preservation or conservation areas that will not be impacted.

11.02.03. *Tree preservation.*

- A. *Specimen and historic tree preservation requirements.* Specimen and historic trees are select protected trees that due to their size and contribution to the overall tree canopy of the City are granted an extra level of significance and protection. Building footprints, drives, stormwater management facilities, and similar activities on all sites shall be designed to save the maximum practicable number of specimen and historic trees. During the subdivision platting process, lot lines shall be shifted for the same purpose. This requirement does not exclude the requirement for mitigation of any removed trees of protected statuses during the subdivision process. Table 11-1 shows the minimum percentage of specimen trees and the minimum percentage of historic trees that must be preserved individually for each category on a site.~~Table 11-1 shows the minimum percentage of specimen and historic trees that shall be preserved on a site.~~ Owners of lots assigned the SFR, DPX, and EST zoning districts may remove any specimen or historic tree that is within the buildable area of the lot with no mitigation, if all reasonable efforts as determined by the Land Use Administrator, to shift or flip the building footprint cannot save the tree(s). ~~This requirement does not exclude the requirement for mitigation of any removed trees of protected statuses.~~

Table 11-1: Minimum Specimen and Historic Trees to be Preserved

Number of Specimen/ Historic Trees on a Site ^{*1}	Percentage of trees to be Preserved	
	MFR/COM, SUBD	IND
Less than 3 per acre, or a portion thereof	75%	50%
3.0 to 5.0 per acre	67%	40%
5.1 to 8.0 per acre	50%	25%
More than 8.0 per acre	4 per acre	2 per acre

*1 For the purposes of compliance with tree preservation and mitigation requirements, specimen trees and historic trees shall be calculated and preserved as distinct categories.-

- B. *Tree preservation credits.* The following credits apply only within the COM, IND, MFR, OFC, P&G, and PSP zoning districts:
1. Trees saved in wetlands or their associated upland buffers are eligible for preservation credits; however, preservation of trees in wetlands for preservation credits may not also be

used as criteria for preserved wetlands and ~~impaired upland habitats~~Environmentally Sensitive Lands density bonuses established in Chapter 3.

2. A stormwater retention/detention area may be credited toward meeting the tree density requirement provided the area contains tree species that will survive periodic flooding.
3. The total diameter of preserved protected, specimen, and historic trees on the site may be applied to satisfy the tree density requirements. A preserved palm tree shall be credited on a one-to-one basis for any palm tree removed.
4. Existing pine trees (other than ~~s~~Sand pine, Australian pine, Norfolk Island pine, or other invasive tree species) in good health may be used as buffer shade tree credits if they are a minimum of six inches diameter and comprise no more than 50 percent of the buffer tree requirement. If pines meeting these criteria are of good quality and spacing such that planting of new shade trees for some or all of the remaining required buffer shade trees is impractical, then existing pines may count for more than the 50 percent maximum requirement.

11.02.04. *Tree protection measures.*

- A. *Canopy road, specimen, and historic tree protection.* In order to protect the existing tree canopy over portions of roadways within the City, the following roadway segments have an extra level of significance and protection: Colbert Lane (from the south right-of-way line of Palm Coast Parkway SE to 2,200 feet to the south), Palm Coast Parkway east of I-95, and Palm Harbor Parkway south of the Hammock Dunes Bridge.

Roadway projects and modifications to these roadway systems necessitated by development shall preserve and protect any specimen or historic tree within the right-of-way and within 35 feet of the right-of-way line along Colbert Lane (from the south right-of-way line of Palm Coast Parkway SE to 2,200 feet to the south), Palm Coast Parkway east of I-95, and along Palm Harbor Parkway south of the Hammock Dunes Bridge. The applicant may meet this requirement by utilizing an average protected width of 35 and a minimum width of 25 feet and maximum width of 45 feet. Within these protected tree areas, the specimen and historic trees shall not be removed except for the minimal number necessary to allow for site access, sidewalks, necessary utilities, and signage. Preservation methods are to include, but are not limited to, the following:

1. Reduction of the length of turn, deceleration, or acceleration lanes subject to public safety needs and the approval of the Land Use Administrator.
2. Consideration of alternatives to widening such as alternate service roads.
3. Root protection/aeration construction methods such as retaining walls with guardrails.
4. Where no practical alternative for preservation is possible, such as traffic safety conflicts, the total diameter of the protected tree being removed shall be replaced with replacement trees having no less than 4 ~~four~~-inch caliper.

- B. *Tree protection during clearing or tree trimming activities.* Protected trees, including their tree protection zones, in front buffer areas shall be preserved if trees are in good condition and do not impede access or visibility into or out of the site.

- C. *Tree protection during construction.*

1. During any development activity, appropriate protective measures, per City standards, shall be taken to prevent the destruction or damage of all trees to be retained on the site. The preservation of existing vegetation within the tree protection zones of all trees to be retained is required, unless the vegetation is hand cleared.
2. Protection methods, including trimming/pruning of trees and tree barricades, shall conform to ANSI A-300 standards.

11.02.05. *Tree removal.*

- A. *Prohibitions.* Unless exempted herein, it is prohibited, ~~and~~ unlawful, and finable for a person or entity, agent, or representative thereof, directly or indirectly, to perform or authorize the following:
1. Cut down, remove, damage, or destroy any protected tree as defined in Section 11.02.01 on any parcel without first obtaining a tree removal permit (for required mitigation standards on MFR/COM and IND properties refer to Section 11.04.02 and on SFR/DPX properties refer to Table 11-4);
 2. Commit any act or authorize the commission of any act that physically or effectively removes a protected tree or causes a tree to die, such as damage inflicted upon the root system by heavy machinery, chemicals, or paving, any pruning or tree work inconsistent with ANSI A-300 standards, or changing the natural grade above the root system (removal or effective removal of any protected, specimen or historic tree on MFR/COM and IND properties shall be mitigated per Section 11.04.02 and on SFR/DPX properties refer to Table 11-4);
 3. Root raking the area within the tree protection zone or adding fill over the tree protection zone, which may cause damage and permit infection or pest infestation to a protected tree; or
 4. Perform tree removal, land clearing, grubbing, grading, excavation, construction, or make or install any improvement upon any site or parcel, regardless of the existence of valid permits or approvals for the given activity, unless all protected trees and protected vegetative areas established pursuant to this chapter have been surrounded by a protective barrier.
- B. *Land clearing.* During the subdivision infrastructure construction stage, clearing of trees and existing vegetation shall be limited to the minimum necessary to construct roadway and utility rights-of-way and stormwater facilities. Trees may only be cleared from individual lots upon review and approval of the tree survey and/or fire hazard considerations at the time of building permit application. However, in order to accommodate development within a subdivision where fill is required to such a depth that it would preclude the survival of existing trees, lots may also be cleared provided:
1. A clearing and grading plan shall be submitted showing vegetation and tree areas to be preserved with proper protective barrier, the amount of fill needed for lot development based on existing grades, proposed roadway and building elevations, and drainage plans.
 2. Replacement of these trees may be allowed in common areas of the subdivision (i.e., street trees, detention or retention ponds, buffer areas, etc.).
- C. *Tree removal activities exempt from permit/replacement requirements.* The following activities shall be lawful without application or issuance of a tree permit and do not require tree replacement:
1. The removal of any invasive plant species as determined by the Florida Department of Agriculture and Consumer Services' "Noxious Weeds" rule set forth in the Florida Administrative Code.
 2. The removal or alteration of any tree or vegetation in or about an existing City or utility easement or right-of-way provided such work is done by, or under the control of, the operating utility company, and said company has received all necessary licenses or permits to provide utility service within the easement.
 3. Removal or effective removal of trees severely cut by a utility company on SFR and DPX zoned platted lots.
 4. Any activity conducted by a lawfully operating and bona fide commercial nursery, tree farm, agricultural operation, silvicultural operation, ranch, or similar operation when the activity occurs on property owned or lawfully occupied by the person conducting said activity and is done in pursuit of said activity. This exemption shall include the purposeful removal of a tree or trees for their permanent relocation at another site undergoing development.

5. Trees located within a City drainage easement, City drainage rights-of-way, or City access rights-of-way that need to be removed to allow for access to or maintenance or clearing and construction of the City's drainage ditches and drainage related facilities.

6. Any activities being conducted under F.S. 163.045 for single family unattached dwellings that have a letter from a certified ISA arborist or a Florida Licensed Landscape Architect showing a tree possess an unacceptable risk to persons or property prior to removal.

D. *Permit requirements.*

1. A permit is required for land clearing/filling. It is prohibited and unlawful to clear trees, fill land, excavate, or dredge any parcel of land prior to the issuance of a single-family building permit or a site development permit, unless otherwise stated in this LDC, or authorized by the Land Use Administrator. The building permit shall act as the tree removal permit.
 - a. Vacant properties may be partially cleared to enable the construction of seawalls prior to a permit being issued for a principal structure. Refer to Section 4.01 for requirements.
 - b. Vacant properties may be partially cleared for the purpose of removal of unsuitable debris or muck within the buildable area of a site. Refer to Chapter 9 for permitting requirements.
 - c. Vacant single-family residential properties that are under common ownership with any developed adjacent residential lot may be cleared of all pines, vegetation, and any trees less than six inches in diameter if the minimum tree densities are maintained or replaced. Refer to Chapter 9 for permitting requirements.
2. Prior to the removal of any protected tree, an application for tree removal shall be submitted to the City. If the requested removal is in conjunction with an approved building permit, grade and fill permit, or a site development permit, a separate permit need not be obtained, but tree removal shall be addressed during the development order review process. The following types of tree removals require a permit but mitigation is not required.
 - a. Trees within clusters if there is a need to relieve thinning or overcrowding of trees, as part of an approved fire mitigation plan.
 - b. Protected trees, exclusive of specimen and historic trees, that would not drop the lot below the minimum tree density requirements on SFR/DPX platted lots, as outlined in Section 11.03.01.A.

E. *Removal of protected trees.* Protected trees removed under this section shall require replacement on MFR/COM and IND properties per Table 11-2 and on SFR/DPX properties per Table 11-4 if the tree was originally preserved or planted to meet a requirement of this Chapter or the tree removal would cause the property to no longer meet the minimum tree density standards outlined in Section 11.03.01.A. Upon receipt of a completed application and verification on-site by a certified arborist or the Land Use Administrator, the Land Use Administrator may permit the removal of the following protected trees:

1. Dead, severely diseased, or severely injured trees, as determined by a certified arborist or the Land Use Administrator.
2. Trees that pose imminent danger to the health, safety, and welfare of the public and cannot be corrected through standard arboricultural procedures, as determined by a certified arborist.
3. Trees that pose a sight distance visibility problem along any public right-of-way.
4. Any pine tree within 30 feet of a structure or within a distance from a structure less than the tree's height may be removed as a safety precaution provided the property owner where the tree is located agrees to the removal and applies for the permit.

5. Trees causing structural damage to a foundation, driveway, parking lot, patio, wall, water or sewer line, or which interfere with the construction or repair of public infrastructure or facilities that cannot be corrected by standard arboricultural means.

F. *Tree removal on developed residential lots.* On developed lots zoned SFR, DPX, or EST all provisions of Section 11.02.05.D.2. and Section 11.02.05.E. would apply as well as the requirements to maintain the minimum tree density as outlined in Section 11.03.01.A. The following additional requirements also apply:

1. Protected trees, except ~~exclusive of~~ specimen and historic trees that are in excess of the minimum tree density for the lot, can be removed without mitigation, but those not in excess of the minimum tree density require replacement per Table 11-4.

2. Removal of a protected, specimen or a historic tree shall be mitigated as follows:

a. A protected tree – One shade tree per table 11-4

ba. A specimen tree—One shade tree per Table 11-4.

b. A historic tree—Two trees meeting the standards of Table 11-4 with at least one tree being a shade tree.

G. *Tree thinning on MFR/COM and IND developments.* On properties where the landscaping has been planted for a minimum of ten years or where the property owner has retained or planted more trees than required by this chapter and meets all of the standards of this chapter; tree thinning of overcrowded trees may be requested by the property owner or designated agent upon submittal of a report by a certified arborist to the City. After review, the Land Use Administrator may approve or conditionally approve a thinning of the overcrowded trees when the intent of the original landscape plan and this chapter would still be met by the removal of such trees, and where:

1. Required trees have matured and grown to such a size and density that tree thinning would be the most prudent methodology for maintaining the health and vibrancy of the trees; or
2. Trees in excess of the required minimum have matured and grown to such a size and density that tree thinning would only have an insignificant impact on the overall landscaping of the site.

Preference for removal shall be given to trees having poor structure, root issues, or in declining health. Tree replacement and mitigation are not required after tree thinning.

H. *Requirements suspended.* During a declared emergency, the Land Use Administrator may suspend the requirements of this subsection.

11.02.06. *Tree mitigation standards.* Applicants are strongly encouraged to preserve as much of the existing vegetation as possible. Therefore, existing protected trees are counted toward meeting the landscaping requirements for a site. By saving protected trees, rather than planting new ones, applicants can achieve the minimum planting requirements in a more efficient and economical manner.

Tree mitigation for all protected, specimen, and historic trees for MFR/COM and IND developments shall be provided as shown in Table 11-2 and for SFR/DPX properties shall be provided per Table 11-4. The property owner shall be responsible for the cost of mitigating the trees removed from the property by preserving existing trees, replanting trees on site, or paying a like fee to the tree bank fund (while still maintaining minimum tree density requirements).

Table 11-2: Tree Mitigation Requirements for New MFR/COM and IND Development

Protected Trees	Specimen Trees	Historic Trees	Palm Trees
70% of the predevelopment tree inches removed from the required perimeter	70% of the tree inches removed from the site.	100% of the tree inches removed from the site.	40% of palms removed from the site. Minimum

buffer areas of the site. Minimum replacement tree size shall be 2½" caliper.	Minimum replacement tree size shall be 3" caliper.	Minimum replacement tree size shall be 3½" caliper.	replacement shall be 8' clear trunk palms (preferably Sabal Palms).
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11.02.07. *Tree bank fund established.*

- A. If due to site conditions or configuration, it is impossible or impracticable for the property owner, applicant, or developer to meet the requirements for tree density and/or replacement on-site, the property owner, applicant, or developer shall pay fees of equivalent value into the tree bank fund or plant the trees off-site upon approval of a suitable site or sites by the City. The tree bank fund shall be a separate account set up and shown in City financial records in which all receipts are detailed. All monetary contributions paid to the tree bank fund pursuant to this section shall be used exclusively for the design, planting, or replacement of trees on public lands. Funds may also be used for relocating trees onto public lands. Funds may also be used for the design and installation of irrigation systems, mulching, arboricultural practices, and staking for these trees.
- B. Valuation of contributions to the tree bank fund shall be based on the caliper size and height, if applicable, of the required hardwood tree replacement and quantity of the required palm trees in accordance with City standards. The valuation of cost shall include the current market value of similar type trees and include the following costs: tree cost, delivery, labor to install, mulching and staking.

([Ord. No. 2016-6](#), § 2, 11-1-16)

Sec. 11.03. - Landscaping, Buffers, and Irrigation Requirements.

11.03.01. *General landscaping requirements.*

- A. *Tree density requirements.* All developments shall be required to provide one tree for every 2,500 square feet, or major fraction thereof, of property area, excluding ponds, lakes and canals.
- B. *Preserved trees.* Preserved trees, including those within wetland or associated upland buffer areas, may be counted towards the tree density requirements as long as they are, at a minimum, the same size as the required new trees (refer to Table 11-~~43~~). The trees must be in good structural condition and health and the root zone shall be protected during the construction phase of the project.
- C. *Protected trees and plants.* The use of protected trees, understory trees, shade trees, accent plants, shrubs, and groundcovers is required to partially or totally satisfy the planting requirements of this chapter. MFR/COM, IND and SUBD developments may use existing healthy pine trees(~~non-native and invasive pines are not counted for credit~~), ~~6~~six inches diameter and over to meet the minimum tree requirements; however, no more than ~~25~~50 percent of the pine trees may be credited. The Land Use Administrator may approve alternate plantings if the purpose and intent of this Chapter are met and a nuisance or environmental hazard is not created.
- D. *Native vegetation.* Use of native plants and plant species that conserve water, adapt to local conditions, and are drought tolerant are required for all new landscaping. MFR/COM, IND and SUBD developments are required to use reuse water if available. If not available, development~~er~~ shall plant at least 50 percent of the pervious area of the site with native plants or plants and sod that conserve water, adapt to local conditions, are noninvasive or nuisance species, and are drought tolerant.
- E. *Alternative landscape betterment plan.* Where an applicant with a unique or difficult site to develop based on the shape of the lot or its developable area, as determined by the PLDRB or City

Council, is unable to meet some of the specific landscaping standards in Chapter 11, the applicant may propose an alternative landscape betterment plan with at least the same quality of required plants and the same amount of landscaped area, but in a revised location or design layout. The applicant must also provide at least two landscape hardscape features not otherwise required that are pedestrian friendly, such as fountains, benches or art work designed to withstand outdoor use. The PLDRB or City Council may approve or conditionally approve the alternative landscape betterment plan if the proposed changes will provide at least as much public benefit, screening from rights-of-way and adjacent properties, and aesthetic appeal as if the landscaping standards were strictly followed. All Tier 1 Technical Site Plans having a landscape betterment plan shall be reviewed by the PLDRB.

F. *Freestanding sign landscaping.*

1. All monument signs shall have shrubbery or flowers planted around the perimeter of the sign extending 3 ft minimum. Signs shall be located so as to provide both adequate visibility from the public rights-of-way, meet the Florida Department of Transportation Standards for Sight Triangles and Sight Distances, and preserve protected trees.
2. If freestanding signage cannot be shifted within the buffer to allow the required room for screen plantings between the sign and the outside parking envelope area without obscuring visibility to the sign, then the City shall allow a ten-foot radius from the base of the freestanding sign in which lower accent plantings are allowed in lieu of the screen plantings.

G. *Retention and detention ponds.* Stormwater retention/detention ponds shall be naturally shaped with rounded corners, having a minimum radius of seven feet for ponds between 2,500 and 10,000 square feet, and a minimum radius of least a 12 feet for ponds greater than 10,000 square feet, and without geometric straight sides where possible. All wet ponds shall incorporate a combination of aquatic and non-aquatic native plants around the perimeter of the pond to filter runoff of fertilizers, herbicides, and pesticides. This wet pond planting area shall have a minimum area equal to 15 percent of the perimeter of the pond multiplied by 7½ feet. (For example, a pond with a 200-foot-long perimeter would have a wet pond planting area of 225 square feet that could be planted as a five-foot-wide strip 45 feet long.) Alternatively, the applicant may plant some or all of the wet pond planting area within the pond as littoral zone plantings.

H. *Screening plantings.* Above ground structures such as: dumpster enclosures, mechanical equipment, backflow preventers, wells, pumps, tanks, ground-mounted HVAC units, transformers, generators, storage sheds, lift stations, utility cabinets, electrical panels, or ground-mounted cable/satellite television equipment; shall have a medium screen planting, as described in Table 11-4. If the structures are in areas that are visible from an improved public rights-of-way, a medium screen planting as described in Table 11-4 shall be provided between the structures and the rights-of-way. If the structures are in areas that are visible from a parking lot or abutting property without an intervening buffer, fence, or wall, then a medium screen planting, as described in Table 11-4, shall be provided between the structures and the parking lot or abutting property. On transformers, lattice may be used for screening instead. Where vegetation is planted, it shall be setback sufficiently so that at maturity it still meets the Florida Power and Light minimum setbacks from the transformers. All Screening shall be set back from mechanical equipment shall be set back 3 feet.

I. *Plan submittal requirements.* Landscape and irrigation plans shall be submitted for all MFR/COM, IND and SUBD developments and shall be prepared by a Florida registered landscape architect or other licensed professional authorized by state law to prepare such plans. SFR/DPX development landscape plans shall also be required, but do not need to be prepared by a landscape architect.

J. *Street trees and median planting.*

1. In all subdivisions, exclusive of those for SFR/DPX lots, and other developments involving the creation of new streets or shared private access roads, street trees shall be planted in the rights-of-way or a median, unless the Land Use Administrator determines that a conflict exists between trees and utilities located in the rights-of-way, or that sight distances or

recovery zones are not in compliance with sound and generally accepted engineering practices and principles. In such cases, the street trees shall be planted outside of the rights-of-way.

2. If street trees are to be located outside of the rights-of-way, trees shall be planted no farther than ten feet outside of the right-of-way line or abutting utility easement, and shall be perpetually maintained. All property owners' associations' covenants and restrictions shall include this requirement, and all property owners shall comply with this paragraph. Street tree plantings shall be in accordance with City standards.
 3. Street trees may be included to satisfy the minimum requirements for tree density and buffers.
- K. *Utility lines.* Shade trees shall not be planted under or within 15 feet horizontally of overhead power lines. Underground power lines, cable TV, and phone line clearance to trees shall be as specified by the utility providing the lines. Water mains shall be separated a minimum distance of ten feet from shade trees. Distances less than ten feet shall be reviewed and approved by the City. Understory trees that do not attain a height of no more than 14 feet, or that can be maintained below that height by pruning, may be planted under utility lines.
- L. *Sight triangles.*
1. Where landscaping is proposed within a sight triangle at an intersection, landscaping shall be planted and maintained so that an unobstructed cross-vision is provided at a vertical level between two feet and seven feet, as measured from the centerline of the adjoining road. Trees may be permitted within the sight triangle, at the discretion of the Land Use Administrator, if the trees have a single trunk and foliage is kept trimmed between two feet and seven feet.
 2. The dimensions of the sight triangle shall be as shown in Table 11-3, unless the Land Use Administrator determines other standards in the Florida Department of Transportation Standards for Sight Triangles and Sight Distances are more appropriate, based upon specific traffic or site conditions. The first distance in the table is for the leg along the proposed roadway, and the second distance is for the leg along the existing roadway that the new roadway will intersect. For example, if a proposed driveway will be located along an arterial roadway, choose "Driveway" in the second column and follow it to the right under "Arterial". In this case the leg distance would be 15 feet along the proposed driveway and 50 feet along the arterial roadway.

Table 11-3: Sight Triangle Dimensions Along Driveways and Roadways

		Leg Distance on Existing Driveway or Roadway (see the four columns below)			
Leg Distance on Proposed Driveway or Roadway (see column to the right)		Driveway	Local Road	Collector	Arterial
	Driveway	15'/15'	15'/15'	15'/15'	15'/50'
	Local Road	15'/15'	15'/15'	15'/35'	15'/50'
	Collector	35'/15'	35'/15'	35'/35'	35'/50'

	Arterial	50'/15'	50'/15'	50'/35'	50'/50'
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Note: The first leg distance listed is the leg along the curb line of the proposed driveway or roadway and the second distance listed is along the curb line of the existing driveway or roadway where the proposed driveway or roadway will intersect. The third leg of the triangle would be a line connecting the furthest points of the two legs. There will be two sight triangles for "T" intersections and four sight triangles for full intersections.

- M. *Landscape review for single-family subdivisions by certified HOAs.* A Homeowners Association, or Property Owners Association (HOA) may apply to the City for annual certification to allow deferral of City review of single family home landscape plans and landscape inspections to a certified HOA for the construction of new single-family homes, additions and accessory structures within a subdivision.

HOA certification will be valid for one calendar year from date of certification, and certified HOAs may apply for recertification annually. In order to be certified or recertified, a HOA must provide the following to the City:

1. Covenants and Restrictions or deed restrictions with landscaping requirements that meet or exceed the City's minimum landscape requirements for single-family homes.
2. Proof that the HOA has an Architectural Review Committee or its equivalent that will review landscaping plans for all new single-family homes within its subdivision.
3. Proof that HOA inspects and enforces its landscape requirements.

Approval of certification or recertification does not preclude the City, at its discretion, from conducting evaluation audits which may include landscape inspections, landscape plan review or other applicable evaluations to ensure City Landscape requirements are being enforced. Certification may be revoked at any time for non-complying HOAs. Certification does not include the review and inspection for tree removal, fire mitigation, perpetual care, and landscaping and irrigation systems in common areas. The City reserves the right to enforce all provisions of City Codes, including this section. Every certified HOA must provide every ARC approved landscape plan to the City.

11.03.02. *Specific landscaping requirements for developments.*

A. *MFR/COM developments.*

1. *Foundation plantings.* Foundation plantings are intended to soften buildings and improve their aesthetics. Planting beds with a minimum width of four feet shall surround a minimum of 70 percent of the building elevation excluding areas adjacent to building entry doors, fountains, benches and sculptures. Bed lines, where practicable, shall be curvilinear and wrap the corners of the structure with shrubbery plantings no closer than three feet from the building. Screening that is at least four feet wide around loading areas, dumpsters, and mechanical equipment running parallel to the adjacent building elevation may be counted towards these requirements. On sites located along specially designated road segments or roads, as listed in Table 11-5, an average minimum foundation planting bed width of eight feet shall be provided. In this area, a minimum of two different heights of plant material shall be used along with understory trees at the rate of one tree per 50 lineal feet of building wall length. These planting beds shall be located in the most visible areas. The following may be used in order to provide some alternatives to foundation plantings:
 - a. *Architectural design.* Foundation planting requirements for multifamily and nonresidential buildings may be reduced by the Land Use Administrator, when it is determined that building façade massing techniques, beyond the minimum architectural standards described in Chapter 13, provide a benefit similar to foundation plantings.

- b. *Landscape design.* Alternative foundation plantings may be permitted (e.g., architectural planter, pots, etc.) or allowed to be relocated along an alternative building elevation by the Land Use Administrator and applied as a credit towards meeting the foundation planting requirement, if demonstrated and determined that the methodology is of equal benefit to the general public and appropriate automatic irrigation facilities are provided.
 2. *Wildfire hazard assessment.* The development may be required, at the determination of the Land Use Administrator based on a Forest Resource Assessment and Strategy Map, to include a wildfire hazard assessment for the site prepared and certified by a forester, wildfire mitigation expert, or landscape architect. If the site is determined to be in a medium or higher wildfire hazard area, certain measures must be implemented prior to the issuance of a certificate of occupancy of the building. Wildfire mitigation shall be in accordance with City standards.
- B. *IND developments.*
1. *Foundation plantings.* Planting beds at least four feet wide shall be planted adjacent to at least 60 percent of front building elevations, 25 percent of street side building elevations, and ten percent of interior side building elevations, but are not required along rear elevations. Areas adjacent to building entry doors, benches, fountains or sculptures are excluded from these calculations. The following may be used in order to provide some alternatives to foundation plantings:
 - a. *Architectural design.* Foundation planting requirements may be reduced by the Land Use Administrator, when it is determined that building façade massing techniques, beyond the minimum architectural standards described in Chapter 13, provide a benefit similar to foundation plantings.
 - b. *Landscape design.* Foundation planting may be relocated along an alternate building elevation if the Land Use Administrator determines that mitigating circumstances are present (e.g., limited depth to the property or the property has an unusual shape) and the alternate location provides equal or greater benefit to the general public.
 2. *Wildfire hazard assessment.* The development may be required, at the determination of the Land Use Administrator based on a Forest Resource Assessment and Strategy Map, to include a wildfire hazard assessment for the site prepared and certified by a forester, wildfire mitigation expert, or landscape architect. If the site is determined to be in a medium or higher wildfire hazard area, certain measures shall be required to be implemented prior to the issuance of a certificate of occupancy of the building. Wildfire mitigation shall be in accordance with City standards.
- C. *SUBD developments.*
1. *Common area.* Common areas within subdivisions including, but not limited to: entrance ways, recreation areas, gateways, and street islands; shall maintain the same tree density standards as required in Section 11.03.01.A. and the same minimum planting standards as shown in Table 11-4.
 - a. Temporary sales trailers are required to be skirted and have a short screen planting as defined and described in Table 11-4 with temporary irrigation around all sides visible to the public plus two understory trees, to improve its aesthetics.
 - b. Unless an easement for perpetual maintenance is provided, buffer planting areas, if required, shall be provided in the common areas of the subdivision and not on individual private lots.
 - c. Provisions for maintenance of common areas and conservation/wetland areas shall be made through covenants and restrictions or other means.
 2. *Landscape buffers.* For subdivisions fronting any of the specially designated road segments or roads as noted in Section 11.03.05.B., Type B or G landscape buffers shall be required.

3. *Wildfire hazard assessment.* The development may be required, at the determination of the Land Use Administrator based on a Forest Resource Assessment and Strategy Map, to include a wildfire hazard assessment for the site prepared and certified by a forester, wildfire mitigation expert, or landscape architect. If the site is determined to be in a medium or higher wildfire hazard area, certain measures shall be required to be implemented prior to the issuance of a certificate of occupancy of the building. Wildfire mitigation shall be in accordance with City standards.

D. *SFR/DPX developments.*

1. *Number and type of trees.*

- a. At least one tree shall be provided for each 2,500 square feet of lot area, or major fraction thereof, excluding ponds, lakes, and canals, per Section 11.03.01.A. On lots one acre or larger this minimum tree planting standard shall only be based on the portion of the lot being developed with buildings, swimming pools, pavement, or new landscaped areas including turf.
- b. Regardless of lot size, a minimum of one shade tree shall be provided, preferably in the front yard. At least two shade trees shall be provided on lots at least one-third acre but less than two-thirds-acre, three shade trees shall be provided on lots two-thirds-acre but less than one acre, and four shade trees shall be provided on lots one acre or larger.

2. *Foundation plantings.*

- a. Residential homes shall provide foundation plantings consisting of 16 shrubs as described in table 11-4. On interior lots, eight shrubs shall be planted in front of the home, and four shrubs planted on each side of the home. On corner lots, six shrubs shall be planted on each side of the home facing a street, and four shrubs planted on the interior side of the home. When the rear yard of a home faces a saltwater canal, lake, or golf course, an additional four shrubs shall be planted along the rear of the home.
- b. All of these required shrubs shall be planted between 2½ and eight feet of the home's foundation.
- c. The corners of the house shall be wrapped with shrubbery or have an understory tree planted there. Shrubby shall be selected using varying heights to accent and soften walls.

3. *Minimum planting requirement.* There shall be a minimum planted area or preserved existing native vegetation area of 60 percent of the pervious open space. The remainder of the pervious open space area may be decorative gravel or decorative crushed stone commonly used for landscaping purposes, or mulches. All swales in rights-of-way shall be sodded.

11.03.03. *Tree and plant types, sizes, and quality.*

- A. *Trees, shrubs, and groundcovers.* All trees, shrubs, and groundcovers shall meet or exceed the standards of a Florida No. 1 or better quality as set forth in the latest edition of Grades and Standards for Nursery Plants, Florida Department of Agriculture. Damage to any tree, shrub, or ground cover that puts the plant material at risk of not surviving due to the injury, is grounds for rejection. The planting requirements at time of installation are listed in the following table:

Table 11-4: Minimum Planting and Maintenance Requirements

Type of Development	Shade Trees	Understory Trees	Shrubs and Groundcovers	Accent Plants

MFR/COM, IND and SUBD	Caliper: 3½" <u>Hardwoods or 3 <i>sabal</i> palm trees</u> at 8' clear trunk are required to replace 1 shade tree.	Caliper: 1½" Minimum container: 30 gallon-In parking lot islands minimum height shall be 12'—14'.	Shrubs: 3 gallon Groundcover: 1 gallon <u>Short screen planting:</u> shrubs 2' in height, 3-gallon container, and maximum 3' on-center spacing or shrubs 2½' in height, 7-gallon container, and maximum 4' on-center spacing. For either option shrubs shall achieve a minimum height of 3' within 2 years. <u>Medium screen planting:</u> shrubs 2½' in height, 7-gallon container, and maximum 4' on-center spacing installed that achieves within 2 years a minimum height of 3½'. <u>Tall screen planting:</u> shrubs 5' in height and 60% opacity installed that achieves within 2 years a minimum height of 6' and opacity of 80%.	Dwarf to medium 3-gallon container shrubs. Height: 12" minimum at time of planting.
SFR/DPX	Caliper: 2" <u>Hardwood or 3 <i>sabal</i> palm trees clustered</u> at 8½' clear trunk are required to replace 1 shade tree.	Caliper: 1" Minimum container: 15-gallon	Shrubs: 3 gallon <u>Short screen planting:</u> shrubs 2' in height, 3-gallon container, and maximum 3' on-center spacing or shrubs 2½' in height, 7-gallon container, and maximum 4' on-center spacing. For either option, shrubs shall achieve a minimum height of 3' within 2 years.	None required

Notes

1. A ten-percent tolerance level may be provided to the above minimum plant sizes to reflect plant variability, or 20-percent tolerance level during times of extremely limited plant availability, at the determination of the Land Use Administrator.
2. Short, medium and tall screen plantings shall be non-deciduous, always maintained to meet their minimum height and opacity standards, and if planted on a berm, the berm may count towards the screening height.
3. Trees shall be allowed to grow to their natural height and typical shape in MFR/COM, IND and SUBD Developments.
4. In the case of mitigation for a historic tree on SFR/DPX properties, also see Section 11.02.05.F.2.b.

1. Existing trees shall count towards any tree requirements as noted in this Chapter if:
 - a. The trees are equal to or greater than the minimum sizes in Table 11-4;
 - b. Are in good structural condition and health; and
 - c. The root zone is protected during the construction phase of the project.
 2. For MFR/COM, IND and SUBD developments a cluster of three palm trees or one date palm with a minimum of 8 ft of clear trunk may replace up to 25 percent of the required shade trees, at the ratios shown in this Chapter. Where an architectural theme in aan MFR/COM or SUBD development has a dominant tropical design, clusters of three palm trees may replace 50 percent of the required shade trees with the same spacing requirements. On SFR/DPX developments, clusters of three palm trees may replace up to 50 percent of the required shade trees, but in all cases at least one shade tree shall be provided.
- B. *Turf.* Grass areas shall be planted with sod in a species normally grown as permanent lawns in East Central Florida. Newly installed Bahia sod shall be healthy and have no more than 20 percent weeds or unlike grass species. Newly installed St. Augustine, Seashore Paspallum, Bermuda,

and Zoysia sod shall have no more than five percent weeds or unlike grass species. For newly installed turf where irrigation is not provided, grass species shall be Bahia grass or Bermuda grass where appropriate. All areas of a disturbed site not otherwise landscaped or not left in natural native vegetation shall be grassed, or mulched, at a minimum.

11.03.04. *Parking lot landscaping requirements.*

- A. *Screening.* Screening from the right-of-way and adjacent properties in the form of a short screen planting, as defined herein, is required for off-street parking lot areas where the perimeter buffer does not already include one. The height shall be measured from the top of the adjacent parking surface, and if planted on a berm, the berm height can be included towards the minimum height.
- B. *Internal parking lot landscaping.* Internal parking lot landscaping shall comprise an area equal to a minimum of ten percent of the vehicular use area excluding those areas beneath vehicular canopies, such as a bank drive-thru or a convenience store with gas pumps. The vehicular use area is the total area of all parking stalls, drive aisles, and access ways within the limits of the property being developed. Sites zoned industrial can exclude vehicular use areas designated for heavy-duty truck parking, loading, and maneuvering from these calculations.

1. *Landscape islands.*

- a. A qualifying island or planting area shall contain at least one tree per landscaped island. Shade trees shall only be planted in islands having at least nine feet in width and at least 300 square feet of island area per tree, except for median islands described in Section 11.03.04.B.2.a.(1).
- b. Required islands shall be a minimum of 150 square feet in area and shall have one understory tree unless the island is large enough for a shade tree, or a grouping of three palms.

2. *Placement of landscape islands.*

- a. No more than five consecutive parallel parking spaces may be constructed without separation by a vehicular use area landscape island, and no more than ten consecutive parking spaces may be constructed without separation by a landscape island, except as specified below:
 - (1) Where shade trees are planted at a minimum of 50 feet on-center the length of a center island located between two rows of parking spaces ("median island"), the median island shall have a minimum planting width of eight feet. If understory trees or a cluster of three palm trees are planted instead, the median island shall have a minimum width of five feet with the understory trees or clusters of three palms spaced a minimum of 30 feet on-center.
 - (2) Where a minimum of an additional five feet of buffer width is provided, in addition to any required perimeter buffer width, along the outside edge of the parking lot adjacent to the parking spaces, with shade trees planted at a minimum of 50 feet on-center.
- b. If stabilized grass parking is approved, the parking spaces shall be delineated with parking stops and the required vehicular use area islands shall be provided.
- c. All parking rows ending adjacent to drive or parking aisles shall be terminated by a landscape island ("terminal island") that is at least five feet in width.

3. *Design requirements for landscape islands.*

- a. Where light poles or flagpoles are placed in landscape islands that contain shade trees, the minimum size of those landscape islands shall be increased by 150 square feet, and the pole shall be located at least 15 feet from the shade tree.
- b. Curbing shall be installed around the perimeter of all landscape islands that abut paved parking or drive aisles. Where the landscape islands abut stabilized grass parking,

pressure-treated timbers (minimum size of six inches by six inches), securely attached with rebar to the ground, are allowed in lieu of the curbs. Curbing or areas beneath the pressure-treated timbers shall not be counted towards the landscape island areas.

- c. The Land Use Administrator may supersede specific landscaping standards in this subsection when they conflict with concerns expressed by the Fire Department or utility providers regarding public safety.
 - d. Landscape islands shall have at least one tree credit for every 165 square feet of required internal parking lot landscape areas; with understory trees receiving one tree credit, clusters of three palm trees receiving 1½ tree credits, and shade trees receiving two tree credits.
4. *Alternate planting requirements for parking lot islands.* The following specific planting requirements relate to internal parking lots:
- a. In lieu of providing the minimum open space in a parking lot island, the Land Use Administrator may approve one or more of the following practices:
 - (1) Structural soils;
 - (2) Structural bridging under sub-base and pavement areas;
 - (3) Soil trenches/root paths that allow roots to access larger soil areas; or
 - (4) Other methodology, such as pervious pavers, that provide adequate means for tree roots to properly grow.
 - b. Upon submittal and approval of design plans and specifications of an alternate means of rooting area under a paved surface, the minimum parking lot island planting area as required in this section may be reduced. Structural soil specifications shall comply with City standards.
5. *Driveway medians.* A landscaped island ("driveway median") may be installed to separate the ingress and egress driveways of an access way. This driveway median shall meet the planting and design requirements for landscape islands.
6. *Flexibility.*
- a. The Land Use Administrator may permit the use of architectural planters to provide partial credit towards landscape island/area requirements, if found to be of equivalent public benefit and where no other practical options exist.
 - b. The Land Use Administrator may permit more than ten contiguous parking spaces without an island in order to promote tree preservation or when unique site circumstances exist, such as redevelopment.
 - c. The Land Use Administrator may reduce the minimum area for parking lot islands if it is determined adequate tree rooting area is provided below the pavement area, per the City Technical Manual.
7. *Related standards.*
- a. For large scale commercial centers, see Sections 4.15.03.B. and 4.15.03.C.
 - b. For screening of mechanical equipment, utilities and storage areas, see Section 13.04.07.A.

11.03.05. *Landscape buffer requirements.*

- A. *Buffer type determination.* Determining perimeter buffer requirements for a site consists of a two-step process:
- 1. Use Table 11-5 to determine the type of buffer required.
 - 2. Use Table 11-6 to find the design standards for the particular buffer required.

- B. *Perimeter buffer requirements.* Table 11-5 shows the perimeter buffer types required based on the zoning of the subject property and the adjoining zoning/use. The zoning of the subject property is shown on the second row with the black background and the adjoining zoning/use is shown on the left-hand column. To use Table 11-5, go along the second row to find the subject property's zoning and then go down that column to where it aligns with the same row as the adjoining zoning/use. For example, if the proposed development is located on land zoned "IND-1" and the abutting land is zoned "MFR-1" then use the "IND" column at the right-hand side of the table and follow it down to the row labeled "MFR", which would require a perimeter buffer type "D", "E", or "F".

Table 11-5: Perimeter Buffer Requirements

	Zoning of Proposed Development				
	AGR, PRS, P & G	SFR, DPX, EST	MFR, MHD	OFC, COM, MPD ¹ , PSP ²	IND
Adjoining Zoning/Use (shown below):					
AGR, PRS, P&G	None	None	None	None	None
SFR, DPX, EST	None	None	D, E or F	D, E or F	D, E or F
MFR, MHD	None	None	C	D, E or F	D, E or F
OFC, COM, MPD ¹ , PSP ²	None	None	C	C	D, E, or F
IND	None	None	C	C	C
Non Specially Designated Roads	None	A	A	A	A
Specially Designated Segments Palm Coast Parkway, Palm Harbor Parkway and Colbert Lane ³	None	B	B	B	B
Other Specially Designated Roads or Segments Thereof ⁴	None	G	G	G	G
Retention Pond, Lake, or Canal	None	None	None	C	D, E or F

¹ In the MPD zoning district the requirements shall revert to the underlying zoning district or use for the subject property, as described within the MPD Agreement.

² Requirements in the PSP zoning district shall revert to the existing or proposed use on the property, as determined by the Land Use Administrator.

³ Segments are limited to Palm Coast Parkway east of I-95, Palm Harbor Parkway south of the Hammock Dunes Bridge, and

Colbert Lane from the south right-of-way line of Palm Coast Parkway SE to 2,200 feet to the south.

⁴ Other specially designated roads or segments thereof, include the following: Belle Terre Parkway, Belle Terre Boulevard, Colbert Lane (segment north of Palm Coast Parkway SE and segment more than 2200 feet south of Palm Coast Parkway SE), Cypress Point Parkway, 1-95, Matanzas Woods Parkway, Old Kings Road, Palm Coast Parkway (segment west of 1-95), Palm Harbor Parkway (segment north of the Hammock Dunes Bridge), Pine Lakes Parkway, Royal Palms Parkway, S.R. 100, Seminole Woods Parkway, U.S. 1, and White View Parkway.

⁵Land Use Administrator may determine additional buffer requirements may be allocated from other areas of less impactful buffer.

1. For nonresidential uses, a perimeter buffer will not be required between two or more newly created adjoining lot lines when subdividing a parcel of land that has an existing development or an approved site plan. (For example, two outparcels in front of a shopping center with an anchor tenant building.) In order to qualify, the existing or approved project and future developments on the proposed lots must have approval for a unified or master site plan that incorporates shared facilities including: access, stormwater facilities, and connectivity.
2. The double-frontage lots fronting along Palm Coast Parkway SE or Palm Coast Parkway NE and fronting along the City un-named right-of-way, located about 350 feet south of Palm Coast Parkway NE and extending east from Florida Park Drive to the Intracoastal Waterway, do not have to provide any buffers along the City un-named right-of-way.

C. *Buffer design standards.* The required buffers shall meet the following landscape standards:

Table 11-6: Buffer Design Standards

Type	Width ¹	Shade Trees per Linear Feet	Maximum Shade Tree Spacing per Linear Feet	Understory Trees per Linear Feet	Short Screen or Tall Screen	Accent Planting per Linear Feet	Decorative Wall/Fence
A	10'	1/50'	75'	1/50'	Short Screen	N/A	N/A
B	35'	1/50'	75'	1/50'	Short Screen	30/100'	N/A
C ²	10'	1/50'	75'	Optional	Short Screen ³	N/A	N/A
D ²	10'	1/50'	75'	Optional	Not Required	30/100'	Decorative Wall
E ²	20'	1/50'	75'	Optional	Tall Screen	N/A	Optional
F ²	15'	1/50'	75'	Optional	Not Required	30/100'	Fence
G	25'	1/50'	75'	1/50'	Short Screen	30/100'	N/A

¹ A 35-foot Buffer B may be averaged with a minimum width of 25 feet and maximum width of 45 feet, and a 25' Buffer G may be averaged with a minimum width of 20 feet and a maximum width of 30 feet.

² Where an adjoining lot is undeveloped, shade tree spacing in the subject lot's adjoining buffer shall be increased to one per 75 linear feet and maximum spacing increased to 90 feet. Where an adjoining lot has been developed with an adjoining buffer having shade trees, the subject lot shall have understory trees planted that are staggered between the shade trees.

³ Not required if the adjoining property has already been developed with the shrubs already planted, or where multi-family,

office, or commercial uses are adjacent to any pond, lake, canal or waterway and the view would be an enhancement for the proposed project while not negatively impacting neighboring properties, as determined by the Land Use Administrator. Also, not required when industrial properties are adjacent to each other, except where a parking area is unscreened and adjacent to the buffer.

1. Landscape buffer areas shall be located at the perimeter of the site. Plantings shall not be located in any portion of a public or private right-of-way or drainage easement, unless permitted by a landscape easement. Short, medium and tall screen plantings may be located between the minimum landscape buffer area and the parking lot, building, structure or equipment they are intended to buffer. If not screening parking areas or other areas required to be screened, these screen plantings can be incorporated into the required foundation plantings.
2. At least 50 percent of the existing native vegetation shall be preserved within the landscape buffer area. Preserved native vegetation within the buffer shall be hand cleared of vines, debris, and dead branches to present an attractive transition from maintained to natural. If native vegetation is not present, is insufficient to meet the screening required by this section, or the Land Use Administrator has determined that it must be removed due to required site grading or existing utilities, then plant material shall be installed to meet the buffer requirement.
3. When calculating the required number of trees and shrubs within a buffer, the width of access ways or easements running perpendicular to the buffer shall be subtracted from the property length.
4. Understory trees may be used in lieu of shade trees where noted in Table 11-6 as "Optional"; however, no more than 25 percent of the required trees may be understory trees. Unless limited by utility easement, then shade trees may be permitted at maximum required percentage as determined by Land Use Administrator.
5. Where accent plants are required, no more than 30 percent of the planting bed area shall be comprised of groundcover plants.
6. Uses within buffers:
 - a. Buffer yards shall be limited to passive recreation and may contain pedestrian or bicycle trails and public amenities such as decorative fountains, artwork, and similar structures.
 - b. Mechanical equipment or structures, directional signs, and backflow preventers may be allowed in perimeter buffer areas pursuant to approval by the Land Use Administrator.
 - c. In a buffer ten feet or less in width, none of the required buffer area may be used for stormwater retention/detention. In a buffer 15 feet in width, no more than 33 percent of the required buffer area may be used for stormwater retention/detention. In a buffer 20 feet or more in width, no more than 50 percent of the required buffer area may be used for stormwater retention/detention. These ratios shall be reduced if insufficient room is left for plantings.
 - d. A required buffer shall be at least 15 feet wide before it can be encumbered by the partial overlap of a sidewalk or utility easement running parallel to the buffer, and the overlap shall not exceed one-third of the required buffer width. This ratio may be reduced if stormwater retention/detention areas are also in the buffer or if there is insufficient room for plantings.
7. Decorative walls and fences, when required, shall be six feet in height and comply with the material and design requirements (see Section 4.01 for material and design requirements for walls and fences).

D. *Miscellaneous buffer requirements.*

1. *Vehicle display areas.* For automotive, recreational vehicles, motorcycles, motorized watercrafts, and other similar displays, a maximum of 33 percent of the frontage short screen

plantings may be reduced to a height of 12 inches at time of planting if a minimum height of 16 inches shall be achieved within two years and maintained at such height. The balance of the short screen planting shall be installed and maintained per the height standards in Table 11-4.

2. *Frontage road buffers.* Frontage roads that parallel the main road serving a site may encroach into a front landscape buffer if no less than ten feet of the required buffer is provided on the development side of the frontage road with the remaining footage of the buffer width on the side of the main road.
3. *Fleet rental parking buffers.* Fleet rental parking spaces (excluding spaces limited to the renting of automobiles or pickup trucks) shall be located to the side or rear of the building and screened with a tall screen planting.
4. *Phased projects.* Any development that proposes phasing shall be required to provide perimeter buffer plantings adjacent to existing development and rights-of-way that are visible to the general public. If existing trees and vegetation are sufficient to provide this buffer, they may be used to satisfy this requirement. The certificate of occupancy for the initial phase shall not be issued until the buffer plantings have been provided.

11.03.06. *Irrigation requirements.*

A. *Requirements by type of development.*

1. *MFR/COM, IND:* These developments shall meet the irrigation design standards contained in this section.
2. *SUBD:* Irrigation systems for all common areas of a subdivision, including planted medians, shall be designed and installed with the subdivision infrastructure in accordance with this section. If the owner elects, the planting and irrigation of street trees on individual lots may be postponed until the lot is developed.

B. *Design standards.* Irrigation systems shall meet all City irrigation design standards as well as the following:

1. *Water conservation.* Irrigation systems shall be designed in such a way as to minimize runoff or spraying of irrigation water onto roadways, driveways, and adjacent properties that are not under the control of the owner. The irrigation systems shall be designed to locate plants into water use zones having the same irrigation needs.
2. *Water source.* Non-potable water use demands shall be met using water of the lowest quality supply that is both available and feasible for the intended application, as determined by the Land Use Administrator. Water reuse or water reclamation programs, if available, shall be used to reduce groundwater or surface water withdrawals for water use applications which do not require potable water. The following are the water source priorities of the City from highest preference to lowest preference:
 - a. Reclaimed water.
 - b. Stormwater, lake, or canal.
 - c. Groundwater (well).
 - d. Potable water.
3. *Temporary irrigation.* All landscape installations shall make necessary provisions for watering to establish and guarantee plant survival. Sites with these types of irrigation systems shall use super absorbents in the planting backfill as well as native plants or xeric plants and trees. A watering schedule shall be submitted. For an example, see the University of Florida Extension publication ENH856 - Tree Specifications for Planting and Shrubs in the Southeastern United States. Specifications shall be included to provide one of the following:
 - a. Automatic irrigation;

- b. Hand watering via hose bib or other water source;
 - c. Water truck hand watering; or
 - d. Automated water bags.
4. *Irrigated areas.* The irrigation system, unless temporary, shall have mainlines and lateral lines buried underground and designed to provide adequate irrigation to all landscaped areas except for areas of existing native vegetation or planting areas comprised of vegetation that conserves water, is adaptable to local conditions, and is drought tolerant.
 5. *Backflow prevention.* Irrigation systems connected to a potable water source shall have a backflow prevention assembly installed as required and approved by the Land Use Administrator. Permitted wells shall have a serviceable double-check valve as required and approved by the Land Use Administrator. See Chapter 9 for these requirements.
 6. *Moisture sensing device or smart irrigation system.* All irrigation systems shall have an operational moisture-sensing device or a smart irrigation system such as a rain detection device.

11.03.07. *Installation of plants.* All landscaping is to be installed in a professional manner following good nursery practices as set by the Florida Nurserymen Landscape and Growers Association. All planting requirements shall meet or exceed the standards set forth in this chapter and the University of Florida Extension Publication ENH856 - Tree Specifications for Planting Trees and Shrubs in the Southeastern United States.

- A. *Mulching requirements.* All planting areas shall be mulched with a minimum of ~~three~~ inches and a maximum of four inches of mulching material. The type of mulching material is subject to approval by the Land Use Administrator.
- B. *Turf.* See Section 11.03.03.B. for turf requirements and quality.

11.03.08. *Compliance with approved plans; maintenance.*

- A. *Compliance with approved plans.* All required plantings as shown on the approved landscape plans must be completed prior to issuance of a certificate of occupancy.
- B. *Maintenance.*
 1. The owner is responsible for maintaining the approved landscaping on-site in a healthy condition indefinitely. All required plant material that dies, or becomes unhealthy and is not treatable, shall be replaced within 30 days. When any plants are replaced because they are dead, diseased, or destroyed by acts of nature, they should be of the same or similar species and meet the size standards of Table 11-4.
 2. Pruning standards for all tree work done in the City shall follow American National Standards Institute (ANSI) A300, Part 1 "pruning standards" as well as ANSI Z133.1-2000 standards for safety.
 - a. The owner, tenant and their agents including personnel and companies who provide the tree services shall be jointly and severally responsible for following these pruning specifications and for tree damage or loss. Trees shall not be topped (hat-racking), over-lifted (lions-tailing), shaped, or significantly pruned, but shall be allowed to grow to maturity and attain their natural form so that crown development is not inhibited. Trees may only be pruned to maintain good health and growth by removal of limbs that are dead, weak, insect or disease-infested, storm damaged, crowded, rubbing other limbs, low and interfering with pedestrians or vehicles, or to maintain safe distances from utility lines.
 - b. For maintenance of commercial properties, including: office, medical, retail, and industrial uses; and multi-family projects of 25 units or more, tree pruning of branches one inch or larger and at a height of eight feet or more shall only be provided by or

under the direct supervision of arborists certified by the International Society of Arboriculture within Florida, ~~or by tree trimmers certified annually by the City.~~

3. Adequate provision shall be made, as approved by the Land Use Administrator, for the perpetual maintenance of common areas through covenants and restrictions or other means. These requirements can be achieved through either existing tree preservation (preferred) or by planting new trees. Buffer plantings shall be planted in common areas and not private lots, unless a landscape maintenance easement is granted with adequate perpetual maintenance assurances.
4. The owners are responsible for maintaining the approved irrigation system in an operable and efficient condition in perpetuity.
5. For developed lots and the improved portions of partially developed parcels, the owners are responsible for ongoing removal of all invasive plant species, as determined by the Florida Department of Agriculture and Consumer Services "Noxious Weeds" rule set forth in the Florida Administrative Code.
6. The City may conduct periodic inspections to assure compliance with the planting and maintenance requirements of this section. If a violation is found the City will notify the owner that they have 30 days in which to replace plants and make any other necessary repairs. Continued violation after the 30 days will be referred to the Code Enforcement Board or another enforcement mechanism will be used.

11.03.09. *Construction phase/acceptance of improvements.*

A. *Construction phase.*

1. *Permit.* No site work shall commence until appropriate tree protection and erosion control measures are in place and approved by the Land Use Administrator.
2. *Pre-construction meeting.* Prior to any site clearing on MFR, COM, IND, and SUBD developments, all trees and areas with shrubs to remain shall be properly marked and barricaded as indicated in this Chapter. A pre-construction conference shall be scheduled with the general contractor, land clearing contractor or its designee, and City staff to review specific criteria for construction.
3. *Erosion control.* Best management practices shall be utilized.

B. *Acceptance of improvements.*

1. *Certificate of occupancy.* No certificate of occupancy may be issued until all specifications on the approved plan have been attained unless the Land Use Administrator determines that an extension of up to sixty (60) days is warranted and the required landscape and irrigation are covered by a surety given to the City on a form provided by the City, in the amount of one hundred fifty (150) percent of the estimated value of the unfinished work.
2. *As-built drawings.* Landscape and irrigation as-built drawings (as-builts) are required prior to the certificate of occupancy of the project being issued in any zoning district except for SFR, DPX, and EST. The irrigation as-builts provided to the City for future reference shall include certification via signed and sealed plans by a landscape architect for location of water source, rain sensor, valves, clocks, and heads. The purpose of the irrigation as-built drawings is to provide reasonable assurance that the irrigation system is installed in accordance with City approved irrigation plans. Approximate underground pipe run locations will be acceptable in lieu of exact locations. As-builts may be bonded according to the procedure as noted in Section 11.03.09.B.1.

([Ord. No. 2016-6](#), § 2, 11-1-16)

Sec. 11.04. - Enforcement/Remediation and Penalties.

11.04.01. *Cease and desist orders.* The Land Use Administrator may issue a cease and desist order for a maximum of two working days whenever a violation of this subpart has occurred. Upon review of the violation, the Land Use Administrator may extend the cease and desist order until the violation is brought into compliance and all resulting fines incurred as a result of the violation are paid.

11.04.02. *Correction of violation/remediation.* The City shall take the following actions when a violation of this chapter has occurred in addition to all other available code enforcement remedies:

- A. *Tree replacement remediation requirements.* Each tree destroyed or significantly damaged contrary to the latest ANSI A-300, Part I standards, including removal or effective removal, shall be replaced on SFR/DPX properties pursuant to Table 11-4 by a desirable type of tree; and on MFR/COM and IND properties only, the total diameter inches of the protected trees removed shall be replaced with a minimum replacement tree size of six-inch caliper. On MFR/COM and IND properties a mitigation plan consistent with this Chapter must be submitted to the City for review. This plan may require, in part, contribution to the tree bank fund. If contribution is to be made into the tree bank fund, the monetary equivalent amount of such contribution shall be determined pursuant to Subsection 11.02.07. The mitigation plan shall also require mitigation of any other damage to the property. Each tree so damaged or removed shall be considered a separate violation of this LDC.
- B. *Sites cleared without approved tree surveys.* If the site has been cleared and the trees have been removed from the site such that the Land Use Administrator is unable to determine with reasonable certainty the number of protected trees removed in violation of this subpart, the violation may be corrected or partially corrected by paying into the tree replacement fund. The Land Use Administrator will determine the appropriateness and numbers of tree replacements to be planted back on the lot upon inspection. No work shall continue until the tree replanting plan has been approved. The contributions assessed under this subsection shall be payable to the City within ten working days after assessment. All replanting shall be required to be irrigated.
- C. *Clearing without construction/inspections.* Permitted projects which are cleared, and upon which construction and inspection has not occurred within six months of clearing, shall be subject to mitigation per Table 11-2, as well as stabilization of all disturbed areas with sod or seed. In areas where a tree survey was accomplished, all protected trees on the survey shall be mitigated, and in areas where trees were not surveyed, the fine established by the City shall apply. Additionally, all perimeter buffer plantings, as shown on the approved plans, shall be installed and irrigated. Trees used in these buffers shall be credited towards the mitigation requirements.

11.04.03. *Appeals.* Any person aggrieved by an administrative order of the Land Use Administrator may appeal the order to the Planning and Land Development Regulation Board in accordance with requirements in Chapter 2.

([Ord. No. 2016-6](#), § 2, 11-1-16)

City of Palm Coast, Florida Agenda Item

Agenda Date: May 12, 2026

Agenda Item: E.9

Department CITY ATTORNEY Division	Amount Org/Account #
Subject: ORDINANCE 2026-XX AMENDMENT TO THE CITY CHARTER	
Presenter: Marcus Duffy, City Attorney	
Attachments: 1. Ordinance	
Background: <u>UPDATED BACKGROUND FROM THE APRIL 14, 2026, WORKSHOP MEETING:</u> At the April 14, 2026, meeting, City Council provided direction for the proposed charter amendments which are incorporated into the attached ordinance. <u>ORIGINAL BACKGROUND FROM THE APRIL 14, 2026, WORKSHOP MEETING:</u> On February 24, 2026, the City Council received a report from the Charter Review Committee outlining proposed amendments to the City Charter. Following extensive discussion, the City Council directed the City Attorney to prepare an ordinance reflecting the proposed changes. The ordinance is included with this item for consideration.	
Recommended Action: ADOPT ORDINANCE 2026-XX AMENDMENT TO THE CITY CHARTER	

ORDINANCE 2025-__

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF PALM, COAST, FLORIDA, SUBMITTING TO THE ELECTORS OF PALM COAST PROPOSED AMENDMENTS TO THE CHARTER OF THE CITY OF PALM COAST WHICH SHALL BE CONSIDERED BY BALLOT; PROVIDING BALLOT TITLES AND SUMMARIES FOR THE PROPOSED CHARTER AMENDMENTS; PROVIDING FOR DIRECTION TO THE CITY CLERK; PROVIDING FOR CONFLICTS, SEVERABILITY, AND AN EFFECTIVE DATE FOR THE APPROVED AMENDMENTS.

WHEREAS, pursuant to the City Charter, the City of Palm Coast established a Charter Review Committee to review the City Charter and make recommendations to the City Council for proposed amendments thereto; and

WHEREAS, the Charter Review Committee reviewed, considered, studied, and analyzed the City Charter and received public input during its multiple public meetings; and

WHEREAS, on January 31, 2026, the Charter Review Committee submitted its final report, with recommendations to the City Council; and

WHEREAS, on February 24, 2026, at a public workshop wherein the City Council reviewed the final report and recommendations, received public comment, the City Council accepted the final report, modified certain proposed charter amendments, and directed the City Attorney to prepare an appropriate ordinance to place the proposed charter amendment before the registered voters of City of Palm Coast at the election to be held on November 3, 2026; and

WHEREAS, as a result of the input, recommendations, and advice received during this public process and after careful deliberation and consideration, the City Council finds that it is in the best interests of the public health, safety, and welfare of the citizens of Palm Coast to propose revisions to the Palm Coast City Charter in accordance with Article IX of the Palm Coast City Charter and Section 166.031, Florida Statutes; and;

WHEREAS, the City Council finds that the proposed ballot questions and summaries should be submitted to the City electorate for its consideration and final approval or disapproval; and;

WHEREAS, the City Council of the City of Palm Coast desires to put to a vote of the citizens the issue of whether the Charter should be changed as proposed by the City Council following the afore described public process; and

WHEREAS, Section 166.031, Florida Statutes, provides that the governing body of a municipality may, by ordinance, submit to the electors of said municipality proposed amendments to its Charter, which amendments may be to any part or all of its Charter; and

WHEREAS, Article IX of the City Charter provides that amendments to the Charter may be submitted to the electors by a majority vote of the Council members, and if the proposed amendments are approved by a majority of the electors, the amendments shall become law; and

WHEREAS, the City Council of the City of Palm Coast, Florida, hereby finds this Ordinance to be in the best interest of the public health, safety, and welfare of the citizens of Palm Coast.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF PALM COAST THAT:

SECTION 1. REFERENDUM ELECTION. The City Council of the City of Palm Coast, pursuant to Section 166.031 Florida Statutes, hereby proposes and approves amendments to the Charter of the City of Palm Coast, which proposed amendments to the Charter of the City of Palm Coast to be submitted to the electorate for consideration, which proposed amendments and the complete text thereof, as amended, are set forth in Section 2 below. Additions are shown with double underlining, deletions are shown with strike through type, and asterisks (***) indicate an omission from the existing text which is intended to remain unchanged. Each question shall be voted on separately and approved or disapproved based on its own merit. Such referendum election shall be held in conformity with the laws of the State of Florida. The Supervisor of Elections of Flagler County is to coordinate all matters of said referendum election with the Palm Coast City Clerk, pursuant to the Interlocal Agreement between the City and the Supervisor of Elections.

SECTION 2. AMENDMENT TO CITY CHARTER. The form of the ballot for the Charter Amendments proposed in this Ordinance shall be as follows:

City Charter Amendment 1:

TITLE:

AMENDING ARTICLE IV, SECTION (7) OF CITY CHARTER REGARDING REMOVAL OF COUNCIL MEMBERS OR MAYOR.

SUMMARY:

Shall Article IV, Section (7) of the City Charter be amended to expand and clarify standards for forfeitures and suspension of the Mayor and City Council members by defining ethics violations under Florida law, establishing additional meeting attendance requirements, and authorizing the City Council, after three formal censures to petition the Governor for suspension or removal of a City Council Member for neglect of duty or malfeasance.

Shall the above-described Charter Amendment be adopted?

Yes _____

No _____

Text Revisions: (Double Underline texts added to the Charter and strikethrough text are removed).

Art. IV, (7) *Vacancies; forfeiture of office; suspension; recall; filling of vacancies.*

(b) Forfeiture of office. The Mayor or any other Council member shall forfeit his/her office upon determination by the Council, acting as a body, that he/she:

1. Lacks at any time, or fails to maintain during his/her term of office, any qualification for the office prescribed by this Charter or otherwise required by law;

2. Is convicted of a felony, or enters a plea of guilty or nolo contendere to a crime punishable as a felony, even if adjudication of guilt has been withheld;

3. Is convicted of a first degree misdemeanor arising directly out of his/her official conduct or duties or enters a plea of guilty or nolo contendere thereto, even if adjudication of guilt has been withheld;

4. Is found to have violated ~~any standard of conduct or code of ethics established by law for public officials~~ the Code of Ethics for Public Officers and Employees, as set for in Part III, Chapter 112, Florida Statutes by the Florida Commission of Ethics, or violated any adopted City Council standard of conduct and has been suspended from office by the Governor, unless subsequently reinstated as provided by law; or

5. Is absent from three (3) consecutive regular Council meetings, or from six meetings within a twelve (12) - month calendar year, without being excused by the Council. For purposes of this subsection "meetings" include City Council business meetings and City Council workshops.

(c) Suspension from office. The Mayor or any other Council member shall be suspended from office by the Council acting as a body upon return of an indictment or issuance of an information charging the Council member or Mayor with any crime which is punishable as a felony or with any crime arising out of his/her official conduct or duties which is punishable as a misdemeanor. Pursuant thereto:

1. During the period of suspension, the Mayor or the Council member shall not perform any official act, duty, or function, or receive any allowance, emolument, or privilege of office.

2. If the Mayor or the Council member is subsequently found not guilty of the charge, or if the charge is otherwise dismissed or altered so that suspension would no longer be required as provided herein, the suspension shall be lifted by the Council, and the Council member or

Mayor shall be entitled to receive full back allowances and such other emoluments or as he/she would have been entitled to had the suspension not occurred.

(d) Request for Removal by Governor. The Council may, by a supermajority vote of its members, formalize a request to the Governor of the State of Florida to remove or suspend the Mayor or any other Council member from office. Such a request may be initiated for persistent misconduct or recurring violations of the public trust not otherwise specifically enumerated in subsections 7(b) or 7(c) of this Charter.

The threshold for such a request shall be the issuance of three (3) formal censures against the official within a single calendar year. Each censure shall require approval by a majority vote of the Council members present and voting. Upon the issuance of the third censure within a calendar year, the Council may determine that the official's conduct constitutes "neglect of duty" or "malfeasance" under Florida law, justifying a formal petition to the Governor for suspension or removal.

City Charter Amendment 2:

TITLE:

AMENDING CITY CHARTER ARTICLE IV (7)(e) PROCEDURES FOR FILLING CITY COUNCIL VACANCIES AND SPECIAL ELECTIONS.

SUMMARY:

Shall Article IV(7)(e) of the City Charter be amended to revise vacancy procedures? If a vacancy occurs with over 18 months remaining in a term, a special election is required within 90 days. If a vacancy occurs within 6 months of a general election but after ballot deadlines have passed, a special election must be held within 90 days following that general election.

Shall the above-described Charter Amendment be adopted?

Yes _____

No _____

Text Revisions: (Double Underline texts added to the Charter and strikethrough text are removed).

Article IV, (7)(e) Filling of vacancies.

(1) If, for any reason other than recall or assuming the office of Mayor, a vacancy occurs in the office of any council seat within the first two years of a term the office shall be filled by appointment within 90 days following the occurrence of such vacancy by majority vote of the remaining Council members. If said vacancy occurs within six (6) months of the next regularly scheduled election, the remaining Council members may delay the appointment. Such appointments shall last until the next regularly scheduled election, at which time the seat shall be declared open and an election held for the remaining two years of the original term, thus continuing the original staggering of district seats. However, the following administrative and timing guardrails shall apply:

(a) 18-Month Rule: Notwithstanding the above, if at the time the vacancy occurs there are more than eighteen (18) months remaining before the next regularly scheduled election, the Council shall call a special election to fill the vacancy for the remainder of the unexpired term. Such special election shall be held as soon as practicable, but no later than ninety (90) days after the vacancy occurs, subject to the availability and scheduling capacity of the Supervisor of Elections and the notice and certification requirements of Florida law.

(b) Ballot Deadline Guardrail: In the event a vacancy occurs after the candidate qualifying period for the next regularly scheduled election has closed, or too late for the seat to be legally certified to the ballot under Florida law (including the 60-day certification deadline), the Council shall call a special election to be held within ninety (90) days following said general election to fill the seat for the remainder of the unexpired term, subject to the availability and scheduling capacity of the Supervisor of Elections.

2. If, for any reason other than recall or assuming the office of Mayor, a vacancy occurs in the office of any Council seat within the last two years of a term, the office shall be filled by appointment within 90 days following the occurrence of such vacancy by majority vote of the remaining Council members. If said vacancy occurs within six (6) months of the next regularly scheduled election, the remaining Council members may delay the appointment. Such appointments shall last until the next regularly scheduled election, at which time the seat shall be declared open and an election held for the regular four-year term. However, if at the time the vacancy occurs there are more than eighteen (18) months remaining before the next regularly scheduled election, the Council shall call a special election to fill the vacancy for the remainder of the unexpired term. Such special election shall be held as soon as practicable, but no later than ninety (90) days after the vacancy occurs, subject to the availability and scheduling capacity of the Supervisor of Elections and the notice and certification requirements of Florida law.

City Charter Amendment 3:

TITLE:

AMENDING THE CITY CHARTER TO INCREASE CITY COUNCIL'S UNFUNDED CONTRACTING AUTHORITY TO \$30,000,000.00.

SUMMARY:

Shall Art. VI (3) (e) of the City Charter be amended to increase the Council's unfunded contracting authority from \$15,000,000.00 to \$30,000,000.00 and extend the term from 36 months to 30 years? Unfunded multi-year or lease-purchase contracts exceeding these limits shall require voter approval via referendum. The \$30,000,000.00 threshold shall be adjusted annually for inflation (CPI), rounded to the nearest \$1,000.00

Shall the above-described Charter Amendment be adopted?

Yes _____

No _____

Text Revisions: (Double Underline texts added to the Charter and strikethrough text are removed).

Article VI, (3) (e) Limitations to Council's Contracting Authority.

e) Limitations to Council's Contracting Authority. Unless authorized by the electors of the City at a duly held referendum election, the Council shall not enter into lease-purchase contracts, or any other unfunded multiyear contracts, the repayment of which: extend in excess of 36-30 months years; or exceeds \$15,000,000.00 \$30,000,000.00. As of each October 1 thereafter, the amount of the "Contracting Limit" in effect shall be adjusted to reflect the percentage change in the Consumer Price Index (U.S. City Average All Workers) by using the most recent available information for the prior 12 month period. This adjustment shall be calculated using the most recent available data for the preceding 12-month period. The adjusted amount shall be rounded to the nearest \$1,000 and shall serve as the effective Contracting Limit for the following fiscal year.

SECTION 3. The proposed amendments, the ballot titles and summaries of the proposed amendments to the Charter, as contained in this Ordinance, shall appear on the ballot in the form of questions as set forth in Section 2 of this Ordinance.

SECTION 4. SEVERABILITY. It is hereby declared to be the intention of the City Council the sections, paragraphs, sentences, clauses, and phrases of this Ordinance are severable and if any

phrase, clause, sentence, paragraph, or section of this Ordinance shall be declared unconstitutional by the valid judgment or decree of a court of competent jurisdiction, such unconstitutionality shall not affect any of the remaining phrases, clauses, sentences, paragraphs, or sections of this Ordinance.

SECTION 5. CONFLICTS. All prior ordinances and resolutions or parts thereof in conflict with this Ordinance are hereby repealed.

SECTION 6. EFFECTIVE DATE. This Ordinance shall become effective immediately upon its passage and adoption.

SECTION 7. EFFECTIVE DATE OF CHARTER AMENDMENTS. The revised Charter provisions proposed for approval in this Ordinance shall become effective upon their approval following election of the electors of the City of Palm Coast in accordance with Section 166.031, Florida Statutes, and Article IX of the City Charter. If the electors reject an amendment, the rejected amendment shall not take effect. The City Clerk is hereby directed, upon adoption of the revised Charter, to renumber the Charter to logically organize all Charter amendments, and to promptly file the revised Charter with the State of Florida, Department of State, as required by Section 166.031, Florida Statutes.

APPROVED upon first reading on the ____ day of _____ 2026.

Adopted on the second reading after due public notice and hearing on this ____ day of ____ 2026.

ATTEST

KALEY COOK, CITY CLERK

MICHAEL NORRIS, MAYOR

APPROVED AS TO FORM AND LEGALITY:

MARCUS DUFFY, ESQ.
CITY ATTORNEY

**City of Palm Coast, Florida
Agenda Item**

Agenda Date: May 12, 2026

Agenda Item: J.1

Department CITY CLERK Division CITY CLERK	Amount Org/Account #
Subject: AGENDA WORKSHEET AND CALENDAR	
Presenter:	
Attachments: 1. Agenda Worksheet 2. Calendar	
Background:	
Recommended Action: AGENDA WORKSHEET AND CALENDAR	

	May 19, 2026 Business Meeting (9 a.m.)	PRESENTER
Proclamation	Water Safety Month	Council
Proclamation	National Public Works Week	Council
Ordinance 1st	Charter Amendments	Duffy
Ordinance 2nd	Palm Coast Park MPD Amendment	Lens
Resolution	Approving a Work Order for Borrowings Stormwater Park Study	Morales
Resolution	Purchase of a Pontoon Excavator for Stormwater Maintenance	Stevens
Resolution	Public Lands	Smith
Resolution	ROW Purchase Agreement - DCI Belle Terre/SR 100	Smith
Resolution	ITMS Field Lighting	Gebo
Resolution	Budget Amendment	Alves
Resolution	FCSB Drainage Easement	Smith/Morales
Resolution	Fiscal Sustainability Study	Roche
Resolution	Agreement with Palm Coast Baseball LLC	Hirst
	May 26, 2026 Optional Workshop (6 p.m.)	PRESENTER
	June 2, 2026 Business Meeting (6 p.m.)	PRESENTER
Ordinance 1st	West Parcel Annexation	Nguyen/Papa
Ordinance 1st	Western Parcel FLUM	Papa
Ordinance 1st	Western Parcel MPD	Papa
Presentation	Western Parcel Abandonment of the DRI	Papa
Resolution	SAP Adoption	McGlothlin
Ordinance 2nd	Charter Amendments	Duffy
Resolution	Evaluation of SR 100 Community Development	McKinney/Zobler
	June 9, 2025 Workshop Meeting (9 a.m.)	PRESENTER
Presentation	File of Life Initiative	Commissioner Carney
Presentation	Overview of Property Taxes and TRIM	Financial Services
Presentation	Zoning Dimensional Standards - LDC Chapter 3	Lens, Hanson
Presentation	Conditions for Limited Specific Uses and Activities - LDC Chapter 4	Hanson, Gonzalez, Lens, Doak
Presentation	Glossary - LDC	Planning
	June 16, 2026 Business Meeting (9 a.m.)	PRESENTER
Presentation	FCSO	FCSO
Ordinance 1st	Lakeview Estates FLUM Amendment	Hanson
Ordinance 1st	Lakeview Estates MPD Amendment	Hanson
Resolution	YMCA Agreement	Hirst
Resolution	Cultural Arts Facility Master Plan	Gebo
Resolution	MSA for Wastewater System Program Management & Engineering Services	Roche
	June 23, 2026 Optional Workshop (6 p.m.)	PRESENTER
	July 7, 2026 Business Meeting (6 p.m.)	PRESENTER
Proclamation	Parks & Rec Month	Council
Ordinance 2nd	Lakeview Estates FLUM Amendment	Hanson
Ordinance 2nd	Lakeview Estates MPD Amendment	Hanson
	July 14, 2026 Workshop Meeting (9 a.m.)	PRESENTER
Presentation	Proposed General Fund, Facilities, IT Budget & TRIM Rate Discussion	Financial Services
Presentation	LDC Wrap Up	Nguyen
Presentation	Review of Code Enforcement Sections Related to Animal Control	Grossman
Resolution	Initial Nuisance Abatement	Grossman
	July 21, 2026 Business Meeting (9 a.m.)	PRESENTER
Appointments	Code Enforcement Board	Cook
Resolution	Adopt Proposed Millage Rate (TRIM Rate)	Financial Services
Ordinance 1st	Magnolia Trace (OARE) MPD Amendment	Papa
Ordinance 1st	Adoption of the LDC	Nguyen
Resolution	Initial Nuisance Abatement	Grossman
Resolution	Flagler Landings Technical Site Plan Tier 3	Hanson
Resolution	Flagler Landings Proportionate Share Agreement	Nguyen
	July 28, 2026 Special Budget Workshop (1 p.m.)	PRESENTER
Presentation	Proposed Water and Wastewater Utility, Stormwater, Collection and Sanitation, IT Enterprise & Building Fund Operating Budgets	Financial Services
	August 4, 2026 Business Meeting (6 p.m.)	PRESENTER

Ordinance 2nd	West Parcel Annexation	Nguyen/Papa
Ordinance 2nd	Western Parcel FLUM	Papa
Ordinance 2nd	Western Parcel MPD	Papa
Resolution	Western Parcel Abandonment of the DRI	Papa
Ordinance 2nd	Adoption of the LDC	Nguyen
	August 11, 2026 Workshop Meeting (9 a.m.)	PRESENTER
Presentation	5 Year Capital Improvement Plan and Fleet Proposed Budgets	Financial Services
	August 18, 2026 Business Meeting (9 a.m.) - TENTATIVELY CANCEL - PRIMARY ELECTION DAY	PRESENTER
	August 25, 2026 Optional Workshop (1 p.m.)	PRESENTER
Presentation	Final Proposed Budget for FY 2027 (All Funds)	Financial Services
	September 1, 2026 Business Meeting (6 p.m.)	PRESENTER
Ordinance 2nd	Magnolia Trace (OARE) MPD Amendment	Papa
Resolution	Final Nuisance Abatement	Grossman
	September 8, 2026 Workshop (9 a.m.)	PRESENTER
	Cultural Art Grant Recommendation	Hirst/FC3
	September 9, 2026 Budget Hearing (5:15 p.m.)	PRESENTER
	September 15, 2026 Business Meeting (9 a.m.)	PRESENTER
Proclamation	Hispanic Heritage Month	Council
	September 22, 2026 Optional Workshop Meeting (6 p.m.)	PRESENTER
	September 23, 2026 Final Budget Hearing (5:15 p.m.)	PRESENTER
	October 6, 2026 Business Meeting (6 p.m.)	PRESENTER
	Cultural Art Grant Recommendation	Hirst
	October 13, 2026 Workshop Meeting (9 a.m.)	PRESENTER
	October 20, 2026 Business Meeting (9 a.m.)	PRESENTER
	October 27, 2026 Optional Workshop Meeting (6 p.m.)	PRESENTER
	November 3, 2026 Business Meeting (ELECTION DAY)	PRESENTER
	November 10, 2026 Workshop Meeting (9 a.m.)	PRESENTER
	November 17, 2026 Business Meeting (9 a.m.)	PRESENTER
	November 24, 2026 Optional Workshop Meeting (6 p.m.)	PRESENTER
	December 1, 2026 Business Meeting (6 p.m.)	PRESENTER
	December 8, 2026 Workshop Meeting (9 a.m.)	PRESENTER
	December 15, 2026 Business Meeting (9 a.m.)	PRESENTER
	December 22, 2026 Optional Workshop Meeting (6 p.m.)	PRESENTER
	Future	PRESENTER

Resolution	Memorandum of Understanding - Co-location for PCFD and Flagler County Fire Rescue	Berryhill
Ordinance	Pile Burning	Berryhill
Presentation	Right-of-Way	Buckley
Resolution	Belle Terre / SR 100 Intersection Study	Castello
Resolution	Belle Terre / Seminole Woods Intersection Study	Castello
Resolution	Occupational Services	Fuller
Resolution	Belle Terre Park Master Plan Study	Gebo
Resolution	City Hall Exterior Modifications	Gebo
Resolution	Flagler County Housing Services	Paradowski, Byrer, Gonzalez
Resolution	Red Mill Pointe - MPD	Hanson
Resolution	Loop Road Phase 2 - FEC Utility Line Agreements	Kehoe/Crawford
Resolution	Loop Road Phase 2 & 4 Wetland Mitigation Credit Purchase Agreement	Kehoe/Crawford
Resolution	OKR North Phase 2 - Construction Contract, CEI Services, Project Contingency	Kehoe/Crawford
Resolution	FY 26 Microsurfacing Contract	Kehoe/Gibson
Resolution	Soleta Lakes - Subdivision Master Plan	Lens
Resolution	Soleta Lakes - Land Exchange Agreement	Lens
Resolution	Cell Tower - Seminole Woods	Lens/Mobley
Resolution	Prosperity 2035 Adoption	McKinney/NEFRC
Resolution	City-Wide Real Time Flood Forecasting	Morales
Resolution	Saltwater Canal Design Status	Morales
Resolution	Ditch 10 / Graham Swamp Waterway Expansion - Design	Morales
Resolution	B-1, B-2, & B-3 (Pop offs for Bellaire Waterway) - Design	Morales
Resolution	Dry Lake Improvements (off-site improvements) - Design	Morales
Resolution	Structure Repairs	Morales
Resolution	W-1 Weir Replacement & Upgrade - Design	Morales
Resolution	Lehigh Canal Extension - Study	Morales
Resolution	Pipe Lining	Morales
Resolution	Interlocal Agreement TPO Urban Boundary Expansion	Nguyen
Resolution	Belle Terre Estates	Nguyen
Resolution	Joint Planning Agreement	Papa/Nguyen
Presentation	Alternative Water Sources	Roche
Resolution	Matanzas/Belle Terre Intersection (Right of Way)	Smith/Crawford
Resolution	Seminole Woods ICI ROW	Smith/Nguyen
Resolution	Kensington Right of Way Agreement	Smith/Nguyen



Meeting Calendar for 5/19/2026 through 12/29/2026

5/19/2026

City Council Business Meeting
City Hall

6/2/2026

City Council Business Meeting
City Hall

6/9/2026

City Council Workshop
City Hall

6/16/2026

City Council Business Meeting
City Hall

7/7/2026

City Council Business Meeting
City Hall

7/14/2026

City Council Workshop
City Hall

7/21/2026

City Council Business Meeting
City Hall

7/28/2026

City Council Budget Workshop
City Hall



Meeting Calendar for 5/19/2026 through 12/29/2026

8/4/2026

City Council Business Meeting
City Hall

8/11/2026

City Council Workshop
City Hall

8/18/2026

City Council Business Meeting
City Hall

8/25/2026

City Council Workshop Meeting
City Hall

9/1/2026

City Council Business Meeting
City Hall

9/8/2026

City Council Workshop
City Hall

9/9/2026

City Council Budget Hearing
City Hall

9/15/2026

City Council Business Meeting
City Hall



Meeting Calendar for 5/19/2026 through 12/29/2026

9/23/2026

City Council Budget Hearing
City Hall

10/6/2026

City Council Business Meeting
City Hall

10/13/2026

City Council Workshop
City Hall

10/20/2026

City Council Business Meeting
City Hall

11/10/2026

City Council Workshop
City Hall

11/17/2026

City Council Business Meeting
City Hall

12/1/2026

City Council Business Meeting
City Hall

12/8/2026

City Council Workshop
City Hall



Meeting Calendar for 5/19/2026 through 12/29/2026

12/15/2026

City Council Business Meeting

City Hall