

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Fort Walton Beach, Florida receives funding through the Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development. The City is considered an “entitlement community” with a prescribed formula for funding developed by HUD using select City demographic information. The funding from HUD is used for community development projects which reduce or reverse evidence of physical, social, or economic decline in low-income neighborhoods.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Every year, an Annual Action Plan is prepared to provide information concerning the intended use of the U.S. Department of Housing and Urban Development (HUD) program funds to address the needs identified in the 5-Year Consolidated Plan. This document provides an assessment of the housing and community development needs; a strategic plan for addressing these needs; and a specific one-year Action Plan for the use of the CDBG funds. The specific objectives outlined in the Consolidated Plan are as follows:

1. Provide decent housing - to assist homeless persons obtain appropriate housing and helping those who are at risk of becoming homeless; increasing the availability of permanent, affordable housing for low to moderate income families; and increasing the supply of supportive, non-discriminate housing.
2. Provide a suitable living environment – improving the quality and safety of neighborhoods; increasing access to public facilities and services; and reducing the isolation of low income groups within the city.
3. Expanding economic opportunities – creating jobs that are available to low to moderate income individuals; providing access to funds for development activities that promote economic viability for the community; and utilizing resources to empower low to moderate income persons to achieve self- sufficiency.

Overall, the Action Plan is consistent with the 5-year Consolidated Plan, which enforces the City's commitment to ensure that Fort Walton Beach neighborhoods are places of opportunity that offer decent, safe and affordable housing, promote strong, healthy families, and improve the quality of life of all residents.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City continually addresses the needs identified through the five-year consolidated plan and has successfully allocated annual resources in the first year of the consolidated plan. CDBG funds have been used to support code enforcement, housing rehabilitation, infrastructure, and neighborhood improvements, meeting the highest priority needs. The City met the timeliness standard for the 2016-2017 program year and is working to ensure that funds will be continue to be expended in a timely manner.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Fort Walton Beach has many processes for involving citizens in its decision making including neighborhood meetings, numerous board and committee meetings, and City Council meetings; all designed to solicit public comments both informally or by utilizing formal public hearings. Citizens' comments on the use of CDBG funds are specifically solicited by a way of a citizen advisory group. The Citizen's Advisory Committee (CAC) advises staff on the use of the City of Fort Walton Beach's annual CDBG fund allocation. Each year, the Citizen's Advisory Committee (CAC) comes together to plan for the CDBG budget for the coming fiscal year. The CAC reviews all applications submitted for the City's annual allocation of grant funds. At least three advertised public hearings or meetings are held each year to address housing and community development needs, development of proposed activities, and review of performance for the Community Development Block Grant (CDBG).

This year, the Citizen Advisory Committee met on August 3, 2017 to approve applications and finalize the budget for the 2017-2018 Annual Action Plan. To ensure broad-based participation, extensive communication efforts are used during the implementation of the City's Consolidated Plan citizen participation plan. Public notices for public hearings are published in the local newspaper and announced in local churches. The various printed notices notify where copies of the Consolidated Plan are available and invite persons to either speak at the public hearings and/or submit written comments. Public hearings are handicap accessible and sign language interpretation is available at public hearings.

The Citizen's Advisory Committee continues to be at the core of the public participation process. The City's Community Development Block Grant staff promotes public awareness and opportunities for participation by making available documents such as the annual action plan, five-year consolidated plan, consolidated annual performance evaluation report, analysis of impediments to fair housing, etc., and by advertising their availability in the local news media and on the City website. The City continually strives to organize and present data in a manner that is easily understood and evaluated by our citizens and welcomes comments on the Annual Action Plan and how future reports might be improved.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

The City of Fort Walton Beach has been successful in utilizing CDBG funding to accomplish the five year goal to initiate projects which reduce or reverse evidence of physical, social, and economic decline in low income neighborhoods.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FORT WALTON BEACH	Public Works/Planning

Table 1 – Responsible Agencies

Narrative (optional)

The City of Fort Walton Beach’s Engineering Services Department prepares the Annual Action Plan as part of a collaborative process to establish a unified vision of community development actions. This process creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context at the local level. It also provides a method to measure progress of the various program goals, specific objectives, and annual goals set by the Engineering Services Department.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Fort Walton Beach’s Engineering Services Department prepares the Annual Action Plan as part of a collaborative process to establish a unified vision of community development actions. This process creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context at the local level. It also provides a method to measure progress of the various program goals, specific objectives, and annual goals set by the Engineering Services Department.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Fort Walton Beach works with many public and private agencies to administer the CDBG program and achieve the goals and objectives set forth in the plan. Table 1 below identifies the various agencies involved in the City’s consultation process.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Okaloosa/Walton Homeless Continuum of Care Opportunity, Inc. provides a systemic approach to addressing homeless in a way that is appropriate and sustainable for our community, by hosting monthly meetings for community stakeholders, homeless persons, and formerly homeless persons to educate and inform stakeholders on how to create a crisis-response system to homelessness that makes this social barrier brief, rare, and non-recurring. The Continuum of Care structure is responsible for developing and implementing strategic planning, gaps analysis, written standards for providing services for our geographic location, data analysis, coordinated entry using a centralized intake method, and facilitating the Homeless management Information System or HMIS. The Okaloosa Walton Homeless Continuum of Care has adopted a Housing First approach to ending homelessness in our community and provides technical assistance, education, advocacy, policy making and reform, training, and evidence-based best practices to stakeholders and members of the community in order to maintain, improve, and increase housing resources, programs, and services needed end homelessness and recidivism.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The Continuum of Care applies for federal and state funding, which it distributes to service providers based on results from a request for proposal process. Once funds are awarded, the Continuum of Care monitors expenditures and program delivery, and reports back to the appropriate government agencies. The Continuum of Care receives some funds for direct services, which are used to support collective programs, such as permanent housing, prevention, and other essential needs beyond the capacity of individual members.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Fort Walton Beach Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City will review development sites proposed by FWBHA in the same manner as other applications for development proposed by a private developer.
2	Agency/Group/Organization	Okaloosa County Development Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Fresh Start for Children & Families
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	Shelter House Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Striving for Perfection Ministries
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
8	Agency/Group/Organization	Bridgeway Center Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
9	Agency/Group/Organization	Okaloosa/Walton Homeless CoC
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizens' comments on the use of CDBG funds are specifically solicited by a way of a citizen advisory group. The Citizen's Advisory Committee (CAC) advises staff on the use of the City of Fort Walton Beach's annual CDBG fund allocation. Each year, the Citizen's Advisory Committee (CAC) comes together to plan for the CDBG budget for the coming fiscal year. The CAC reviews all applications submitted for the City's annual allocation of grant funds. At least three advertised public hearings or meetings are held each year to address housing and community development needs, development of proposed activities, and review of performance for the Community Development Block Grant (CDBG). This year, the Citizen Advisory Committee met on August 3, 2017 to review applications and finalize the budget for the 2017-2018 year.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	All applicants were invited to the public Citizen's Advisory Meeting.	There were no public comments received at the meeting.		
2	Newspaper Ad	Non-targeted/broad community		There were no comments received as a result of the newspaper ad.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	119,807	0	0	119,807	0	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Fort Walton Beach will leverage federal funds through additional resources from available local & state funding sources

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	City Wide Community Redevelopment	2015	2020	Non-Housing Community Development	FORT WALTON BEACH	Provide Suitable Living Environment	CDBG: \$90,117	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10916 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	City Wide Community Redevelopment
	Goal Description	Utilize CDBG funding to initiate projects which reduce or reverse evidence of physical, social, and economic decline in low income neighborhoods

Projects

AP-35 Projects – 91.220(d)

Introduction

This year's activities were developed fully utilizing the citizen participation process. The program was advertised and applications for funding were received. City staff reviewed the applications and forwarded them to the Citizen's Advisory Committee (CAC) for review. The CAC then approved projects based on needs, priorities, and funding. The following is the final list of activities that were approved for the 2017-2018 CDBG program:

Projects

#	Project Name
1	Bountiful Blessings Food Pantry
2	Inclement Weather Shelter
3	S4P Synergy Food Pantry Enhancement
4	Wash on Wheels
5	FWB Rec Center Youth Program
6	FWB Nuisance Abatement/Rehabilitation Program
7	City of FWB Homelessness Abatement Program
8	Planning & Administration

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

1	Project Name	Bountiful Blessings Food Pantry
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$4,000
	Description	The Bountiful Blessings Food Pantry is a benevolence program ran by House of Deliverance Church of God in Christ. This program provides groceries, and emergency disaster goods to low to moderate income individuals
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The program expects to benefit 7,800 qualified individuals per year.
	Location Description	
	Planned Activities	Purchase of a 7 foot by 14 foot enclosed trailer to be used to pick up both non-perishable and perishable foods from various distribution centers.
2	Project Name	Inclement Weather Shelter
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$12,971
	Description	The Inclement Weather Shelter Program will provide safe, temporary shelter during inclement weather events at the campus of One Hopeful Place. HHA will utilize the shelter as an opportunity connect consumers to housing and services that could end their homelessness
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The program expects to benefit 60 homeless individuals during each shelter activation
	Location Description	

	Planned Activities	Activation of Inclement Weather Shelter and connection of consumers to housing and other services during shelter activations.
3	Project Name	S4P Synergy Food Pantry Enhancement
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$7,600
	Description	The Feeding America/Emergency Operations Center Food Pantry is a benevolence program ran by S4P Synergy, Inc. This program provides hot meals, groceries, and emergency disaster goods to low to moderate income individuals.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The program expects to benefit 11,000.00 low to moderate individuals per year.
	Location Description	
	Planned Activities	Funds will be used to purchase a cook and hold oven & refrigerator, and raised garden kits and/or other items to provide accessibility for the community garden
4	Project Name	Wash on Wheels
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$25,000
	Description	Funds will be used to purchase a mobile shower and laundry facility to be utilized by the homeless community
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The program expects to benefit 100 homeless individuals each year.

	Location Description	
	Planned Activities	
5	Project Name	FWB Rec Center Youth Program
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	:
	Description	The City of Fort Walton Beach Recreation Center hosts a summer program each year. Funds will be used to allow children from low/moderate income families to participate in the summer program and/or obtain annual memberships to the Recreation Center
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	5-10 children from low to moderate income families will benefit from the Youth Program.
	Location Description	
	Planned Activities	
6	Project Name	FWB Nuisance Abatement/Rehabilitation Program
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$35,100
	Description	Funds will be used to assist in the elimination of blight and deterioration of properties through the removal of unsafe conditions and by enhancing the appearance and conditions of structures.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This program expects to complete up to 10 nuisance abatement/rehabilitation projects.

	Location Description	
	Planned Activities	
7	Project Name	City of FWB Homelessness Abatement Program
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$6,174
	Description	Funding will be used for improvements to public facilities that serve the homeless population, by way of acquisition, construction, reconstruction, rehabilitation, and/or installation
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	Planning & Administration
	Target Area	FORT WALTON BEACH
	Goals Supported	City Wide Community Redevelopment
	Needs Addressed	Provide Suitable Living Environment
	Funding	CDBG: \$23,961
	Description	The City of Fort Walton Beach Engineering Services Department administers the CDBG program and is responsible for conducting all public hearings and meetings, advertising the report, advertising for and accepting applications, reviewing applications, staffing the Citizen Advisory Committee, administering funds to sub-grantees, preparing the Annual Action Plan each year, preparing the CAPER each year, and for preparing the Five Year Consolidated Plan every five years, among other administrative duties.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

1. Target Area 1 - Hollywood Blvd NE (north), Elm Ave SE (east), Eglin Pkwy SE (west), Miracle Strip Pkwy SE & Santa Rosa Sound (south).
2. Target Area 2 - Hollywood Blvd SW (north), Beal Pkwy SW & Miracle Strip Pkwy SE (east), between Hollywood Blvd SW & Miracle Strip Pkwy SW (west), Santa Rosa Sound (south).
3. Target Area 3 – Sullivan St. NW (north), Jonquil Ave NW (east), Mary Esther Cutoff NW & one block W of Jonquil Ave NW (west), N of Bryn Mawr Blvd & Hollywood Blvd NW (south)
4. Target Area 4 – Specific properties between Racetrack Rd NW (north), James Lee Rd (east), Denton Blvd NW (west), and Bob Sikes Blvd (south)
5. Target Area 5 – Specific properties located between Lewis Turner Blvd (north), Hospital Rd (west), Fort Walton Beach Golf Course (east), & Racetrack Rd NW (south)

Geographic Distribution

Target Area	Percentage of Funds
FORT WALTON BEACH	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

To address immediate needs

Discussion

The City of Fort Walton Beach will use Cdbg funds to implement projects to address immediate needs

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s Community Redevelopment Agency (CRA) encourages the private sector in their effort to secure additional public and private funds for affordable housing, community and economic development. No CDBG funds are allocated to provide homeless with affordable housing; however, the FWBHA and the City partnered to develop Sound Side Apartment Homes, a new 200-unit affordable housing project. Applicants for these programs are also advised of the rehabilitation services of the Okaloosa County Development Corporation, which also provides housing and rehabilitation services through the State Housing Initiative Partnership (SHIP) program and the HOME Investment Partnership Program.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

As per the requirements of the adopted SHIP Affordable Housing Incentive Plan, the City will undertake the following actions to remove barriers to affordable housing (these actions will not be funded through the CDBG program):

- a. Expedite processing of permits for affordable housing projects, and
- b. The modification of street requirements.

Other assistive strategies are:

- a. Down payment assistance and closing cost assistance;
- b. Acquisition of property for low- to moderate-income housing.

The CRA and the City Council updated the Community Redevelopment Agency Plan, which directs mixed-use development and strategies for affordable housing. As a result, the Land Development Code (LDC) was reviewed and updated in 2012 to streamline procedures. The 2012 LDC update included new mixed-use zoning districts and density/intensity bonus provisions which are intended to encourage the development of affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

<p align="LEFT">The Fort Walton Beach Housing Authority (FWBHA) does not operate under the Comprehensive Grant Program. The FWBHA receives assistance through the Comprehensive Improvement Assistance Program (CIAP). The FWBHA has not been designated as "troubled" by HUD. The Fort Walton Beach Recreation Center Summer Enrichment program and after school tutoring are available and in close proximity to FWBHA residents. Also, the City partnered with the FWBHA to develop a 200-unit affordable housing development as described above.</p>

Actions planned during the next year to address the needs to public housing

Because of the limited amount of CDBG funds, they are not used to directly support the FWBHA or its programs.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City works closely with the FWBHA and continues to encourage homeownership through the sponsorship of the Housing Expo each year.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Fort Walton Beach Housing Authority has not been deemed as "troubled" by HUD.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Under this category, the City will not undertake these activities but will support several operating agencies that are providing valuable services to prevent homelessness and to assist those who are already homeless. The City participates on the Okaloosa/Walton Continuum of Care Board and assists agencies who help the homeless with expertise to address community concerns. CDBG funds are not sufficient to provide actual funding for these types of programs. Some of these agencies provide limited shelter and comprehensive transitional permanent housing services to homeless families, many of which have female heads of households. Others are coordinating housing assistance for homeless and at-risk families by emphasizing prevention, shelter referrals, and relocation services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City does not provide direct homelessness services

Addressing the emergency shelter and transitional housing needs of homeless persons

The City does not provide direct homelessness services

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City does not provide direct homelessness services

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs.

The City does not provide direct homelessness services

Discussion

The City will not undertake these activities but will support several operating agencies that are providing valuable services to prevent homelessness and to assist those who are already homeless. The City participates on the Okaloosa/Walton Continuum of Care Board and assists agencies who help the homeless with expertise to address community concerns. CDBG funds are not sufficient to provide actual funding for these types of programs. Some of these agencies provide limited shelter and comprehensive transitional permanent housing services to homeless families, many of which have female heads of households. Others are coordinating housing assistance for homeless and at-risk families by emphasizing prevention, shelter referrals, and relocation services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City's Community Redevelopment Agency (CRA) encourages the private sector in their effort to secure additional public and private funds for affordable housing, community and economic development. No CDBG funds are allocated to provide homeless with affordable housing; however, the FWBHA and the City partnered to develop Sound Side Apartment Homes, a new 200-unit affordable housing project. Applicants for these programs are also advised of the rehabilitation services of the Okaloosa County Development Corporation, which also provides housing and rehabilitation services through the State Housing Initiative Partnership (SHIP) program and the HOME Investment Partnership Program.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

As per the requirements of the adopted SHIP Affordable Housing Incentive Plan, the City will undertake the following actions to remove barriers to affordable housing (these actions will not be funded through the CDBG program):

- a. Expedite processing of permits for affordable housing projects, and
- b. The modification of street requirements.

Other assistive strategies are:

- a. Down payment assistance and closing cost assistance;
- b. Acquisition of property for low- to moderate-income housing.

Discussion:

The CRA and the City Council updated the Community Redevelopment Agency Plan, which directs mixed-use development and strategies for affordable housing. As a result, the Land Development Code (LDC) was reviewed and updated in 2012 to streamline procedures. The 2012 LDC update included new mixed-use zoning districts and density/intensity bonus provisions which are intended to encourage the development of affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

The primary target of activities funded by the CDBG program is improvement of living conditions for low- to moderate-income persons. The activities are focused on assisting persons in the community to obtain and maintain suitable housing and adequate living standards in stable or improving neighborhoods. The activities included in the Consolidated Plan are designed to overcome obstacles and meet the underserved needs of low- and moderate-income persons. Housing program activities for improvement of occupied housing, expansion of decent and attractive affordable housing stocks, and assistance to persons to enable them to live in decent and sustainable housing are direct methods to improve living conditions. Activities that improve infrastructure, improve the quality of life and raise the standard of living for all of the people in the neighborhood served by the infrastructure. Public services and facilities that meet community needs, particularly for the young and the elderly, provide a means by which persons may receive needed services and benefits that will enable them to live decently; and, in the case of children, develop the future capability to provide for themselves.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved housing and community development needs of the City is available funding, which is shrinking each year. Demand for assistance exceeds the supply of available resources. The number of lower income individuals, families, and neighborhoods in need, coupled with the complexity of issues they face is steadily increasing in both scale and cost. The combination of these factors places substantial new burdens on an already strained housing and community development delivery system. The City developed a Resource Guide that identifies all of the various agencies and services within Okaloosa County. United Way now maintains the guide and it can be found on their web site at <http://www.united-way.org>.

The City plans to undertake activities to address obstacles to meeting underserved needs by funding the non-profit sub-recipient organizations previously identified.

Actions planned to foster and maintain affordable housing

The City will continue to work with establishing public/private partnerships intended to increase the opportunity for the development of affordable housing.

Actions planned to reduce lead-based paint hazards

The City tests proposed rehabilitation projects for lead-based paint, provides the required remedial action, and provides information to homeowner.

The City's programs continue to include lead-based paint hazard education. The City provides copies of the booklet "Protect Your Family from Lead in Your Home". Each unit that will undergo painting and/or re-roofing will be evaluated for the presence of lead-based paint. If such hazards are determined to exist, the City will hire a certified consultant to remove the paint to the extent possible and repair the surface.

Since there are no residential rehabilitation projects scheduled for FY 2016-17, the City will continue the lead-based paint compliance activities by performing the following actions in the coming year:

1. Distribution of 25 Lead-Safe Painting Pre Kits to Homeowners;
2. Participaiton in homeowner awareness events; and
3. Distribution of 25 additional lead hazard literature items to homeowners where children aged 6 or younger spend a significant amount of time in the home and encourage homeowners to have children tested for "elevated blood" condition.

Actions planned to reduce the number of poverty-level families

The City does not plan to undertake activities which will reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social services agencies.

Actions planned to develop institutional structure

The City funds services to extremely low, low-, and moderate-income families through non-profit organizations who provide services to these families. Funding may be sought by these organizations through an application process during the formation of the annual program. Funding for Public Service programs is highly competitive due to limited funds and an abundance of need. Therefore, the City has not solicited projects which target specific needs.

The City chartered the Fort Walton Beach Housing Authority (FWBHA) in 1968. The FWBHA is administered by seven commissioners appointed by the Mayor and City Council. The executive director, who manages the daily functions, is hired by the FWBHA Commissioners. Other than the appointment of the Commissioners, the FWBHA is an independent agency from the City.

The City is not involved in any hiring, contracting, or procurement activities of the FWBHA. Various Public Service activities of the FWBHA have been funded through the CDBG program to benefit the residents of public housing. The City will review development sites proposed by FWBHA in the same manner as other applications for development proposed by a private developer. The FWBHA and the City did partner and develop Soundside Apartment Homes, a 200-unit affordable housing development.

The City is not aware of any gaps in the institutional structure that will impact the priority needs which will be addressed by the City within the planning period.

Actions planned to enhance coordination between public and private housing and social service agencies

The City does not plan to undertake activities which will reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social services agencies.

Discussion:

The City's efforts have increased the number of lower income individuals, families, and neighborhoods in

need, coupled with the complexity of issues they face is steadily increasing in both scale and cost. The combination of these factors places substantial new burdens on an already strained housing and community development delivery system. The City developed a Resource Guide that identifies all of the various agencies and services within Okaloosa County. United Way now maintains the guide and it can be found on their web site at <http://www.united-way.org>. The City plans to undertake activities to address obstacles to meeting underserved needs by funding the non-profit sub-recipient organizations previously identified.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

Discussion: