APPENDIX A. Public Consultation

This section summarizes the results of the engagement efforts conducted specifically for the Consolidated Plan and Annual Action Plan. Findings from all community engagement efforts are also incorporated throughout the Market Analysis and Needs Assessment sections of the Consolidated Plan and were considered in the development of the Strategic Plan and Action Plan.

Engagement efforts also informed a fair housing study for the state of Florida; results specifically related to fair housing are discussed in the fair housing report itself.

Despite restrictions on large in-person gatherings during the development of the Consolidated Plan (due to the COVID-19 pandemic), residents and stakeholders had many opportunities to participate in the development of the Consolidated Plan:

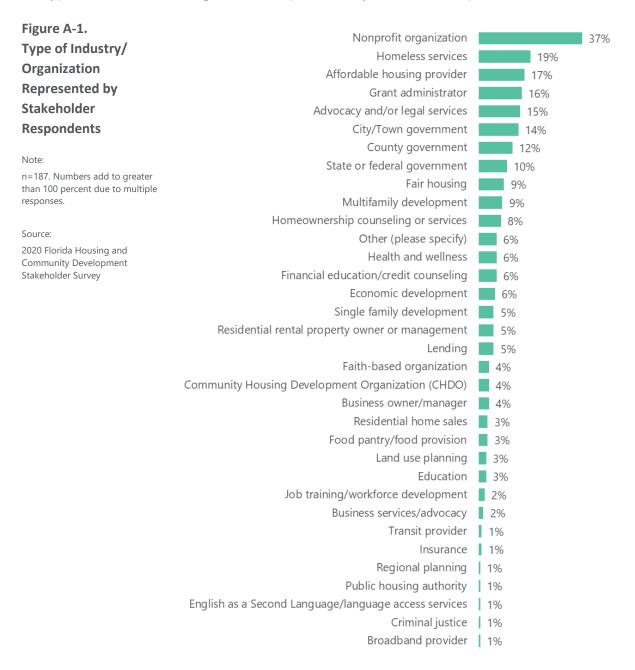
- Nearly 200 stakeholders participated in an online survey about housing and community development needs in the areas where they work and live.
- Resident engagements were conducted online in the form of "Needs Assessment Forums" to encourage safe participation in the Consolidated Plan and Action Plan development to the COVID-19 outbreak. These online forums provide opportunities to inform the public about the process and gather resident and stakeholder perspectives on needs. The dedicated online engagement platform (http://florida.housingimpactlab.com/) was open for residents to participate from August 22 to September 30, 2020. A total of 27 residents/stakeholders participated in the engagement activities on the site.
- Five public hearings were open to all residents and were conducted online via webinar format. These hearings were conducted on August 14, September 15, September 17, October 20, and October 28, 2020. [TO BE UPDATED AFTER PUBLIC COMMENT PERIOD].
- The Draft State of Florida 2020-2024 Consolidated Plan and 2020 Action Plan was available for public comment from October 13 through November 13, 2020. [TO BE UPDATED AFTER PUBLIC COMMENT PERIOD].

This appendix reports the results of all outreach efforts, beginning with the stakeholder survey, following by the needs assessment forums and public hearings. Public comments received during the public comment period are also attached.

Stakeholder Survey

This section presents the findings from the interviews and survey that were conducted for the Consolidated Plan. These findings were used in the development of five-year goals and priorities, as well as in the development of the annual action plan.

Survey respondents. Nearly 200 stakeholders, representing a wide range of industries and clients, responded to the online survey between June 15 and July 21, 2020. Figure A-1 presents the types of industries and organizations represented by stakeholder respondents.



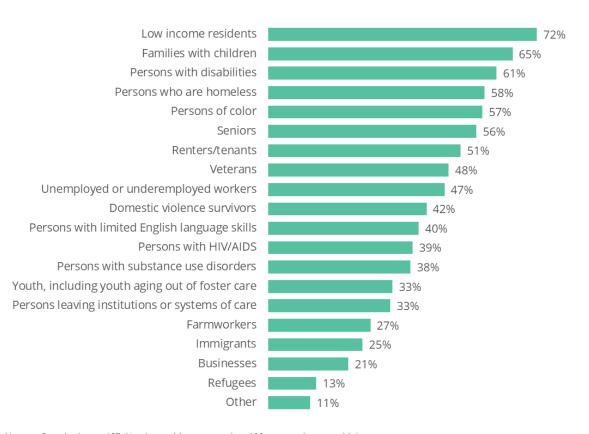
Respondents represented a variety of communities and geographies, including CDBG entitlement areas and CDBG non-entitlement areas, as well as organizations that serve broad regions of the state and those that service individual communities. Overall, 13 percent of respondents exclusively serve CDBG non-entitlement areas. Where appropriate data for CDBG non-entitlement respondents is discussed separately.

Overall nonprofit providers were the most prevalent (37%) followed by homeless services (19%) and affordable housing services (17%). Among respondents representing non-entitlement areas only (13% of respondents), a higher proportion represented city or town government (38%) or county government (21%) compared to the proportion of these industries among respondents overall.

Figure A-2 presents the proportion of respondents who provide services to specific populations or organizations. The top five greatest proportions of respondents provide services to low-income residents (72%), families with children (65%), persons with disabilities (61%), persons who are experiencing homelessness (58%) and persons of color (57%).

Figure A-2.

Population or Organziation Served by Stakeholder Respondents



Note: Sample size: n=187. Numbers add to greater than 100 percent due to multiple responses.

Source: 2020 Florida Housing and Community Development Stakeholder Survey

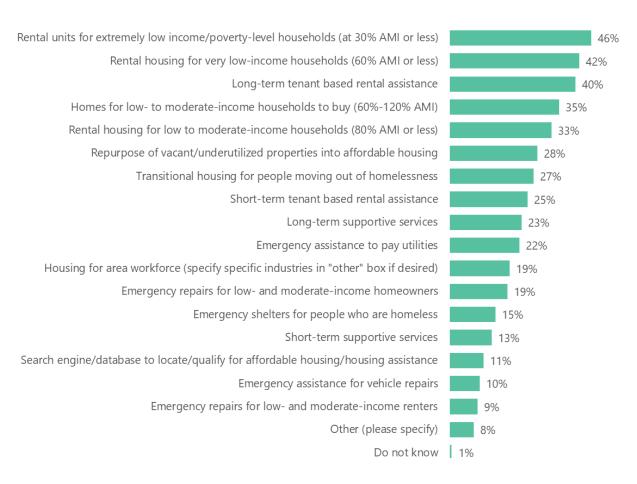
Housing and homelessness. In the first section of the survey, respondents provided perspective on housing needs in Florida, which include services needed for people experiencing homelessness and needs specific to residents living with disabilities.

Most urgent housing needs. As shown in Figure A-3, stakeholders identify housing for persons at 30% Area Median Income (AMI) or less (46%), housing for persons at 60% AMI or less (42%), long-term tenant based rental assistance (40%), homes for low- to moderate-income households to buy (60%-120% AMI) (35%) and rental housing for low- to moderate-income households (80% AMI or less) (33%) as the top five most urgent housing needs in Florida.

Generally, urgent needs identified by respondents were comparably ranked regardless of geography. However, among respondents who serve non-Entitlement areas exclusively, a greater proportion saw the need for emergency shelters for people who are homeless as among the most urgent unmet needs (38% compared to 15% among all respondents).

Figure A-3.

Most Urgent housing Needs in Florida



Note: n= 156. Numbers add to greater than 100 percent due to multiple responses. Source: 2020 Florida Housing and Community Development Stakeholder Survey

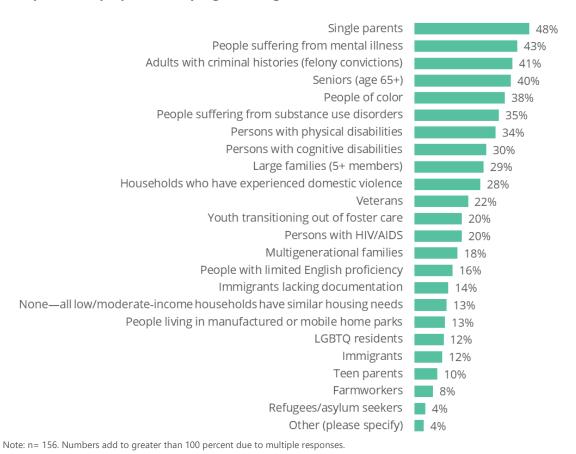
Respondents that identified short- and long-term supportive services as urgent needs (23% and 13% of respondents, respectively) were also asked which type of supportive services they would prioritize. Job training and placement, housing assistance (including rental down payments and other application needs, long term transitional housing, as well as home repair assistance) and financial counseling were among the most identified types of supportive services identified to receive priority. Many respondents include a long list of service types, including mental health, healthcare and substance abuse, highlighting the breadth of need.

Groups with disproportionately high housing need. As revealed in Figure A-4, when asked to identify populations that have disproportionately high housing needs relative to all low- and moderate-income populations overall, respondents identified single parents (48%), people suffering from mental illness (43%); adults with criminal histories (felony convictions) (41%); seniors (age 65+) (40%) and people of color (38%) as the top five populations who experience disproportionately high housing needs in the state of Florida. Generally, groups identified by respondents as having disproportionately high housing needs were comparably ranked regardless of geography.

Figure A-4.

Groups with Disproportionately High Housing Needs in Florida

Source: 2020 Florida Housing and Community Development Stakeholder Survey



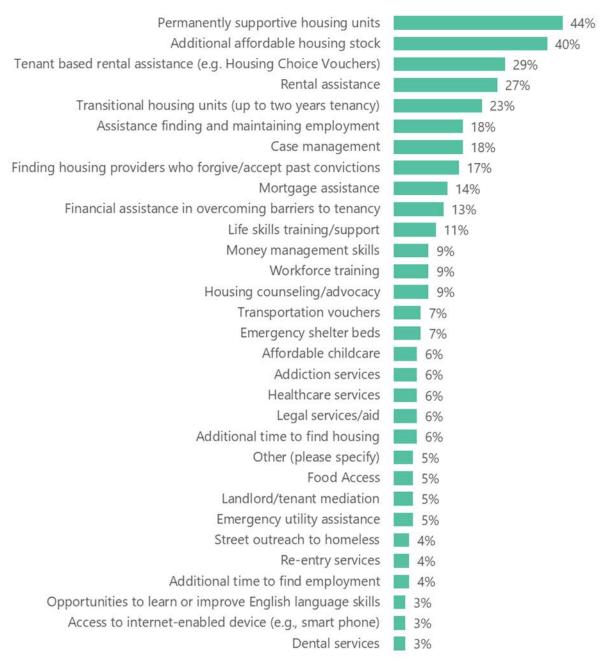
Impact of COVID-19 on housing needs. Given the ongoing health and economic crisis as a result of COVID-19 at the time of the survey, respondents were asked to consider how needs may have changed due to the crisis. Stakeholders most frequently identified an overall increase in housing needs due to income losses related to either sickness or unemployment.

Stakeholders indicate that low-income residents, especially low-income families with children and low-income seniors, are among the resident groups that have been most affected. These populations have suffered worse health outcomes and are more likely to work in industries that have been most impacted including essential workers (grocery store or medical services) or those in hospitality, food/entertainment and retail (industries most immediately impacted by health-related shutdowns).

Homeless-related needs. Respondents who provide housing or services to people experiencing homelessness or who are at-risk of homelessness were asked to identify highest priority housing types and services for persons experiencing homelessness or who are at-risk of homelessness.

As shown in Figure A-5, nearly half of stakeholders (44%) identify permanently supportive housing as a top priority for people experiencing homelessness in Florida. Forty percent indicate additional affordable housing stock is a top need and 29 percent of respondents indicated tenant based rental assistance (e.g. Housing Choice Vouchers) was a top priority.

Figure A-5
Highest Priority Needs for People Experiencing Homelessness in Florida



Note: n=100.

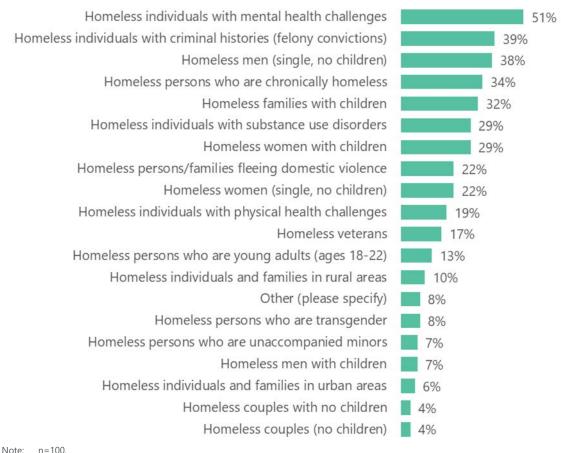
Source: 2020 Florida Housing and Community Development Stakeholder Survey

Homeless populations. Stakeholders also provided perspectives regarding which subpopulations among people experiencing homelessness have the greatest unmet need. As shown in Figure A-6, the most commonly identified subpopulations were:

- Homeless individuals with mental health challenges (51% of stakeholders selected this group);
- Homeless individuals with a criminal history (39% of stakeholders);
- Homeless men with no children (38%);
- Chronic homeless (34%); and
- Homeless families with children (32%).

There was not substantial variation in the subpopulations identified in the geographic area served, though respondents serving non-Entitlement areas were more likely to identify homeless people with criminal histories and homeless individuals/families in rural areas.

Figure A-6. Specific Homeless Populations with Greatest Unmet Housing or Service Needs Among in **Florida**

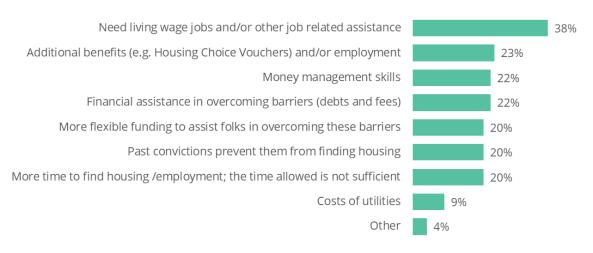


Source: 2020 Florida Housing and Community Development Stakeholder Survey

Rapid Re-Housing assistance. Stakeholders also provided perspectives regarding the most pressing needs of those nearing termination of rapid re-housing program assistance as presented in Figure A-7. The most urgent need identified by stakeholders was the need for living wages, including two minimum wage jobs at 40 hours per week and other job training and work-related needs such as work clothes.

Figure A-7.

Urgent Housing Needs For populations nearing the end of Rapid Re-Housing Assistance in Florida.



Note: n=100

Source: 2020 Florida Housing and Community Development Stakeholder Survey

Impact of COVID-19 crisis on homelessness. According to many respondents, COVID-19 is likely to push many residents who were living at-risk of becoming unsheltered before the crisis fully into homelessness. This group includes many whose employment has been negatively impacted and lack sufficient savings to weather any disruption in income.

Select responses to the question "Has your assessment of the populations most at-risk of homelessness changed since the onset of the COVID-19 crisis?" are included below:

- "A broader range of the population is at risk of homelessness because of extended unemployment and little to no cash savings."
- "Households who had "fragile" living situations or who were just started to get ahead have had major set-backs due to COVID-19 ie. loss of employment."

¹ Responses were selected by researchers to be broadly illustrative of the top themes among all open-ended stakeholder responses. They are intended as a qualitative review of stakeholder perspectives.

- "Instead of just seniors on low-income-families suffering loss of employment/income and kids home from school- and they cannot afford to continue paying rent- at-risk of eviction."
- "more families with children are at risk of homelessness and more young adults and working poor who lost income because of COVID 19."
- "Most at risk previously were those with severe mental illness and or addiction. Dramatically increased numbers of working poor facing homelessness as a result of Covid."
- "we see the chronically homeless in our community are trending older and more vulnerable. If [they] get Covid, they are much more at risk of dying. So there is need for permanent supportive housing for both families and single persons in our community as a way to get folks out of communal settings and into a safer and less Covid-exposed lifestyle."
- "Families in our area are the greatest concern. We have high ALICE (Asset Limited, Income Constrained, Employed) populations and those that are out of work are in grave danger of entering homelessness."
- "we knew prior to COVID that it was a challenge for folks with mental illness-but now with COVID a lot of older mentally ill individuals have significantly less of an opportunity to find new homes. Also, programs have less money and are on a first come first serve basis. This will be particularly difficult when moratoriums are lifted and thousands of people start moving around. we are worried that the most vulnerable mentally ill folks will not have their cases heard, not know where to go, be ignored, and not have available assistance that they could have had prior to COVID."

Housing choice for people with disabilities. Respondents provided perspectives on the availability, type and policies governing housing choice for people with disabilities. There was broad consensus that there are an insufficient number of accessible units and that ADA accessible, single level, first floor units are among the most needed types of units. Single resident occupancy supportive housing or group living types were also commonly identified as lacking.

Finding accessible housing is a particular challenge in areas with older housing stock—with high proportions of units built prior to accessibility regulations—as these units would not be accessible unless they had been updated or renovated.

As revealed in Figure A-8, the vast majority of respondents (78%) believed that there were an insufficient number of accessible units available to persons with disabilities in the areas they serve.

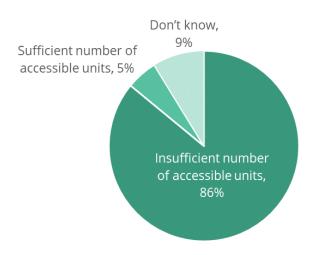
Figure A-8.

How would you characterize the availability of housing stock that is accessible to persons with disabilities in the area where you serve?

Note: n=57

Source:

2020 Florida Housing and Community Development Stakeholder Survey



Resources for people living with disabilities. As revealed in Figure A-9, roughly half of respondents believe that existing policies and practices in their service areas do not do well in supporting community living and other preferences among people with disabilities. Twenty-seven percent of respondents perceived that policies and practices worked "moderately well" while only 5 percent believed they functioned "very well" in supporting preferences among persons with disabilities.

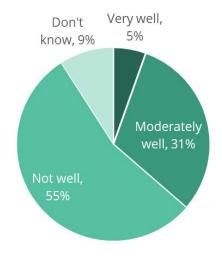
Figure A-9.

How well do state and local policies and practices support community living and the ability of people with disabilities to live in the most integrated, independent setting they prefer?

Note: n=55

Source:

2020 Florida Housing and Community Development Stakeholder Survey



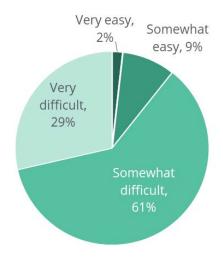
Generally, respondents agreed that persons with disabilities face difficulties in finding information regarding accessibility grants. Figure A-10 reveals that 79 percent of respondents perceived this information to be somewhat difficult or very difficult to access.

Figure A-10.
In your opinion, how easy is it for persons with disabilities to find information about grant and loan programs to make needed accessibility improvements/modifications to their homes?

Note: n=56

Source:

2020 Florida Housing and Community Development Stakeholder Survey



Other challenges faced by persons with disabilities. Stakeholders were also asked to identify principal challenges faced by persons with disabilities across the following areas: acquiring housing and remaining housed, living in the neighborhood of their choice, finding employment and accessing services. Categorized excerpts from open-ended written responses are below; excerpts are broadly representative of all responses.

Acquiring housing and remaining housed:

- "Housing costs are too expensive for their disability income and/or limited earned income."
- "Housing is hard to find across the board. For those with physical disabilities they find a larger challenge."
- > "Lack funding to enter and remain housed when no assistance/voucher is provided; monthly expenses or higher than they can really afford."
- "Need med-waiver community-based services and there is a 10-year waitlist."
- > "Staff that does not know the needs of the mentally ill-emergency situations that could cause a quick eviction-predators that steal their SSI or other money-lack of support to get to agencies that can help."
- "Very limited disability housing options, even more scarce when factor in disability benefits and affordability of units."

Living in the neighborhood of their choice:

- "Accessible units are not always available in chosen areas."
- "NIMBY and lack of affordable housing."
- "There are no senior apartments in southeast Volusia, even after my patients qualify for retirement benefits and would be able to afford senior housing they

have to go to Daytona or Deland which they don't want to do. They don't have cars and all their medical care and support services are here."

> "Too expensive."

■ Finding employment:

- > "Discrimination"
- Figure 10% and if not for Publix it would be even lower."
- "Our workforce system does not work for people with disabilities."
- "Employment is very challenging and few businesses hire people with intellectual disabilities."
- > "People with disabilities face employment challenges due to their disabilities."

Accessing needed services:

- "Lack of access to public transportation; lack of access to internet."
- "Lack of public transportation."
- "Our SHIP and Recovery Programs have limited funding and individuals are put on a wait list. Broadband is not available in our rural area. We do have many services available for the disabled persons; however, they may need to find resources through other local agencies."
- "Social distancing has created access issues. Many persons in this category are easily frustrated and give up quickly."

Addressing challenges faced by persons with disabilities. When respondents were asked to provide suggestions for how the state of Florida can better address challenges faced by persons with disabilities, many responses focus on increasing the number of affordable and accessible units, funding existing programs and increased investment in transportation for service access. Below are several categorized excerpts from respondent written responses.

Increase number of and access to affordable and accessible units:

- "Mandate new construction/remodels should have universal design in at least 80% of units.."
- "Additional funding dedicated to Housing Vouchers for persons with disabilities and case management to assist with finding and accessing housing and maintaining housing once in.
- "Create more funding for affordable housing and stop sweeping the Sadowski funds for other services."
- "Housing appropriations targeted specifically to the disabled."

- "Increase Housing Choice Vouchers with a FMR waiver."
- "Make more studio and one bedroom units affordable and available"
- "More places like ARC Village are necessary."
- "Provide more affordable housing options in safe environments."
- "Mandating that apartment complexes need to give priority to people with a disability and accepting more housing vouchers."

Funding

- ➤ "Be interested in citizen needs as you continue to expand, require new business
 and developers to pay into programs that directly benefit those needing ELI
 apartments. Tax Credits should come with more commitments to I/DD population
 and those needing housing."
- "Increase amount of funding or deposit and new formulas or programs to help ongoing."
- "Reallocate funding towards housing for those exiting homelessness and those with special needs."
- > "Use Sadowski as designed. Support expanded FACT and FACT like programs for persons with disabilities."
- Some funding strategies that could be implemented: 1) Short term no-interest loans to increase the ability of smaller developers committed to serving individuals with special needs have the financing to get through the application process; 2), further subsidizing such housing or providing rental assistance; 3) develop a support services housing team model I believe other states have such models; have housing funding available to families in the child welfare system; 4) use federal opioid \$ to assist persons with substance use disorders to acquire supportive housing as stable house improves recovery."

■ Transportation:

- "All large counties at best should have a much better public transportation set up then they currently do. The state is car dependent for moving around."
- ➤ "Better funding for necessary transportation providers so that independence is attainable for people with cognitive and physical disabilities.
- "All large counties at best should have a much better public transportation set up then they currently do. The state is car dependent for moving around."

Increase effectiveness of housing programs. Respondents were asked to give advice for the state to be able to increase the effectiveness of housing programs. Not surprisingly, stakeholders' suggestions for increasing effectiveness of Florida's housing programs align closely with the

greatest unmet needs they identified. Stakeholders emphasized the following strategies through open ended responses:

Prioritize affordable housing creation;

- "Provide funding to develop more affordable housing options."
- "Provide funds to build affordable and varied housing units."
- "To devote more grants to develop and manage affordable housing. The only way to build and rehab units is to use grants that keep the property debt free so rents remain low and affordable."
- > "To have a method through which they can increase housing vouchers while simultaneously assisting Section 8 recipients to become homeowners so as to free up new vouchers for others on a waiting list."
- > "More affordable units must be made available; there is not enough supply
- > To meet the demand; there should be application fee and security deposit assistance provided to a greater number of low and moderate income"

Increase funding and maximize efficiency of existing sources;

- "Expand funds available!"
- "Flexible programs; More funding; Minimize documentation"
- "Provide a consistent stream of funding. Non-recurrent funding limits ability to develop experienced administrative staff at the local level."
- "Reduce tax cuts and start funding housing programs. It's not enough to just stop stealing money from the Sadowski fund"
- "Use the full Sadowski fund for the creation of permanent supportive housing units for singles and families."
- "Use the [Sadowski] money for needed programs."

■ Increase Case Management Services:

- "Offer assistance to educate individuals about process to apply, access, housing with f/u and ongoing support services like case Management does for coordinating healthcare."
- "Include Housing Counselors in all phases of their housing programs."

Address homelessness:

"Implementing requirements for SHIP, Public Housing and other funded housing projects to dedicate % of units or funding to house literal homeless and incentives to landlords who make their housing handicap accessible."

- "A greater portion of housing programs need to be dedicated to persons experiencing homelessness, especially those living on the streets."
- "Work force and affordable housing needs must be addressed. We cannot continue to allow families to remain homeless or doubled up."

■ Homeownership:

- "Homeownership: rather than downpayment assistance (which only helps on the demand side), provide \$ early in the process to developers (to build supply). The money should be left in the deal (gap funding) and the result will be that the savings will pass onto homeowners."
- "More loans and downpayment assistance for homeownership, universal design in at least 80% of the units for all new apartments/condos (especially those with tax credits), low or zero interest loans and/or grants to help seniors with home modifications to let them age in place."

■ Support Rural Areas:

- > "Work with the rural cities one on one to facilitate housing programs. The smaller cities do not have the staff to look for grants or programs. Top down approach."
- "Realize that housing resources are not as readily available in rural areas like in metropolitan areas"

■ Regulate Landlords:

- "Protect the tenants. Restrict fees that landlords can charge tenants. It is has gotten extremely out of hand. Lease laws, landlords can increase a tenants rent several times during the 12 month period of the lease, escalation clauses. Cap late fees."
- "Monitor who owns and manages complexes. People have to jump through unnecessary hoops, such as requiring money orders when there is no easily accessible place to get them, even for duplicate keys, and locked or overpriced laundry facilities, delayed repairs."

■ Innovative solutions:

- ➤ "Streamline the process. 18-24 months to build 100 units is not helping in a big picture. More GAP money. Fast track and support zoning modifications. That adds 8-10 months. Work with the counties."
- Look at the success of Tiny Home Neighborhoods, get old statutes off the books that hinder the new reality. Build wisely, universal design and spread these apartments throughout all buildings so we do not create "the projects" here with low income areas."

- "Make more resources available to nonprofit organizations for smaller projects whose business is to revitalize and support their communities. I know the larger deals provide a bigger bang for the buck but they do nothing to address the underlying inequities in our housing market while nonprofit efforts generally do."
- "individuals I serve either make too much or not enough income to qualify. Stop using criminal history of the parent against a family w/ children to prevent them from being eligible for housing. If you give them funding; help them find somebody that accepts the funding. Create a data base or something. Individuals get approved and then give up because they can't find a landlord to accept the funding."
- > "Add any flexibility to funding possible. We have difficulties finding providers to take some funds due to the restrictions on them. Restrictions are necessary but to minimize them would be beneficial to allow creativity in solutions."

Stakeholders also shared how their recommended changes would positively impact housing program outcomes. Responses included greater supply of affordable housing, lasting change and stability, less homelessness, greater equality, improved ability to match clients with resources, efficient use of funds and access to opportunity for all residents

Strengthening public service and addressing needs. Respondents were asked to give advice on how the state might strengthen the service delivery system and/or overcome gaps in institutional structure for addressing public service needs. Responses focused on ways to increase capacity of service providers and ways to improve flexibility and encourage innovation. Among respondents who represent non-entitlement only areas, there was a particular focus on access to information regarding opportunities among service providers and those they serve. One respondent who services non-entitlement only areas wrote:

> "We definitely need to have a database with landlords willing to work with program to provide affordable housing. Most of the challenge is finding a place to live, it's the part that takes the longest."

Select response are included below to highlight key themes:

- Increase capacity of service providers:
 - "Boots on the ground."
 - "Hire more people at the local level to process the paperwork."
 - "Lift/increase the 15% cap on public services."
 - "The state should pay a higher rate for services so that organization have the capacity to invest in staff so that best practices may be implemented and services provided that meet the needs of the individuals. The state has no problem with for profit companies making a profit Medicaid plans, transportation, etc. It should

recognize that investments in the capacity of service providers generates a greater ROI for the state."

■ Improve flexibility in service delivery and encourage Innovation:

- "Some flexibility to allow people on the ground (non-profit) staff to address issues individually rather than follow a standard norm."
- "We must understand that some individuals do not wish to be sheltered, and still need outreach to survive, and so our community can thrive. day programs, etc. medical, mental health - not linked to housing."
- > "Pair the strong points of people served with the weak points of others. Bring elder care or student housing together with disabled agencies and let new ideas bubble up financially help with one group and support help with the other symbiotic"
- "Think outside the box, everything is not black and white come up with acceptable affordable housing solutions such as Tiny Houses and pave the way so those solutions are not looked at as odd, remove items such as zoning restrictions and impact fees for affordable housing that make these projects impossible."
- "Streamline the process. 18-24 months to build 100 units is not helping in a big picture. More GAP money. Fast track and support zoning modifications. That adds 8-10 months. Work with the counties."
- > "Trauma informed services that are empowerment based

In addition, respondents predicted what types of positive outcomes would result from their recommendation. Though such responses are certainly not guaranteed, they provide context for how stakeholders perceive the efficacy and impact of potential investments. The outcomes desired/expected by stakeholder include:

- Increased financial and housing stability with greater wrap around services;
- Reduced need for housing and other social services in the long term;
- Additional support for persons experiencing homelessness, older adults, and individuals living with disabilities; and
- Positive outcomes for service organization staff, including better pay, reduced staff turnover and increased institutional knowledge.

Community development. The survey also asked stakeholders about their perception of community development needs. This portion of the survey focused on issues related to public services and economic development needs in the community. The greatest public service and economic development needs in Florida identified in the survey were related to nonprofit capacity, job training and other programs for low income residents, transportation and affordable child care or early learning centers.

Greatest unmet community development needs. Figure A-11 shows, stakeholder perspectives on the greatest unmet community development needs in Florida. Respondents were asked to select up to five needs from a list of 23 options (including a "don't know" option). The most common responses selected by stakeholders were:

- Lack of/limited capacity of nonprofits to provide needed public/supportive services (70%);
- Job opportunities (66%);
- Job training/skill development (63%);
- Public transit (61%); and
- Affordable childcare or early learning centers (50%).

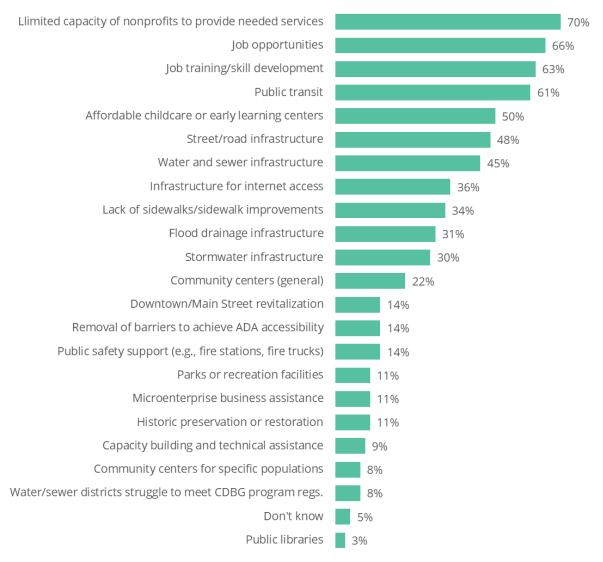
The most common unmet needs related to infrastructure investments other than public transit were street/road infrastructure, lack of sidewalks/sidewalk improvements, flood drainage infrastructure and stormwater infrastructure. Generally, the need for infrastructure related improvements, especially water and sewer infrastructure, was more commonly identified as an unmet need among respondents who serve non-entitlement areas.

The most commonly identified public facility need was affordable childcare and early learning centers; and to a lesser extent community centers, public safety support, parks and recreational facilities and public libraries.

Of those who indicated that support services for low-income residents is an unmet need, respondents most frequently specified affordable housing as the support service needed.

Figure A-11.

Greatest unmet community development needs in Florida



Note: n=64. Numbers add to greater than 100 percent due to multiple responses. Source: 2020 Florida Housing and Community Development Stakeholder Survey

After identifying the greatest unmet needs, stakeholders were asked to rank their top five in order of urgency. Figure A-12 shows how stakeholders perceived greatest urgency of those unmet needs (listed in order of the most common answers for single most urgent need). Urgent needs align, for the most part, with the greatest unmet needs, though public transit and water and sewer infrastructure were ranked higher among *urgent* needs than they were among *unmet* needs overall.

Figure A-12. Most Urgent Unmet Community Development Needs

Note:

Internet infrastructure and street infrastructure were equally ranked at #7. n=64.

Source:

2020 Florida Housing and Community Development Stakeholder Survey



Stakeholders indicated that these urgent community development needs are most prevalent in low-income and immigrant communities and especially rural communities.

Impact of COVID-19 on community development needs. Respondents were also asked to provide perspectives on the impact of the COVID-19 crisis on unmet community and economic development needs in the communities they serve. The increase in unemployment and resulting loss of salary and wages was the most commonly identified concern related to the ongoing COVID-19 pandemic in 2020.

This loss of income was directly tied to increased precarity and difficulty in paying for housing and other essential costs. The increased hazard of staying at work in many occupations, including health services and food services was also identified. Respondents also acknowledged that the elderly were more affected, as were the poor and people of color.

Respondents also identified the impact that lost revenue from waived penalties and other revenue streams is decreasing funds for services. Below are several categorized excerpts from respondent written responses.

■ Employment and income replacement needs:

- > "25% unemployment; need to get these people employed."
- > "Greater number of people in need across the board. Anyone in the service industry is impacted. If business activity does not pick up then I expect to see more young families on the street with signs just to pay rent."
- "Need for people to self-isolate and not report to work. Need an income stream that will allow them to NOT work for 2-3 weeks while recovering - i.e. pay rent, buy food, etc."

■ Specific groups impacted most:

- > "Deltona's elderly were [struggling] before COVID and it became a bigger problem after. They were left out and we need to figure out better wrap-around services."
- > "I think the needs are basically the same but there are more/different people being affected. In either case, those with the fewest resources and communities of color are being hardest hit."
- "We have a majority population of vulnerable seniors."
- "While Caryville was already suffering from underemployment & fixed income, COVID-19 has impacted employment, especially those working on the Beach."

■ Lost municipal revenue:

- "Cities are waiving penalties and utility bill charges for those in need. The demand for services is not going down, but actually increasing on Cities as people are creating more trash, using more water/sewer, higher LEO call outs for perceived violations of number limits for gatherings, businesses, etc. Cities, especially, the smaller rural ones, are not getting reimbursed for these higher and unpaid for increases on services people expect and demand."
- "State Revenue sharing is also impacting the town's General Fund and COVID-19 has severely strained the Town's Enterprise Funds."

State role in community recovery. In response to the question, "What advice would you give the state to best support community recovery from the COVID-19 crisis specific to community and economic development needs?" stakeholders suggested diversifying the economy, job training and placement and assistance for small business and nonprofits. Below are select responses that highlight key themes among stakeholder statements.²

■ Diversify the economy:

- "Diversify the employment opportunities. Retirement and vacationing isn't a sustainable economic model."
- "Environmentally Sound Industries, small and large need more state support and encouragement for startups and relocation to Florida to bring balance to the Service industry and make the communities less dependent on the Tourist Trade."
- "Address the underlying systemic issues that caused COVID-19 to more drastically impact low income communities and households."

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² Responses were selected by researchers to be broadly illustrative of the top themes among all open-ended stakeholder responses. They are intended as a qualitative review of stakeholder perspectives.

Job training and re-employment support:

- "Expand re-employment assistance so people can at least buy food and pay rent or taxes."
- > "Job placement services need to be easily accessible."
- "Consider a state need-based monthly income/short-term TBRA, continue to help with mortgage and rental assistance while focusing on job training and job opportunities."

Investment in small businesses and non-profits:

- "Invest, Invest, Invest in people through education; in infrastructure with streets, sidewalks, wi-fi; in the nonprofit sector with easier access to resources and increased access to grant support; and businesses with low interest and forgivable loans."
- > "Anything to help small business owners survive the shutdown and reduced income caused by the pandemic reaction."
- "Again knowledge is key most of these individuals that have suffered had no financial training or the where with all to be prepared by having money saved up or resources planned in advance."
- "City is desperately in need of downtown revitalization to provide services to its citizens. COVID was a hardship to what few businesses existing in the downtown."
- > "Review and reduce the increasing tax and licensing burdens put on small businesses and create either a pool of funds to help small businesses pay these or eliminate any not tied to public safety and sanitation standards."
- "Give \$ to nonprofits."

■ Housing and rental assistance:

- "Rent, utility, food assistance and affordable housing."
- "Continue to provide rent and utility assistance to those who lost their jobs until the unemployment rate starts dropping."
- "Financial assistance is always needed, temp suspend or lower rents on a case-by-case basis."
- "Build affordable/ low income housing for the individuals that needed it before Covid at the least. satisfy the waiting lists. Meet the needs of people in need that are on waiting lists for affordable and low income housing."
- > "Be flexible and allow for more assistance to be provided to renter and homeowner households."

"Many of the older/vacant hotels could be repurposed to serve as small apartments. This would at least give these people a place to stay that was their own."

■ More effective communication:

- "Communication has been spotty and inconsistent. Develop a reliable, widespread communication channel."
- "Educate the masses. Not many have internet to get your message. Find another way to inform and educate."
- > "The smaller municipalities with the lower property values and small tax bases need more help than the larger cities or counties that have large budgets and reserves; however, the only governments getting direct and almost immediate assistance are the larger ones who have more reserves to draw from. This needs to change."

Natural hazards. Stakeholders provided perspectives on resources that are needed by low-and moderate-income households to prepare for and recover from natural disasters. These responses included housing related preparation and repair, more "hardened" shelters, kits, public transportation, public infrastructure, administrative needs and funding. Select responses are included below to highlight key themes.³

Housing and emergency shelter:

- "Adequate housing, i.e. we have many mobile homes that are aged."
- "Decent and safe housing"
- "Adequate shelter space and housing repair programs."
- "Community Storm Shelter preferably large enough for some social distancing."
- "Evacuation centers and Rent assistance"

■ Disaster preparation:

- "Give away basic disaster preparation kits, e.g. flashlights, batteries, checklist of needed items, pet preparation."
- "Start now addressing hurricane plans for COVID issues and the homeless."
- "Bug-out kits for those who can flee, SIP kits for those who cannot. FEMA, Red
 Cross, NGO's do a great job considering the scope of what they have to deal with.
 Need ongoing preparation in the staging areas, and in the communities to be

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³ Responses were selected by researchers to be broadly illustrative of the top themes among all open-ended stakeholder responses. They are intended as a qualitative review of stakeholder perspectives.

- able to respond to recovery efforts the best they can. ... There is always more need for qualified people, and, of course, funding, to make resources flow.
- "Offering assistance in training in how to prepare for hurricanes and to make necessary changes."
- Figure 1. Education on the aftermath of what these natural disasters do to a community and how to prepare in advance instead of waiting to see what will happen if they don't. Most of these individuals are hit the hardest because the did not prepare or know how to prepare."

Infrastructure

- > "Better planning when it comes to roadways, traffic control and review of why high number of accidents in very specific areas of the community. Alternate routing of traffic when main arteries are cut off or impassable."
- "Drainage improvement throughout the Town of Hilliard to keep flooding on their property down."
- > "Flooding from our retention ponds and streets due to hurricanes and storms."
- "Generators for our water system and better internet to inform and educate the public."
- > "We need a broad spectrum of stormwater management facilities e.g., vegetation, stormceptors, storm drain filters, street sweeping, recharge areas".

Recovery funding and process

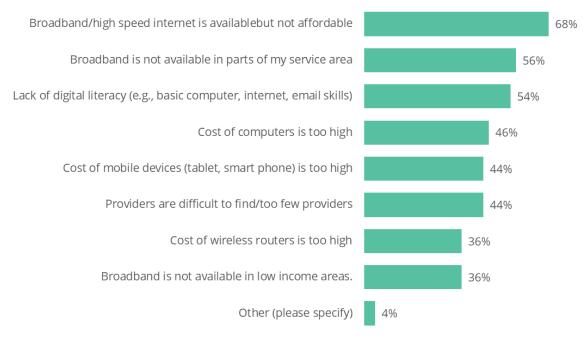
- > "We need to improve the eligibility guidelines to qualify for help. Need to improve communication channels so people know help is out there."
- > "Making grants available for hurricane rated doors, windows and roofing, and to close the environmental envelope on homes. Hardened shelters."
- "When hazards happen waiting lists are long to get things fixed, like roofs."
- > "There is a lack of banking, financial, and general guidance available on access to available funding and services following a disaster."
- "Access to funds FASTER. It takes too long to get help to people."
- "Funding to be made available from FEMA and HUD."
- "We do have organizations that step up to provide emergency shelter in case of a hurricane. Recovering from a hurricane is challenging because in order to receive help you have to pass a background check and have a job etc."

Broadband and digital inclusion. Access to information was identified as among the challenges face residents seeking job opportunities, housing opportunities and services. No or limited access to broadband internet service can diminish the capacity of residents to access

information that only exists online. Among all respondents, 74 percent believed that there are barriers to digital/broadband access in their service areas. Among respondents who provide services to exclusively non-entitlement areas, 89 percent perceived barriers.

Figure A-13 shows stakeholder perspectives on the digital divide including broadband and device access from those respondents who believed that barriers to digital/broadband access in exist their service areas. Issues of availability stemmed from affordability, technical and educational barriers.

Figure A-13.
Barriers to Digital/Broadband Access in Florida



Note: n=50.

Source: 2020 Florida Housing and Community Development Stakeholder Survey

Needs Assessment Forums

Resident engagements were conducted online in the form of "Needs Assessment Forums" to encourage safe participation in the Consolidated Plan and Action Plan development due to the COVID-19 outbreak. These online forums provide opportunities to inform the public about the process and gather resident and stakeholder perspectives on needs. The dedicated online engagement platform (http://florida.housingimpactlab.com/) was open for residents to participate from August 22 to September 30, 2020. This opportunity was publicized by all participating agencies (DEO, DCF, DOH, FHFC) and was advertised during public hearings.

The needs assessment forum website included a short video about the project, several interactive activities to provide feedback on housing and community development needs, and an overview of "next steps" on the project, including links to important resources and the option to sign up to receive an electronic copy of the Draft Consolidated Plan and Action Plan when

available for public comment. A total of 27 residents/stakeholders participated in the engagement activities on the site.

The results of the Needs Assessment Forum activities are described below.

Activity 1: Making Good Use of HUD Funds. In this activity, participants were asked to assume the role of community leaders and allocate \$1 million across a variety of housing and community development programs. Figure A-14 shows the programs prioritized by participants.

Figure A-14.

Program Priorities Among Forum Participants



Source: Root Policy Research, Florida Needs Assessment Forum.

Activity 2: Looking Ahead. In this activity, respondents described the outcomes they hope to achieve from the funding priorities in Activity 1. The word cloud in Figure A-14 illustrates top themes. Broadly speaking, desired outcomes reflected both the direct investments (e.g., senior/community centers) but also the impacts on residents, as expressed through quality of life indicators and activities (walkability, bike-ability, health, etc.).

Figure A-14.
Desired Outcomes of
Funding Among Forum
Participants

Source:

Root Policy Research, Florida Needs Assessment Forum.



Activity 3: Let's Talk Equity! In this activity, respondents were asked to provide an open response to the following question, "Recognizing that different tools are needed to achieve equitable access to housing, employment and strong neighborhoods, what is most important for the state to do to further equity?". The word cloud in Figure A-15 illustrates top themes.

Figure A-15.

Desired Outcomes of
Funding Among Forum
Participants

Source:

Root Policy Research, Florida Needs Assessment Forum.



Public Hearings

Five public hearings were open to all residents and were conducted online via webinar format. These hearings were conducted on August 14, September 15, September 17, October 20, and October 28, 2020. The first three were conducted prior to the public comment period; the remaining two were conducted during the public comment period.

Meetings prior to the public comment period were topical—the first focused on community development needs and was held in conjunction with a DEO training offered to all Florida Small Cities CDBG DEO Program grantees; the second was focused on housing and homelessness; and

the third focused again on community development. The two public hearings held during the public comment period were general and offered opportunities for broad input and comments on the draft Consolidated Plan.

Meetings were structured to provide participants with background on the Consolidated Plan and Action Plan process and to solicit feedback on needs and funding priorities. In total there were XX individuals participated in the public hearings. Input gathered during all meetings is summarized below by topic area.

- Community and economic development. Participants discussed the challenges of economic development in small and rural communities and noted a need for diversification of the economy, particularly in rural/agricultural areas. Participants also desired investment in local workforce through job training initiatives. Infrastructure needs identified by participants included access to broadband and infrastructure that facilitates affordable housing development (e.g., utility hook-ups).
- housing and homelessness. Affordable housing and assistance for people experiencing homelessness were top concerns among public hearing participants. Specific housing needs highlighted by participants was affordable rental housing for extremely low-income households, rapid rehousing opportunities for people experiencing homelessness and affordable ownership opportunities to help low- to moderate-income households build wealth. There was also concern about a potential eviction crisis in the wake of the ongoing public health crisis related to COVID-19. Small and rural communities expressed challenges related to low housing stock in general and limited land zoned for multifamily, which exacerbated the challenges of increasing affordable rental stock. Participants stressed the need for additional funding to support affordable housing development but also noted a need for increased predictability in housing funding and funding for ongoing maintenance of such housing. Representatives from small communities suggested the state provide training/resources related to best practices in zoning and land use (for affordable housing) and best practices in maximizing existing resources.
- Public services. Participants identified critical needs for public services including medical services, legal services, wrap-around supportive services (for people experiencing homelessness), and mental health services. Legal service needs included landlord-tenant mediation, assistance for undocumented immigrants and assistance for residents working to have their record expunged. Medical and mental health services were needed across the board, but participants expressed an acute need for those services among the homeless population. For people experiencing homelessness, participants suggested integrated mental health and substance abuse services with street outreach and highlighted a need for case management services (i.e., help with connecting people in homelessness to available resources).
- **Institutional structure.** Participants highlighted a need for improved communication—both between state agencies and local service providers/housers, as well as communication to

residents about available resources. Housing stakeholders from small communities expressed a desire for more predictability regarding housing funding and expressed concerns about competing for grants and tax credits with larger municipalities. A stakeholder familiar with HOPWA grants expressed a need for additional coordination between health and housing service providers and desired greater flexibility in program design to ensure that all dollars are expended efficiently and effectively. Small communities also expressed a desire for capacity building and training from state agencies.

<Additional content to be completed after final two hearings>