Okaloosa / Walton County 2024
Housing Needs Assessment and Analysis

Prepared by the Homelessness & Housing Alliance
for the Okaloosa Walton Homeless Continuum of Care (FL-505)

October 2024

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Executive Summary

This report analyzes data from the 2024 Point in Time Count (PIT), 2024 Housing Inventory Count (HIC), and the Homelessness Management Information System (HMIS)'s 2023 Performance Measures to assess the state of homelessness in Okaloosa and Walton County. It also analyzes student homelessness using data from Okaloosa and Walton County Public Schools and housing data from the Shimberg Center for Housing Studies at the University of Florida.

The Point in Time Count (PIT) found that the number of people experiencing homelessness in Okaloosa and Walton Counties remained roughly the same with 391 people experiencing homelessness during the 24-hour period of the count. The majority of those experiencing homelessness in our community are unsheltered individuals. People of all racial and ethnic groups are experiencing homelessness, with white individuals making up the majority of the homeless population. However, a disproportionate percentage of African Americans are experiencing homelessness relative to their population in the community.

This analysis shows that the Continuum of Care has been effective at:
- Decreasing the rate of family homelessness
- Decreasing the number of people experiencing homelessness for the first time
- Maintaining the effectiveness of permanent supportive housing (PSH) programs, and
- Increasing positive outcomes for emergency shelter and rapid rehousing (RRH) clients

At the same time, it reveals a number of gaps that need to be addressed:
- There is a large deficit in affordable housing that complicates both prevention and rehousing efforts.
- The demand for shelter and PSH beds outstrips the capacity of current programs by an order of magnitude.
- There was a significant increase in chronic homelessness.
- There was a significant increase in the length of time that people experience homelessness after accessing services. This is likely due to the deficit in affordable housing mentioned above.
- The effectiveness of outreach programs has declined.
- Although the number of people experiencing homeless for the first time decreased, it is still high with 818 individuals entering homeless for the first time in the 2022-2023 year.
- Only 50% of clients from emergency shelter and rapid rehousing programs move into permanent housing.

There are also a gaps in the data. These can be addressed by expanding the PIT and HIC surveys to non-grant recipients, encouraging all providers to utilize HMIS, and training case managers in tracking income increases so that the Continuum of Care (COC) can better evaluate that component of effectiveness.

Recommendations

The following steps are recommended based on this analysis:

1. Work with community stakeholders to develop a plan for addressing the shortage in affordable housing. This is an underlying cause of homelessness and must be addressed in order for the COC to achieve its goal of making homelessness brief, rare, and non-recurring.
2. Prioritize programs that target unsheltered individuals, especially those that are experiencing chronic homelessness.
    a. Invest in improving the effectiveness of outreach programs so that they can reach people faster, either moving them into permanent housing or moving them to temporary housing/shelter so that they can work toward permanent housing from a safe place.
    b. These programs should include components to address the needs of people with mental illnesses and with substance use disorders, as nearly a fifth of the unsheltered population faces one or both of these challenges.
3. Expand prevention efforts to further reduce the number of people experiencing homelessness for the first time.
4. Expand the bed capacity PSH and shelters:
    a. PSH should be prioritized given the growing number of people experiencing chronic homelessness.
    b. Shelter beds are needed because the length of time it takes people to be rehoused is growing. This ensures people have somewhere safe to stay as they work toward housing.
5. Explore the reasons for the increase in positive outcomes for emergency shelter and rapid rehousing clients so that best practices can be replicated across the COC.
6. Address the data limitations described above by including non-grant recipients in the PIT count and by training case managers on how to record income increases for their clients.
7. Work with community stakeholders to develop a plan for reaching children and unaccompanied youth who are living in housing that is not their own. This could include:
    a. Expansion of prevention efforts to reach these families and youth,
    b. Identification of non-federal funds that can be used to help unaccompanied youth who cannot be served by HUD programs due to its definition of homelessness, and
    c. Evaluation of whether it makes sense to invest in shelter beds for unaccompanied youth.
8. Explore the reasons for the disparity in the number of African Americans experiencing homelessness relative to their population in the community to assess whether there are interventions that could address structural issues facing this group.

Next Steps

The above recommendations are based on an independent analysis of the relevant data on housing, provider capacity, system performance, and homelessness in Okaloosa and Walton counties.[1] The next step involves evaluating these recommendations and working with the larger community to prioritize resources to address the most pressing issues. The Homelessness and Housing Alliance (HHA), the lead agency for the Okaloosa and Walton County COC, will consider these recommendations and the analysis presented here as it works with stakeholder to update the COC's strategic plan, develop budget and grant priorities for the coming year, and support community efforts geared at achieving our goal of making homelessness brief, rare, and non-recurring.

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[1] Analysis conducted by Cochran Strategy and Analytics.

Purpose

The Purpose of this Housing Needs Assessment and Analysis is to evaluate how effectively Okaloosa and Walton Counties are addressing the needs of people experiencing homelessness, to identify gaps in services, and to recommend what areas the COC should focus on to address those gaps.

Key Metrics

The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 is the federally mandated legislation that governs Housing and Urban Development (HUD) funding to states and communities. The HEARTH Act amended and reauthorized the McKinney-Vento Homelessness Assistance Act with substantial changes, including a new definition of homelessness, an emphasis on prevention services, an increase in emphasis on performance, and a focus on coordinated access and assessment.

The goals of the HEARTH Act include:
- Reduce the length of time that individuals experience homelessness
- Reduce new episodes of homelessness
- Reduce return entries into homelessness

The State and Federal Government evaluate communities' effectiveness in achieving these goals by tracking:
- The number of people who become homeless
- The length of time people experience homelessness
- The number of returns to homelessness
- The number of people accessing homeless services who increase their income
- The percent of the homeless population accessing services

Sources and Methodology

The Homelessness and Housing Alliance (HHA) had an independent consultant, Cochran Strategy and Analytics, conduct this year's Housing Needs Assessment. The consultant utilized multiple sources to assess the COC's effectiveness at making homelessness brief, rare, and non-recurring:
- The Annual Point in Time Count
- Housing Inventory County
- System Performance Measures from HMIS
- Student homelessness data from Okaloosa and Walton School Districts
- Rental costs, eviction, and housing availability data from the Shimberg Center for Housing Studies at the University of Florida

Point-in-Time Count

The Point-in-Time (PIT) Count is an annual count of sheltered and unsheltered homeless persons on a single night. Continuums of Care count and report to the state and the Department of Housing and Urban Development (HUD) the number of people who are unsheltered, in emergency shelters, transitional housing, and safe havens on that night. The PIT does not include people in Permanent Supported Housing (PSH) or Rapid Re-Housing (RRH).

The PIT is considered to be the best source of data about the number of people experiencing chronic homelessness and street homelessness, the target populations for PSH. However, it is considered by homeless family advocates and providers to fall short of accurately capturing family homelessness since families are less likely to end up on the street. It is also considered to have significant limitations in counting youth who are skilled at hiding and are underserved by the homeless system. Given these limitations, PIT numbers should be considered an undercount of true need. Despite these limitations, the PIT is used as the basis for funding and is generally considered to be the most reliable count.[2]

Housing Inventory Count

The Housing Inventory Count (HIC), which is conducted on the same night as the PIT, tallies the number of beds and units provided by program type, including those in Emergency Shelter, Transitional Housing, Safe Haven, RRH and PSH.[3] Inventory data from RRH and PSH programs is useful in assessing the size of the population that is being housed through COC programs. In addition, the utilization rate of PSH and shelter programs can aid the COC in identifying which types of programs are at capacity and which are being under-utilized. By comparing excess capacity to the number of eligible individuals for the relevant programs, the COC can also assess which programs need to be expanded.

System Performance Measures

All agencies receiving federal and state funding from the COC are required to participate in the Homeless Management Information System (HMIS). This database records information about clients receiving services. In assessing system performance, this data is used to assess how the overall system – not individual providers– are doing in achieving the COC's goal of making homelessness brief, rare, and non-recurring.

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[2] https://files.hudexchange.info/resources/documents/PIT-Count-Methodology-Guide.pdf
[3] HIC data was collected from Opportunity Place, Crestview Area Shelter for the Homeless, Shelter House, One Hopeful Place, Catholic Charities, Caring and Sharing of South Walton, Bridgeway Independent Living, Crestview Housing Authority HUD-VASH program, Fort Walton Beach Housing Authority HUD-VASH program, Walton County Housing Authority HUD-VASH program, Lutheran Services, and 90Works.

This data covers people accessing services in agencies that utilize HMIS. In this CoC, that includes 16 organizations and the Department of Veteran Affairs.[4] It does not include unhoused individuals who have not accessed services at these organizations or individuals that have accessed services in organizations that do not utilize HMIS.

A client's entry and exit dates in HMIS, along with their housing and income outcomes, are used to build key metrics including:
- the number of newly homeless individuals
- the total number of people experiencing homelessness
- the average length of time individuals spend homeless
- the number of people exiting homelessness into housing
- the number of people re-entering homelessness in the two years after they exit to housing
- the number of people whose income increases after accessing services. (This data differentiates between earned and unearned income. Non-earned income includes mainstream benefits like TANF, WIC, and housing subsidies.)

These metrics are evaluated at the system level. They are also broken down by program type so that CoCs can see what elements of outreach, rehousing, and stabilization are needed to improve the overall system's performance.

Data from Okaloosa and Walton County Public Schools

Both Okaloosa and Walton Country Public Schools keep track of students who are experiencing homelessness using a survey they send to all students throughout the year. It is important to note that their definition of homelessness differs from the one used by HUD. HUD counts individuals as homeless if they are "literally homeless" meaning that they are living either in an emergency shelter or in some place not meant for human habitation. It does not include individuals staying in motels or staying with friends and family. The school districts' definition of homelessness is broader and includes students in both of these categories. Thus, this data gives us a much wider view into family homelessness.

School district data includes:
- The grade of the student
- The student's living situation:
  - Living in cars, parks, temporary trailer parks or campgrounds, train stations, etc.
  - Living in an emergency or transitional shelter
  - Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; doubled up

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[4] My Gulf Care, Bridgeway, Caring and Sharin of South Walton, Catholic Charities, Chataqua Healthcare, One Hopeful Place, Crestview Area Shelter for the Homeless, Lutheran Services, the Homelessness and Housing Alliance, Opportunity Place, Salvation Army, Shelter House, the Matrix, Crestview Area Housing Authority, Walton County Housing Authority, and Fort Walton Beach Housing Authority.

- o Living in a hotels or motel due to lack of alternative adequate accommodations
- The cause of their homelessness:
  - o Man made or natural disasters (hurricanes, pandemic, earthquake, tropical storm, wildfires, etc.)
  - o Lack of affordable housing, long term poverty, unemployment, medical concerns, domestic violence, eviction, mental illness, etc.
- Whether they are an unaccompanied youth and, if they are, whether they are under the age of 16.

Housing Data

Foreclosure and eviction data from 2019-2023 was taken from the Florida Housing Data Clearing House, which is produced by the Shimberg Center for Housing Studies.[5] They use filings from the Florida Court Clerks & Comptroller's office and the county Clerk of the Court offices to track the number of foreclosures and evictions. They also calculate the number of evictions per 1,000 rental households and the number of foreclosures per 1,000 owner households to determine the foreclosure and eviction rate. The overall number of rental and owner households in each county is taken from the U.S. Census Bureau.

Data on rental costs and low-income housing availability is taken from the Shimberg Center for Housing Studies 2023 Annual Report.[6] This report includes the number and percentage of low income, cost burdened renters in each county. Low-income renters are defined as those with incomes less than 60% of each county's area median income (AMI). Cost burdened is defined as households that spend more than 40% of their income on housing. Shimberg reports how many households are both low income AND cost burdened for each county.[7] They also provided an in-depth analysis of Okaloosa County's Affordable Housing Needs.[8]

In addition, Shimberg tracks the availability of affordable housing by comparing the number of rental households in an income category (defined by the household's income as a percentage of AMI), with the number of available housing units. Positive numbers indicate a housing surplus. Negative numbers indicate a housing deficit. They only perform this analysis on metropolitan areas, so we only have data for the Fort Walton Beach-Crestview-Destin MSA.[9]

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[5] http://flhousingdata.shimberg.ufl.edu/eviction-foreclosure/results?nid=4600&nid=6600, last accessed on 17 October 2024
[6] http://shimberg.ufl.edu/publications/Shimberg_annual_report_Dec_2023.pdf, last accessed 17 October 2023
[7] Ibid, 14-15.
[8] http://www.shimberg.ufl.edu/publications/Okaloosa_presentation_062724.pptx
[9] Ibid, pg. 32

Analysis

Point in Time Count

The 2024 Point-in-Time Count was conducted on January 26, 2024. On that evening, 391 people were counted as experiencing homelessness across Okaloosa and Walton Counties, roughly the same number as the 2023 point in time count which found 395 people experiencing homelessness.
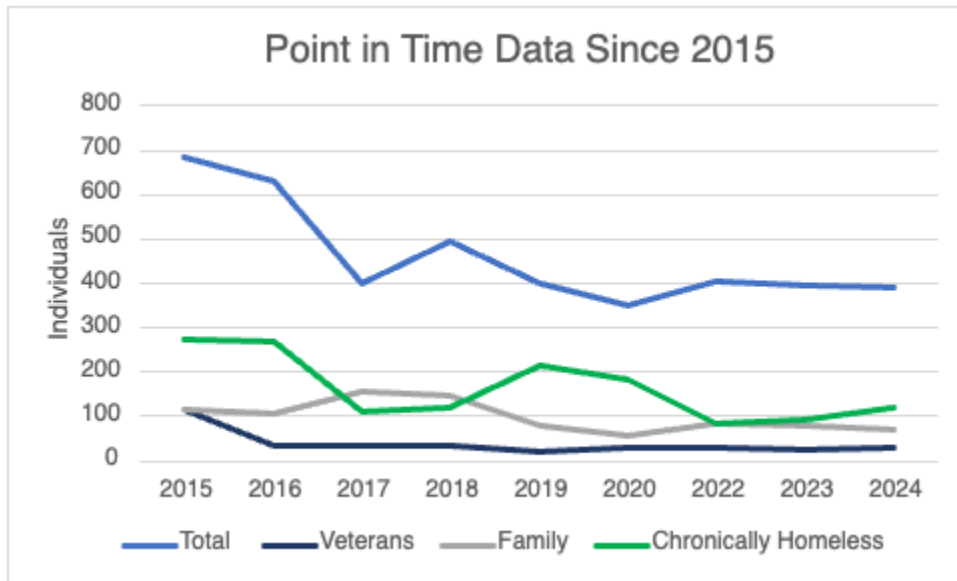
The steady state at the aggregate level is driven by countervailing trends in different subpopulations. Family homelessness decreased by 13% compared to 2023, with 70 people experiencing homelessness in families in 2024, compared to 81 in 2023. Veteran homelessness and the number of people experiencing chronic homelessness[10] increased. Veteran homelessness increased by 20% and chronic homelessness by more than 30%.

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[10] Defined as the number of people experiencing homelessness for longer than 12 months.

2024 Incidence of Homelessness per 10,000 people
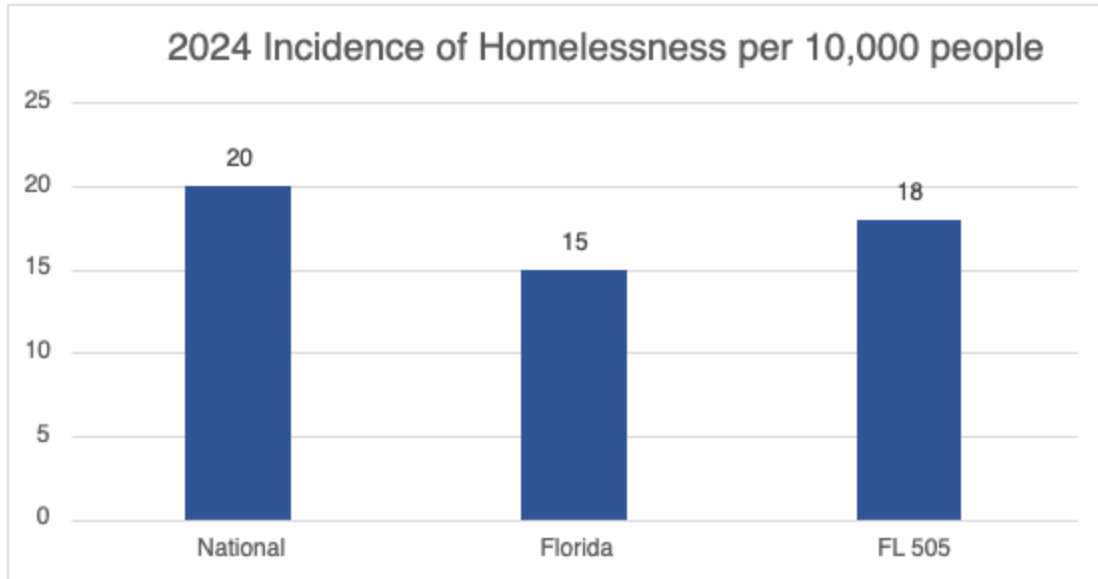
The incidence of homelessness for Okaloosa and Walton Counties is around 18 people for every 10,000 people.[11] This is higher than Florida's incidence rate of 15 per 10,000, but lower than the national rate of 20 per 10,000.[12]

Sheltering and Family Status

The majority of people experiencing homelessness in Okaloosa and Walton Counties are unsheltered and are experiencing homelessness as individuals rather than as part of a family.

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[11] Population Statistics taken from:

https://www.census.gov/quickfacts/fact/table/okaloosacountyflorida/PST045223,

https://www.census.gov/quickfacts/fact/table/waltoncountyflorida/POP645222

[12] PIT statistics from Florida taken from Florida's Council on Homelessness Annual Report (https://www.myflfamilies.com/sites/default/files/20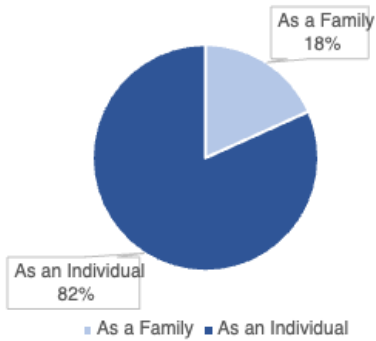24-07/Council%202024%20Annual%20Homelessness%20Report.pdf) ; National PIT statistics are from 2023 and are taken from the National Alliance to End Homelessness' State of Homelessness 2024 Report (https://endhomelessness.org/homelessness-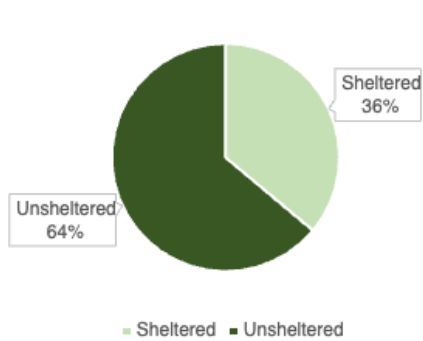in-america/homelessness-statistics/state-of-homelessness/); Population Statistics taken from US Census Bureau (https://www.census.gov/topics/population.html).
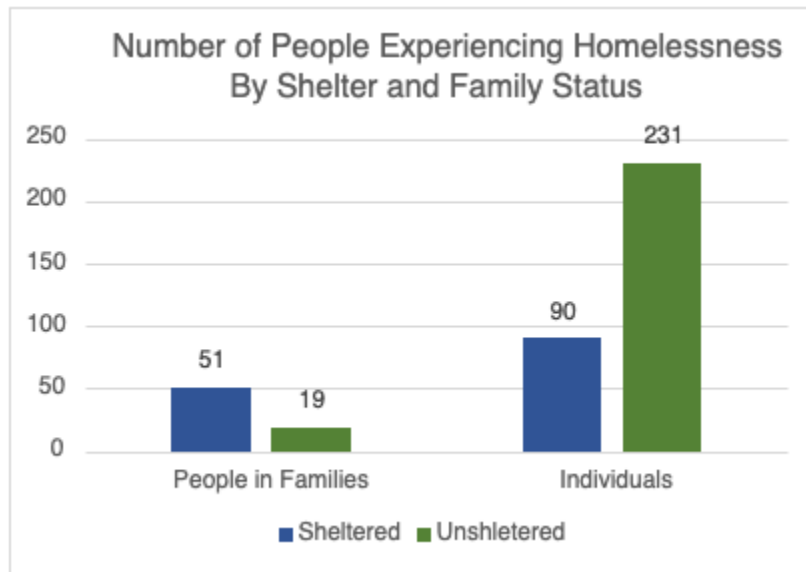
Percentage of People Experiencing Homelessness By Houshold Type

As a Family
18%

As an Individual
82%

▪ As a Family ▪ As an Individual

Percentage of People Experiencing Homlessness By Sheltered Status

Sheltered
36%

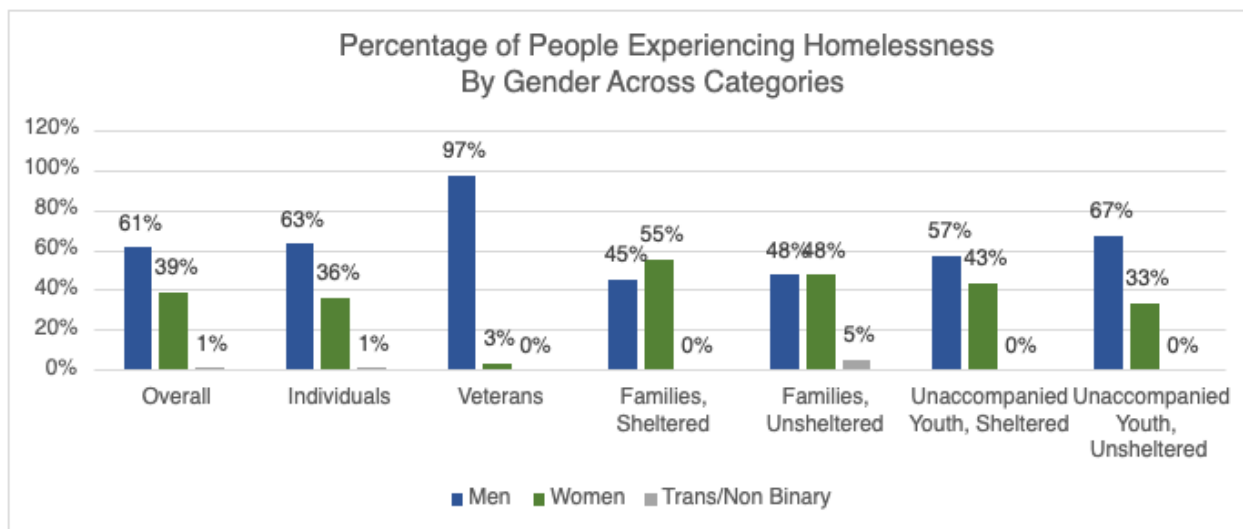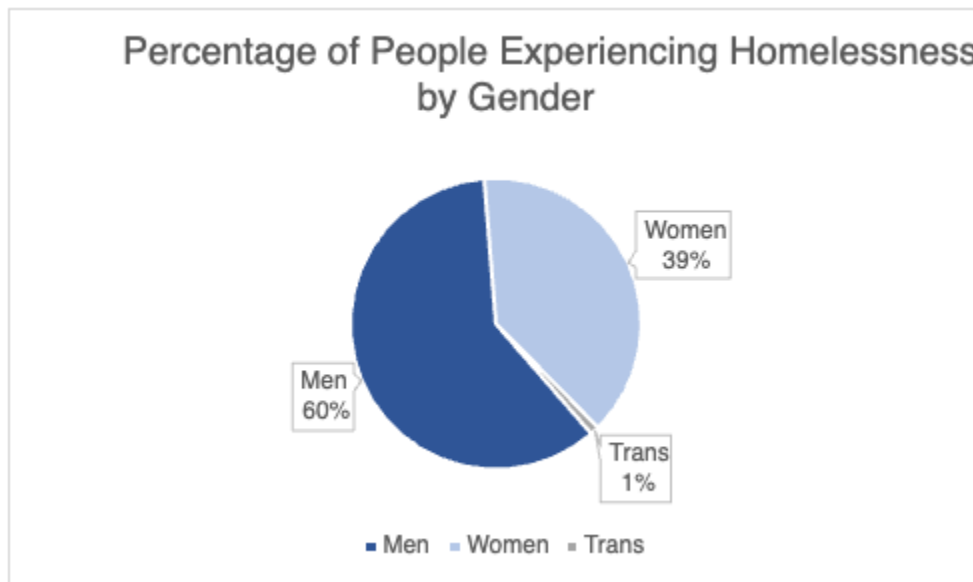Unsheltered
64%

▪ Sheltered ▪ Unsheltered

In addition, while most families experiencing homelessness are sheltered, the vast majority of those experiencing homelessness as an individual are unsheltered: 27% of unhoused families are unsheltered, while 72% of unhoused individuals are unsheltered. The 231 unsheltered individuals experiencing homelessness make up the largest category (59%) of unhoused people across the Okaloosa Walton Continuum of Care, highlighting the need to prioritize this population.

Number of People Experiencing Homelessness By Shelter and Family Status

	People in Families	Individuals
Sheltered	51	90
Unsheltered	19	231

▪ Sheltered ▪ Unshletered

Gender

Both men and women are experiencing homelessness in Okaloosa and Walton Counties, but 60% are men. This gender imbalance is driven by the high percentage of men experiencing
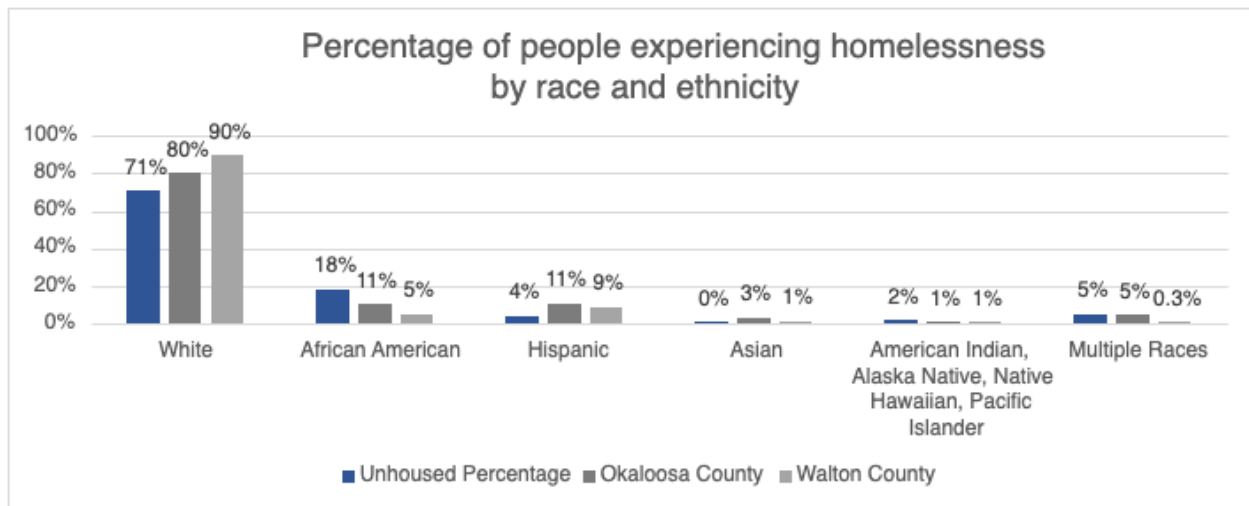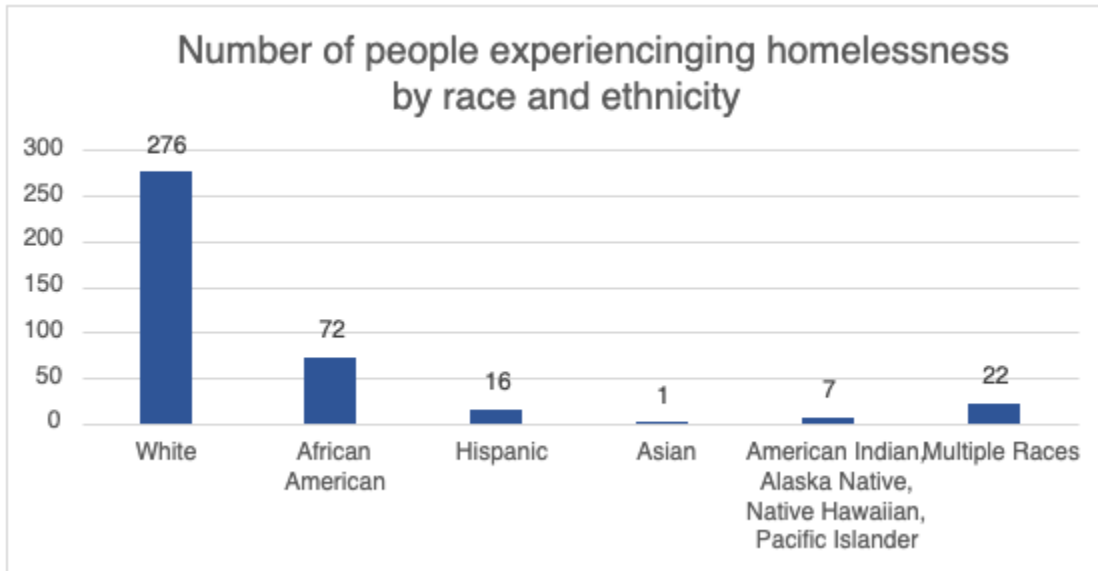
homelessness as individuals (63%). There is also a large imbalance for veterans (97% male) and unsheltered, unaccompanied youth (67%).

Percentage of People Experiencing Homelessness by Gender

- Men 60%
- Women 39%
- Trans 1%

Legend: Men, Women, Trans

Percentage of People Experiencing Homelessness By Gender Across Categories

Category	Men	Women	Trans/Non Binary
Overall	61%	39%	1%
Individuals	63%	36%	1%
Veterans	97%	3%	0%
Families, Sheltered	45%	55%	0%
Families, Unsheltered	48%	48%	5%
Unaccompanied Youth, Sheltered	57%	43%	0%
Unaccompanied Youth, Unsheltered	67%	33%	0%

Legend: Men, Women, Trans/Non Binary

Race and Ethnicity

Most people experiencing homeless in Okaloosa and Walton Counties were white, followed by African Americans, mixed race, and Hispanic individuals. The number of white individuals experiencing homelessness was 276, nearly four times more than any other group. However,

when compared to the overall population, the proportion of white people experiencing homelessness was lower that the percentage of white people in the larger community. Conversely, the percentage of African Americans experiencing homelessness (18%) was disproportionately larger than the percentage of African Americans in the community (11% for Okaloosa County and 5% for Walton County), suggesting that his population may be particularly at risk. This is true for every category of homelessness: individuals, families, veterans, and sub-populations.

Number of people experiencinging homelessness by race and ethnicity

White: 276
African American: 72
Hispanic: 16
Asian: 1
American Indian, Alaska Native, Native Hawaiian, Pacific Islander: 7
Multiple Races: 22

Percentage of people experiencing homelessness by race and ethnicity

	Unhoused Percentage	Okaloosa County	Walton County
White	71%	80%	90%
African American	18%	11%	5%
Hispanic	4%	11%	9%
Asian	0%	3%	1%
American Indian, Alaska Native, Native Hawaiian, Pacific Islander	2%	1%	1%
Multiple Races	5%	5%	0.3%

Subpopulations

As part of the PIT count, HHA collected data on the percentage of people experiencing homelessness who belonged to specific at-risk groups: those with serious mental illness, those with substance use disorders, survivors of domestic violence, and those who have experienced chronic homelessness. These subpopulations make up a significant portion of both the sheltered and unsheltered homeless populations.

Percentage of People Experiencing Homelessness that are part of an At- Risk Subpopulation
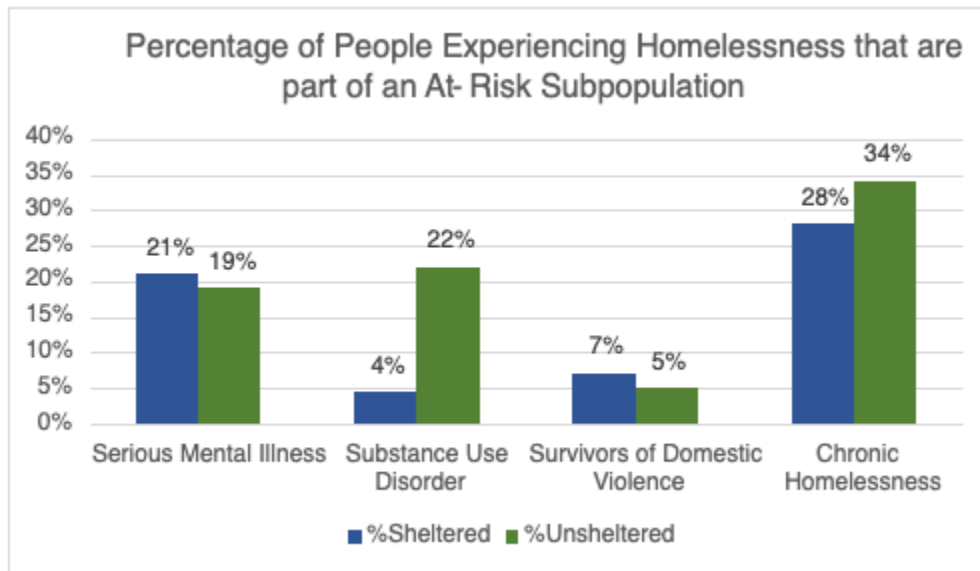
Given the rise in number of people experiencing chronic homelessness and the high percentage of those who are unsheltered (72%), the imbalance of substance use disorders (SUD) in the unsheltered population (22%) versus the sheltered population (4%) suggests that it may make sense to target outreach efforts at those experiencing both chronic homelessness and SUD.

Child and Youth Homelessness

The Point-in-Time Count included 43 children who were experiencing homelessness on the night of the count: 31 were living in emergency shelters with their family, 12 were living with their family in a place not meant for human habitation (cars, streets, parks, etc). There were two unaccompanied youth under 18 living in shelter and two unaccompanied youth under 18 that were unsheltered. However, one of the methodological critiques of the Point-in-Time Count methodology is that it undercounts youth homelessness because youth are often skilled at hiding and many youth experience homelessness in a way that doesn't fit HUD's definition of "literally homeless."

To provide a broader view of child and youth homelessness, we supplemented the point-in-time count with data from school districts. This data shows a much higher rate of homelessness for

children overall and for unaccompanied youth in particular: 531 students in Okaloosa County and 384 students in Walton County experienced homelessness in the 2023-2024 school year. This is an increase for Walton County relative to the 2022-2023 school year and a decrease for Okaloosa County.

Student Homelessness by Living Situation According to School District Data
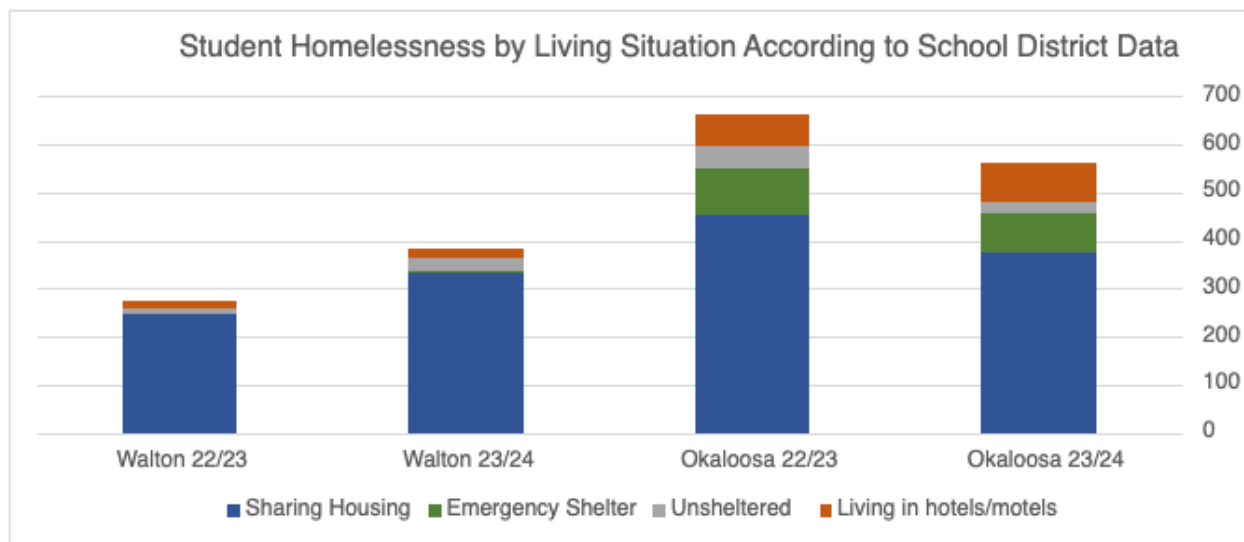
The majority of these students are not captured by PIT or HMIS data because the students either share housing or are living in hotels/motels due to economic hardship, and so do not meet HUD's definition of literally homeless. Because these families are ineligible for most federally funded COC programs, additional sources of funding may be needed to meet the needs of these children and their families.

School district data showed that 24 unaccompanied youth attended school in Walton County, two of them under 16. There were 49 unaccompanied youth attending school in Okaloosa County, 28 of them under 16. In Okaloosa County more than half of the unaccompanied youth were sheltered and thus eligible for COC supported programs. In Walton County 95% of unaccompanied youth live in places classified as "shared housing", which makes them ineligible for support through most federal programs; 40% of the unaccompanied youth in Okaloosa County are in the same situation. Creative solutions are needed to meet the needs of these children who are living without families but who do not qualify for assistance based on HUD's definition of homelessness.

Unaccompanied Youth Enrolled in School (2023/2024 School Year)

Living Situations of Unaccompanied Youth Attending School in Okaloosa or Walton County
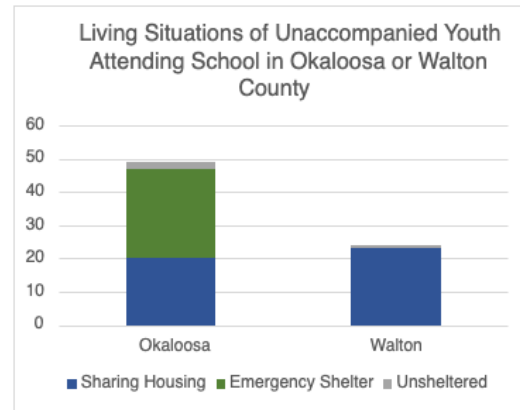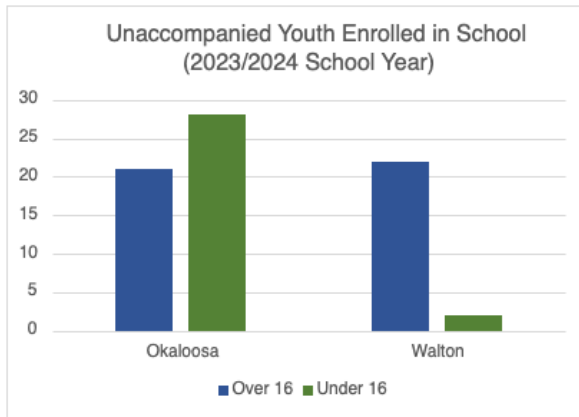
Housing Inventory Count

The HIC looks at the number of total beds designated to serve the homeless population on the night of the PIT count as well as the utilization of those beds on the night of the count. The HIC showed a total of 369 beds available in Okaloosa County, including 148 emergency shelter beds, 63 RRH beds, and 158 PSH beds.

Emergency Shelter, RRH, and PSH Housing Bed Capacity and Utilization on Night of PIT
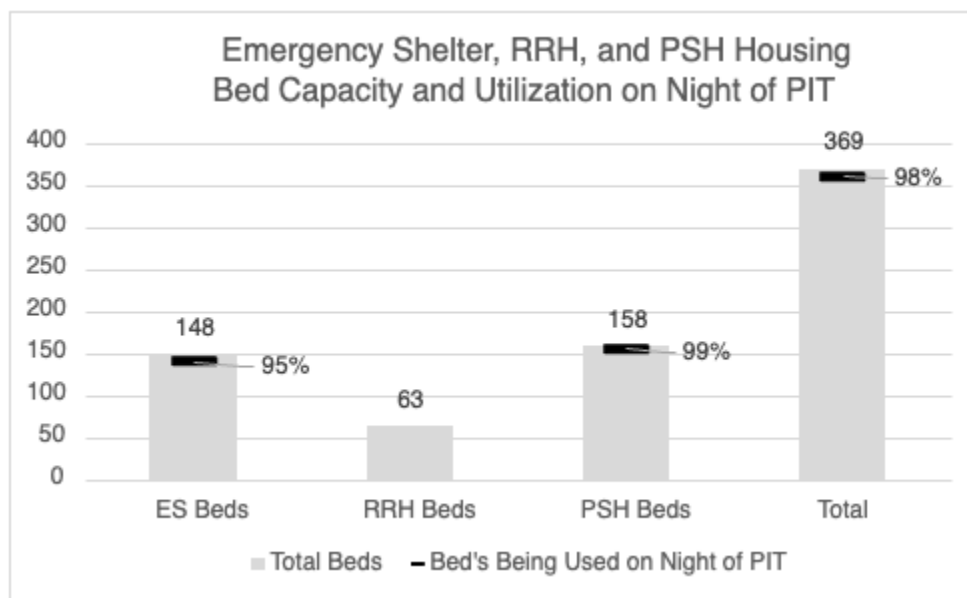
The utilization rate PSH and shelter beds was near capacity.[13] It was at 95% for emergency shelter beds and 99% for PSH. Comparing the available beds to the eligible unsheltered population on the night of the PIT shows that there is a need for both PSH and shelter beds.

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[13] Only utilized RRH beds are counted in the HIC so "utilization" is always 100%.

**Eligible Individuals on the Night of the PIT Compared to Bed Availability**
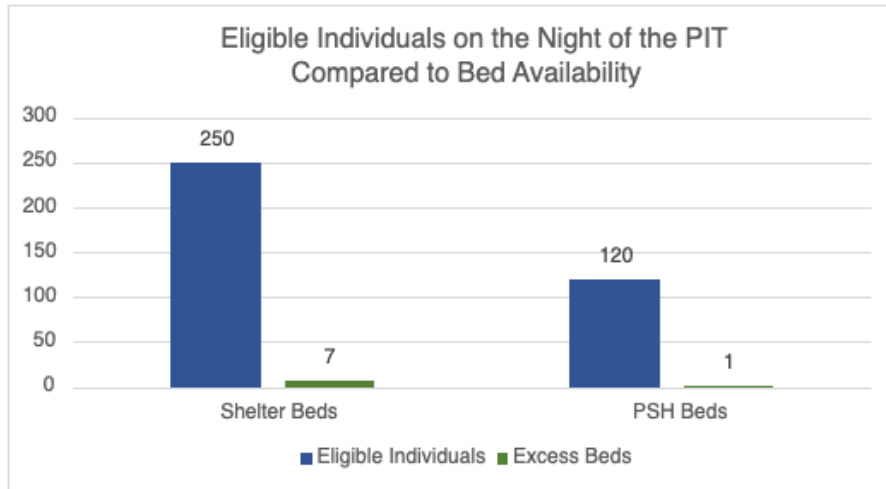
There were 250 unsheltered people experiencing homelessness on the night of the PIT count and only 7 available emergency shelter beds. In addition, there were 120 chronically homeless individuals eligible for permanent supportive housing, but only 1 available bed. This suggests that the COC needs to consider expanding capacity in both of these areas.

System Performance Metrics

First Time Homelessness

The number of people becoming homeless for the first time decreased by almost 10% in 2023, going from 906 in 2022 to 818 in 2023. However, this rate is still much higher than rates for previous years, suggesting that prevention efforts need to be strengthened.

**Number of Persons Becoming Homeless for the First Time**
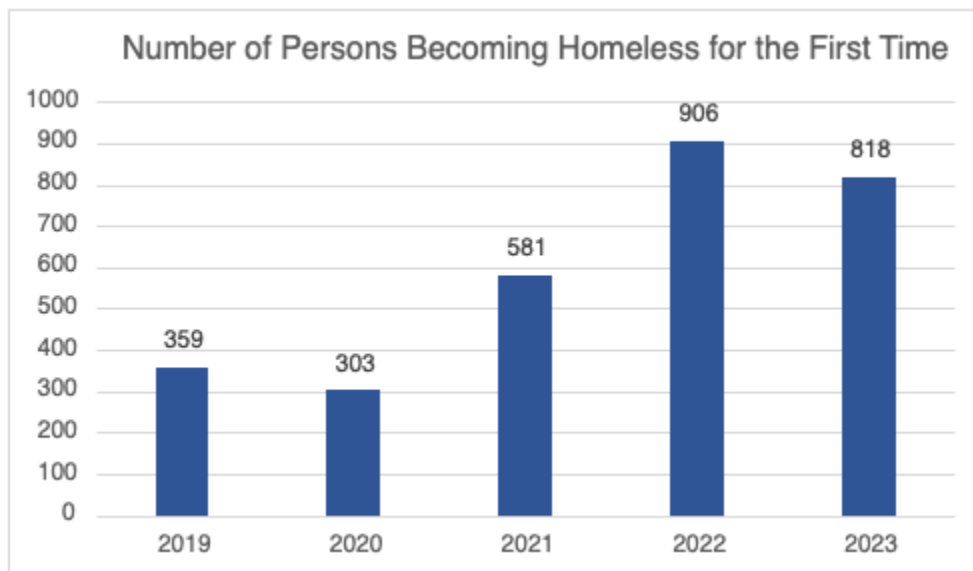
Length of Time Homeless

One of the goals of the Continuum of Care is to make homelessness brief. Unfortunately, the length of time people experience homelessness after accessing services in the COC has increased. On average people spend around four months experiencing homelessness before moving into housing, with the median time being closer to 10 weeks. Both numbers are the highest they've been since 2019, with the average showing a sustained increase over time and a large jump (of over 35%) in 2023. This is likely due to the shortage of affordable housing documented later in this analysis.
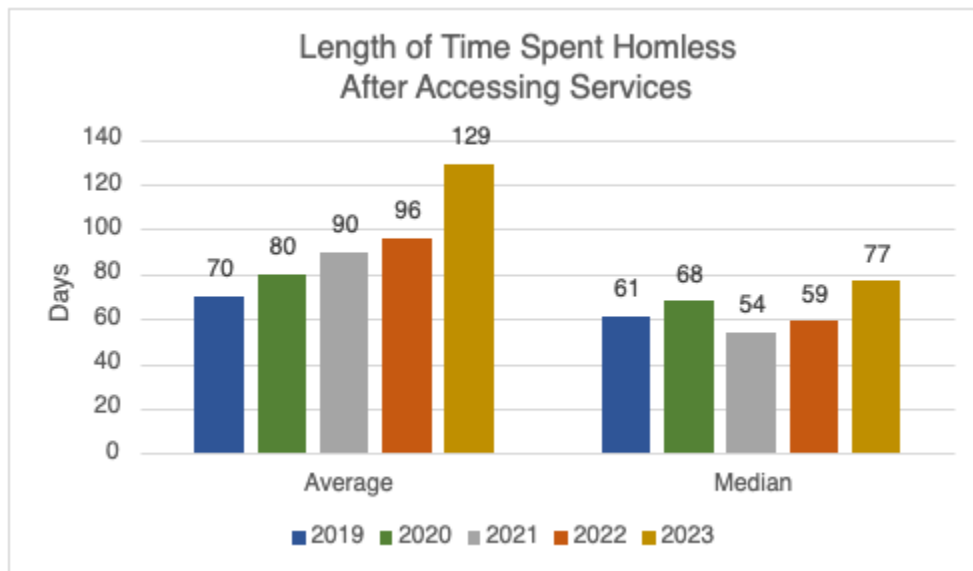
Income Increases

The data on income increases is limited. Out of 610 households served during the October 2022-September 2023 time frame, data from only 26 clients was included. All of these exited the program during the service year. No data for currently enrolled clients was entered. Any conclusions must therefore be tentative.

Percentage of Adults Exiting System with Increased Income
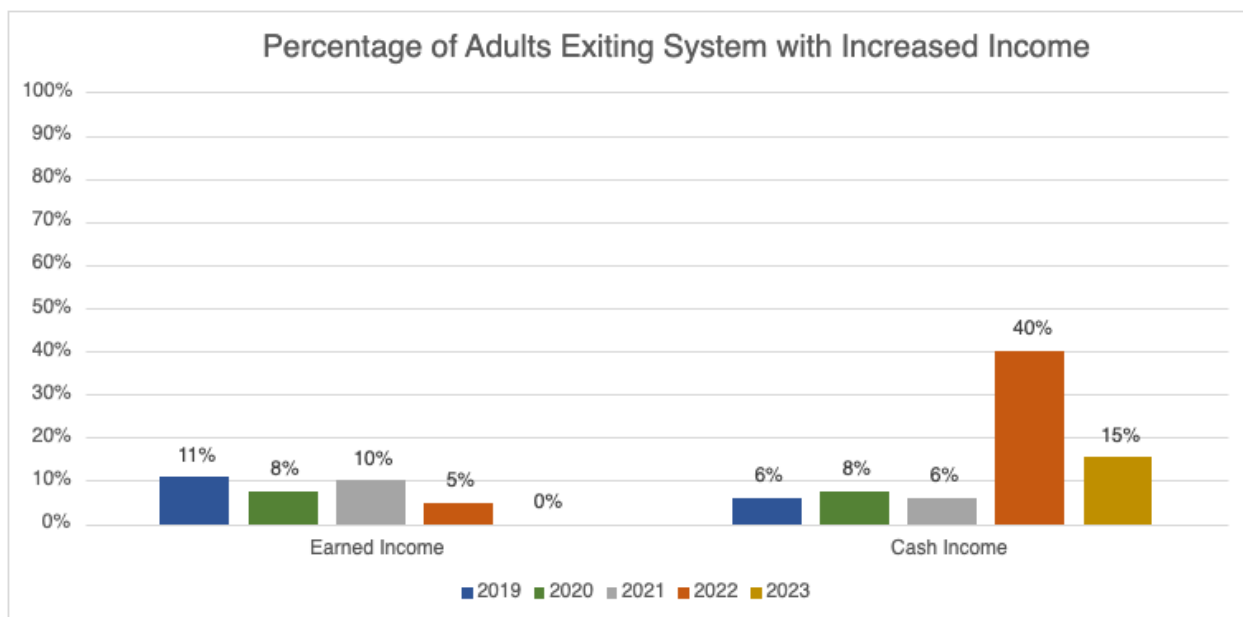
The limited data suggests that the entire community needs to put more resources into this aspect of our services. None of the clients reported an increase in earned income, although 15% did report increases in unearned income. This could include benefits such as WIC, TANF, SSDI, or Rental Assistance. This is a large decrease from the 2022 service year where 40% of clients reported increases in income. Increasing income is a key component of ending homelessness because individuals need income to be eligible for and to maintain housing. However, before moving forward with interventions to support these increases, we need to ensure the data is accurate.

Successful Programmatic Outcomes

The metric for success differs across programs. The goal of outreach programs is to help unsheltered individuals access services, ideally moving them directly into permanent housing or moving them into safe, temporary housing or shelter where they can continue to work toward finding a permanent home. The goal of emergency shelter programs and RRH programs is to move people into permanent housing. The goal of PSH programs is to move people into independent housing or to have them maintain PSH housing for more than 6 months.

As shown in the following chart, PSH programs have a high level of effectiveness, with nearly 98% of program participants maintaining housing or moving into independent housing. The effectiveness of shelters and street outreach is much less, with only 50% of clients exiting shelter or RRH programs into housing, and only 29% of street outreach clients moving into shelter or housing. The effectiveness of shelter and RRH programs increased since 2022, from 38% to 50%. The reasons underpinning this increased effectiveness should be explored further

so that best practices can be shared throughout the COC. Outreach success continued its downward trend, falling from 51% in 2022 to 29% in 2023. Reversing this trend should be a priority for the COC moving forward, given the high number of unsheltered individuals.
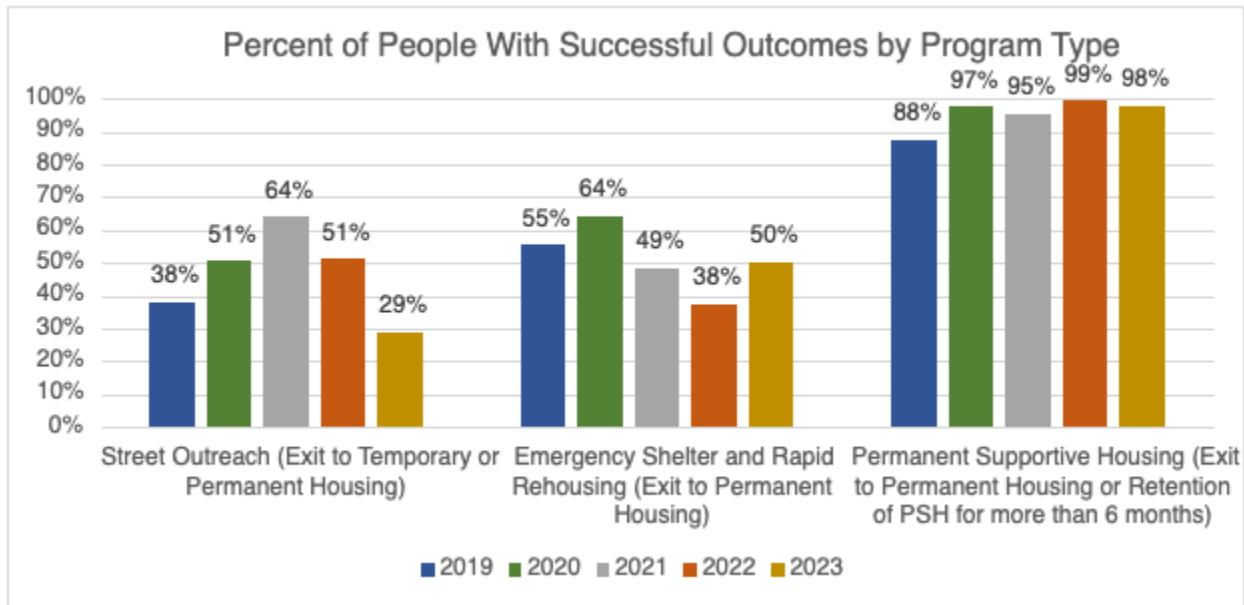
Returns to Homelessness

The final goal of the Continuum is to make homelessness non-recurring. To evaluate this, we look at the number of clients exiting our programs to permanent housing and analyze how many of them re-enter homelessness within 6 months, 1 year, and 2 years after being housed.[14]

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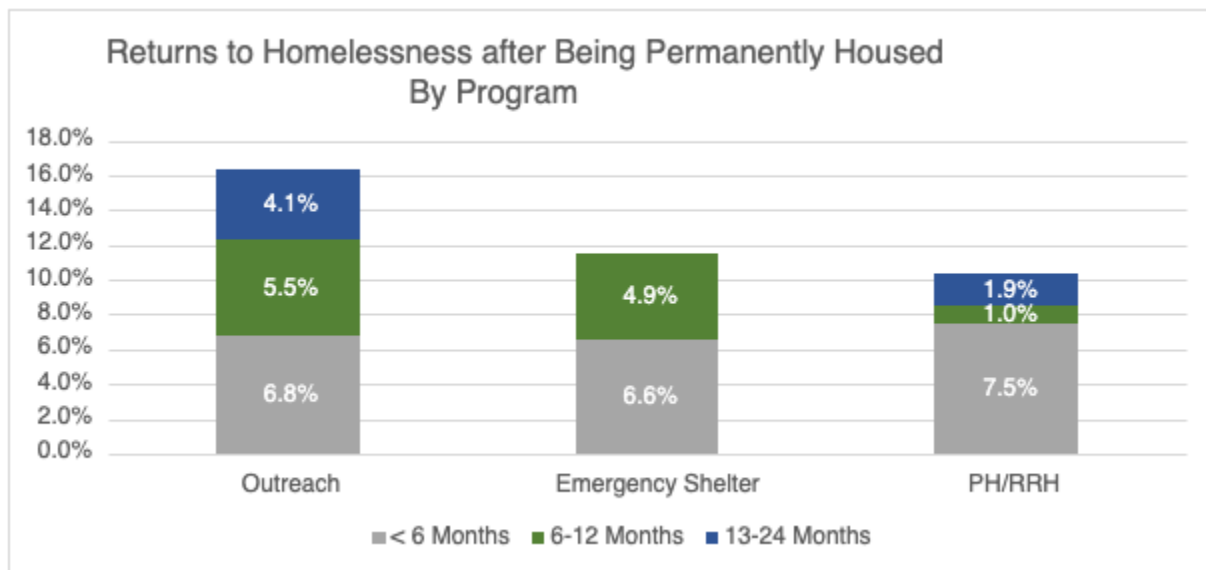
[14] Re-entry into homelessness is measured by a new entry into HMIS, meaning clients have to access services again for them to count.

Returns are highest for outreach participants, with 16.4% of clients who exit outreach to housing returning to homelessness within two years. Clients exiting emergency shelter to permanent housing return to homelessness at a rate of 11.5%, almost all within the first year. RRH and PSH clients return to homelessness at a rate of 10.4%, most within the first 6 months. The varied timing of these returns suggests that post-housing stabilization efforts should target different time frames. Outreach clients may need support for two full years after being housed, while stabilization for shelter clients could focus on the first year, and stabilization for PSH and RRH clients could target the first six months.

Housing Data

One of the primary challenges facing Okaloosa and Walton Counties in addressing homelessness is the lack of affordable housing, which is driven by housing availability and the fact that housing costs have risen faster than wages for many occupations. The Okaloosa housing wage is $25.27 per hour, which is what a full-time worker would need to earn to rent a typical 2-bedroom apartment at the HUD Fair Market Rate of $1,314 a month. The median wage in Okaloosa is $20.09 an hour, meaning that more than half of full-time workers in the county earn less than is needed for sustainable housing.[15]

Area Median Income (AMI) is used to create a standard income measure across places and household sizes. The following table shows the AMI ranges for Okaloosa County.[16]

Income Level	Income Range 1 - 4 person household	Hourly Wage 1 full time job	Hourly Wage 2 full time jobs	Affordable Housing Cost Range
50% AMI	$33,500-$47,850	$16-$23	$12	$897-$1,244
80% AMI	$53,600-$76,560	$26-$37	$15-$19	$1,436-$1,991
120% AMI	$80,400-$114,840	$39-$55	$22-$28	$2,154-$2,986

The Shimberg Center for Housing Studies Annual report uses AMI and housing cost data to determine how many renters are both low income (make less than 60% AMI) and cost burdened (they spend more than 40% of their income on housing). Their analysis showed that in 2023, 37,272 rental households fell into this category, making up 18% of Okaloosa County renters and 22% of Walton County renters.[17]

To sustain housing, workers need access to affordable units. Shimberg calculated sustainable rent ranges, assuming full time work and 30% of income dedicated to housing costs, for

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[15] http://shimberg.ufl.edu/publications/Okaloosa_presentation_062724.pptx
[16] http://shimberg.ufl.edu/publications/Okaloosa_presentation_062724.pptx . Data not collected for Walton County.
[17] http://shimberg.ufl.edu/publications/Shimberg_annual_report_Dec_2023.pdf, pages 14-15

different occupations. Not that all of these are rental ranges are below the fair market rent rate for a typical 2-bedroom apartment, which was estimated at $1314 per month.[18]

| $600 - $799	$800 - $999	$1,000 - $1,200
- Bartenders - Cashiers - Childcare workers - Restaurant cooks - Dishwashers - Farmworkers - Fast Food and Counter Workers - Food Preparation Workers - Home Health and Personal Care Aides - Hotel, Motel, and Resort Desk Clerks - Janitors and Cleaners - Laundry and Dry-Cleaning Workers - Maids and Housekeeping Cleaners - Preschool Teachers - Retail Salespersons - Substitute Teachers - Waitstaff	- Construction Laborers - Customer Service Reps - Hairdressers - Landscaping and Groundskeeping Workers - Medical Assistants - Nursing Assistants - Office Clerks - Pharmacy Techs - Receptionists - Secretaries and Administrative Assistants - Security Guards - Tellers - Veterinary Techs	- Carpenters - Child, Family, and School Social Workers - Correctional Officers - Dental Assistants - Firefighters - Heavy and Tractor-Trailer Truck Drivers - Light Truck Drivers **Median, All Occupations** - Mental Health and Substance Abuse Social Workers - Painters - Roofers

There is a housing deficit in all these categories. Shimberg measures this for metropolitan areas by taking an AMI range and calculating the number of affordable rental properties available for that population.[19] It takes that number and subtracts the number of renter households in the AMI range. Positive numbers mean there is a surplus. Negative numbers mean there is a deficit. In the Fort Walton Beach/Crestview/Destin Metropolitan Area, their analysis showed a housing deficit of more than 13,000 homes for households making less than 80% AMI.[20]

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[18] http://shimberg.ufl.edu/publications/Okaloosa_presentation_062724.pptx
[19] Affordable is defined as no more than 30% of the relevant income range.
[20] http://shimberg.ufl.edu/publications/Shimberg_annual_report_Dec_2023.pdf, pg. 18 for methodology, pg. 32 for data.

Housing Deficit for Different Income Brackets in the Fort Walton Beach/Crestview/Destin Metropolitan Area
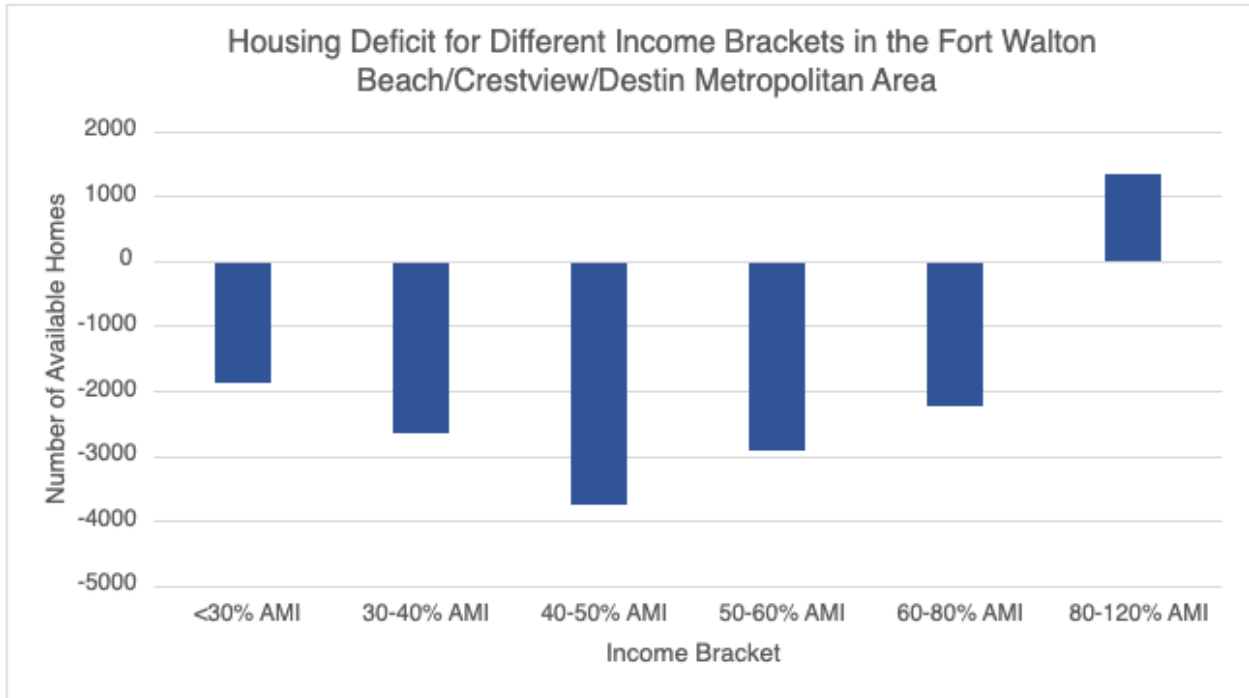
These deficits force low-income households into cost-burdened rental agreements that put them at risk of housing instability or homelessness. They also make it very difficult for those experiencing homelessness to find units that are financially sustainable, even for those people who are working full-time.

The following table shows the number of cost burdened household in different AMI categories in Okaloosa County:

Number of Cost Burdened Households in Okaloosa County by Income Range
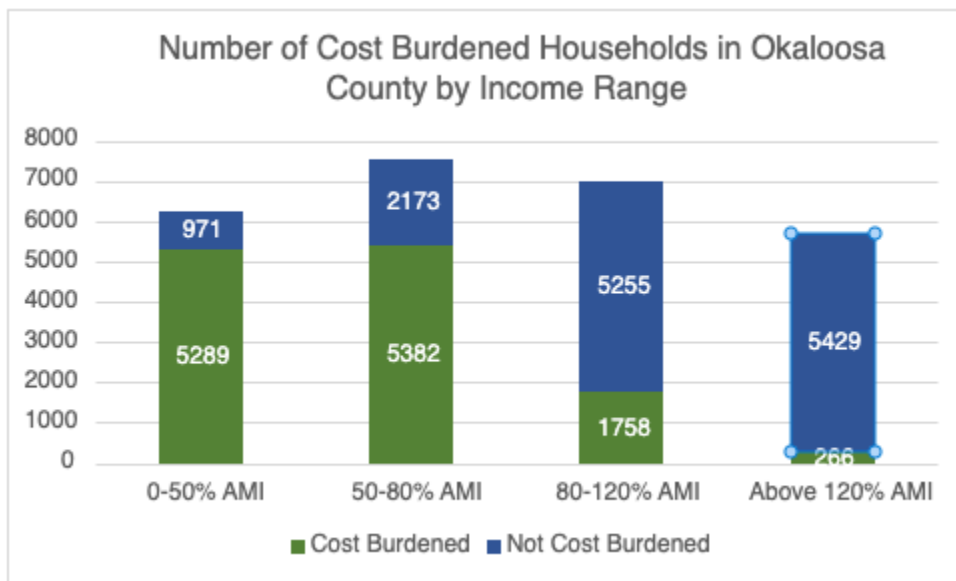
Having high numbers of cost-burdened renters increases the likelihood that families will face tradeoffs between shelter, food, medical care, and other necessities. Such tradeoffs can lead to evictions, which then contribute to homelessness. In 2022 and 2023 there were more than 900 evictions in Okaloosa and Walton Counties.

Evictions in Okaloosa and Walton County 2019 to 2023

Year	Evictions
2019	1037
2020	792
2021	823
2022	912
2023	925
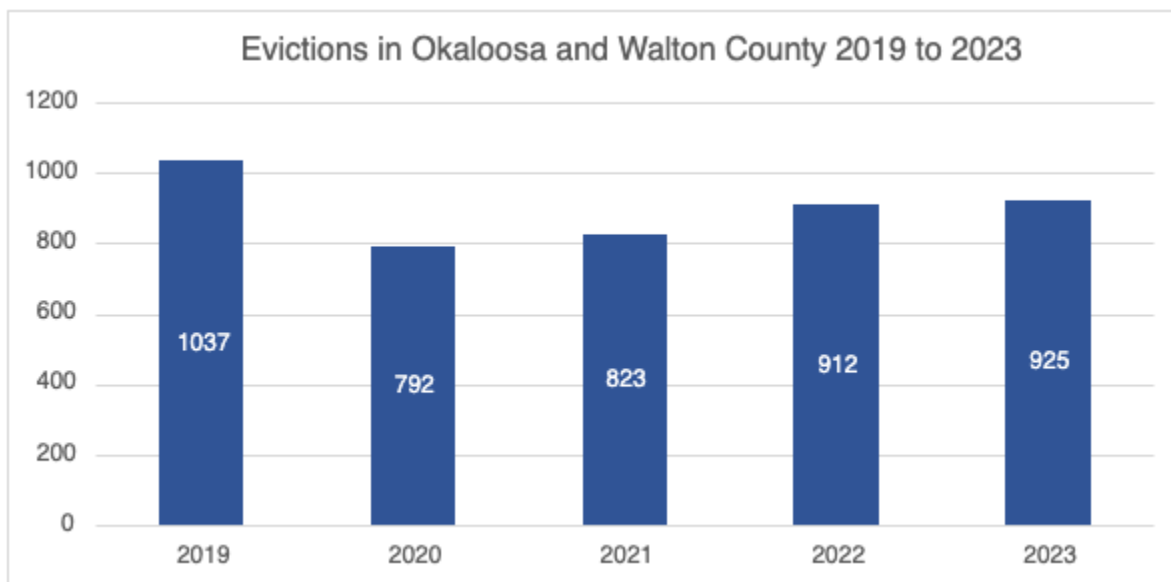
Although there were more evictions in Okaloosa County, which had 692 evictions compared to Walton County's 233, Walton County had a higher eviction rate with 33 evictions per 1000 rental households, compared to Okaloosa County's 25. Evictions will likely continue at this rate as long as the lack of affordable housing continues to force large numbers of low-income renters into cost-burdened agreements that are not financially sustainable.

Data Quality Consideration

The data above has a number of limitations. All three datasets: PIT, HIC, and System Performance do not include data from transitional housing and safe haven programs. There are important transitional housing programs in our community and their data should be used to help understand the needs of the homeless population and our area's capacity to meet these needs. At the very least, efforts should be made to include these organizations in the PIT and HIC evaluations, using agency level surveys to collect this important data. If possible, these organizations should also be incentivized to utilize HMIS so that their role in ending homelessness can be part of our system wide evaluation.

In addition, the system performance data on income was sparse, with only 26 people included in the analysis despite the fact that over 600 households were served during the relevant time period. Efforts should be made to train case managers on inputting income increases into HMIS so that the COC can more accurately assess its effectiveness at increasing income for people experiencing homelessness.

Key Takeaways from Analysis

The above data suggests a number of gaps in homeless services that need to be addressed. There is a shortage of affordable housing and there are capacity limitations in both the shelter and PSH programs. Outreach programs need to be strengthened to reach people faster. With the lack of affordable housing, efforts should prioritize moving these people into temporary housing or shelter so that they can safely work on securing more permanent housing options. Emergency Shelter and Rapid Rehousing programs need to focus on increasing the number of clients moving into permanent housing, and on stabilization in the year following a positive housing outcome. All programs need to work on housing clients more quickly.

Below we detail the findings of this assessment and make recommendations about what investments are needed to make homelessness brief, rare, and nonrecurring in Okaloosa and Walton Counties.

State of Homelessness in Our Community

1. The number of people experiencing homelessness in the COC was roughly the same as last year, but the composition of homelessness has changed, with family homelessness decreasing and chronic homelessness among individuals rising.
2. The majority of those experiencing homelessness in our community are unsheltered individuals.
3. Both men and women are experiencing homelessness, although men experience homelessness, especially unsheltered homelessness, at a higher rate.
4. While the majority of people experiencing homelessness in our community are white, a disproportionate percentage of African Americans are experiencing homelessness relative to their population in the community.
5. Three at risk populations make up a significant portion of those experiencing homelessness: those with a serious mental illness, those experiencing chronic homelessness, and those with substance use disorders.
6. Child and youth homelessness decreased in Okaloosa County but rose in Walton County. The majority of children and unaccompanied youth experiencing homelessness in both counties are in living situations which fall outside of HUD's definition of literally homeless, because they are staying in other people's homes.

Capacity Limitations

1. There is a huge deficit of affordable rental units at all income levels below 80% AMI. This puts cost-burdened households at risk of homelessness and makes it difficult to find housing for those currently experiencing homelessness.

2. The COC does not have a sufficient number of beds for people experiencing homelessness in our community. Investments need to be made to increase capacity in PSH and Emergency Shelter.
3. There were no beds for unaccompanied youth who are under 18. With school districts identifying over 70 youth in this category for the most recent school year, this is a gap in services that the community needs to address.

Performance Limitations

1. **Outreach:** The effectiveness of outreach programs fell significantly this year with only 29% of outreach clients being moved to shelter or housing. These programs should be prioritized given the high percentage of people experiencing unsheltered homelessness in our community.
2. **Overall:** The length of time that people experienced homelessness after accessing services increased significantly this year. This is likely due to shortages in affordable housing but more needs to be done to get people back into housing as quickly as possible.
3. **Prevention:** Although the number of persons experiencing homelessness for the first time decreased, it is still very high, at 818, suggesting that more resources need to be put into prevention programs that can stop the cycle of homelessness before it starts.
4. **Emergency Shelter and RRH:** The percentage of clients exiting emergency shelter and RRH programs into housing has increased, but it is still only at 50%. More work needs to be done to ensure successful outcomes in these programs.
5. **Stabilization:** Returns to homelessness were highest for outreach clients at 16%, but roughly 10% of emergency shelter and RRH clients who were successfully housed later returned to homelessness. Stabilization programs could benefit outreach clients in the 24 months after housing, shelter clients in the 12 months after housing, and RRH clients in the 6 months after housing.

Data Limitations

1. The absence of data from non-grant recipients, and particularly transitional housing and safe haven programs, makes it difficult to fully assess the state of homelessness in our community and our effectiveness at making homelessness brief, rare, and nonrecurring. Both the PIT and HIC need to be expanded to include these programs and the COC should work to encourage the use of HMIS.
2. The lack of data on income increases makes it nearly impossible to evaluate the effectiveness of that component of our communities' programs. Training of case managers on how to input this data should be prioritized so that the COC can evaluate this important component of effectiveness.

Appendix 1: Defining Homelessness

While the term "homeless" can paint various pictures for people, it is important to understand there is no one defining characteristic of a household experiencing homelessness outside of lacking a stable place to live. Communities are tasked with addressing homelessness among a wide variety of households, including people who are unsheltered, living in places not meant for human habitation, fleeing domestic violence, aging out of foster care, staying in a homeless emergency shelter, and more. There are varying definitions of homelessness dependent upon sources of funding and state and federal funding or agencies. This report utilizes the HUD definition of homelessness, unless specified otherwise.   HUD defines homelessness using four categories to provide a defined scope that ensures individuals and families at the greatest risk are served with the limited resources available.

1. **Literally Homeless.** Individuals and families who live in a place not meant for human habitation (including outdoors or in their car), emergency shelter, transitional housing, and motels paid for by a government or charitable organization.
2. **Imminent Risk of Homelessness.** Individuals and families who will lose their primary nighttime residence within 14 days and have no other resources or support networks to obtain other permanent housing.
3. **Homeless Under other Federal Statutes.** Unaccompanied youth under 25 years of age, or families with children and youth, who do not meet any of the other categories are homeless under other federal statutes, have had a lease, and have moved two or more times in the past 60 days, and are likely to remain unstable because of their special needs or barriers.
4. **Fleeing or Attempting to Flee Domestic Violence.** Individuals or families who are fleeing or attempting to flee domestic violence, dating violence, sexual assault, or stalking, and who lack resources and support networks to obtain other permanent housing.[21]

In this report we also use two additional definitions of subcategories for those experiencing homelessness:

Chronically Homeless. In general, a household that has been continually homeless for over a year, or one that has had at least four episodes of homelessness in the past three years, where the combined lengths of homelessness of those episodes is at least one year, and in which the individual has a disabling condition.

Sheltered/Unsheltered Homelessness. People who are in temporary shelters, including emergency shelter and transitional shelters, are considered "sheltered." People who are living outdoors or in places not meant for human habitation are considered "unsheltered."

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[21] [Florida's Council on Homelessness 202 Annual Report.](#)

Appendix 2: Types of Programs

Emergency Shelter: a facility whose primary purpose is to provide temporary or transitional lodging for a period of 90 days or less.

Transitional Housing: provides temporary residence of up to 24 months for people experiencing homelessness combined with wrap-around services to help develop stability.

Safe Haven: is a form of supportive housing that serves hard-to-reach homeless persons with severe mental illness who come primarily from the streets and have been unable or unwilling to participate in housing or supportive services.

Rapid Re-Housing: prioritizes moving a family or individual experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of becoming homeless. It has 3 core components: housing identification, rent and move-in assistance (financial), and case management and services.

Permanent Supportive Housing: prioritizes chronically homeless households with a severe disability and moves them either directly from the street or emergency shelter into housing. This housing must have minimal to no barriers to entry. It couples long-term subsidized housing with flexible, voluntary, supportive services. It is designed to provide the highest level of care to individuals and families so that they remain stably housed and build the necessary skills to live as independently as possible.