

# **CITY OF FORT WALTON BEACH**

# **FY 2012-2013 ANNUAL ACTION PLAN**

## **for the COMMUNITY DEVELOPMENT BLOCK GRANT**

Prepared for the  
United States Department of Housing and Urban Development

Effective October 1, 2012 – September 30, 2013

Prepared by:  
Ginger Shirah  
Planning, Permitting, and Grant Technician

Through:  
Stella Jones  
City Planner  
City of Fort Walton Beach  
107 Miracle Strip Parkway SW  
Fort Walton Beach, Florida 32548

# FY 2012-2013 Annual Action Plan

## Table of Contents

- I. Executive Summary
- II. Agency and Resources Overview
  - Lead Agency Profile
  - Consultation
  - Institutional Structure, Resources, and Coordination
- III. Citizen Participation
- IV. Targeted Areas
  - Community Development
  - Lead Based Paint
  - Antipoverty Strategy
- V. Housing
  - Housing Needs
  - Housing Objectives
  - Public Housing Strategy
  - Barriers to Affordable Housing
  - Homelessness Needs
- VI. Annual Action Plan (2012-2013)
  - Proposed Schedule of Adoption
  - Priorities/Objectives
  - Proposed Programs/Activities
  - Proposed Outcomes
  - Funding Sources
  - Table 3A Summary of 2012-2013 Objectives
- VII. Monitoring
- VIII. Tables
- IX. Targeted Area Maps
- X. Certifications

## **I. EXECUTIVE SUMMARY**

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.

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 to 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.

## **II. AGENCY AND RESOURCES OVERVIEW**

### **Lead Agency Profile**

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.

**Consultation (91.200b)**

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.

**Table 1. Consultation**

<b>24 CFR</b>	<b>Requirement</b>	<b>Agency(ies)</b>	<b>Yes</b>	<b>No</b>
91.100(a)(1)	Housing Services	FWBHA, OCDC, FRESH Start, Habitat for Humanity	X	
	Social Services	Shelter House, Inc., Striving for Perfection Ministries, United Way	X	
	Fair Housing Services	OCDC	X	
	Health Services	Bridgeway, United Way	X	
	Homeless Services	Okaloosa/Walton Continuum of Care, FRESH Start	X	
91.100(a)(2)	Chronically Homeless	Continuum of Care	X	
91.100(a)(3)	Lead-based Paint			X*
91.100(a)(4)	Adjacent Government	Copies are provided upon request. Upon acceptance from HUD, the Plan will be placed on <a href="http://www.fwb.org">www.fwb.org</a> .		X
	State			X
	County			X
91.100(a)(5)	Metro Planning Agencies	Copies are provided upon request. Upon acceptance from HUD, Plan will be placed on <a href="http://www.fwb.org">www.fwb.org</a> .		X

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

**Institutional Structure, Resources (91.220c1 & c2), and Coordination**

The City provides funding to extremely low, low-, and moderate-income families through services provided by non-profit organizations. Funding may be sought by these organizations through an application process during the formation of the CDBG 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 relies on the CDBG program funds yearly to implement important community development and housing objectives. Additional cash resources are scarce for the program, but the following list describes the pooling of in-kind resources from many

different agencies in order to accomplish the goals of the program. In addition, the list below outlines the institutional structure for the program and the coordination among agencies (91.215 I):

1. The Okaloosa/Walton Homeless Continuum of Care Opportunity, Inc - health clinics, provision of bicycles, and other essential needs beyond the capacity of individual members.
2. Waterfront Rescue Mission – The target population is men with substance abuse and other disorders.
3. Bridgeway Center, Inc. – Assists men and women requiring crisis stabilization and detoxification.
4. Salvation Army – The target population is men.
5. FRESH Start – Targets working parents and single women, primarily transitional housing for persons with jobs.
6. Shelter House – Women and children in imminent danger of harm from domestic violence.
7. Family Life Center – Provides assistance to pregnant and unwed mothers.
8. Lutheran Services – Provides assistance to runaway teens.
9. JADA – Provides services to men and women with substance abuse disorders; must agree to enroll in Christian recovery program.
10. Catholic Charities – Transients, emergencies. There is not a shelter but there are limited funds for hotel stays.
11. Red Cross – Provides services to persons rendered homeless by fire or other natural disasters. No shelter, but has limited funds for hotel stays.
12. Harbor House – Men with substance abuse disorders; transitional housing only.
13. Habitat for Humanity in Okaloosa County – Build affordable homes for low-income families.
14. White Sands Manor – Provides HUD subsidized housing for very low-income disabled senior citizens.
15. Okaloosa County Development Corporation (OCDC) – Administers the S.H.I.P. and HOME programs for the City of Fort Walton Beach and Okaloosa County through an interlocal agreement between both jurisdictions.
16. Striving for Perfection Ministries – Provides emergency benevolence, food, and utilities for low-income people.
17. Okaloosa County Head Start – Provides child care services for low-income families.
18. Okaloosa County Council on Aging – Coordinating agency for support services for the elderly, including housing and transportation.

19. Fort Walton Beach Housing Authority (FWBHA) – An independently operating agency chartered by the City in 1968; provides housing units for low- and moderate-income families and individuals.

The City is confident in the institutional structure and coordination among agencies to carry out the program and is not aware of any gaps that would impact the priority needs established in the program. The City continually strives to extend and strengthen partnerships among all levels of government and the private sector, including non-profit and for-profit organizations, for the provision of public services, affordable housing, and economic opportunities.

### **III. CITIZEN PARTICIPATION PROCESS (91.200b)**

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 April 26, 2012 to review the Annual Action Plan and discuss funding priorities for next year. The CAC also met on May 10, 2012 to discuss the applications for funding that were submitted to City Staff. Then, at the May 22, 2012 meeting, the Committee reviewed and approved 4 applications for funding and approved the remainder of the funding going to an economic development program in the targeted areas.

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.

#### **IV. TARGETED AREAS (91.200 d & f)**

At the onset of the CDBG program in the mid-1970's, federal regulations required that certain activities be geographically targeted. Although this requirement has since been removed, the City has continued its targeting strategy. The primary consideration for target area selection is neighborhood economic need (low- and moderate-income levels) followed by the degree of housing deterioration. As outlined in the City's Five-Year Consolidated Report (2010-2015), the City's CDBG Target Area represents the Block Groups with the greatest concentration of low- to moderate-income households. All five projects this year are located within one of the targeted areas.

The Targeted Areas Map is located in the back of this document. The geographic boundary of the two target areas are Hughes Street (north), Eglin Parkway (east), Robinwood Drive (west), and First Street (south) for Target Area 1, and the area between Bay Street and Burnette Avenue in the northwest portion of the City for Target Area 2 (See attached map). These two areas are the areas within the City of low income and minority concentration.

**Target Area 1** is located within the Community Redevelopment Area (CRA), which is an area identified as blighted and corresponds with the Beal Parkway Neighborhood. CRA prepared a plan for the Beal Parkway Neighborhood. The Plan identifies specific projects needed within this area such as affordable childcare, job training and housing rehabilitation. Both the CDBG and the Community Redevelopment Agency allocates funds each year towards these projects. Target Area 1 is incorporated in Census Tracts 225 and 226. See attached map.

**Target Area 2**, north of Lovejoy Road, is adjacent to Okaloosa County's Front Porch Community and is known as Sylvania Heights. This entire neighborhood is primarily low-income and minority concentrated. It is a relatively isolated neighborhood north of the City's Commerce and Technology Park. The City has allocated substantial resources to this area for housing rehabilitation and World Changers projects through CDBG funds and SHIP funds, sidewalk improvements, storm water improvements, code enforcement, and police protection. Target Area 2 is located in Census Tract 229. See attached map.

The following census data pertains to the census block groups in which the two target areas are located:

<b>Low to Moderate Income Estimates*</b>				
<b>TRACT</b>	<b>BLKGRP</b>	<b>LOWMOD</b>	<b>LOWMODUNIV</b>	<b>LOWMODPCT</b>
22500	3	827	1534	<b>53.9</b>
22600	1	634	1028	<b>61.7</b>
22600	3	693	878	<b>78.9</b>
22900	3	94	153	<b>61.4</b>

\*Source: HUD/Census Data 2000

## **LEAD-BASED PAINT HAZARDS (91.205e, 91.215i)**

The City’s lead-based paint hazard reduction strategy is three-fold: education, testing, and remediation. The education objective includes providing handouts and booklets, specifically “Protect Your Family from Lead in Your Home” at City Hall. This year the City will highlight the hazards of lead-based paint on the City’s web site by including information that encourages children to have blood tests to check for the presence of elevated lead levels. The testing objective includes evaluating and/or testing for the presence of lead-based paint for units proposed for painting and/or re-roofing. The remediation objective includes having a certified consultant/contractor remove paint and repair the surface if such hazards are determined to exist on units proposed for rehabilitation.

Estimated number of housing units containing lead-based paint hazards occupied by extremely low, low, and moderate income families: **3,652**.

### **Anti-Poverty Strategy (91.215j)**

According to the most recent Census data, two of the twelve census tracts in the City of Fort Walton Beach have more than 15% of the population living in poverty. The national estimated poverty rate is 15.3%. The poverty rate of the whole City is estimated to be 10.7% of the population.

The City is continuing to work closely with the several local organizations through the CDBG program to reduce poverty. The City provides funding to these agencies through the CDBG grant program applications targeting homeless, very low, and low income households.

## **V. HOUSING**

### **Housing Needs (91.205)**

Rapid population growth between 2004 and 2007 in Northwest Florida led to a greater demand for housing which in turn led to an increase in housing prices. Many factors

contributed to the increase in development costs of new housing including soaring land prices, decreasing land supply - especially in communities such as Fort Walton Beach that are essentially land-locked and almost completely built out – and increasing costs of material and labor. On the surface it appears that much of the existing housing stock in the City, specifically the CDBG target area, is attainable, in that many of the homes were purchased in the 1950s and 1960s and the mortgages have been paid – allowing homeowners to “age in place” or, in the case of absentee landlords, allowing for less than market rents. However, many of the older homes are becoming deteriorated and there has been little reinvestment by the property owners. Many of the current homeowners are elderly and living on fixed incomes so they may not be able to maintain the structures and the yards. The owners of rental housing may not have the means or economic incentive to reinvest. Rental increases necessitated by rising property insurance costs and property taxes are passed on to the tenants, which may affect their ability to remain in the housing. Changing demographics mean that the construction of single family detached homes may no longer adequately meet current and projected housing needs. While the single-family detached home will remain the housing product of choice for many, demand is growing for greater alternatives in housing. The opportunities to expand the range of housing choices are myriad and the City can benefit from a wider range in type and quantity of housing choices.

## **Housing Objectives**

### **Public Housing Strategy (91.210b)**

There are currently two City public housing areas in Fort Walton Beach: Fort Walton Beach Housing Authority (FWBHA) on Robinwood Drive and Germany Terrace on Carson Drive, containing 50 units. The FWBHA receives assistance through the Comprehensive Improvement Assistance Program (CIAP). The FWBHA has not been designated as “troubled” by HUD. Also, the City is working with the FWBHA and HUD on redevelopment of the Germany Terrace housing project, described as Sound Side in the Affordable Housing section of the Consolidated Plan. The Sound Side project is scheduled to break ground Summer 2012, providing 200 new multi-family apartments.

The City works closely with the FWBHA and continues to encourage homeownership through the sponsorship and exhibition at the Housing Expo each year. The Chester Pruitt Summer Enrichment program and after school tutoring are available and in close proximity to FWBHA residents as well as the future residents of Sound Side. The City also coordinates its transportation planning to help meet the needs of those who depend on public housing. The City works with Okaloosa County to ensure fixed-route transit service at the housing units.

**Barriers to Affordable Housing (91.220j):** 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 necessarily be funded through the CDBG program): expedite processing of permits for affordable housing projects, modification of street requirements; down payment assistance and closing cost

assistance; minor repairs to existing single family owner occupied housing units through the World Changers program, which is a faith-based partnership; and acquisition of property for low- to moderate-income housing through Habitat for Humanity. The City's Comprehensive Plan also outlines a Housing Element and a plan to provide for affordable housing as it relates to local policy, land use, and zoning.

### **Homelessness (91.205)**

Under this category, the City will not fully undertake a comprehensive action program to address the housing needs of the homeless due to the amount of the City's entitlement CDBG funds. Unfortunately, the City's entitlement CDBG funds do not provide sufficient funding to directly manage and fully support this type of program. The City will, however, 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. The City will continue to work with the Continuum of Care to identify funding sources for an emergency homeless shelter which would provide shelter for at least 50 homeless individuals. The City has agreed to provide a cold night shelter in one of its community centers, if needed. 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.

The Okaloosa/Walton Homeless Continuum of Care Opportunity, Inc. provides a monthly forum in which community stakeholders, homeless persons, and formerly homeless persons can collaborate on needed services and request ideas and help from participating agencies. 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 health clinics, provision of bicycles, and other essential needs beyond the capacity of individual members. Also, the Bridgeway Center, Inc. provides assistance to those who have been homeless for at least a year, or homeless four times in the last three years, and who have chronic mental illness and/or substance abuse disorders. Case managers link clients to housing, employment, benefits, and mental health and/or substance abuse treatment. Lastly, two more participating agencies provide a limited number of shelter beds. The Shelter House provides a safe haven for women, children, and men in imminent danger of domestic violence. FRESH Start recently completed a development for ten units of transitional housing for women and families, called Harbour Place Apartments on Bobolink Street NE, in FY 2008-09. Both agencies receive funding from the Okaloosa/Walton Homeless Continuum of Care Opportunity, Inc. Harbour Place Apartments consists of 10 units for a total of 12,460 square feet. There are two each 750 square foot two bedroom, one bath units and eight each 960 square foot three bedroom, two bath units. Each floor also has a storage room with 750

square foot each. All units meet Fair Housing requirements and five percent of the units are available for handicapped tenants. A complete list of local agencies providing services and assistance to the homeless and special needs populations is found below.

Local services include but are not limited to (91.210d):

1. Waterfront Rescue Mission – The target population is men with substance abuse and disorders.
2. Bridgeway Center, Inc. – Assists men and women requiring crisis stabilization and detoxification.
3. Salvation Army – The target population is men.
4. FRESH Start – Targets working parents and single women, primarily transitional housing for persons with jobs.
5. Shelter House – Women and children in imminent danger of harm from domestic violence.
6. Family Life Center – Pregnant and unwed mothers.
7. Lutheran Services – Runaway teens.
8. JADA – Men and women with substance abuse disorders; must agree to enroll in Christian recovery program.
9. Catholic Charities – Transients, emergencies. There is not a shelter but there are limited funds for hotel stays.
10. Red Cross – Persons rendered homeless by fire. No shelter, but limited funds for hotel stays.
11. Harbor House – Men with substance abuse disorders; transitional housing only.
12. Habitat for Humanity in Okaloosa County – Build affordable homes for low-income families.
13. White Sands Manor – Provides HUD subsidized housing for very low-income disabled senior citizens.
14. Okaloosa County Development Corporation (OCDC) – Administers the S.H.I.P. and HOME programs for the City of Fort Walton Beach and Okaloosa County through an interlocal agreement between both jurisdictions.
15. Striving for Perfection Ministries – Provides emergency benevolence, food, and utilities for low-income people.
16. Okaloosa County Head Start – Provides child care services for low-income families.
17. Okaloosa County Council on Aging – Coordinating agency for support services for the elderly, including housing and transportation.
18. Fort Walton Beach Housing Authority (FWBHA) – Provides housing units for low- and moderate-income families and individuals.

## **VI. ANNUAL ACTION PLAN OBJECTIVES AND PRIORITIES (2012-2013)**

Every year the City of Fort Walton Beach prepares an Annual Action Plan which provides information on the City's anticipated resources, its proposed activities and methods of allocation and implementation. This Action Plan is prepared following the application, citizen participation and administrative review process. The Action Plan is formulated in May and is reviewed and approved by the Citizen's Advisory Committee and forwarded to City Council for final approval. The City is required to submit an Annual Action Plan to HUD every year by the middle of August.

### **Proposed Schedule of Adoption**

March 2012- Advertising for Projects/Applications/Input

April 2012- Public Hearing

Mid April 2012 - Applications Due

May 2012- CAC Meeting to review applications and approve allocation of funding

May-June 2012- CDBG Draft Annual Action Plan complete

June 2012- City Council considers draft Plan

August 2012- Annual Action Plan sent to HUD

### **Priorities**

The priorities for the annual action plan are generally set forth in the Five Year Consolidated Plan. This year's priorities are to provide decent affordable housing, to provide a suitable living environment and to provide economic development within our target areas. Specifically, the annual activities will address: child care services/child care centers, rehabilitation of existing homes, job skills training, and a small business incentive program.

The following table outlines the goals and objectives to be carried out during the action plan period (2012-2013):

<b>Objective Category: Decent Housing</b>	<b>Objective Category: Suitable Living</b>	<b>Objective Category: Expanded Economic Opportunities</b>
Which Includes:	Which Includes:	Which Includes:
<input type="checkbox"/> assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/> improving the safety and livability of neighborhoods	<input checked="" type="checkbox"/> job creation and retention
<input type="checkbox"/> assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/> eliminating blighting influences and the deterioration of property & facilities	<input checked="" type="checkbox"/> establishment, stabilization, and expansion of small business (including micro businesses)
<input checked="" type="checkbox"/> retaining the affordable housing stock	<input type="checkbox"/> increasing the access to quality public and private facilities	<input type="checkbox"/> the provision of public services concerned with employment

<input checked="" type="checkbox"/> increasing the availability of affordable permanent housing in standard condition to LMI families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/> reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input checked="" type="checkbox"/> the provision of jobs to low income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/> increasing the supply of supportive housing which included structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/> restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/> availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input checked="" type="checkbox"/> providing affordable housing that is accessible to job opportunities	<input type="checkbox"/> conserving energy resources and use of renewable energy sources	<input checked="" type="checkbox"/> access to capital and credit for development activities that promote the long-term economic social viability of the community

**Proposed Programs/Activities**

This year’s activities were developed fully utilizing the citizen participation process. The program was advertised and applications were taken for program funding. City staff reviewed the applications and forwarded them to the Citizen’s Advisory Committee for review. The Citizens Advisory Committee then approved the projects based on needs and available funding. The following is the final list of activities that were approved for the 2012-2013 CDBG Program:

1. Planning and Administration (\$24,908) 20%

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.

2. World Changers (\$30,000) 24.1%

Given the overwhelming success and accomplishments of this program in past years, the City recommended funding this program for another fiscal year. The World Changers program provides exterior paint jobs and new roofs to homeowners that qualify by income.

*Proposed Outcome: Provides decent housing for approximately 20-40 low to moderate income homeowners by providing upgrades and repairs to existing homes.*

3. Chester Pruitt Youth Enrichment Program (\$18,681) 15%  
 Chester Pruitt is a local youth recreation center that offers summer programs, after school care, and tutoring. The funds will be used to subsidize program fees for low and moderate income families for children enrolling in the programs.

*Proposed Outcome: Provides a suitable living environment by assisting approximately 30-40 youth from low to moderate income families*

4. Habitat for Humanity Property Acquisition (\$18,810) 15.1%  
 Habitat for Humanity is a non-profit organization that builds homes for low income families. This funding will assist in the purchase of a property for the organization to build a home on.

*Proposed Outcome: Provides decent housing to one low income family by acquiring the property on which the home will be built.*

5. Greater Peace Baptist Church Computer Lab (\$7,250) 5.8%  
 Greater Peace Baptist Church has launched a community outreach campaign, PEACE (Positive Encouragement and Character Enhancement), that assists low to moderate income individuals, specifically youth, meet academic and employment goals. The funds will provide a small computer lab in which to host job training, job fairs, and allow the individuals to search for employment.

*Proposed Outcome: Provides economic development by assisting low to moderate income individuals acquire job skills and find employment.*

6. Small Business Incentive Program (\$24,892) 20%  
 This program will provide low interest loans to small businesses that wish to expand. The qualifying businesses will be required to create or retain one permanent, FTE position held by a person who is of low to moderate income status for each loan. Any income generated from the loan fund will be reported in the following year's Annual Action Plan.

*Proposed Outcome: Provides economic development by creating or retaining positions available to only low to moderate income individuals.*

**Funding Sources**

FY 2012-13 Entitlement Grant (includes reallocated funds)	
CDBG	\$124,541
ESG	\$0
HOME	\$0
HOPWA	\$0
<b>Total</b>	<b><u>\$124,541</u></b>

Prior Year's Program Income NOT previously programmed or reported	
CDBG	\$0
ESG	\$0
HOME	\$0
HOPWA	\$0
<b>Total</b>	<b><u>\$0</u></b>
 Total Estimated Program Income	 \$0
 Section 108 Loan Guarantee Fund	 \$0
 TOTAL FY 2012-13 FUNDING	 <b><u>\$124,541</u></b>

## **VII. MONITORING PLAN (91.230)**

Program evaluation and monitoring is the means by which the City provides administrative oversight and performance testing of activities undertaken through HUD assistance under the Consolidated Plan. Evaluation and monitoring applies to both activities directly undertaken by the City as well as sub-recipients and other work or services performed on a contractual basis. Monitoring of the CDBG program will be conducted by the City's Engineering Services Department. Monitoring will be used to ensure that activities carried out are in furtherance of the plan and meet the goals and objectives set forth in the Consolidated Plan. The monitoring will be on a monthly basis to ensure that program activities are being accomplished in a timely manner.

Ongoing evaluation is the primary mechanism for tracking performance and compliance. In the case of individual activities and sub-recipient agreements, disbursement of funds is tied to maintenance of compliance through each disbursement, including proper documentation of cost through that disbursement. Ongoing compliance is measured against the specifics of the particular agreement. Satisfactory resolution of any compliance or performance difficulties at the time of a planned disbursement is required prior to disbursement. In the case of sub-recipient and other forms or agreements or contracts for individual activities, the measurement of progress will vary depending upon the type of activity and the specific schedule, reporting and other benchmarks established for the particular activity. Educating the sub-recipients on the requirements of the program is an important element of the monitoring process. Prior to execution of any sub-agreement, all materials and information, including the compliance and performance measures, are provided to the recipient.

Monitoring activities will be conducted in a positive and proactive manner, identifying and resolving problems early during an activity, providing technical assistance when feasible and necessary, maintaining communication and feedback on performance, any required reporting, and ongoing compliance with terms of the assistance and contract.



The primary purpose of the project is to help: <input type="checkbox"/> the Homeless <input type="checkbox"/> Persons with HIV/AIDS <input type="checkbox"/> Persons with Disabilities <input type="checkbox"/> Public Housing Needs	Prior Year Funds	
	Assisted Housing	
	PHA	
	Other Funding	
	Total	\$24,908

**2. Jurisdiction’s Name: City of Fort Walton Beach**

**Priority Need:**  
 Owner Occupied Housing 24.1%

**Project Title:**  
 World Changers / City Changers

**Description:**  
 This project assists approximately 20 low/moderate income homeowners per year by providing upgrades and repairs to existing homes.

**Objective Category:**  Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome Category:**  Availability / Accessibility     Affordability     Sustainability

**Location / Target Area:**  
 Both target areas

**Street Address:** 105 Miracle Strip Parkway SW  
**City, State, Zip Code:** Fort Walton Beach, Florida 32548

<b>Specific Objective Number:</b> 02	<b>Project ID:</b>	<b>Funding Sources:</b>
<b>HUD Matrix Code:</b> 14A	<b>CDBG Citation:</b> 570.202	
<b>Type of</b>	<b>CDBG National Objective:</b>	
		CDBG \$30,000
		ESG

<b>Recipient:</b> Sub Recipient – Private Homeowners	1 Benefit low/moderate houses		
<b>Start Date:</b> 10/01/2012	<b>Completion Date:</b> 09/30/2013	HOME	
<b>Performance Indicator:</b> Number of Housing Units Completed	<b>Annual Units:</b> 20 Housing Units	HOPWA	
<b>Local ID:</b>	<b>Units Upon Completion:</b> 20 Housing Units	Total Formula	\$30,000

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
<b>Total</b>	<b>\$30,000</b>

**3. Jurisdiction's Name:** City of Fort Walton Beach

**Priority Need:**  
Youth Services 15%

**Project Title:**  
Chester Pruitt Youth Enrichment Program & After-School Program

**Description:**  
This program provides after-school and summer programs that engage, enrich, and instruct youth in low/moderate income neighborhoods. The funds will be used to subsidize (lower) program fees for low and moderate income families for children enrolling in the programs.

**Objective Category:**  Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome Category:**  Availability / Accessibility     Affordability     Sustainability

**Location / Target Area:**  
Target Area 1

**Street Address:** 15 Carson Drive SE

**City, State, Zip Code:** Fort Walton Beach, Florida 32548

<b>Specific Objective Number:</b> 04	<b>Project ID:</b>	<b>Funding Sources:</b>  CDBG \$18,681 <hr/> ESG <hr/> HOME <hr/> HOPWA <hr/> Total Formula \$18,681 <hr/> Prior Year Funds <hr/> Assisted Housing <hr/> PHA <hr/> Other Funding <hr/> Total \$18,681
<b>HUD Matrix Code:</b> 05D	<b>CDBG Citation:</b> 570.201 (e)	
<b>Type of Recipient:</b> Sub Recipient	<b>CDBG National Objective:</b> 1 Benefit low/moderate income	
<b>Start Date:</b> 10/01/2012	<b>Completion Date:</b> 09/30/2013	
<b>Performance Indicator:</b> # of Youth & Hours Tutoring	<b>Annual Units:</b> 30-40 Youth / 200 Hours	
<b>Local ID:</b>	<b>Units Upon Completion:</b> 30-40 Youth / 200 Hours	

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

**4. Jurisdiction's Name:** City of Fort Walton Beach

**Priority Need:**

Property Acquisition 15.1%

**Project Title:**

Habitat for Humanity Property Acquisition

**Description:**

Habitat for Humanity is a non-profit organization that constructs affordable, decent homes for low income families, providing a 0% interest mortgage. This funding will be used to purchase property to build a new home on for a qualified low income applicant.

**Objective Category:**  Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome Category:**  Availability / Accessibility     Affordability     Sustainability

**Location / Target Area:**

Target Area 1

**Street Address:** 36 Carson Drive NE

**City, State, Zip Code:** Fort Walton Beach, Florida 32548

<b>Specific Objective Number:</b> 03	<b>Project ID:</b>	<b>Funding Sources:</b>			
<b>HUD Matrix Code:</b> 01	<b>CDBG Citation:</b> 570.201 (a)			CDBG	\$18,810
<b>Type of Recipient:</b> Non Profit Sub Recipient	<b>CDBG National Objective:</b> 1 Benefit low/moderate income			ESG	
<b>Start Date:</b> 10/01/2012	<b>Completion Date:</b> 09/30/2013			HOME	
<b>Performance Indicator:</b> Number of People Housed	<b>Annual Units:</b> 3-6 People			HOPWA	
<b>Local ID:</b>	<b>Units Upon Completion:</b> 3-6 People			Total Formula	\$18,810

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
<b>Total</b>	<b>\$18,810</b>

---

**5. Jurisdiction's Name:** City of Fort Walton Beach

---

**Priority Need:**  
Economic Opportunity 5.8%

---

**Project Title:**  
Greater Peace Baptist Church Computer Lab

---

**Description:**  
Greater Peace Baptist Church has launched a new program (PEACE) that caters to low income individuals striving to gain employment. The funds are to be used to purchase 6 computers, 2 printers, and 6 desks/chairs, as well as software for the computers. The computers will be used to access a JobsPlus satellite service, and the PEACE program will host job training as well as job fairs for the community.

---

**Objective Category:**  Suitable Living Environment  Decent Housing  Economic Opportunity  
**Outcome Category:**  Availability / Accessibility  Affordability  Sustainability

---

**Location / Target Area:**  
Target Area 1

---

**Street Address:** 102 Seymore Way  
**City, State, Zip Code:** Fort Walton Beach, Florida 32548

---

<b>Specific Objective Number:</b> 05	<b>Project ID:</b>	<b>Funding Sources:</b>			
<b>HUD Matrix Code:</b> 19C	<b>CDBG Citation:</b> 570.203 (a)			CDBG	\$7,250
<b>Type of Recipient:</b> Non Profit Sub Recipient	<b>CDBG National Objective:</b> 1 Benefit low/moderate income			ESG	
<b>Start Date:</b> 10/01/2012	<b>Completion Date:</b> 09/30/2013			HOME	
<b>Performance Indicator:</b> Number of People	<b>Annual Units:</b> 500 People			HOPWA	
<b>Local ID:</b>	<b>Units Upon Completion:</b> 500 People			Total Formula	\$7,250
		Prior Year Funds			

---

The primary purpose of the project is to help:

- the Homeless
- Persons with HIV/AIDS
- Persons with Disabilities
- Public Housing Needs

Assisted Housing

PHA

Other Funding

Total

\$7,250

---

---

### 6. Jurisdiction's Name: City of Fort Walton Beach

---

**Priority Need:**

Economic Development 20%

---

**Project Title:**

Small Business Incentive Program

---

**Description:**

This program will provide low interest loans to small businesses within city limits that provide a thorough plan to expand their business. The plan will allow for the creation or retention of one FTE position per loan granted. The position(s) will only be available for low to moderate income individuals. Funds for the overall business plan must be privately matched by the business owner. If the business is in good standing with the loan and completes the original business plan, up to 100% of the principal will be forgiven after a period of 5 years.

---

**Objective Category:**     Suitable Living Environment     Decent Housing     Economic Opportunity

**Outcome Category:**     Availability / Accessibility     Affordability     Sustainability

---

**Location / Target Area:**

Both target areas

---

**Street Address:** 105 Miracle Strip Parkway SW

**City, State, Zip Code:** Fort Walton Beach, Florida 32548

---

<b>Specific Objective Number:</b> 06	<b>Project ID:</b>	<b>Funding Sources:</b>
<b>HUD Matrix Code:</b> 18A	<b>CDBG Citation:</b> 570.203 (b)	
		CDBG                      \$24,892

---

<b>Type of Recipient:</b> For Profit Sub Recipient	<b>CDBG National Objective:</b> 1 Benefit low/moderate income	ESG	
<b>Start Date:</b> 10/01/2012	<b>Completion Date:</b> 09/30/2013	HOME	
<b>Performance Indicator:</b> Number of Positions Created/Retained	<b>Annual Units:</b> 3 Positions	HOPWA	
<b>Local ID:</b>	<b>Units Upon Completion:</b> 3 Positions	Total Formula	\$24,892

The primary purpose of the project is to help:

- the Homeless  
 Persons with HIV/AIDS  
 Persons with Disabilities  
 Public Housing Needs

Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
<b>Total</b>	<b>\$24,892</b>

**Table 2B**  
**Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	M	L	\$40,000	0	\$18,810	
Disposition	L	L	0	0	0	
Clearance and Demolition	H	M	\$35,000	0	0	
Clearance of Contaminated Sites	H	M	\$140,000	0	0	
Code Enforcement	M	L	0	0	0	
Public Facility (General)	L	L	0	0	0	
Senior Centers	L	L	0	0	0	
Handicapped Centers	L	L	0	0	0	
Homeless Facilities	L	L	\$15,000	\$10,000	0	
Youth Centers	L	L	\$45,000	0	0	
Neighborhood Facilities	L	L	0	0	0	
Child Care Centers	L	L	\$25,000	\$75,000	\$18,986	
Health Facilities	L	L	0	0	0	
Mental Health Facilities	M	L	0	0	0	
Parks and/or Recreation Facilities	L	L	0	0	0	
Parking Facilities	M	L	0	0	0	
Tree Planting	M	L	0	0	0	
Fire Stations/Equipment	M	L	0	0	0	
Abused/Neglected Children Facilities	M	L	\$5,000	\$5,000	0	
Asbestos Removal	M	L	0	0	0	

Non-Residential Historic Preservation	M	L	0	0	0	
Other Public Facility Needs	M	L	0	0	0	
Infrastructure (General)	M	L	0	\$25,000	0	
Water/Sewer Improvements	M	L	0	\$5,000	0	
Street Improvements	M	L	0	\$5,000	0	
Sidewalks	M	L	\$35,000	\$10,000	0	
Solid Waste Disposal Improvements	M	L	0	0	0	
Flood Drainage Improvements	M	L	0	\$5,000	0	
Other Infrastructure	M	L	0	0	0	
Public Services (General)	M	L	0	0	0	
Senior Services	M	L	0	0	0	
Handicapped Services	L	L	0	0	0	
Legal Services	M	L	0	0	0	
Youth Services	L	L	\$50,000	\$50,000	0	
Child Care Services	L	L	\$20,000	\$20,000	0	
Transportation Services	M	L	\$150,000	\$20,000	0	
Substance Abuse Services	L	L	0	0	0	
Employment/Training Services	M	L	\$50,000	\$10,000	0	
Health Services	L	L	0	0	0	
Lead Hazard Screening	M	L	0	\$1,000	0	
Crime Awareness	M	L	0	0	0	
Fair Housing Activities	L	L	0	0	0	
Tenant Landlord Counseling	L	L	0	0	0	
Other Services	L	L	0	0	0	
Economic Development (General)	H	L	0	\$10,000	\$7,250	
C/I Land Acquisition/Disposition	L	L	0	0	0	
C/I Infrastructure Development	H	L	0	0	0	
C/I Building Acq/Const/Rehab	H	L	0	0	0	
Other C/I	H	L	0	0	0	
ED Assistance to For-Profit	M	L	\$30,000	\$25,000	\$26,214	
ED Technical Assistance	M	L	0	0	0	
Micro-enterprise Assistance	M	L	0	0	0	
Other				\$30,000	\$30,000	

**Table 3A  
Summary of Specific Annual Objectives**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Source of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Objective -Outcome</b>
<b>1</b>	<b>Rental Housing Objectives</b>  Ensure affordable rental housing	City, HUD, FWBHA	# of affordable newly constructed housing units available	200		SL-2, DH-2
<b>2</b>	<b>Owner Housing Objectives</b>  Rehabilitate and repair existing housing for eligible homeowners	CDBG, private faith-based organizations	# of houses repaired or rehabilitated	20		DH-3

3	Construction of new, affordable housing units	CDBG, Habitat for Humanity (nonprofit)	# of affordable, new houses built	1		DH-2, SL-2
4	<b>Community Development Objectives</b>  Provide for affordable child enrichment and development programs	CDBG, private organizations	# of families receiving a program discount for services, including # of children enrolled	20		SL-2
	<b>Infrastructure Objectives</b>					
	<b>Public Facilities Objectives</b>					
	<b>Public Services Objectives</b>					
5	<b>Economic Development Objectives</b>  Provide funding for technology to assist in job training and job placement for LMI persons	CDBG, private faith-based organizations	# of individuals utilizing job training courses and attending job fairs	500		EO-1
6	Provide small business loans as incentive to hire LMI persons	CDBG	# of FTE jobs created	3		EO-3
	<b>Other Objectives</b>  Primarily benefit low and moderate income households through various programs	CDBG	An accumulation of the above measures	744		

**\*Outcome/Objective Codes**

	<b>Availability/Accessibility</b>	<b>Affordability</b>	<b>Sustainability</b>
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

**Table 3b. Annual Affordable Housing Completion Goals (91.220g)**

<b>Grantee Name:</b> City of Fort Walton Beach	<b>Expected Annual Number of Units To Be Completed</b>	<b>Actual Annual Number of Units Completed</b>	<i>Resources used during the period</i>			
			<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>
<b>Program Year:</b> 2012-2013						
<b>BENEFICIARY GOALS (Sec. 215 Only)</b>						
Homeless households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	256		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	200		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	35		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	235		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	1		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	20		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

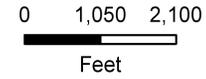
<b>Total Sec. 215 Affordable Owner</b>	21		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	201		<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	55		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	256		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</b>						
Annual Rental Housing Goal	235		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	21		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	256		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



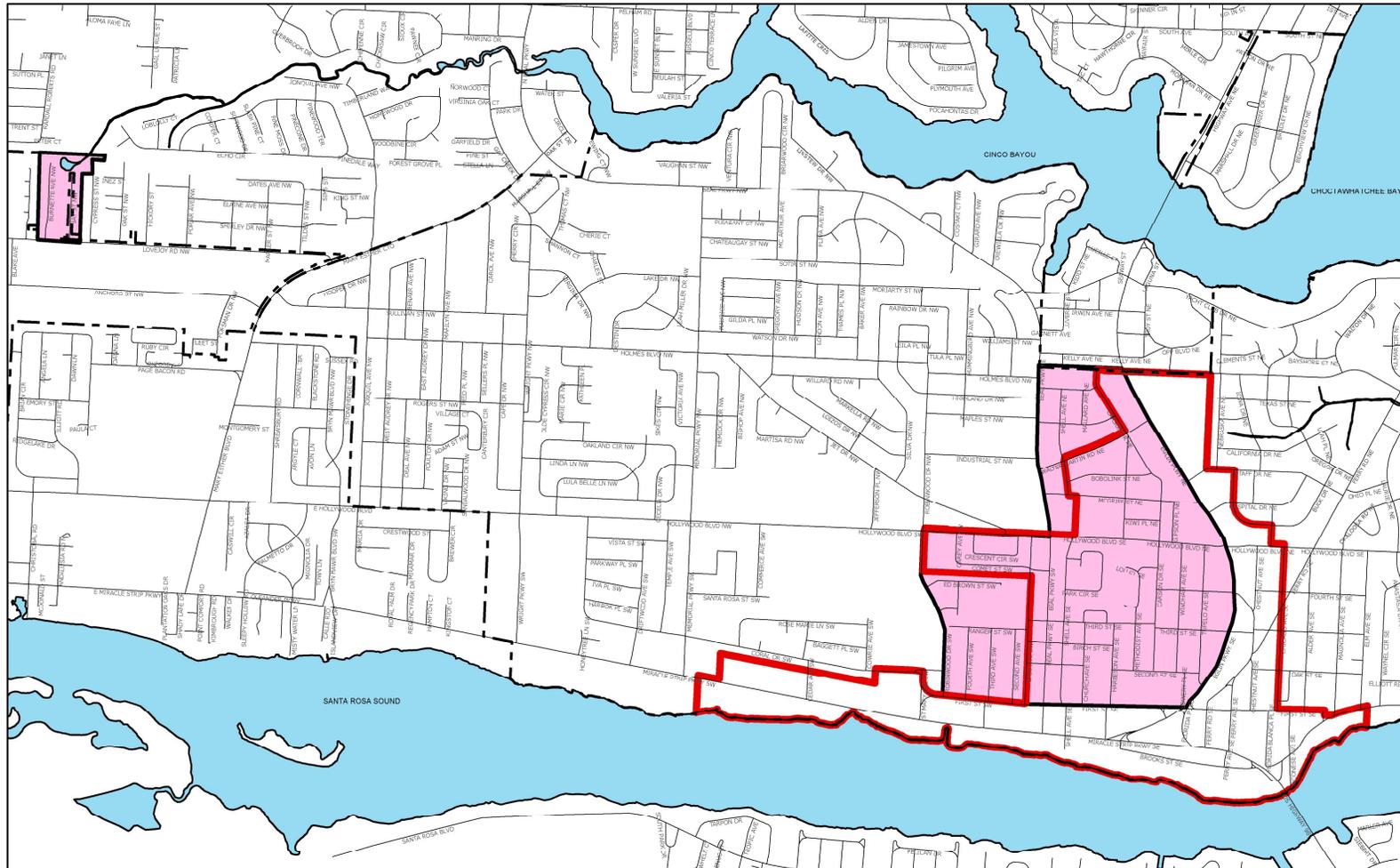
City of Fort Walton Beach  
Community Development  
Services

### City of Fort Walton Beach Community Development Block Grant (CDBG) Target Areas and CRA Area

- Legend**
-  Water Bodies
  -  CDBG Target Areas
  -  CRA Boundary
  -  City Limits



Prepared by the  
City of Fort Walton Beach  
Engineering Division

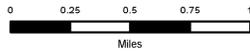


# City of Fort Walton Beach Neighborhoods

City of Fort Walton Beach  
Community Development  
Services



Prepared by the  
City of Fort Walton Beach  
Engineering Division



## Legend

### Neighborhoods

- BEAL PARKWAY
- EAST MIRACLE STRIP
- ELLIOTT'S POINT
- FERRY PARK
- GARNIERS BEACH
- KENWOOD
- NORTHWEST
- OAKLAND
- SEABREEZE
- SOUTH BAYOU
- W.E. COMBS
- City Limits

