

City of Palm Coast, Florida Agenda Item

Agenda Date: July 14, 2026

Agenda Item: E.5

Department	COMMUNITY DEVELOPMENT	Amount
Division	PLANNING	Org/Account #
Subject:	PRESENTATION - COMMUNITY DEVELOPMENT BLOCK GRANT RECOMMENDED UPDATES	
Presenter:	Jacqueline Gonzalez, Site Development Coordinator	
Attachments:	1. Presentation	
Background:	Presentation of recommended updates to CDBG program by Citizen Advisory Taskforce (CATF) and City Council.	
Recommended Action:	FOR PRESENTATION ONLY	

Community Development Block Grant (CDBG)

Staff Updates

City Council Public Workshop/Public Hearing

July 14, 2026



CDBG-Updates(In Progress)

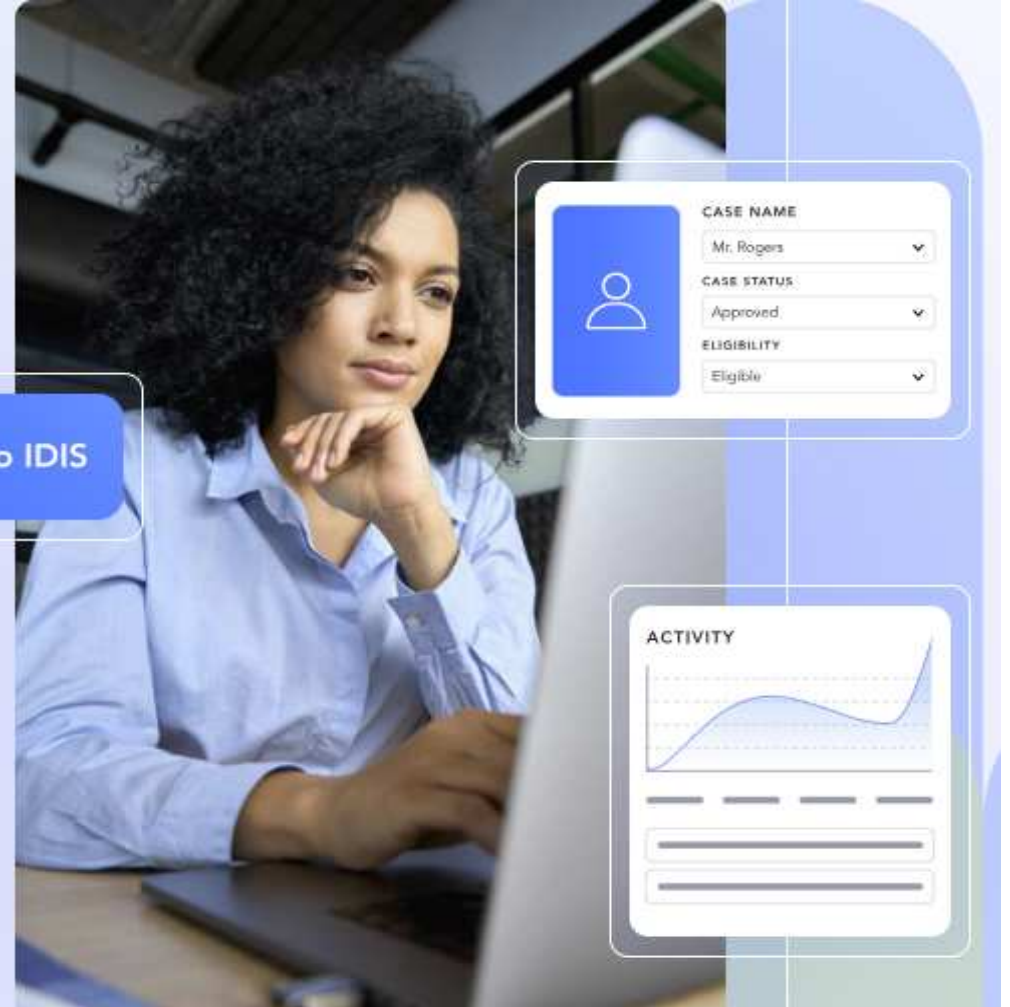


Your All-in-one Platform for Grant Management

Helping communities, help people by streamlining the enrollment, administration, and reporting of government funded programs

Talk to Sales →

Sync to IDIS



CDBG-Update Website (Completed)

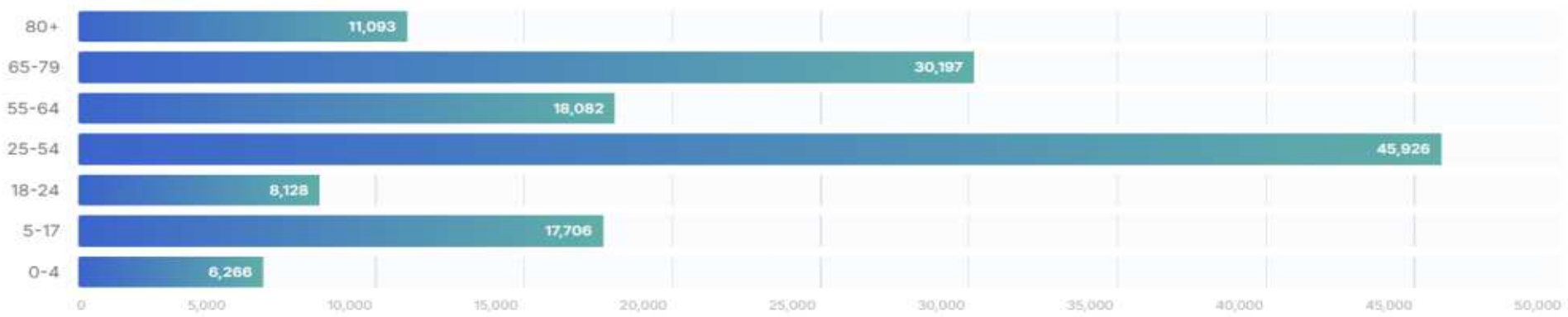


Population & Households

140,714 FLAGLER COUNTY POPULATION <small>2025 estimate</small>	110,330 PALM COAST POPULATION <small>78% of county</small>	41,291 AGE 65+ — FLAGLER COUNTY <small>30% of county</small>	30,323 AGE 65+ — PALM COAST <small>27% of Palm Coast</small>	52,978 TOTAL HOUSEHOLDS — COUNTY	39,807 TOTAL HOUSEHOLDS — PALM COAST
31% HOUSEHOLDS LIVING ALONE <small>About 1 in 3</small>	\$369,000 MEDIAN HOME PRICE (SFH)				

2025 Population By Age — Flagler County

Estimated population distribution across age groups



CDBG-Update Website (Completed)



5
OBJECTIVES

6
STRATEGIES

40%
AVG PROGRESS

Public Land Inventory--*Mandatory 75%

Adopt Policy for Review and Disposition of Public Lands for Affordable Housing 75%

Strategy Progress

Develop an official policy or ordinance establishing a process for the periodic review of publicly owned lands for suitability for affordable housing and a policy governing the disposition of such lands.

AI GENERATED

The City of Palm Coast has established an official policy for identifying surplus and non-essential public lands suitable for affordable housing, as required by Florida Statutes. This policy outlines the process for reviewing publicly owned lands for suitability and ensures that any transfers of municipal lands are contingent upon City Council approval.

PROGRESS 75%

Review of Policies Increasing Housing Costs--*Mandatory 50%

Formalize Policy for Ongoing AHAC Review of Housing-Cost Impacts 50%

Strategy Progress

Adopt a formal policy and enforcement procedure to ensure that any proposed ordinance, regulation, or program that may affect the cost of housing is referred to the AHAC for review and input prior to adoption, as required by the Local Housing Assistance Plan (LHAP) and §420.9076(4)(b), F.S.

AI GENERATED

The City of Palm Coast has established a formal review policy to ensure that any proposed ordinance, regulation, or program affecting housing costs is referred to the Affordable Housing Advisory Committee (AHAC) for review and input prior to adoption, as required by the Local Housing Assistance Plan and Florida Statute. This policy was established in 2025 and provides a structured process for evaluating policies and initiatives that may impact housing affordability.

PROGRESS 100%

CDBG-Updates (Completed)

Community Land Trust Certification

City of Palm Coast staff have earned certification through the Community Land Trust Institute, sponsored by the Florida Housing Coalition.

The certification provided comprehensive training on Community Land Trust (CLT) best practices, governance, and strategies for effective collaboration between local governments and CLT organizations. As certified participants, staff are also eligible to engage in the Certification Technical Assistance (Cert-TA) Cohort, which offers advanced implementation support and peer collaboration opportunities.

Staff will further expand their knowledge and professional network by participating in the 2026 Southeastern CLT Summit during the Florida Housing Conference this August.





CDBG-Updates (completed)

CPD All Grantee Meeting – Jacksonville Field Office

City staff on June 2nd attended the Jacksonville Field Office Community Planning and Development (CPD) All Grantee Meeting, which provided important updates on HUD program administration, financial management, compliance requirements, environmental reviews, grant closeouts, and upcoming reporting deadlines. The meeting also included guidance on CDBG and HOME program requirements, fund timeliness, audit submissions, and best practices to support effective grant management and regulatory compliance.

Presentations were provided by Jacksonville Field Office leadership, program managers, senior CPD representatives, financial analysts, and HUD staff. The meeting concluded with a question-and-answer session, resource sharing, and closing remarks from CPD leadership.

The information provided will assist grantees in maintaining compliance, improving program administration, and ensuring the timely expenditure of federal housing and community development funds.



HOUSING EMPOWERMENT WORKSHOP SERIES 2026-2027

Join us for a **free** monthly workshop series designed to give you the tools, resources, and knowledge to achieve housing stability and financial success.

EMPOWERING
 RESIDENTS.
 STRENGTHENING
 COMMUNITIES.
 BUILDING HOUSING
 STABILITY FOR
 THE FUTURE.



	JULY 18	Unlocking Financial Stability: The Real Benefits of Owning a Home Explore the financial, personal, and community benefits of homeownership and how owning a home can support long-term wealth building.
	AUGUST 15	Credit Readiness & Budgeting Strategies to improve credit scores, reduce debt, manage household finances, and prepare for mortgage qualification.
	SEPTEMBER 19	Property Taxes & Exemptions Learn about property taxes, homestead exemptions, portability, and the tax appeal process.
	OCTOBER 17	Foreclosure Prevention Understand early intervention strategies, loss mitigation options, loan modifications, and available resources to help homeowners avoid foreclosure.
	NOVEMBER 21	Insurance & Disaster Readiness Navigate homeowner insurance coverage and learn how to prepare for, respond to, and recover from natural disasters.
	DECEMBER 19	Basic Home Maintenance Essential home maintenance skills and preventative measures to protect your property and avoid costly repairs.
	JANUARY 16	Housing Mobility Learn how to search for housing using vouchers, identify available resources, and communicate effectively with landlords.
	FEBRUARY 20	Tenant Rights Understand lease agreements, eviction procedures, habitability standards, fair housing protections, and security deposit requirements.
	MARCH 13	Deed Theft & Heirs Property Learn how to identify property scams, protect property ownership rights, and preserve generational wealth through estate planning.
	MAY 15 OR MAY 22	What Tax Refund Scams Look Like & Using Your Refund to Support Housing Goals Recognize common tax refund scams, protect your finances, and learn how to use tax refunds strategically for housing and financial stability.
	JUNE 12	New Property Tax Exemption Law: What It Means for You Review proposed property tax exemption changes, voter considerations, and potential impacts on homeowners and local services.
	JULY 17	Housing Empowerment Series Graduation & Homeownership Success Strategies A recap of key lessons learned throughout the series, featuring resources, success stories, and next steps toward housing and financial goals.



 VISIT
palmcoast.gov
 FOR WORKSHOP DETAILS,
 REGISTRATION &
 LOCATION INFORMATION.

CDBG-Updates

Questions