



**CITY OF PALM BAY
PROGRAM YEAR 2024
COMMUNITY DEVELOPMENT BLOCK GRANT
ONE-YEAR ACTION PLAN**

Annual Action Plan
2024

1

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Annual Action Plan for FY 2024-2025 provides a description of the activities the City of Palm Bay will undertake from October 1, 2024, through September 30, 2025, to address priority needs and objectives identified in the 5-year Strategic Plan, as presented in the 2022-2027 Consolidated Plan for housing and community development programs. The Action Plan describes the activities undertaken with Community Development Block Grant (CDBG) Entitlement funds granted by HUD but also provides information on the Home Investment Partnerships (HOME) Program and State Housing Initiatives Partnership Program (SHIP) and other sources to address priority needs and objectives identified in the Fiscal Year 2022-2027 Consolidated Plan. Palm Bay is a direct entitlement community for CDBG funds and is solely responsible for the administration of the funds.

The Brevard County HOME Consortium is a legal entity created through an intergovernmental agreement between Brevard County and the cities of Titusville, Cocoa, Melbourne and Palm Bay. The Consortium's mission is to increase the supply of decent, safe and affordable housing for low to moderate income persons living in Brevard County. As the lead entity, Brevard County receives (HOME) funds on behalf of the Consortium and contracts with each city individually. HOME funds can be used for activities that promote affordable rental housing and homeownership for lower income households, including acquisition, new construction and reconstruction, moderate and substantial rehabilitation, homebuyer assistance and tenant-based rental assistance.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Housing: Preserving existing affordable housing; producing new affordable homes in special areas; mixed-income rental units city-wide; rehabilitation of rental units serving veterans or special needs; providing home ownership opportunities for those who want to own their own home; providing services to educate home buyers regarding the mortgage process; enabling homeowners through education and counseling to retain their home; and demolishing homes that are substandard and unfit for human habitation or commercial properties that are blighted.

Homeless: Providing transitional housing to address the increasing population impacted by current real estate market conditions and labor force reductions; establishing facilities for substance abusers, mentally ill, dually diagnosed, and support case management services for ex-offenders; support activities to fill gaps in Brevard County's Continuum of Care and to respond to urgent community needs;

support increased permanent supportive housing and transitional beds for persons with special needs to include housing for victims of domestic violence, unaccompanied homeless youth and homeless veterans.

Special Needs: Objectives are to provide facilities to temporarily house chemically dependent or dually diagnosed individuals; support services to youth; support provision of additional independent living facilities with supportive services for the developmentally disabled, mentally ill, physically disabled, and persons with AIDS (including rental assistance for persons with AIDS); rehabilitate facilities providing supportive housing and provide services to enable the elderly to remain in their homes.

Non-Housing Community Development Needs: Design and construct comprehensive infrastructure and streetscape improvements, enhance safety and sustainability, support neighborhood-based organizations in sponsoring initiatives and provide other technical assistance as needed. Support the design and construction of neighborhood parks and community centers in the target areas. Construct ADA compliant sidewalks and facilities.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

There have been significant challenges in meeting the proposed outcome numbers described in the previous Action Plan. The COVID-19 pandemic placed an immense amount of strain on the economy, supply chains, and subsequently the progress on goals outlined in the 2023/2024 Action Plan. An in-depth list of challenges and issues the City faced in meeting goals over the past several years are described below. A few items from that list that had a particularly large impact:

- Cost of labor, materials, and equipment have increased significantly.
- Cost of housing and land have increased significantly.
- Lack of available affordable housing.
- Staffing shortages of contractors, city, and service agencies.
- COVID-19 limited capacity of many service organizations.
- Staff turnover and/or lack of appropriate staffing levels.

Despite the challenges, there was some progress made in expending funds and working towards the goals the City and community committed to during fiscal year (FY) 23/24.. Some notable accomplishments from 2023-2024:

CDBG

- Homeless individuals were provided temporary housing.
- Palm Bay Youth had an opportunity to attend the Youth Enrichment Mentoring Program.

- Domestic Violence Victims received transitional housing services.
- Bus Vouchers were distributed to income eligible residents of the City.
- Palm Bay Seniors were provided nutritional meals.
- Palm Bay Youth received school supplies.
- Palm Bay Seniors received legal advice.

CDBG CV

- Seniors received free transportation and home delivery, Brevard Alzheimer's Foundation, Inc.
- Residents received rental/mortgage and utility assistance.
- Seniors received tenant counselling and attended tenant workshops.
- Palm Bay Youth receive after school tutoring/mentoring.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Plan (CPP) sets the guidelines for how the City will give opportunities to residents and stakeholders to provide input into the Consolidated Plan. The adopted CPP is pursuant to 24CFR 91.105.

Public outreach efforts were conducted, including advertising in the local paper, public meetings and public hearings to determine housing and non-housing community development needs, pursuant to the Citizen Participation Plan. During the public comment period, copies of the draft Annual Action Plan were available online, and at the Community and Economic Development Department office.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of Palm Bay allows several opportunities for public comment. As required by the adopted Citizen Participation Plan, the City publicly notices the Public Hearing for development of the Annual Action Plan, which provides an opportunity for citizens to provide comments and inquiries to the City. During the first public hearing, the following comments were received:

CDBG Funding

1. Esther Theological spoke to appeal the decision of the Community Development Advisory Board to deny their application for CDBG funding.

There were no public comments received during the second public hearing.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no public comments or views not accepted.

7. Summary

The City is involved with multiple agencies and community groups serving the needs of the low- and moderate-income persons and as such, there is much opportunity for the City to receive information about issues affecting the low-income community. The City also hears issues through monthly meetings of the Community Development Advisory Board and residents can attend these meetings and provide feedback on needs in the community.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role		Name	Department/Agency
Lead Agency		PALM BAY	
CDBG Administrator	PALM BAY		Community & Economic Development Department
HOPWA Administrator			Florida Department of Health

Table 1 – Responsible Agencies

Narrative

The City of Palm Bay is a direct entitlement community for Community Development Block Grant (CDBG) funds. However, this is not the case with the HOME funds. The City of Palm Bay, in partnership with Brevard County and the cities of Melbourne, Cocoa, and Titusville receives HOME funds through a consortium. The Brevard County HOME Consortium brings together the cities and the unincorporated areas of the County.

Consolidated Plan Public Contact Information

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City recognizes the benefit of engaging with stakeholders, partners, neighborhoods directly impacted by programs, governmental boards and committees, and other organizations engaged in similar work is an essential component in the development of the Annual Action Plan. The City's participation process began with holding public meetings and/or hearings. This approach provides for a range of opportunities for citizens to participate in the process. This engagement is beneficial to both the City that administers the programs as well as the public and partners because it creates a clear sense of needs and established goals to address those needs. This coordination creates buy-in for proposed projects and develops a shared vision/path for the use of the HUD funds described in this plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Palm Bay is one of 133 member agencies and individuals comprising the Brevard County homeless Continuum of Care (CoC). Member agencies include other government organizations, the area's Federally Qualified Health Center (FQHC), homeless service providers, behavioral and mental health providers, hospital systems, public housing authorities, among others. The Brevard Homeless Coalition (BHC) provides administrative oversight of the Brevard CoC. City of Palm Bay representatives attend the 4 quarterly meetings of the CoC, including an annual general membership meeting. During the quarterly meetings, member agencies and individuals have the opportunity to learn about homeless system related programs/projects from BHC staff and guest speakers, share strategies, and to connect with housing and other direct services providers.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

As one of the entitlement jurisdictions within Brevard County, the City has a standing seat on the CoC Advisory Council. The CoC Advisory Council is the leadership body for the general membership, and in 2023 voted to approve the 2023-2026 Housed and Healthy Brevard Strategic Plan. The strategic plan lays out a vision and action steps to make homelessness rare, brief and non-recurring through five core tenets: *Strengthening* the core of the CoC; *Preventing* first time homelessness; *Reducing* the numbers of those experiencing homelessness; *Building* more affordable housing, Permanent Supportive Housing units, and emergency shelter capacity; and *sharing* Brevard's story of our homeless residents through quality data measurements and learnings from those with Lived Experience. As the largest City in south Brevard, Palm Bay serves an active role in executing the strategic plan

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

As a component of serving as the leadership body for the CoC general members, the CoC Advisory Council is also tasked with creating recommendations for funding allocations of State Emergency Solutions Grant (ESG) and Federal funds for projects directly impacting those in homelessness. The BHC, as the CoC lead agency and collaborative applicant, brings forth for consideration these agency funding proposals to the Advisory Council. Therefore, the City is directly involved with guiding the allocation of ESG funding. Additionally, as part of the CoC Advisory Council, City representatives have the opportunity to lead or participate in CoC Standing Committees such as the Data and Performance Measures Committee. This Committee ties directly into policies and procedures for the CoC's Homeless Management Information System (HMIS) as it relates to data quality and determining appropriate metrics for analysis of CoC operations.

2. Agencies, groups, organizations, and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Palm Bay
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City led stakeholder meetings and Public Hearings whereby the agencies could provide input.
2	Agency/Group/Organization	Brevard Homeless Coalition
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City participated in several public meetings with Brevard Homeless Coalition to discuss priority needs in the Community.
3	Agency/Group/Organization	Catholic Charities of Central Florida, Inc.
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Services - Homeless Prevention Program
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended a Public Hearing on March 21, 2024. Their program seeks to assist low-income households at risk of homelessness with rent/mortgage and utility payments.
4	Agency/Group/Organization	Brevard Alzheimer's Foundation
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended a Public Hearing on March 21, 2024. Their program seeks to provide non-emergency medical transportation for seniors in Palm Bay.
5	Agency/Group/Organization	Greater Melbourne Police Athletic League
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The organization attended a Public Hearing on March 21, 2024. The program seeks to provide a youth enrichment mentoring program.
6	Agency/Group/Organization	CENTER FOR THE VISUALLY IMPAIRED, INC.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The organization attended a Public Hearing on March 21, 2024. The program seeks to provide supportive services for blind and visually impaired residents.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting.

All entities were considered for consultation and no entity was purposefully excluded from providing input.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Brevard Homeless Coalition (BHC)	The CoC strategic plan to address homelessness informs the City of their goals and strategies.
SHIP Local Housing Assistance Plan	City of Palm Bay	The Plan identifies housing strategies allowing the City to create partnerships that produce and preserve affordable homeownership and multifamily housing.
Comprehensive Plan Housing Element	City of Palm Bay	The Housing Element is the City's chief policy document for the development of affordable and market rate housing.

Table 3 - Other local / regional / federal planning efforts

Narrative

P-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City encourages the public to review documents concerning the CDBG Program and provide feedback. Community stakeholders were notified of funding and emailed from a database of interested parties. Notification was posted in the Florida Today, a local newspaper on November 30, 2023, to advise the public and public service organizations of CDBG anticipated funding for FY 24/25. One public meeting was conducted on February 21, 2024, to discuss the CDBG and HOME programs and to accept recommendations for goals and activities during the Community Development Advisory Board Meeting. Two (2) public hearings were held, the first on March 21, 2024, and the second and final public hearing on July 18, 2024, to receive comments on the City's proposed Action Plan. All public meetings and hearings were held at Palm Bay City Hall Council Chambers, prior to adoption of Plan by City Council. Project funding was approved by the City of Palm Bay City Council on March 21, 2024. The PY 24 Annual Action Plan was made available for public comment for 30 days from May 28, 2024, through July 18, 2024.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Creole</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Staff held its monthly Community Development Advisory Board meeting on February 21, 2024. Public service agency representatives who applied for funding were in attendance.	Representatives from public service agencies were present to answer any questions. No comments were received, other than discussion and proposed recommendations by the City's Community Development Advisory Board.	No comments were not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Creole</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Eight (8) agencies were in attendance.	Representatives from public service agencies were present to answer any questions at the 1st Public Hearing held on March 21, 2024. See attached Citizen Participation Comments.	No comments were not accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The following table describes the federal resources from HUD made available to the City of Palm Bay for the 2024 Program Year. The CDBG funds will support non-housing community development of the City. The HOME funds address housing needs within the Brevard County HOME Consortium area which includes the City of Palm Bay. The table includes the annual allocation, any prior year resources not expended before the 2024 program year, and then any program income. The “Expected Amount Available Remainder of Con Plan” column is an estimate of the number of total resources to be made available from HUD for program years 2024 through 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	776,641	0	674,384	1,451,025	1,553,282	Community Development Block Grant (CDBG) funds will be used for housing, parks renovations, sidewalks, and public improvements, public services, admin and planning.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

CDBG and HOME funds are used to leverage additional funding to address the needs outlined in this plan. While there is no match requirement for the use of CDBG funds, there is a requirement for local match when using HOME funds. To satisfy the 25% local match for HOME funds, the City primarily uses the State Housing Initiatives Partnership (SHIP) program. For the 2024-2025 program year, the City anticipates receiving a total of \$1,455,800 in SHIP funding; well above the 25% match requirement.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Palm Bay will use all available funds and seek additional resources to address the needs identified in the plan. The City has a surplus property policy that allows publicly owned land to be used to address the housing needs identified in this plan.

Discussion

See above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2022	2027	Non-Homeless Special Needs Non-Housing Community Development Public Services	Citywide	Public Services	CDBG: \$116,496	Public service activities other than Low/Moderate Income Housing Benefit: 229 Persons Assisted
2	Public Facility Improvements	2022	2027	Non-Housing Community Development	CT 071322 BG 3 CT071332 BG 2,3 CT071339-1 CT065121-1,2,4	Public Facilities	CDBG: \$504,817	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6565 Households Assisted
3	Administration	2022	2027	Planning & Administration	Citywide	Administration	CDBG: \$151,328	Other: 1 Other
4	Fair Housing Education & Outreach	2022	2027	Affordable Housing Non-Homeless Special Needs Fair Housing	Citywide		CDBG: \$4,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	Funds will be used to assist low-moderate income households at risk of homelessness with mortgage, rental, utility payments; to provide mentoring services to Palm Bay youth; to provide non-emergency medical transportation for seniors, supportive services for blind and visually impaired residents; to provide free SCAT bus passes to income eligible residents.
2	Goal Name	Public Facility Improvements
	Goal Description	Funds will be used for improvements of Riviera and Liberty parks, and Palm Bay Aquatic Center; construction of sidewalks (east end of San Filippo Blvd. from Wichita Blvd. to Eldron Blvd.) These projects will benefit areas located in a low income Census Tracts.
3	Goal Name	Administration
	Goal Description	Administration and Operational costs. Administration of various programs, including, but not limited to: conducting environmental reviews, processing invoices for payments, Davis Bacon interviews, monitoring of agencies, and providing technical assistance when required.
4	Goal Name	Fair Housing Education & Outreach
	Goal Description	Space Coast Government Television will run public service announcements throughout the year. City residents requiring assistance with Fair Housing issues will be referred to the Fair Housing Coordinator located at the Brevard County Government Offices.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Program Year 2024 planned projects will address the City of Palm Bay's Housing & Community Development needs. The City has identified the following programs as a result of the priority needs identified in the Consolidated Plan. The activities being recommended in each of the programs for initial funding have been evaluated for eligibility, readiness to proceed, leveraged funds, and capacity of the entity carrying out the activity. Additionally, should funds become available from unanticipated program income or activities coming in under budget, the City may add additional activities to the identified priority programs. Those planned projects are described below.

#	Project Name
1	CDBG Planning and Administration
2	Fair Housing Education & Outreach
3	Public Services
4	Public Facilities Improvements

Table 7 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Each year the city selects projects and activities that meet the priorities and goals identified in the Consolidated Plan. The City employs a variety of methods to select projects, such as consultation with internal City staff and departments, and current subrecipients, as well as the implementation of other standing citywide plans, and formal request for proposals (RFP's). Selected projects and activities must best meet needs that are identified as priority based on project eligibility, availability of funding, the number of anticipated beneficiaries that will be served by the project, and the project's readiness to proceed.

The City of Palm Bay strives to fund projects using the annual CDBG allocations that serve areas within the city that have been identified as having the greatest need for public investment. These areas are citywide, however, areas are not identified as being a 'targeted area,' rather they serve high priority needs in areas that are traditionally over-utilized and underfunded. If the project serves a critical need, and it is in a state of disrepair that can or will alter the Cities ability to provide an adequate level of service then it would be selected as a candidate for funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Planning and Administration
	Target Area	Citywide
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$151,328
	Description	CDBG Administration and Operational Funds for staff to administer programs.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,794 low and moderate income families whose income is at or below 80% of the area median income across the City of Palm Bay.
	Location Description	Administration activities will be carried out at Palm Bay City Hall, 120 Malabar Rd. SE Palm Bay FL 32907, where the Community and Economic Development Department is located.
	Planned Activities	Administration of various programs, including, but not limited to: conducting environmental reviews, processing invoices for payments, Davis Bacon interviews, monitoring of agencies, and providing technical assistance when required.
2	Project Name	Fair Housing Education & Outreach
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Fair Housing Education, Training, & Outreach
	Funding	CDBG: \$4,000

	Description	Brevard County HOME Consortium prepared an Assessment of Fair Housing (AFH) to gather updated information about the fair housing landscape in Brevard County and assist program staff in activities that enhance fair housing choice and access to opportunity in the community. Space Coast Government Television will run public service announcements throughout the year. City residents requiring assistance with Fair Housing issues will be referred to the Fair Housing Coordinator located at the Brevard County Government Offices.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 40,918 households will benefit from the public service announcements that will be run by Space Coast Government Television.
	Location Description	Fair Housing activities will be carried out Countywide through the HOME Consortium of which City of Palm is a member. Space Coast Government Television will run public service announcements throughout the year. City residents requiring assistance with Fair Housing issues will be referred to the Fair Housing Coordinator located at the Brevard County Government Offices, 2725 Judge Fran Jamieson Way, Viera, FL 32940.
	Planned Activities	Public service announcements will be run by Space Coast Government Television throughout the year; Referrals to the Fair Housing Coordinator as and when required by income eligible families with income at or below 80% of the Area Median Income.
3	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$116,496

	Description	Funds will be used to assist low-moderate income households at risk of homelessness with mortgage, rental utility payments; to provide mentoring services to Palm Bay youth; to provide non-emergency medical transportation for seniors, supportive services for blind and visually impaired residents; to provide free SCAT bus passes to income eligible residents.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 229 families will benefit from the proposed activities.
	Location Description	These activities will be undertaken in the low to moderate income areas with an income at or below 80% of the Area Median Income.
	Planned Activities	Public services will address the needs of seniors, youth, homeless, special needs persons and will include education, transportation, supportive and food services.
4	Project Name	Public Facilities Improvements
	Target Area	CT 071322 BG 3 CT071332 BG 2,3 CT071339-1 CT065121-1,2,4
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities
	Funding	CDBG: \$504,817
	Description	Improvements will be made to the following public facilities: Riviera Park, Liberty Park, and Palm Bay Aquatic Center. The City will also carry out construction of sidewalks in low-moderate income areas.
	Target Date	9/30/2025

Estimate the number and type of families that will benefit from the proposed activities	An estimated 6,565 households will benefit from these public facilities improvements.
Location Description	The projects are located in the following Low income Census Tracts: 71339/1, 71322/3, 65121/1, 71332/3.
Planned Activities	<p>Liberty Park project will include replacing backstop on four softball fields, removal and replacement of clay on two fields, retrofitting basketball court light levels to energy sufficient LED fixtures.</p> <p>Riviera Park project will include the removal and replacement of existing tennis/pickleball courts including sub-base, associated equipment, and fence enclosure.</p> <p>Palm Bay Aquatic Center project will include removal and replacement of circulation/treatment pumps, and pool chemistry controller system.</p> <p>San Filippo Sidewalk project will include design, testing, survey and construction of 0.65 miles 8' sidewalk.</p>

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

According to the U.S. Census Bureau, the City has a total area of 101.4 miles (101.4 mi), of which 97.86 miles (97.86 mi) is land and 3.1 square miles (8.1 km²), or 4.56%, is water. The City's population is estimated to be approximately 125,743 persons. The City is often referred to in four quadrants: Northwest, Northeast, Southwest and Southeast, each containing multiple zip codes. There is an area with the Southwest quadrant referred to as "the Compound" which comprises 2,942 acres of vacant land. The low- income target areas and block groups are highlighted below. As part of the City's Vision Comprehension Plan, the *Housing Element* is to ensure that the City of Palm Bay regulates residential development in a manner that can equitably, efficiently, and effectively meet the housing needs of the community's existing and projected populations. The Data & Analysis portion of this Element seeks to provide a factual basis for future housing decisions and policy changes made by the City as part of this update. Housing-related topics examined as part of this analysis include housing unit counts, types, age, occupancy status, condition, values, costs, subsidies, existing and projected needs, and considerations for advancing equity in the local housing market. Per ACS, there were 43,771 housing units in the City in 2021. Between April 1, 2021, and March 31, 2022, a total of 1,529 permits were issued for new homes (1,526 single family and 3 mobile homes) and the demolition of one single family home, bringing that total number of new units to 45,299. The detailed data contained in this element, however, is for 2021 as the ACS and the Florida Housing Data Clearing House do not currently have any more recent data.

Funding will be directed to qualified low- and moderate income (LMI) census tracts, in addition to other areas indirectly through assistance to LMI households who are income qualified for program funding. All the CDBG funding (100%) will benefit LMI clientele and areas.

The City of Palm Bay does not implement any HUD designated geographic based priority areas such as Neighborhood Revitalization Strategy Areas (NRSA) or Empowerment Zones. The City utilizes an application process to select eligible projects throughout the City of Palm Bay. The City received a total of 17 funding applications for the 2024-2025 program year for a wide range of projects, youth mentoring, case

management, and other services.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	35
CT 071322 BG 3	11
CT065201 BG1, 2, 3	
CT065202 BG 1, 2	
CT071332 BG 2,3	6
CT071337-4	
CT071334-3	
CT071339-1	35
CT071340-3	
CT065121-1,2,4	13
CT065122-1,3	
CT065123-1,2	
CT071336-1	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Palm Bay will allocate its CDBG funds to those geographic areas whose population is at or below 80% low- to moderate-income. At least 80% of all the City's CDBG funds are budgeted for activities which principally benefit low- to moderate-income households.

For the 2024 Action Plan, the city made funding available through a Request for Proposal (RFP) process. This process prioritized funding for projects citywide and projects that are located in target areas defined in this section. While these target areas are prioritized, the City does not expect to solely fund projects in these neighborhoods and encourages submissions for projects that meet the priority needs and goals described in the 2022-2027 Consolidated Plan. The ACS (2015-2019) provides estimates for the total number of owner and renter occupied households

within the City.

Over the past 20 years, the fluctuations in the median sale prices for homes in the City largely match those experienced by Brevard County and the State of Florida. The City of Palm Bay's median home sale price, however, has never exceeded those experienced at the County or State level. The primary benefit of this phenomenon is that the City's housing market can be seen as more affordable than many of the other communities located within Brevard County and the State. However, lower local housing values often result in a lower tax base, which means less funding for important community facilities, services, and amenities, such as roadway improvements, park expansions, and law enforcement. For these reasons it is critical the City fund Public Facility Improvement projects, to adequately respond and address the needs of low-to-moderate income families throughout the City. This allows low-to-mod income.

Although property values have increased and continue to rise, salaries have maintained stagnant. To address the needs of low-to-moderate income families having access to homeownership opportunities, the City has used and will continue to fund the First Time Homebuyer program with HOME funding. The City intends to continue funding projects to create and maintain affordable housing.

The City addresses the need to rehabilitate owner occupied homes primarily with SHIP funding, to households at or below 80% AMI. This ensures to preserve current housing stock, while assisting limited income families maintain homeownership. Using HOME funds, the City funded a non-profit organization to purchase and rehabilitate a triplex for rental, located in a low to moderate income area. Once completed, this will add to the affordable housing stock in the City. The City also published a Request for Proposals for rehabilitation/new construction of affordable housing for income eligible senior citizens and/or veterans on six City donated lots using HOME funds.

Discussion

The City is committed to funding projects that support residents that are in LMI households.

According to the U.S. Census Bureau, the city has a total area of 101.4 miles (101.4 mi), of which 97.86 miles (97.86 mi) is land and 3.1 square miles (8.1 km²), or 4.56%, is water. The city is often referred to in four quadrants: Northwest, Northeast, Southwest and Southeast, each containing multiple zip codes. There is an area with the Southwest quadrant referred to as "the Compound" which comprises 2,942 acres of vacant land. The low- income target areas and block groups are highlighted above in Geographic Distribution Table. Unfortunately, for the City to address the needs of individual/families facing the risks of homelessness, additional funding would be needed. In discussions with local

housing partners for current projects, the City has received feedback in which subsidy limits are not properly reflecting the following;

- increase of construction costs,
- higher property values,
- an increase in demand stemming from the influx of out of state residents after the Covid Pandemic.

The City has had conversations with local housing partners to find alternative solutions to a stateside issue. For projects to be successful, multiple private and public funding must be included in proposals. Developer fees will need to be kept at a minimum, impacting the number of developers wanting to carry out affordable housing projects.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City facilitates an Affordable Housing Advisory Committee (AHAC) that regularly monthly, if needed. A member of the City's Planning and Zoning Board is also a member of the AHAC and provides updates to the AHAC on proposed policies that may affect affordable housing. The AHAC will continue to bring affordable housing barriers and issues to light and provide the City an opportunity to address those issues as they are identified.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The City of Palm Bay participates in the State Housing Initiatives Partnership (SHIP) program. To receive and use SHIP funds for the development of affordable housing, they are required to appoint an affordable housing advisory committee that reviews established policies, procedures, ordinances, and land development regulations impacting housing development each year. This review of policies culminates in a report, the *Affordable Housing Incentives Report*. Some previously adopted recommendations are listed below.

The City has in place a mechanism whereby a developer can request to enter into an Impact Fee Deferment Agreement. The conditions and timeframe on the deferment is considered on a case-by-case basis.

- The City currently permits flexibility in densities for all housing, particularly under its Planned Unit Development (PUD) process. The City Council approved Voluntary Inclusionary Zoning Ordinance 2022-73 at their meeting on July 21, 2022, which added a section related to density or intensity bonus incentives or more floor space than allowed under the current or proposed future land use designation or zoning; or greater height, reducing or waiving certain fees; or granting other incentives.
- The City currently permits accessory residential units in residential zoning districts.
- Flexible setback requirements are presently offered to all development upon approval by Planning and Zoning Board and City Council. Council approved Ordinance 2022-73 on July 21, 2022, which allows for an Administrative Variance that involves matters such as

setbacks, floor area ratios, frontage requirements, subdivision regulations, height limitations, lot coverage/size restrictions, yard requirements, parking, and other variances which have no relation to change of use of the property in question. An administrative variance may be granted by the City Manager, or designee, as authorized by the procedure set forth and shall be used for a variance from the provisions of this Code limited to improvements existing at the time of application as opposed to planned construction. Administrative variances will not be granted within easements. The maximum amount of the waiver is up to, but not greater than, twenty percent (20%) of the requirement. As part of the Ordinance a section was added related to Voluntary Inclusionary Housing density or intensity bonus incentives or more floor space than allowed under the current or proposed future land use designation or zoning; or greater height, reducing or waiving certain fees; or granting other incentives.

- The City currently offers zero-lot-line configurations in its Planned Unit Development (PUD) process.
- The City of Palm Bay has a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Regarding barriers for households to fairly obtain affordable housing, the City, as part of the Brevard County HOME Consortium updated the Assessment of Fair Housing in October 2023.

Discussion

Funding allocations for PY 2024 increased slightly for HOME and CDBG allocations and for State affordable housing funds. However, the cost of housing in the City continues to rise with owner and rental housing rising to levels that are unaffordable to low- and moderate-income households. The most significant barrier continues to be the lack of financial resources available to address affordable housing needs in the City.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Palm Bay, in collaboration with the Brevard County HOME Consortium has developed actions listed below planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs.

A major obstacle to meeting all underserved needs is the lack of financial resources as identified in the City's Five (5) Year Consolidated Plan and Annual Action Plans. To overcome the obstacle, the City of Palm Bay will continue to seek other sources of funding and develop viable partnerships with other service providers to enhance the availability of underserved populations such as, youth, elderly, homebound frail elderly, the physically and/or developmentally disabled, and victims of domestic violence.

To overcome the obstacle of high home prices, the City will increase the amount of funds available for First Time Homebuyers to assist income eligible residents to purchase homes.

Through its ongoing CDBG, HOME and SHIP programs, the City will continue to fund projects that will improve the lives of its neediest citizens. The City will continue to utilize its CDBG, HOME, and SHIP funds to the fullest extent to assist in meeting underserved needs. Leveraging efforts with public and private funding agencies were also made to supplement federal funds and increase the resources available to address community needs.

Actions planned to foster and maintain affordable housing.

Access to affordable Homeownership and maintaining homeownership can be a costly endeavor. In addition to the reoccurring costs associated with taxes, insurance, utilities, and association fees, maintenance costs for repairs and improvements tend to exponentially increase as structures age. Other significant costs to homeownership are down payment costs, mortgage insurance, and mortgage payments, which can influence decisions to either buy or rent property. FHDC reports that almost half of the homeowners in the City earn income at or below the Area Median Income (AMI) and 42% of them are cost burdened. Approximately 24% of those households pay from 30% to 50% of their income for housing, and about 17% are severely cost-burdened (paying more than 50% of their income for housing).

Most of the City of Palm Bay's HOME and SHIP funds are used to foster and maintain affordable housing. HOME funds are currently being used for down payment assistance and new construction/with

down payment assistance. Macedonia Community Development Corporation executed an agreement for the purchase and rehabilitation of a triplex for rental purposes to income eligible residents using HOME funds. In spring of 2024, HOME funds were advertised by the City for an RFP for six city donated lots for rehabilitation/new construction of affordable rental housing for seniors and/or veterans. Pending the response to the RFP, the City should be executing an agreement by August of 2024 with HOME funds. Additionally, the City has a HOME funded agreement with Community Housing Initiative, Inc. (CHI) for the new construction of five (5) units for affordable housing homeownership.

Actions planned to reduce lead-based paint hazards.

The City of Palm Bay will take the following actions to reduce lead-based paint hazards:

1. Continue to implement the Lead Safe Housing Rule and will ensure that all homes built prior to 1978 are inspected by qualified hazard evaluation professional and all mediation is performed by certified lead hazard contractors.
2. Ensure that contractors who perform renovation, repairs, and painting jobs in pre-1978 housing and child-occupied facilities, before beginning work, provide owners, tenants, and child-care facilities with a copy of EPA's lead hazard information pamphlet Renovate Right: Important Lead Hazard Information for Families, Childcare Providers, and Schools and document compliance with this requirement; EPA's pre-renovation disclosure form.
3. Ensure that lead hazard reduction be performed according to 24 CFR 35.930 on units testing positive and ongoing maintenance, monitoring and cleaning be ongoing for properties that maintain a relationship with the County/cities.
4. Ensure that contractors follow three simple procedures:
 - Contain the work area. The area should be contained so that dust and debris do not escape from that area. Warning signs should be put up and heavy-duty plastic and tape should be used as appropriate: Cover the floors and any furniture that cannot be moved. Seal off doors and heating and cooling system vents. These will help prevent dust or debris from getting outside the work area.
 - Minimize dust. There is no way to completely eliminate dust; however, some methods make less dust than others. For example, using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them are techniques that generate less dust than alternatives.
 - Clean up thoroughly. The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area should be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include using a HEPA vacuum to clean up dust and debris on all

surfaces, followed by Wet mopping with plenty of rinse water.

Actions planned to reduce the number of poverty-level families.

The City of Palm Bay will coordinate efforts among its many partner organizations to include CDBG subrecipients to ensure that the goals outlined in the Consolidated and PY 2024 Action Plan are met. These partners include neighborhood residents, representatives of health and human service agencies, businesses, churches, nonprofit developers, health and human service agencies, lenders and other for-profit entities.

The key goals of the City's anti-poverty strategy and five-year strategic plan are as follows:

- Provision of adequate and affordable housing
- Neighborhood stabilization
- Elimination of substandard housing
- Availability of special needs housing

In its *Urban Blight and Public Health Research Report* (2017), the Urban Institute defined substandard housing "as residential spaces with structural and other physical deficiencies that do not meet health and safety requirements, thereby endangering the health and safety of residents." However, accurately determining the City's total inventory of substandard units is impracticable, as it would likely require in-person inspections for each unit within Palm Bay. As such, most housing organizations and local government utilize a wide range of indicators to estimate if a housing unit is likely substandard. The most often used indicators in Florida are conditions of overcrowding and/or units lacking complete kitchen or plumbing facilities.

A vast majority of the City's housing stock is likely not considered to be substandard according to indicators utilized by the ACS. This is likely because most of Palm Bay's housing stock is comprised of homes constructed within the last 50 years and thus, were required to meet contemporary building standards.

The developed strategic plan will target the low-income areas of the City. The goal of the poverty initiative is to combat poverty within the City of Palm Bay to the greatest extent feasible with tangible resources and realistic objectives. The Community and Economic Development Department is actively working with the other City Departments, the City's Homeless task Force, Brevard Homeless Coalition – Continuum of Care, and numerous other agencies to accomplish the strategies recognized in this plan. The Consolidated Plan is the guide, and the CDBG-funded activities will assist in the Anti- Poverty Strategy.

The Housing Element report shows an inventory of 475 government subsidized housing units in the

City. 85 of these units are for elderly residents, and the balance of 390 units are for families.

Actions planned to develop institutional structure.

Strengths: The City of Palm Bay is a member of the Brevard County HOME Consortium, which is a strength to the institutional delivery system. Brevard County's Housing and Human Services Department serves as the Consortium's lead agency for planning and coordinating the implementation of the Consolidated Plan. The County organizes and facilitates monthly HOME Consortium meetings where the County and each participating-member of the Consortium meet to discuss planning processes, opportunities for partnership, fair housing activities, progress on any HOME-funded activities, and to share capacity/knowledge where possible.

Each HOME Consortium city implements their own HOME program, with few opportunities for projects to be jointly funded across jurisdictions. This is mostly because the amount of funding is such that it makes larger scale projects difficult, even when joint funding is possible.

The City will continue to seek and provide training for staff that promotes efficiency and effectiveness in the administration of the CDBG and HOME Programs. Training shall include venues offered by HUD through the HUD Exchange, the Florida Community Development Association, fair housing organizations, and the Florida Housing Coalition, etc. However, due to the COVID-19 pandemic, travel had been limited to virtual trainings and meetings. As restrictions have lifted, in person trainings will be attended when available.

The City will continue to build relationships with non-profit and for-profit housing providers and developers to support and enhance its housing development strategy. Finally, the City will continue to work collaboratively with municipalities, non-profit and private entities throughout the State to develop and strengthen its capacity to carry out programs within the City.

The CoC utilizes the "housing first" model and encourages all service agencies to utilize the chosen homeless management information system (HMIS) software. Although not all service agencies do utilize HMIS, the CoC recognizes the usefulness of HMIS and is actively working with service agencies to participate in HMIS and a coordinated assessment process to best serve the community and most efficiently allocate resources.

Gaps: The City does not have the institutional structure to target, monitor, nor manage programs for homelessness or persons with HIV. Service providers for specific types of eligible activities, such as mental health counseling, may not be available in the City limits or have limited funding.

The BHC continues to make efforts to expand the number and types of organizations that comprise the CoC. The CoC has both ESG, and ESG-CV resources and provides those funds to service organizations. These resources paired with training supports provides incentives for organizations to join the CoC that may fill gaps in services as they become known. City staff work closely with the CoC and hold one seat

on the CoC advisory board. BHC will also continue to encourage service providers to utilize HMIS so gaps and can be understood quickly and the CoC may work with its partners to address that gap.

Actions planned to enhance coordination between public and private housing and social service agencies.

The City has staff that sit on government boards and advisory councils that regularly consult with private housing and social service agencies. These platforms are a great medium for the City to learn about issues facing the private housing market as well as those agencies that are providing services in the field. The City will continue this role and will build relationships with those organizations to understand needs and needed resources to meet needs. Technical assistance is offered to all sub-recipients to educate them on the grant funds, application process, eligible uses, additional requirements when utilizing these funds and long-term conditions on their use.

Discussion

The Housing Element report states that the City's projected housing needs based on the projected 2045 population will need to increase to 53,649 units. To meet the City's projected demand of 53,649 units by 2045, a minimum of 9,878 new units will need to be constructed within the next 22 years. The City can expect its population of cost-burdened households to exceed 16,000 with the next 3 years, a significant majority of which will likely earn monthly income lower than the AMI. In efforts to assist this growing population in obtaining and keeping stable housing conditions, the City will continue to explore methods to increase the diversity of its housing stock and the inventory of available affordable housing units in the future. The overwhelming majority of the housing stock in Palm Bay is comprised of owner-occupied single-family detached homes. The lack of diversity in local housing options and tenure often creates a financial barrier to those who cannot afford to purchase a home, such as low-to-moderate income workers (e.g., teachers, firefighters, etc.), individuals with substantial debt, retirees, single-parent households, or those with special needs. By expanding the City's housing stock with more moderate to high density housing options, particularly those available for rent to households making 30% or less of the AMI, the City can create a more affordable housing market for its current and prospective residents.

The City of Palm Bay, in collaboration with the Brevard County HOME Consortium has developed the following actions which addresses obstacles to meeting underserved needs: fostering affordable housing, reducing lead-based paint hazards, reducing the number of poverty level families, developing institutional structures, and enhancing coordination between public and private housing and public service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The City of Palm Bay receives an annual allocation of CDBG funds as an entitlement city. HOME funds are received as part of the Brevard County HOME Consortium. The City follows HUD program regulations and federal statutes for its federally funded programs through CDBG and HOME. One hundred (100%) percent of CDBG funds are used for activities that benefit low- and moderate-income persons.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	674,384
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	674,384

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

Discussion

The City of Palm Bay anticipates receiving clearance from HUD to use NSP program income of \$674,383.67 for CDBG activities. The City of Palm Bay does not anticipate receiving any CDBG Program Income, surplus funds from urban renewal settlements, grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan, or income from float-funded activities during PY 2024.

Application for Federal Assistance SF-424

* 1. Type of Submission:

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

* 2. Type of Application:

- ☒ New
☐ Continuation
☐ Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

05/07/2024

4. Applicant Identifier:

CITY OF PALM BAY

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

B-24-MC-12-0032

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

City of Palm Bay

* b. Employer/Taxpayer Identification Number (EIN/TIN):

59-6018984

* c. UEI:

YLJRVW6W1MF9

d. Address:

* Street1:

120 Malabar Road SE

Street2:

* City:

Palm Bay

County/Parish:

* State:

FL: Florida

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

32907-3009

e. Organizational Unit:

Department Name:

Community and Economic Develop

Division Name:

Housing & Community Developmen

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mrs.

* First Name:

Ibis

Middle Name:

Sandra

* Last Name:

Berardi

Suffix:

Title:

Assistant Director

Organizational Affiliation:

* Telephone Number:

321-726-2732

Fax Number:

* Email:

ibis.berardi@palmbayflorida.org

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

United States Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grant

* 12. Funding Opportunity Number:

PY2024 Notice of Funding Opportunity

* Title:

FY24 Community Planning and Development Formula Program Allocations

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

PY 2024 CDBG Annual Action Plan

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:**

* a. Applicant

15

* b. Program/Project

FL-015

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

10/01/2024

* b. End Date:

09/30/2025

18. Estimated Funding (\$):

* a. Federal

776,641.00

* b. Applicant

* c. State

* d. Local

* e. Other

* f. Program Income

* g. TOTAL

776,641.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐

a. This application was made available to the State under the Executive Order 12372 Process for review on

☐

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐

Yes

☐

No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:

Mr.

* First Name:

J Robert

Middle Name:

* Last Name:

Medina

Suffix:

* Title:

Mayor

* Telephone Number:

321-952-3414

Fax Number:

* Email:

rob.medina@palmbayflorida.org

* Signature of Authorized Representative:



* Date Signed:

07/18/2024

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official

207-18-24
Date

Mayor
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2024-2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

7/18/24
Date


Title


OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature of Authorized Official Date



Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature of Authorized Official

7/18/24

Date

Mayor

Title

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

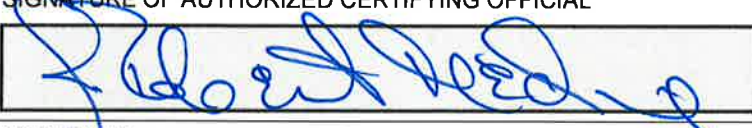
PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Palm Bay	7/18/24

Public Comment #2 July 17, 2024

1. Community Development Advisory Board Member Morin asked clarification on why the Action Plan reflected Program Year instead of Fiscal Year. Staff advised the Action Plan is for the Program Year which runs from October 1, 2024 through September 30, 2025.

There were no other public comments.

Public Hearing #1 Comments March 21, 2024

1. Esther Theological spoke to appeal the decision of the Community Development Advisory Board to deny their application for CDBG funding.

There were no other public comments.

Order Confirmation

Not an Invoice

Account Number:	1127256
Customer Name:	City Of Palm Bay
Customer Address:	City Of Palm Bay 120 Malabar Rd Se attn: Accounts Payable Palm Bay FL 32907-3009
Contact Name:	Bonnie Hall
Contact Phone:	
Contact Email:	Bonnie.Hall@palmbayflorida.org
PO Number:	

Date:	05/24/2024
Order Number:	10214439
Prepayment Amount:	\$ 0.00

Column Count:	3.0000
Line Count:	52.0000
Height in Inches:	0.0000

Print

Product	#Insertions	Start - End	Category
BRE Brevard Florida Today	1	05/28/2024 - 05/28/2024	Public Notices
BRE floridatoday.com	1	05/28/2024 - 05/28/2024	Public Notices

As an incentive for customers, we provide a discount off the total order cost equal to the 3.99% service fee if you pay with Cash/Check/ACH. Pay by Cash/Check/ACH and save!

Total Cash Order Confirmation Amount Due	\$324.92
Tax Amount	\$0.00
Service Fee 3.99%	\$12.96
Cash/Check/ACH Discount	-\$12.96
Payment Amount by Cash/Check/ACH	\$324.92
Payment Amount by Credit Card	\$337.88

Order Confirmation Amount	\$324.92
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Ad Preview

Ad#10214439 05/28/2024

NOTICE OF PUBLIC HEARING

CITY OF PALM BAY'S PROGRAM YEAR 2024 CDBG & HOME ACTION PLAN PROPOSED FINAL STATEMENT OF OBJECTIVES AND USE OF FUNDS

The City of Palm Bay anticipates a CDBG funding allocation of \$776,641 in Community Development Block Grant (CDBG) Entitlement funds and \$227,234.07 in HOME Investment Partnership funds for Program Year 2024. Funds may be used for eligible activities, such as housing rehabilitation, land acquisition, public services, or public facilities and improvements. The City of Palm Bay City Council will hold a second and final public hearing on **Thursday, July 18, 2024, at 6:00 pm** in the Council Chambers, located at 120 Malabar Rd. SE, Palm Bay, FL 32907 to obtain citizens final comments on the projected use of funds for program year 2024 Action Plan.

PROPOSED FINAL STATEMENT OF CDBG PROJECTS FOR PROGRAM YEAR 2024

PUBLIC SERVICES:

Catholic Charities of Central Florida (Homeless Prevention)	\$33,250
Brevard Alzheimer's Foundation, Inc., (Non-emergency Transportation)	\$25,080
Conklin Davis Center for the Visually Impaired (Supportive Services)	\$28,916
Greater Melbourne PAL (Youth Enrichment Mentoring)	\$22,950
Space Coast Area Transit (Bus Voucher Program)	\$ 6,300

CDBG OTHER AND PUBLIC FACILITIES IMPROVEMENTS:

Palm Bay Parks & Facilities

Improvements at Riviera Park	\$100,361
Improvements at Liberty Park	\$ 83,480
Improvements at Palm Bay Aquatic Center	\$ 50,710

Public Works

Construction of Sidewalks (east end of San Filippo Blvd From Wichita Blvd to Eldron Blvd)	\$270,266
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ADMINISTRATION

CDBG Administration and Operational Funds	\$151,328
Fair Housing Education & Outreach	\$ 4,000

TOTAL CDBG FUNDS	\$776,641
-------------------------	------------------

PROPOSED FINAL STATEMENT OF HOME PROJECTS FOR PROGRAM YEAR 2024

HOUSING: CHDO Housing Activity Acquisition and Rehab	\$204,510.66
HOME City Administration and Operational Funds	\$ 16,883.49
HOME County Administration	\$ 5,839.92
TOTAL HOME FUNDS:	\$227,234.07

Copies of the City of Palm Bay's draft PY 2024 CDBG & HOME Action Plan are available at Palm Bay City Hall, 120 Malabar Road SE, Palm Bay, FL 32907, on the City's website [Housing Programs | City of Palm Bay, FL \(palm-bayflorida.org\)](https://www.palm-bayflorida.org/Housing-Programs), and available via email request to HCDInfo@palm-bayflorida.org and siphikelelo.chinyanganya@palm-bayflorida.org or by calling (321) 726-5633. Persons with disabilities or non-English speaking persons requiring special accommodations to participate in the hearing should contact Siphikelelo Chinyanganya, Housing Administrator at the City of Palm Bay at (321) 726-5633 at least 48 hours prior to the Public Hearing. Interested persons are encouraged to provide written comments to Siphikelelo Chinyanganya, Housing Administrator, Housing & Community Development Division, City of Palm Bay, 120 Malabar Road SE, Palm Bay, FL 32907, HCDInfo@palm-bayflorida.org and Siphikelelo.Chinyanganya@palm-bayflorida.org or orally at the final Public Hearing on Thursday, July 18, 2024, at 6:00 pm in the Council Chambers, located at 120 Malabar Rd. SE, Palm Bay, FL 32907. All comments received by July 18, 2024, and at the final public hearing will be considered and forwarded to the U.S. Department of Housing and Urban Development (HUD) during the submission of the PY 2024 Annual Action Plan.



Order Confirmation

Not an Invoice

Account Number:	1127256
Customer Name:	City Of Palm Bay
Customer Address:	City Of Palm Bay 120 Malabar Rd Se attn: Accounts Payable Palm Bay FL 32907-3009
Contact Name:	CITY OF PALM BAY
Contact Phone:	
Contact Email:	
PO Number:	

Date:	02/26/2024
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Prepayment Amount:	\$ 0.00

Column Count:	1.0000
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Height in Inches:	0.0000

Print

Product	#Insertions	Start - End	Category
BRE Brevard Florida Today	1	02/29/2024 - 02/29/2024	Public Notices
BRE floridatoday.com	1	02/29/2024 - 02/29/2024	Public Notices

As an incentive for customers, we provide a discount off the total order cost equal to the 3.99% service fee if you pay with Cash/Check/ACH. Pay by Cash/Check/ACH and save!

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Service Fee 3.99%	\$3.80
Cash/Check/ACH Discount	-\$3.80
Payment Amount by Cash/Check/ACH	\$95.15
Payment Amount by Credit Card	\$98.95

Order Confirmation Amount	\$95.15
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Ad Preview

Ad#9893796 2/29/2024

NOTICE OF PUBLIC HEARING CITY OF PALM BAY

The City of Palm Bay anticipates a CDBG funding allocation of approximately \$742,119 in Community Development Block Grant (CDBG) funds for Program Year 2024. Funds may be used for eligible activities, such as housing rehabilitation, land acquisition, public services, or public facilities and improvements.

The City of Palm Bay Council will hold a public hearing on Thursday, March 21, 2024, at 6:00pm in the Council Chambers, located at 120 Malabar Rd. SE to obtain citizen input and comments on housing and community development needs and to approve recommendations on PY 2024 CDBG program funding.

Persons with disabilities or non-English speaking persons requiring special accommodations to participate in the hearing should contact Siphikelelo Chinyanganya, Housing Administrator at the City of Palm Bay at (321) 952-3400 ext. 3408 at least 48 hours prior to the Public Hearing. Interested persons are encouraged to provide written comments to: Siphikelelo Chinyanganya, Housing Administrator, City of Palm Bay 120 Malabar Rd. SE Palm Bay, FL 32907 siphikelelo.chinyanganya@palmbayflorida.org or orally at the Public Hearing on March 21, 2024.

All comments received by March 21, 2024 and at the public hearing will be considered and forwarded to the U.S Department of Housing and Urban Development (HUD) during the submission of the PY2024 Action Plan.

FINAL STATEMENT OF CDBG PROJECTS FOR PROGRAM YEAR 2024/2025
(Allocation of \$776,641)

PUBLIC SERVICES:

Catholic Charities of Central Florida (Homeless Prevention)	\$33,250
Brevard Alzheimer's Foundation, Inc., (Non-Emergency Transportation)	\$25,080
Greater Melbourne PAL (Youth Enrichment Mentoring, Palm Bay youth)	\$22,950
Conklin Davis Center for the Visually Impaired (Supportive Services for Blind and Visually Impaired)	\$28,916
Space Coast Area Transit (Bus Voucher Program)	\$ 6,300

CDBG OTHER AND PUBLIC FACILITIES IMPROVEMENTS:

Palm Bay Parks & Facilities	
Liberty Park (Park Improvements)	\$83,480
Palm Bay Aquatic Center (Pool improvements)	\$50,710
Riviera Park (Park Improvements)	\$100,361
Public Works (Sidewalks Construction)	\$270,266

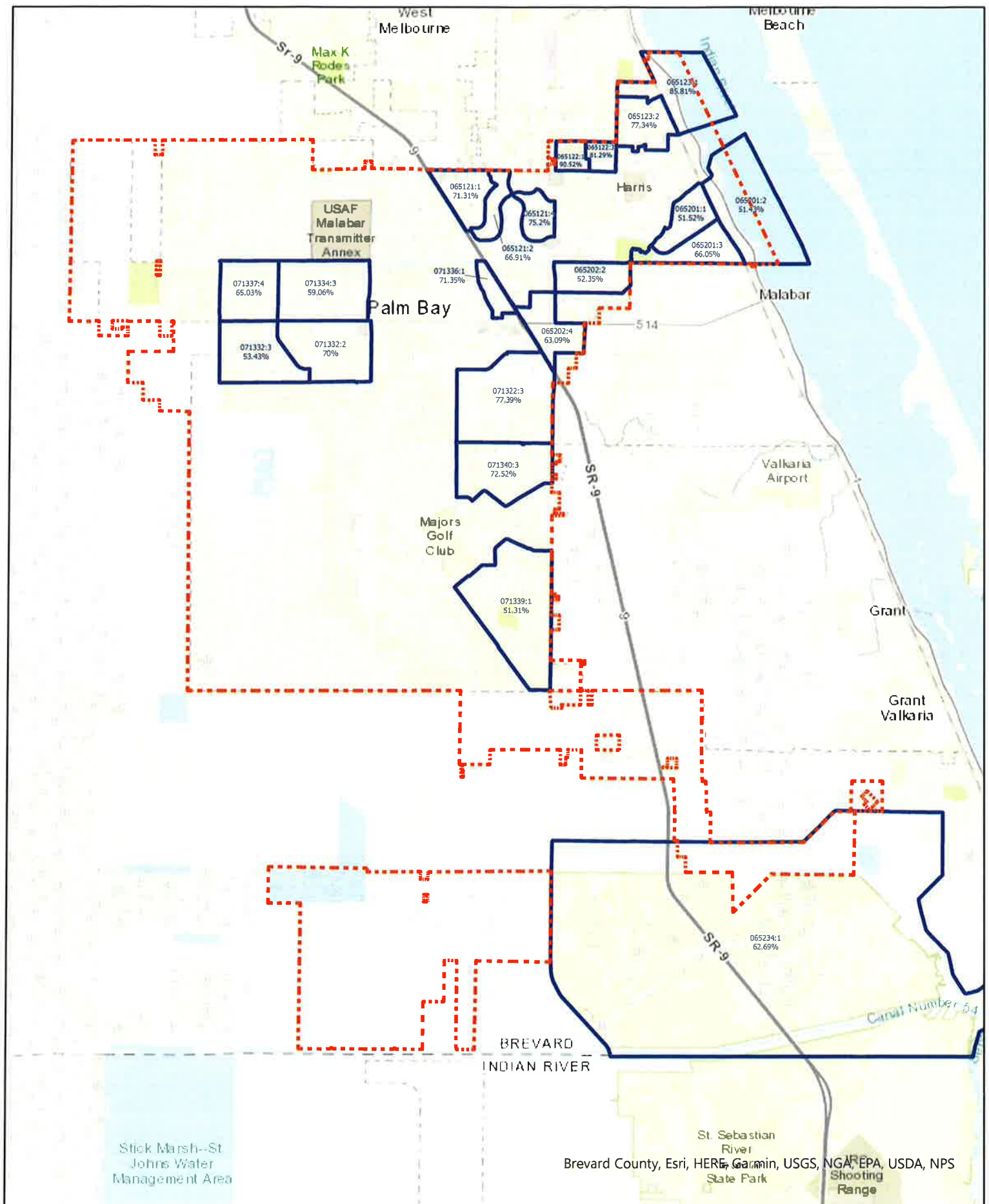
ADMINISTRATION

CDBG Administration and Operational Funds	\$151,328
Fair Housing Education & Outreach	<u>\$ 4,000</u>

TOTAL CDBG FUNDS	\$776,641
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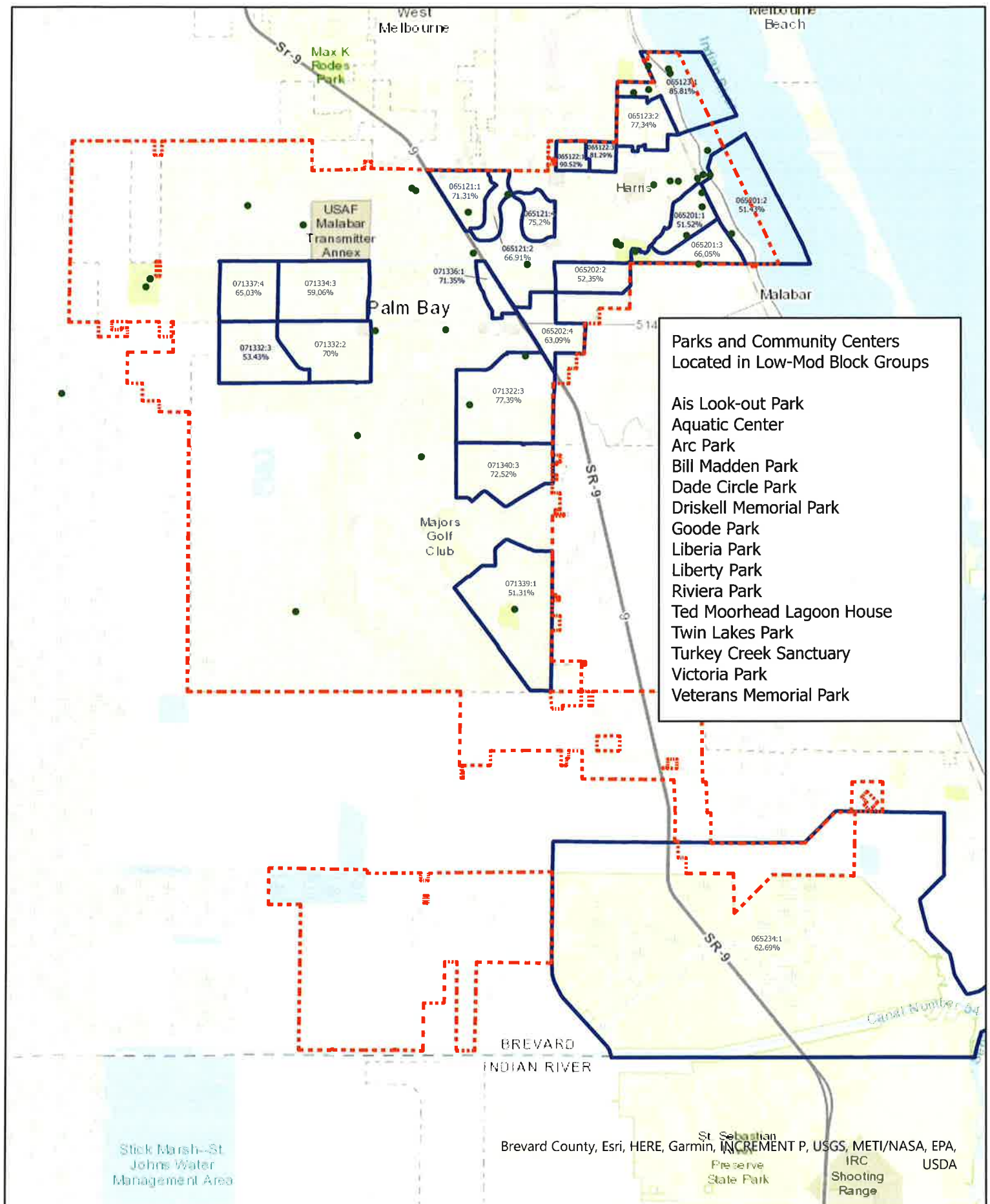
FINAL STATEMENT OF HOME PROJECTS FOR PROGRAM YEAR 2024/2025
(Allocation of \$227,234.07)

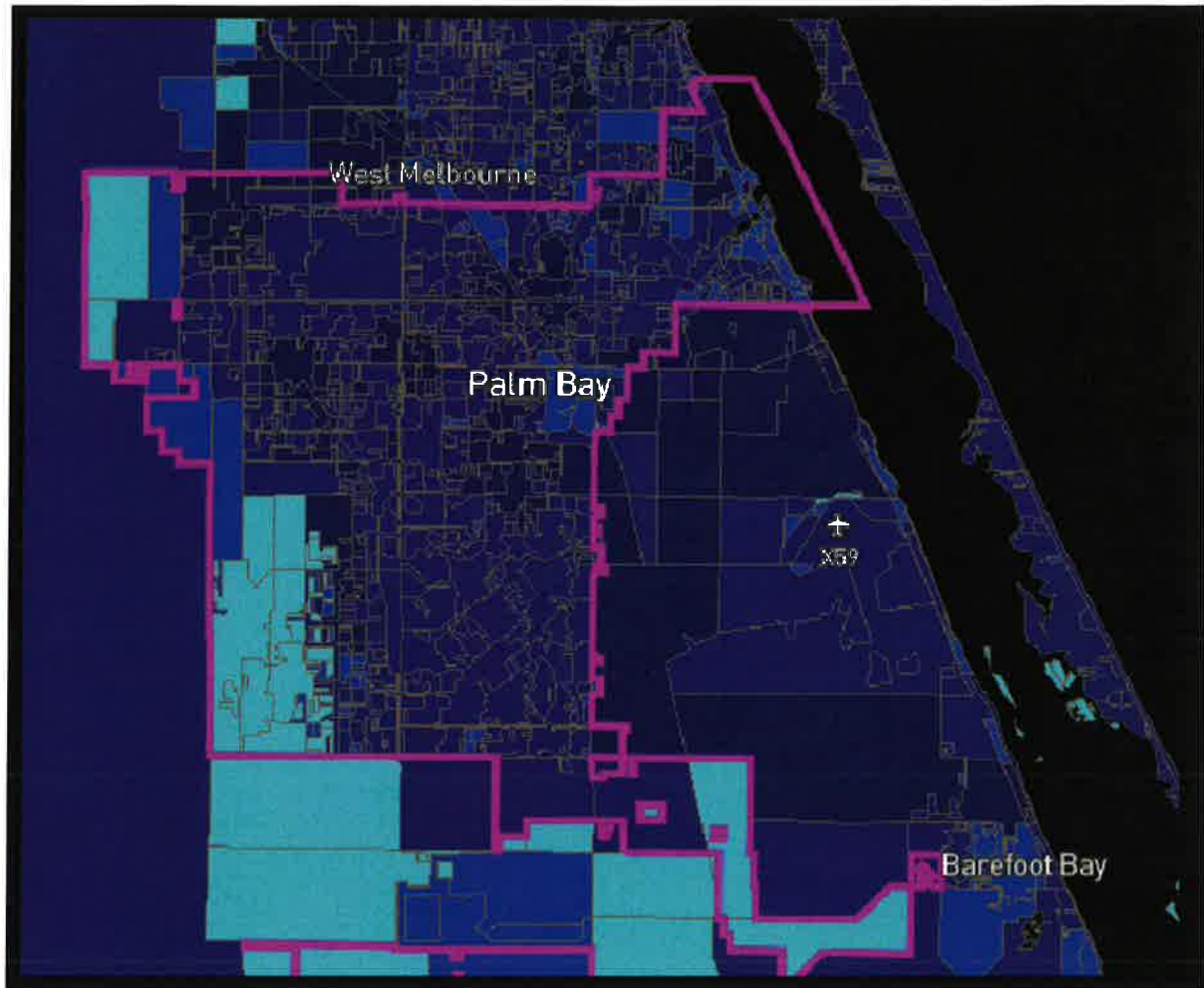
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HOME City Administration and Operational Funds	\$ 16,883.49
HOME County Administration	<u>\$ 5,839.92</u>
TOTAL HOME FUNDS:	\$227,234.07



Low-Moderate Income Block Groups

- Low-Mod Block Groups
- City Limits



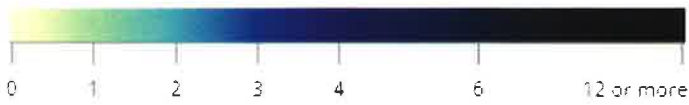


Broadband Map

Palm Bay, FL



Number of Fixed Residential Broadband Providers



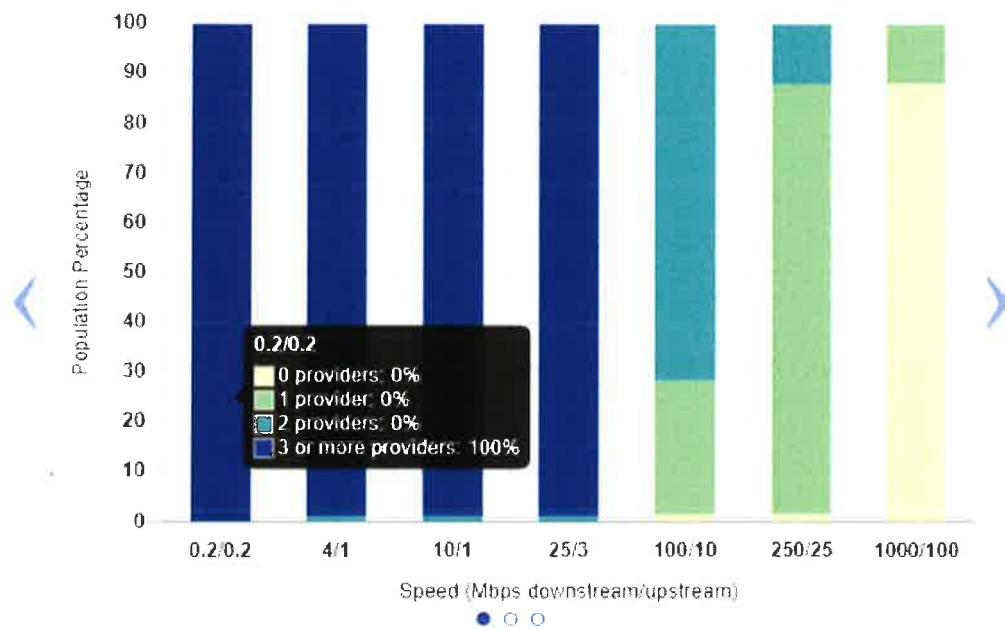
Broadband



Technology ADSL, Cable, Fiber, Fixed Wireless, Satellite, Other

Speed $\geq 25/3$ Mbps

Date Dec. 2020 (latest public release)



Graph of Broadband

GNISING HOUSING



Table of Contents

1.0 HOUSING INVENTORY	1
1.1 Housing Characteristics	1
1.1.1 Housing Type & Units per Building	1
1.1.2 Housing Age	2
1.1.3 Housing Tenure	3
1.1.4 Housing Conditions	4
1.2 Housing Costs	4
1.2.1 Median Sales Price	4
1.2.2 Homeownership Costs	5
1.2.3 Renter Costs	6
1.3 Cost Burden	7
1.3.1 Cost-Burdened Owners	7
1.3.2 Cost-Burdened Renters	8
1.4 Government Subsidized Housing	9
1.4.1 Inventory of Subsidized Housing	10
1.4.2 Financing	10
2.0 PROJECTED HOUSING NEEDS	11
3.0 CONSIDERATIONS FOR ADVANCING HOUSING EQUITY	12
3.1 Housing Diversity	12
3.2 Affordable Housing	13

List of Tables

Table HSG - 1: Type of Structure by Units (2021)	2
Table HSG - 2: Age of Housing Inventory (2021)	2
Table HSG - 3: Occupancy Status (2020)	3
Table HSG - 4: Vacant Housing Units (2020)	4
Table HSG - 5: Substandard Housing Units (2020)	4
Table HSG - 6: Median Sale Prices for Homes (2001-2021)	5
Table HSG - 7: Monthly Ownership Costs for Owner-Occupied Households (2020)	5
Table HSG - 8: Renter Households by Gross Rent (2020)	7
Table HSG - 9: Owner-Occupied Households, Cost Burden by Income (2020)	8
Table HSG - 10: Renter Households, Cost Burden by Income (2020)	9
Table HSG - 11: Assisted Housing Inventory (2020)	10
Table HSG - 12: Projected Housing Needs (2025-2045)	11
Table HSG - 12: Cost Burden Projections (2025-2040)	12

INTRODUCTION

The purpose of the *Housing Element* is to ensure that the City of Palm Bay regulates residential development in a manner that can equitably, efficiently, and effectively meet the housing needs of the community's existing and projected populations. The Data & Analysis portion of this Element seeks to provide a factual basis for future housing decisions and policy changes made by the City as part of this update. Housing-related topics examined as part of this analysis include housing unit counts, types, age, occupancy status, condition, values, costs, subsidies, existing and projected needs, and considerations for advancing equity in the local housing market.

1.0 HOUSING INVENTORY

The data for this Element was obtained from the United States Census Bureau (USCB), the American Community Survey (ACS), ESRI Business Analyst Online (BAO), and the Shimberg Center's Florida Housing Data Clearinghouse (FHDC) at the University of Florida. It should be noted that housing data from these agencies and organizations often varies by vintage, source, and methods of estimation. As a result, *the housing data shown in this assessment may vary slightly from section to section.*

1.1 HOUSING CHARACTERISTICS

According to the population and household estimates provided in the Future Land Use Element of this Plan (derived from a combination of population projections provided by the Bureau of Economic Business Research at the University of Florida and housing data collected by the FHDC), the City of Palm Bay currently (2022) maintains a population of 127,256 residents comprising a total of 40,918 households.

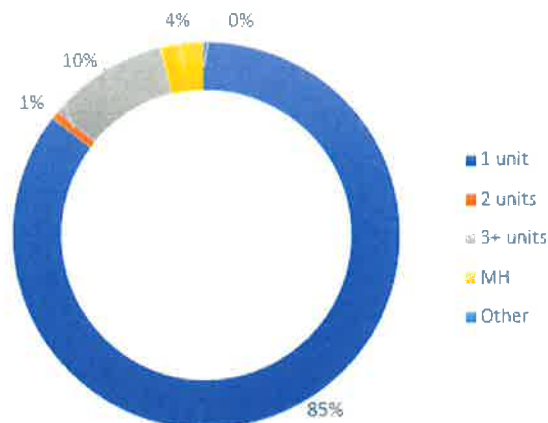
Per ACS, there were 43,771 housing units in the City in 2021. Between April 1, 2021, and March 31, 2022, a total of 1,529 permits were issued for new homes (1,526 single family and 3 mobile homes) and the demolition of one single family home, bringing that total number of new units to 45,299. The detailed data contained in this element, however, is for 2021 as the ACS and the Florida Housing Data Clearing House do not currently have any more recent data.

1.1.1 Housing Type & Units per Building

As discussed within the Community Character section of the Data & Analysis for the Future Land Use Element, Palm Bay is best described as a 1960s era pre-platted Florida suburban community, with a vast majority of its housing stock consisting of detached, single-family residences. This assessment is largely reflected in the latest housing estimates provided by ACS (2016-2020) which break down the City's 2021 housing inventory based on number of units per structure as shown in **Table HSG-1**.

Table HSG - 1: Type of Structure by Units (2021)

Type of Structure by Units	Total Units	Percentage of Total
1 unit, detached	36,359	83.1%
1 unit, attached	986	2.3%
2 units	310	0.7%
3 or 4 units	1,038	2.4%
5 to 9 units	1,424	3.3%
10 to 19 units	1,039	2.4%
20 to 49 units	400	0.9%
50 or more units	571	1.3%
Mobile home unit	1,565	3.6%
Other (Boat, RV, Van, etc.)	79	0.2%
Total	43,771	100%



Source: ACS (2016-2020), 2021.

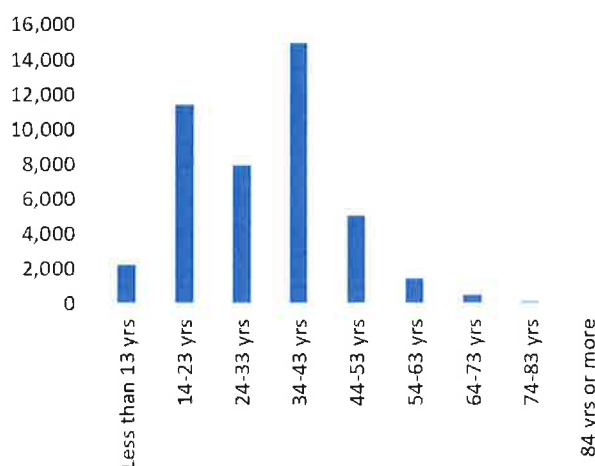
Besides detached single-family units, which comprise over 83% of the City's housing stock (85% for attached and detached combined), the remaining housing unit types within the City are split somewhat evenly. The combined percentage of multi-family developments is 10%, with 5 to 9 units per structure leading the categories. Similar to other suburban Florida cities, the next largest housing type is mobile homes—the majority of which are found within the mobile home parks and subdivisions of Sun Manor, Old Fort, and Palm Bay Estates.

1.1.2 Housing Age

Like many Florida communities, the majority of the City's housing stock was constructed in the latter half of the twentieth century. As shown in the ACS (2016-2020) housing estimates provided in **Table HSG-2**, less than five percent of the City's housing unit inventory is over 50 years in age. Although the City lacks a substantial historic housing market, the relatively young age of Palm Bay's housing inventory helps keep the average cost of maintaining a home in the City lower than some of its more historic counterparts (i.e., Historic Eau Gallie or Downtown Melbourne).

Table HSG - 2: Age of Housing Inventory (2021)

Housing Units by Year Structure Built	Total Units	Percentage of Total
2010 or later	2,201	5.0%
2000-2009	11,435	26.1%
1990-1999	7,954	18.2%
1980-1989	14,974	34.2%
1970-1979	5,071	11.6%
1960-1969	1,439	3.3%
1950-1959	492	1.1%
1940-1949	116	0.3%
1939 or Earlier	89	0.2%
Total	43,771	100%



Source: ACS (2016-2020), 2021.

1.1.3 Housing Tenure

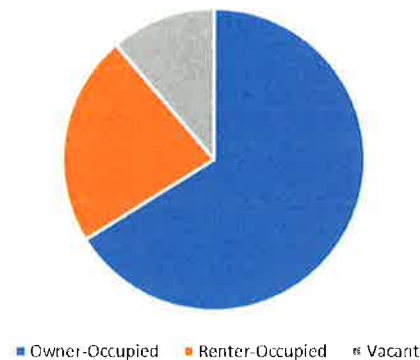
Occupied housing units are classified as owner or renter occupied. Generally speaking, municipalities desire high rates of homeowner occupancy within their communities, as homeowners typically stay within the area longer, engage in local elections more, and spend greater time, energy, and money maintaining their property and home. However, the availability of rental units plays a critical role in the stability of a community as well—the largest reason being that possessing a sizable rental stock provides affordable alternatives to those who may not be able to afford purchasing a single-family home. According to *Housing Policy in United States* by Alex F. Schwartz (2015), possessing a healthy rental market also has been shown to reduce homelessness, crime, displacement, foreclosures, evictions, and other disruptive forces within a community.

The ACS (2015-2019) provides estimates for the total number of owner and renter occupied households within the City. These values are shown in **Table HSG-3**, which also includes the number of vacant housing units estimated within the City during this same period.

Table HSG - 3: Occupancy Status (2020)

Occupancy Status	Number of Units	Percent of Total
Owner-Occupied	28,680	66.1%
Renter-Occupied	9,806	22.6%
Total Occupied	38,486	88.7%
Vacant	4,901	11.3%
Total	43,387	100%

Source: ACS (2015-2019), 2020.

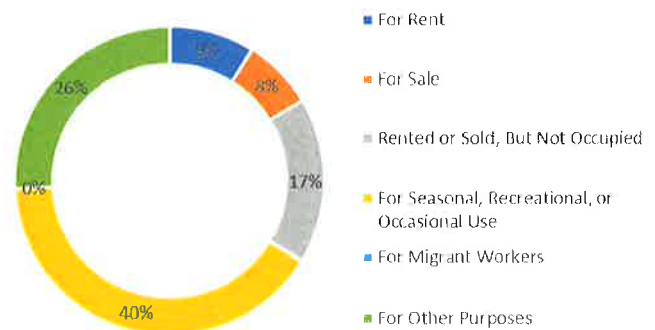


Vacant units include those which are currently being offered for sale or rent, units that have recently finished construction but do not currently have tenants, units in which the primary tenant only lives in the home seasonally, and other similar circumstances. It should be noted that the vacancy estimates are likely outdated as the country is currently in the midst of a significant housing shortage. As such, the vacancy rate for Palm Bay in 2022 is expected to be significantly lower than those presented in the table. A detailed breakdown of housing unit vacancies is provided in **Table HSG-4** below.

Units classified as vacant for seasonal, recreational, or occasional use are also known as “vacation” or “second” homes. These may be large estates, time-sharing condos, or single family homes in a subdivision. Florida has been the leader in the nation on the number of seasonal units over the last three censuses. The number of seasonal units in Palm Bay may seem high, but it is consistent with other cities in the County which are also attractive to snowbirds.

Table HSG - 4: Vacant Housing Units (2020)

Vacancy Status	Number of Units	Percent of Total
For Rent	436	8.9%
For Sale	366	7.5%
Rented or Sold, But Not Occupied	851	17.4%
For Seasonal, Recreational, or Occasional Use	1,981	40.4%
For Migrant Workers	0	0.0%
For Other Purposes	1,267	25.9%
Total	4,901	100%



Source: ACS (2015-2019), 2020.

1.1.4 Housing Conditions

In its *Urban Blight and Public Health Research Report* (2017), the Urban Institute defined substandard housing “as residential spaces with structural and other physical deficiencies that do not meet health and safety requirements, thereby endangering the health and safety of residents.” However, accurately determining the City’s total inventory of substandard units is impracticable, as it would likely require in-person inspections for each unit within Palm Bay. As such, most housing organizations and local government utilize a wide range of indicators to estimate if a housing unit is likely substandard. The most often used indicators in Florida are conditions of overcrowding and/or units lacking complete kitchen or plumbing facilities. ACS provides estimates for each of these indicators and is shown in **Table HSG-5** below.

Table HSG - 5: Substandard Housing Units (2020)

Indicator of Substandard Housing	Total Number of Units	Percentage of Total
Overcrowding (1.01 of More Persons Sharing a Room)	981	2.5%
Lacking Complete Kitchen Facilities	482	1.1%
Lacking Complete Plumbing Facilities	331	0.8%

Source: ACS (2015-2019), 2020.

As shown in **Table HSG-5**, a vast majority of the City’s housing stock is likely not considered to be substandard according to indicators utilized by the ACS. This is likely because most of Palm Bay’s housing stock is comprised of homes constructed within the last 50 years and thus, were required to meet contemporary building standards.

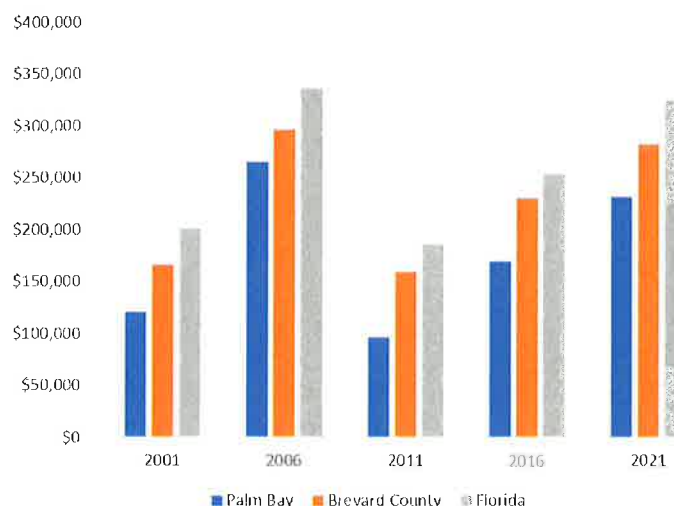
1.2 HOUSING COSTS

1.2.1 Median Sales Price

The FHDC summarizes the median sales prices for single-family homes for communities throughout the state using property sale data collected by the Florida Department of Revenue. Median sales prices can also be examined at the county and state level to get a better perspective on the value of Palm Bay’s housing market by comparison. Median sale prices for homes in the City, Brevard County, and the State of Florida for the 20-year period between 2001 and 2021 are provided in **Table HSG-6**.

Table HSG - 6: Median Sale Prices for Homes (2001-2021)

Year	Palm Bay	Brevard County	Florida
2001	\$121,670	\$166,290	\$201,327
2002	\$129,741	\$180,129	\$214,223
2003	\$148,828	\$193,078	\$230,248
2004	\$185,339	\$228,442	\$258,613
2005	\$252,501	\$294,816	\$313,924
2006	\$266,284	\$296,844	\$336,558
2007	\$229,112	\$261,843	\$314,211
2008	\$189,173	\$233,313	\$245,042
2009	\$141,710	\$194,851	\$208,769
2010	\$111,994	\$180,436	\$197,857
2011	\$96,601	\$159,896	\$185,841
2012	\$97,224	\$159,459	\$192,675
2013	\$122,305	\$180,196	\$215,489
2014	\$131,859	\$189,189	\$231,613
2015	\$151,102	\$206,127	\$246,207
2016	\$169,652	\$230,690	\$254,437
2017	\$187,134	\$237,959	\$262,320
2018	\$197,795	\$246,432	\$270,211
2019	\$206,973	\$250,490	\$276,601
2020	\$225,468	\$269,512	\$298,876
2021	\$232,000	\$283,000	\$324,900



Source: FHDC, 2022.

Over the past 20 years, the fluctuations in the median sale prices for homes in the City largely match those experienced by Brevard County and the State of Florida. The City of Palm Bay's median home sale price, however, has never exceeded those experienced at the County or State level. The primary benefit of this phenomenon is that the City's housing market can be seen as more affordable than many of the other communities located within Brevard County and the State. However, lower local housing values often result in a lower tax base, which means less funding for important community facilities, services, and amenities, such as roadway improvements, park expansions, and law enforcement.

1.2.2 Homeownership Costs

Homeownership can be a costly endeavor. In addition to the reoccurring costs associated with taxes, insurance, utilities, and association fees, maintenance costs for repairs and improvements tend to exponentially increase as structures age. Another significant cost to home ownership are down payment costs, mortgage insurance, and mortgage payments, which can influence decisions to either buy or rent property. The monthly costs for homeowners (as a percentage of household income) in Palm Bay is provided below in **Table HSG-7**.

Table HSG - 7: Monthly Ownership Costs for Owner-Occupied Households (2020)

Monthly Costs	Number of Units	Percent of Total
Households with Mortgage Payments		
<\$200	0	0.0%
\$200-\$299	0	0.0%
\$300-\$399	59	0.2%
\$400-\$499	310	1.2%
\$500-\$599	437	1.7%

Monthly Costs	Number of Units	Percent of Total
\$600-\$699	1,132	4.3%
\$700-\$799	1,449	5.5%
\$800-\$899	1,922	7.3%
\$900-\$999	1,773	6.7%
\$1,000-\$1,249	4,774	18.2%
\$1,250-\$1,499	3,012	11.5%
\$1,500-\$1,999	2,347	8.9%
\$2,000-\$2,499	786	3.0%
\$2,500-\$2,999	238	0.9%
\$3,000-\$3,499	161	0.6%
\$3,500-\$3,999	0	0.0%
>\$4,000	111	0.4%
Not Computed	172	0.7%
Subtotal	18,683	71.1%
Households without Mortgage Payments		
<\$100	236	0.9%
\$100-\$149	503	1.9%
\$150-\$199	831	3.2%
\$200-\$249	805	3.1%
\$250-\$299	1,085	4.1%
\$300-\$349	1,263	4.8%
\$350-\$399	1,310	5.0%
\$400-\$499	1,988	7.6%
\$500-\$599	1,047	4.0%
\$600-\$699	355	1.4%
\$700-\$799	209	0.8%
\$800-\$899	159	0.6%
\$900-\$999	49	0.2%
\$1000-\$1099	98	0.4%
\$1100-\$1199	0	0.0%
\$1200-\$1299	30	0.1%
\$1300-\$1399	0	0.0%
\$1400-\$1499	0	0.0%
>\$1500	0	0.0%
Not Computed	28	0.1%
Subtotal	9,997	38.0%
Total	26,280	100.0%

Source: ACS (2015-2019), 2020.

1.2.3 Renter Costs

Renting can be an affordable alternative to homeownership; however, when the demand for rental housing exceeds the supply of available units, the cost of renting can escalate quickly—especially when the rent includes other costs as well, such as taxes, insurance, utilities, and association fees (often referred to as ‘gross rent’). The monthly gross rent for renting households in Palm Bay is provided below in **Table HSG-8**.

Table HSG - 8: Renter Households by Gross Rent (2020)

Gross Rent	Number of Units	Percent of Total
<\$200	0	0.0%
\$200-\$299	139	1.4%
\$300-\$499	0	0.0%
\$500-\$749	771	7.9%
\$750-\$999	2934	29.9%
\$1,000-\$1,499	4166	42.5%
\$1,500-\$1,999	924	9.4%
\$2,000-\$2,499	117	1.2%
\$2,500-\$2,999	90	0.9%
\$3,000-\$3,499	0	0.0%
> \$3,500	0	0.0%
No Cash Rent	479	4.9%
Not Computed	186	1.9%
Total	9,806	100%

Source: ACS (2015-2019), 2020.

1.3 COST BURDEN

1.3.1 Cost-Burdened Owners

According to the Federal Department of Housing and Urban Development (HUD), a household is deemed to be cost burdened when housing costs exceed 30% of the household's monthly income. Cost-burdened households are often forced to choose between essential items, such as transportation, food, clothing, or medicine because they cannot afford to purchase these items once the costs of owning and maintaining a home are paid. These choices can have long term and dramatic effects on a household, often leading to issues such as health concerns, limited employment options, and fewer educational opportunities.

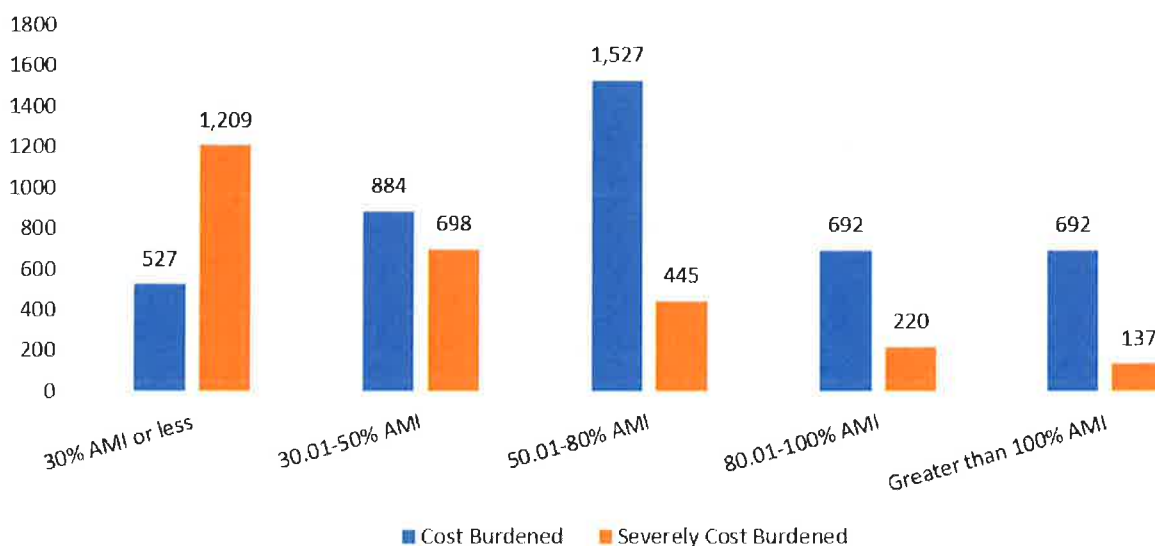
Cost burden is often more deeply felt by households who make less than the area median income (AMI), which is the midpoint of a region's income distribution. Households making significantly less than the AMI who are cost-burdened are significantly less likely to afford other basic necessities required to meet their daily needs than households whose monthly income exceeds the AMI. The relationship between housing costs and household income for owner-occupied households within Palm Bay is shown in **Table HSG-9** below.

Table HSG - 9: Owner-Occupied Households, Cost Burden by Income (2020)

Household Income	Housing Cost Burden			Total Households ¹	Percentage of Total
	30% or less	30.1-50% (Cost Burdened)	More than 50% (Severely Cost Burdened)		
30% AMI or less	511	527	1,209	2,247	7%
30.01-50% AMI	1,582	884	698	3,164	10%
50.01-80% AMI	3,620	1,527	445	5,592	18%
80.01-100% AMI	2,928	692	220	3,840	13%
Greater than 100% AMI	14,706	692	137	15,535	51%
Total Households¹	23,347	4,322	2,709	30,378	100%
Percentage of Total	77%	14%	9%	100%	--

¹Due to the unavailability of housing data with a matching vintage and source, the total number of households provided in this table is different than the total number of owner-occupied households identified in Table HSG-6.

Source: FHDC, 2022.



As noted in **Table HSG-9**, almost half of the homeowners in the City earn incomes at or below the AMI and 42% of them are cost-burdened. Approximately 24% of those households pay from 30 to 50% of their income for housing, and about 17% are severely cost-burdened (paying more than 50% of their income for housing).

1.3.2 Cost-Burdened Renters

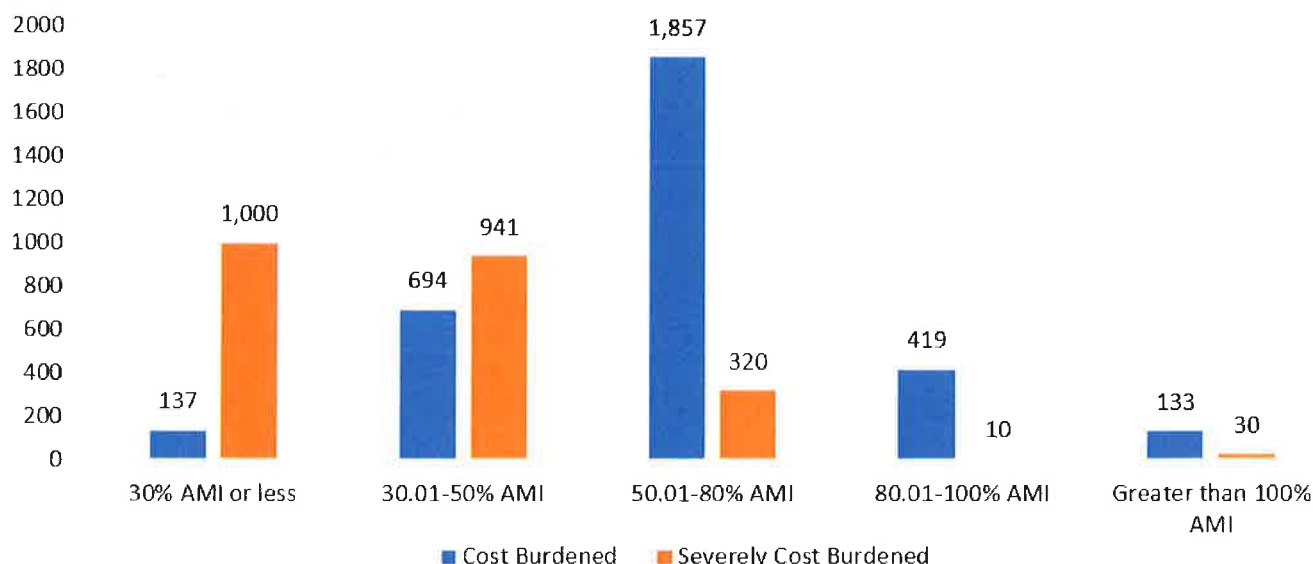
Renters are particularly prone to becoming cost-burdened by the price of housing, as rents (unlike mortgages) can vary wildly from year to year. As such, a renting household can be financially stable one year and cost-burdened the next if their gross rent increases. Additionally, renting households making less than AMI are more likely to become cost-burdened by increases in their gross rent. This relationship between housing costs and household income for renter-occupied households within Palm Bay is shown in **Table HSG-10** below.

Table HSG - 10: Renter Households, Cost Burden by Income (2020)

Household Income	Housing Cost Burden			Total Households ¹	Percentage of Total
	30% or less	30.1-50%	More than 50%		
30% AMI or less	98	137	1,000	1,235	12%
30.01-50% AMI	250	694	941	1,885	18%
50.01-80% AMI	709	1,857	320	2,886	28%
80.01-100% AMI	1,064	419	10	1,493	14%
Greater than 100% AMI	2,714	133	30	2,877	28%
Total Households¹	4,835	3,240	2,301	10,376	100%
Percentage of Total	47%	31%	22%	100%	--

¹Due to the unavailability of housing data with a matching vintage and source, the total number of households provided in this table is different than the total number of owner-occupied households identified in **Table HSG-8**.

Source: FHDC, 2022.



As shown in **Table HSG-10**, over 50% of all renter-occupied households within the City are considered to be cost-burdened by HUD (22% are severely cost-burdened). Of that cost-burdened group, approximately 97% make less than the AMI. It is likely that the City is feeling the negative effects of the current nationwide housing shortage. As such, the demand (and thus, cost) for local rental housing has potentially risen significantly since this data was originally recorded—resulting in many more renting families within Palm Bay becoming cost-burdened within the last two years.

1.4 GOVERNMENT SUBSIDIZED HOUSING

Previous sections described the costs of owning and renting a home in Pam Bay and identified how many owners and renters are cost-burdened or severely cost-burdened. This section provides an inventory of government subsidized housing units and financing tools available to City residents.

1.4.1 Inventory of Subsidized Housing

According to §490.9071, F.S., 'assisted housing' means a rental housing development, including rental housing in a mixed-use development, that received or currently receives funding from any federal or state housing program.

Table HSG-11 provides an inventory of the City's assisted housing stock.

Table HSG - 11: Assisted Housing Inventory (2020)

Name	Program(s) Provided ¹	Target Population	Year Built	Ownership Type	Subsidy End	Assisted Units ²	HUD/RD Rental Assistance Units ³	Total Units ⁴
Malabar Cove I	Housing Credits 4%; Local Bonds; SAIL	Family	Not Available	For-Profit	2059	76	0	76
Malabar Cove II	Housing Credits 4%; Local Bonds; SAIL	Family	2009	For-Profit	2061	50	0	72
Park at Palm Bay	Housing Credits 4%; State Bonds	Family	2002	For-Profit	2036	234	0	234
Southlake Towers	Extremely Low Income; Housing Credits 4%; Rental Assistance/HUD; SAIL; Section 202 Direct Loan	Elderly	1986	Non-Profit	2071	85	85	85
Tranquility Cove	Federal Deposit Insurance Corporation	Family	1986	For-Profit	Not Available	3	0	8
Total						448	85	475
¹ Includes programs administered by the U.S. Dept. of Housing and Urban Development (HUD), U.S. Department of Agricultural and Rural Development (RD), Florida Housing Finance Corporation (Florida Housing), and Local Housing Finance Authorities (LHFA) ² Number of units with rent and/or income restrictions ³ Number of units receiving monthly rental assistance from USDA RD or HUD ⁴ Total number of units in development - includes property management units								

Source: FHDC, 2022.

When considering the high number of families earning below the AMI who are cost-burdened by their monthly rental expenses (and to a lesser extent, mortgage payments) within the City, Palm Bay should continue its efforts to expand its suite of housing assistance programs, as well as coordinate with developers, landowners, and current landlords to increase the supply of affordable units within the City.

1.4.2 Financing

The City of Palm Bay offers several grants and loan programs that benefit very low to moderate income residents of Palm Bay by administering the Community Development Block Grant (CDBG), HOME Investment Partnership, and the State Housing Initiative Partnership (SHIP) programs. These financing programs are described as follows:

Community Development Block Grant

The Community Development Block Grant is an entitlement grant awarded to the City of Palm Bay through the U.S. Department of Housing and Urban Development that is based upon 'need factors' including population, income, unemployment level, and housing conditions. The program's primary objective is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities primarily for low to moderate income persons. Use of CDBG funds is guided by the City's Five-Year Consolidated Plan and directed towards local activities such as owning and renting affordable housing, aiding infrastructure improvements, and supporting programs aimed at improving the lives of low to moderate income individuals.

Home Investment Partnerships

The City is a member of the Brevard County HOME Consortium and partners with the Consortium and local nonprofits to fund the development, purchase, and/or rehabilitation of affordable housing units available for rent or homeownership to low- and moderate-income households.

State Housing Initiatives Partnership

The SHIP program, facilitated by the Florida Housing Finance Corporation, provides funds to expand the production and preservation of affordable housing units in the City. There are several strategies which are included within the SHIP program for qualified households, such as:

- Purchasing assistance for first-time homebuyers
- Owner-occupied housing rehabilitation—particularly households occupied by persons with special needs
- Disaster recovery and emergency repair assistance
- Utility hook up assistance
- Rental housing development assistance

2.0 PROJECTED HOUSING NEEDS

As discussed throughout this Element, detailed housing data and estimates for the City of Palm Bay often varies by source, vintage, and methods of estimating. To ensure consistency between Elements of this Plan, the City's projected housing needs were based upon the City's projected 2045 population presented within the Future Land Use Element of this Plan. The result of this effort is shown in **Table HSG-12**.

Table HSG - 12: Projected Housing Needs (2025-2045)

Population/Households	2025	2030	2035	2040	2045
Permanent Palm Bay Population	131,129	139,609	146,736	153,053	158,680
Number of <i>Permanent</i> Households	42,164	44,890	47,182	49,213	51,022
Seasonal Palm Bay Population	6,750	7,186	7,553	7,878	8,168
Number of <i>Seasonal</i> Households	2,170	2,311	2,429	2,533	2,626
Total Palm Bay Population	137,879	146,795	154,289	160,931	166,848
Total Number of Households	44,334	47,201	49,610	51,746	53,649
¹ Assuming an average persons per household of 3.11, per Table FLUE-1 .					

Source: BEBR, City of Palm Bay, FHDC, S&ME, 2022.

Assuming each permanent and seasonal household within the Palm Bay will occupy at least one housing unit each, **Table HSG-12** indicates that the City will need approximately 51,022 units for its permanent population and 2,626 units for its seasonal residents by the year 2045 (for an estimated demand of 53,649 units total). As shown in **Tables HSG-1** and **HSG-2**, the ACS (2016-2020) estimated that the City possessed a housing inventory of 43,771 units in 2021. To meet Palm Bay's projected demand of 53,649 units by 2045, a minimum of 9,878 new units will need to be constructed within the next 24 years.

The FHDC issues projections of households by tenure, household income, and cost burden by applying the current percentages to the projected population. See **Table HSG-13**.

Table HSG - 13: Cost Burden Projections (2025-2040)

	2025	2030	2035	2040
OWNERS				
Total Owners	33,502	36,190	38,125	40,031
Owners at or below AMI	16,369	17,683	18,629	19,559
30% or less of AMI	2,478	2,677	2,820	2,961
30.1-50% of AMI	3,489	3,770	3,971	4,169
50.1-80% of AMI	6,168	6,661	7,018	7,369
80.1-100% of AMI	4,234	4,575	4,820	5,060
Cost Burdened Owners	4,004	4,326	4,558	4,784
Severely Cost Burdened	2,835	3,063	3,227	3,388
Percentage Cost Burdened	41.78%	41.79%	41.79%	41.78%
RENTERS				
Total Renters	11,233	11,799	12,306	12,787
Renters at or below AMI	8,119	8,528	8,895	9,242
30% or less of AMI	1,337	1,405	1,465	1,522
30.1-50% of AMI	2041	2145	2237	2323
50.1-80% of AMI	3125	3281	3423	3558
80.1-100% of AMI	1616	1697	1770	1839
Cost Burdened Renters	3363	3533	3684	3830
Severely Cost Burdened	2458	2582	2694	2798
Percentage Cost Burdened	71.70%	71.70%	71.70%	71.72%

Source: FHDC, 2022.

3.0 CONSIDERATIONS FOR ADVANCING HOUSING EQUITY

If it is assumed that the City's current percentage of cost-burdened households will remain constant through the 2045 planning horizon, the City can expect its population of cost-burdened households to exceed 16,000 within the next 23 years—a significant majority of which will likely earn a monthly income lower than the AMI. In efforts to assist this growing population in obtaining and keeping stable housing conditions, the City will continue to explore methods to increase the *diversity* of its housing stock and the inventory of available *affordable housing units* in the future.

3.1 HOUSING DIVERSITY

As evidenced throughout this Element, the overwhelming majority of the housing stock in Palm Bay is comprised of owner-occupied single-family detached homes. The lack of diversity in local housing options and tenure often creates a financial barrier to those who cannot afford to purchase a home, such as low-to-moderate income workers (e.g., teachers, firefighters, etc.), individuals with substantial debt, retirees, single-parent households, or those with special needs. By expanding Palm Bay's housing stock with more moderate to high density housing options, particularly those available for rent to households making 30% or less of the AMI, the City can create a more affordable (and thus more equitable) housing market for its current and prospective residents.

3.2 AFFORDABLE HOUSING

Besides considerations for advancing equity, there are numerous reasons for the City to increase the supply of affordable housing within Palm Bay. First, the provision of affordable housing is a legal obligation per §163.3177(6)(f)1.d, F.S.; second, the affordable housing stock often houses critical workers within the community, like teachers, nurses, retail employees, and law enforcement; third, it helps reduce the number of unhoused persons within communities. There are many other benefits to increasing the affordable housing stock within Palm Bay and the City can perform numerous actions to assist with its development, including (but certainly not limited to):

- Allowing accessory dwelling units (i.e., mother-in-law suites, garage apartments, granny flats, etc.) in all residential FLU categories
- Incentivizing density and Floor Area Ratio (FAR) bonuses for the provision of affordable housing units
- Assisting the establishment and/or growth of community land trusts--independent, nonprofit organizations which provides permanent affordable housing for working families who have incomes at or below the AMI

Many of these items cannot be accomplished simply by amending the Comprehensive Plan. However, the Plan can lay the foundation for these projects/programs to be implemented in the future to better serve the affordable housing needs of the community.