



Simulated Solutions 2.0: Bay County Housing Crisis September 24, 2022



Report prepared for LEAD Coalition of Bay County

by

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Heron Bridge Education, Inc

In Association with Resilient American Communities Civic Engagement and Training

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Morning Video (Part 1): <https://vimeo.com/768654281>

Afternoon Video (Part 2):



Simulated Solutions 2.0: Bay County Housing Crisis

**Saturday, Sept. 24th
City Church at The Annex
756 Airport Rd
8:00 AM to 5:00 PM**

Breakfast & Lunch will be provided

**To register, please visit:
<https://forms.gle/RwhRFBoQWWYgZR5X8>**


  

Image 1. Event registration messaging



Executive Summary

Simulated Solutions 2.0: Bay County Housing Crisis was organized by LEAD Coalition of Bay County, a Community Development Corporation serving Bay County, Florida. It is structured as a 501(c)(3) non-profit organization created to support and revitalize the county, especially those neighborhoods that are impoverished or struggling. LEAD Coalition is working to address the development of affordable housing, and is also involved in a wide range of community services that meet local needs such as education, job training, healthcare, community development, and other social programs. Local partners working on the housing issue that collaborated on the housing event included [Pastors United](#), [Rebuild Bay](#) and [United Way of NWFL](#).

Of the 51 attendees, 32 were women and 19 were men. They included pastors, a realtor, the Bay County Health Department Equity Officer, teachers, an FSU History Professor, gamers, a truck driver, retired military, non-profit executives and program managers, elderly retirees, a Goodwill Program Director, a Goodwill Program Officer and a Trusted Messenger.

Among the important outcomes of this event were commitments for the various stakeholder groups to work together on the housing crisis in Bay County. In an effort that would again bring together local government, the faith community, social service providers, civic organizations, public health and education, the Response Panel and the attendees all agreed to participate in a Florida Housing Coalition Housing Symposium proposed by Gladys Cook, the Florida Housing Coalition Sustainability Director. Many participants agreed to join the Florida Department of Health in Bay County's Housing Work Group. Participants also expressed interest in attending legislative sessions when matters affecting utility bills are on the agenda.

Several of the solutions proposed by afternoon issue groups were clarified by the Response Panel in ways that provided focus for further work. One such proposed solution was free home assessments augmented with both workshops explaining the costs of repairs and incentives that reduce the cost of repairs. The Response Panel clarified that the community is approximately 70% Renters and 30% Homeowners. The difference between Renters and Homeowners makes a big difference for possible incentives, with energy efficiency being the most powerful option to help the most people at the local or county level. Homeowner incentives are possible, but to assist Renters, a Rental Registration Program to track rentals may be needed. Another proposed solution that the Response Panel said would benefit from a Rental Registration Program was a proposed tax on AirBnBs and short term rental properties with investment of the tax revenue in neighborhoods and housing. The Response Panel also noted that merchant fees on short term rentals may exist in some locations if there is already a law in place. (See page 22 for the Summary of Top Solutions with Response Panel Comments.)



Two analyses were conducted to support strategic decision making: (1) an analysis of resources required by each solution category and (2) an analysis of the overarching scope of work required to build the capacity to address housing issues.

The analysis of resources by each solution category provides one means of setting priorities, both for immediate pursuit of solutions for which the resources are on hand and for strategic planning for resource acquisition. This analysis revealed the need to build partnerships and collaborative structures to address housing. The information gathered at this event showed that the categories of *Basic Necessities*, *Energy Efficiency/Utility Bills* and the category *Housing Purchase and Rent Affordability* have the greatest percentage of solutions most likely to require government support or collaboration to implement. The category of *Environmental Hazards in Our Neighborhoods* had the greatest percentage of solutions most likely to require collaboration and support of local organizations to implement. The category of *Housing Assistance* has the greatest percentage of solutions most likely to require both Education and Housing Incentive/Collaboration. (The Summary of Resources by Solution Category in Appendix E begins on page 50)

An analysis of the overarching scope of work required to build the capacity to address housing based on gaps and solutions reported throughout the event was accomplished by examining themes. The themes that appeared frequently in proposed solutions were (1) *Education*, (2) *Internet Access and Accessibility*, (3) *Incentives and Free Services*, (4) *Housing Program Recommendations/ Potential Resources* and (5) *Infrastructure and Environmental Issues*. (Analysis of the Community’s Overarching Scope of Work by Theme begins in Appendix D on page 44)

Educational needs associated with addressing the housing issue included the words “educate”, “workshop” or “learn” in the reported gap or associated solution:

1. **Life Management Skills**, including credit improvement, balancing checkbooks, budgeting, completing job applications, and mental health awareness.
2. **How to Reduce the Cost of Energy Bills**, including turning off lights and adjusting the HVAC.
3. **The Importance of Communicating with the Government Bodies.**
4. **How to Talk to our Government Representatives**, with the Response Panel recommending communicating with the government when there are successes as well as concerns.
5. **How to Complete a Job Application**,
6. **Information About Affordable Housing Programs and Purchasing Housing**,
7. **Documentation Needed in the Event of a Natural Disaster**, including protecting important documents and documenting damage to support FEMA claims.
8. **Civic Engagement**



9. **The Importance of Building Coalitions**, including partnering with local organizations and conducting workshops around the programs available for affordable housing, who qualifies, how to apply, and preparatory courses in preparation to purchase a home.
10. **Community Empowerment** using voluntary organizations to assist.

Solutions reported that would likely require policy changes in local government programs or participation in federal programs to implement included:

1. **Homeowner, Contractor or Landlord Incentives** that would likely require government action included a property tax credit for the purchase of appliances & energy-efficient light bulbs, the incentives to contractors and/or landlords to use energy efficient appliances in rentals, and reducing city fees to help regain trust in the local community.
2. **Cap on Annual Rent Increases**
3. **Consistent funding**
4. **Housing Program Communications Needs** included free liaisons or navigators for resources with toll free lines and assistance, application workshops WITH internet access, and fleshed out lessons where you actually complete a housing or job application there and they can help you live with your app, and properly staffed services.
5. **Limit the number of short term rentals** to avoid pockets of rentals that cause issues.
AND ENFORCE THE RULES
6. **Create and Maintain a List/Database** to keep people from "double dipping."
7. **Companies Should Not Be Allowed into Bay County Unless They Pay a Living Wage**

The solutions that participants shared provided a clearer picture of some of the roles the different stakeholder groups could play that would address different aspects of the housing crisis. Faith and community organizations expressed interest not only in providing education and advocating for policy change, but also in participating in Housing Assistance Forums with Government and Community Organization(s) participating.



Background

Preparation

Several planning meetings took place involving representatives of LEAD Coalition of Bay County, Rebuild Bay and Pastors United. A description of the structure of a Housing Simulated Solutions event was shared with the core leaders to explain the structure of the day and the roles that needed to be filled in a typical simulated solutions exercise.

Housing Simulated Solutions

Date: September 24, 2022 **Time: 8am Registration**

When you arrive, there will be tables set up for 8 people each. Your community will have a table.

I

Breakfast and registration: This is where you will be assigned a table number based on your geography. You may be assigned a specific role to play during the game.

II

Meeting Introduction and Overview: You will be welcomed to the space, and there will be introductions. The project and purpose of the Housing Simulated Solutions exercise will be presented, and there will be an Overview of the day's activities.

III

Simulated Solutions: The Game Master provides game instructions and opens the game session.

- Each table will have a **Facilitator** and a **Recorder** present throughout the games. (See the descriptions of these roles on pages 3 and 4).
- At the end of the game, all participants will meet to discuss the critical needs that came up in the game that they were unable to address, which are called "Mission Critical Gaps."
- All participants decide on which of the Work Groups they will meet with for the Lunch and Work Group discussions. Working groups are groups that focus on specific topics, and are not based on the community you are from. For example, Work Group topics may be: Resilient Housing, Rising Rents, Flooding, Indoor Air Quality, Affordable Housing, Zoning, Energy Efficient Appliances or Environmental Issues

IV

Lunch and Work Group Discussions: Facilitators and Recorders are assigned to each of the Work Group tables. Each Work Group table has at most 10 members.

- **Facilitators** run the conversation about specific gaps discovered during the game, and provide solutions to resolve the gaps.



- **Recorders** document the discussion, and prepare to report back to the Response Panel and the assembled participants in the Plenary Session

V

Work Group Presentations to a Response Panel: This begins what is called the **Hot Wash** process. This is a debriefing session that includes all Serious Games participants. The aim of this **Hot Wash** process is to identify strengths and weaknesses of the housing market, and to identify ways to promote better outcomes in the future. Although more gaps and identified solutions will be included in the groups' follow-up reports, each Work Group gives a 5 - 7 minute report back stating:

- The number of gaps and associated solutions they identified
- The 3 most important gaps they identified, and the associated solutions to be implemented to resolve the gaps

VI

Response Panel Comments: The purpose of this Response Panel is to begin a collaborative process to work on solutions with the hierarchical institutions at the city, state and higher levels that are essential to solving the housing crisis. Some of the Response Panelists may have participated in the Work Groups. Each Response Panelist will have 5 minutes to respond to the Work Group reports. Response Panelists may include elected officials, representatives from city or county departments, small to medium-sized businesses and organizations or representatives of organizations that have implemented innovative housing solutions.

VII

Closing statement and next steps



Co-Design of Materials

Research regarding the status of affordable housing began in February of 2022, with a compilation of information covering long term effects of climate change in the region, State Housing Improvement Plan, existing assessments of flood hazard resilience and results of surveys, polling and gaps and solutions dialogue at community forums conducted by LEAD Coalition in the past 2 years.

The input from first of the co-design meetings was to frame Simulated Solutions 2.0 as an “AS IS” exercise, based on an exploration of the current crisis with information regarding local efforts that were successful in the past in Bay County, successful approaches currently working in other locations in Florida, and resources and information about the current state of local housing costs, policies and opportunities. This phase of co-design involved dialogue with each of the local collaborators.

The second phase of co-design included a presentation of a first draft of researched *injects* and *rumors* that relied heavily on data and policy with verified data to be used in the exercise. *Injects* were formatted as stories in a fictitious newsletter titled Bay Simulated News. They are called “*injects*” because they are “*injected*” into the simulation at intervals that drive dialogue. *Rumors*, on the other hand, were structured as social media posts, such as facebook or Twitter posts or threads, or videos of actual newscasts. During the simulation, *rumors* are inserted during the dialogue about aspects of a topic that has already been introduced in an *inject*. These meetings resulted in a rich assortment of articles, news stories and anecdotes regarding local conditions from the local collaborating partners.

The third phase of co-design was finalizing the *injects* and *rumors* and sharing them with the team hosting the event at their training session, which prepared them for their roles. This included a *Know Before You Go* document as well as the *Agenda* for the day and instructions to *Facilitators* and *Recorders*.



Recorder and Facilitator Training

Training materials included:

- an [*Affordable Housing: Know Before You Go*](#) document with definitions of terms associated with affordable housing policy, the local area median income, income ranges for local very low income, low income and moderate income levels,
- A [*What to Expect at Housing Simulated Solutions*](#) document with an explanation of an “As Is” Exercise and an early Agenda indicating the flow of activity during the event
- A [*Housing Simulated Solutions Training Packet*](#) with the following:
 - [TIME Keeper Event Schedule](#)
 - [Housing Simulated Solutions GUIDE FOR RECORDER FORM - Morning Community Scenarios](#)
 - [Housing Simulated Solutions - Facilitator Checklist](#)
 - [Housing Simulated Solutions RECORDER MORNING REPORT Form](#)
 - [Housing Simulated Solutions RECORDER AFTERNOON SOLUTIONS Report Form](#)
 - [Housing Simulated Solutions Guide for RECORDERS - Afternoon Solutions](#)



Messaging About the Event

Event promotion in the community included the topics to be covered, the agenda, data supporting that Bay County is in a Housing Crisis, and the faces and logos of trusted leaders on the response panel including a city commissioner, a county commissioner and a local mayor.

Images 3 - 6: Information about the event

**Simulated Solutions 2.0:
Bay County Housing Crisis**

What topics will be discussed?

- Climate Displacement & Indoor Air Quality
- Individual Skill & Community Capacity Building
- Equitable Process & Inclusivity

Logos: Rebuild Bay County, PASTORS UNITED, LEAD COALITION, United Way of Northwest Florida, RESILIENT AMERICAN COMMUNITIES, RISE COMMUNITY CARE PROVIDERS.

**Simulated Solutions 2.0:
Bay County Housing Crisis**

8:00am - 9:00am Registration
 9:00am - 9:30am Introduction and Overview
 9:30am - 11:30am Simulated Scenarios Tabletop Discussion
 11:30am - 12:15pm Assessment & Reporting
 12:15pm - 1:15pm Lunch & Networking
 1:15pm - 3:15pm Work Group Tables
 3:15pm - 3:30pm Break
 3:30pm - 4:30pm Reports to Response Panel
 4:30pm - 4:50pm Response Panel Comments/Q&A
 4:50pm - 5:00pm Closing Remarks

Logos: Rebuild Bay County, PASTORS UNITED, LEAD COALITION, United Way of Northwest Florida, RESILIENT AMERICAN COMMUNITIES, RISE COMMUNITY CARE PROVIDERS.

**Simulated Solutions 2.0:
Bay County Housing Crisis**

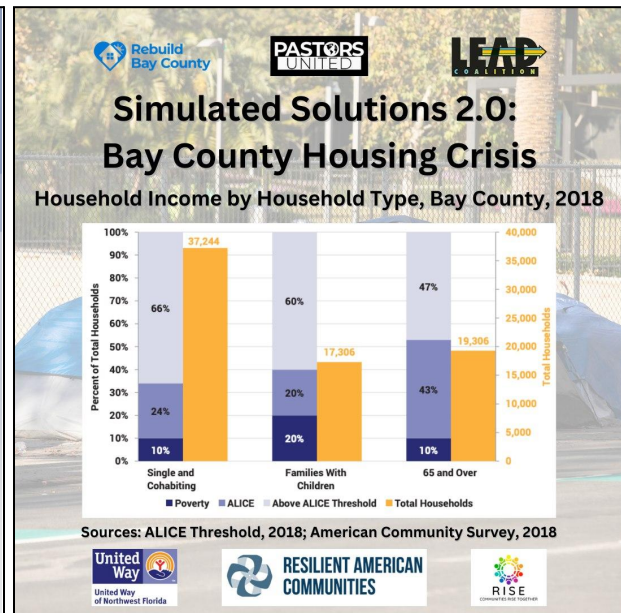
Response Panel

 Panama City Commissioner
 Josh Street

 Lynn Haven Mayor
 Jesse Nelson

 Bay County Commissioner
 Doug Moore

Logos: Rebuild Bay County, PASTORS UNITED, LEAD COALITION, United Way of Northwest Florida, RESILIENT AMERICAN COMMUNITIES, RISE COMMUNITY CARE PROVIDERS.



Housing Simulated Solutions 2.0 Event

Morning Session: Gap Identification

The room was set up to allow the technician to video the event and control the content on several screens, including the display of Zoom participants, which also projected an image of each of the Injects and Rumors when the Timekeepers called for the specific content.

Image 7: Morning room setup



Image 8. Timekeepers stood and called out when each Inject or Rumor should be discussed.



The morning gaps were reported by Recorders sitting at each community table as the Rumors and Injects were discussed. They entered notes regarding the conversation and any gaps identified during the dialogue at the table into Google Forms using tablets and laptop computers.

Images 9 and 10. Community table Recorder taking notes on tablet (left) and on a laptop (right).



The morning tables were organized by community.

1. Other (Beach and Glenwood)
2. Lynn Haven, St. Andrews, Panama City
3. Lynn Haven (32444) and Southport
4. Glenwood (32401)
5. Millville (32401) Bonifay, Millville & Lynn Haven
6. East Bay County (32404) Callaway, Springfield, LynnwoodHaven, Lynn Haven
7. Panama City (32405)
8. St Andrews (32401)
9. East Bay County (32404)

Image 11. Morning Gap identification dialogue at the East Bay County (32404) table (left) and the Glenwood (32401) table (right).



Image 12. St. Andrews (32401) morning gap identification table.

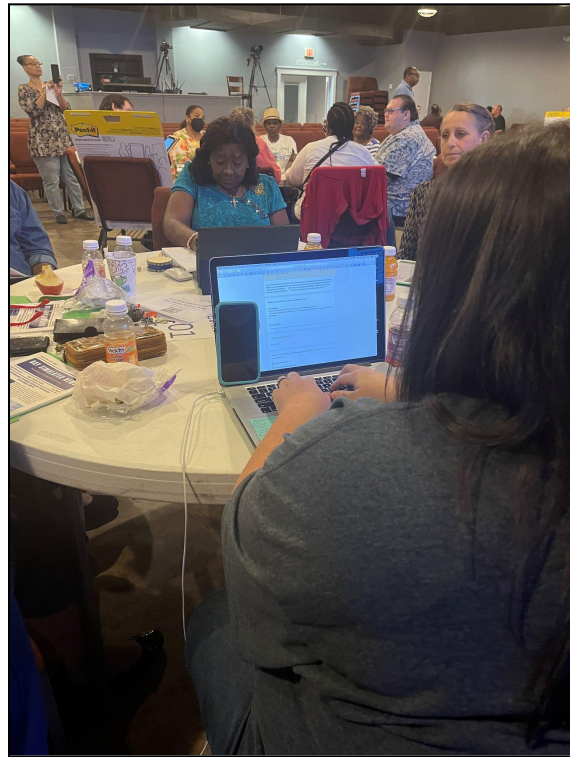
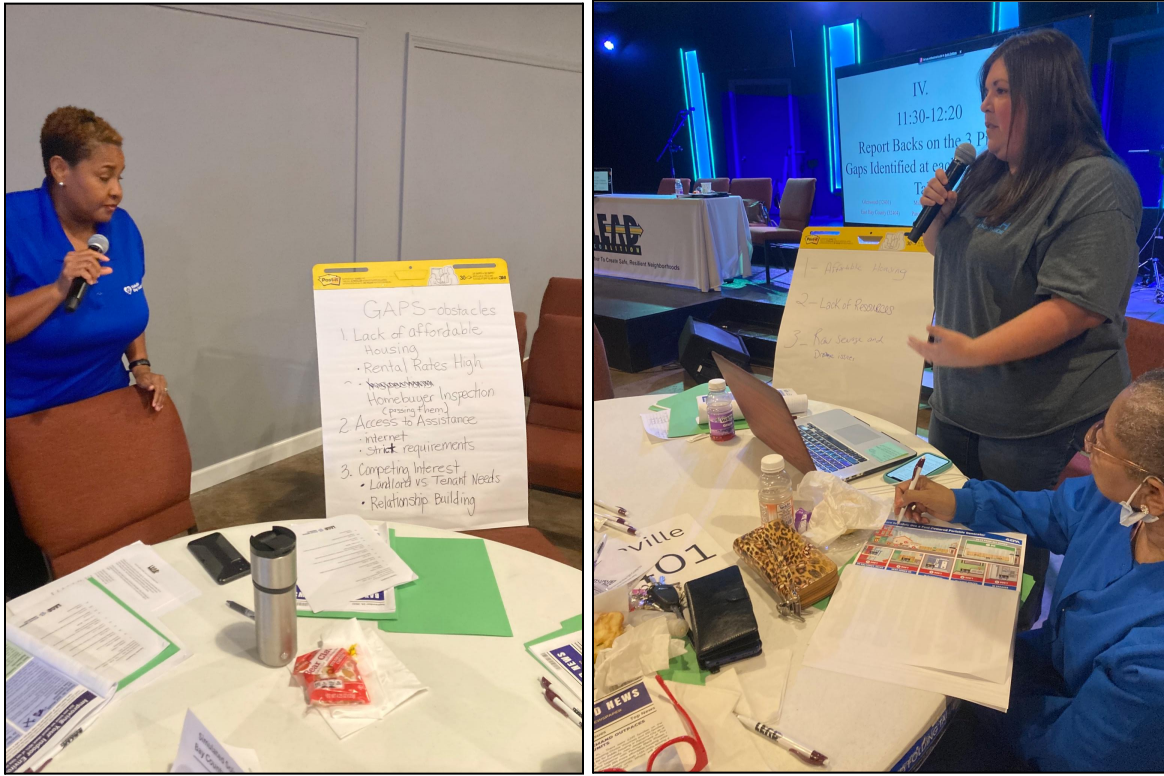


Image 13. A Community Table summarizes gaps on a flip chart as they prepare to report.



Images 14 and 15. Presentations of gaps identified during morning Community Table gap conversations.



The morning session identified perceived gaps in housing in Bay County. This raw data appeared in a spreadsheet attached to the Google Forms used by the Reporters at the tables, and was received by the technical team that grouped gaps reported from the morning session into issue groups.

The **Affordability/Availability** issue group included gaps in both the income and the expense sides of housing. They also addressed the gap that housing costs are far exceeding incomes from available jobs for both low and middle income renters and homebuyers. They also addressed the gap in housing for seniors and the presence of unused structures, some of which were dilapidated buildings still not repaired from the effects of Hurricane Michael. AirBnB in Panama City Beach in homes that used to be available for long term rentals were cited as reducing the availability of rentals for residents.

The **Basic Necessities, Energy Efficiency/Utility Costs** issue group included gaps in reliable cost efficient internet availability, and hope as an unmet need. They also addressed gaps associated with lack of energy efficiency, such as old inefficient appliances and high utility bills.

The **Environmental Hazards** mentioned in the morning gaps discussions were grouped together for this issue group, including downed trees, sewage and drainage issues, wildfires, delayed storm recovery and lack of communications infrastructure during disasters.

The **Assistance** issue group included gaps identified in the morning. Among these were that it requires internet and is difficult to navigate, so both access and use are difficult for low income families.

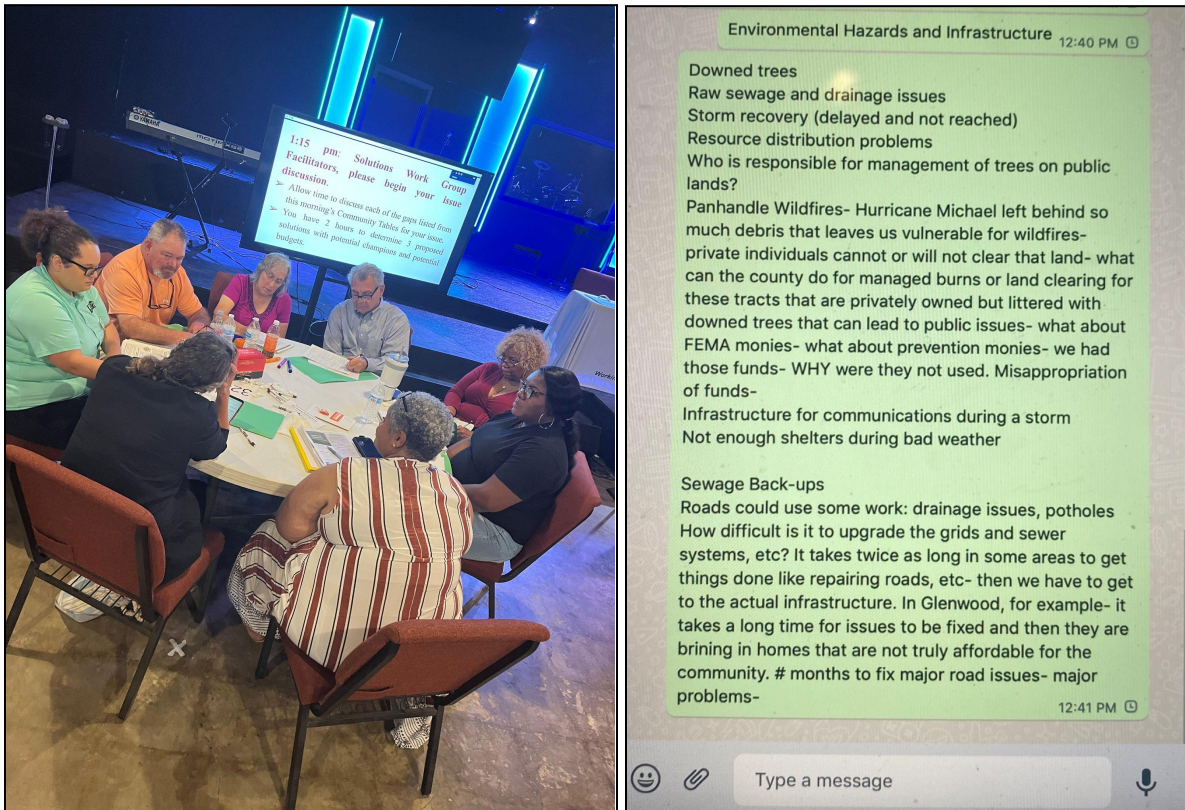
The Issue Groups were projected on the screen in the room and tables were reorganized by combining people into the Issue Groups above. (See raw data in Appendix C beginning on page 28.) The afternoon table facilitators were provided the gaps associated with their issues by the technical team via WhatsApp.



Afternoon Session: Proposed Solution Identification

The table designations were changed from communities to Issue Solutions Groups for the Afternoon Session. The technical team grouped the gaps reported in the morning. The Facilitators at each table opened the discussion by introducing the gaps for which participants at the table would be brainstorming about solutions.

Images 16 and 17. An Afternoon Issue Solutions Table listens to the gaps they will discuss, read from a WhatsApp chat on a phone. (left) WhatsApp chat with Environmental Hazards and Infrastructure gaps listed. (right)



Top Proposed Solutions for Each Issue Group Identified

There were 5 issue groups identified by grouping reported gaps from all communities. The people chose to sit at 4 Solution Tables with gaps further combined. (See the raw data in Appendix C on page 31.) The top solutions identified for each combination of issues appear below.

Housing Purchase & Rent Affordability

Housing Purchase Affordability

- Solution 1: Allow “fixer uppers” within the parameters of the home purchase programs to expand the pool of available homes and lower the out of pocket costs- in other words people can afford homes that cost less even if the program has to allocate funds within the grants to make improvements. Creative financing to help those who need homes
- Solution 2: Pocket communities or tiny homes made more accessible - adjust codes as needed
- Solution 3: Require businesses coming to Bay County to offer a living wage AND possibly housing allowances as part of their benefit package

Rent Affordability

- Solution 1: Tiny houses
- Solution 2: Rental caps or at least caps on how much rent can be raised in a year
- Solution 3: Rental subsidies for the middle class (not Section 8) with a list/database to prevent “double dipping”

Environmental Hazards

- Solution 1: Reforestation of downed trees.
- Solution 2: Educating individuals about talking to our government representatives.
- Solution 3: Educating individuals about documentation they will need in the event of a natural disaster.
- Solution 4: Making resources attainable

Basic Necessities and Energy Efficiency/Utility Costs:

- Solution 1: Provide Free Home assessments to determine where the gaps are in your home regarding energy efficiency and the program will cover the cost to repair the problems (caulking, window seals, filters, etc) as well as provide workshops & classes to educate people on how to reduce the energy bills (turning off lights, adjusting HVAC, etc.) (Free Home Assessments & Education on Energy-Efficiency)
- Solution 2: Provide more power options that will offer competitive prices and help drive lower costs. (Expand Homeowners’ Options for Power Sources)



- Solution 3: Offer Life Management Training, workshops & classes to help educate people how to reduce the cost of energy bills as well as Mental Health Awareness to those who just don't even know where to start. This would include partnering with local churches on coming alongside families to help guide them by teaching basic life skills.

Budget: Majority of this would be free. We would possibly need funding for lobbyists to speak on our behalf regarding other power options.

Housing Assistance

- Solution 1: Application workshops where applicants complete actual applications and are assisted throughout the entire process.
- Solution 2: How we communicate what the charities and groups are doing, maximizing, how we disseminate info.
- Solution 3: Matching the programs and assistance to the needs of the people in need. If people need cash reimbursement, energy credits will not help. Matching the programs and assistance to the needs of the people in need.
- Solution 4: Partnering with different organizations and grouping together.



Response Panel

The room was reorganized with the 3 members of the Response Panel at the head table. Panama City Commissioner Josh Street, Lynn Haven Mayor Jesse Nelson and Bay County Commissioner Doug Moore served as the Response Panel.

Images 18, 19 and 20: Panama City Commissioner Josh Street (left), Lynn Haven Mayor Jesse Nelson (center) and Bay County Commissioner Doug Moore (right).



This portion of the agenda included the Issue Solutions Table representatives presenting their proposed solutions to the Response Panel and the Response Panel responding to the proposed solutions.

Images 21, 22 and 23: Presentations to the Response Panel and Response Panelists responding





Table 1. Summary of Top Solutions and Response Panel Comments

Solutions Presented by Solutions Tables	Responses from the Panel
Basic Necessities and Utility Bills/Energy Efficiency	
<p>Proposed Solution 1: Free home assessments (cover the cost to repair problems with workshops and incentives that reduce cost of repair)</p>	<p>Responses: The community has 70% Renters versus 30% Homeowners. The difference between Renters and Homeowners makes a big difference for possible incentives.</p> <p>>The most powerful option at the local or county level is energy efficiency.</p> <p>>Homeowner incentives are possible</p> <p>>A Rental Registration program is a possible idea</p>
<p>Proposed Solution 2: More power options to drive down cost</p>	<p>Responses:</p> <p>>Some counties have existing agreements. State legislation limits the ability to have more power options.</p> <p>>The State Public Service Commission has the responsibility of examining the costs of utilities and can accept full or partial utility rate increases or reject them.</p> <p>>The Office of Public Counsel¹ is responsible for arguing against rate increases and representing citizens.</p> <p>>Utility increases had a storm resiliency component with improving infrastructure.</p>
<p>Proposed Solution 3: Life Management Training and Workshops (Basic Life Skills) and Mental Health Awareness for those who do not know where to start. Partnering with local churches and organizations to provide services.</p>	
Housing Assistance	
<p>Proposed Solution 1: Maximizing Ads regarding eligibility and accessing housing assistance. (Inclusion of targeting to the correct demographic with the correct platform on the correct platform such as elderly, young parents, students)</p>	<p>Question Posed to Audience: Best Way to Reach the Community</p> <p>Response and dialogue with community: Door to door and direct mail are the best ways to reach people.</p>
<p>Proposed Solution 2: Workshops to assist people with application for housing</p>	<p>Response: Seminars</p>
<p>Proposed Solution 3: Working together to alleviate the issue with government in events such as the Serious</p>	<p>Response: Local forums with Government and Community Organization(s) participating</p>

¹ The Public Counsel advocates on behalf of Florida's utility consumers before both state and federal regulatory authorities and before the Florida and federal courts. <https://www.floridaopc.gov>

Games	
Housing Availability	
Proposed Solution 1: Involve communities including schools, churches, and neighborhoods. <u>Gap: Hours and accessibility for those who cannot attend meetings outside of regular business hours.</u>	
Proposed Solution 2: AirBnBs and rental properties that end up taking homes from citizens in the area. Levy taxes on those properties to invest into neighborhood investment and housing investment	Responses: >Rental Registration to keep track of rentals >If possible, bring in developers interested in public housing >Merchant fees on short term rentals (varies by location if already a law in place) >Impact Fees
Proposed Solution 3: Improving Transportation Options: Transportation is geared towards tourism, but not those commuting for work.	Responses: >Uber partnership for microtransit grid which subsidizes transit with Uber in Bay County >Separate Board for public transit
Housing Purchase and Rental Assistance	
Proposed Solution 1: Rehab and Fixer Upper Loans to fix homes that can be renovated instead of new construction	Response: It's a bit more complicated due to the interaction of lenders, risk to the property, and many other factors.
Proposed Solution 2: Financial Literacy and Education: Balance a checkbook, money management, money retention	
Proposed Solution 3: Pocket Communities like tiny homes	Response: Hopefully this is in progress, and may require zoning changes. Not currently admissible in Lynn Haven.
Proposed Solution 4: Require new businesses to promote the community with housing allowances or a minimum wage that is livable	Responses: >Need to work out how to reduce limitations to developers working on affordable housing and new business and incentivize ways to bring them back into the community >Impact fees for new development that go towards infrastructure (Lynn Haven)
Environmental Hazards	
Proposed Solution 1: Empowering Community to remove downed trees and training on how to safely remove downed trees (Referring to AmeriCorps Vista, can bring in a similar program?)	Responses: >Educating individuals on talking to representatives and county planners for Sewer and Water Main Infrastructure long-term repair >Public funds to private land owners can be



**RESILIENT AMERICAN
COMMUNITIES**

	<p>complicated. It is a delicate issue when dealing with private property, as it can create legal issues</p>
<p>Proposed Solution 2: Making resources attainable</p>	<p>Response: Open to working with private landowners in a collaborative fashion</p>
<p>Proposed Solution 3: Supporting local organizations and their efforts to work with government</p>	<p>Response: Communicate with representatives to affect change</p>

Images 24 and 25. Networking after the event



APPENDIX A

Training Materials

Training Materials

- [9.16.2022 Housing Simulated Solutions Training](#)
- [TIME Keeper Event Schedule](#)
- [Housing Simulated Solutions GUIDE FOR RECORDER FORM - Morning Community Scenarios](#)
- [Housing Simulated Solutions - Facilitator Checklist](#)
- [Housing Simulated Solutions RECORDER MORNING REPORT Form](#)
- [Housing Simulated Solutions RECORDER AFTERNOON SOLUTIONS Report Form](#)
- [Housing Simulated Solutions Guide for RECORDERS - Afternoon Solutions](#)
- [Affordable Housing: Know before you go!](#)
- [What to Expect at Housing Simulated Solutions](#)
- [Agenda Bay County Housing Simulated Solutions](#)



APPENDIX B

Injects and Rumors

Slide Deck: Zoom: Time Keeper Posts

[Inject 1: September 24, 2022](#)

Prompts include:

- Affordable Housing Demand Outpaces Available Units
- Wild Oyster Restoration in St. Andrews Bay in Spite of Raw Sewage Spills
- Panhandle Wildfires put More Pressure on Housing

[Rumor 1.1](#): Dead wood debris from Hurricane Michael represents a fire hazard

[Inject 2: October 1, 2022](#)

Prompts include:

- Don't New York My Florida!
- Will FSU PC's New Public Health Program Help Adults Profit From the Telehealth Wave?
- Never Thought You Would Need Housing Assistance?

VIDEO [Rumor 2.1](#) Possible Affordable Housing Coming to South Walton

[Rumor 2.2](#): NIMBY Opposition & Support for Workforce Housing in Walton County

[Inject 3: October 14, 2022](#)

Prompts include:

- Where can an Investor Build Affordable Housing?
- Green Features for Low and Moderate Income Owner-Occupied Housing Rehabilitation & Emergency Repair Assistance
- Forest Reforestation Event

[Rumor 3.1](#): Some people don't qualify/can't get assistance. People who receive affordable housing assistance have difficulty with lenders and sellers

[Rumor 3.2](#): Undetected Water Damage Resulting in Health Issues: Disaster Related Healthy Homes Issues

[Inject 4: October 31, 2022](#)

Prompts Include:

- What Residents Say about Hurricane Season and Our Homes
- What is "Affordable Housing Anyway?"

[Rumor 4.1](#): Where to find Emergency Information Before the Storm/Hurricane?

VIDEO [Rumor Image 4.2](#): Bay County Seeing Rising Rental Rates over Last Year

[Inject 5: November 14, 2022](#)

Prompts Include:

- South Florida Houses of Faith Building Affordable Housing



- What Residents Say About Internet Challenges
- What Residents Say About Sewage and Hurricanes

[Rumor 5.1](#): Churches Still Recovering from Hurricane Michael Have Innovative Options: Clean Energy Hubs in Churches

[Inject 6: November 30, 2022](#)

Prompts Include:

- Healthy Indoor Air Quality: How to Reduce Moisture Problems and Dust in Your Home - LEAD's EPA Environmental Justice Grant - Home Environmental Assessment List
- What is a Pocket Neighborhood?
- Churches Networking to Strengthen Communities - From Resilience to Restoration project

Rumor 6.1: Healthy Homes Flyers:

- [Improving Your Indoor Environment \(EPA\)](#),
- [6 Steps for Safe and Effective Disinfectant Use \(EPA\)](#),
- [Where to Safely Use a Fuel Powered Portable Generator \(EPA\)](#)
- [Safe Use of Disinfectants](#)
- [Do-It-Yourself Home Environmental Assessment List](#)



Appendix C Gaps and Solutions Charts

[Housing Simulated Solutions RECORDER MORNING REPORT Form](#)
[Housing Simulated Solutions RECORDER AFTERNOON SOLUTIONS Report Form](#)

Gaps and Solutions Charts by Issue

Morning Gaps Identified

GAPS Document :  Housing Simulated Solutions AFTERNOON ISSUES WITH GAPS/PROBLE...

Table 1: Issue	Gaps
Housing Affordability	Unaffordable Rent
Housing Affordability	Wages are not livable wages
Housing Affordability	not able to afford houses that are available
Housing Affordability	Lower income individuals priced out of rentals and purchases
Housing Affordability	The affordability and cost of available housing to middle to lower income families.
Housing Affordability	Competing interests and landlord and tenant relationship building
Housing Affordability	There is also an employment crisis. Yes, we are paying people higher wages, but are we giving them 40 hours? Livable wage?
Housing Affordability	Big problem in PC is the working poor. Houses are being built but cost over 300K and no one can afford.

Table 2: Issue	Gaps
Environmental Hazards	Downed trees
Environmental Hazards	Raw sewage and drainage issues
Environmental Hazards	Storm recovery (delayed and not reached)
Environmental Hazards	Resource distribution problems
Environmental Hazards	Who is responsible for management of trees on public lands?
Environmental Hazards	Panhandle Wildfires- Hurricane Michael left behind so much debris that leaves us vulnerable for wildfires- private individuals cannot or will not clear that land- what can the county do for managed burns or land clearing for these tracts that are privately owned but littered with downed trees that can lead to public issues- what about FEMA monies- what about prevention monies- we had those funds- WHY were they not used. Misappropriation of funds-
Environmental Hazards	Infrastructure for communications during a storm
Environmental Hazards	Not enough shelters during bad weather

Table 3: Issue	Gaps
Energy Efficiency/Utility Bills	Out of date appliances
Energy Efficiency/Utility Bills	How to offset cost

Table 4: Issue	Gaps
Housing Availability	lack of available houses especially at pricepoint
Housing Availability	Passing inspection (How to)
Housing Availability	Partnership with organizations- underutilized structures. Need to inventory underutilized spaces- lots of dilapidated buildings from hurricane and other- we have resources, but are not using them. Acreage, hurricane michael homes
Housing Availability	Limited senior affordable housing available

Table 5: Issue	Gaps
Housing Assistance	Programs are difficult to navigate
Housing Assistance	requires internet
Housing Assistance	strict restrictions
Housing Assistance	Access and Feasibility of making use of low income assistance

Table 6: Issue	Gaps
Basic Necessities	Hopelessness (lack of confidence/trust)
Basic Necessities	Reliable cost efficient internet availability

Table 7: Issue	Gaps
Infrastructure	Sewage Back-ups
Infrastructure	Roads could use some work: drainage issues, potholes
Infrastructure	How difficult is it to upgrade the grids and sewer systems, etc? It takes twice as long in some areas to get things done like repairing roads, etc- then we have to get to the actual infrastructure. In Glenwood, for example- it takes a long time for issues to be fixed and then they are bringing in homes that are not truly affordable for the community. # months to fix major road issues- major problems-

Table 8: Issue	Gaps
Housing Short Term Rent	On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in.

Afternoon Gap and Solutions Chart

📄 Housing Simulated Solutions RECORDER AFTERNOON SOLUTIONS Report (Responses)

Afternoon: GAPS AND SOLUTIONS RAW DATA

Group	Gap	Solution
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Reliable cost efficient internet availability	Children who receive school laptops should have hotspot included with its use. Many children did not have internet access so the computer was not usable.
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	For home owners to have a property tax credit for the purchase of appliances & energy-efficient light bulbs
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Give incentives to contractors and/or landlords to use energy efficient appliances in rentals.
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Grant to purchase appliances in bulk to make them cheaper in the area
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Grants available for appliance replacement
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Hopelessness (lack of trust/confidence)	Offer more Life Management & Mental Health Awareness to those who just don't even know where to start
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Reliable cost efficient internet availability	Offer more qualifying programs
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Reliable cost efficient internet availability	Offering discounted hotspots for low-income families
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Hopelessness (lack of trust/confidence)	Partner with local churches on coming alongside families to help discipline & guide families to improved life skills.
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Provide workshops & classes to educate people how to reduce the cost of energy bills (turning off lights, adjusting HVAC, etc.)

Group	Gap	Solution
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Hopelessness (lack of trust/confidence)	Providing programmable thermostats at a reduced rate
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Receiving appliances from the power company and paying it off in small increments on your monthly power bill.
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Hopelessness (lack of trust/confidence)	Reduce city fees to help regain trust in the local community
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	RESOURCE: Tri-County or FPL possibly do home assessments to determine where the gaps are in your home regarding energy efficiency that will also repair the problems. (caulking, window seals, filters, etc)
Basic Necessities, Energy Efficiency/Utility Bills	Basic Necessities - Reliable cost efficient internet availability	Schools staying open for extended hours to give opportunity for those without internet availability in their homes
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	We NEED a second power company that will offer better pricing and lower costs
Basic Necessities, Energy Efficiency/Utility Bills	Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Work to get the Florida law removed that requires those within the city who have solar panels to still be connected to a power grid.
Environmental Hazards in our Neighborhood	(Resource distribution problems) Recommendations for outreach to address issue	Educating individuals about documentation needed in the event of a natural disaster.
Environmental Hazards in our Neighborhood	(Resource distribution problems) Recommendations for outreach to address issue	Educating individuals about talking to our government representatives.
Environmental Hazards in our Neighborhood	(Resource distribution problems) Recommendations for outreach to address issue	Educating individuals about the importance of communicating with the government bodies.
Environmental Hazards in our Neighborhood	(Resource distribution problems) Recommendations for outreach to address issue	Empowering community and utilizing voluntary organizations that can assist.
Environmental Hazards in our Neighborhood	Infrastructure for communications during a storm	Making resources attainable
Environmental Hazards in our	Who is responsible for management	Reforestation of downed trees.

Group	Gap	Solution
Neighborhood	of trees on public lands?	
Housing Assistance	Access and Feasibility of making use of low income assistance	A system to keep skin in the game. If people are saving money - there still needs to be daily satisfaction, hope and rewards for what they're doing. People need motivation to keep going - even if that's a cigarette or a good meal.
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Advertise these assistance programs on more than just social media. Ads in libraries, the churches, etc.
Housing Assistance	Fundraising has drastically gone down so How do we make it sustainable?	Advertisements in local communities.
Housing Assistance	Programs are difficult to navigate	Advocacy (affordable housing and homelessness needs to be prioritized)
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Advocacy and PROPER advocacy.
Housing Assistance	Access and Feasibility of making use of low income assistance	Anonymity for these assistance programs. So the class and situational bias is erased. It's risky because it skews out of the investors or owners favor but helps people keep an even playing field.
Housing Assistance	Programs are difficult to navigate	Application workshops to learn processes
Housing Assistance	Programs are difficult to navigate	Application workshops where applicants complete actual applications and are assisted throughout the entire process.
Housing Assistance	requires internet	Application workshops WITH internet access, fleshed out lessons. Where you actually complete a job application there and they can help you live with your app.
Housing Assistance	Programs are difficult to navigate	Better understanding of the criteria required for assistance
Housing Assistance	strict restrictions	Building relationships and gaining trust. Landlords trust their tenants and the tenants trust that the landlord (such as a church built complex) has

Group	Gap	Solution
		their best interest in mind.
Housing Assistance	strict restrictions	Case by case basis (not everyone fits into the same box)
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Churches
Housing Assistance	Hopelessness (lack of confidence/trust)	Consistent funding
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Flier campaign (community events, etc)
Housing Assistance	Programs are difficult to navigate	Free liaisons for resources. Toll free lines and assistance.
Housing Assistance	(from Environmental Hazards) Not enough shelters during bad weather	Gap in emergency transitional shelters
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Getting information out to the people (grocery stores, internet, tv, bulletin boards, etc)
Housing Assistance	Access and Feasibility of making use of low income assistance	Getting money in the hands of the people effectively while monitoring/ Getting money into the hands of the people who need it (Vouchers perhaps)
Housing Assistance	strict restrictions	Getting rid of the status quo, just because it has been that way doesn't mean it has to stay that way
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	House cleaning assistance for the elderly
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	How we communicate what the charities and groups are doing, maximizing, how we disseminate info
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Incentivized cleaning supplies to promote a healthy home
Housing Assistance	Access and Feasibility of making use of low income assistance	Matching the program to meet the need (buying programs don't assist renters) If people need cash reimbursement, energy credits will not help.

Group	Gap	Solution
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Maximizing ad placement to get the word out
Housing Assistance	Programs are difficult to navigate	Mentorship programs and self led communities. People who have been through the process are then the teachers for the next applicants. A pay it forward system? Mentors (ppl who have been through the program to assist people seeking help)
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Partnering with different organizations. Create coalitions and build communities and work together.
Housing Assistance	Hopelessness (lack of confidence/trust)	PERSONAL RELIABILITY is a major aspect.
Housing Assistance	Programs are difficult to navigate	Pinpointing the programs to better help the need people and target their problems
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Properly staffed services
Housing Assistance	Programs are difficult to navigate	Simplify the application
Housing Assistance	strict restrictions	Sliding scales of assistance instead of rigid requirements.
Housing Assistance	strict restrictions	Taking on case by case basis/ Using a case by case basis (not everyone fits into the same box)
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Transportation
Housing Assistance	(Programs are difficult to navigate) Recommendations for outreach to address issue	Utilizing volunteers for assistance programs (trained and certified)
Housing Assistance	Programs are difficult to navigate	Workshop to assist with application process
Housing Assistance	Programs are difficult to navigate	Workshop with internet access and people on site to assist with application process
Housing Assistance	Programs are difficult to navigate	Workshops with internet access

Group	Gap	Solution
Housing Purchase and Rent Affordability Group	Not able to afford the houses that are for sale/ On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in. (SHORT TERM RENTALS)	Allow “fixer uppers” within the parameters of the home purchase programs to expand the pool of available homes and lower the out of pocket costs- in other words people can afford homes that cost less even if the program has to allocate funds within the grants to make improvements. Creative financing to help those who need homes
Housing Purchase and Rent Affordability Group	On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in. (SHORT TERM RENTALS)	Community leaders need to limit the number of short term rentals to avoid pockets of rentals that cause issues within specific communities AND ENFORCE THE RULES
Housing Purchase and Rent Affordability Group	Not able to afford the houses that are for sale	Continue to offer grants to assist lower income AND middle class individuals with down payment assistance- TARGET THE WORKING POOR
Housing Purchase and Rent Affordability Group	Not able to afford the houses that are for sale	Continuing to educate homeowners on credit improvements, BALANCING CHECKBOOKS, budgeting, etc
Housing Purchase and Rent Affordability Group	Wages are not livable wages / No control at a local level- no way to force companies to pay workers higher wages	Encourage companies to come into the area that offer housing assistance as part of their hiring benefits
Housing Purchase and Rent Affordability Group	Unaffordable rent	list/database to keep people from "double dipping"
Housing Purchase and Rent Affordability Group	Not able to afford the houses that are for sale	Preparatory courses and programs to help individuals get ready to purchase a home BEFORE they are ready to buy a house
Housing Purchase and Rent Affordability Group	Unaffordable rent	rental caps or at least caps on how much they can raise the rent within a year
Housing Purchase and Rent Affordability Group	Unaffordable rent	rental subsidization NOT section 8, but something for middle class
Housing Purchase and Rent Affordability Group	On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in. (SHORT TERM RENTALS)	Require businesses coming to Bay County to offer a living wage AND possibly housing allowances as part of their benefit package

Group	Gap	Solution
Housing Purchase and Rent Affordability Group	Unaffordable rent	tiny houses- tiny house community-
Housing Purchase and Rent Affordability Group	Wages are not livable wages / No control at a local level- no way to force companies to pay workers higher wages	When companies come in, we should tell them they cannot operate in our area UNLESS they offer pay rates within a certain amount to keep the wages livable

Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
Basic Necessities - Reliable cost efficient internet availability	Children who receive school laptops should have hotspot included with its use. Many children did not have internet access so the computer was not usable.	Maybe	Yes
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	For home owners to have a property tax credit for the purchase of appliances & energy-efficient light bulbs	Yes	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Give incentives to contractors and/or landlords to use energy efficient appliances in rentals.	Yes	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Grant to purchase appliances in bulk to make them cheaper in the area	Maybe	Yes
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Grants available for appliance replacement	Maybe	Yes
Basic Necessities - Hopelessness (lack of trust/confidence)	Offer more Life Management & Mental Health Awareness to those who just don't even know where to start	Maybe	Maybe
Basic Necessities - Reliable cost efficient internet availability	Offer more qualifying programs	Yes	No
Basic Necessities - Reliable cost efficient internet availability	Offering discounted hotspots for low-income families	Yes	Maybe

Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
Basic Necessities - Hopelessness (lack of trust/confidence)	Partner with local churches on coming alongside families to help disciple & guide families to improved life skills.	Maybe	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Provide workshops & classes to educate people how to reduce the cost of energy bills (turning off lights, adjusting HVAC, etc.)	Maybe	Maybe
Basic Necessities - Hopelessness (lack of trust/confidence)	Providing programmable thermostats at a reduced rate	Yes	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Receiving appliances from the power company and paying it off in small increments on your monthly power bill.	Maybe	Maybe
Basic Necessities - Hopelessness (lack of trust/confidence)	Reduce city fees to help regain trust in the local community	Yes	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	RESOURCE: Tri-County or FPL possibly do home assessments to determine where the gaps are in your home regarding energy efficiency that will also repair the problems. (caulking, window seals, filters, etc)	Maybe	Maybe
Basic Necessities - Reliable cost efficient internet availability	Schools staying open for extended hours to give opportunity for those without internet availability in their homes	Yes	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	We NEED a second power company that will offer better pricing and lower costs	Yes	Maybe
Energy Efficiency - Out of date appliances & How to offset cost/ People cannot afford new appliances on top of repairing & replacing home	Work to get the Florida law removed that requires those within the city who have solar panels to still be connected to a power grid.	Maybe	Yes
(Resource distribution problems) Recommendations for outreach to address issue	Educating individuals about documentation needed in the event of a natural disaster.	Maybe	Yes
(Resource distribution problems) Recommendations for outreach to address	Educating individuals about talking to our government representatives.	Maybe	Yes



Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
issue			
(Resource distribution problems) Recommendations for outreach to address issue	Educating individuals about the importance of communicating with the government bodies.	Maybe	Yes
(Resource distribution problems) Recommendations for outreach to address issue	Empowering community and utilizing voluntary organizations that can assist.	Maybe	Yes
Infrastructure for communications during a storm	Making resources attainable	Yes	Yes
Who is responsible for management of trees on public lands?	Reforestation of downed trees.	Yes	Maybe
Access and Feasibility of making use of low income assistance	A system to keep skin in the game. If people are saving money - there still needs to be daily satisfaction hope and rewards for what they're doing. People need motivation to keep going - even if that's a cigarette or a good meal.	Maybe	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Advertise these assistance programs on more than just social media. Ads in libraries, the churches, etc.	Maybe	Yes
Fundraising has drastically gone down so How do we make it sustainable?	Advertisements in local communities.	Maybe	Yes
Programs are difficult to navigate	Advocacy (affordable housing and homelessness needs to be prioritized)	Yes	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Advocacy and PROPER advocacy.	No	Maybe
Access and Feasibility of making use of low income assistance	Anonymity for these assistance programs. So the class and situational bias is erased. It's risky because it skews out of the investors or owners favor but helps people keep an even playing field.	Yes	Maybe
Programs are difficult to navigate	Application workshops to learn processes	Maybe	Maybe
Programs are difficult to navigate	Application workshops where applicants complete actual applications and are assisted throughout the entire process.	Maybe	Maybe

Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
requires internet	Application workshops WITH internet access, fleshed out lessons. Where you actually complete a job application there and they can help you live with your app.	Maybe	Maybe
Programs are difficult to navigate	Better understanding of the criteria required for assistance	Maybe	Maybe
strict restrictions	Building the relationships and gaining trust. Landlords trust their tenants and the tenants trust that the landlord (such as a church built complex) have their best interest in mind.	No	No
strict restrictions	Case by case basis (not everyone fits into the same box)	Yes	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Churches	No	Yes
Hopelessness (lack of confidence/trust)	Consistent funding	Yes	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Flyer campaign (community events, etc)	Maybe	Maybe
Programs are difficult to navigate	Free liaisons for resources. Toll free lines and assistance.	Yes	Maybe
(from Environmental Hazards) Not enough shelters during bad weather	Gap in emergency transitional shelters	Maybe	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Getting information out to the people (grocery stores, internet, tv, bulletin boards, etc)	Maybe	Maybe
Access and Feasibility of making use of low income assistance	Getting money in the hands of the people effectively while monitoring/ Getting money into the hands of the people who need it (Vouchers perhaps)	Yes	Maybe
strict restrictions	Getting rid of the status quo, just because it has been that way doesn't mean it has to stay that way	Yes	Maybe
(Programs are difficult to navigate)	House cleaning assistance for the elderly	Maybe	Maybe

Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
Recommendations for outreach to address issue			
(Programs are difficult to navigate) Recommendations for outreach to address issue	How we communicate what the charities and groups are doing, maximizing, how we disseminate info	Maybe	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Incentivized cleaning supplies to promote a healthy home	Yes	Maybe
Access and Feasibility of making use of low income assistance	Matching the program to meet the need (buying programs don't assist renters) If people need cash reimbursement, energy credits will not help.	Maybe	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Maximizing ad placement to get the word out	Maybe	Maybe
Programs are difficult to navigate	Mentorship programs and self led communities. People who have been through the process are then the teachers for the next applicants. A pay it forward system? Mentors (ppl who have been through the program to assist ppl seeking help)	Maybe	Yes
(Programs are difficult to navigate) Recommendations for outreach to address issue	Partnering with difference organizations. Create coalitions and build communities and work together.	Yes	Yes
Hopelessness (lack of confidence/trust)	PERSONAL RELIABILITY is a major aspect.	No	No
Programs are difficult to navigate	Pinpointing the programs to better help the need people and target their problems	Maybe	Yes
(Programs are difficult to navigate) Recommendations for outreach to address issue	Properly staffed services	Yes	Maybe
Programs are difficult to navigate	Simplify the application	Yes	No
strict restrictions	Sliding scales of assistance instead of rigid requirements.	Yes	Maybe
strict restrictions	Taking on case by case basis/ Using a case	Maybe	Maybe



Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
	by case basis (not everyone fits into the same box)		
(Programs are difficult to navigate) Recommendations for outreach to address issue	Transportation	Maybe	Maybe
(Programs are difficult to navigate) Recommendations for outreach to address issue	Utilizing volunteers for assistance programs (trained and certified)	Maybe	Yes
Programs are difficult to navigate	Workshop to assist with application process	Yes	Yes
Programs are difficult to navigate	Workshop with internet access and people on site to assist with application process	Yes	Yes
Programs are difficult to navigate	Workshops with internet access	Yes	Yes
Not able to afford the houses that are for sale/ On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in. (SHORT TERM RENTALS)	Allow “fixer uppers” within the parameters of the home purchase programs to expand the pool of available homes and lower the out of pocket costs- in other words people can afford homes that cost less even if the program has to allocate funds within the grants to make improvements. Creative financing to help those who need homes	Yes	Maybe
On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in. (SHORT TERM RENTALS)	Community leaders need to limit the number of short term rentals to avoid pockets of rentals that cause issues within specific communities AND ENFORCE THE RULES	Yes	Maybe
Not able to afford the houses that are for sale	Continue to offer grants to assist lower income AND middle class individuals with down payment assistance- TARGET THE WORKING POOR	Yes	Maybe
Not able to afford the houses that are for sale	Continuing to educate homeowners on credit improvements, BALANCING CHECKBOOKS, budgeting, etc	Maybe	Maybe
Wages are not livable wages / No control at a local level- no way to force companies to pay workers higher wages	Encourage companies to come into the area that offer housing assistance as part of their hiring benefits	Yes	Maybe
Unaffordable rent	list/database to keep people from "double dipping"	Yes	No



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COMMUNITIES**

Gap	Solution	Government Support/ Collaboration required	Local Organizations Support/ Collaboration required
Not able to afford the houses that are for sale	Preparatory courses and programs to help individuals get ready to purchase a home BEFORE they are ready to buy a house	Maybe	Maybe
Unaffordable rent	rental caps or at least caps on how much they can raise the rent within a year	Yes	Maybe
Unaffordable rent	rental subsidization NOT section 8, but something for middle class	Yes	Maybe
On the BEACH- properties are being sold and being used as AirBNB properties- so nothing for locals to live in. (SHORT TERM RENTALS)	Require businesses coming to Bay County to offer a living wage AND possibly housing allowances as part of their benefit package	Yes	Yes
Unaffordable rent	tiny houses- tiny house community-	Yes	Yes
Wages are not livable wages / No control at a local level- no way to force companies to pay workers higher wages	When companies come in, we should tell them they cannot operate in our area UNLESS they offer pay rates within a certain amount to keep the wages livable	Yes	Yes

Appendix D
Analysis of the Community's Overarching Scope of Work by Theme

Findings by Theme

Theme: Education

In all issue groups, educational opportunities, workshops, and resources were suggested.

Educational needs identified included:

11. **Life Management Skills**, including credit improvement, balancing checkbooks, budgeting, completing job applications, and mental health awareness.
12. **How to Reduce the Cost of Energy Bills**, including turning off lights and adjusting the HVAC.
13. **The Importance of Communicating with the Government Bodies.**
14. **How to Talk to our Government Representatives**, with the Response Panel recommending communicating with the government when there are successes as well as concerns.
15. **How to Complete a Job Application,**
16. **Information About Affordable Housing Programs and Purchasing Housing,**
17. **Documentation Needed in the Event of a Natural Disaster**, including protecting important documents and documenting damage to support FEMA claims.
18. **Civic Engagement**
19. **The Importance of Building Coalitions**, including partnering with local organizations and conducting workshops around the programs available for affordable housing, who qualifies, how to apply, and preparatory courses in preparation to purchase a home.
20. **Community Empowerment** using voluntary organizations to assist.

Action Items Mentioned:

- **Learn how to make tarps and other materials available** BEFORE and not just after disasters, because preparedness is additional costs that low-income families cannot afford.
- **Educate the public through messaging campaigns** with methods such as flyers in churches, libraries, community events, grocery stores, television, bulletin boards, and partnering with trusted community organizations.
- **Provide peer mentorship** for housing applications, life skills, accessing the internet and accessing resources from people who have been through the process or volunteers who are trained and certified for services.



Theme: Internet Access and Accessibility Issues

Internet Access and Accessibility Issues were a concern brought up in afternoon solutions discussions in three issue groups: (1) Basic Necessities, Energy Efficiency/Utility Bills, (2) Environmental Hazards in our Neighborhood, and (3) Housing Assistance.

- **Internet access and accessibility issues were integral to education.** Children were provided laptops during the pandemic, but did not have internet access at home.
 - **Hotspots** were identified as a need.
 - **Discounted access to internet hotspots** was a potential solution discussed.
- **Partnerships with churches and schools** were suggested to increase access to life skill development and to the internet with the benefit of increasing social cohesion.
- **Elderly Housing Accessibility**
 - Limited senior affordable housing available
 - Social Security is not enough to pay for the cost of living now. If you receive over \$550 from Social Security you do not qualify for other government assistance such as food stamps. This causes a major strain on families!



Theme: Incentives and Free Services

Incentives and free services that enable people to stay in their homes by addressing energy efficiency or basic necessities. Incentives for energy efficient appliances or home retrofits through tax incentives and grants were discussed, with a possible role for coordination between local organizations and governments to increase awareness.

Possible incentives included:

1. **Appliance Incentives** included giving incentives to contractors and/or landlords to use energy efficient appliances in rentals, purchasing appliances in bulk to make them cheaper in the area, make incentives available for appliance replacement, with the awareness that tenants have different restrictions, allowing utilities customers to buy appliances from the power company and pay it off in small increments on your monthly power bill.
2. **Weatherization or Retrofit Incentives** included providing programmable thermostats at a reduced rate
3. **Incentives to Promote Health** included incentivized cleaning supplies to promote a healthy home
4. **Free Services** that could be provided by community organizations included house cleaning assistance for the elderly,
5. Tri-County or FPL possibly doing home assessments to determine where the gaps are in your home regarding energy efficiency that will also repair the problems. (caulking, window seals, filters, etc), providing workshops & classes to educate people how to reduce the cost of energy bills (turning off lights, adjusting HVAC, etc.), providing information, with a majority of homes being rebuilt after Micheal most home owners lack information on how to insure their home in a high risk state.

Action Items Mentioned

- **Create Organizational Partnerships** to make use of underutilized structures.
- **Inventory Underutilized Spaces** that include dilapidated buildings from hurricane damage, acreage and Hurricane Michael damaged homes in disrepair.



Theme: Housing Program Recommendations/ Potential Resources

The Incentives, Internet Access and Education themes above were also mentioned in discussions about Housing Programs. Those included in this section would likely require policy changes in local government programs or participation in federal programs to implement.

8. **Homeowner, Contractor or Landlord Incentives** that would likely require government action included a property tax credit for the purchase of appliances & energy-efficient light bulbs, the incentives to contractors and/or landlords to use energy efficient appliances in rentals, and reducing city fees to help regain trust in the local community.
9. **Cap on Annual Rent Increases**
10. **Consistent funding**
11. **Housing Program Communications Needs** included free liaisons or navigators for resources with toll free lines and assistance, application workshops WITH internet access, and fleshed out lessons where you actually complete a housing or job application there and they can help you live with your app, and properly staffed services.
12. **Limit the number of short term rentals** to avoid pockets of rentals that cause issues.
AND ENFORCE THE RULES
13. **Create and Maintain a List/Database** to keep people from "double dipping."
14. **Companies Should Not Be Allowed into Bay County Unless They Pay a Living Wage**

Action Items Mentioned that Require Policy Change:

- **Simplify the applications.**
- **Maximize ad placement to get the word out.**
- **Make the criteria required for assistance understandable.**
- **Match the program to meet the needs in the community.** Buying programs don't assist renters. If people need cash reimbursement, energy credits will not help.
- **Utilize trained and certified volunteers for assistance programs.**
- **Continue to offer down payment grants** to assist lower income AND middle class individuals.
- **Target the working poor.**
- **Encourage companies coming into the area to offer housing assistance** as part of their hiring benefits.
- **Provide rent subsidies for the middle class.** (NOT Section 8)
- **Provide information in plain language**, including what the exclusions mean.
- **Assure anonymity for housing assistance programs** to avoid class and situational bias.
- **Make Programs Easier to Navigate**
 - Daily satisfaction, hope and rewards for people saving money. People need motivation to keep going.



- **Get money into the hands of the people who need it** effectively, with vouchers as a possible solution.
- **Peer Mentorship programs and self led communities.** People who have been through the process become teachers for the next applicants in a pay it forward system.
- **Sliding scales of assistance** instead of rigid requirements.
- **Allow “fixer uppers” within the parameters of the home purchase programs** to expand the pool of available homes and lower out of pocket costs.
- **Creative financing to help those who need homes.**

➤ **Find Out How**

- 501c3 churches can come together as the larger church and partner with "Habitat for Humanity" to build homes.
- Churches can communicate different resources they are offering (e.g. light bills, food assistance, medical, housing, etc)
- To make the requirements for a Housing Trust less Rigid Requirements
- To resolve resource distribution problems
- To advocate to get affordable housing and homelessness needs prioritized
- To get rid of the status quo, just because it has been that way doesn't mean it has to stay that way
- To get more resources -- People can't get on assistance lists because there are too many people in need.
- To pass inspection
- Learn about the contractual and limitations placed on government due to existing commitments



Theme: Infrastructure and Environmental Issues

The complexity of the environmental issues is exacerbated by housing increases.

1. **The Sewage Plant is Not Large Enough for the Housing Increase**
2. **Damaged Pipes are Causing Flooding**, which is causing damage to existing homes
3. **Moisture and Mold** were identified in gaps reporting
4. **Repairs Take a Long Time in Some Neighborhoods More Than Others.** It takes twice as long in some areas to get things done like repairing roads, etc., and the actual infrastructure still needs to be upgraded. In Glenwood, for example, it takes a long time for issues to be fixed.
5. **The Homes Being Built are not Affordable for the Community**
6. **The Major Road Problems Take Months to Fix**
7. **Roads Have Drainage Issues and Potholes**
8. **Storm Recovery is Delayed and Many Homes are Not Reached**

Appendix E
Analysis of Resources Required by Solution Category

Image #. Ranking of the percent of solutions reported for each resource group horizontally

Resources Needed by Rank of % of Solutions	Basic Necessities, Energy Efficiency/Utility Bills	Environmental Hazards in our Neighborhood	Housing Assistance	Housing Purchase and Rent Affordability Group
Government Support/ Collaboration required or Government Support/ Collaboration may be required	1	3	2	1
Local Organizations Support/ Collaboration required or Local Organizations Support/ Collaboration may be required	2	1	3	3
Education included (Contains: "educate", "workshop", or "teach") or Education included (May Contain: "educate", "workshop", or "teach")	3	2	1	4
Internet/Access Issue Improvement (Contains: "internet") or Internet/Access Issue Improvement (May Contain: "internet")	2	1	3	4
Housing Incentive/Collaboration Needed or Housing Incentive/Collaboration May be Needed	3	2	1	4
Housing Legislation or Policy Change Needed or Housing Legislation or Policy Change May be Needed	3	4	2	1
Energy/Home Improvement Involved or Energy/Home Improvement May be Involved	1	3	2	3

Rank of Issue Groups with the greatest percentage of solutions most likely to require government support or collaboration to implement.

1. & 1. (tie) *Basic Necessities, Energy Efficiency/Utility Bills and Housing Purchase and Rent Affordability*
2. *Housing Assistance*
3. *Environmental Hazards in Our Neighborhoods*

Rank of Issue Groups with the greatest percentage of solutions most likely to require the collaboration and support of local organizations to implement:

1. *Environmental Hazards in Our Neighborhoods*
2. *Basic Necessities, Energy Efficiency/Utility Bills*
3. & 3. *Housing Assistance and Housing Purchase and Rent Affordability*

Rank of Issue Groups with the greatest percentage of solutions most likely to require education, workshops or teaching to implement:

1. *Housing Assistance*
2. *Environmental Hazards in Our Neighborhoods*
3. *Basic Necessities, Energy Efficiency/Utility Bills*
4. *Housing Purchase and Rent Affordability*

Rank of Issue Groups with the greatest percentage of solutions most likely to require Internet/Access to implement:

1. *Environmental Hazards in Our Neighborhoods*
2. *Basic Necessities, Energy Efficiency/Utility Bills*
3. *Housing Assistance*
4. *Housing Purchase and Rent Affordability*

Rank of Issue Groups with the greatest percentage of solutions most likely to require Housing Incentive/Collaboration to implement:

1. *Housing Assistance*
2. *Environmental Hazards in Our Neighborhoods*
3. *Basic Necessities, Energy Efficiency/Utility Bills*
4. *Housing Purchase and Rent Affordability*

Rank of Issue Groups with the greatest percentage of solutions most likely to require Housing Legislation or Policy Change to implement:

1. *Housing Purchase and Rent Affordability*
2. *Housing Assistance, Basic Necessities*
3. *Energy Efficiency/Utility Bills*
4. *Environmental Hazards in Our Neighborhoods*



Rank of Issue Groups with the greatest percentage of solutions most likely to require Energy/Home Improvement to implement:

1. *Basic Necessities, Energy Efficiency/Utility Bills*
2. *Housing Assistance*
3. & 3. *Housing Purchase and Rent Affordability and Environmental Hazards in Our Neighborhood*

Resources Needed	Basic Necessities, Energy Efficiency/Utility Bills	Environmental Hazards in our Neighborhood	Housing Assistance	Housing Purchase and Rent Affordability Group
Government Support/ Collaboration required	47.0%	33.3%	39.5%	83.3%
Government Support/ Collaboration may be required	53.0%	16.7%	50.0%	16.7%
Local Organizations Support/ Collaboration required	23.5%	83.3%	26.3%	25.0%
Local Organizations Support/ Collaboration may be required	70.6%	16.7%	65.8%	67%
Education included (Contains: "educate", "workshop", or "teach")	18.0%	50.0%	55.3%	17%
Education included (May Contain: "educate", "workshop", or "teach")	0.0%	33.3%	28.9%	0.0%
Internet/Access Issue Improvement (Contains: "internet")	17.6%	0.0%	10.5%	0.0%
Internet/Access Issue Improvement (May Contain: "internet")	5.9%	33.3%	7.9%	0.00%
Housing Incentive/Collaboration Needed	47.1%	0.0%	55.3%	25.0%
Housing Incentive/Collaboration May be Needed	17.6%	83.3%	28.9%	25.0%
Housing Legislation or Policy Change Needed	0.0%	0.0%	10.5%	41.7%
Housing Legislation or Policy Change May be Needed	12.8%	0.0%	7.9%	33.3%
Energy/Home Improvement Involved	52.9%	0.0%	7.9%	0.0%
Energy/Home Improvement May be Involved	0.0%	0.0%	0.0%	0.0%

Findings by Issue Group

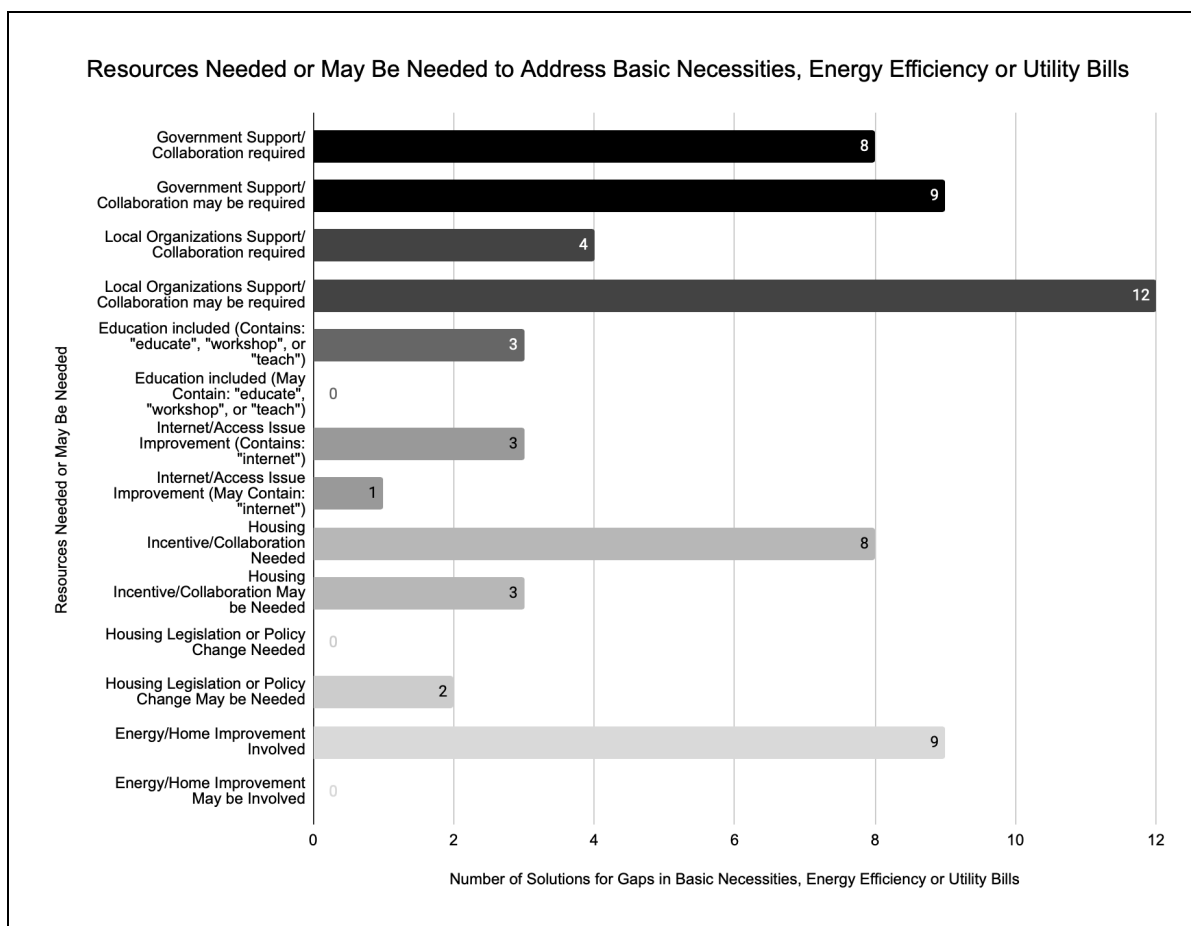
Issue Group: Basic Necessities, Energy Efficiency/ Utility Bills

Of the 17 solutions envisioned by the community members to address Basic Necessities, Energy Efficiency/Utility Bills

- **all 17 (100%)** either would require (47.1%) or might require (52.9%) the support of government or collaboration with government
- **sixteen (94%)** would either require (23.5%) or might require (70.6%) collaboration among local organizations
- **Eleven (64.7%)** would either require Housing Incentives/Collaboration (47.1%) or might require Incentives/Collaboration (17.6%)
- **Nine (52.9%)** would require Energy/Home Improvement
- **Four (23.5%)** would either require Internet/Access (17.6%) or might require Internet/Access (5.9%)
- **Three (18%)** would require education, workshops or teaching
- **Two (12.8%)** might require Housing Legislation or Policy Change

Image #. Number of Solutions Requiring Specific Resources to Address Basic Necessities, Energy Efficiency/Utility Bills





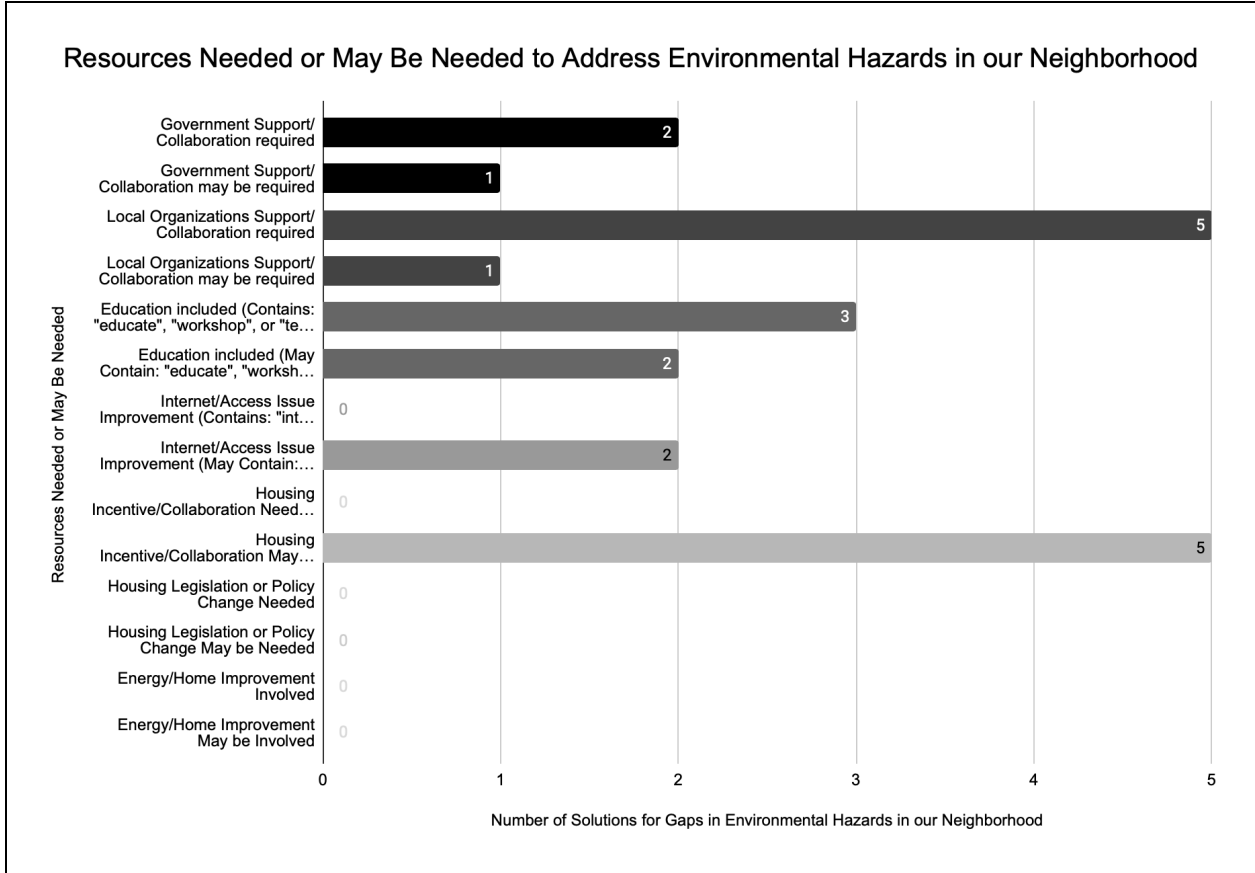
Issue Group: Environmental Hazards in Our Neighborhoods

Of the 6 solutions envisioned by the community members to address Environmental Hazards in Our Neighborhoods

- **six (100%)** would either require (83.3%) or might require (16.7%) collaboration among local organizations
- **five (83.3%)** might require Incentives/Collaboration
- **five (83.3%)** would require education, workshops or teaching (50%) or might require education, workshops or teaching (33.33%)
- **three (50%)** either would require (33.3%) or might require (16.7%) the support of government or collaboration with government
- **two (33.3%)** might require Internet/Access

Image #. Number of Solutions Requiring Specific Resources to Environmental Hazards in Our Neighborhoods



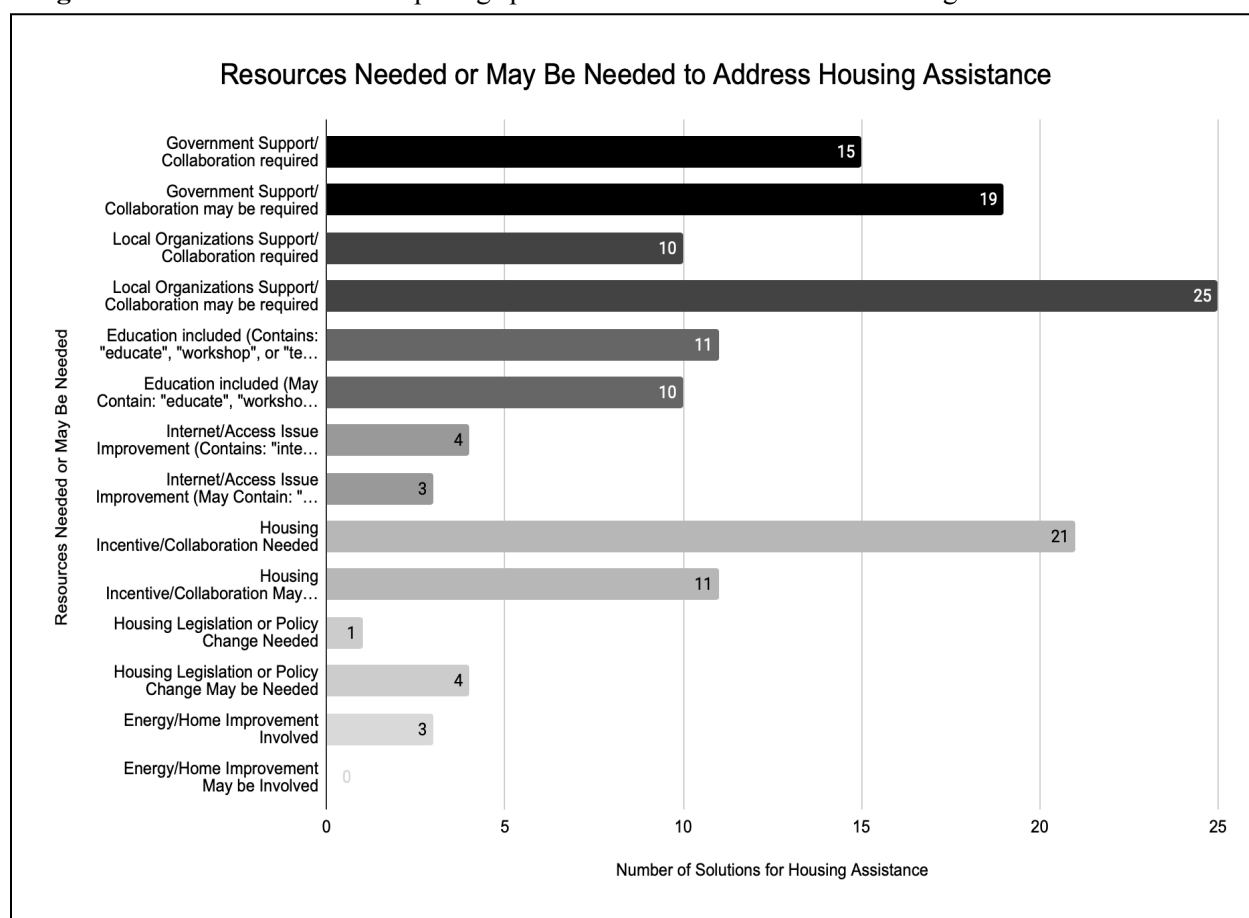


Issue Group: Housing Assistance

Of the 38 solutions envisioned by the community members to address Housing Assistance

- **thirty-five (92.1%)** would either require (26.3%) or might require (65.8%) collaboration among local organizations
- **thirty-four (89.5%)** either would require (39.5%) or might require (50%) the support of government or collaboration with government
- **thirty-two (84.2%)** would either require Housing Incentives/Collaboration (55.3%) or might require Incentives/Collaboration (28.9%)
- **twenty-one (55.3%)** would require education, workshops or teaching (28.9%) or might require education, workshops or teaching (26.3%)
- **seven (18.4%)** would either require Internet/Access (10.5%) or might require Internet/Access (7.9%)
- **five(13.2%)** would either require Housing Legislation or Policy Change (10.5%) or might require Housing Legislation or Policy Change (7.9%)
- **three (7.9%)** would require Energy/Home Improvement

Image #. Number of Solutions Requiring specific Resources to Address Housing Assistance



Issue Group: Housing Purchase and Rent Affordability

Of the 12 solutions envisioned by the community members to address Housing Purchase and Rent Affordability

- **twelve (100%)** either would require (83.3%) or might require (16.7%) the support of government or collaboration with government
- **eleven (91.7%)** would either require (25.0%) or might require (66.7%) collaboration among local organizations
- **nine(75.0%)** would either require Housing Legislation or Policy Change (41.7%) or might require Housing Legislation or Policy Change (33.3%)
- **six (50.0%)** would either require Housing Incentives/Collaboration (25.0%) or might require Incentives/Collaboration (25.0%)
- **two (16.7%)** would require education, workshops or teaching

Image #. Number of Solutions Requiring specific Resources to Address Housing Purchase and Rent Affordability

