



Flagler County Comprehensive Plan 2010-2035

Flagler County, Florida

Housing Element

Data and Analysis



Transmittal Hearing: October 18, 2010

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Flagler County Comprehensive Plan 2010 - 2035

FLAGLER COUNTY COMPREHENSIVE PLAN 2010 – 2035

HOUSING ELEMENT DATA AND ANALYSIS

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I. Introduction

The requirements for the Comprehensive Plans are identified in the Florida Growth Management Act (Chapter 163, Part II, Florida Statutes) and codified in Florida Administrative Code Chapter 9J-5. Flagler County adopted a Comprehensive Plan subject to the provision of the Growth Management Act in 1990. In 1999, Flagler County completed an evaluation and appraisal of the success of the 1990 Comprehensive plan and adopted a revised Comprehensive Plan in 1999. The 1999 updated Plan was needed to address the issues and concerns that were raised in the analysis of the original Comprehensive Plan. Additionally, the 1999 update provided the standards needed to ensure that the County's Comprehensive Plan was consistent with the State's Comprehensive Plan and the Northeast Florida Regional Council's Strategic Regional Policy Plan. The Flagler County Commission faces a different set of issues and conditions in 2010. This 2010 to 2035 Comprehensive Plan addresses the issues and recommendation included in the 2009 Evaluation and Appraisal Report and reflects the second time that a major update and revision occurred since the original adoption in 1990. In the established planning horizon Flagler County's housing inventories and projected needs first appear to be drastically different than those of the 1999 Comprehensive Plan. The significant difference being a result of the incorporation of the City of Palm Coast and the significant expansion of the city limits of the City of Bunnell.

The purpose of the Housing Element is to provide guidance to the County in developing appropriate plans and policies to meet identified or projected deficits in the supply of housing for moderate income, low income and very low income households, group homes, foster care facilities and households with special housing needs, including rural and farmworker housing. The Housing Element Goals, Objectives and Policies address government activities as well as provide direction and assistance to the efforts of the private sector.

It is important to keep in mind that the Housing Element addresses needs which have been left primarily to the operation of the private sector to fulfill. The County builds limited replacement housing for qualified applicants through the State Housing Initiatives Program (SHIP). No other housing is built by the County. The County's development regulations (zoning, building codes, etc.) guide the private sector in the development and construction of housing. The County is not involved in the maintenance of housing. The private sector is primarily responsible for the provision, operation and maintenance of the housing stock, whether owner-occupied or rental housing. The County has housing and health codes and fair housing ordinances that enforce the minimum standards, but beyond these, its role is a minor one.

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II. Housing Element Data and Analysis

The Housing Element Data and Analysis is based upon the data collected from the Florida Housing Data Clearing House (FHDC). The sources of the data available from FHDC include the U.S. Census, other federal population and housing surveys, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture Rural Housing Service, Florida Housing Finance Corporation, local housing finance authorities, Public Housing Agencies, the Florida Association of Realtors, the Florida Department of Revenue, the Florida Agency of Workforce Innovation, and the Bureau of Economic and Business Research at the University of Florida. These data sources provide comprehensive information that are sufficient to meet the needs of the County while, at the same time, meet the requirements of Chapter 163, F.S. and Rule 9J-5, FAC.

A. Existing Inventory

This data and analysis provides an inventory for the unincorporated areas of Flagler County for the number and distribution of dwelling units by type, tenure, age, rent, value, monthly cost of owner-occupied units, and rent or cost to income ratio.

TABLE 1. - Housing Units by Type (All Units), 2000 - Summary									
Units in the structure									
Number					Share				
Single Family (1 att./detach)	Multi-family (2 or more)	Mobile Home	Other	Total	Single Family - 1 att./detach. (%)	Multi Family - 2 or More (%)	Mobile Home (%)	Other (%)	Total
2846	315	1665	18	4844	58.8	6.5	34.4	0.4	100.0

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

TABLE 1A. - Housing Units by Type (All Units) , 2000 - Detail									
Units in the structure									
1 detached	1 attached	2	3 or 4	5 to 9	10 to 19	20 or more	Mobile Home or Trailer	Other	Total
2779	67	16	34	19	7	239	1665	18	4844

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

As shown in Table 1, 59% of the housing units within unincorporated Flagler County are single family detached units, when the mobile home or trailer units are considered in comparison to the total number of units, the percentage rises to 92% of the units within the County being detached units.

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TABLE 2. – (AHNA) Affordable Housing Need Summary 2008-2030 – Cost Burdened by Tenure

Number of severely cost burdened (50%+) households with income less than 80% AMI by tenure

Tenure	2008	2010	2015	2020	2025	2030
Renter	102	94	81	68	56	43
Owner	387	359	321	281	238	202

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

Of the 4,844 housing units within the County it is projected that less than 1% of the rental units will suffer severe burden by the cost of housing. This percentage increases to 4% of owner occupied units.

TABLE 3. – Age of Housing Stock

Year Structure Built, 2000

Number									Share by Decade				
1999 – March 2000	1995- 1998	1990- 1994	1980- 1989	1970- 1979	1960- 1969	1950- 1959	1940- 1949	1939 or Earlier	1990s	1980s	1970s	1960s	Before 1960s
315	871	1195	1617	568	129	56	30	63	49.2	33.4	11.7	2.7	3.1

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

Of the 4844 housing units within Flagler County, 33% of the housing stock was constructed between 1980 and 1989.

TABLE 4. - Gross Rent-2000 Specified Renter-Occupied Housing Units

<\$200	\$200- \$299	\$300- \$499	\$500- \$749	\$750- \$999	\$1000- \$1499	\$1500 or More	No Cash Rent	Total
8	36	124	111	51	27	0	90	447

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

Rental units make up 9% of the total number of housing units within the County. The rental amounts for these units range from less than \$200 to \$1,499 with 52% of the occupied units paying between \$300 and \$749.

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TABLE 5. - Value Of Owner-Occupied Units*, 2000

<\$10,000	0
\$10,000-\$14,999	0
\$15,000-\$19,999	0
\$20,000-\$24,999	0
\$25,000-\$29,999	9
\$30,000-\$34,999	32
\$35,000-\$39,999	8
\$40,000-\$49,999	44
\$50,000-\$59,999	25
\$60,000-\$69,999	69
\$70,000-\$79,999	54
\$80,000-\$89,999	73
\$90,000-\$99,999	79
\$100,000-\$124,999	294
\$125,000-\$149,999	280
\$150,000-\$174,999	206
\$175,000-\$199,999	192
\$200,000-\$249,999	174
\$250,000-\$299,999	133
\$300,000-\$399,999	108
\$400,000-\$499,999	23
\$500,000-\$749,999	107
\$750,000-\$999,999	42
>\$1,000,000	25
Total	1977

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

Flagler County's occupied housing stock maintains value in excess of \$100,000 as demonstrated in Table 5. Of the 1,977 owner occupied units within the County, 80% of the units are valued at \$100,000 or more. There are less than 1% of the total (owner and renter) housing units that are deemed to be cost burdened units.

TABLE 6. - Cost Burden Summary Table: Specified Owner- Occupied Housing Units, 2000

Cost Burden Categories						
Less than 20%	20%-24%	25%-29%	30%-34%	35 or More%	Not Computed	Total Cost Burden 30% or More
1100	284	108	96	380	9	476

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

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TABLE 7. - Cost Burden Summary Table: Specified Renter- Occupied Housing Units, 2000

Cost Burden Categories						
Less than 20%	20%-24%	25%-29%	30%-34%	35 or More%	Not Computed	Total Cost Burden 30% or More
188	26	33	11	99	90	110

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

B. Comparison of Housing Characteristics with Municipalities

Flagler County valuations provide a variety of opportunities of housing types to all income levels. These are shared characteristics with the municipalities within Flagler County as indicated in Table 8.

TABLE 8. – (AHNA) Affordable Housing Need Summary 2008-2030

Number of severely cost burdened (50%+) households with income less than 80% Area Median Income (AMI) by Tenure

Place	Tenure	2008	2010	2015	2020	2025	2030
Beverly Beach	Owner	19	17	17	19	20	23
Beverly Beach	Renter	9	9	9	11	11	10
Bunnell	Renter	62	60	65	69	74	77
Bunnell	Owner	61	61	68	78	86	96
Flagler Beach (Flagler part)	Renter	149	145	156	165	176	182
Flagler Beach (Flagler part)	Owner	165	164	183	208	230	250
Marineland	No Data						
Palm Coast	Renter	798	820	1038	1258	1476	1684
Palm Coast	Owner	2148	2210	2830	3563	4326	5072
Flagler-Unincorporated	Renter	102	94	81	68	56	43
Flagler-Unincorporated	Owner	387	359	321	281	238	202

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

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C. Housing Conditions

The following data identifies the amount of Flagler County's housing stock that fails to meet the applicable building code and/or minimum housing code, or that lack complete plumbing; lack complete kitchen facilities; lack central heating; or are overcrowded. Flagler County has relied upon data from the Florida Housing Data Clearing House to collect this inventory.

TABLE 9. - Housing Condition Characteristics, 2000

Persons Per Room*		House Heating Fuel*		Kitchen Facilities		Plumbing Facilities	
1.01 or More Persons per Room	Share of Occupied Units (%)	No Fuel Used	Share of Occupied Units (%)	Lacking Complete Facilities	Share of Units (%)	Lacking Complete Facilities	Share of Units (%)
159	-5.1	8	0.2	10	0.2	2	0.0

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

TABLE 10. - Substandard Housing Unit Condition Summary - 1990

Place	Occupied Units
Flagler-Unincorporated	147

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

Flagler County's housing stock is sufficient in its condition with 97% of the housing stock being of standard condition or better. Of the 4,844 units, there are 147 (3%) occupied units are reported to be substandard.

TABLE 11. - Need for Farmworker Housing Units by Type, 2008

Unaccompanied Migrant & Seasonal Households	Supply: DOH Permitted Camps	Need for Single Person Beds	Accompanied Migrant & Seasonal Households	Supply: Section 514/516 and Florida Housing-Assisted Multifamily Units	Need for Multifamily Units
226	66	160	129	0	129

Source: United States Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2008; United States Department of Labor, National Agricultural Workers Survey, 2005-2008; Florida Department of Health, 2010; Shimberg Center for Affordable Housing, Affordable Housing Inventory, 2010 through: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

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D. Renter-occupied Housing Developments

There currently are not any renter-occupied housing developments currently using federal, state or local subsidies within the unincorporated area of Flagler County.

E. Group Homes

The following provides an inventory of group homes licensed by the Florida Department of Children and Family Services that are located within the unincorporated areas of Flagler County.

TABLE 12. - Group Homes				
License #	Type	Name	Street Address	# of Beds
6906377	Adult Family Care Home	Talley, Ella Joann	4489 Clove Ave	5
N/A	Assisted Living Facility	N/A	N/A	0

Source: FloridaHealthFinder.gov, Connecting Florida with Health Care Information, Web 28 October 2010
<http://www.floridahealthfinder.gov/FacilityLocator/ListFacilities.aspx>

F. Mobile Home Parks

The following provides an inventory of existing mobile home parks licensed by the Florida Department of Children and Family Services. The unincorporated areas of Flagler County do not contain any mobile home condominiums, mobile home cooperatives or subdivisions licensed by the agency. Fourteen percent (14%) of the County's housing units are located within mobile home parks.

TABLE 13. - Inventory of Mobile Home Parks			
	Mobile Home Parks	Street Address	MH Sites
1	Hyde Away Park	2930 Ocean Shore Blvd	8
2	Ponderosa Trailer Park	5873 South US Highway 1	23
3	Dani's Trailer Park	40 Rawlins Place	6
4	Bulow RV Resort & Campground	3345 Old Kings Road South	276
5	Plantation Oaks	1 Plantation Oaks Blvd	377
		TOTAL	690

Source: Florida's Health.co, Division of Environmental Health, Web 28 October 2010
<http://www.myfloridaeh.com/community/mobile/index.html> 10/

G. Historically Significant

There are currently no housing units located within the unincorporated areas of Flagler County. This report is made following a review of the Florida Master Site File, National Register of Historic Places and Flagler County local ordinances.

H. Construction Activity Affecting Inventory

Flagler County Government has issued a total of 2125 building permits for housing construction activity which cause a change in the number housing units in the unincorporated area of Flagler County. Of these 2125 building permits issued, 184 were for the removal of a dwelling unit or mobile home unit, resulting in a total of 1,757

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new residential units permitted within the unincorporated area of Flagler County since the 2000 decennial United States Census.

TABLE 14. - Inventory of Permits Issued 1/1/2001 through 12/31/2009			
Year	Demolition/Removal of Unit	Mobile Home Placement	New Dwelling Unit
2001	6	159	149
2002	1	126	153
2003	11	79	202
2004	24	75	229
2005	20	61	238
2006	29	43	182
2007	25	29	98
2008	35	13	58
2009	33	15	32
TOTAL	184	600	1341
TOTAL NEW UNITS		1757	

Source: Flagler County Government, Flagler County Building Department permit data

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III. Projections

A. Population Projections

The County must know what is in place, what needs to be in place and how to fund it in order to develop a viable plan for sustainability in Flagler County. The first step is to review the past trends and identify the population growth trends for the planning timeframe. Flagler County has been one of, if not, the fastest growing County in Florida since the mid 1990's. This reflects the transition from a primarily rural setting to a suburban setting. The following tables provide a summary of the total population and land use trends for the County for the 25-year planning horizon.

Table 15. - Population Change 2000 to 2009			
	April 1, 2000 (Census)	April 1, 2007 (est.)	Percent Change
Flagler County Total			
Beverly Beach	547	509	-6.95
Bunnell	2,122	2,394	12.82
Flagler Beach	4,878	5,401	10.72
Marineland (part)	6	9	50.0
Palm Coast	32,732	70,376	115.01
UNINCORPORATED	9,547	14,879	55.85
Florida	15,982,824	18,680,367	16.88
Incorporated	7,904,403	9,508,495	20.29
Unincorporated	8,078,421	9,171,872	13.54

Source: Bureau of Economic and Business Research, 2008

Table 16. - Population Projections 2010 to 2035						
	2010	2015	2020	2025	2030	2035
Total Flagler County	95,700	114,700	137,400	159,500	180,600	200,300
Unincorporated Flagler County	12,221	14,121	16,391	18,601	20,711	22,681

Source: Flagler County Growth Management and Bureau of Economic and Business Research, 2009

Flagler anticipates that by the year 2035 the total population of unincorporated Flagler County will be 22,681 people. This population will result in the need for a total of 89,232 dwelling units. These projections provide for a basic estimate of population so that the County can better project the number of needed housing units. These need to be used in conjunction with the goals, objectives and policies of the local government comprehensive plans to verify the potential for these projections to be realized. As development pressures inevitably continue in all areas of Flagler County, it is

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reasonable to expect some of the population allocated to the Cities of Beverly Beach, Flagler Beach and the Town of Marineland to be realized in the unincorporated area of Flagler County. This does not mean that these projections should not be used, but care needs to be used in determining the potential housing needs in the future.

Population Group	2010 (Est)	2015 (Proj)	2020 (Proj)	2025 (Proj)	2030 (Proj)	2035 (Proj)
Resident Population						
Incorporated	83,479	100,579	121,009	141,299	159,899	177,619
Unincorporated Flagler County	12,221	14,121	16,391	18,601	20,711	22,681
Flagler County Total	95,700	114,700	137,400	159,500	180,600	200,300
Seasonal Population						
Flagler County Total	11,227	12,702	14,371	16,260	18,397	20,814
Total Population						
Flagler County Total	106,927	127,402	151,771	175,760	198,997	221,114

Source: Flagler County Planning and Zoning Department, 2010, based on US Census ACS 2006 to 2008 and 2009 BEBR data.

B. Projected Housing Needs

Flagler County anticipates the need for 9,734 dwelling units to support its projected population by the end of the planning period for the Comprehensive Plan. These units will be supplied primarily by the private sector. Flagler County anticipates continuing providing replacement housing through the State Housing Initiatives Program (SHIP), but the actual number of units will be relative to the County's receipt of funding available and the eligibility of the population.

	2010	2015	2020	2025	2030	2035
Total Population	12,221	14,121	16,391	18,601	20,711	22,681
Persons per dwelling unit	2.35	2.35	2.34	2.33	2.33	2.33
Total dwelling units	5,200	6,009	7,005	7,983	8,888	9,734

Source: Florida Housing Data Clearinghouse, Shimberg Center for Housing Studies and Flagler County Planning and Zoning Department 2009

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Flagler County's current housing stock of 6,601 units will need to increase by approximately 2,300 units by the year 2030 to support the projected population. Of these additional units, 10% will be renter occupied as indicated in Table 18.

Year	Tenure	Household Count
2015	Owner	3926
2015	Renter	463
2020	Owner	3377
2020	Renter	377
2025	Owner	2794
2025	Renter	300
2030	Owner	2310
2030	Renter	227

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

The projected 8,888 housing units needed by the year 2030 will provide a variety of housing types anticipated to support owner occupied units, as well as renter occupied units. The majority of the anticipated units will be single family detached units. The number of cost burdened households, both owner occupied and renter occupied are anticipated to decrease through the planning period.

Tenure: Owner						
Household Income as % of AMI	2008-2010	2010-2015	2015-2020	2020-2025	2025-2030	Total
0-30% AM	-11	-18	-18	-19	-15	-81
30.1-50% AMI	-7	-9	-9	-11	-8	-44
50.1-80% AMI	-10	-11	-13	-13	-13	-60
Total	-28	-38	-40	-43	-36	-185
Total below 80% AMI	-28	-38	-40	-43	-36	-185

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

Tenure: Renter						
Household Income as % of AMI	2008-2010	2010-2015	2015-2020	2020-2025	2025-2030	Total
0-30% AM	-4	-7	-6	-6	-6	-29
30.1-50% AMI	-3	-5	-6	-5	-5	-24
50.1-80% AMI	-1	-1	-1	-1	-2	-6
Total	-8	-13	-13	-12	-13	-59
Total below 80% AMI	-8	-13	-13	-12	-13	-59

SOURCE: Florida Housing Data Clearing House; Web. 29 October 2010 <http://flhousingdata.shimberg.ufl.edu/index.html>

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C. Land Requirements for Total Estimated Housing Need

The question is whether the existing land areas will have the ability to accommodate these additional housing needs consistent with the adopted Future Land Use Map (FLUM). Currently there are large expanses of open vacant land available for development. The actual ability to accommodate new development was analyzed as part of the study area analysis. The following table summarizes the residential development potential based on the adopted Future Land Use Map and approved/vested undeveloped residential projects.

Study Area	Dwelling Units
Coastal Area 1	531
Coastal Area 2	2,827
Coastal Area 3	624
Coastal Area 4	1,291
Coastal Area 5	5,187
Western Area 1	5,663
Western Area 2	7,368
Western Area 3	8,387
Western Area 4	716
Western Area 5	1,953
TOTAL	34,547

Source: Flagler County Planning

NOTE: Includes approved DRIs, but not approved PUDs

The total includes dwelling units approved as part of DRIs and gross, theoretical maximum development based on the currently adopted Future Land Use Map.

The projection is that there is a need for 9,734 units by the year 2035 to support a total population of 22,681 persons. This projection is achieved by using the persons per household used in the projections by the Shimberg Institute of 2.33 persons per household. This estimate indicates that the County has sufficient lands available to accommodate the projected residential population through the planning horizon of 2035.

D. Providing for Housing Needs

Flagler County accomplishes provision of the housing needs for future residents through responsible application of the adopted FLUM by assuring that land areas are available to support all housing types within its jurisdiction. The administration of the SHIP program provides home buying assistance to those qualified households in the low and very low income categories. Replacement of substandard housing assistance is provided to qualified households through the SHIP program. Flagler County, through the application of the land development regulations, provides for residential areas that permit placement of group homes and foster care facilities licensed or funded by the Florida Department of Children and Family Services. These facilities are currently provided through the private sector.

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The Flagler County Code Enforcement and Building Department assist in the recognition of substandard housing conditions. These recognized substandard units are eliminated through enforcement of the adopted housing code by these County departments.

*Special Note that the County is using data from the Florida Housing Data Clearinghouse for the data and analysis required for the Housing Element. This is different than the updated County population projections made by the Bureau of Economic and Business Research (BEER), which is used for the Future Land, Transportation, Infrastructure, Recreation and Open Space Elements. The County realizes that there are differences in the projections, but there are sufficient consistencies so that sound goals, objectives and policies can be developed and adopted in the Comprehensive Plan. Flagler County will continuously update the data as these organization update and improve their projections.