



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



Report prepared for LEAD Coalition of Bay County  
by

Janice T. Booher, MS  
Leah Taylor Booher, MSLIS  
Heron Bridge Education, Inc

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## 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 sssssssssssssPurchase 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.

