

Tri-County Community Council, Inc.

Community Needs Assessment

April 2025

Tri-County Community Council Needs Assessment Report

A. Introduction

The Community Needs Assessment (CNA) assists Tri-County Community Council, Inc. (TCCC) in understanding the needs and demographic characteristics of families and individuals in the service area ensuring that our agency can better serve them directly or through partnerships with other Social Service Agencies. Tri-County Community Council Inc.'s service area includes Bay, Holmes, Jackson, Okaloosa, Santa Rosa, Walton, and Washington Counties.



B. Data Collection

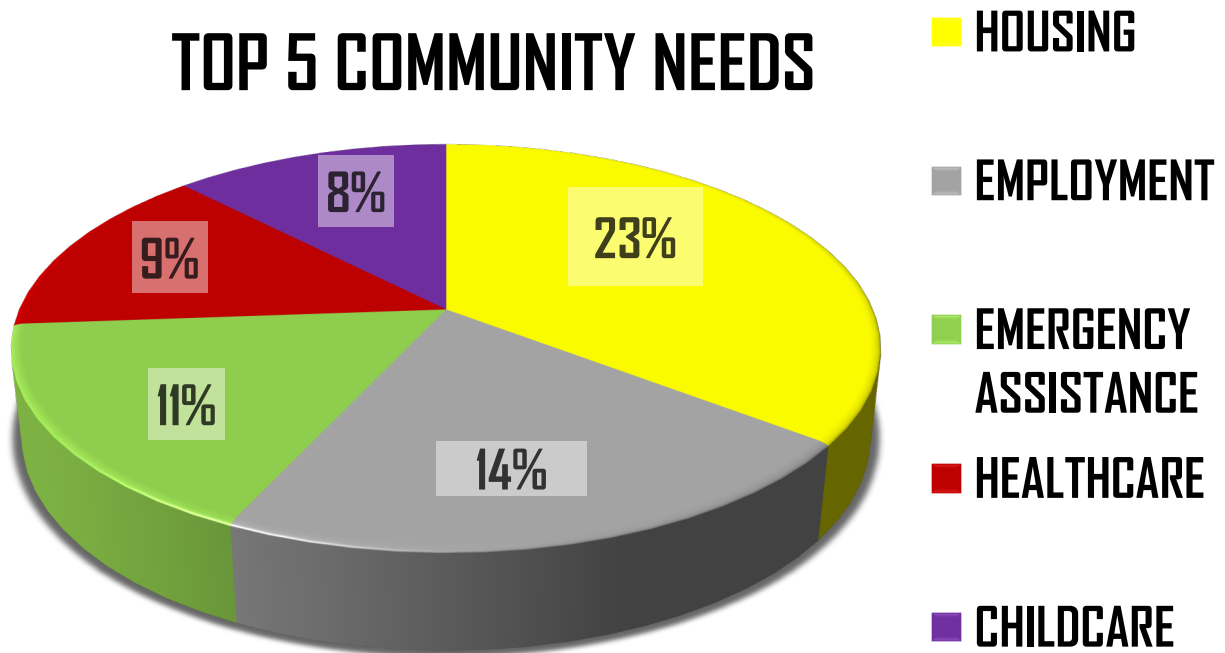
TCCC Management Staff met on March 4, 2025 to discuss the agency's Community Needs process. Input was received from staff members representing programs including Head Start, Transportation, Community Services, and the Low-Income Home Energy Assistance Program. In addition, open discussion took place on topics that staff felt was significant as evidenced from the various community meetings they participate in throughout the year. The primary tool used to collect the data is a survey which was presented and updated per staff recommendations. The survey instrument included a variety of questions regarding perceived needs and barriers in the service area and demographic information of the respondent. In an effort to reach all groups of interest, the CNA survey was made available in multiple formats and locations. The CNA process was discussed with board members at the meeting on March 13, 2025. Information related to the CNA process had been mailed to board members prior to the meeting. The survey was distributed to all board members with representation from the public and private sectors, educational institutions and faith based organizations. Board members were encouraged to engage the public in the process by discussing and distributing surveys within the community. Surveys were also placed in all outreach

offices and staff members were asked to complete one as well. In addition, surveys were distributed to other Social Service Agencies to include, but not limited to, the Florida Department of Health, Salvation Army, Goodwill, Coalition for the Homeless, Hospitals, Churches, and Council on Aging. Finally, the survey was placed on Tri-County Community Council, Inc.'s website for download. A tracking system was established for determining specifics on responses received such as geographical area, social service program or department. It was determined to begin the process immediately and end on April 10, 2025. This timeline allowed approximately five weeks to collect completed surveys and begin the process of data analysis.

Customer satisfaction is a primary concern of the agency. Customer surveys are distributed at all outreach offices and located on the agency website. Responses are reviewed by management staff and reported to Board Members at every meeting. Suggestions are noted and if possible, changes are made to address valid issues. Results are analyzed as part of the CNA process.

C. Analysis

A total of 757 completed surveys were processed. A small number of additional surveys were received but data was inconclusive so results were not included in the totals. Numbers were tallied and data was entered into spreadsheets for clarity. Data was then converted into graphs allowing for easy interpretation of results. Overall results and breakdown of data by county are reflected in Attachment I. The top five needs produced from the analyzed CNA data are Housing (23%), Employment (14%), Emergency Assistance (11%), Healthcare (9%) and Childcare (8%).



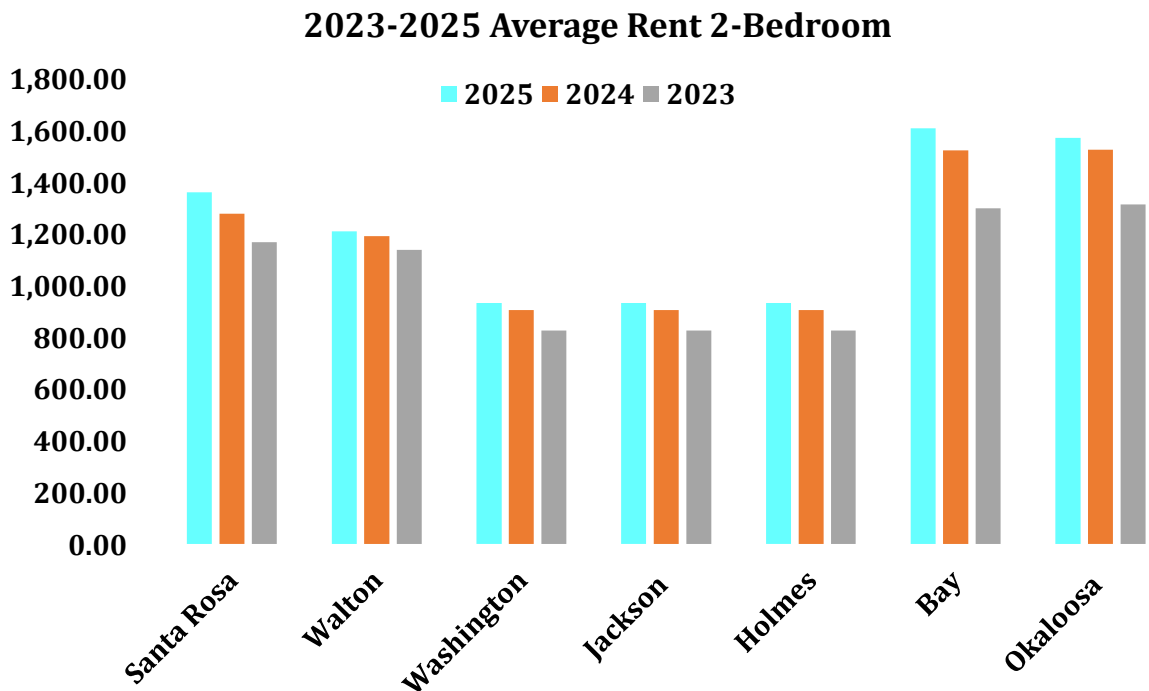
D. Interpretation of the Analyzed Data

Following data analysis, the results of the Community Needs Assessment were presented to management staff. Housing emerged as the most critical need across the service area.

Between 2023 and 2025, median rent across the seven-county service region ranged from a low of \$640 in Jackson County to a high of \$2,702 in Bay County. Currently, monthly rent for a two-bedroom home ranges from approximately \$933 to over \$1,609, with significantly higher costs for three- and four-bedroom units.

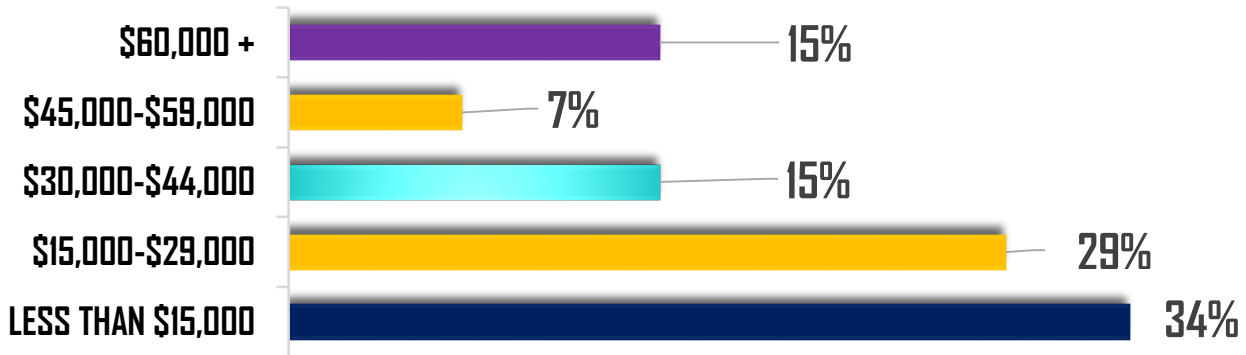
When compared to the rest of Florida, fair market rent in Holmes, Jackson, and Washington counties is more affordable, while Bay, Okaloosa, Santa Rosa, and Walton counties have substantially higher rental costs.

Annual rent increases varied significantly across the region, ranging from a low of 2.95% in Okaloosa County to a high of 25.59% in Santa Rosa County. These increases notably exceed both the Florida and U.S. averages. In 2023, Florida experienced an average rent increase of 6.4%, surpassing the national average of 3.8%. Nationally, rent increases have stabilized, with the average rent rising by 3.8% in 2023—the largest increase since at least 2011. This indicates that the rent hikes observed in Santa Rosa County are significantly higher than both state and national trends.



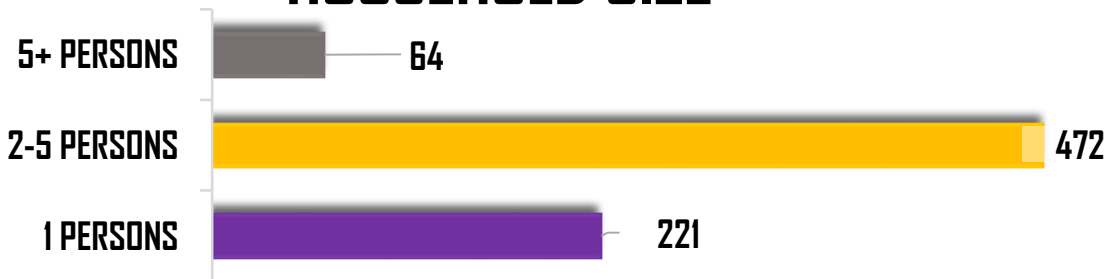
About 34% of respondents reported yearly household income as less than \$15,000. As of 2025, the federal poverty guideline for a single individual in the 48 contiguous states and the District of Columbia is \$15,650 annually or \$1,304.17 per month.

YEARLY HOUSEHOLD INCOME



Approximately 29% of households consisted of a single individual, while 62% had between two and five members. The remaining 9% of households included more than five people.

HOUSEHOLD SIZE

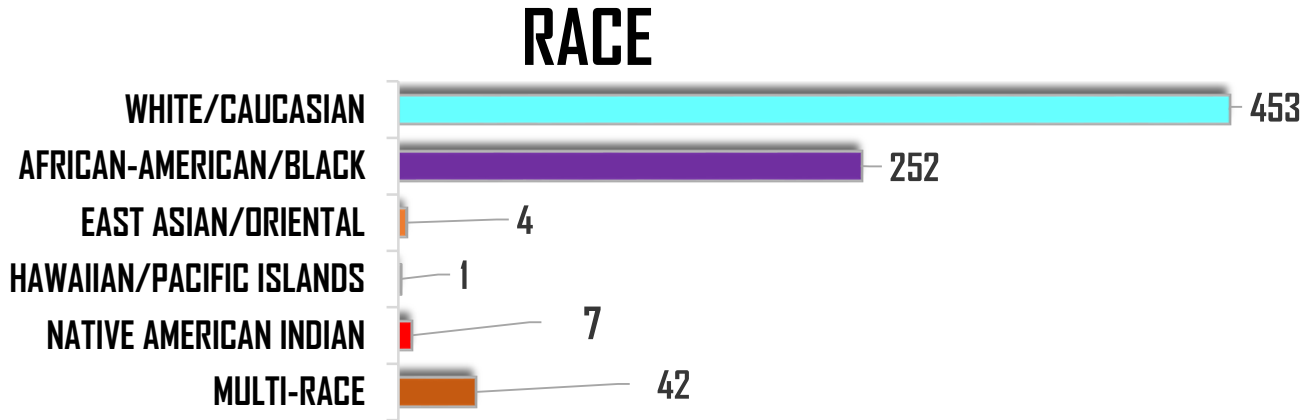


About 23% of respondents in the service area reported having children under the age of five in the home, while 33% indicated the presence of children aged 5 to 18. Additionally, 28% reported having at least one household member over the age of 60, and 16% indicated that someone in the household was living with a disability.

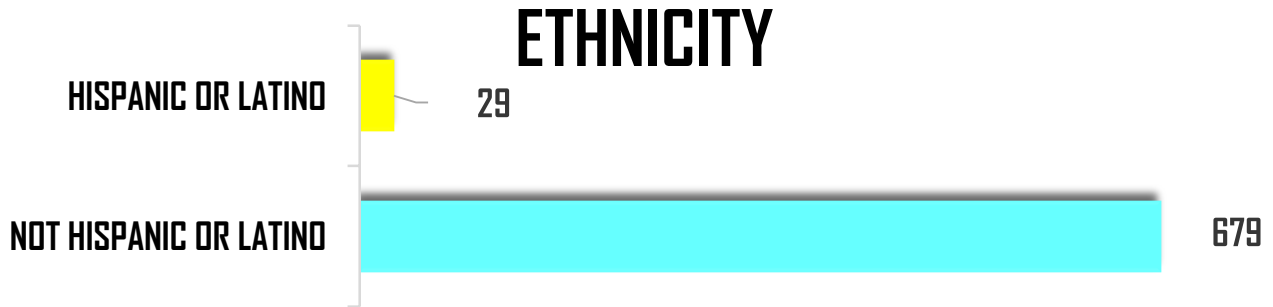
HOUSEHOLD COMPOSITION



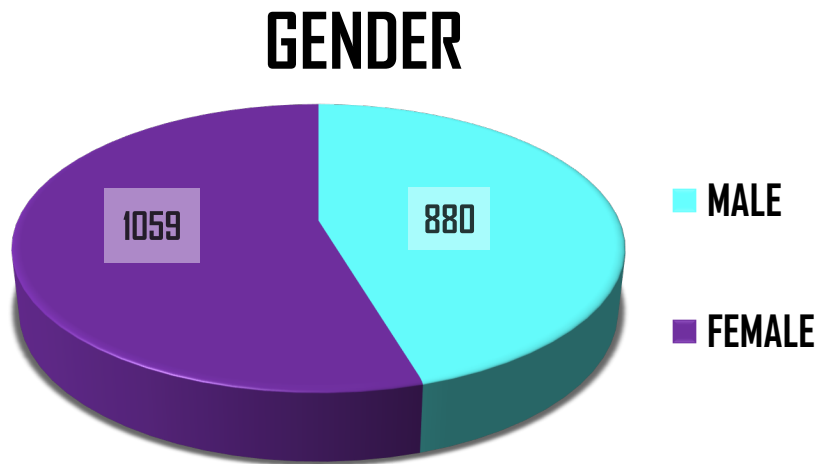
Approximately 60% of respondents identified as White/Caucasian, while 33% reported being African American/Black. Around 6% identified as Multi-Racial, and 1% as American Indian. No respondents identified as Asian or Native Hawaiian/Pacific Islander.



Approximately 4% of respondents identified as Hispanic or Latino, while the remaining 96% reported they are not Hispanic or Latino.

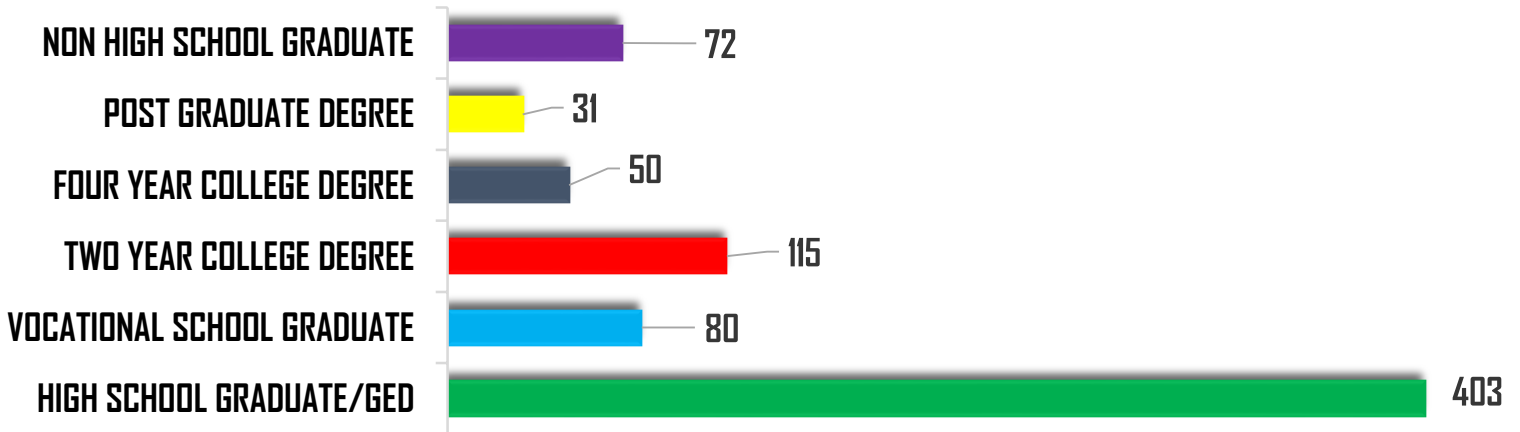


Respondents in the service area reported household composition as 54% female and 46% male.



The majority of respondents (54%) reported having a high school diploma or GED. An additional 11% held vocational certificates, 15% had an associate (two-year) degree, and 7% reported earning a bachelor's (four-year) degree. Respondents without a high school diploma made up 9%, while 4% reported having a postgraduate degree.

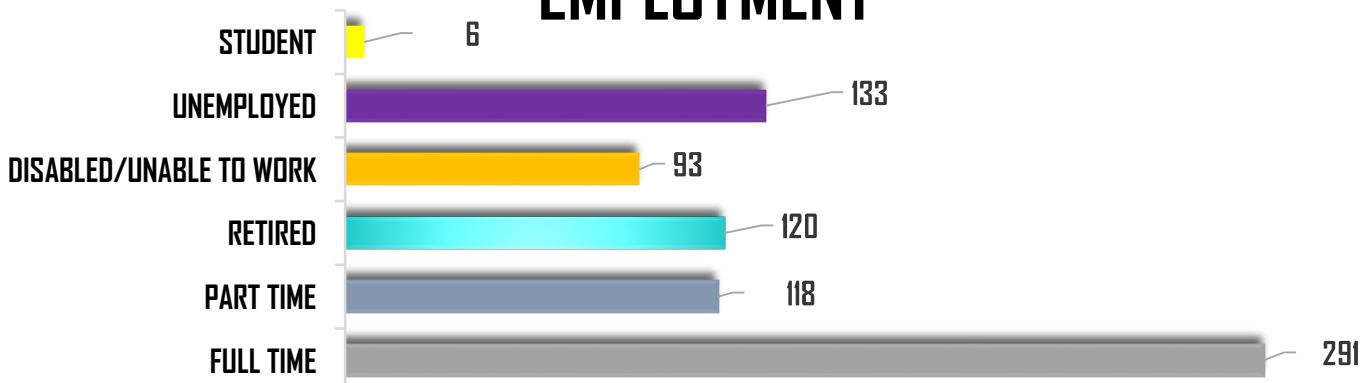
EDUCATION LEVEL



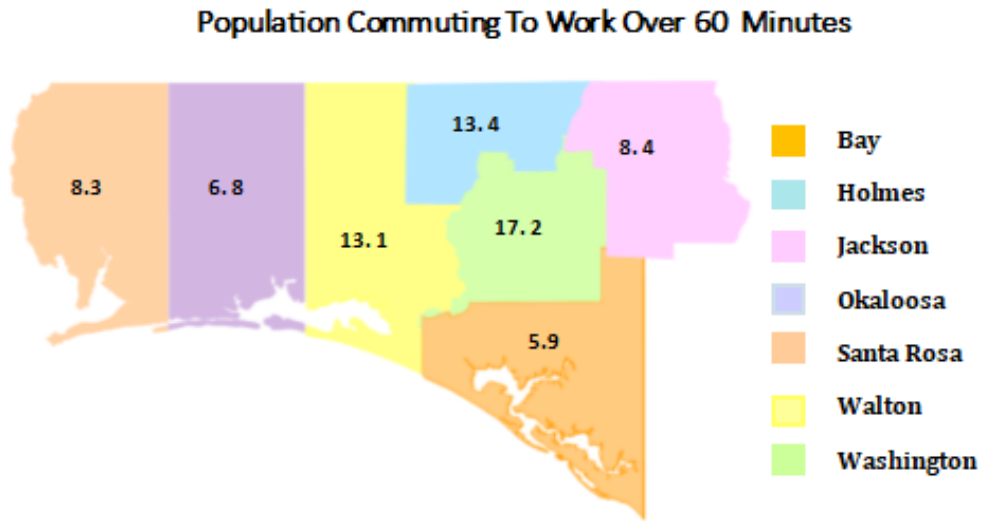
Employment was identified as the second most pressing need in the service area. Current unemployment rates range from 2.1% in Okaloosa County to 2.8% in Jackson and Washington Counties—all below the state average of 3.2%. The agency offers resources to support individuals and families in securing and maintaining full-time employment. However, challenges remain, particularly in rural counties where job growth is limited. Notably, three of the four other top-identified needs are closely linked to employment or unemployment.

Approximately 38% of respondents reported being employed full-time, while 16% indicated part-time employment. Additionally, 17% stated they were unemployed, 12% reported being disabled and unable to work, 16% were retired, and 1% identified as students.

EMPLOYMENT



The chart below illustrates the percentage of individuals in the service area who commute for more than 60 minutes to work. For many, the long commute required to earn a wage above the minimum wage can pose a significant hardship, especially due to unreliable transportation. Additionally, the costs associated with fuel and vehicle maintenance further exacerbate the challenges of maintaining employment.



E. Executive Summary

As of March 2025, Florida’s unemployment rate stood at 3.6%, consistent with the rate reported in February 2025. This marks a slight increase from 3.5% in January 2025. The number of unemployed individuals in March was approximately 403,000, up from 390,000 in January. The state’s labor force remained stable at about 11.2 million during this period. In contrast, the national unemployment rate in March 2025 was 4.2%, up from 4.1% in February.

Five out of the seven counties in our service area have unemployment rates above the state average, while the remaining two are just below it.

Employment was identified as second most pressing need in the service area. The lack of job opportunities and barriers to obtaining living-wage employment are key contributors to poverty. Additionally, four of the seven counties in our service area have significantly higher rates of individuals without a high school diploma compared to the Florida average of 10.4%. Holmes County has the highest percentage, with 26.7% of individuals lacking a high school diploma, while Okaloosa County has the lowest at 14%.

The most common education level among residents in the service area is a high school diploma only, held by 54% of individuals. As technology continues to advance, there is

an increasing need for higher job skills and educational attainment. As technology continues to advance, there is an increasing need for higher job skills and educational attainment. According to the U.S. Census Bureau's American Community Survey 2023, the percentage of individuals in Florida with a Bachelor's degree is 21.6%, but in our service area, this figure drops to AS low as 7.1%. The limited access to higher education restricts employment opportunities and economic mobility for individuals.

Furthermore, parents often face challenges related to shift work, with hours that begin before and end after typical daycare hours, adding another barrier for families. The lack of living-wage jobs also prevents many from obtaining quality healthcare coverage for themselves and their families.

Poverty Rates, Median Household Income, and a 5-year average of unemployment rates by County provides a clear representation of Tri-County’s seven county service area. The eastern three counties of Jackson, Holmes, and Washington, reflect a drastic difference of the western counties, whom are also coastal beach counties.

County	Poverty Rate	Median Household Income	5-year average unemployment
Holmes:	23.9 %	\$40,063	4.7
Jackson	23.5%	\$47,704	4.7
Washington	22.8%	\$47,536	4.8

Bay County is a modest Poverty rate of 13.4%. Walton is 11.4%. Okaloosa is 12.7%, and Santa Rosa is 9.5%. These are also the largest in population with Walton growing the fastest. The three counties of Holmes, Jackson, and Washington Counties are also listed as three of the poorest thirty-five counties in the State of Florida.

Where in the past, we used the number of children eligible for free and reduced school lunches to document the need, another analogy uses United Way’s A.L.I.C.E.: Asset Limited, Income Constrained, Employed, to illustrate the needs of households in our service area, post COVID.

ALICE households are earning more than the Federal Poverty Guidelines but *not enough* to afford the basics where they live. Where this would be consistent with the three poorest counties, this is also shows a problem for the western counties. This is highlighted by the increase of rent and housing prices for the beach counties.

A comparison adds the % ALICE households with the % in poverty. Holmes County shows 54% of households are meeting the ALICE and Poverty %. (Only 46% of households are above.) Jackson and Washington County are at 55%.

On the other hand, Bay is at 38%, Walton at 43%, Okaloosa at 41%, and Santa Rosa at 35%.

Two major disasters continue to significantly influence the data and outcomes in the service area.

Hurricane Michael, which struck in 2018, caused devastating damage in Bay, Jackson, and Washington counties, with Holmes County also experiencing reportable impacts, though to a lesser extent. The storm destroyed numerous homes and businesses, resulting in a spike in unemployment and an increase in poverty among individuals and families. Recovery has been slow and challenging, with many families still unable to return to the most severely affected areas due to a shortage of affordable rental housing. Additionally, the diminished workforce has made it difficult for employers to hire sufficient staff, hindering efforts to fully reopen businesses.

The lingering effects of the COVID-19 pandemic continue to impact Florida's economy. As of early 2025, the state's unemployment rate stands at 3.4%, slightly above the pre-pandemic level of 3.1% in early 2020. While the labor market has shown resilience, certain sectors and communities are still grappling with the aftermath.

Food prices, a significant concern for many families, have not returned to pre-pandemic levels. For instance, the cost of orange juice has nearly doubled since 2020, reaching approximately \$4.50 for a 12-ounce bottle in 2025. This increase is attributed to factors such as climate change, citrus greening disease, and tariffs on imported goods.

The economic strain is evident in consumer behavior. A survey by Farm Share revealed that 32% of Floridians are purchasing or consuming less food due to rising prices. Additionally, 22% are reducing meat consumption, 18% are buying less fresh produce, and 12% are opting for more processed or fast food options.

These economic challenges have heightened the vulnerability of families in our service area. The combination of limited employment opportunities and increased living costs has exacerbated hardships, making access to nutritious food and stable employment more critical than ever.

Tri-County Community Council, Inc. is currently addressing the top five needs identified by the CNA process through various programs administered by the agency. Additional needs, outside of the top five that were identified in the CNA process are being addressed with agency programs or in conjunction with partners in the community. In line with the mission of Tri-County Community Council, Inc., the agency will strive to enhance the quality of services identified in the Community Needs Assessment as an ongoing process.

ATTACHMENT I

ALL COUNTIES

Needs Assessment Results
757 Needs Assessments Processed

Household Size

- 1 person 221
- 2-5 persons 472
- More than 5 64

Household Composition

- Child(ren) under 5 192
- Child(ren) 5-18 267
- Person(s) over 60 230
- Disabled person(s) 134

Yearly Household Income

- Less than \$15,000 250
- \$15,000 - \$29,000 211
- \$30,000 - \$44,000 109
- \$45,000 - \$59,000 52
- \$60,000 or more 105

Race

- White/Caucasian 453
- African-American/Black 252
- East Asian 4
- Hawaiian 1
- Native American 7
- Multi-Race 42

Ethnicity

- Hispanic/Latino 29
- Not Hispanic/Latino 679

Employment

- Yes, full time 291
- Yes, part time 118
- Unemployed 133
- Retired 120
- Disabled/cannot work 93
- Student 6

ATTACHMENT I

ALL COUNTIES

Source of Employment

• Government Agency	80
• Educational Institute.....	42
• Health Care/Medical Group.....	52
• For-Profit.....	14
• Private	30
• Self	16
• Other	273

Education

• Non-Graduate	72
• High School Graduate or GED.....	403
• Vocational Graduate.....	80
• Two Year Degree.....	115
• Four Year Degree	50
• Post-Graduate Degree	31

Needs Highest to Lowest

- | | |
|-------------------------|---------------------------------|
| 1. Housing | 8. Food & Nutrition |
| 2. Employment | 9. Drug & Alcohol Abuse |
| 3. Emergency assistance | 10. Education |
| 4. Healthcare | 11. Crime Prevention |
| 5. Childcare | 12. Barrier After Incarceration |
| 6. Transportation | 13. Other |
| 7. Mental Health | |

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe and Affordable Housing
2. Homeless Shelters
3. Affordable Transportation
4. Affordable Health Care
5. Affordable Childcare

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

BAY COUNTY

Needs Assessment Results 61 Needs Assessments Processed

Household Size

- 1 person 16
- 2-5 persons 37
- More than 5 8

Household Composition

- Child(ren) under 5 37
- Child(ren) 5-18 32
- Over 60 5
- Disabled 5

Yearly Household Income

- Less than \$15,000 31
- \$15,000 - \$29,000 23
- \$30,000 - \$44,000 6
- \$45,000 - \$59,000 0
- \$60,000 or more 1

Race

- White/Caucasian 7
- African-American/Black 54
- East Asian 0
- Hawaiian 0
- Native American 0
- Multi-Race 7

Ethnicity

- Hispanic/Latino 1
- Not Hispanic/Latino 60

Employment

- Yes, full time 30
- Yes, part time 17
- Unemployed 11
- Retired 2
- Disabled 1
- Student 0

ATTACHMENT I

BAY COUNTY

Source of Employment

• Government Agency	0
• Educational Institute	4
• Health Care	15
• For-Profit	0
• Private	0
• Self	0
• Other	37

Education

• Non-Graduate	7
• High School Graduate or GED	42
• Vocational Graduate	1
• Two Year Degree	9
• Four Year Degree	1
• Post-Graduate Degree	0

Top Five Needs

1. Housing
2. Emergency Assistance
3. Childcare
4. Healthcare
5. Education

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Affordable Healthcare
2. Affordable Transportation
3. Service for Elderly or Disabled
4. Mental Health Programs
5. Assistance with Rent/Mortgage

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

HOLMES COUNTY

Needs Assessment Results
126 Needs Assessments Processed

Household Size

- 1 person 38
- 2-5 persons 78
- More than 5 10

Household Composition

- Child(ren) under 5 25
- Child(ren) 5-18 46
- Person(s) over 60 31
- Disabled person(s) 23

Yearly Household Income

- Less than \$15,000 43
- \$15,000 - \$29,000 30
- \$30,000 - \$44,000 17
- \$45,000 - \$59,000 13
- \$60,000 or more 21

Race

- White/Caucasian 113
- African-American/Black 11
- East Asian 1
- Hawaiian 0
- Native American 0
- Multi-Race 1

Ethnicity

- Hispanic/Latino 3
- Not Hispanic/Latino 123

Employment

- Yes, full time 52
- Yes, part time 15
- Unemployed 36
- Retired 7
- Disabled 12
- Student 1

ATTACHMENT I

HOLMES COUNTY

Source of Employment

• Government Agency	13
• Educational Institute.....	7
• Health Care/Medical Group.....	6
• For-Profit.....	5
• Private.....	3
• Self	12
• Other	34

Education

• Non-Graduate	17
• High School Graduate or GED.....	64
• Vocational Graduate.....	17
• Two Year Degree.....	14
• Four Year Degree	7
• Post-Graduate Degree	7

Top Five Needs

1. Housing
2. Employment
3. Mental Health
4. Drug & Alcohol Abuse
5. Crime Prevention

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe & Affordable Housing
2. Affordable Health Care
3. Homeless Shelters
4. Youth Crime/Alcohol/Drug Prevention
5. Mental Health Program

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

JACKSON COUNTY

Needs Assessment Results
86 Needs Assessments Processed

Household Size

- 1 person 14
- 2-5 persons 56
- More than 5 16

Household Composition

- Child(ren) under 5 42
- Child(ren) 5-18 54
- Person(s) over 60 13
- Disabled person(s) 10

Yearly Household Income

- Less than \$15,000 27
- \$15,000 - \$29,000 28
- \$30,000 – 44,000 2
- \$45,000 - \$59,000 3
- \$60,000 or more 3

Race

- White/Caucasian 20
- African-American/Black 60
- East Asian 0
- Hawaiian 0
- Native American 0
- Multi-Race 7

Ethnicity

- Hispanic/Latino 5
- Not Hispanic/Latino 79

Employment

- Yes, full time 49
- Yes, part time 21
- Unemployed 8
- Retired 3
- Disabled 4
- Student 0

ATTACHMENT I

JACKSON COUNTY

Source of Employment

• Government Agency	2
• Educational Institute.....	4
• Health Care/Medical Group.....	19
• For-Profit.....	0
• Private.....	2
• Self	0
• Other	45

Education

• Non-Graduate	7
• High School Graduate or GED.....	50
• Vocational Graduate.....	9
• Two Year Degree.....	16
• Four Year Degree	1
• Post-Graduate Degree	1

Top Five Needs

1. Housing
2. Employment
3. Transportation
4. Education
5. Food & Nutrition

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe and Affordable Housing
2. Affordable Child Care
3. Homeless Shelters
4. Youth Crime/Drug/Alcohol Prevention
5. Employment Opportunities

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

OKALOOSA COUNTY

Needs Assessment Results
136 Needs Assessments Processed

Household Size

- 1 person 41
- 2-5 persons 87
- More than 5 8

Household Composition

- Child(ren) under 5 24
- Child(ren) 5-18 38
- Person(s) over 60 47
- Disabled person(s) 22

Yearly Household Income

- Less than \$15,000 49
- \$15,000 - \$29,000 17
- \$30,000 - \$44,000 20
- \$45,000 - \$59,000 15
- \$60,000 or more 29

Race

- White/Caucasian 73
- African-American/Black 51
- East Asian 1
- Hawaiian 0
- Native American 0
- Multi-Race 11

Ethnicity

- Hispanic/Latino 6
- Not Hispanic/Latino 130

Employment

- Yes, full time 57
- Yes, part time 17
- Unemployed 27
- Retired 26
- Disabled 20
- Student 0

ATTACHMENT I

OKALOOSA COUNTY

Source of Employment

• Government Agency	35
• Educational Institute.....	9
• Health Care/Medical Group.....	2
• For-Profit.....	3
• Private	9
• Self	0
• Other	62

Education

• Non-Graduate	6
• High School Graduate or GED.....	78
• Vocational Graduate	11
• Two Year Degree.....	27
• Four Year Degree	14
• Post-Graduate Degree	6

Top Five Needs

1. Housing
2. Transportation
3. Employment
4. Childcare
5. Education

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe & Affordable Housing
2. Homeless Shelters
3. Crime Prevention
4. Job Placement Resources
5. Mental Health Programs

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

SANTA ROSA COUNTY Needs Assessment Results 67 Needs Assessments Processed

Household Size

- 1 person 34
- 2-5 persons 24
- More than 5 8

Household Composition

- Child(ren) less than 5 17
- Child(ren) 5-18 17
- Person(s) over 60 19
- Disabled person(s) 17

Yearly Household Income

- Less than \$15,000 18
- \$15,000 - \$29,000 27
- \$30,000 - \$44,000 15
- 445,000 - \$59,000 1
- \$60,000 or more 3

Race

- White/Caucasian 33
- African-American/Black 18
- East Asian 1
- Hawaiian 1
- Native American 3
- Multi-Race 9

Ethnicity

- Hispanic/Latino 6
- Not Hispanic/Latino 47

Employment

- Yes, full time 11
- Yes, part time 11
- Unemployed 14
- Retired 12
- Disabled/cannot work 14
- Student 0

ATTACHMENT I

SANTA ROSA COUNTY

Source of Employment

• Government Agency	2
• Educational Institute.....	1
• Health Care/Medical Group.....	3
• For-Profit.....	0
• Private.....	6
• Self	1
• Other	7

Education

• Non-Graduate	13
• High School Degree or GED.....	25
• Vocational Graduate	6
• Two Year Degree.....	12
• Four Year Degree	7
• Post-Graduate Degree	1

Top Five Needs

1. Housing
2. Employment
3. Healthcare
4. Transportation
5. Food & Nutrition

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe and Affordable Housing
2. Employment Opportunities
3. Affordable Health Care
4. Crime Prevention
5. Services for the Elderly or Disabled

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

WALTON COUNTY

Needs Assessment Results
130 Needs Assessments Processed

Household Size

- 1 person 48
- 2-5 persons 78
- More than 5 4

Household Composition

- Child(ren) less than 5 14
- Child(ren) 5-18 25
- Person(s) over 60 74
- Disabled person(s) 26

Yearly Household Income

- Less than \$15,000 38
- \$15,000 - \$29,000 50
- \$30,000 - \$44,000 15
- \$45,000 - \$59,000 9
- \$60,000 or more 12

Race

- White/Caucasian 104
- African-American/Black 19
- East Asian 0
- Hawaiian 0
- Native American 1
- Multi-Race 2

Ethnicity

- Hispanic/Latino 4
- Not Hispanic/Latino 113

Employment

- Yes, full time 30
- Yes, part time 11
- Unemployed 14
- Retired 56
- Disabled/cannot work 21
- Student 2

ATTACHMENT I

WALTON COUNTY

Source of Employment

• Government Agency	7
• Educational Institute.....	2
• Health Care/Medical Group.....	1
• For-Profit.....	4
• Private	8
• Self	0
• Other	41

Education

• Non-Graduate	14
• High School Graduate or GED.....	55
• Vocational Graduate	22
• Two Year Degree.....	22
• Four Year Degree	8
• Post-Graduate Degree	3

Top Five Needs

1. Housing
2. Employment
3. Healthcare
4. Food & Nutrition
5. Transportation

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe and Affordable Housing
2. Youth Crime/Drug/Alcohol Prevention
3. Affordable Childcare
4. Affordable Legal Services
5. Homeless Shelters

*There was not an area listed that had a voting of 50% or over as being “No Problem”.

ATTACHMENT I

WASHINGTON COUNTY

Needs Assessment Results
151 Needs Assessments Processed

Household Size

- 1 person 30
- 2-5 persons 112
- More than 5 10

Household Composition

- Child(ren) under 5 33
- Child(ren) 5-18 55
- Person(s) over 60 41
- Disabled person(s) 31

Yearly Household Income

- Less than \$15,000 44
- \$15,000 - \$29,000 36
- \$30,000 - \$44,000 14
- \$45,000 - \$59,000 11
- \$60,000 or more 36

Race

- White/Caucasian 103
- African-American/Black 39
- East Asian 1
- Hawaiian 0
- Native American 3
- Multi-Race 5

Ethnicity

- Hispanic/Latino 4
- Not Hispanic/Latino 127

Employment

- Yes, full time 62
- Yes, part time 26
- Unemployed 23
- Retired 14
- Disabled/cannot work 21
- Student 3

ATTACHMENT I

WASHINGTON COUNTY

Source of Employment

• Government Agency	21
• Educational Institute	15
• Health Care/Medical Group	6
• For-Profit	2
• Private	2
• Self	3
• Other	47

Education

• Non-Graduate	8
• High School Graduate or GED	89
• Vocational Graduate	14
• Two Year Degree	15
• Four Year Degree	12
• Post-Graduate Degree	13

Top Five Needs

1. Housing
2. Employment
3. Emergency Assistance
4. Childcare
5. Mental Health

Reported as the Top Five Problem Areas for Needs and Opportunities

1. Safe & Affordable Housing
2. Homeless Shelters
3. Affordable Transportation
4. Affordable Childcare
5. Assistance with Rent/Mortgage

*There was not an area listed that had a voting of 50% or over as being “No Problem”.