



UNIVERSITY *of* WEST FLORIDA

DEPARTMENT OF EARTH AND ENVIRONMENTAL SCIENCES

**HOUSING NEEDS ASSESSMENT FOR CALHOUN
COUNTY**

STUDENTS

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SUPERVISOR

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OUTLINE

- Scope of Work
 - Housing Affordability
 - Housing Quality & Storm-Resiliency
 - Home & Flood Insurance
 - Employment and Housing Connectivity
 - Public Outreach
 - Capacity Building
 - Next Steps
-

HOUSING AFFORDABILITY

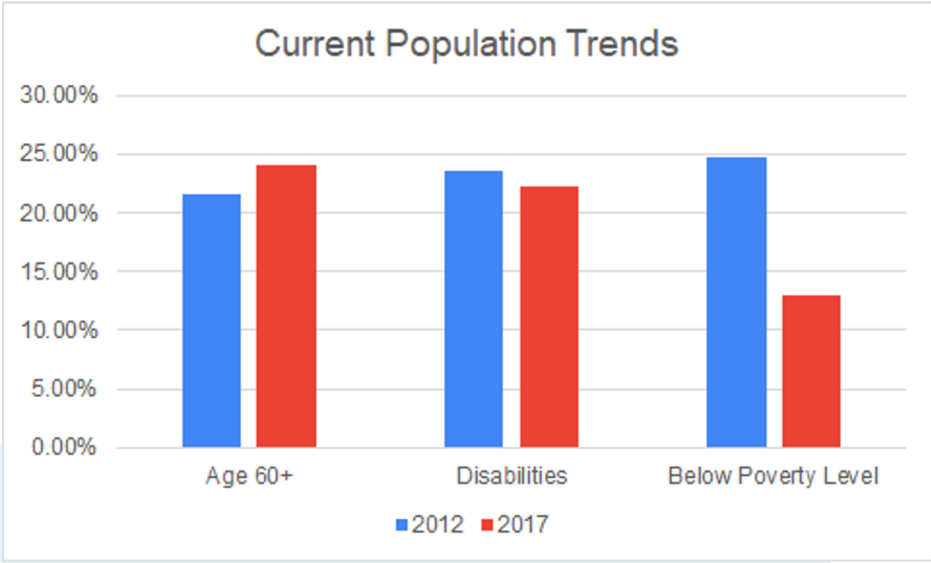
Chris Hunt, Brea Pate, Connor Suwarow, Mitchell Wrenne

PROCEDURE

- Assess current housing stock as well as project future population growth
 - Using census data and projection formula
 - Averaged for 4 projection models (linear, geometric, parabolic, and gompertz)
 - Compared to BEBR projections
- Focus on key demographics for affordable housing
 - Elderly
 - Disabled
 - Low-income
- Review zoning ordinances to increase affordable housing stock
 - 1997 Section 3 and 4

FINDINGS

- Current Population Trends (2010-2018)
 - Elderly population is increasing
 - Disabled population fluctuating between 22% and 25 %
 - Population below the poverty line has decreased



- Population projections (2020-2040):
 - Our averaged projections show an increase in population of 3838 people from 2020 to 2040
 - BEBR shows an increase in population of 1781 people from 2020 to 2040
 - The two projections can represent upper and lower limits for population growth

YEAR	(Based on) Census data	BEBR
2000	13017	13017
2010	14625	14625
2018 (2020)	16549	14914
2030	18439	15940
2040	20387	16695

RECOMMENDATIONS

- Plan for increasing population between 2020 and 2040
 - Consider an upper limit of 3,838 and lower limit of 1781
 - Assume recent (2017) percentages for the period for older, disabled and below poverty level populations due to limited data for projections
 - Review zoning ordinance:
 - Modify land-use regulations to permit higher densities
 - Allow for development to occur in previously restricted areas
 - Address potential community opposition to affordable housing
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HOUSING QUALITY & STORM-RESILIENCY

Alease Folts, Anthony Vilar, Wade Woolford

HOUSING PROJECTIONS

- Data from U.S. Census Bureau and Florida Bureau of Economic and Business Research (BEBR)
- Average Household (HH) size
 - Low, medium, & high BEBR projections
 - Increase in HH size found in most scenarios
- **Recommendation:** ~ 700 housing units needed by 2030
- Between 400-500 units needed every 10 years between 2030 and 2050

YEAR	TOTAL NO OF HH	ASSUMED ADDITIONAL HOUSING UNITS*
2000	4,468	-
2010	5,061	593
2018 (2020)	5,323	262
2030	5,806	483
2040	6,233	427
2050	6,601	368

*These units do not include the 203 properties with high damage as at 04/12/19 assessed by FEMA.

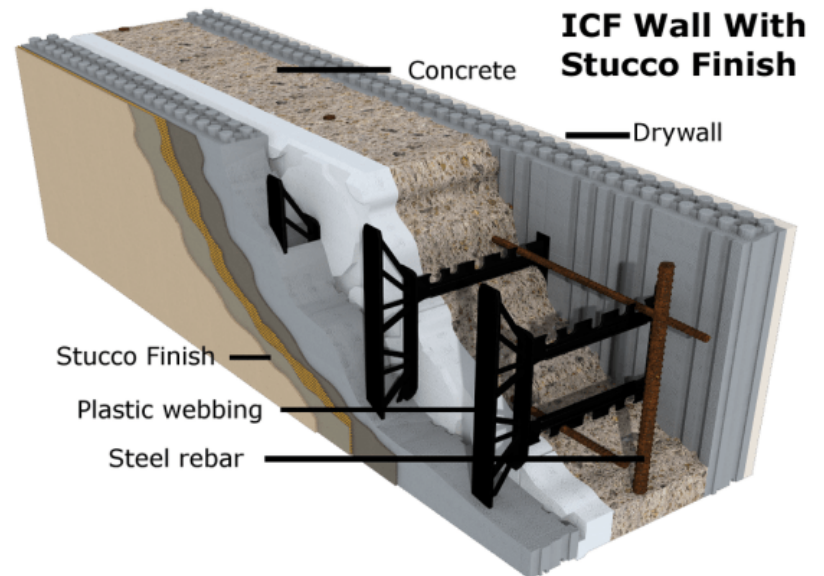
BUILDING CODES

- Wind Speed Requirements
 - Calhoun County: 130 mph
 - Hurricane Michael: 155 mph
 - Miami-Dade County: 175 mph
- **Recommendation:**
- Update County wind speed requirements to 160 mph
- 160 mph provides resilience to Category 5 storms



HOUSING IMPROVEMENTS

- Elevated Housing
 - Shrubbery and landscaping
 - Conversion into new floor
- **Recommendation:** SIP, ICF, CIP concrete walls
 - Storm resilient
 - Energy cost reducing
 - Cost efficient construction



HOME & FLOOD INSURANCE

Timothy Roberts, Niyiah Roney, Kelcie Walsingham

BACKGROUND

According to HUD coordinated Hurricane Michael Housing Impact Assessment:

- Homeowners: 51% home insurance; 3% flood insurance
- Renters: 2% renters insurance, 1% flood insurance

METHODOLOGY

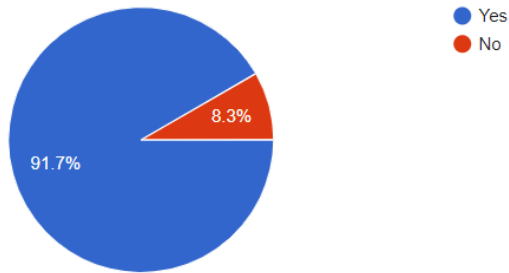
Nine question survey:

- To understand and evaluate insurance needs of county residents
 - Can help formulate plan to help residents become aware of availability and suitability of different insurance options and policies
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SURVEY RESULTS

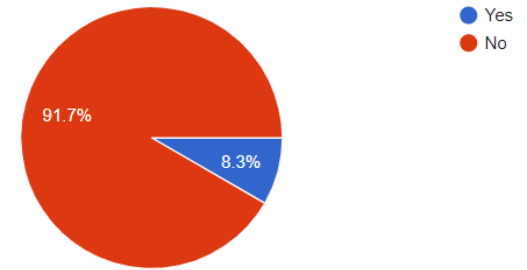
Do you have Home Insurance?

12 responses



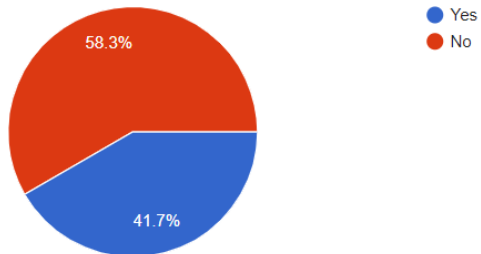
Do you have Flood Insurance?

12 responses



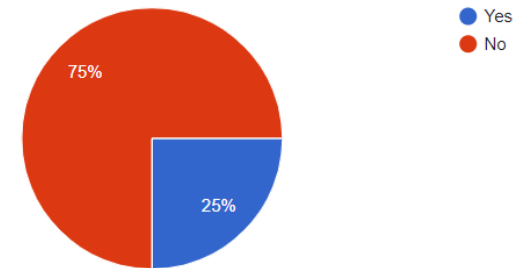
Have you experience flooding before Hurricane Michael?

12 responses



Did you experience flooding during Hurricane Michael?

12 responses



RECOMMENDATIONS

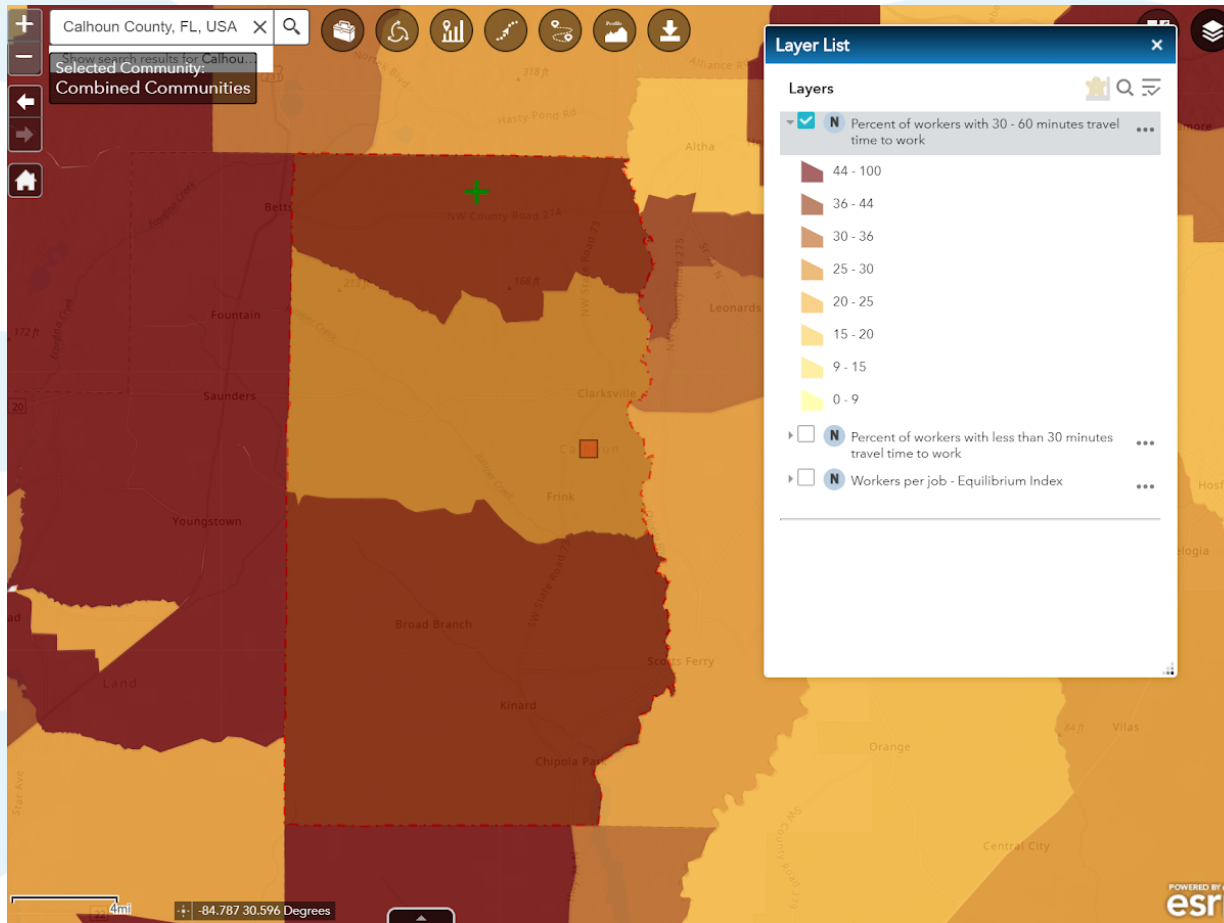
- Education on possibility of flood risks outside of the floodplain area
- **Host a community event/day:**
 - To boost morale
 - Invite insurance (as well as other recover support) vendors
- Set up a hotline (e.g. 311)
 - For information regarding housing and other recovery support information/functions

EMPLOYMENT & HOUSING CONNECTIVITY

Reema Eqab, Savannah McGraw, Jack Watson

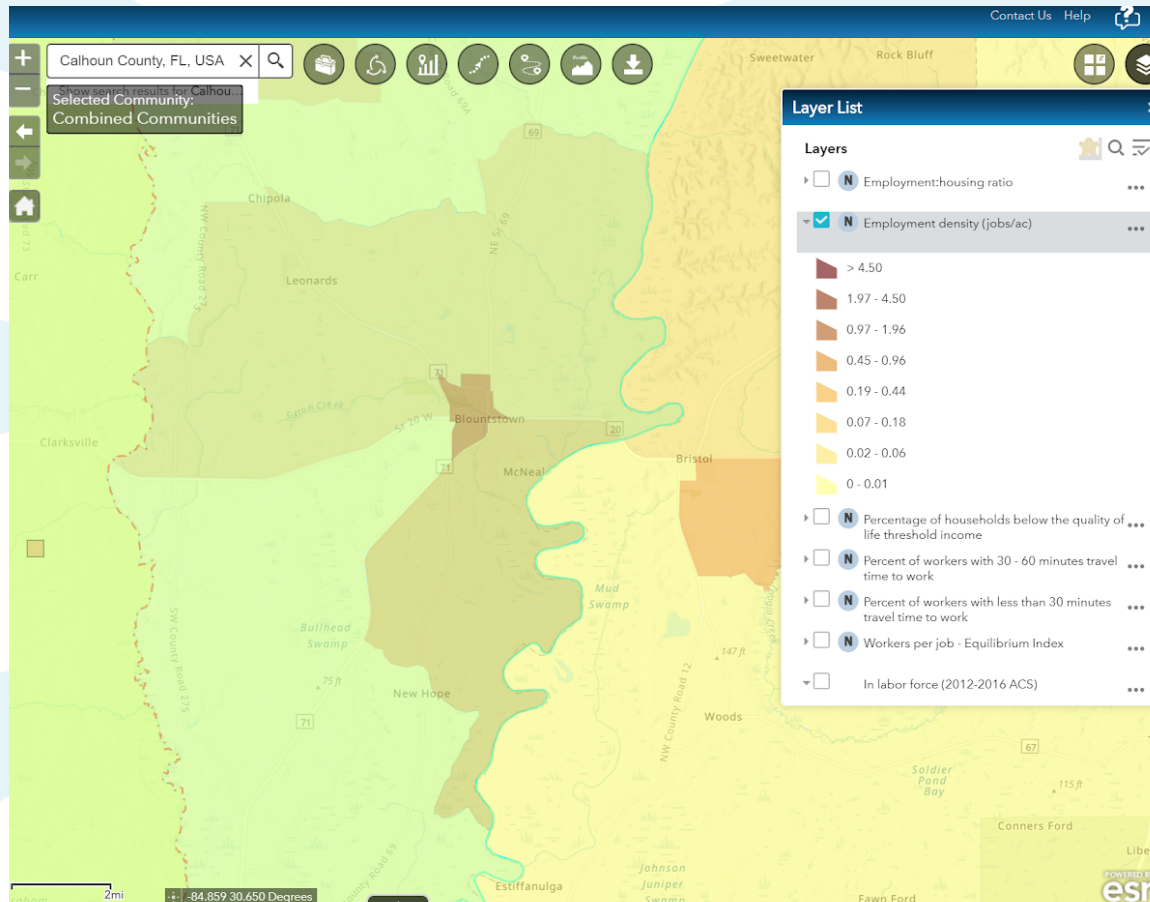
EMPLOYMENT CONNECTIVITY TO HOUSING

- Utilized EnviroAtlas
- Findings:
 - 36% of county residents with average commute time between 30-60 mins



ECONOMIC ACTIVITY

- Utilized EnviroAtlas
- Findings:
 - Blountstown: area with highest employment density



EMPLOYER ASSISTED HOUSING

- Options:
 - Down payment assistance
 - Development loans
 - LIHTC program
 - IDA program
 - Payroll Saving Matches

RECOMMENDATIONS

- Mixed-used development
 - Create a more equitable and accessible community, overall economic growth and enhanced quality of life
 - Utilize under or partly developed land in and around Blountstown
 - Opportunities for new housing and businesses and shorter commute times
-

PUBLIC OUTREACH

Bridget Ellis, Margaret Johnson, Amber Sweet

NEED FOR AND EXECUTION OF PUBLIC OUTREACH PLAN

- Need:
 - Improve communication **BEFORE, DURING**, and **AFTER** an event
 - Provides information for local government, residents, businesses, community organizations
 - Execution:
 - Formalized process
 - Via :
 - Churches
 - Schools
 - **Community days/events**
-

EXAMPLE PLAN

#	Activity / Task	Timeline	Expected Outcome	Staff Responsible	Measure of Effectiveness	Status /Comments
1	An outreach plan has some flexibility in how it can be put together. Review existing outreach plan templates and guides to review additional background knowledge to assist in building an outreach plan.	Complete before starting the outreach plan.	Make setting up and maintaining an outreach plan easier. Allows staff to adapt their process as elements change.	Leadership, meeting facilitators, outreach plan's author(s)		See Appendix B for resources.
2	Learning the primary concerns of citizens – specifically related to the goals and objectives.	Before goals and objectives are finalized.	Make the plan more oriented towards the target audience.			Recommend a public meeting, written comment PO Box, and/or survey to hear concerns.
3	Organize with schools and other public venues to present educational instruction and materials to the public – of all ages and demographics.	Complete at least one class or lecture/guest speaker during the school year at a school and before the hurricane season.	Reach additional demographics within the target audience. Improve the availability of information.	Set up a committee to organize and facilitate these classes.		
4	Surveying the target audience about their understanding of emergency procedures and information provided on checklists.	Survey every 6 months to a year, or after public outreach events.	To ensure the information provided is being utilized and understood.	Public outreach staff of local government.	Getting consistent, positive feedback from the target audience.	This is a great way to interact with the community and show them genuine concern for their safety.
5	Identify the current/assumed concerns citizens may have before, during, and after a hurricane (or other natural disasters)	Complete before developing educational materials / preparation checklist.	Confirming and identifying concerns from a constituent's viewpoint. Ensures there is an agreement between the facilitators and the target audience.	Assign to someone knowledgeable in public relations.		Recommend a public meeting, written comment PO Box, and/or survey to hear concerns.
6	Insert additional actions to meet the county's goals and objectives.					

Additional resources available: handouts, resources for developing a plan, Florida statutes governing public outreach

MEASURING SUCCESS AND EFFECTIVENESS

- If outreach efforts are not working, check/revise the plan and its implementation
- Periodic input from target audience necessary during implementation/execution:
 - Example:
 - 25% complete
 - 50 complete
 - 75% complete
 - Allows for adjustments to be made

CAPACITY BUILDING

Teal Black, Hannah Mendillo, Lena Owen

SUGGESTED FINANCIAL AID: Grants

- Hurricane Loss Mitigation Retrofit Program
 - Can help improve building resiliency
 - Program has up to \$3.4 million
 - Applications: via advertised Request for Proposals (RFP) Email HLMP@em.myflorida.com to request being added to announcements
- Florida Job Growth Grant Fund
 - Can help improve public infrastructure and workforce training
 - Program has up to \$40 million to communities focused on economic growth
 - Proposals submitted after July 1, 2019 will be considered for 2019-2020 cycle

SUGGESTED FINANCIAL AID: Loans

- Disaster Relief Resources and Information: Hurricane Michael
 - Hurricane Recovery Loan Program
 - \$65 million appropriated
 - Foreclosure Counseling Program
 - Rental Recovery Program
 - \$55 million
- Small Business Administration: Disaster Loans
 - Disaster Loan Assistance:
 - Businesses
 - Private nonprofit organizations
 - Homeowners
 - Renters
 - Three-step application process

RECOMMENDATION

- Focus on the Florida Job Growth grant funds
 - Cycle is currently open
 - Keep an eye out for Hurricane Loss Mitigation Retrofit Program RFP
- Consider loans as and when necessary
 - E.g. Foreclosure Counseling Program could help improve housing outcomes

NEXT STEPS

Dr. Kwame Owusu-Daaku

NEXT STEPS

- **Takeaway:** Community Day/Event
 - Submission of composite report in January
 - Re-engage with new student teams in the Spring on Phase 1 environmental review
 - Possibility of working with another student team on grant development support
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THANK YOU FOR YOUR TIME!

ACKNOWLEDGEMENTS

- Calhoun County
 - Board of County Commissioners
 - County staff
 - Residents
- EPA
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 - Elizabeth Otto
- UWF
 - Department of Earth and Environmental Sciences

QUESTIONS? COMMENTS?
