

Okaloosa / Walton County 2025 Housing Needs Assessment and Analysis

Prepared by Cochran Strategy and Analytics
for the Homelessness and Housing Alliance and
the Okaloosa Walton Homeless Continuum of Care (FL-505)

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HOMELESSNESS
& HOUSING ALLIANCE

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Executive Summary

This report analyzes data from the 2025 Point in Time Count (PIT), the 2025 Housing Inventory Count (HIC), and the Homelessness Management Information System (HMIS)'s 2024 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 affordability 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 402 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 Okaloosa Walton Continuum of Care has been effective at:

- Decreasing the rate of chronic homelessness
- Decreasing the rate of veteran homelessness
- Decreasing the number of people experiencing homelessness for the first time
- Decreasing returns to homelessness in all categories
- Decreasing the length of time that people experience homelessness before moving back into housing
- 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 several 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.
- The effectiveness of outreach programs is low and continues to decline.
- Although the number of people experiencing homeless for the first time decreased, it is still high with 552 individuals entering homeless for the first time in the 2022-2023 year.
- Although emergency shelter and rapid rehousing programs have increased the number of clients moving into permanent housing, the success rate is still only 56%.
- There continue to be data limitations with respect to income metrics for all program participants.

Recommendations

The following steps are recommended based on this analysis:

1. **Evaluate Successful Programs for Lessons Learned:** Explore the drivers of programmatic success so that the progress made in 2025 can be leveraged to further improve system performance going forward. In particular, lessons from veteran programs, successful prevention efforts, positive outcomes at shelters and rapid rehousing programs, and stabilization programs in the first 12 months post housing should be distilled and shared with providers.
2. **Prioritize Unsheltered Individuals:** Prioritize programs that target unsheltered individuals, especially those that are experiencing chronic homelessness.
3. **Capacity Building for Outreach Programs:** 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.
4. **Housing and Stabilization for Shelters and Rapid Rehousing:** Shelters and RRH programs should focus on increasing the percentage of clients who exit to permanent housing. They should also consider providing stabilization support in the second year following housing.
5. **Develop Affordable Housing:** Work with community stakeholders to develop a plan for addressing the shortage in affordable housing, including the aging and limited assisted housing infrastructure. 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.
6. **Expand PSH and Shelter Bed Capacity:** Non-veteran PSH beds should be prioritized given the large number of non-veterans experiencing chronic homelessness. Shelter beds for people experiencing homelessness as individuals should also be prioritized.
7. **Data Limitations:** Expand the PIT count to include non-grant recipients and train case managers on how to record income increases for their clients.
8. **Deepening support for Families and Unaccompanied Youth:** 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.
9. **Racial Disparities:** 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. 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 stakeholders 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.

Purpose

The Purpose of this Housing Needs Assessment and Analysis is to evaluate how effectively Okaloosa and Walton Counties are at 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 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

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. These sources include:

- The Annual Point in Time Count
- The Housing Inventory County
- System Performance Measures from HMIS
- Student homelessness data from Okaloosa and Walton School Districts
- Rental cost, eviction, and housing stock data from the Shimberg Center for Housing Studies at the University of Florida

Point in Time Count

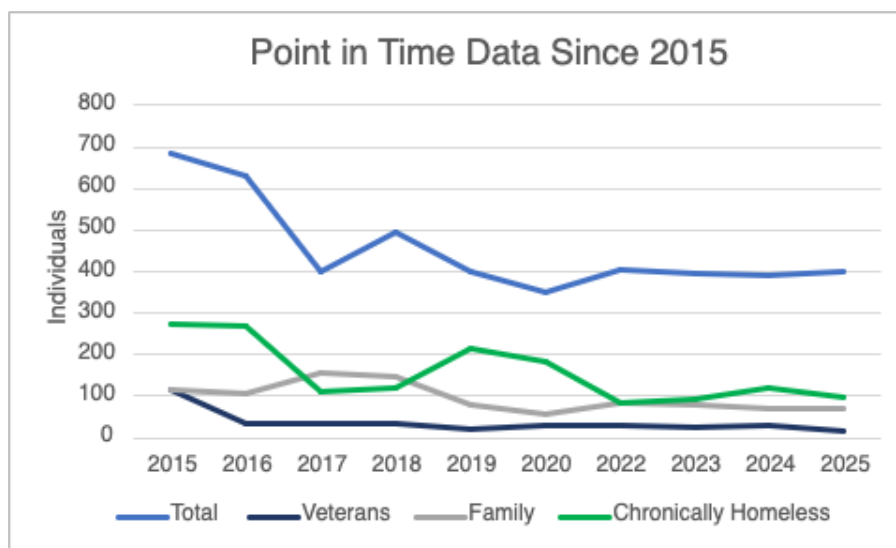
Source and Methodology

The Point-in-Time (PIT) Count is an annual count of sheltered and unsheltered homeless persons on a single night. All continuums of care count and report to state and federal housing departments the number of people who are unsheltered, in emergency shelters, in transitional housing, and in 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. 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 streets. 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.¹

Homelessness in Okaloosa and Walton County

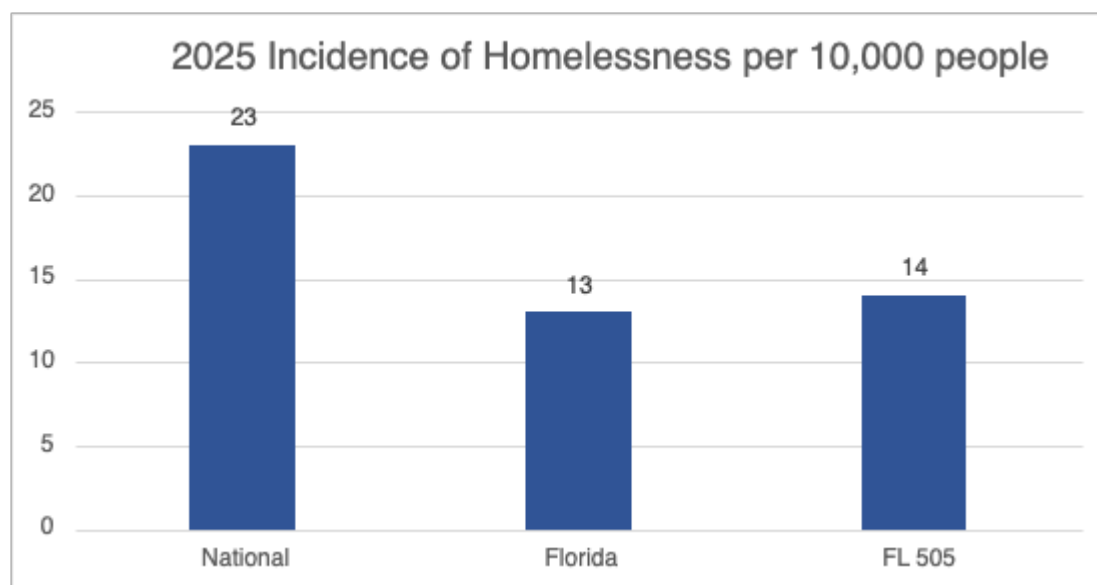
The 2025 Point-in-Time Count was conducted on January 31, 2025. On that evening, 402 people were counted as experiencing homelessness across Okaloosa and Walton Counties, roughly a 2 percent increase from the 2024 point in time count which found 391 people experiencing homelessness.



¹ <https://files.hudexchange.info/resources/documents/PIT-Count-Methodology-Guide.pdf>

The steady state at the aggregate level is driven by countervailing trends in different subpopulations. Veteran and chronic homelessness declined by 20% and 30% respectively, while family homelessness remained the same. Veteran homelessness is the lowest it has been in 10 years, with only 18 veterans counted on the night of the PIT. The number of people experiencing chronic homelessness dropped to 97, bringing the rate back to 2023 levels after last year's increase.²

Given these numbers, the small increase in aggregate homelessness was likely driven by an increase in non-chronic homelessness for non-veteran individuals.



Notably, these trends are in stark contrast to nationwide trends which have seen an increase in overall homelessness and family homelessness.³ The incidence of homelessness for Okaloosa and Walton Counties is around 14 people for every 10,000 people.⁴ This closely matches Florida's incidence rate of 13 per 10,000, and is significantly lower than the national rate of 23 per 10,000.⁵

² See Appendix 1 for the definition of chronically homeless.

³ The trends in Okaloosa and Walton County more closely match Florida's trends. See Florida's Council on Homelessness 2025 Annual Report, pgs 1-3, for a discussion of the state and local context. <https://www.myflfamilies.com/sites/default/files/2025-07/Florida%20Council%20on%20Homelessness%20Annual%20Report%202025.pdf> last accessed 27 August 2025.

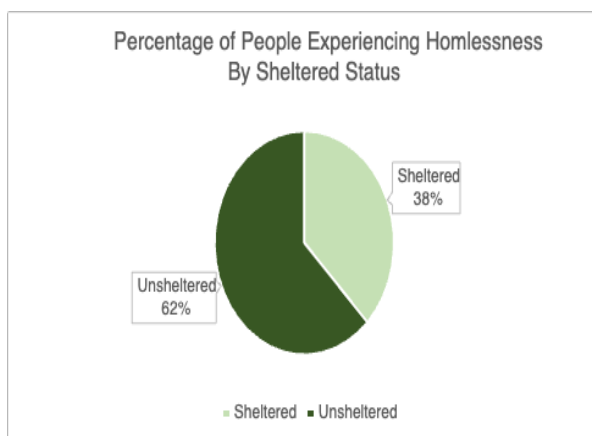
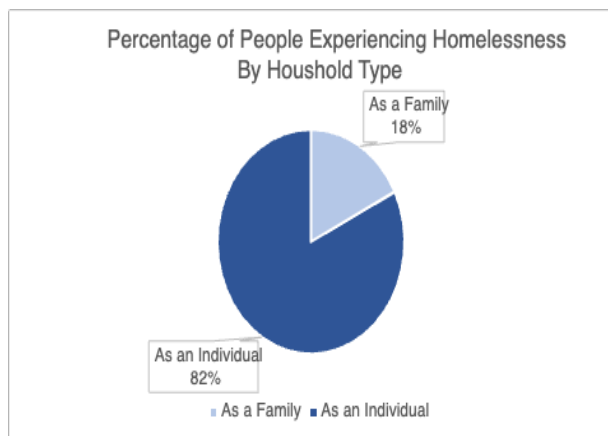
⁴ Population Statistics taken from:

https://data.census.gov/profile/Okaloosa_County_Florida?g=050XX00US12091,
https://data.census.gov/profile/Walton_County_Florida?g=050XX00US12131

⁵ PIT statistics from Florida taken from Florida's Council on Homelessness 2025 Annual Report (<https://www.myflfamilies.com/sites/default/files/2025->

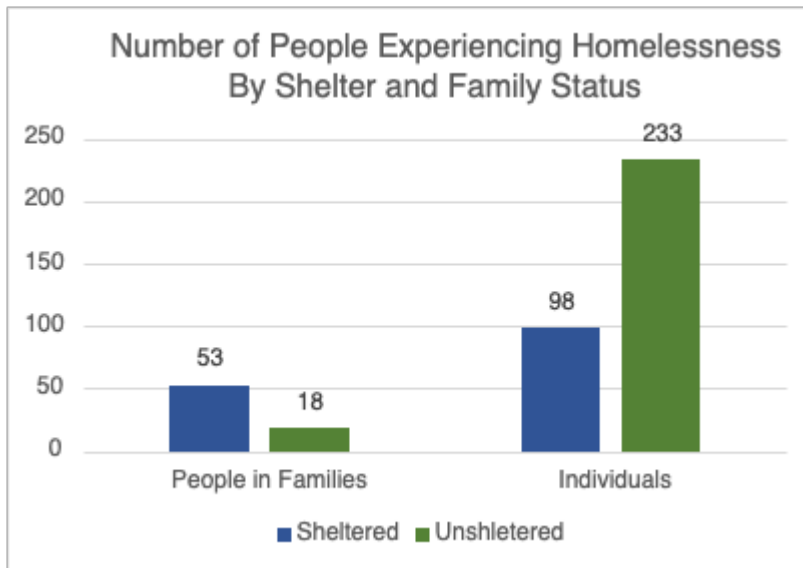
Shelter and Family Status

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.



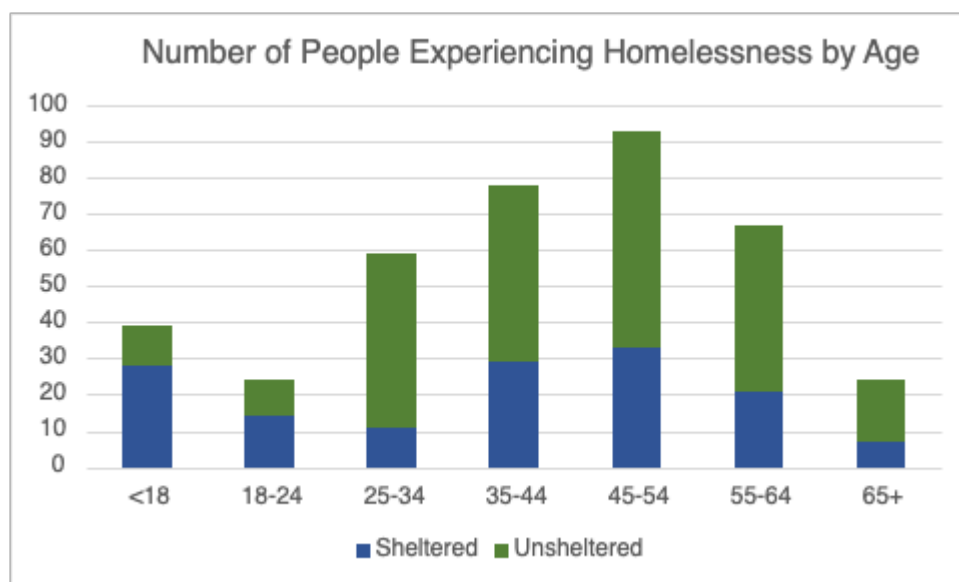
In addition, while most families experiencing homelessness are sheltered, the vast majority of those experiencing homelessness as individuals are unsheltered: 25% of unhoused families are unsheltered, while 70% of unhoused individuals are unsheltered. The 233 unsheltered individuals experiencing homelessness make up the largest category (57%) of unhoused people across the Okaloosa Walton Continuum of Care, highlighting the need to prioritize this population.

[07/Florida%20Council%20on%20Homelessness%20Annual%20Report%202025.pdf](#)) ; National PIT statistics are from 2024 and are taken from the National Alliance to End Homelessness' State of Homelessness 2025 Report (<https://endhomelessness.org/state-of-homelessness/>); Population Statistics taken from US Census Bureau (https://data.census.gov/profile/United_States?g=010XX00US).



Demographic Breakdown⁶

People of all ages experience homelessness in Okaloosa and Walton County. Children, most of whom are sheltered, make up 20% of the homeless population. The smallest demographic are young adults in the 18-24 year range, who are also mostly sheltered. Adults older than 24 are more likely to be unsheltered.

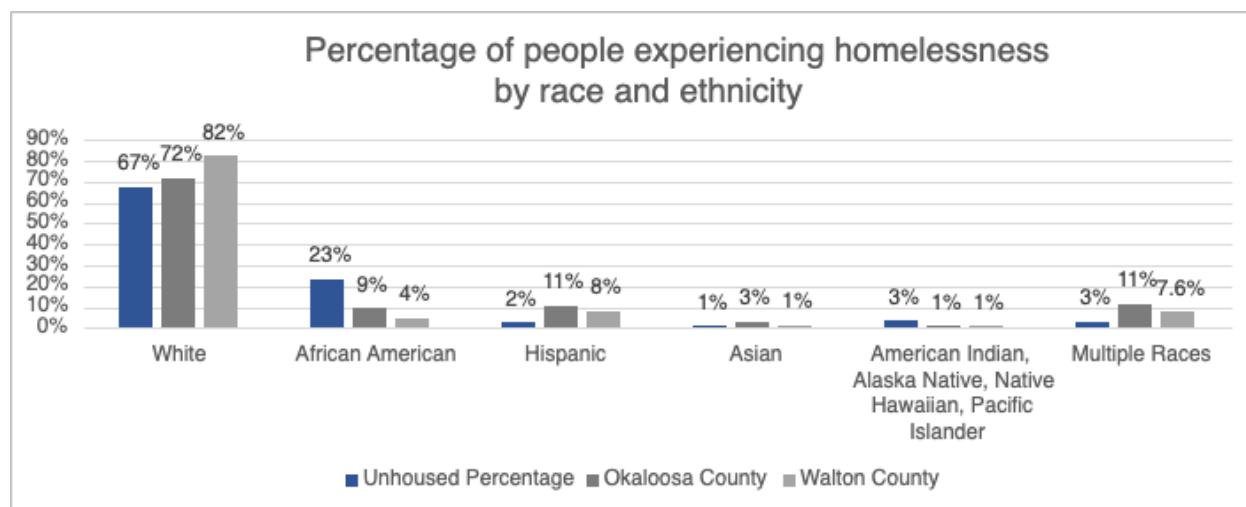
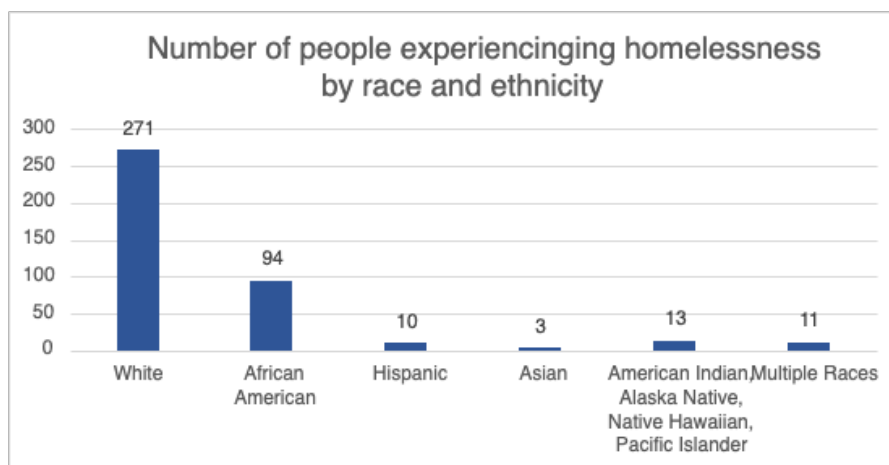


Elderly individuals, over 65, constitute just 6% of the population experiencing homelessness. This is in contrast to nationwide trends which have seen a spike in elderly homelessness.

⁶ Past reports included an analysis for gender, but the U.S. Department of Housing and Urban Development is has removed all data related to gender from both the raw data and its reports.

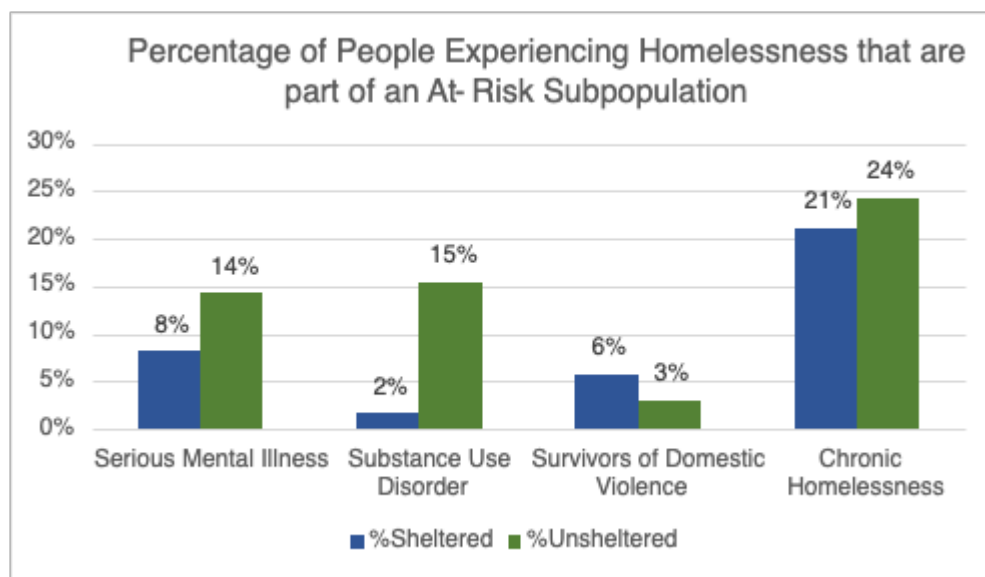
However, there is a sizable population of 55+ adults experiencing homelessness, so monitoring the growth of the elderly population may be wise as this population has distinct needs from younger adults.

Most people experiencing homeless in Okaloosa and Walton Counties were white, followed by African Americans. The number of white individuals experiencing homelessness was 271, nearly three times more than any other group. However, when compared to the overall population, the percentage of people experiencing homelessness that are white (67%) was lower than the percentage of white people in the larger community. Conversely, the percentage of African Americans experiencing homelessness (23%) was disproportionately larger than the percentage of African Americans in the community (9% for Okaloosa County, 4% for Walton County).



At Risk Populations

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.



The percentage of people experiencing these risks has declined in all categories relative to last year, but challenges remain. In particular, the percentage of unsheltered people who are experiencing serious mental illness (14%), substance use disorder (15%), and chronic homelessness (24%) is still high, suggesting that outreach interventions need to account for the complex needs of these populations.

Child and Youth Homelessness

The Point-in-Time Count included 38 children who were experiencing homelessness on the night of the count: 28 were living in emergency shelters with their family, and 10 were living with their family in a place not meant for human habitation (cars, streets, parks, etc). There was also one unaccompanied youth under 18 that was unsheltered on the night of the count. However, one of the methodological critiques of the Point-in-Time Count methodology is that it undercounts youth homelessness because many youth experience homelessness in a way that

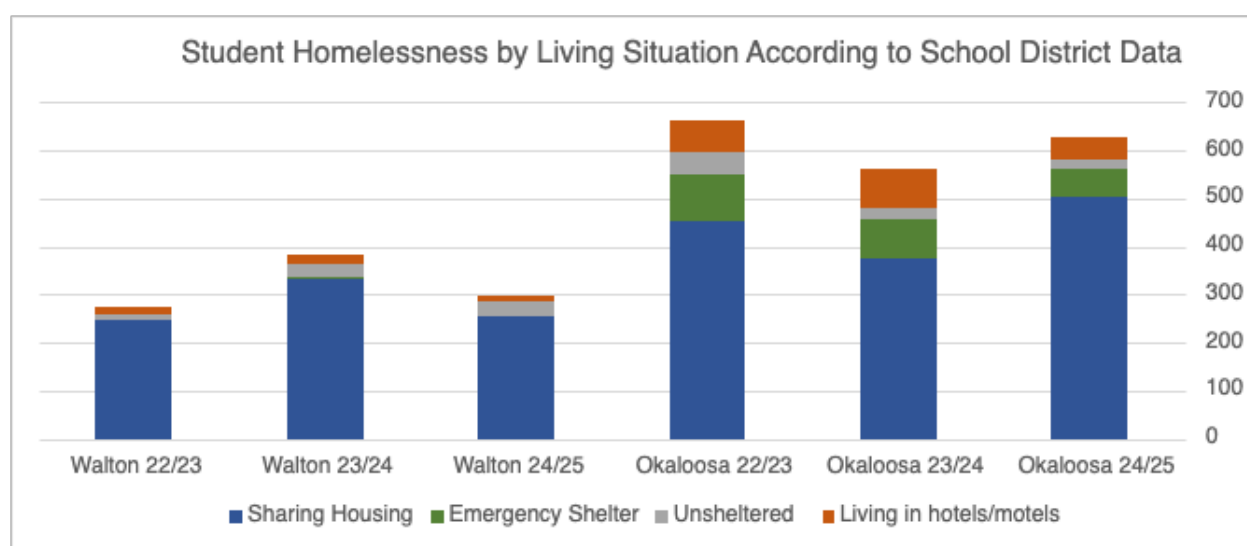
doesn't fit HUD's definition of "literally homeless." To provide a broader view of child and youth homelessness, we supplemented the point-in-time count with data from school districts.

Source and Methodology

Both Okaloosa and Walton County Public Schools keep track of students who are experiencing homelessness using a survey they send to students throughout the year. The school districts' definition of homelessness is broader than HUDs as it includes students staying in hotels or with friends and family. The school survey data include the grade of the student, whether they are an unaccompanied youth, and if they are, whether they are under the age of 16. It also records the students living situations with the categories defined as: "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"; or "living in a hotels or motel due to lack of alternative adequate accommodations." Finally, they include information on whether the cause of the homelessness is man-made or natural disasters (hurricanes, pandemic, earthquake, tropical storm, wildfires, etc.) or structural causes such as lack of affordable housing, long term poverty, unemployment, medical concerns, domestic violence, eviction, mental illness, etc.

Living Situations of Students Experiencing Homelessness

The school district data shows a much higher rate of homelessness for children overall and for unaccompanied youth in particular: 627 students in Okaloosa County and 297 students in Walton County experienced homelessness in the 2024-2025 school year. This is a decrease for Walton County relative to the 2023-2024 school year and an increase for Okaloosa County.

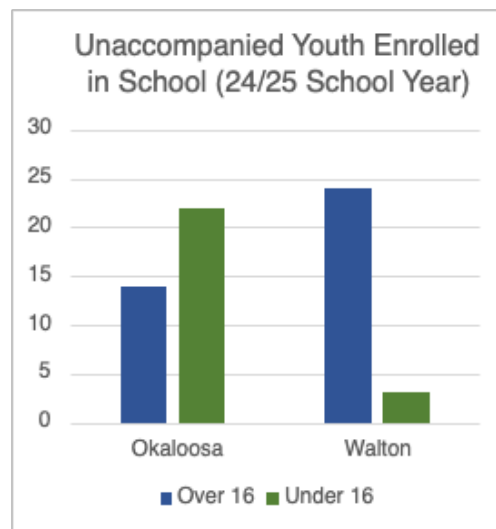


The majority of these students are not captured by PIT or HMIS data because the students either share housing or are living in hotels/motels due to economic hardship and so do not meet

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.

Unaccompanied Youth

School district data showed that 26 unaccompanied youth attended school in Walton County, 3 of them under 16. There were 36 unaccompanied youth attending school in Okaloosa County, 22 of them under 16. In Walton County, all but one unaccompanied youth live in places classified as "shared housing", which makes them ineligible for support through most federal programs. Given that more than 87% of Okaloosa County students experiencing homelessness are ineligible for federal support, we can assume that most unaccompanied youth in Okaloosa County find themselves 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.



Housing Inventory Count

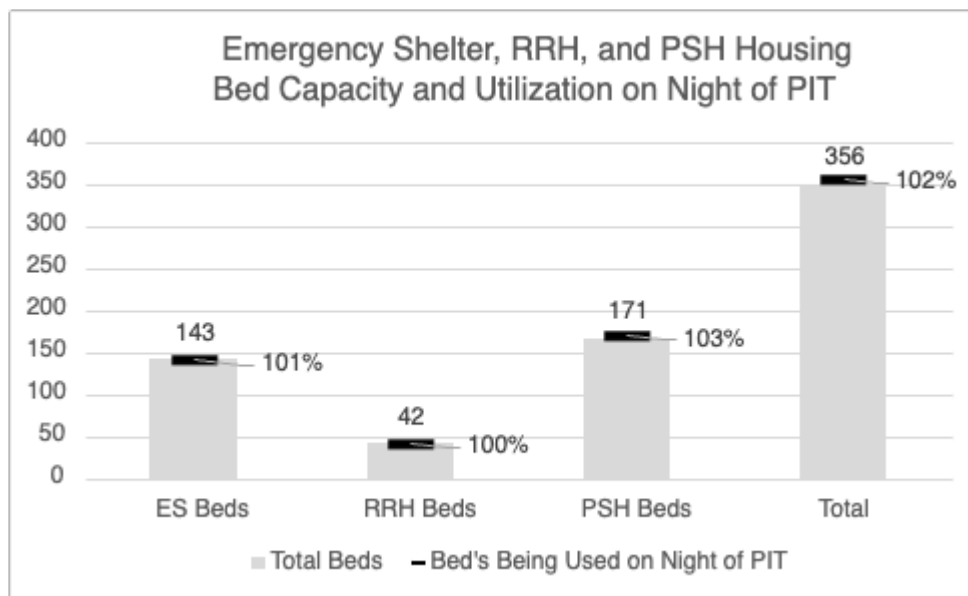
Source and Methodology

The Housing Inventory Count (HIC) looks at the number of total beds designated to serve the homeless population as well as the utilization of those beds on the night of the count.

Specifically, it tallies the number of beds and units provided by program type, including those in Emergency Shelter, Transitional Housing, Safe Haven, RRH and PSH.⁷

Bed Availability

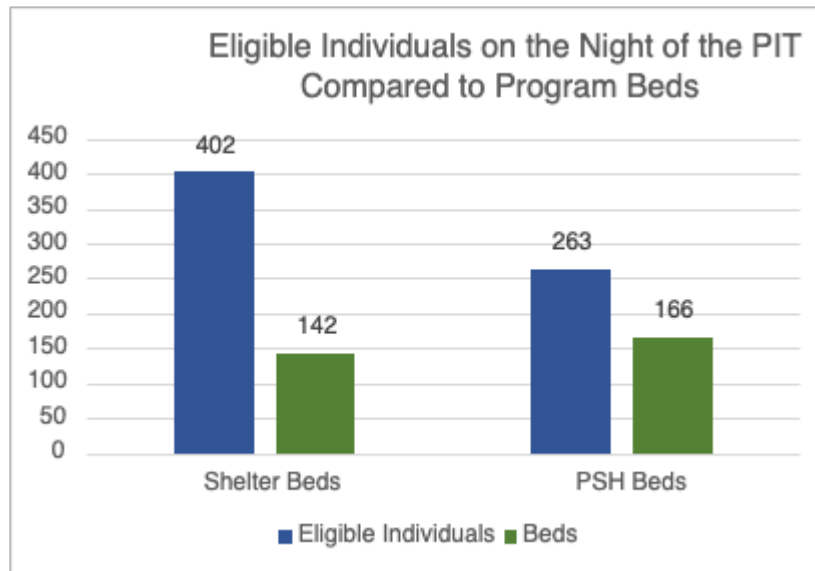
The HIC showed a total of 350 beds available in Okaloosa County, including 142 emergency shelter beds, 42 RRH beds, and 166 PSH beds. All bed types were operating at or above capacity.⁸



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.

⁷ HIC data was collected from Opportunity Place, Crestview Area Shelter for the Homeless, Shelter House, One Hopeful Place, Catholic Charities, Freedom Life Compass, Bridgeway Independent Living, Crestview Housing Authority HUD-VASH program, Fort Walton Beach Housing Authority HUD-VASH program, Walton County Housing Authority HUD-VASH program, United Way Veteran Rapid Rehousing Program, and 90Works.

⁸ Only utilized RRH beds are counted in the HIC so "utilization" is always 100% for RRH. Shelters can operate above capacity when pack-n-plays are added to family. Permanent supportive housing operate above capacity when units are shared by participants.



There were 402 people experiencing homelessness on the night of the PIT count and only 142 emergency shelter beds, all of which were full. In addition, there were 263 chronically homeless individuals eligible for permanent supportive housing: 166 occupied permanent supportive housing units. The remaining 97 are eligible for this program, but there are no available units to house them. This suggests that the COC needs to consider expanding capacity in both of these areas.

System Performance Metrics

Source and Methodology

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 who access services in agencies that utilize HMIS. In this CoC, that includes 16 organizations.⁹ The database does not include unhoused individuals who have not accessed services 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 metrics that assess how the overall system – not individual providers – are doing in achieving the COC's goal of making homelessness brief, rare, and non-recurring. These metrics include:

- the number of newly homeless individuals

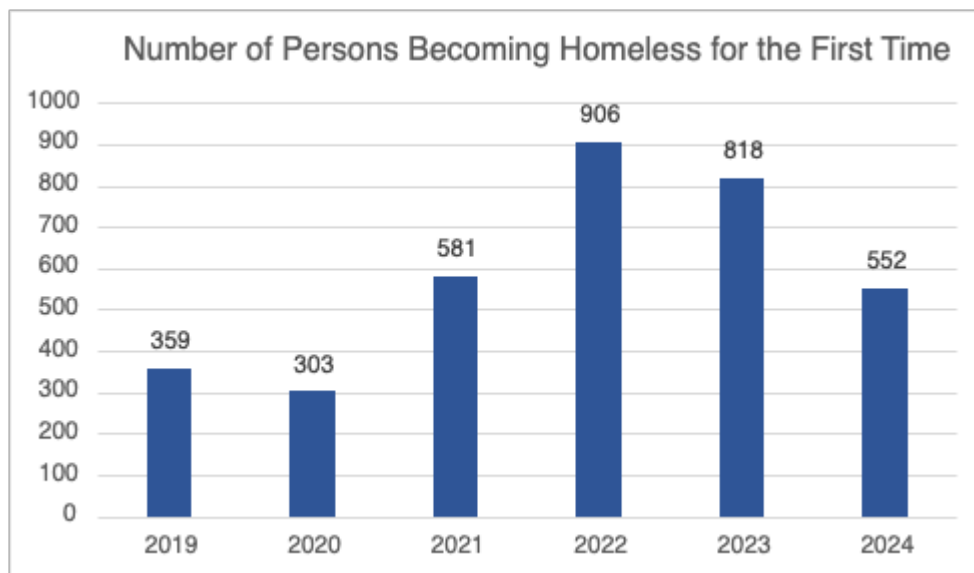
⁹ Abundant Life Ministries, My Gulf Care, Bridgeway, Caring and Sharing, Crestview Area Homeless Shelter, Catholic Charities, Chataqua Healthcare, Community Solutions, Crestview Housing Authority, Freedom Life Compass, Lutheran Services, Salvation Army, Opportunity Place, the Matrix, United Way, Walton County Housing Authority,

- 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.

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.

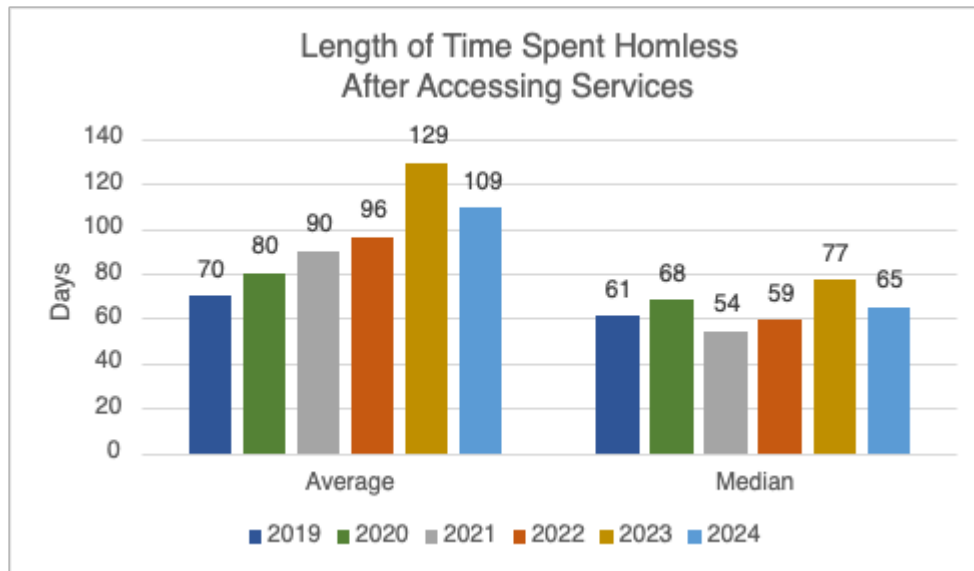
First Time Homelessness

The number of people becoming homeless for the first time is the lowest it has been in four years, with 552 people becoming newly homeless. This continues last year's downward trend, and represents a 32% decrease relative to last year and 39% relative to the 2022 high of 906 people. The rate is still higher than the pre-pandemic era, but it is headed in the right direction.



Length of Time Homeless

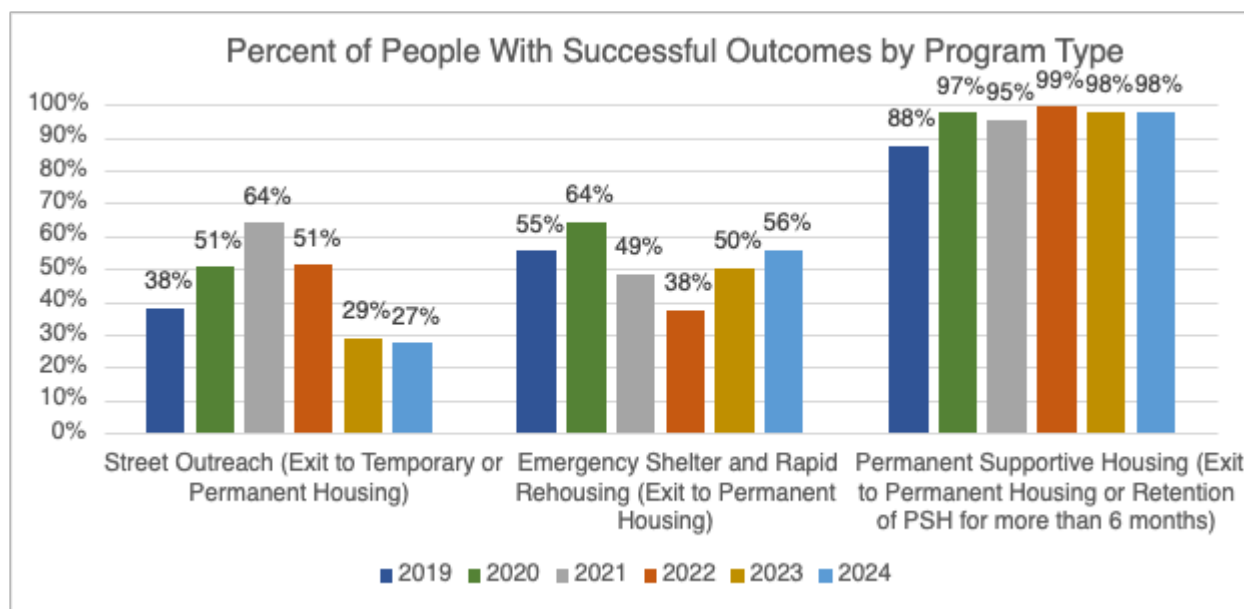
One of the goals of the Continuum of Care is to make homelessness brief. For the first time in nearly five years, the average length of time people experience homelessness has decreased from 129 days (more than four months) to 109 days (around 3 months). The median length of stay has also decreased, from 77 days in 2023 to 65 days in 2024. This means that half of people experiencing homelessness move back into housing in less than 2 months.



Successful Programmatic Outcomes

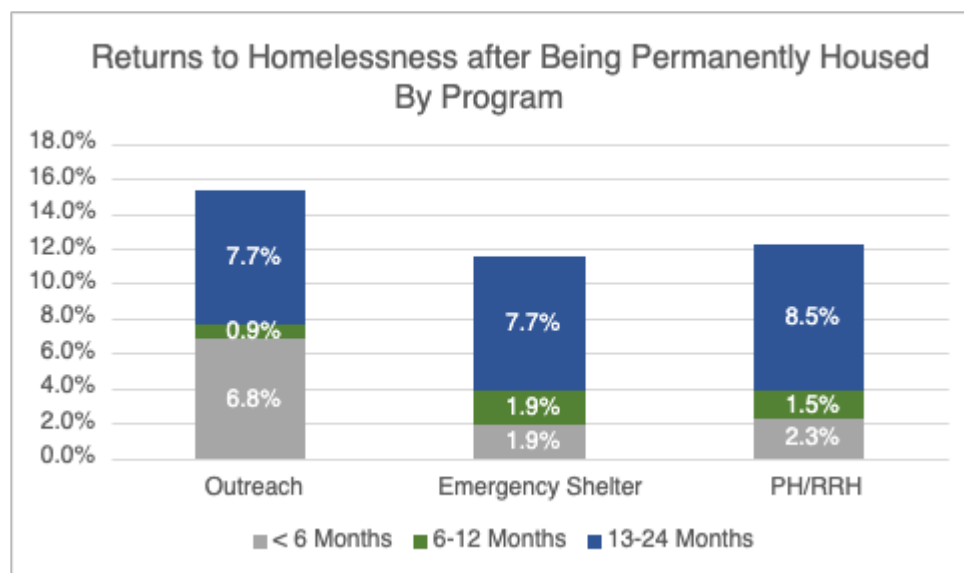
The metric for success differs across programs. The goal of outreach programs is to help unsheltered individuals access services, ideally moving them directly into permanent housing or moving them into shelter where they can safely work toward finding a permanent home. The goal of emergency shelter programs 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.

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 other programs is much lower, with only 56% of clients exiting shelter or RRH programs into housing, and only 27% of street outreach clients moving into shelter or housing. The effectiveness of shelter and RRH programs increased since 2023, from 50% to 56%, continuing the improvement from the previous year. On the other hand, outreach success continued its downward trend, falling from 51% in 2022 to 29% in 2023 to 27% in 2024. Reversing this trend should be a priority for the COC moving forward, given the high number of unsheltered individuals.



Returns to Homelessness

Another goal of the Continuum of Care is to make homelessness non-recurring. To evaluate this, we look at the number of clients exiting COC programs to permanent housing and analyze how many of them re-enter homelessness 6 months, 1 year, and 2 years after being housed.¹⁰



The percentage of clients returning to homelessness within two years of being housed fell for both outreach and rapid rehousing clients. In addition, significant gains were made in reducing returns into homelessness in the first 6 months and in the first year, for both emergency shelter

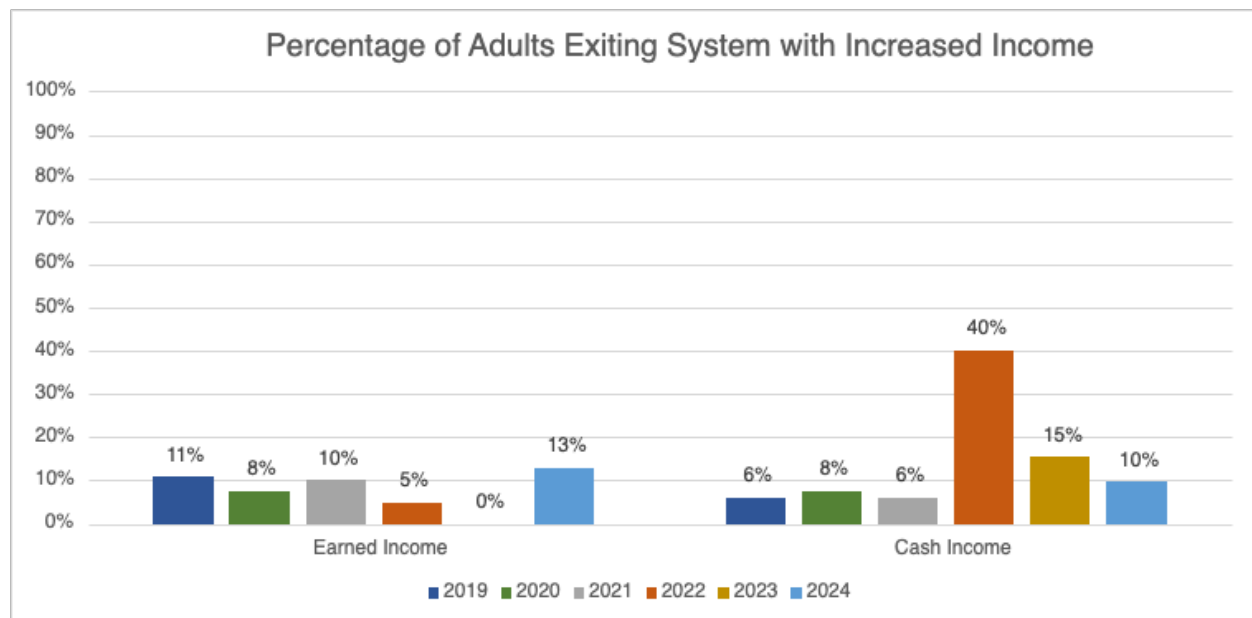
¹⁰ Re-entry into homelessness is measured by a new entry into HMIS, meaning clients have to access services again for them to count.

and rapid rehousing. In 2023, 6.8% of clients re-entered homelessness within 6 months of being housed and an additional 4.9% re-entered homelessness 6-12 months after being housed. In 2024, those numbers had dropped to 1.9% for both the 6 month and 6-12 month periods. For rapid rehousing, the drop was most significant for the first 6 months. In 2023, 7.5% of clients re-entered homelessness in the first six months. In 2024, only 2.3% had.

The highest risk of return for all types of programs is now in the 12-24 months after a client has been housed. The COC should consider extending the stabilization strategies it used to reduce returns into the first year to the second year of a client's exit into housing. In addition, outreach clients have a high rate of return (6.8%) in the first six months following housing. Resources should be allocated here as well.

Income Increases

Increasing income is a key component of ending homelessness because individuals need income to be eligible for and to maintain housing. Unfortunately, data on income increases for Okaloosa and Walton County was limited for the evaluation time frame. Of the nearly 800 households served during October 2023-September 2024, data from only 47 households was included. Any conclusions must therefore be tentative. However, the limited data suggests that the entire community needs to put more resources into this aspect of services. Of the clients where data was included, 13% increased their earned income and 10% increased their unearned income (e.g. benefits such as WIC, TANF, SSDI, and rental assistance). However, before moving forward with interventions to support further increases, we need to ensure the data is accurate.



Housing Data

Source and Methodology

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.

To understand housing affordability in Okaloosa and Walton County, we use data from the Shimberg Center for Housing Studies. Data on rental costs and low-income housing availability is taken from the Shimberg Center for Housing Studies 2024 Annual Report,¹¹ the 2025 Rental Market Study,¹² and the raw data referenced in these reports.¹³ These datasets include 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. They also provide more granular data that looks at the number of households in different AMI ranges that spend 30-50% of their income on housing and those that spend more than 50% on housing. For the purposes of this analysis, those in the 30-50% range are considered cost burdened, and those spending more than 50% are considered extremely cost burdened.

Shimberg also tracks the stock of affordable housing units. For each income category, defined by household income as a percentage of AMI, they measure the number of affordable and available units. Units are considered affordable if they are less than 30% of the household income.¹⁴ They are considered available if they are vacant or filled by a household in that income category. Units occupied by households at higher income thresholds are not considered available.¹⁵ Shimberg only performs this analysis on metropolitan areas, so we only have data for the Fort Walton Beach-Crestview-Destin metropolitan area.

The State of Florida's Assisted Rental Housing 2025 report was used to assess the size and potential risks of the assisted housing stock in Okaloosa and Walton County.¹⁶ Assisted housing

¹¹ http://www.shimberg.ufl.edu/publications/Shimberg_annual_report_Dec_2024.pdf last accessed 27 August 2025.

¹² http://www.shimberg.ufl.edu/publications/2025_rental_market_study.pdf last accessed 27 August 2025.

¹³ Datasets can be accessed at <http://flhousingdata.shimberg.ufl.edu/>. Datasets used in this analysis include the Okaloosa and Walton County datasets on housing affordability, assisted housing inventory, eviction and foreclosure, market rent, and area median income (Okaloosa Only). Select a county and topic to retrieve the dataset. This data was last accessed for this report on 7 August 2025.

¹⁴ See pg. 37-38 of the 2025 Rental Market Study for a discussion of these thresholds, including why the limit for affordability is set at 30% of household income when the threshold for cost burden is 40%.

¹⁵ See pg. 53 of the 2025 Rental Market Study for a discussion of why this methodology likely overstates the availability of affordable rental units, especially at the lower income bands.

¹⁶ http://www.shimberg.ufl.edu/publications/State_of_Florida_Assisted_Rental_Housing_2025.pdf last accessed on 27 August 2025.

refers to rental developments that receive public subsidies in exchange for limits on tenant incomes and rents. This includes public housing and private developments funded through the Florida Housing Finance Corporation, the U.S. Department of Housing and Urban Development, the U.S. Department of Agriculture's Development programs, and local housing finance authorities. Shimborg analyzed the risk to this housing stock based on the age of the developments and the expiration date of rent/income limits.

Finally, foreclosure and eviction data from 2019-2024 was taken from the Florida Housing Data Clearing House.¹⁷ 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.

Affordability

Area Median Income (AMI) is used to create a standard income measure to assess affordability across places and household sizes. The following table shows the affordable rent limit for different AMI ranges for a three person household in Okaloosa County.¹⁸ It also estimates the number of households in each income bracket.

¹⁷ <http://flhousingdata.shimberg.ufl.edu/eviction-foreclosure/results?nid=4600&nid=6600>, last accessed on 27 August 2025.

¹⁸ http://www.shimberg.ufl.edu/publications/AMI_and_the_Workforce_20250807_Okaloosa.pdf. Data not collected for Walton County.

AMI in Okaloosa County (2025)

	50% AMI	60% AMI	80% AMI
Income Limit	\$45,900	\$55,080	\$73,440
Hourly Wage 1 full time job	\$22.07	\$26.48	\$35.31
Rent Limit 2 Bedroom	\$1,147	\$1,377	\$1,836
Estimated Number of Households	9,689	1,987	3,987
Job Examples 1 Worker Households	Office Clerk Maintenance Worker Food Prep Supervisor	Auto Technician Electrician HVAC Technician	HR Specialist Market Analyst Training Specialist
Job Examples 2 worker households	1 full time worker and 1 part time worker	1 full time worker and 1 part time worker 2 minimum wage workers	2 Janitors Retail Salesperson and Security Guard Customer Customer Service Rep and Dining Attendant

Fair Market Rate (FMR) for a 2-bedroom apartment in Okaloosa County was \$1,571 in 2025. The rent limits for households in the 50% and 60% AMI income range are lower than this rate, meaning that over 10,000 households cannot afford a 2-bedroom market rate apartment. Using Schimberg's 30% affordability threshold, households would need an annual income of at least \$62,840 to afford market rate rent. Over 26% of households in Okaloosa County earn less than \$50,000 a year, meaning that nearly a quarter of Okaloosa County households cannot sustain this cost.¹⁹ In Walton County, the Fair Market Rate for a similar apartment is cheaper-- \$1,210.00-- but household income is also lower. A \$1,210 monthly rent would require an annual income of at least \$48,400 to sustain. With 33% of Walton County households making less than \$50,000 a year,²⁰ this is out of reach for nearly a third of families.

Shimberg analyzed wage data for industries throughout Florida to assess the maximum affordable rent limit for each industry, the percent of income needed to afford Fair Market Rent for a 2 bedroom apartment, and the number of workers in each industry. The list below are

¹⁹ <https://data.census.gov/table/ACSST1Y2023.S1901?g=050XX00US12091> last accessed on 28 August 2025.

²⁰ <https://data.census.gov/table/ACSST1Y2023.S1901?g=050XX00US12131> last accessed on 28 August 2025.

industries that fall below the 30% affordability threshold in Okaloosa and Walton County. Based on these estimates, more than 69,000 work in these industries.

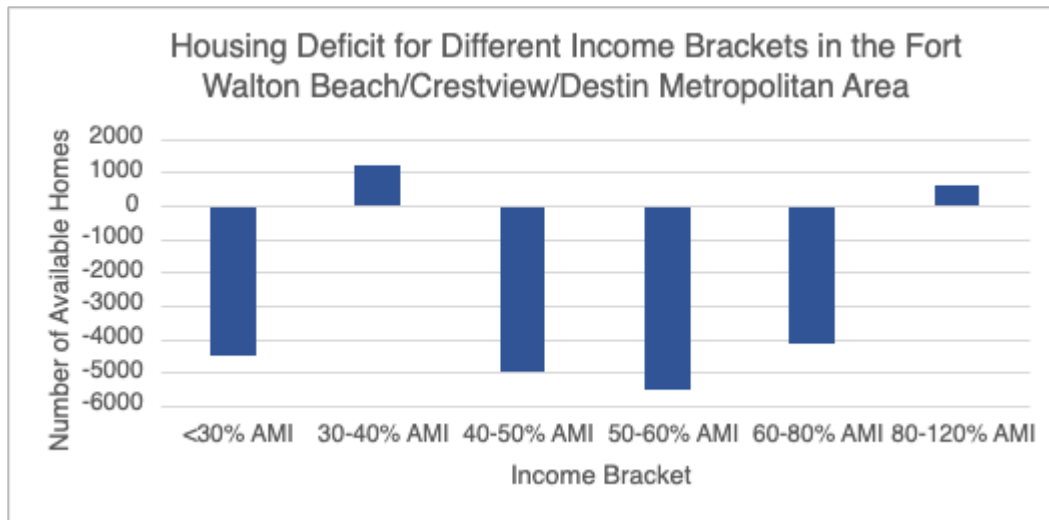
Rental Affordability for Cost Burdened Industries

Industry	County	# of Workers	Average Hourly Wage	Average Annual Income	Maximum Affordable Rent	% Income Needed for 2BR FMR
Accommodation and Food Services	Okaloosa	13,777	\$15.10	\$31,400.00	\$785.00	60%
Arts, Entertainment, and Recreation	Okaloosa	1,707	\$16.04	\$33,366.00	\$834.00	57%
Retail Trade	Okaloosa	12,841	\$18.89	\$39,281.00	\$982.00	48%
Agriculture, Forestry, Fishing & Hunting	Okaloosa	126	\$20.71	\$43,087.00	\$1,077.00	44%
Retail Trade	Walton	5,404	\$18.61	\$38,702.00	\$968.00	38%
Real Estate and Rental and Leasing	Okaloosa	2,281	\$23.56	\$49,008.00	\$1,225.00	38%
Accommodation and Food Services	Walton	8,081	\$19.27	\$40,082.00	\$1,002.00	36%
Administrative and Waste Services	Okaloosa	4,561	\$25.71	\$53,485.00	\$1,337.00	35%
Educational Services	Okaloosa	4,888	\$25.73	\$53,515.00	\$1,338.00	35%
Arts, Entertainment, and Recreation	Walton	554	\$20.25	\$42,125.00	\$1,053.00	34%
Construction	Okaloosa	4,314	\$28.97	\$60,251.00	\$1,506.00	31%
Health Care and Social Assistance	Okaloosa	10,575	\$29.01	\$60,346.00	\$1,509.00	31%

Affordable Housing Availability

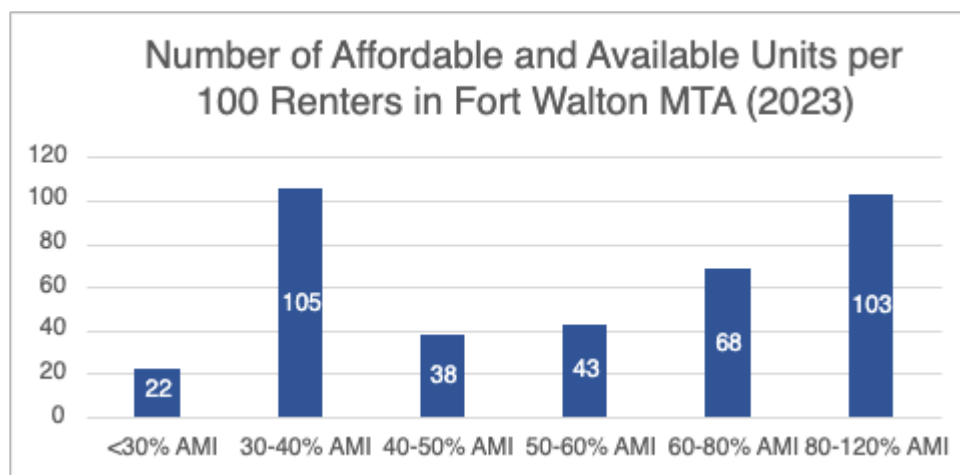
This data suggests that market rate rentals are not affordable for a significant number of people living and working in Okaloosa and Walton County. To be financially sustainable, these households need rental units at more affordable rates. Shimberg estimates the number of such properties at different AMI ranges in metropolitan areas. For each AMI range, it calculates the affordable rent range and counts the number of properties that are available.²¹ It displays this data in two ways. First, it takes the number of available properties 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.

²¹ See methodological note above. Available is defined as vacant or being occupied by a household in that AMI range. If a unit is occupied by a household in a higher AMI range, it is not considered available.



In the Fort Walton Beach/Crestview/Destin metropolitan area, their analysis showed a housing deficit of more than 18,000 homes for households making less than 80% AMI.²² There is a deficit in all categories except the 30-40% AMI, but the surplus in this category is offset by the large deficits in the others. Notably, the overall deficit has increased since last year. In 2022, the deficit was estimated at 13,000. In 2023, the deficit increased by 38% to around 18,000 units.

The second way that Schimberg analyzes this data is to assess how many units are available for every 100 renters.



For every 100 households in the <30% AMI range, there are only 22 available units. There are 105 such units for the 30-40% AMI range, but deficits in the 40-80% range suggest that higher

²² http://shimberg.ufl.edu/publications/Shimberg_annual_report_Dec_2023.pdf, pg. 18 for methodology, pg. 32 for data.

income families will also compete for these homes. Overall, for every 100 families making less than 80% AMI, there are only 55 affordable units available.

Assisted Housing Availability

An important subset of affordable housing is assisted housing. This housing is defined as rental developments that receive public subsidies in exchange for limits on tenant incomes and rents. In 2025, Shimberg analyzed the stock of assisted housing in each county and assessed potential risks to that stock. The chart below shows the data for Okaloosa and Walton County.

Assisted Housing Stock on Okaloosa and Walton County (2025)

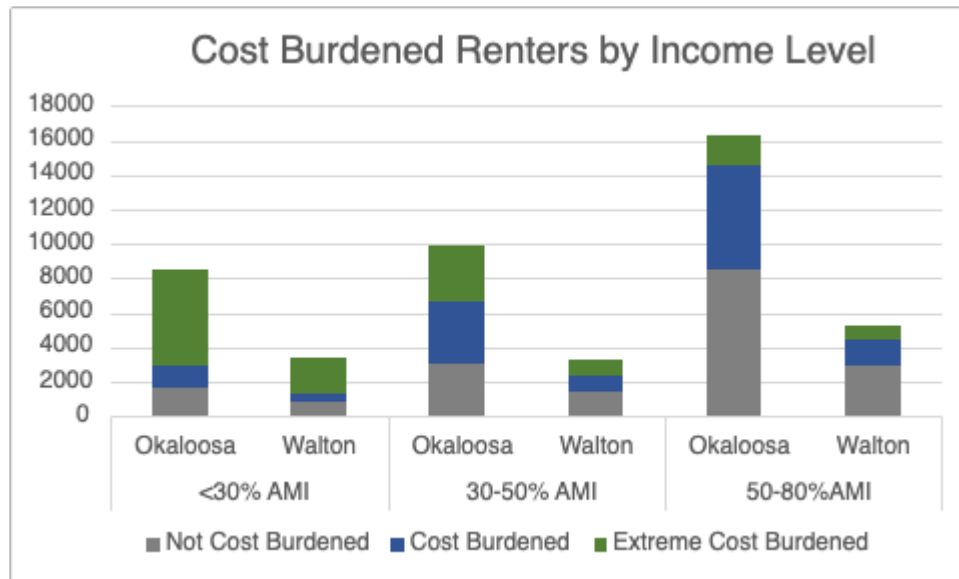
Country	Total		Affordability Restrictions Expire in Next 10 years		30+ Years Old		15-29 Years Old	
	Developments	Units	Developments	Units	Developments	Units	Developments	Units
Okaloosa	22	1765	2	12	9	720	4	508
Walton	11	541	0	0	4	133	0	0

There are 33 assisted housing developments in Okaloosa and Walton County which provide 2,306 rent limited units. The affordability restrictions of two of these developments, both serving persons with disabilities, will expire soon: Jet Court in 2027 and Crestview Group Home in 2029. In addition, 11 developments are more than 30 years old. These developments provide roughly 853 rent limited units, making up nearly 40% of the assisted housing stock in Okaloosa County and 25% of the stock in Walton County. Ensuring the continued supply and upkeep of these units is critical to not further increase the affordable housing deficits that both counties are experiencing.

Cost Burdened Renters

The limited supply of assisted rental units and the large deficits in affordable housing force low-income households into cost-burdened rental agreements that put them at risk of housing instability or homelessness. It also makes it very difficult for those experiencing homelessness to find units that are financially sustainable, even for people who are working full-time.

The Shimberg Center uses AMI and housing cost data to determine how many renters are cost burdened at various income levels. In this analysis, a household is considered cost burdened if it spends 30-50% of its income on housing costs. It is considered extremely cost burdened if it spends more than 50% of income on housing costs.



In both counties, the vast majority of households making less than 30% of AMI are extremely cost-burdened. For households in the 30-50% AMI range, 68% of Okaloosa households are cost burdened or extremely cost-burdened, and 58% of Walton households are. The percentages are better for families in the 50-80% AMI range, but 48% of Okaloosa households and 44% of Walton households in this range still find themselves in cost-burdened rental agreements.

Schimberg also provided data on the size of low income cost burdened households²³ and the family make up of all cost-burdened households.²⁴ Thier 2025 analysis found that most low-income-cost-burdened renters had a household size of 1-2 (64.4% for Okaloosa County and 81.8% for Walton County). In Okaloosa County, 24.7% of low-income-cost-burdened households had 3-4 people, and 10.9% had more than 5.²⁵

In looking more broadly at cost-burdened families from 2017-2023, they found that the highest rate of cost-burdened households were families led by single moms, with 74% of families in this demographic being cost-burdened. Non-family households had the next highest rate of 48%. Households with two adults were the least likely to be cost-burdened (26%), followed by families led by single dads (35%).

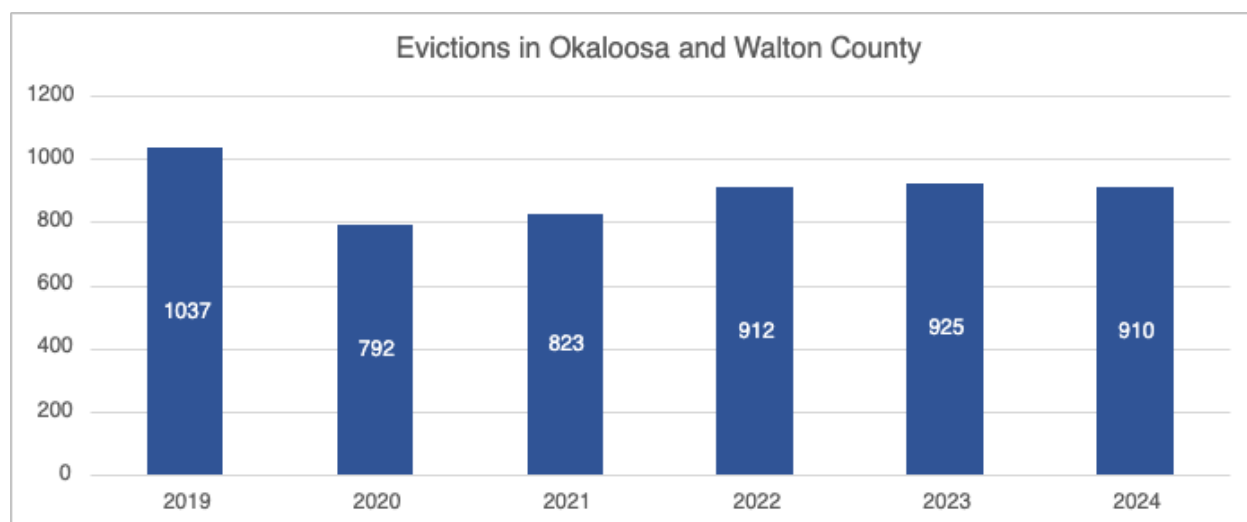
²³ See methodological note above. Low Income is defined as less than 60% of AMI and cost burden is set at housing costs being more than 40% of income. This data is from 2025 and is taken from the 2025 Rental Market Study.

²⁴ This analysis includes all households, not just low income. The cost burden threshold is set at 40%. This data covers the time period from 2017-2023.

²⁵ The number of families analyzed in Walton County for larger households was too small to report with statistical significance.

Evictions and Foreclosures

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. Since 2023, there have been more than 900 evictions a year in Okaloosa and Walton Counties.



Compared to 2023, 2024 saw a modest decline in both eviction and foreclosure rates. This decline is driven almost entirely by trends in Okaloosa County. In 2024, Okaloosa County recorded 653 evictions and 179 foreclosures, a decrease of 6% and 25% respectively from 2023 numbers. On the other hand, Walton County recorded 257 evictions and 115 foreclosures, an increase of 9% and 44% respectively. Walton County also continues to have a higher eviction and foreclosure rate than Okaloosa County. In 2024, the eviction rate for Walton was 37 per 1000 households, compared to Okaloosa's 23 per 1000.

Key Takeaways from Analysis

The above data shows that while homelessness continues to be a serious problem in Okaloosa and Walton County, the continuum of care has made significant progress in reducing homelessness for vulnerable populations and in improving the outcomes for people accessing services within the continuum of care. This progress should be celebrated, and the COC should devote resources to understanding what programmatic innovations have made this progress possible. At the same time, the data analyzed here also shows that more progress needs to be made. The overall level of homelessness has not dropped, and there is much work still to be done to improve programs and increase access to affordable housing.

Below, the key findings of this analysis are broken down into three categories: progress to be celebrated, opportunities to learn from programmatic successes, and recommendations for addressing service gaps.

Celebrate Progress: The COC made significant progress in reducing homelessness in vulnerable populations and in improving system performance.

- **Reductions in the incidence of homelessness of vulnerable populations**
 - Veteran homelessness fell by 20% to a 10 year low.
 - Chronic homelessness fell by 30%.
 - There was a decline in the percentage of people experiencing homelessness with serious mental health issues, substance use disorders, and who were survivors of domestic violence.
- **Significant improvements in almost all system performance metrics.**
 - The number of people experiencing homelessness for the first time fell by 32%.
 - The median length of time people experience homelessness fell by 15%, and the average fell by 18%.
 - The number of people exiting emergency shelter and rapid rehousing programs into permanent housing increased by 6%.
 - Permanent Supportive Housing maintained their 98% success rate.
 - The percentage of people returning to homelessness dropped in all categories, especially in the first year following homelessness for those exiting shelter, RRH, and PSH.

Learn From Success: The COC should devote resources to understanding what resources and programmatic innovations were effective at reducing homelessness in target populations and in improving outcomes for clients in successful programs. Identifying lessons learned and best practices will enable the COC to capitalize on its success and further its mission of making homelessness brief, rare, and non-recurring. The following successes are particularly ripe for analysis:

- **Veteran Homelessness:** What enabled this reduction and what elements of veteran specific programming can be applied to the broader population?
- **Prevention Efforts:** First time homelessness decreased despite decreasing stock of affordable housing and an increase in the number of cost-burdened renters. What made these efforts successful, and how can the COC ensure they continue?
- **Length of Time:** The COC's effectiveness in quickly moving people to housing increased this year. What enabled shelter, outreach, and RRH to move people back into housing quickly? Are there case studies from the past year from which we can extrapolate best practices on moving people through the system quickly?
- **Housing Shelter and RRH Clients:** What enabled shelter and RRH programs to house a higher percentage of their clients this year? Are there case studies from which we can extrapolate best practices on how to move people into housing? Can this be combined with the above evaluation to understand how the process can be expedited while still ensuring a positive outcome? Are there case studies where clients did not move into permanent housing that can be used as a foil for the success stories? What differentiates them? How can providers replicate success for new clients?
- **Stabilization:** The percentages of clients returning to homelessness in the first year dropped to less than 2.5% for shelter, RRH, and PSH clients. What types of stabilization support made this possible? Can that support be extended for the second year after being housed? Outreach still has a high 6 month return rate. Can the lessons from these other programs be used to bring that rate down?

Address Gaps: Despite this year's success, the overall level of homelessness has increased slightly, and there are programs that still need to be improved. This analysis recommends that the following be considered when prioritizing resources in the coming year:

- **Prioritize Unsheltered People Experiencing Individual Homelessness:** These people constitute the majority of the population.
 - The aggregate analysis suggests that the overall increase in homelessness was driven by an increase in non-veteran, non-chronic homelessness for individuals. Resources should be allocated to meet the needs of this population.
- **Focus on Capacity Building for Outreach Programs:** Most people experiencing homelessness in the COC are unsheltered. The Outreach programs designed to meet the needs of this population have the lowest rate of success (27%) and the highest rate of return to homelessness after exit (15%).
 - The percentage of unsheltered people who are experiencing serious mental illness (14%), substance use disorder (15%), and chronic homelessness (24%) is high, suggesting that outreach interventions need to account for the complex needs of these populations.
 - The rate of returns to homelessness for those in outreach programs is especially high in the first 6 months after a person moves into housing or shelter. Developing supports to enable continued movement toward or maintenance of housing in those first months might improve this metric.

- **Increase Number of PSH and Shelter Beds:** Both were operating above capacity on the night of the PIT.
 - PSH bed development should focus on beds available to non-veterans as 80% of PSH beds are set aside for veterans and the number of non-veterans needing this program is much higher (97) than the number of veterans (18).
 - Shelter bed development should focus on beds for individuals rather than families as the number of individuals (233) needing shelter is much higher than the number of families (6).
- **Focus on Housing and Stabilization for Shelter and RRH Programs:**
 - Although shelter and RRH programs increased the percentage of clients moving into housing, that percentage remains relatively low at 56%. More needs to be done to increase the number of clients exiting to permanent housing.
 - Both shelter and RRH programs reduced the rate of return to homelessness in the first year after clients are housed. However, the rate of return in the second year remains high. Programs should consider continuing supportive programming in the second year to reduce this rate as well.
- **Explore How to Support Families and Children Experiencing Homelessness that do not Qualify for HUD or COC Programs**
 - Data from the Okaloosa and Walton School Districts showed that homelessness for families was much higher than reflected in PIT and COC data, with 627 children experiencing homelessness in Okaloosa County and 297 experiencing homelessness in Walton County in the 24-25 school year.
 - 88% of these families are living in shared housing or in hotels and are consequently excluded from HUD's definition of homelessness. The COC needs to think creatively about how to support these families, either through non-federal funds or through prevention programs.
- **Advocate for Maintenance and Expansion of Affordable Housing:**
 - 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. The Continuum of Care should investigate ways to incentivize the development of additional affordable housing, including looking into funding opportunities for such development.
 - An important component of affordable housing is assisted housing. The number of developments in both Okaloosa and Walton County is limited and aging. The COC should advocate for:
 - The development of additional assisted housing units
 - The extension of rent and income limits in developments whose affordability requirements are expiring
 - Resources to update aging developments to ensure that they remain habitable
- **Address Data Limitations:**
 - 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.

- 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 an emergency shelter, and more. 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.²⁶

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 living in temporary shelters, including emergency shelter and transitional shelters as well as those staying in hotels paid for by government or charitable organizations are considered “sheltered.” People who are living outdoors or in places not meant for human habitation are considered “unsheltered.”

²⁶ [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 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.