

# We're the USA's 39th Most Livable City

#### 24/7 Wall Street Journal:

"You're all to be congratulated for choosing to live in such desirable place. 24/7 Wall Street Journal confirms your choice.

Based on our local environment, leisure services, economy, education, health, demography, crime, housing and infrastructure, they've ranked Palm Coast as the 39th most livable city in the entire United States.

Much of this success can be attributed to City Council's Prosperity 2021 vision to grow the local economy. Their plan directs attention to updating infrastructure, beautifying neighborhoods, attracting sports tourism and providing responsive code enforcement.

Council also established a Business Assistance Center, partnering with the University of Central Florida's Small Business Development Center, to equip local businesses with resources to build a strong, reliable customer base.

24/7 Wall Street Journal's recognition of Palm Coast's livability is also the result of Prosperity 2021's strategy to develop an attractive city that values quality of life.



Palm Coast has constructed 125+ miles of hiking /biking trails. We've preserved acres of conservation areas for unparalleled peace and built new parks for recreation.

We've upgraded drainage, widened roads and welcomed unique sports tournaments. We value a cleaner environment, providing expansive recycling and household hazardous waste collection.

Our City's efforts symbolize the sustainability and beauty of Palm Coast as an enviable community where people are proud to live.

People are now moving here from more places and are showing more interest in our City. Instead of others asking us, "Where is Palm Coast?" they're now saying,

"You're lucky - you live in Palm Coast!"

PalmCoastObserver.com

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# Palm Coast lands on national '50 best cities' list published on USA Today website

The city also made it onto a time.com/money list of the '7 best places to retire.'

JONATHAN SIMMONS NEWS EDITOR

Is Palm Coast one of the nation's 50 most livable cities and one of its seven best places to retire? The creators of a top 50 "best cities to live in" list published on usato-day.com and a "7 Best Places to Retire" list published on time. com/money believe so.

Palm Coast was listed as No. 39 on the most livable cities list published on usatoday.com Oct. 13. The list was compiled by USA Today partner 24/7 Wall Street, which analyzed a list of approximately 590 cities that were listed in U.S. Census Bureau records as having populations of more than 65,000 in 2016.

On the time.com list of best places to retire, published Oct. 16, Palm Coast was listed as "best for water-lovers."

"It demonstrates why we make continual investments in our quality of life to improve opportunities and offerings for our residents to enjoy Palm Coast each and every day," Palm Coast Mayor Milissa Holland said after an Oct. 17 City Council meeting. "I'm very proud of being recognized as one of the top cities, and we're going to continue to follow through on our vision that we established many years ago, and keep up the momentum."

The 24/7 Wall Street profile of Palm Coast cited the city's low poverty rate, low cost of housing and low crime rate as reasons for its inclusion.

"Though incomes are lower on average in Palm Coast, a large share of the population appears to live relatively comfortably as comparatively few residents face serious financial hardship," the 24/7 Wall Street profile states. "Only 11.7% of Palm Coast residents live in poverty, below the statewide and nationwide poverty rates of 14.7% and 14.0%, respectively."

Palm Coast was one of three cities in Florida to make the top 50 list. The other two were Weston

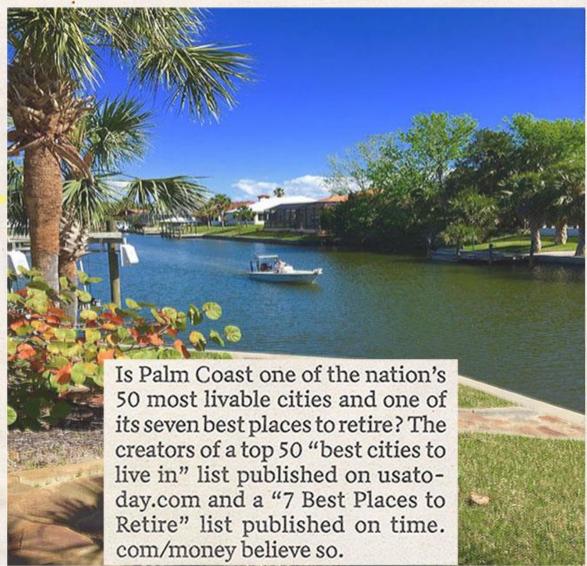


Photo courtesy of the city of Palm Coast

This photo by Teresa Johns, titled "Boating," won an honorable mention in Palm Coast's 2017 photo contest.

and The Villages. The No. 1 city on the list is Carmel, Indiana.

A city's overall ranking on the top 50 was based on ratings in nine categories: economy, crime, education, demography, environment, housing, leisure, health and infrastructure, according to 24/7 Wall Street's explanation of its methodology. Those were compiled with numeric data such as housing prices, information pulled from the FBI's Uniform Crime Report and area schools'

standardized test scores. See the full story at usat.ly/2yk9Tj0.

Palm Coast's profile on the list of seven best places to retire also mentions the city's low housing cost, but focuses on its amenities.

"Located on the Sunshine State's east coast between St. Augustine and Daytona Beach, Palm Coast delivers everything water-seeking retirees could want," the time.com/money story states. The profile goes on to mention the city's fresh and salt-

water canal network, proximity to the Intracoastal, and boating and fishing opportunities.

The time.com/money story's rankings used calculations from 70 forms of data in categories ranging from weather to crime to housing cost, plus data from reporters who researched locations and interviewed residents. View the story at ti.me/2xJsibM.

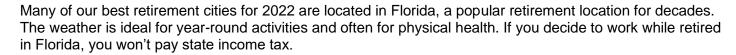
#### Best City to Retire in 2022

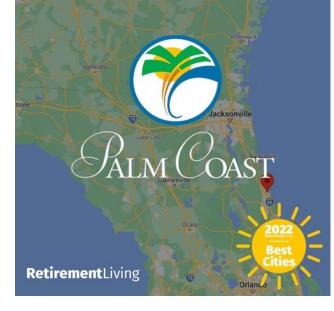
Palm Coast has been named the "Best City to Retire in 2022," according to Retirement Living.

Finding the best city for retirement requires research and thoroughly weighing your personal and financial priorities. We explored all cities with a population greater than 80,000 residents to find the 10 best cities to retire in in 2022. Each city offers a blend of safety, activities, attractions and affordability for those on a fixed income.

The research we completed to analyze our 2022 best cities for retirement includes:

- Local housing and assisted living costs and population over age 65
- Population growth, which typically indicates a robust local economy
- Annual FBI crime statistics for each city, based on a percentage of all criminal activity in the total population





#### Palm Coast, Florida

Palm Coast, Florida, population growth is riding on the back of a very healthy local economy. Retail properties range from budget-friendly to upscale stores. Upward trends in residential and commercial properties serve a population with 28% over the age of 65. Aside from shopping and great restaurants, Palm Coast offers golf resorts, fishing, formal garden tours and more.

The median mortgage cost in Palm Coast is just under \$1,300, with rental homes in the same ballpark. The average monthly price for an assisted living facility is relatively high, at \$4,500. In Palm Coast crime is down by an impressive 47% since 2016, averaging under 2%.

| Population growth (2019-2020) | 19%     |
|-------------------------------|---------|
| Population over 65            | 28%     |
| Crime Per Capita              | 1.7%    |
| Cost of assisted living       | \$4,500 |
| Median mortgage payment       | \$1,289 |
| Sales tax rate                | 7%      |
| Homelessness Rate (Per 10k)   | 12.8    |

### City of Palm Coast awarded with 'Best Tasting Water' honors for third consecutive year.



The drinking water contest brings samples from utility departments across northeast Florida, which are judged by a panel based on the criteria of taste, color, odor, and clarity.

For the third consecutive year, the city of Palm Coast was awarded the "Best Tasting Water" award for Region II by the Florida Water Environmental Association at the Best Tasting Water Drinking Contest in Jacksonville on Nov. 18. This annual contest brings together utility departments from across northeast Florida who submit samples to compete for awards, which are judged by a panel based on the criteria of taste, color, odor, and clarity.

"To receive this award three years in a row is quite an honor, and I believe it's a testament to the great work of our team and their commitment to providing our residents with high quality, great tasting water," said Peter Roussell, Utility Systems Manager for Palm Coast.

"I'm so proud of our team and the work that they do year-round. Receiving this award is great complement to the efforts I see our team giving on a daily basis," added Stephen Flanagan, director of utilities for the city.

#### The 6 Most Affordable Cities in Florida

#### Palm Coast is one of the top three out of six most affordable cities in Florida

Affordability is more than just cheap housing options; it indicates a high quality of life as well as affordable costs of living. Palm Coast is a place where you can find community and a sense of purpose: where you would actually want to live. Home is where the heart is, so here are reasons why Palm Coast, Florida will steal your heart.

# Palm Coast is a Certified Green City by the Florida Green Building Coalition.

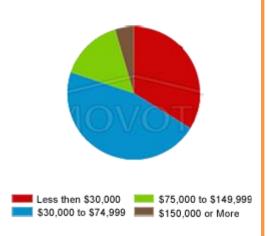
In 2009, the City of Palm Coast received a Silver Level Certification through the Florida Green Building Coalition, a non-profit that certifies Florida cities and counties for achievements in outstanding stewardship. During the past six years, the Palm Coast City Council has championed the creation of a sustainable framework to encourage their community to care for land, water, air and wildlife through specific Strategic Action Plan directives.

In 2010, the city climbed to Gold placing Palm Coast at the forefront of Florida's sustainable communities. The Green Team is excited to once again share that the city has been recertified as a Gold Level Green Local Government on August 28, 2015. At time of recertification, City Officials were notified that Palm Coast had the third highest score of participating local governments in the state! The majority of the activities securing this designation are tracked in the Environmental Management System document.

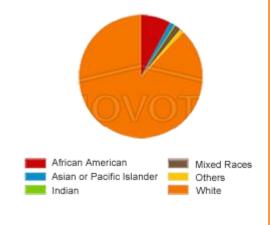
#### Palm Coast, Flagler County. Statistics.

#### Palm Coast is a city of Flagler County.

Hosehold Income Levels



#### Population by Race



#### Owners vs Renter Occupancy



#### It's a lifestyle like no other!

Where to Retire magazine, a Houston-based publication that rates the best retirement regions, towns and master-planned communities based on factors such as living costs and taxes, has selected Palm Coast as one of the top places in the U.S. for retirees to live.

| Seasonal     | Temperature        | Humidity % | Wind Breezes |
|--------------|--------------------|------------|--------------|
| Jan Mar.     | 63.50° F / 18° C   | 58 %       | 8.8 mph      |
| Apr June     | 77.63° F / 25.5° C | 64 %       | 8.7 mph      |
| July - Sept. | 83.34° F / 28.3° C | 68 %       | 7.4 mph      |
| Oct Dec.     | 68.05° F / 20° C   | 62 %       | 8.5 mph      |
| Av. Annual   | 73.13° F / 23 ° C  | 60 %       | 8.35 mph     |

There's so much to see, experience and participate in, here.

The air is crisp and clean.

There's little traffic or congestion.

The schools are top-notch.

There are houses of worship representing a broad spectrum of faiths.

And, let's not forget...

Stage shows and concerts... there are local productions of high quality; and "bus & truck" performances from the entertainment centers of the country presented locally, as-well-as in St Augustine and Jacksonville to the North; Daytona Beach and Orlando to the South... both easily reached within an hour or so.

Cuisine for all tastes served in beautiful, formal restaurants...

Casual pubs and outdoor cafes - by staff that care about your enjoyment and who smile as they go about their duties

Golf... one of the highest "golf courses per capita" areas in the country Tennis... courts galore, and a community tennis center recently recognized and awarded the Outstanding Public Facility Award for 2010 by the U.S. Tennis Association.

Fresh water and ocean fishing - deep sea, pier and beach

Hiking/jogging/biking trails... miles and miles of them

Historic preserves... steeped in the history of Florida and the Nation

Youth, sports and nature parks... virtually everywhere you look

The Atlantic Ocean and the Inland Waterway... bring your watercraft or rent one, here

And all of this is within minutes of a desirable home site. Your home site! A ten or fifteen minute walk or drive brings you to all the area has to offer... not an hour PLUS excursion.

Our lifestyle is healthy... active... yet, relaxing.

It just doesn't get much better than this!

How could it get any better?

#### **Orlando**

The city is widely known for the Disney World theme park, including the EPCOT Center and Animal Kingdom. The Disney World Resort is in the Reedy Creek Improvement District. The other tourist attractions include Sea World, Universal Studios Florida, Universal Orlando Resort and the World's Largest McDonald's.

Downtown Orlando, also, attracts a considerable number of tourists. Gatorland is one of the oldest attractions in the area. Orlando is home to the University of Central Florida, which is the second largest university in Florida.



#### Saint Augustine

St. Augustine is the USA's oldest city. It is also considered to be one of the most charming and quaint cities in Florida. St. Augustine has a beautiful historic district with cobblestone streets, cafes, bars, unique shops and bed and breakfast hotels. If you have a passion for antiques, hand crafted gifts, blown glass, arts and crafts, fine arts, or handmade chocolates, and if you are shopping for clothes, shoes, or household goods, or perhaps finding unique and unusual gifts from around the world, St. Augustine has it all.



#### Palm Coast. Location, location!

Located in Northeast Florida, the City of Palm Coast is halfway between St. Augustine and Daytona Beach – and about 70 miles from both the Jacksonville and Orlando metropolitan areas. Palm Coast's Interstate 95 Exit 284 (at State Road 100) is the closest I-95 exit to the beach from Maine to Miami. Palm Coast covers approximately 60 square miles and is situated on 70 miles of saltwater and freshwater canals and the Intracoastal Waterway.

#### **Daytona Beach**

Daytona Beach, famous as the "World Center of Racing" and home of NASCAR, is part of the East Central Florida greater metropolitan area. Daytona Beach is the best known of the seven area communities. The main artery that passes by the racetrack was even renamed from "Volusia Avenue" to "International Speedway Boulevard."



Although the wide 23-mile stretch of white sandy beach is still the biggest attraction here, with over 8 million visitors flocking to the area every year, the metro area is rapidly changing from event Mecca to family oriented resort destination. Historical sites like the Main Street Pier, the Oceanfront Boardwalk and the Clock tower in Oceanfront Park add to the appeal of this exciting city.



There are also tons of entertainment and shopping centers in the area -- be sure to buy souvenirs for the people back home, because they'll want some of the nice items you can pick up in Daytona Beach, for certain!



A FLORIDA CERTIFIED MASTER BUILDER

WE BUILD CERTIFIED GREEN HOMES.
ENERGY EFFICIENT, HEALTHY TO LIVE IN, HURRICANE RESISTANT,



THE QUALITY AND BENEFITS OF OUR HOMES ARE CERTIFIED BY THESE INDEPENDENT AGENCIES













#### HEALTHY INDOOR ENVIRONMENT

- · Virtually allergens, pollen, dust, mold free homes
- · Free up to 99% of bacteria and viruses

#### **OUR HOMES ARE ENERGY EFFICIENT**

- . Up to 70% savings on monthly utility bills
- . EPA certified Energy Star
- . FPL certified Build Smart homes

#### **BUILD HURRICANE RESISTANT HOMES**

- . With ICF walls resist up to 200 mph hurricane
- . Fire retardant up to 4 hours with ICF walls

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## PALM COAST ONE OF THE SAFEST PLACES IN FLORIDA FOR MORE THAN HUNDRED YEARS.

