Executive Summary

The University of Florida received funding from the Jessie Ball DuPont Fund to explore opportunities supporting the recovery efforts taking place in the city of Port St. Joe, Florida and the surrounding areas. Florida Resilient Cities (FRC) is a transdisciplinary collaborative effort that brings students and faculty from multiple colleges at the University of Florida to research and respond to “wicked problems” associated with the environment, community, and economy.

Housing in coastal communities is always a troublesome matter. These housing complications include the cost of land, size of land parcels, land and housing availability, and a community’s need for mixed-income housing. Port St. Joe shares these same concerns however the community needs are compounded by the devastation from Hurricane Michael in 2018, the isolated location of the city, the cost of construction, and scarcity of construction workforce.

Based on our research and field observations we recommend addressing the housing needs in three specific approaches. These three approaches complement each other and will benefit the community if all three are utilized simultaneously and with due diligence.

1. The housing in Port St. Joe needs to be diversified. Our recommendation is to have traditional Multifamily, Up-zoning, Infill, and affordable single-family housing opportunities throughout the city and surrounding area of Port St. Joe. The diversity allows for multiple opportunities to address the needs of the community as well as taking advantage of smaller parcels of land and/or capitalizing on mixed use residential/commercial spaces.

2. The cost of construction and labor makes new construction cost prohibitive for housing that needs to be affordable for middle to low income families. Modular construction methods allow for cost and time savings while not sacrificing the buildings integrity and strength. Furthermore, due to advances in the modular construction technology the design
possibilities are limitless. This construction method can be used in all the recommended housing approaches of item 1.

3. A robust communication strategy for public education and engagement is paramount for these efforts to reach full potential. It is essential for all urban planning approaches to address outreach and education. The communication strategy will benefit the more permanent residents in the community as well as the many visitors to the city of Port St. Joe.

The contents within the remaining pages of this whitepaper will add detail and specificity to the three proposed approaches to support the housing needs of Port St. Joe.
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Introduction and Background

Introduction

The historic city of Port St. Joe has a severe housing crisis, which has been exacerbated by Hurricane Michael on October 10, 2018, by exposing issues deeply rooted in the structure and history of the city. The goal of this proposal is to tackle some of these issues by providing initial research and suggesting possible solutions. The biggest issue, housing affordability across the entire low-to-medium-income spectrum, has made it difficult and financially unfeasible for many residents to stay in Port St. Joe. In response to the challenges that we identified, we propose to clearly define housing types that match the city’s look and feel, scope the city for potential housing sites, and provide attainable housing solutions.

We understand that any large-scale project could uproot the fabric of the community. Therefore, we plan on integrating each step of our proposal with communication components. Our One Port St. Joe campaign (1PSJ) is a community-based communication approach that strives to unite the Port St. Joe communities and streamline opinions, values, and solutions into a singular shareable vision.

Context Analysis

Port St. Joe is in the region known as the Forgotten Coast, the less-visited, off-the-beaten path part of the Florida Panhandle that stretches approximately from Panama City to Cedar Key. This area is less densely populated than most of Florida and features a heavy timber industry, focused mainly on pine trees. Other industries in this region include agriculture and aquacultures in and around natural waterways such as the Apalachicola River and smaller bays like the Saint Joseph Bay, the Apalachicola Bay, or the Saint Vincent Sound. One of the region's main industries is tourism, however, it is tailored more toward a more mature demographic with high-level buying power and tranquil behaviors than the average spring-breaking college student.
Port St. Joe can be characterized as an Old Florida town with a distinct southern feel. Nonetheless, Port St. Joe carries a great historical significance as it is dubbed the Florida Constitution Town, where the state’s constitution was written and celebrated. The layout of the city has been heavily influenced by the paper industry run until the mid-1990’s by the St. Joe Company. Features such as railroad connections, a canal connecting Port St. Joe through Lake Wimico with the in-land waterways of Florida and Georgia, and the deepest – but at the moment – underutilized sea-water port in Florida resulted from this previous driver of the city’s industry.

Before the devastating impacts of Hurricane Michael on October 10, 2018, Port St. Joe has seen many storms come and go, which is reflected in an overall sense of community resilience in the city and its surrounding region. Today, Port St. Joe is home to approximately 3,500 residents.

Community Narrative

Port St. Joe’s rich history has always been embedded in the working-class citizens who called it home. Established in 1835, Port St. Joe’s became an integral part of Florida’s history. With a deep port and a new railroad line connecting the city to larger commerce centers, Port St. Joe became the unofficial capital of the territory of Florida, and the state Constitution was drafted there in 1837. The town’s 11,000 residents made it the largest city in the state, and the town thrived until a wave of yellow fever and a large hurricane decimated the city. Having lost most of the city’s industry and residents, the city shrunk to a rural town until the 1930’s when a paper mill opened, bringing the city back to life. With most of the residents in working class jobs, the city thrived. New businesses opened, department stores and restaurants lined the streets, and much of the housing in the city was provided by the St. Joe Company to house their workers.

When the company closed the plant down in 1999, the town took a massive economic hit. Unemployment skyrocketed to 20% and the town lost several residents who were forced to
move away and find new work. However, the paper mill closing also meant the smell from the paper mill ceased, and tourists soon rediscovered this small coastal city with beautiful beaches. As the new dominant industry in Port St. Joe, many of the residents relied on visitors for their livelihood. This shift in industries began to open a gap in housing options for the city. With many vacation rentals built, home values have risen in the city and made it increasingly harder for workers to afford their own homes. To capture the “Old Florida” essence in Port St. Joe, most of the zoning in the city has remained single family home, with very little multi-family home options available for those who must rent.

When Hurricane Michael devastated the city in October of 2018, the damage to existing properties was extensive. With a lack of affordable moderate-income housing already present, the hurricane damage exacerbated the issue even further. Because of Port St. Joe’s location, supplies are harder to come by and many of the construction supplies needed to rebuild are two to three times more expensive than they were before the storm. Additionally, there is a lack of skilled labor in the region needed to do the work – a lack of affordable housing for those workers is partly to blame for this issue as well.

The housing issue is not new to Port St. Joe, but it is worsening. Many of the residents who were in FEMA housing after the hurricane are now being forced to either purchase those RVs/manufactured homes or find somewhere else to live. Residents who were renting homes or apartments at the time of the hurricane received only a few months’ rent to cover their losses. Many residents are still fighting with insurance companies over loss settlements, and many who have received their insurance money cannot afford to rebuild to the new building code requirements and the increase in construction costs. With no sufficient replacement housing options available, many residents find themselves in impossible situations. The additional stress of the Coronavirus pandemic will undoubtedly add additional strain as more people lose their jobs and are unable to pay rent or mortgage payments on time. The residents most affected by this issue are the heart and soul of the city of Port St. Joe. They are multi-generation residents who contribute to the city in endless
ways. If the city of Port St. Joe does not embrace creative solutions to this problem, they will lose valuable members of this community, and a rich part of the very history that has made it what it is today.

The lack of sufficient housing is affecting a growing number of residents in Port St. Joe. Specifically, there is a lack of single-family homes below $250,000 and also a significant lack of multi-family dwellings with rent below $1000-1200 per month. The residents who fall into those financial categories are vast. While there is some lower-income housing already established in Port St. Joe, there is a gap in housing for residents and families who make between $21,000 and $75,000 per year. This includes essential workers such as teachers, police officers, city employees, retail workers, small business owners, retirees living on fixed incomes, and freelance workers for multiple industries.

**Problem Statement, Challenges, and Concerns**

Sources and types of current flooding, areas flooded, future flooding projections

![CITY OF PORT ST JOE](image)

Figure 1
As a coastal community, flooding is an important concern for identifying residually developable areas. FEMA Flood Zones primarily indicate areas of concern near the coast. However, zone AE and AH reach further inland, overlapping at some points with districts currently zoned as residential. Additional sources of flooding may include the storm surge after a hurricane and potential failures in the storm water management system.

Port St. Joe’s zoning regulations strongly favor low density residential development. Currently, the small area of city land allocated for high density development is in North Port St. Joe. The central area of the city, which is less likely to face flooding (primarily zone X) is zoned entirely for industrial use.

![Zoning Map](image)

**Figure 2**

Both flooding categories and existing zoning districts were ranked from 1-9 in terms of suitability, 9 being most suitable. Categories that currently do not permit residential uses were assigned a value of 1, while areas permitting the highest density of development were assigned a 9. In the same manner, flood zone VE was assigned a value of 1 as it is unsuitable for construction and zone X was assigned a 9. These values were aggregated in a weighted
sum and then mapped to analyze flooding projections in conjunction with current policy. Cooler colors indicate higher suitability for housing initiatives based on these two factors. Dark blue areas are most suitable, as they are unlikely to flood and already zoned for high density residential development.

![Figure 3](image_url)

**Vulnerable structures, infrastructure, and natural areas**

Given its proximity to the water, local infrastructure and physical structures are particularly vulnerable. Roads, bridges, and street signs were damaged by the storm. Highway 98 and State Road 71 are the two main routes in and out of the city, so it is important they remain accessible. The utility infrastructure, particularly water, in the city is a point of concern. Anticipated development led the city to invest in a large capacity tank in the past, causing high water prices for citizens.
There are three major nature preserves in and around Port St. Joe: St. Joseph Peninsula State Park, St. Joseph Bay State Buffer Preserve, and St. Joseph Bay Aquatic Preserve. These areas draw tourists and help maintain the regional identity as a nature destination and Florida’s “Forgotten Coast”. The Land Development Code outlines special exceptions for four additional vulnerable types of areas: Coastal High Hazard Areas, Wetlands, the St. Joseph Bay Shoreline Protection Zone, and Floodplain areas.

**Policy and Legal Constraints**

The primary policy constraint to housing affordability in Port St. Joe are the allowable residential densities. Increasing housing availability is the key to affordability. Currently, the very highest allowable density is 30 dwelling units per acre in district R-4. Only one small block is zoned as R-4, shown highlighted in yellow below, and even in this area the actual density is lower than what is allowable.

Table 1: Land Development Code

<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
<th>Density</th>
<th>Coverage</th>
<th>Height</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Low Density</td>
<td>VLR</td>
<td>4 dwelling units/acre</td>
<td>40% lot coverage</td>
<td>35 ft</td>
</tr>
<tr>
<td>Medium Density</td>
<td>R-2</td>
<td>5-7 dwelling units per acre</td>
<td>60% lot coverage</td>
<td>Sub-district A: 35 ft</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Sub-district B: 60 ft</td>
</tr>
<tr>
<td>High Density</td>
<td>R-3</td>
<td>7-15 dwelling units per acre</td>
<td>80% lot coverage</td>
<td>60 ft</td>
</tr>
<tr>
<td>Very High Density</td>
<td>R-4</td>
<td>15-30 dwelling units per acre</td>
<td>80% lot coverage</td>
<td>60 ft</td>
</tr>
<tr>
<td>Mixed Use</td>
<td>MU</td>
<td>15 dwelling units per acre</td>
<td></td>
<td>60 ft</td>
</tr>
</tbody>
</table>
The Land Development Code puts further constraints on density. As of 2007, density bonuses are not allowable in the R-1 district, which is already the least dense. It also lacks information, or incentives, on Accessory Dwelling Units (ADUs) and manufactured or modular homes. The Land Development Code is written with clear definitions for very low, low, and moderate-income households. Area median income, AMI, is used to standardize income measures across locations and household sizes. It is expressed as a percentage. Very low-income households are up to 50% AMI, low-income households up to 80% AMI, and moderate-income households are considered to have an 80-120% AMI.

Table 2: For Gulf County Income (% AMI) and Housing Cost Limits

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Annual income range (1-4-person household)</th>
<th>Maximum affordable monthly housing cost (1-3-bedroom unit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% AMI</td>
<td>$19,050 - $27,200</td>
<td>$510 - $707</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$30,480 – $43,520</td>
<td>$817 - $1,132</td>
</tr>
<tr>
<td>120% AMI</td>
<td>$45,720 - $65,280</td>
<td>$1,226 - $1,698</td>
</tr>
</tbody>
</table>
Many incentives and opportunities are spelled out for those in the very low and low categories, however moderate-income household units qualify for fewer incentives. In terms of housing affordability and rentals, Port St. Joe’s moderate income, working class households are struggling.

These regulations result in a homogenous housing market, consisting 88% of single-family homes. Affordability requires an increase in the total number of available units, and diverse options to meet the various needs of citizens. In terms of housing types, Port St. Joe has permanent, semi-permanent, and temporary options. A long-term affordable housing plan will focus on increasing the base of permanent single and multifamily structures in the community.
Based on our research we observed the housing opportunities in Port St. Joe community. Our intent was to identify the types of housing available and the types of residents within the community. We began by determining the types of residents and their level of involvement in the community. In figure 5 above, we attempt to graphically represent the level of permanence associated with the anticipated role of the residents. More temporary residents such as vacationers have limited permanence due to their temporary stay within the community. This permanence increases to individuals that utilize the Port St. Joe community as their primary home. In these observations we recognized that the housing types also varied based on permanent, semi-permanent, and temporary. It is important to note that our identification of semi-permanent is a non-vacation option for residents. This is directly associated with the transition after Hurricane Michael. Regrettably, many of Port St. Joe’s full-time residents are finding themselves in Semi-permanent housing due to the slow recovery efforts from the storm.
Based on this data, Port St. Joe’s most urgent housing needs are homes less than $300,000 and rentals between $750 – $1,200 monthly. Between Gateway Townhomes of St. Joe, Liberty Manor Apartments, and Pine Ridge there are currently 101 units of housing addressing the needs of those at a 50% AMI or less. These multifamily developments have an average tenant income of $15,524. Although very low and low-income households could benefit from continued assistance, there currently are no initiatives targeting moderate income households.

Residents’ Concerns and Public Input

Port St. Joe has a unique base of residents and stakeholders, with varying relationships to the city. There is an overwhelming agreement that housing affordability is an issue, and concerns can be broken down into three primary categories.

Cost of construction in Port St. Joe is abnormally high, reported to range from $220-$275 per square foot. In addition to expensive materials and land, there is a lack of workforce housing. Construction crews must commute to the job site, which slows down the process and increases costs. Some residents expressed that the costs of rebuilding outweigh their opportunities locally.
Zoning and communication around government processes are an additional issue. Many residents are frustrated as they engage with the city and aid organizations, without an understanding of the system or existing regulations. Some permanent residents feel that tourists and investors are prioritized over long-term community members.

Vacant space is limited; much of the land within the city limits is already developed, and many residential lots are currently not habitable due to damages from Hurricane Michael. Flood zones, brownfields, and privately-owned land further infringe upon areas for expanding residential opportunities. 72% of residential units are currently occupied, leaving 28% vacant. Of properties reported as vacant, 47% are for seasonal or recreational use.

**Challenges to solving the problem described by stakeholders**

The biggest challenge to solving the problem of housing affordability is the lack of a shared vision. There are many stakeholders at play, both private and public who need to increase coordination and transparency with one another. The city and county governments, the St.
Joe company, citizens, developers, as well as FEMA and other aid organizations are all central in addressing this issue.

The city lacks a permanent rental market, as short-term leases to vacationers are far more profitable. Only 24% of households in Port St. Joe are renters, the remaining 78% own their home. Many homesteaders have been displaced due to housing and construction costs. Tourism is the primary economic base in Port St. Joe, and the lack of industry diversity is an additional challenge. There is a much higher profit potential from investors and vacationers, so meeting their needs is a priority for the economy. However, this makes Port St. Joe unaffordable not only for very low and low-income populations, but even for households earning a moderate income.

**Adaptation Objectives**

**Construction Cost Solution**

In an effort to reduce construction costs we propose modular construction technologies. The cost of construction and labor makes new construction cost prohibitive for housing that needs to be affordable to middle to low income families. Modular construction methods allow for cost and time savings while not sacrificing the building’s integrity and strength. Furthermore, due to advances in the modular construction technology the design possibilities are limitless.

It is important to clarify the difference between Manufactured Construction and Modular (Prefabricated) Construction. Both are construction methods that incorporate the use of building the structure in an environmentally controlled factory off site and then shipped to the homesite. Due to the environmental control of the factory setting construction costs, waste, and delays due to weather are reduced considerably. The distinction between the two is based on quality of construction materials and methods. Manufactured homes are considered non-permanent structures that must follow HUD codes. Although many manufactured homes tend to be placed on a piece of land and not moved for their lifespan
the structure is still not considered permanent due to the structure of the foundation and code requirements for building. Modular construction is considered a permanent structure. The home is built on a foundation and must follow traditional home building codes. Modular construction is like traditional construction other than the offsite initial build. The home is shipped to the homesite and final construction occurs on the homesite. Modular construction retains its value and has a lifespan like traditional construction. Furthermore, due to advances in energy efficiency construction materials Modular homes are also specially equipped to be built with high efficiency. This also is a benefit to the homeowner as it reduces lifetime housing costs.

We encourage the use of the Modular Building Institute as a resource to understand capabilities of the construction methodology as well as see examples of award-winning designs and approaches.

**Guiding Principles**

We believe it is imperative to reflect on guiding principles throughout the ideation and implementation phases in addressing home affordability. For this initiative to see fruition we believe three guiding principles must be addressed; Free Market Resolution, Freedom of Choice and Embrace Triple Bottom Line: Economy, People, and Environment. Furthermore, our theoretical understanding to address the issue is to embrace the urban planning theory that rooftops (residential homes) bring retail, businesses depend on employees, and employees need housing.
Recovery and Adaptation Opportunities and Design Solutions

Physical Design Solutions

The approach recommended for resolving the housing and construction workforce shortage and improving the pace of construction is to embrace a Housing Diversity Response. In short, there is no single solution to address the housing affordability concerns of Port St. Joe. Our recommendation is to diversify the housing typologies and locations in order to provide options and choice for individuals.

The housing typologies that we propose are:

*Multifamily Housing:* This is generally what we come to know as apartment building style. Multiple families can live in a few large buildings. They tend to be multistory and have units ranging from Studio/efficiency size to three bedrooms.

Furthermore, multifamily housing tends to incorporate the use of shared space in areas such as a pool and playground, and clubhouse. This allows individual unit holders to have an expanded property amenity beyond the walls of their individual unit.
Up-Zoning: This housing typology shares similarities with Multifamily housing, however there is an emphasis on mixing commercial use with housing use. The ground level units are locations designated for area businesses. The upper levels are for residential use. They can incorporate amenity spaces that could exist on the roof of the building. Again, these residential units can vary in size.

Infill Housing: Infill Housing typology provides multifamily housing in vacant lots that one provided the land for single family homes. The approach is to minimize the need for providing multifamily housing on large pieces of expensive land. The Infill housing addresses opportunities in using small land parcels to house multiple individual units. These tend to be about 4-8 units. Infill housing also can go up multiple stories, but height consideration should be made to recognize the structure in a community of residential properties.

Affordable Single-Family Housing: This typology is to continue with building housing that is affordable to middle income individuals. Single-Family Housing allows for individuals to have a parcel of land for a single family. Affordability is key. The price for construction must be addressed in order to control the cost and affordability.
As stated, the proposal is to diversify approaches to the housing affordability issues. There is no “one-size-fits-all” option. In order to create multiple opportunities for residents of diverse income levels diverse housing options must be present. This also provides opportunities for residents to move to more valuable properties as their incomes change over time. Many individuals strive for a single-family home but will need to build their wealth by residing in less expensive options while they grow their resources. This proposal of diversified housing options allows for residents to have multiple housing opportunities within their lifetime. It also promotes the community as a place for many and not just predominantly wealthy individuals. Since the last visit to Port St. Joe this need has been significantly expanded as communities across the world have recognized that our “essential” workers on the front line of the pandemic tend to be individuals that are middle income and lower.

All these typologies can be addressed by embracing modular construction methods. The opportunities modular construction provides range from less expensive cost for construction, smaller construction crews, time, and versatility of design and scaling.

**Examples of Modular Capabilities**

*Alloy at Tech Hill, Nashville, Tennessee*
This multifamily housing was built in 365 days. This multifamily housing was designed to resemble the train yards close to where the building stands. The project is 82 studios, one- and two-bedroom condominium units within two connected 4-story buildings. The builders estimate the prefabricated construction shaved 3-6 months off construction time and reduced waste while improving consistency in design and build.

http://modular.org/Awards/AwardEntryDetail.aspx?awardentryid=2909

Ocean Cay MSC Marine Reserve, Ocean Cay

This housing project is for worker housing for a cruise line. This project consisted of four buildings and was constructed start to finish in 228 days. The estimated savings to the company was 50% in comparison to a traditional build.

http://modular.org/Awards/AwardEntryDetail.aspx?awardentryid=2984
Taproot Theater, Seattle Washington

This was a pre-existing structure that was significantly damaged in an arson. The structure was retrofitted and added additional space for offices, cafe, and bar. The modular construction is highly efficient and was rebuilt in 96 days from the fire forcing closure.

https://methodhomes.net/project/taproot-theatre/

Doe Bay, Orcas Island, Washington

Single family construction with a more traditional look. 1400 sqft with 2 bedrooms 2 bath.

https://methodhomes.net/project/doi-bay/
Proposed Policies & Legal Analysis.

Both the Port St. Joe Comprehensive Plan and Land Development Code could be amended to support the proposed design solution. Reducing regulatory barriers, particularly for residential density in the city is a necessary policy action. This may be achieved by rezoning such that more of the city is included in R-3 and R-4 districts, as these areas currently only make up a small fraction of residentially zoned Port St. Joe proper. These zoning districts already allow for construction up to 60 feet, a height allowance suitable for more dense, multifamily infill buildings. Accessory Dwelling Units are also permissible in these districts, an excellent way for property owners to supplement their income while offering affordable rental opportunities within their community. Seeing that these policies exist but are not being capitalized on, it may be beneficial to further incentivize these sorts of dense development.

A second policy approach will encourage mixed uses in the downtown area, especially along Reid and Williams Avenues. Without disrupting the historic character of Reid Avenue, there are opportunities to increase density through infill buildings in select vacant lots along the street. Williams Avenue shows opportunity for a mixed-use district featuring residential, commercial, and office spaces in multistory buildings.

Currently many of the vacant units in Port St. Joe are vacation rentals. Landlords can make more money renting to a visitor for a few months and leaving their property empty the rest of the year than leasing long term. Policy should incentivize efficient use of land by encouraging homeowners to rent year-round. Landlords could potentially offer 6-9-month leases to families needing a temporary place of residence while they rebuild, in addition to renting to vacationers during peak tourist season.

City policy regarding density bonuses is written primarily in favor of those categorized as “Very Low Income”, up to 50% of the median income of Port St. Joe. While this type of
policy is important and shall remain in place, there is a clear need for work-force housing. Providing more opportunities to the “Moderate-Income” residents of Port St. Joe, defined in the land use code as earning 81-120% of the median city income, adjusted for household size, will strengthen the local community.

Modular or prefabricated housing is sparsely mentioned in the Port St Joe Land Development Code. Besides clearly being prohibited in C-1 and C-2 districts and allowable along a section of Harbor Street, there is little guidance on these construction methods. Gulf County is far more inclusive of these housing types, which is helpful for housing affordability. Aligning city regulations with existing county policy that allows quality modular or prefabricated homes in more residential districts will help increase housing affordability by reducing construction costs.

Allowing licensed out of state contractors to do work in Port St. Joe following an emergency could address the shortage of labor and high construction costs. The city could maintain a bank of qualified contractors in the region that could be called in on a conditional license. This license could allow contractors from neighboring states to come only into affected regions, during affected times.

Communication Strategy for Public Education and Engagement

We propose to create a branded communication campaign around the housing issue called ONE Port St. Joe (1PSJ). The goal of this campaign is to streamline ideas of the community and important stakeholders on how to solve the housing issue, and to unite these ideas into one common vision for the future of Port St. Joe.

The issue of housing-affordability can only be solved successfully and fairly if we ensure steady communication between stakeholders and the general public of Port St. Joe. Therefore, an important challenge is to establish and maintain effective communication routes with the public, and one way to do this most efficiently is during already-existing community events. The annual Scallop Festival or Blues on Reid are prime examples to
center communication opportunities around. The main idea is to demonstrate city officials’ willingness to meet the public in the public, to avoid the sterile and imposing environments of town hall meetings or other official city functions. The objective is to have a fruitful exchange between stakeholders to be able to understand and see the issue from the other person’s point of view.

**Branding of ONE Port St. Joe**

The city is in dire need of a branding campaign that unites different parts and groups of the population from all different socio-economic backgrounds. Therefore, the logo of the 1PSJ campaign could, for example, be a large “1” superimposed on a stylized map of PSJ. Other elements in the overall branding can come from important symbols of the PSJ community itself, for example, the shape of a scallop shell, tortoises, the iconic lighthouse, the shape of the bay with the peninsula, artifacts from the former paper mill, and so on. It’s important that these elements resemble an inclusive, community-driven approach. The logo and other important marketing collateral should be created by a professional graphic designer, ideally someone with prior experience with community projects.

**Slogan: “One Vision, One Future, One Port St. Joe”**

The slogan for the city is based on the value that the city wants to unite its ideas (vision) while looking into the future together instead of being fractured into several disjointed groups. Along with other projects that strive to unite the city geographically, the slogan represents the socially inclusive aspect of the campaign. Just like values from nearby military influences such as “no one left behind,” this slogan represents the group mentality of the city’s future.

**Brand Visibility**

The new city brand must be visible in every communication effort that originates from the city such as stationary, email communication and any social media presence. However, this campaign is meant to “catch fire” by getting the public to “buy into the vision” of increasing
housing availability and reducing affordability issues. We’re using the 1PSJ campaign as a vehicle to bring stakeholders into the fold while also creating a highly visible representation of the city inside and outside of its boundaries.

Individual branding opportunities include stationary such as branded letterheads and envelopes for direct mail, use of the already-existing vinyl-banner flag poles throughout the city (currently used for figures of PSJ’s history), social media (profile picture frames, social media graphics to be shared in PSJ groups), email communication (email signatures of city officials, email marketing such as MailChimp to be branded with 1PSJ graphics).

**Communication Strategy**

*By the community, for the community*: PSJ has many opportunities to involve its various community leaders in the campaign. Community leaders are often called “opinion leaders” as they influence attitudes of their surrounding community. Excluding community leaders from this campaign would result in a massive failure as the countermovement and negative reactions would outweigh and undercut the momentum of the 1PSJ campaign.

Therefore, we advise to develop a strategy to a) identify community leaders, b) to persuade them of the importance of our cause, and c) to activate them to engage their community members with the campaign. Community leaders can be obvious or hidden obvious community leaders are usually based on their positions within the community such as church leaders or politicians, while hidden community leaders can be an experienced fisherman/fishing guide or leaders of a social media community. An effective guide on identifying and involving community leaders can be found on the University of Florida IFAS Extension website.

**Wording of communication**: Florida’s panhandle has a majority Republican electorate who appreciate values such as “freedom” and “independence” when it comes to making decisions about their future and the future of their immediate environment. However, it’s important that this campaign doesn’t aim at winning the majority vote, but to unite all sorts of people,
preferences, backgrounds, and political ideologies behind a non-partisan issue: housing availability and affordability. The approach must be reflected in the language used by city officials and campaign representatives whenever appropriate.

**Implementation and Budget**

*Main Street Program & Communication Specialist:* Large-scale community relations programs require financial and professional resources to be implemented. We encourage the city of PSJ to apply for the “small cities” (population < 5,000) section of the Florida Main Street program, Florida’s subsidiary of the widely successful Main Street America program. Parts of the program funding should be used to finance a full-time community-relations/communications specialist who can adequately implement the 1PSJ campaign. Furthermore, a full-time communications professional can positively impact the city’s bottom-line through various avenues such as advertising/marketing, event planning, and grant writing, while freeing up other city administrators’ workloads, which results in higher efficiency across the board. He/she should have expertise in a wide variety of disciplines and should serve as the city’s primary contact for community-engagement opportunities, communications, marketing, and grant-writing efforts to ensure a consistent and compelling style.

**Continuous communications:**

Part of the communication specialist’s job is to update and send out continuous communication on various channels, including social media, email updates, PSAs in local radio and TV, Thursday updates in The Star newspaper, tabling at the Saltair Farmer’s Market (every 1st and 3rd Saturday), other communication channels. The objective is to reach the broadest audience possible while paying special attention to traditionally underserved populations who are less likely to follow media messaging, for example, minorities, disabled, the elderly, and poor.
Event opportunities:
A bigger push for communication from the city to its population should happen during annual events such as Blues on Reid, Scallop Festival, national holidays (Easter, Thanksgiving, Christmas), Blast on the Bay, or Gulf County Taco Week. These are also ideal opportunities for community fundraising. However, the communication of a clear and tangible vision is paramount for a successful fundraising campaign, which can feed back into the community relations budgets.

Funding of 1PSJ campaign:
Several communication channels are free, can be traded with business partners, or require a nominal fee. Please see the following list for a breakdown of channels:

- Presence at events (tabling, announcements, listening sessions, Q&A’s): free or trade
- Social media: free
- Email marketing: free
- PSA’s in local radio/TV (pre-recorded or live read): free
- The Star newspaper coverage: free
- Utilizing community leaders: free

Business Partnerships:
Local and regional businesses should be approached to assist with fundraising for the 1PSJ campaign in exchange for representation on campaign messaging (listed as community partner).

Statement of Economic Viability:
There appear to be existing funds available for the community engagement and for the transition to modular construction. These grants and funding opportunities have been mentioned throughout this whitepaper. Furthermore, there are possibilities for additional tax credits and supports for energy efficient construction offered in most modular
construction options. It is important to note that utility expenses, most specifically water, will be reduced as more residential units are introduced into the utility system (i.e. more residents to divide the costs associated with the water treatment plant). The city of Port St. Joe can also encourage developers to build multifamily housing by offering tax incentives and credits for property tax.

**Conclusion**

Port St. Joe is a hidden gem of the Forgotten Coast in Florida’s Panhandle. The devastation after Hurricane Michael mandates a needed and strategic response to Port St. Joe’s housing concerns. These concerns were not created from the devastation but were certainly exacerbated. Based on our research and field observations we recommended addressing the housing needs in three specific approaches; Diversify Housing Types, embrace Modular Construction Methods, and Develop a Robust Public Communication Strategy.

It is our belief that these three approaches simultaneously implemented will rapidly increase housing, equity within the community, and drive the economy by supporting the community and in turn supporting the tourism industry of the Port St. Joe region.
University of Florida Team Bios

Moritz Cleve

Moritz Cleve is a Ph.D. student in the College of Journalism and Communications at the University of Florida. He specializes in persuasion research and media effects in the context of natural disasters, specifically hurricanes. His professional background stretches across various disciplines in marketing and communications. For the Port St. Joe project, he focused on how communication intersects with the issue of housing availability and affordability. If you have any questions, you may reach Moritz Cleve directly at mcleve@ufl.edu.

Kim Fowler

Kim Fowler is a first year Professional Master student in the College of Journalism and Communication with a focus on documentary filmmaking and Women's Studies at the University of Florida. Kim's primary area of interest is documenting climate change and the effects on people directly affected by disasters, both systemic and environmental. For the Port St. Joe project, Kim has used her skills as a filmmaker to highlight the community narrative and the struggles of residents in the Port St. Joe community. Feel free to reach out to Kim at k.fowler@ufl.edu for any further questions or inquiries.
Sophia Palombo

Sophia Palombo is a third-year undergraduate student at the University of Florida, pursuing a dual degree in Economics and Sustainability and the Built Environment with a specialization in Geodesign. She is interested in using geographic information systems to understand and strengthen communities. For the Port St. Joe project, Sophia focused on analysis of existing conditions and proposed policies. Sophia can be reached directly at sophiapalombo@ufl.edu.

Carlee Simon, Ph.D.

Carlee Simon is a second-year graduate student working toward her second doctorate in Design, Construction, and Urban Planning at the University of Florida. Carlee’s research interest is in examining community equity and the built environment. For the Port St. Joe project, Carlee focused on modular construction methods, residential housing options, equity in urban planning and construction policies. If you have any questions, you may reach Carlee Simon directly at cescue@ufl.edu.
Appendix A - Acknowledgement

When the topic of “housing availability and affordability” was assigned to our group, we knew that we were in for a wild ride. It was clear that this project and its overarching issues posed a true challenge to tackle in such a short timeframe considering our limited resources. As outsiders to the Port St. Joe community, we heavily relied on making valuable connections quickly, digested all of the input that we received, and hopefully transformed our new knowledge into something that speaks to and helps the entire community of Port St. Joe.

Speaking of Port St. Joe, we would like to thank every single person that we interacted with from waiter to city commissioner, from community leader to construction worker, from high school teacher to teenage hurricane survivor. Every single story of every single individual who we met is worth telling, and we understand that we’ve only begun to scratch the surface of what makes up this great community. While impossible to name every individual that we had contact with, we’d like to extend our heartfelt thanks to the following people and beyond:

- David Ashbrook, City Commissioner
- Angela and Catherine Bouington
- Al Cathey, Mayor of Mexico Beach
- Tim Croft, Editor, The Star newspaper
- Pastor Chester Davis
- Pastor Marvin Davis
- Kelly Godwin, Tourism Development
- Pat Hardman, Gulf 2 Bay Construction
- Jera Horton: Long Term Recovery
- Bill Kennedy, PSJ Redevelopment Agency
- Mike Lacour, Financial Analysis & Fair Housing Coordinator
- Angel Parker, teacher and Vice Principal
- Joe Paul, SHIP Administrator
- Nathan Peters, Former County Commissioner
- Stanley Peters, Owner of Cozy Cafe
- Charlotte Pierce, City Clerk, Human Resources, Grant Writer
- Nancy Stewart, Long Term Developer
- Cassie & Clayton Studstill
Appendix B - References


Southern Alberta communities awarded over $4.8 million in federal funding, including $463,000 for Pincher Creek spray park. (n.d.). Retrieved from https://www.pinchercreekvoice.com/2017/01/southern-alberta-communities-awarded.html
