

CITY OF FORT WALTON BEACH

COMMUNITY DEVELOPMENT BLOCK GRANT

2025-2030 CONSOLIDATED PLAN 2025-2026 ANNUAL ACTION PLAN



Prepared for the

United States Department of Housing and Urban Development

Effective October 1, 2025 – September 30, 2030
For the Consolidate Plan

Effective October 1, 2025– September 30, 2026
For the Annual Action Plan

Prepared by:

Planning Division

City of Fort Walton Beach, 105 Miracle Strip Parkway SW
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Executive Summary

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

1. Introduction

The purpose of the City of Fort Walton Beach's Consolidated Plan is to develop a viable community by providing decent housing, a suitable living environment and expanded economic opportunities for principally low and moderate-income people and seniors. It also addresses the needs of homeless and near-homeless people. The plan provides a blueprint for meeting milestones needed to improve our community's lives and needs. To be eligible to receive federal funding through the Community Development Block Grant Program (CDBG), as regulated by 24 CFR, the City of Fort Walton Beach is required to update its Consolidated Plan every five years. This Plan is part of a larger grants management and planning process that can be divided into six phases: (1) determining needs, (2) setting priorities, (3) determining resources, (4) setting goals, (5) administering the programs, and (6) evaluating performance. The Consolidated plan incorporates the first four phases. The City's Growth Management Department prepares this 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 Community through its community outreach program administered through the City's Growth Management Department.

The City of Fort Walton Beach's FY 2025-2030 Consolidated Plan was approved by the City Council on August 12, 2025, along with the FY 2025-26 CDBG Annual Action Plan. The City of Fort Walton Beach receives funding from HUD for community development projects which reduce or reverse evidence of physical, social, or economic decline in low-income neighborhoods. The City is considered an "entitlement community" with a prescribed formula for funding. This formula was developed by HUD using selected City demographic information. The Consolidated Plan is the process whereby a community establishes a strategy to address HUD's National Objectives and the City's housing, community development, homeless, and economic development needs. HUD's National Objectives are:

1. Benefiting low- and moderate-income people,
2. Preventing or eliminating blight, or
3. Meeting other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available to meet such needs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

The priority needs, goals, and objectives of the City are outlined in the Consolidated Plan and have been defined by HUD as the following:

1. **Providing Decent Affordable Housing** – relates to a wide range of housing activities to meet individual family or community housing needs.
2. **Providing a Suitable Living Environment** – relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
3. **Expanding Economic Opportunity** – applies to activities related to economic development, commercial revitalization, or job creation.

In addition, HUD has added a standard set of outcomes for the objectives listed above.

These outcomes include:

1. **Availability/Accessibility** – applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities.
2. **Affordability** – applies to activities that provide affordability in a variety of ways to low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or daycare. Affordability is an appropriate objective whenever an activity lowers the cost, improving the quality or increasing the affordability of a product or service to benefit a low-income household.
3. **Sustainability** – applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas through multiple activities or services that sustain communities or neighborhoods.

The program goal is 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.

3. Evaluation of past performance

As of March 11, 2025, the City's Annual Community Assessment Performance provided through IDIS indicated that the City of Fort Walton Beach's overall progress was satisfactory. HUD's assessment was part of a review of the City's Consolidated Plan, Annual Action Plan, CAPER, and IDIS entry.

4. Summary of citizen participation process and consultation process

Every year the Growth Management Department advertises in the local newspaper requesting applications for the CDBG programs. Once all applications are received, the city staff consolidates all the requests and presents the applications to the Citizen's Advisory Committee (CAC.) Staff and the CAC will utilize a scoring sheet to evaluate applications. Once the scoring has been completed, city staff will develop the annual action plan and make it available to the public for review at various locations in the city. Additionally, a public input session is held to accept any in-person public comments. After that session, the recommendations as well as any public comments are presented to city council for their approval at a public hearing.

5. Summary of public comments

TBD

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

All comments received were considered in the development of the plan.

7. Summary

The City of Fort Walton Beach's 2025-2030 Consolidated Plan and 2025-2026 Annual Action Plan have been prepared and developed to provide our community and principally low to low-moderate-income people with decent housing, suitable living environment, and economic opportunities. These programs and funding enabled by HUD CDBG will also help the City address homeless and near-homeless people's concerns. An approved Citizen Participation Plan was used to request public comment through public meetings and consultation. The Growth Management Department prepares the Consolidated Plan as part of a collaborative process to establish a unified vision of community development actions. It also provides a method to measure progress of the various program goals, specific objectives, and annual goals set by the Growth Management Department.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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	Growth Management/Planning

Table 1 – Responsible Agencies

Narrative

The City of Fort Walton Beach Growth Management Department Planning Division is the lead entity responsible for the preparation of the Consolidated Plan and administration of the Community Development Block Grant Program.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**1. Introduction**

The City of Fort Walton Beach's Growth Management 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 Growth Management 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 2 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 City is a long-standing member of the Okaloosa Walton Homeless CoC and city representatives serve on the Board of Directors and various CoC sub-committees. The City funds projects that support the provision of services to people experiencing homelessness using CDBG. Although the City does not provide direct services to the homeless population the City has made a commitment to support making homelessness, brief, rare, and non-recurring by collaborating with the CoC and other community organizations, analyzing the data for the jurisdiction, providing awareness and advocacy, and funding through CDBG if eligible projects are submitted that meet community needs. The CoC collects data, operates the coordinated entry system, develops a strategic plan, performs gaps analysis, and facilitates the Homeless Management Information System. The CoC and the City have identified the following needs for the jurisdiction, increase access to housing through outreach and coordinated entry; increase affordable housing stock; increase the number of shelter beds to expedite housing placement and reduce the length of time homeless, reduce the number of persons experiencing homeless and recidivism using Housing First, and increasing federal, state, and local funds for supportive housing.

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

The City of Fort Walton Beach is not an ESG entitlement community, but the jurisdiction does receive ESG funding through the CoC by applying to the state Office on Homelessness. The planning committees, consisting of a diverse group of Stakeholders including the City, determine ESG allocations based off of gaps analysis, multiple CoC data reports, and data collected through the coordinated entry system. The CoC Board, which includes city representatives, reviews the recommendations that the planning committees submit and approves which of the ESG eligible components will be included in the solicitation. The CoC developed Written Standards for ESG and review them each year in collaboration with Stakeholders and the Board. The HUD approved standards include performance standards, a process for evaluating outcomes of projects, and low-barrier standards of care for all ESG funded activities. The CoC is awarded an HMIS project through the CoC Program but also has a fee schedule included in Written Standards and HMIS Policy and Procedure Manual for ESG.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions 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?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and 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
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults annually with the Okaloosa County Growth Management Department through administration of the SHIP program. The outcome of the consultation includes collaboration on Okaloosa County's Annual Report and funding expenditures that are reviewed by the City and approved by City Council each year.
3	Agency/Group/Organization	Fresh Start for Children & Families
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City will review development sites proposed by Fresh Start in the same manner as other applications for development proposed by a private developer.
4	Agency/Group/Organization	Shelter House Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City will review development sites proposed by Shelter House in the same manner as other applications for development proposed by a private developer. The outcome of the consultations included the City reviewing Land Development Code standards to address and increase fence/wall heights in order to assist and improve privacy for Shelter House and other similar organizations.
5	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?	Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with S4P Ministries annually to identify unmet services and needs. The outcomes of the consultation include collaboration on the City's CDBG Annual Plan, data collection and analysis to identify unmet needs, develop strategies for increasing community services, and ensuring that S4P Ministries is informed of any funding available for services.
6	Agency/Group/Organization	Bridgeway Center Inc.
	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 Services-Health Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with Bridgeway Center annually to identify unmet services. The outcomes of the consultation includes the identification of program/project funding opportunities during development the City's Annual Action Plan.
7	Agency/Group/Organization	FL505 Okaloosa Walton Homeless Coalition
	Agency/Group/Organization Type	Services - Housing Services-homeless

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consults with the CoC as needed to analyze data and unmet needs. The outcomes of the consultation include collaboration on the CoC's Annual Plan and the City's Consolidated Plan, data collection and analysis to identify unmet needs, develop strategies for increasing affordable housing, and ensuring both the city and the CoC are informed of any funding available for housing.

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	Homeless & Housing Alliance	Both plans include increasing access to affordable housing, increasing economic stability, and strategies to reduce homelessness

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Florida State Clearinghouse (SCH) administers the intergovernmental coordination and review process of certain state and federal activities within the state of Florida which involve federal financial assistance and/or direct federal activity. The State Clearinghouse reviews all programs which federal agencies have indicated are eligible for inclusion under Presidential Executive Order 12372. Section 403.061(42), F.S., identifies the SCH as the single state point of contact for coordinating the state's review of these activities. The City of Fort Walton Beach submits the Consolidated plan and Annual Action Plan for SCH review. The City also works closely with our HUD representative to ensure compliance with the CDBG program.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Each year, the Growth Management Department publishes a notice in the local newspaper inviting applications for the CDBG programs. After all applications are submitted, city staff compiles the requests and presents them to the Citizen's Advisory Committee (CAC). Both staff and the CAC use a scoring sheet to evaluate each application. Once scoring is complete, city staff prepares the annual action plan and makes it available for public review at multiple locations throughout the city. A public input session is also held to gather in-person feedback from residents. Following this session, the recommendations and any public comments are submitted to the City Council for approval during a public hearing.

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	Citizen's Advisory Meeting was held on February 18, 2025. Three members of the Citizen's Advisory Committee were in attendance.	No Comments were received.	N/A	
2	Newspaper Ad	Non-targeted/broad community	Newspaper Ad publish date: February 24, 2025 Open Application Period	Newspaper Ad publish date: February 24, 2025	N/A	

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)
3	Public Meeting	Non-targeted/broad community	Citizen's Advisory Meeting was held on April 22, 2025. Three members of the Citizen's Advisory Committee were in attendance.	No Comments were received.	N/A	
4	Public Meeting	Non-targeted/broad community	Citizen's Advisory Meeting was held on July 2, 2025. Three members of the Citizen's Advisory Committee were in attendance.	The members of the Citizen's Advisory Committee agreed with staff recommendations on funding allotment and submitted additional recommendations for projects.	N/A	
5	Internet Outreach	Non-targeted/broad community	Community Survey	This was a Community Assessment Survey	N/A	
6	Newspaper Ad	Non-targeted/broad community	Newspaper Ad publish date: July 10, 2025 CPP Review Period	Newspaper Ad publish date: July 10, 2025	N/A	
7	Newspaper Ad	Non-targeted/broad community	Newspaper Ad publish date: July 10, 2025 Open CAA/AAP Review Period	Newspaper Ad publish date: July 10, 2025	N/A	

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)
8	Public Meeting	Non-targeted/broad community	Public Input Meeting August 11, 2025	N/A	N/A	
9	Public Meeting	Non-targeted/broad community	City Council Meeting August 12, 2025	N/A	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Five-Year Consolidated Plan identifies Fort Walton Beach's housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported with data from the local public housing authorities and other documentation from Fort Walton Beach and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (0-30% AMI)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

AMI is based on the FY 2020 HUD Income Limits Documentation System which is outlined below. Fort Walton Beach is located within the Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Area. AMI for Fort Walton Beach is \$50,666.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The data in the Housing Needs Assessment Subsection describes the characteristics of the City of Fort Walton Beach households and housing stock. This subsection provides the estimated number and type of households in need of housing assistance by income level, owner/renter, household type, and housing problems. Housing problems are broken down by cost burdened, severely const burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	20,765	22,145	7%
Households	8,500	9,245	9%
Median Income	\$47,149.00	\$54,311.00	15%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,295	1,395	1,820	1,330	3,405
Small Family Households	245	295	820	590	1,690
Large Family Households	55	50	80	55	245
Household contains at least one person 62-74 years of age	315	215	275	295	815
Household contains at least one person age 75 or older	200	460	235	190	575
Households with one or more children 6 years old or younger	140	200	310	240	200

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	45	0	0	45	30	0	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	20	0	0	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	50	0	54	0	0	0	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	525	200	20	0	745	295	100	70	55	520

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	105	365	370	85	925	75	105	305	120	605
Zero/negative Income (and none of the above problems)	35	0	0	0	35	50	0	0	0	50

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
 Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	525	275	70	0	870	325	100	70	60	555
Having none of four housing problems	270	545	915	395	2,125	175	475	765	870	2,285
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	165	170	135	470	49	25	220	294
Large Related	30	25	15	70	0	30	35	65
Elderly	130	135	59	324	265	115	70	450
Other	305	305	180	790	90	39	45	174
Total need by income	630	635	389	1,654	404	209	370	983

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	55	55	45	15	0	60
Large Related	0	0	0	0	0	0	0	0
Elderly	100	110	0	210	195	50	45	290
Other	0	295	80	375	60	0	0	60
Total need by income	100	405	135	640	300	65	45	410

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	4	50	0	54	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	4	4
Other, non-family households	0	20	0	0	20	0	0	0	0	0
Total need by income	0	24	50	0	74	0	0	0	4	4

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source: 2016-2020 CHAS
Comments:

Describe the number and type of single person households in need of housing assistance.

In Fort Walton Beach, a significant portion of households (86%) are considered low, very low, or moderate income, and about 48% of these households have housing expenses exceeding 30% of their income. While data on the precise number of single-person households in need of assistance is not explicitly provided, the high percentage of low-income households and the fact that many struggle with housing costs suggests a substantial need for assistance among this demographic.

More specifically, the Fort Walton Beach Housing Authority (FWBHA) has a total of 124 public housing units. Additionally, they administer 844 Housing Choice Vouchers. They also own two affordable housing properties: Sound Side Apartments (200 units) and Church Street Apartments (12 units).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In Fort Walton Beach there are approximately 7,998 households in need of housing assistance. Using local and national statistics for disability, domestic violence, sexual assault, and stalking, it can be estimated that 14.04% of the total population falls under one of those categories. That equates to approximately 1,122 families.

What are the most common housing problems?

The most prevalent housing challenge in Fort Walton Beach is cost burden, affecting both renters and homeowners. Currently, 2,795 residents spend more than 30% of their income on housing.

Overall, there is a strong demand for housing in the city, with demand far exceeding the available supply. Due to the limited number of undeveloped areas remaining, this shortage is expected to persist as a long-term concern.

Are any populations/household types more affected than others by these problems?

While not significantly high numbers, single-family households are more affected by crowding than multiple, unrelated family or other non-family owner households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Many low-income individuals and families in the community experience housing cost burdens, but most are not at immediate risk of entering shelters or becoming unsheltered. Many of these households are able to resolve their situation independently or by seeking one-time financial assistance to prevent homelessness. However, households earning less than 30% of the Area Median Income (AMI) who have previously experienced homelessness are the most vulnerable to becoming homeless again. Those earning below 50% of AMI are also at risk without support from family or the community. These at-risk households require targeted prevention funding and case management to remain stably housed. They also need access to education and employment services to increase their income, help obtaining mainstream benefits and subsidized childcare, and financial assistance to prevent eviction.

The Homelessness & Housing Alliance (HHA) has identified the top causes of homelessness for families with children as lack of affordable housing, poverty, and unemployment. For individuals, the most common causes are poverty, lack of affordable housing, and substance abuse.

Households approaching the end of Rapid-Rehousing assistance need continued access to case management and financial support in case new challenges arise. Approximately 80% of households that receive Rapid-Rehousing for the duration needed do not require further assistance. However, programs that offer only limited-time support are more likely to see participants return to homelessness if their needs are not fully addressed

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

HUD estimates that renter households in the 0-30% AMI group paying over 50% of their income for rent are the most at-risk for becoming homeless. According to 2017-2021 CHAS data, an estimated 1,300 households are severely cost-burdened and spending over 50% of their income on housing. This represents 15% of all households in Fort Walton Beach. Furthermore, unemployed persons or persons with only part-time employment, elderly persons on limited or fixed incomes, and persons with other special needs are at a greater risk of homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Fort Walton Beach, several housing characteristics are linked to instability and an increased risk of homelessness, including high housing costs, lack of availability, and overcrowding. Specifically, households spending over 30% of their income on housing (cost-burdened) or over 50% (severely cost-burdened) are at higher risk. Other factors include difficulty paying rent, frequent moves, and living in substandard housing.

Discussion

Cost burden is a serious issue facing residents of Fort Walton Beach. 71% of households in the city are in the 0-30% AMI group paying over 50% of their income for rent. This leaves them in a much higher chance of ending up homeless.

HHA has identified 3 of the most commonly cited causes of homelessness for households with children as the following:

- Lack of affordable housing
- Poverty
- Unemployment

HHA has identified 3 of the most commonly cited causes of homelessness for individuals as the following:

- Poverty
- Lack of affordable housing
- Substance abuse

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole (i.e., Fort Walton Beach) that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,025	265	0
White	605	140	0
Black / African American	300	10	0
Asian	30	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	25	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	840	550	0
White	560	410	0
Black / African American	70	25	0
Asian	60	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	50	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	815	1,010	0
White	630	705	0
Black / African American	64	140	0
Asian	10	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	135	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	265	1,065	0
White	200	740	0
Black / African American	0	135	0
Asian	0	50	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	45	104	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Of all households in the 0-30% AMI group, 80% have one or more of four housing problems.

Of all households in the 30-50% AMI group, 65% have one or more of four housing problems.

Of all households in the 50-80% AMI group, 63% have one or more of four housing problems.

Of all households in the 80-100% AMI group, 21% have one or more of four housing problems.

In Summary, within Fort Walton Beach, there is a disproportionate need for quality and affordable housing units in regard to living conditions with houses experiencing one or more of the four housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As noted in the previous section, a disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	850	445	0
White	490	250	0
Black / African American	240	70	0
Asian	25	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	25	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	375	1,020	0
White	215	745	0
Black / African American	25	74	0
Asian	45	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	85	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	140	1,680	0
White	90	1,240	0
Black / African American	35	175	0
Asian	4	19	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	225	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	60	1,265	0
White	60	885	0
Black / African American	0	135	0
Asian	0	50	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	160	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Of all households in the 0-30% AMI group, 66% have severe housing problems. In terms of disproportionate need, the data set shows that White households (57%) earning 0-30% AMI disproportionately experience severe housing problems.

Of all households in the 30-50% AMI group, 27% have severe housing problems. In terms of disproportionate need, the data set shows that White households (57%) earning 30-50% AMI disproportionately experience severe housing problems.

Of all households in the 50-80% AMI group, 8% have severe housing problems. In terms of disproportionate need, the data set shows that White households (64%) earning 50-80% AMI disproportionately experience severe housing problems.

Of all households in the 80-100% AMI group, .04% have severe housing problems. In terms of disproportionate need, the data set shows that White households (100%) earning 80-100% AMI disproportionately experience severe housing problems.

In Summary, within Fort Walton Beach, there is a disproportionate need for quality and affordable housing units in regards to living conditions with houses experiencing severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Again, a disproportionately greater need exists when the members of a racial or ethnic group at a certain income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2) and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,065	1,730	1,360	90
White	4,470	1,310	880	45
Black / African American	555	140	270	0
Asian	225	44	50	40
American Indian, Alaska Native	20	0	0	0
Pacific Islander	0	0	0	0
Hispanic	525	180	90	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Of all households in the 0-30% AMI group, 66% have severe housing problems. In terms of disproportionate need, the data set shows that White households (74%) earning 0-30% AMI disproportionately experience severe housing problems.

Of all households in the 30-50% AMI group, 19% have severe housing problems. In terms of disproportionate need, the data set shows that White households (76%) earning 30-50% AMI disproportionately experience severe housing problems.

Of all households in the 50-80% AMI group, 15% have severe housing problems. In terms of disproportionate need, the data set shows that White households (64%) earning 50-80% AMI disproportionately experience severe housing problems.

In Summary, within Fort Walton Beach, there is a disproportionate need for quality and affordable housing units in regards to living conditions with houses experiencing severe housing problems.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to CHAS data for the City of Fort Walton Beach, minority households tend to experience slightly lower rates of housing problems and cost burdens compared to the overall population across all income levels. As a result, white households in the city show a disproportionately higher level of housing need.

If they have needs not identified above, what are those needs?

Based on data herein and input received through the citizen participation process, there is a need for quality and affordable housing units for low- and moderate-income households earning less than 80% AMI that are disproportionately affected by severe housing problems and cost burden.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

One particular area has a larger percentage of minorities than the rest of Fort Walton Beach. The boundaries are the following: to the north is Mary Ester Cut off to the South is Hollywood Blvd NW, to the east is Wright Pkwy NW, and to the west is Jonquil Ave NW. Black or African American Alone is 25.43% and Persons of Hispanic Origin is 15.18%. This area is the only part of Fort Walton Beach that has a white alone population under 70%. This is according to the egis.hud.gov maps.

NA-35 Public Housing – 91.205(b)

Introduction

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies serving the jurisdiction. The Public Housing portion of this report contains the following sections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	0	118	566	0	556	10	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
 Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Total	Project-based
				Veterans Affairs Supportive Housing	Family Unification Program			
Average Annual Income	0	0	14,066	13,336	0	13,297	15,495	0
Average length of stay	0	0	3	4	0	4	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	9	95	0	94	1	0
# of Disabled Families	0	0	16	160	0	157	3	0
# of Families requesting accessibility features	0	0	118	566	0	556	10	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	55	308	0	303	5	0	0
Black/African American	0	0	50	244	0	239	5	0	0
Asian	0	0	1	9	0	9	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	12	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	25	31	0	31	0	0	0
Not Hispanic	0	0	93	535	0	525	10	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

According to the waiting lists in the city of Fort Walton Beach area, there is a need for accessible units, accessible features, and prioritized transfer process.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of the residents of Public Housing and Housing Choice Voucher holders include affordable, safe, and suitable housing conditions.

How do these needs compare to the housing needs of the population at large

Comparison between needs of the residents of Public Housing and Housing Choice Voucher holders and the population at large are very similar including affordability, housing shortage, and housing market challenges.

Discussion

FWBHA recently renovated the complex's common areas to be handicap accessible and making 5% of the units' handicap accessible.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness & Housing Alliance (HHA) serves as the Lead Agency for the Okaloosa Walton Homeless Continuum of Care. HHA serves as the applicant for federal and state homeless assistance funding.

HHA administers the Homeless Management Information System (HMIS) for the jurisdiction. All agencies receiving homeless assistance funds from HUD and the state of Florida are required to utilize the database. HHA also coordinates the Annual Point in Time Count. Multiple organizations participate in this annual event and teams survey sheltered and unsheltered persons in this jurisdiction. The application used during the Point in Time Count provides the geographic location where the survey was taken.

HHA also collects data through the coordinated entry system. The coordinated entry system provides data collected through a standardized assessment process using the Vulnerability Index Service Prioritization Assistant Tool (VISPDAT). The coordinated entry system data that is entered into the Homeless Management Information System allows the CoC to report how many persons are homeless for the first time, how many permanent housing exits, and the length of time homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	94	218	300	250	75	100
Persons in Households with Only Children	1	1	3	4	3	90
Persons in Households with Only Adults	78	211	60	70	65	100
Chronically Homeless Individuals	26	58	80	50	70	100

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	1	3	10	15	5	100
Veterans	15	14	30	25	10	90
Unaccompanied Child	8	10	20	25	10	100
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source

Comments:

Indicate if the homeless population is:

Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source
Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

- Prevalence: The majority of people experiencing homelessness in Okaloosa and Walton County are unsheltered individuals. This means they are not residing in shelters but in places like vehicles, abandoned buildings, farms, or even wilderness areas.
- Challenges: Serving the rural homeless population presents unique barriers, including a significant lack of affordable housing options and limited transportation methods.
- Demographics: While men constitute the majority of the homeless population in this area, a disproportionately high number of women experience unsheltered homelessness within family units or as unaccompanied youth.
- Specific Circumstances: Unsheltered homelessness takes various forms in rural settings, including individuals living in vehicles, abandoned buildings, or even farm and wilderness areas.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness,"

describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Family homelessness decreased by 13% compared to 2023, with 70 people experiencing homelessness in families in 2024, compared to 81 in 2023.

Veteran homelessness and the number of people experiencing chronic homelessness increased. Veteran homelessness increased by 20% and chronic homelessness by more than 30%.

During the Annual Point in Time Count completed on January 24, 2024, 326 persons were counted in Okaloosa and Walton Counties. 228 unsheltered and 98 sheltered. 75 of those were in the Fort Walton Beach.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	86	170
Black or African American	42	49
Asian	2	1
American Indian or Alaska Native		
Native	1	12
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	91	243
Not Hispanic	5	12

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

HHA and the CoC has multiple programs for families in need of housing assistance and families of veterans. We estimate that 50 families with minor children in the household will become homeless and 35 will exit homelessness with housing stabilization programs and supportive housing interventions. 75 households with minor children will need homeless prevention services in order to remain stably housed. 8 of these households will be veteran families. 6 veteran households will become homeless and all 6 will exit homelessness. According to the data collected the majority (68%) of the households with children that become homeless are single-parent households, 21% households' housing needs are related to domestic violence. Families with children often become homeless because of poor rental history, housing cost

burdened, loss of employment or other financial crisis. Homeless prevention services are offered to households with minor children that need rental assistance due to rental arrears in order to avoid evictions and households entering the homeless assistance system.

If households with children are not diverted or prevented from homelessness the CoC has several supportive housing programs to quickly rehouse homeless households dependent on affordable housing availability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Most people experiencing homeless in Okaloosa and Walton Counties were white, followed by African Americans, mixed race, and Hispanic individuals. The number of white individuals experiencing homelessness was 276, nearly four times more than any other group. However, 14 when compared to the overall population, the proportion of white people experiencing homelessness was lower than the percentage of white people in the larger community. Conversely, the percentage of African Americans experiencing homelessness (18%) was disproportionately larger than the percentage of African Americans in the community (11% for Okaloosa County and 5% for Walton County), suggesting that this population may be particularly at risk. This is true for every category of homelessness: individuals, families, veterans, and subpopulations.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

36% of those counted in the Point in Time Count were sheltered and 64% were unsheltered.

Discussion:

Fort Walton Beach and Okaloosa County as a whole does have some concerns with homeless populations. Due to the transient nature of this population, most of the data the city is tracking is based on the county as a whole. While numerous programs exist to assist homeless, and more specifically homeless family units with minor children, we do still have problems with this population. HHA and the CoC has multiple programs for families in need of housing assistance and families of veterans. We estimate that 50 families with minor children in the household will become homeless and 35 will exit homelessness with housing stabilization programs and supportive housing interventions.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Concern for Non-Homeless Special Needs families is not extremely prevalent in Fort Walton Beach. The Bridgeway Center provides assistance at little or not expense to low- and moderate-income families in the area to help address these issues.

Describe the characteristics of special needs populations in your community:

There are a variety of special needs populations in Fort Walton Beach. Areas of concern include persons experiencing behavioral health disorders who are single or in low income families, persons who are under insured or have no health insurance and families with special needs children.

What are the housing and supportive service needs of these populations and how are these needs determined?

In Fort Walton Beach, special needs populations may require specialized housing and supportive services, such as those for individuals with disabilities, the elderly, or those experiencing homelessness. These needs are assessed through a combination of needs assessments, coordination with the Fort Walton Beach Housing Authority, and community partner meetings.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Per the Florida Health chart database for the city of Okaloosa County in 2023, the amount of positive HIV is 36.6 rate per 100,000 rates of population. Bridgeway is responsible for all of Okaloosa County's mental health services for indigent and Medicaid clients. Bridgeway Center offers HIV confidentiality testing at no cost to a client. Bridgeway Center also offers HIV group education classes for our Substance Abuse population.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The PJ must explain how the proposed preference will address the gap in benefits and services received by the target population, compared to other eligible individuals. This means showing how the preference will help:

- Increase access to affordable housing for the target population.
- Improve access to essential services that support housing stability and independence.
- Reduce homelessness or prevent homelessness among individuals with disabilities.

Discussion:

Fort Walton Beach and Okaloosa County at large do not have significant issues with non-homeless special needs or populations with HIV/AIDS. Non-Homeless Special Needs concerns are addressed through multiple programs. However, the needs for the Low- and Moderate-Income families can be addressed through utilization of the Bridgeway Center and HOPWA.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Fort Walton Beach's non-housing community development needs focus on infrastructure, public services, and economic development.

How were these needs determined?

Public facilities are determined through a needs assessment process that considers growth, demographic trends, and economic projections.

Describe the jurisdiction's need for Public Improvements:

Fort Walton Beach, as an "entitlement community" receiving Community Development Block Grant (CDBG) funding from HUD, prioritizes public facility improvements within designated CDBG Target Areas. These improvements aim to address physical, social, or economic decline in low-to-moderate-income neighborhoods and enhance the overall quality of life for residents.

How were these needs determined?

Fort Walton Beach utilizes a multi-faceted approach to determine its public improvement needs, incorporating data analysis, strategic planning, and citizen engagement.

Describe the jurisdiction's need for Public Services:

Ensuring equitable access to public facilities and services for all residents, with a focus on low/moderate-income families.

How were these needs determined?

Public service needs are determined through city planning processes, including citizen participation and review of applications for funding, as well as through ongoing assessment of community needs and priorities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose this section is to provide a clear picture of the environment in which the Fort Walton Beach must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, this will provide the basis for the Strategic Plan, and the programs and projects to be administered. Most of the data tables in this section are populated with default data based on the most recent data available. Additional data has been obtained from various sources:

Market Analysis Broad Topics

- General Characteristics of the Housing Market: The general characteristics of the housing market, including supply, demand, and condition and cost of housing
- Lead-based Paint Hazards: The Condition of Housing (MA-10) section provides an estimate of the number of housing units within the city that are occupied by low- income families or moderate-income families and that may contain lead-based paint hazards.
- Public and Assisted Housing: A description and identification of the public housing developments and public housing units in the city.
- Assisted Housing: The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or federally funded.
- Facilities, Housing, and Services for Homeless Persons: A brief inventory of facilities, housing, and services that meet the needs of homeless persons in Fort Walton Beach is provided in the Homeless Facilities and Services (MA-30) section. Emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.
- Special Need Facilities and Services: The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs.
- Barriers to Affordable Housing: This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Fort Walton Beach.
- Broadband Needs: This section (MA-60) describes the need for broadband wiring and connections, as well as increased competition between broadband providers, to better serve low- and moderate-income households.

- Hazard Mitigation: This section (MA-65) describes the natural hazard risks associated with climate change and vulnerability to these risks of housing occupied by low- and moderate-income households.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The total number of housing units in Fort Walton Beach is just over 10,000. This number has grown slowly. This is due in part to the built-out nature of the city.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,780	65%
1-unit, attached structure	565	5%
2-4 units	700	7%
5-19 units	1,220	12%
20 or more units	1,070	10%
Mobile Home, boat, RV, van, etc	40	0%
Total	10,375	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	195	5%
1 bedroom	50	1%	1,075	30%
2 bedrooms	575	10%	1,130	32%
3 or more bedrooms	5,045	89%	1,185	33%
Total	5,670	100%	3,585	100%

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Federal Programs (HUD):

- Public Housing: The Fort Walton Beach Housing Authority (FWBHA) owns and manages 124 public housing units. These units are town-house style and are provided for low-income families.
- Housing Choice Voucher Program (Section 8): The FWBHA has the capacity to assist 844 families with rental assistance through the Housing Choice Voucher program. This program helps low-income families find affordable housing in the private market.

State Programs (SHIP):

- State Housing Initiatives Partnership (SHIP) Program: The SHIP program, established by the William E. Sadowski Affordable Housing Act, provides funds to local governments to create and preserve affordable housing. Okaloosa County has used SHIP funds to provide 75 low-income rental units.

Local Programs:

- Residential Rehabilitation Program: The City of Fort Walton Beach uses Community Development Block Grant (CDBG) funds to assist low/moderate-income families with housing rehabilitation.
- FWBHA owns two properties, Sound Side Apartments and Church Street Apartments, offering market-based rent. These properties consist of 200 units and 12 units respectively.

Income Level Targeting:

- Federal programs like Public Housing and Section 8 primarily serve low-income families. Income eligibility is typically defined based on the Area Median Income (AMI), with different income limits for extremely low, very low-, and low-income families.
- The SHIP program aims to assist very low, low, and moderate-income families.
- Local programs like the Residential Rehabilitation Program and the new construction initiatives target low/moderate-income families.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

While a specific estimate of units expected to be lost in Fort Walton Beach is unavailable, factors like expiration of Section 8 contracts, rising housing cost, landlord incentives, and lack of new affordable housing suggest a potential risk to the affordable housing inventory.

Does the availability of housing units meet the needs of the population?

In Fort Walton Beach, the housing availability is generally balanced, with some unmet demand for affordable housing, particularly for low-to-moderate income families. While there are efforts to increase affordable housing options and rehabilitate existing housing stock, the demand continues to outpace the supply in some areas.

Describe the need for specific types of housing:

Fort Walton Beach, like many coastal communities, experiences a demand for diverse housing types driven by its demographics, economic base, and seasonal variations such as affordable housing, housing rehabilitation assistance, public and private sector initiatives, and housing programs.

Discussion

Fort Walton Beach recognizes the need for diverse housing solutions to address the needs of its varied population, including a specific focus on affordable housing for low and moderate-income families, as well as providing support for housing rehabilitation and encouraging different types of housing development throughout the city.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section provides an overall picture of housing costs within Fort Walton Beach. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

Cost of Housing

	Base Year: 2023	Most Recent Year: 2025	% Change
Median Home Value	296,000	350,000	18%
Median Contract Rent	0	1,452	0%

Table 30 – Cost of Housing

Data Source Comments:

Rent Paid	Number	%
Less than \$500	221	0.0%
\$500-999	1,539	0.0%
\$1,000-1,499	1,193	0.0%
\$1,500-1,999	218	0.0%
\$2,000 or more	257	0.0%
Total	3,428	0.0%

Table 31 - Rent Paid

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	No Data
50% HAMFI	No Data	No Data
80% HAMFI	873	2,168
100% HAMFI	No Data	No Data
Total	873	2,168

Table 32 – Housing Affordability

Data Source Comments:

* The source data has wide dollar ranges that do not align with the affordability amounts for each HAMFI percentage. Example: In this area, \$379.99 is the affordable amount for a household earning 30% HAMFI. The smallest category from the data source is Less than \$500. There is no way to tell how many of those Less than \$500 are also less than \$379.99.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,218	1,398	1,571	2,184	2,638
High HOME Rent	1,141	1,224	1,471	1,690	1,866
Low HOME Rent	892	956	1,147	1,326	1,480

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Fort Walton Beach faces challenges in providing sufficient housing for all income levels, particularly for low- to moderate-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

- According to 2019-2023 ACS data, the median value of owner-occupied housing units in Fort Walton Beach was \$296,000. This shows a significant increase compared to the \$159,600 value in 2015 mentioned in the initial information.
- More recent data from May 2025 indicates a median sale price of \$350,000, representing a 1% increase from May 2024.
- According to 2019-2023 ACS data, the median gross rent in Fort Walton Beach was \$1,268. This is a notable increase from the \$787 in 2015 mentioned in the initial information.
- Recent data from June 2025 indicates the average rent for an apartment in Fort Walton Beach is \$1,462 per month, which is a 0.2% increase over the past year.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

- Fair Market Rent (FMR) is an estimate of the amount of rent that would cover 40% of the rental housing units in an area, calculated by the US Department of Housing and Urban Development (HUD). FMRs are typically used to determine payment standards for federal housing programs like Section 8 Housing Choice Vouchers, setting a maximum subsidy amount.
- Area Median Rent (AMR) is also determined by HUD and is used to set payment standards for the Housing Choice Voucher Program (Section 8). AMRs are based on the 40th percentile of gross rents for standard quality rental units in a given area.

Affordable housing strategies might have an impact on Rental Assistance programs, encouraging landlord participation, promoting housing development, and policy implications.

By maintaining accurate and current FMRs and AMRs is crucial for ensuring the effectiveness of affordable housing programs and promoting the development of affordable housing units in Fort Walton Beach

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The following definitions pertain to this section:

- Standard Condition: A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- Substandard Condition but Suitable for Rehabilitation: A housing unit that contains one or more housing conditions that do not meet the standard condition but can be repaired or improved to meet the standards. Examples of such conditions can include:
 - Lacking complete kitchens, bathrooms, or heat.
 - Containing lead-based paint hazards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	0	0%	0	0%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	0	0%	0	0%
Total	0	0%	0	0%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	0	0%	0	0%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The need for owner and rental rehabilitation in Fort Walton Beach stems from several factors related to the condition of the housing stock and the need to preserve affordable housing:

Aging Housing Stock, affordability, preservation of affordable housing, meeting increased demand, and addressing hazards.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

In 1994, the Fort Walton Beach Comprehensive Housing Affordability Strategy (CHAS) estimated that approximately 2,900 low- and very-low-income households in the city were at the highest risk for lead-based paint hazards due to the age of their housing units.

However, the actual number of units with lead-based paint hazards was likely lower than this estimate. Many of these homes underwent abatement procedures such as repainting, new siding, new cleanable floor coverings, and window replacements, which effectively mitigated the risks associated with lead-based paint.

Discussion

Owner-Occupied Homes: Approximately 60.9% of the 8,840 housing units in Fort Walton Beach are owner-occupied. Given the median construction year of 1972, a substantial number of these homes were built before 1980.

Renter-Occupied Homes: Renter-occupied units make up about 39.1% of the housing stock . Similar to owner-occupied homes, many of these rental properties were constructed prior to 1980

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The City of Fort Walton Beach has limited number of public housing as referenced previously in NA-35.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type			Vouchers		
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				174	715		0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

- Public Housing Units: The FWBHA currently manages 124 public housing units.
- Housing Choice Voucher Program (Section 8): In addition to public housing, the FWBHA administers the Housing Choice Voucher program, with the capacity to assist 844 families when fully funded by Congress.
- Affordable Housing Properties: The FWBHA also owns and manages two affordable housing properties offering market-based rent:
- Sound Side Apartments: Consists of 200 units.
- Church Street Apartments: Consists of 12 units.
- Upcoming Redevelopment: The FWBHA is planning a major redevelopment of the Charlie Hill Terrace property.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Restoration and revitalization needs of public housing in Fort Walton Beach are centered on:

- Maintaining and improving the quality and safety of existing units through rehabilitation and addressing structural issues.
- Developing new affordable housing options like the Charlie Hill Terrace redevelopment to increase the availability of suitable housing.
- Improving the overall living environment by enhancing infrastructure and community facilities within public housing areas.
- Utilizing available funding and fostering partnerships to meet the diverse housing needs of the community.
- Addressing issues related to housing problems such as overcrowding and physical defects.
- Supporting the efforts of non-profit organizations dedicated to providing housing and assistance.
- Implementing code enforcement to ensure that existing housing stock is safe and habitable.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Fort Walton Beach Housing Authority (FWBHA) focuses on improving the living environment of low- and moderate-income families by providing decent, affordable housing, a suitable living environment, and expanding economic opportunities. They aim to strengthen the housing market, meet affordable rental needs, and utilize housing as a platform for improving quality of life.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Fort Walton Beach continues to work closely with the Homelessness & Housing Alliance, Fort Walton Beach Housing Authority, and One Hopeful Place to address all Homeless facility needs. Through CDBG, the city has been able to support One Hopeful Place with construction and renovation projects that specifically address the need for homeless facilities.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	32	6	0	0	0
Households with Only Adults	65	10	0	0	0
Chronically Homeless Households	8	10	0	35	0
Veterans	2	2	0	25	0
Unaccompanied Youth	6	3	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Fort Walton Beach, mainstream services like healthcare, mental health support, and employment services play a vital role in complementing the services specifically targeted towards homeless individuals. These mainstream resources are utilized in various ways to support the overall well-being and path to self-sufficiency for those experiencing homelessness.

1. Health Services:

- Florida Department of Health: Offers publicly available low or no-cost health and social services that can be accessed by the homeless population.
- Healthcare for the Homeless Designation: Community Health Northwest Florida, as the area's Federally Qualified Health Center with a Healthcare for the Homeless designation, specifically provides support for the medical needs of homeless individuals.

- Coordination with Hospitals: Organizations like the Homelessness and Housing Alliance (HHA) collaborate with hospitals to ensure homeless individuals can access needed healthcare services.
- On-site services: Some organizations like Opportunity Place, Inc provide a range of services including access to resources for basic needs like food and showers, which are essential for overall health and well-being.

2. Mental Health Services:

- Bridgeway Center, Inc. (BCI): This organization offers a range of behavioral healthcare and addiction services, including outpatient services, for individuals in Okaloosa County, including those experiencing homelessness. They have a dedicated program, the Treatment for Individuals Experiencing Homelessness (TIEH) Program, that connects underserved individuals and families facing homelessness to comprehensive care.
- Collaboration with Behavioral Health Providers: HHA partners with behavioral health providers like Bridgeway to ensure a coordinated approach to addressing mental health needs within the homeless population.
- General Mental Health Resources: Several other mainstream mental health resources are available in the area, such as Living Free Therapy Services LLC and the Florida Department of Health, that can be utilized to supplement the mental health care provided to those experiencing homelessness.

3. Employment Services:

- Opportunity Place, Inc.: Beyond providing shelter, Opportunity Place assists homeless families with obtaining sustainable employment, financial stability, and permanent housing.
- CareerSource Okaloosa Walton: This organization helps job seekers, including homeless individuals, by offering training and employment resources.
- Referral to Community Resources: Organizations like HHA and Catholic Charities refer clients to relevant employment services as part of their coordinated efforts.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Fresh Start, Opportunity Place, One Hopeful Place, Permanent Supported Housing (PSH) Grant operated by Catholic Social Services, Homelessness and Housing Alliance all serve the local homeless population.

The area has a number of homeless service providers that work together to maximize resources and reduce duplication of services.

All providers serve veterans in the area but veterans that are eligible for VA services are referred for VA housing programs through coordinated entry. The VA also provides street outreach services in order to identify all homeless veterans and determine VA eligibility quickly. If a person/household is eligible for VA services, they are enrolled and housed as quickly as possible. If the veteran is not eligible for VA services, they are referred to a non-veteran specific housing program.

Homelessness & Housing Alliance provides housing stabilization services for chronically homeless households, families with children, veterans and their families, and unaccompanied youth. Housing stabilization includes housing navigation services, financial assistance for application fees, past due rent, rental deposits and utility assistance. Case management and a housing stability plan is provided to all households receiving housing stabilization services. HHA also provides motel vouchers for non-congregate shelter when the shelter is unavailable or not the most appropriate option for a household. HHA provides outreach and engagement in all jurisdictions of the CoC. Housing navigation is available to all households seeking this service.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes facilities and services that assist people who are not homeless but require supportive housing and programs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly:

- Supportive Housing Needs: Affordable, accessible housing that allows for independent living with access to supportive services like transportation, meal programs, and healthcare coordination. They may require assistance with daily living activities, medication management, and social engagement to prevent isolation and maintain their well-being.
- Shoreline Villas offers affordable housing for seniors 62 and older.
- Supportive Housing Needs: Accessible and affordable housing options tailored to individual needs, with access to appropriate care, therapy, and support services to foster independence and community integration.
- The Fort Walton Beach Housing Authority manages public housing, including units for persons with disabilities.

3. Persons with Alcohol or Other Drug Addictions:

- Supportive Housing Needs: Safe and stable housing combined with access to substance use disorder treatment, counseling, recovery support services, and transitional housing programs.
- Organizations like Bridgeway Center provide behavioral health services, including substance use disorder treatment and housing support. One Hopeful Place offers services to those experiencing homelessness, including connections to housing and job assistance. Fresh Start for Children and Families offers an educational and vocational program with a housing element for families facing homelessness, including drug/alcohol screening. There are also several drug and alcohol rehab centers in the area offering various levels of care.

4. Persons with HIV/AIDS and Their Families:

- Supportive Housing Needs: Affordable housing, comprehensive healthcare services, access to case management, and support for their unique medical and psychosocial needs.
-

5. Public Housing Residents:

- Supportive Housing Needs: Decent and safe rental housing, particularly for eligible low and moderate-income families, the elderly, and persons with disabilities. Access to resources that

promote stability and well-being, such as job training, childcare assistance, and opportunities for community engagement.

- The Fort Walton Beach Housing Authority owns and operates public housing units for those who meet eligibility requirements.

Other Categories:

- Homeless and At-Risk of Homelessness: Includes individuals and families in crisis needing immediate assistance, shelter, and connections to resources for permanent housing.
- Veterans: May require specialized housing and support services to address the unique challenges they face after military service, including potential physical or mental health conditions.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

- Bridgeway Center Inc.: This organization plays a significant role in providing supportive housing services, including the TIEH (Treatment and Interventions for Experiencing Homelessness) program, which focuses on connecting individuals experiencing homelessness with serious mental illness, serious emotional disturbance, or co-occurring disorders to comprehensive care, including assistance with securing sustainable housing. Bridgeway also utilizes Permanent Supportive Housing (PSH), which aligns with the evidence-based "Housing First" model, providing housing as a foundation for individuals to access support services and work towards personal goals and improved quality of life.
- Homelessness and Housing Alliance (HHA): As the lead agency for the Okaloosa Walton Continuum of Care, HHA collaborates with various organizations to address homelessness and housing needs in the community, including assisting those transitioning from institutional settings. They work with partner agencies to offer Rapid Rehousing Programs, which provide housing search support, temporary financial assistance for housing costs, and stabilization counseling to help individuals achieve long-term housing stability.
- One Hopeful Place (OHP): OHP provides affordable housing for unaccompanied men and veterans seeking self-sufficiency, with the goal of changing lives and improving the community.
- Fort Walton Beach Housing Authority (FWBHA): While not exclusively focused on institutional transitions, the FWBHA administers Housing Choice Vouchers (formerly Section 8), which can assist individuals with disabilities in affording housing in the private market. The FWBHA has also developed apartment units that meet Fair Housing requirements and allocate units for handicapped tenants.
- Florida Department of Children and Families: This department provides access to crisis support resources for various social services, including housing assistance.
- Florida Department of Health in Okaloosa: They offer information and resources related to mental health and substance abuse, including assistance in finding support services.
- Substance Abuse and Mental Health Services Administration (SAMHSA): SAMHSA provides resources for individuals dealing with mental health, drug, or alcohol issues.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Fort Walton Beach aims to address the needs of non-homeless individuals with special needs by focusing on expanding housing options, improving the quality of living environments, and supporting organizations that provide essential services, all while striving to increase access to affordable housing through various programs and collaboration

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City has been in discussions with local housing authority as well as private organizations that are interested in building affordable workforce housing. The City reviewed the Land Development Code to determine what the city could do to encourage the development of workforce housing in the city. Ordinance 2099 was passed on April 26, 2022, which defines and sets new requirements for Workforce Housing. Additionally, City Council approved Resolution 2022-8 creating a Workforce Housing Incentive Fund with an initial funding allocation of \$1.5 million. The city is also reviewing excess property owned by the city that could be used to assist in these developments.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Consolidated Plan provides a concise summary of the city's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local workforce to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	0	15	0	0	0
Arts, Entertainment, Accommodations	2,069	2,150	20	11	-9
Construction	907	1,127	9	6	-3
Education and Health Care Services	1,542	6,064	15	31	16
Finance, Insurance, and Real Estate	694	1,289	7	7	0
Information	63	393	1	2	1
Manufacturing	519	1,755	5	9	4
Other Services	703	413	7	2	-5
Professional, Scientific, Management Services	1,029	2,295	10	12	2
Public Administration	783	538	8	3	-5
Retail Trade	1,129	2,391	11	12	1
Transportation and Warehousing	571	516	6	3	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	146	438	1	2	1
Total	10,155	19,384	--	--	--

Table 41 - Business Activity

Data Source
Comments:

Labor Force

Total Population in the Civilian Labor Force	10,085
Civilian Employed Population 16 years and over	9,616
Unemployment Rate	3.88
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 42 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	3,506
Farming, fisheries and forestry occupations	0
Service	2,743
Sales and office	1,899
Construction, extraction, maintenance and repair	975
Production, transportation and material moving	1,032

Table 43 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,209	76%
30-59 Minutes	1,930	18%
60 or More Minutes	715	7%
Total	10,854	100%

Table 44 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	9,285	484	0
High school graduate (includes equivalency)	36,391	1,456	0
Some college or Associate's degree	35,360	1,032	0
Bachelor's degree or higher	64,934	1,267	0

Table 45 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	225	425	0	0	0
9th to 12th grade, no diploma	0	1,156	0	0	0
High school graduate, GED, or alternative	660	4,248	1,823	5,319	3,375
Some college, no degree	1,115	4,097	0	0	0
Associate's degree	0	1,340	0	0	0
Bachelor's degree	222	2,193	444	1,571	1,091
Graduate or professional degree	0	1,437	0	0	0

Table 46 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,823
High school graduate (includes equivalency)	24,826
Some college or Associate's degree	29,208
Bachelor's degree	37,865
Graduate or professional degree	65,500

Table 47 – Median Earnings in the Past 12 Months

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest share of workers is within the Education and Health Care Services 31% and Retail Trade 12%

Describe the workforce and infrastructure needs of the business community:

The city staff continues to work with businesses and the economic development council to encourage business growth in the city.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

For all but one sector, there are more jobs available as compared to qualified workers in those sectors. This information does not consider the latest developments in employment status however and will be watched closely in the future.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As stated, the city continues to work with the Economic Development Council to encourage new businesses in the city as well as the growth of current businesses. Additionally, the city's strategic vision for the redevelopment of the downtown area will assist in business growth.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The city has identified an economic development element in the development of the Fort Walton Beach Comprehensive plan 2019-2029.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Objectives of the Economic Development element include:

- The city will identify, maintain, and promote a cluster industry development approach throughout the city to strengthen existing businesses and interrelationships, and also to create a framework for targeting economic development activities
- Programs fostered by local organizations and institutions to teach entrepreneurship skills to interested students and residents will be an integral part of the city's economic diversity strategy
- The city will designate an economic development representative/agency. The representative will serve as the lead agency for implementing this element and the coordination of city economic development activities and initiatives
- Recognizing the current trend toward decentralization or elimination of federal financial assistance for community and economic development projects, the city will encourage the development of public/private partnerships
- Recognizing that sustainability is a critical issue to becoming a first-class competitive local economy, the city will promote itself as a "green local government" and continue to expand and promote programs such as alternative modes of transit, greenways along major arterials, xeriscape landscaping practices, and water re-use programs, among others.
- The city will continue and strengthen cultural tourism, recognizing that the creative arts and cultural heritage industries play a major role in building and sustaining economically vibrant communities by generating jobs, revenue and tourism, and also realizing that the city offers a unique heritage to the state and the country
- The city will continue to implement the 2006 charting the course Fort Walton Beach Waterfront Vision Plan in conjunction with the Fort Walton Beach Waterfronts Florida Partnership Committee
- Recognizing the vital economic and cultural relationship between the city of Fort Walton Beach and the military, the city will continue to promote the mission of Eglin Air Force Base
- The city of Fort Walton Beach will actively work to provide a diversified and desirable environment necessary to attract and retain the commercial/industrial and businesses sectors serving existing industry, tourists, seasonal residents, and the permanent population while maintaining a high standard of living. To attract businesses which strengthen existing industry, the public services and city characteristics that will be supported include an exemplary public education system, moderate local tax rates, adequate utilities, improved bicycle and pedestrian infrastructure, consistently enforced land use regulations, quality parks and recreation facilities, quality health care, environmental resources, and effective public safety

Discussion

According to ACS data, the city's civilian labor force is comprised of approximately 10,085 people, of which approximately 92% are employed and 8% are unemployed. The largest share of workers is within the Arts, Entertainment, Accommodations (26%). Workers in the Retail Trade sector comprise 20%. Like in most communities, higher median earnings generally correlate with higher education.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

In Fort Walton Beach, reports indicate that areas with a high percentage of very low, low, and moderate-income households also experience a concentration of housing problems throughout the city. This is because a significant portion of these households face housing expenses exceeding 30% of their income, which is considered the threshold for affordability.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As previously stated, there are areas throughout the city where there are pockets of racial or ethnic minorities or low-income families are concentrated, however it does not appear they are all concentrated in one area.

What are the characteristics of the market in these areas/neighborhoods?

As there are many different areas with these concentrations, it is impossible to identify the specific market in each area.

Are there any community assets in these areas/neighborhoods?

Again, as these areas are spread out, there are varying degrees of community assets located in these neighborhoods. However, with the relatively small size of Fort Walton Beach, virtually every area of the city does have access to community assets.

Are there other strategic opportunities in any of these areas?

None identified at this time.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In today's society, reliable internet access is essential for basic activities such as applying for jobs, completing school assignments, and scheduling medical appointments. To ensure equitable participation in modern life, it is crucial that residents of low- and moderate-income neighborhoods have access to broadband connectivity.

In Fort Walton Beach, all neighborhoods are already equipped with broadband infrastructure. According to the National Telecommunications and Information Administration (NTIA), the main reasons lower-income households do not utilize broadband services are: (1) a lack of a working computer in the home, and (2) the high cost of internet subscriptions. Since adequate service provider coverage is already in place, the primary barriers to digital inclusion are affordability and access to functional devices. Addressing these issues is essential to closing the digital divide and ensuring all residents can fully engage in today's digital society.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the Federal Communications Commission's (FCC) Fixed Broadband Deployment Map (<https://broadbandmap.fcc.gov>), Fort Walton Beach is considered well-served in terms of broadband infrastructure. The city has access to multiple broadband technologies, including Asymmetric Digital Subscriber Line (ADSL), cable, and satellite. Per the FCC's definition, broadband service must provide minimum actual speeds of 25 Mbps download and 3 Mbps upload (25/3 Mbps).

In Fort Walton Beach, several internet providers offer low-cost or discounted internet services for eligible low-income families. Cox provides programs like ConnectAssist and Connect2Compete for affordable internet options, with Connect2Compete specifically targeting low-income families with K-12 students. AT&T offers Access from AT&T, and Spectrum provides Spectrum Internet Assist. Additionally, Lifeline Support and Verizon's Internet Essentials offer further opportunities for low-income households.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

With Fort Walton Beach located on the Gulf Coast of Florida, there are certainly natural hazards associated with climate change. Climate change could lead to an increase of storm surge and hurricane risk, infrastructure vulnerability, as well as the associated floods and level of those floods.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The large majority of properties located in the Special Flood Hazard Area are not associated with low- and moderate-income households.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan that will guide the City of Fort Walton Beach's allocation of Community Development Block Grant funding during the 2025-2030 planning period.

The City of Fort Walton Beach goals for the 2025-30 period focus on a number of identified priority needs and has targeted available resources toward several specific goals that are designed to address those needs. These needs include providing decent affordable housing, providing a suitable living environment, and expanding economic opportunity.

These goals primarily focus on helping residents maintain and improve their quality of life in the City of Fort Walton Beach. To accomplish these goals, the City of Fort Walton Beach will continue to build on successful projects and programs that meet the needs of low and moderate income residents. Projects selected for funding in the five-year period will be managed as efficiently as possible in order to address a wide range of issues that exist in the City of Fort Walton Beach.

The CDBG Five-Year Consolidated Plan describes activities and funding for housing and community development programs to be administered through the Growth Management Department of the City of Fort Walton Beach. Activities described in this Plan apply to the City's FY 2025-30 Plan, beginning October 1, 2025 and ending on September 30, 2030.

This Five-Year Consolidated Plan is intended to:

- Promote citizen participation and develop local priority needs and objectives by providing comprehensive information on the needs of the community;
- Promote the development of an action plan that provides a basis for assessing performance; and
- Encourage consultation with public and private agencies to identify shared needs and solutions to community issues and problems.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	FORT WALTON BEACH
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Fort Walton Beach is a small but diverse city. Many parts of the city are interconnected and there are low- and moderate-income areas across the city.
	Include specific housing and commercial characteristics of this target area.	As stated, the city is a smaller city and is very built out. For this reason, the housing stock is older and competition for housing is significant. Therefore, both the quality and affordability of housing is a concern. The city has a limited supply of housing that is affordable to low- and moderate-income residents. The cost of rent has outpaced the increase in income further exacerbating the situation.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Throughout the citizen participation process, input has been received for needs throughout the city. Therefore the focus has been on programs that address the low- and moderate-income residents as a whole rather than focusing on specific areas. The city is working on building a more robust citizen participation that will help identify more areas that are in need. If this development identifies specific areas of concern, this will be adjusted appropriately.

	Identify the needs in this target area.	Low-and moderate-income, special needs, and homeless populations include preservation/production of affordable housing; housing assistance; mental and behavioral health services; homeless shelters, facilities, and services; special needs housing, facilities, and services; public facilities and improvements; public services; code enforcement/blight removal, and economic development.
	What are the opportunities for improvement in this target area?	The focus for the city includes the preservation of affordable housing, economic development, neighborhood and public facility improvements, public services, and code enforcement/blight elimination
	Are there barriers to improvement in this target area?	The focus for the city includes the preservation of affordable housing, economic development, neighborhood and public facility improvements, public services, and code enforcement/blight elimination

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

All funding will be allocated for projects within the City of Fort Walton Beach, which includes low-moderate income target areas and other applicants that meet one of the national objectives.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Administration / Planning
	Priority Level	Low
	Population	Extremely Low Low
	Geographic Areas Affected	FORT WALTON BEACH
	Associated Goals	Administration
	Description	CDBG Program Administration and Planning by City staff.
	Basis for Relative Priority	Relative priority is based on input from the citizen participation process, consultation with stakeholders, and input from City Staff.
2	Priority Need Name	Public Facility Improvements
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	FORT WALTON BEACH
	Associated Goals	Public Facility Improvements
	Description	Public facilities and improvements benefiting low- and moderate-income residents.
	Basis for Relative Priority	Relative priority is based on input from the citizen participation process, consultation with stakeholders, and input from City Staff.
3	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	FORT WALTON BEACH
	Associated Goals	Public Service
	Description	Public Services for target population
	Basis for Relative Priority	Relative priority is based on input from the citizen participation process, consultation with stakeholders, and input from City Staff.
4	Priority Need Name	Rehabilitation/Nuisances Abatement/Sewer Lateral
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	FORT WALTON BEACH
	Associated Goals	Rehabilitation/Nuisances Abatement/Sewer Lateral
	Description	Rehabilitation, nuisance abatement, and sewer lateral activities aim to improve housing conditions and public health in low- and moderate-income communities.
	Basis for Relative Priority	Relative priority is based on input from the citizen participation process, consultation with stakeholders, and input from City Staff.

Narrative (Optional)

The Five-Year Consolidated Plan must indicate the general priorities for allocating investment of available resources to various needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. During the citizen participation process, the following priority needs were identified by the general public, stakeholders, and/or input from city staff and departments:

- Public Services
- Homeless Facilities
- Expand Economic Opportunities
- Mental, behavioral and health services
- Public facilities and improvements
- Blight Removal
- Program Administration

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based vouchers are by far the most common voucher used in the City. This voucher continues to be critical for persons with extremely low-incomes who are severely cost-burdened.
TBRA for Non-Homeless Special Needs	Due to their limited income, housing needs for persons with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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						The City plans to use the funds in Planning & Admin, Public Facilities, Public Services, and Housing/Rehabilitation.

Table 51 - Anticipated Resources

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

Fort Walton Beach makes every reasonable effort to leverage financial support from other sources for projects receiving federal grant funds. CDBG program applicants must identify project funding from other sources as part of the competitive application process. As part of the project selection process, projects with other non-federal leverage funding receive additional points based on the amount of other non-federal funding contributed to the project. This process encourages applicants to structure project funding to include additional private, state and local resources to leverage federal funds

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

The City is currently assessing its surplus properties to determine their potential for development as affordable workforce housing.

Discussion

The City expects to receive Community Development Block Grant (CDBG) funding to support its strategic goals. It will continue collaborating with community partners to advance the priorities identified in its planning efforts."

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FORT WALTON BEACH	Government	Planning	Jurisdiction
Fort Walton Beach Housing Authority	PHA	Public Housing	Jurisdiction
Homelessness and Housing Alliance	Continuum of care	Homelessness	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Fort Walton Beach Growth Management Department is the lead agency to implement CDBG funds throughout the city. The city staff works closely with community partners including a number of

non-profit agencies to identify and address various needs across the city who fall within the target population

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training		X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Fort Walton Beach works closely with community partners and non-profit agencies to provide critical services to homeless populations in the city. This includes providing educational and employment assistance, homeless sheltering, discounted or free medical care (including mental health, substance

abuse treatment, lab tests, and medicine), and legal support. Many of these non-profit agencies are able to support the homeless population through the use of CDBG funds.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of Fort Walton Beach's service delivery system is its diversity of public and private partners and the wide array of services offered countywide. Many services are available in the city and most are available to homeless persons or persons at-risk of homelessness. Although the current programming offered by community partners is diverse, the level of need far outweighs the amount of funding available. There is simply too much demand, and due to economic conditions, this demand continues to grow each year. As identified previously, affordable housing continues to be a concern for Fort Walton Beach, primarily due to the widening gap between median income and median home values and rents, and due to limited land availability.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Service	2025	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	FORT WALTON BEACH	Public Services		
2	Public Facility Improvements	2025	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	FORT WALTON BEACH	Public Facility Improvements		
3	Administration	2025	2030		FORT WALTON BEACH	Administration / Planning		
4	Rehabilitation/Nuisances Abatement/Sewer Lateral	2025	2030	Non- Homeless Special Needs	FORT WALTON BEACH	Rehabilitation/Nuisances Abatement/Sewer Lateral		

Goals Summary Information

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Public Service
	Goal Description	Public services aims to improve the lives of low- and moderate-income individuals and families by providing a range of essential services and opportunities within their communities.
2	Goal Name	Public Facility Improvements
	Goal Description	
3	Goal Name	Administration
	Goal Description	Administration and Planning activities.
4	Goal Name	Rehabilitation/Nuisances Abatement/Sewer Lateral
	Goal Description	Rehabilitation, nuisance abatement, and sewer lateral activities aim to improve housing conditions and public health in low- and moderate-income communities. </p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The Fort Walton Beach Housing Authority provides support to extremely low-income, low-income, and moderate-income families to provide affordable housing. The City of Fort Walton Beach through the CDBG program does not provide any support to these programs.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Fort Walton Beach Housing Authority is not currently under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Housing Authority works closely with its community partners to increase resident involvement. Some of those activities including the annual HUD Strong Families Initiative and resident job fair.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City has been in discussions with local housing authority as well as private organizations that are interested in building affordable workforce housing. The City reviewed the Land Development Code to determine what the city could do to encourage the development of workforce housing in the city. Ordinance 2099 was passed on April 26, 2022, which defines and sets new requirements for Workforce Housing. Additionally, City Council approved Resolution 2022-8 creating a Workforce Housing Incentive Fund with an initial funding allocation of \$1.5 million. The city is also reviewing excess property owned by the city that could be used to assist in these developments.

SP-60 Homelessness Strategy – 91.215(d)

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

Although the City does not directly provide services to homeless households the City works with the local Continuum of Care (CoC) and other service providers that cover our jurisdiction for the provision of services. 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. HHA and the CoC have developed an Action Plan for the CoC and has adopted these goals and objectives for the jurisdiction.

Community Outreach is vital in Fort Walton Beach due to the high number of unsheltered chronically homeless persons located in the city. Fort Walton Beach also sees a number of transient persons experiencing homelessness and assertive outreach is necessary to quickly identify and engage persons in order to connect them to housing and services or assist them in transporting them to another destination, if needed. Outreach is provided by various organizations and funding sources including:

Supportive Services for Homeless Veterans, facilitated by 90 Works provides outreach and engagement for homeless veterans in Okaloosa and Walton counties.

The Department of Veteran's Affairs funds the HUD VASH program which provides supportive housing for homeless veterans that meet the eligibility criteria. Outreach and engagement is provided by the Peer Specialist and HUD VASH case managers.

Projects to Assist the Transition from Homelessness (PATH) is an outreach program that is funded through Substance Abuse Mental Health Agency and facilitated by Lakeview Center. PATH provides outreach and support services for unsheltered persons with a mental illness.

Homelessness & Housing Alliance will begin providing outreach services to persons experiencing homelessness in Fort Walton Beach. HHA works closely with local law enforcement and law enforcement provides resource and referral to all unsheltered persons in the jurisdiction.

All outreach providers input participants in the Homeless Management Information System which feeds the coordinated entry system for housing and services. The CoC coordinates outreach efforts to ensure all areas of the jurisdiction are covered in order to identify and engage each person experiencing homelessness in Fort Walton Beach.

Addressing the emergency and transitional housing needs of homeless persons

The City does not currently have enough shelter beds for all persons experiencing homelessness. It is a priority of the City to increase the number of beds available to reduce costs to the community and improve the health and circumstance of persons experiencing homelessness. Sheltered persons receive access to

daily case management, phone, mail, internet, showers, laundry, counseling, housing navigation, and employment assistance. Housing providers are able to locate them when housing placement is available and many persons and households self-resolve while staying in shelters which allows the scarce housing resources in the community to assist those that cannot self-resolve. One Hopeful Place is a shelter facility operated in the city of Fort Walton Beach. The facility provides case management, access to mail, phones, internet, showers, laundry, and other basic life needs. Some of the persons exiting the facility were able to gain employment, save money and locate housing with little or no financial assistance from other agencies, some were able to utilize Section 8 vouchers, others have been placed in HUD Permanent Supportive Housing, HUD-VASH, SSVF, ESG Rapid-Rehousing, or HHA's Housing Stabilization program. One Hopeful Place also serves as the location for Inclement Weather Shelter in Fort Walton Beach.

Opportunity Place is an emergency shelter for homeless single women and homeless households with children. The facility provides case management, access to mail, phones, internet, showers, laundry, and other basic life needs. Some of the persons exiting the facility were able to gain employment, save money and locate housing with little or no financial assistance from other agencies, some were able to utilize Section 8 vouchers, others have been placed in HUD Permanent Supportive Housing, HUD-VASH, SSVF, ESG Rapid-Rehousing, or HHA's Housing Stabilization program. Opportunity Place is also an access point for the local coordinated entry system, so persons residing at OPI are assessed and added to the By-Name list to be referred for permanent housing placement.

There is currently no transitional housing facilities for persons experiencing homelessness in the jurisdiction but transitional housing vouchers are available through the behavioral health provider for Okaloosa County for persons that have a mental illness or substance abuse. These vouchers can pay for hotel rooms and other non-permanent housing if a participant has a housing plan and exit strategy. HHA and SSVF also utilize hotel/motel vouchers for emergency shelter vouchers when no shelter is available.

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 will continue to collaborate with the CoC to help house chronically homeless households, families with minor children, veteran households, and unaccompanied youth who need assistance with accessing affordable housing units and preventing households from becoming homeless. The CoC has developed and implemented a coordinated entry system, which is operated and funded by HHA but is a CoC-wide implementation that relies on outreach teams and access points funded and operated by other agencies. HHA maintains the by-name list (Supportive Housing Registry) which all housing programs agreed to take referrals from. The CoC uses a centralized intake system meaning the community has one list for housing programs. Households on the list are referred to the most appropriate housing intervention based off of

the standardized assessment tool used by shelters and outreach teams and other trained assessors. The list is prioritized by vulnerability. School districts, hospitals, correctional facilities, behavioral health providers, victim services, law enforcement, DJJ, child welfare, and PHA's refer to coordinated entry and some have even been trained to complete the assessment and enter it into HMIS, where the list is housed. This reduces the length of time homeless. Matching homeless households with the right housing intervention for them also reduces recidivism. The CoC has been providing training on homeless diversion, and has eliminated all caps on providing support services and financial assistance. The CoC mandates that households receive support based on their individual needs and requires programs to provide that support until the household is independent and no longer needs assistance. If the household needs assistance after they have been exited from a program the CoC funds homeless prevention and housing stabilization to assist with maintaining housing and stability. The CoC promotes low-barrier housing and utilizes a housing first approach in order to assist households make the transition from homeless to stable housing.

The CoC Annual Action Plan has includes an objective to implement coordinated entry to standardize assessment and prioritization processes and streamline connections to housing and services. The goals include:

- To reduce the length of time a household experiences homelessness using coordinated entry, street outreach teams, support services, and housing navigation.
- Support the implementation of strong coordinated entry processes that provide effective, low-barrier, comprehensive, and coordinated access to housing and services programs.
- Develop and strengthen best practices in population-specific coordinated entry strategies and processes
- Support rural and suburban areas to implement effective, regionally specific coordinated entry processes.

The CoC has an objective in the CoC Annual Action Plan to assist people to move swiftly into permanent housing with appropriate and person-centered services. The goals for this objective include:

- Expand access to new and existing affordable housing for people experiencing homelessness.
- Connect people to rapid re-housing.
- Connect people with the most intense needs to permanent supportive housing.

When implemented effectively, permanent supportive housing can result in fewer expenses for shelters, jails, ambulances, and emergency departments.¹² Households in supportive housing programs receive support to get connected to SSI/SSDI benefits when eligible, health and behavioral health care, social supports, employment and supported employment opportunities and workforce programs, and other supportive services that promote health and long-term housing stability.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

To ensure that individuals and families do not return to homelessness, it is necessary to strengthen partnerships with, and connections to, a larger array of federal, state, local, and private programs that serve low-income households, including programs that: advance education and employment opportunities and support upward economic mobility; provide connections to health and behavioral health care services; and link people to a range of other programs and systems that support strong and thriving communities, such as quality child care, schools, family support networks, and other resources. Encourage state and local efforts to implement a flexible array of behavioral health services that impact housing stability, including quality case management and care coordination, peer supports and navigation services, intensive in-home services, mobile crisis and stabilization services, and other home- and community-based services.

Encourage partnerships between housing providers and health and behavioral health care providers, such as health centers, to co-locate, coordinate, or integrate health, behavioral health, safety, and wellness services with housing and create better resources for providers to connect patients to housing resources. Encourage partnerships with sources of public resources that can fund housing and related interventions, or that can prioritize or serve those experiencing homelessness to strengthen the community-wide approach that ensures that homelessness is a brief experience in any community. Support increasing on-the-job training and apprenticeship opportunities, supported employment, and other strategies that offer access to employment and career pathways for people with histories of homelessness and other significant barriers to employment, including people with disabilities. Strengthen coordination between early childhood, education, housing, employment, and homelessness services providers as part of a whole-family approach to improve both child and family outcomes through meaningful connections to community-based programs and resources that target and prioritize the assessed needs of the entire household, including infants and young children, for sustained housing stability and economic mobility.

Strengthen the focus on income and employment within coordinated entry systems to effectively target and connect individuals and families to opportunities and services needed to attain and sustain income and employment, including job training and apprenticeship programs that create access to career pathways, primary and behavioral health services, early childhood education and child care programs, and resources for young children and youth available through schools and post-secondary institutions. Improve discharge planning from healthcare, mental health facilities, and Department of Corrections by using coordinated entry, in-reach, and housing navigation. The community has formed the “Okaloosa Walton Crisis Intervention Taskforce” which meets bi-monthly and consists of representatives from City of Police Department, Bridgeway Center—the local behavioral health provider, County Dept of Corrections, Big Bend Community-Based Care (Managing Entity), Fort Walton Beach Hospital’s Psychiatric Unit, and Homelessness & Housing Alliance (CoC Lead and Coordinated Entry Lead). The purpose of this taskforce

is to improve discharge, in-reach, and access to housing and long-term care as needed. The Taskforce has implemented new strategies to end high-utilization of community resources and linkage to the coordinated entry system prior to discharge. The City law enforcement agencies have received CIT training from HHA and have been educated on jail diversion, coordinated entry, and local housing interventions. Housing Navigation is available through the CoC for any household at risk of exiting facility-based care or Dept. of Corrections.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The city hosts the HUD “Protect Your Family from Lead in Your Home” (March 2021) guide on the city website. City customers are encouraged to review the information contained. Additionally, the city will post links to this guide on the city social media sites periodically to improve knowledge on the issue.

How are the actions listed above related to the extent of lead poisoning and hazards?

The extent of Lead Based Paint hazards is unknown. A large portion of the homes in Fort Walton Beach are over 40-years old and therefore have a higher probability of exposure.

How are the actions listed above integrated into housing policies and procedures?

The city attempts to identify any in-home work permits that could cause issues with Lead Based Paint. When the city identifies these issues, citizens are encouraged to review the information provided.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Fort Walton Beach's strategy to reduce the number of poverty-level families is multi-faceted and relies on the cooperation of numerous partners throughout the County. These partners include County departments, public service providers, the Homeless and Housing Alliance and Continuum of Care, housing authorities, public and private organizations, and other stakeholders in community development activities. These stakeholders work in concert to address a variety of interrelated social issues, including disparities in education and training, unemployment, limited access to healthcare, family instability, criminal background, inadequate housing, and deteriorating neighborhoods.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The majority of CDBG funding that Fort Walton Beach received is directed to address concerns that our low- and moderate-income population are facing. This approach will allow low- and moderate-income households to either obtain or maintain affordable housing. Additionally, as stated previously, the city is examining policy changes and surplus properties to possibly incentivize affordable workforce housing.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Program evaluation and monitoring is the means by which the City provides administrative oversight and performance testing of activities undertaken through HUD assistance under this 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 carried out in-house by the City's Growth Management Department staff with the intent of providing technical assistance in program administration and activities. 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.

It is the intent of monitoring activities that they 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. Education, particularly in the case of sub-recipient types of activities, is an important element of the monitoring process. Prior to execution of a sub-recipient or other agreement, requirements are further reviewed with an explanation to the parties, including compliance and performance measures, and additional materials or information is provided as appropriate.

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

The City continues to concentrate its efforts in funding activities that are directed at making improvements and a visible impact to the community for low- to moderate-income families.

The City will successfully utilize CDBG dollars to address needs identified in the Consolidated Plan. This is supported by the outcomes reported under each separate activity identified throughout this report. The

expenditure of the city's CDBG funding will be used for projects and strategies that are eligible and meet a national objective, and in doing this the overall benefit certification will be achieved.

Expected Resources

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

Introduction

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	132,070.00	0.00	0.00	132,070.00	0.00	The City plans to use the funds in Planning & Admin, Public Facilities, Public Services, and Housing/Rehabilitation.

Anticipated Resources

Table 55 - 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

Fort Walton Beach makes every reasonable effort to leverage financial support from other sources for projects receiving federal grant funds. CDBG program applicants must identify project funding from other sources as part of the competitive application process. As part of the project selection process, projects with other non-federal leverage funding receive additional points based on the amount of other non-federal funding contributed to the project. This process encourages applicants to structure project funding to include additional private, state and local resources to leverage federal funds

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

The City is currently assessing its surplus properties to determine their potential for development as affordable workforce housing.

Discussion

The City expects to receive Community Development Block Grant (CDBG) funding to support its strategic goals. It will continue collaborating with community partners to advance the priorities identified in its planning efforts."

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	Public Service	2025	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	FORT WALTON BEACH	Public Services	CDBG: \$19,810.50	
2	Public Facility Improvements	2025	2030	Homeless Non-Homeless Special Needs Non-Housing Community Development	FORT WALTON BEACH	Public Facility Improvements Rehabilitation/Nuisances Abatement/Sewer Lateral		
3	Administration	2025	2030		FORT WALTON BEACH	Administration / Planning	CDBG: \$26,414.00	
4	Rehabilitation/Nuisances Abatement/Sewer Lateral	2025	2030	Non- Homeless Special Needs		Rehabilitation/Nuisances Abatement/Sewer Lateral		

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Public Service
	Goal Description	Public service activities for low- and moderate-income individuals and families focus on providing essential support that improves daily living and promotes self-sufficiency. These services may include job training, childcare assistance, health care, food distribution, transportation services, financial counseling, and programs for seniors or individuals with disabilities. The goal is to reduce barriers, address basic needs, and enhance opportunities for stability and long-term success in underserved communities.
2	Goal Name	Public Facility Improvements
	Goal Description	Public facilities activities that support low- and moderate-income individuals and families include the development, improvement, or rehabilitation of spaces that provide essential community services. Such projects aim to enhance quality of life, expand access to resources, and promote stability and well-being for individuals and families in low-income neighborhoods
3	Goal Name	Administration
	Goal Description	CDBG administrative activities involve the planning, management, oversight, and reporting necessary to ensure the effective operation of the program.
4	Goal Name	Rehabilitation/Nuisances Abatement/Sewer Lateral
	Goal Description	Rehabilitation, nuisance abatement, and sewer lateral activities aim to improve housing conditions and public health in low- and moderate-income communities.

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 2025-2026 CDBG program:

Projects

#	Project Name
1	Planning & Administration
2	Public Services
3	Public Facilities
4	Rehabilitation/Nuisances Abatement/Sewer Lateral

Table 57 – Project Information

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 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds are allocated throughout the corporate city limits, to address immediate needs through projects that benefit low to moderate income persons and/or areas. Fort Walton Beach is a small but diverse city. Many parts of the city are interconnected and there are low and moderate-income areas across the city.

Discussion

The City of Fort Walton Beach will use CDBG funds to implement projects to address immediate needs. Funds may be used for eligible projects in any area within the City limits. Low to moderate income area benefit must be used within a low- to moderate-income (at least 70%) census tract area as defined by HUD. Although these areas have historically been the focus of funding priorities, the transition to the use of American Community Survey (ACS) data from U.S. Census Bureau data in 2025 resulted in the City now prioritizes funding priorities based on need & eligibility city wide.

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.

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

Table 59 - 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 60 - One Year Goals for Affordable Housing by Support Type

Discussion

Fort Walton Beach has a small number of public housing units. The Housing Authority plans on continuing with their 5-year Capital Fund Action Plan to address the most needed repairs for public housing. The Housing Authority works closely with Project90 to encourage residents to become more involved in management and participation in homeownership.

AP-60 Public Housing – 91.220(h)

Introduction

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 near FWBHA residents.

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

Due to 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

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

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

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

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

Introduction

The City works collaboratively with the Okaloosa Walton Homeless Continuum of Care (CoC) to develop an effective systemic approach to homelessness that will fill jurisdictional gaps in services identified by the CoC and its diverse group of Stakeholders. The City is providing CDBG funds and resources for services that are identified through gaps analysis and data collection. The City continues to assist in the development of strategic solutions to homelessness that reduce costs to the community and reduce homelessness. Although the City does not directly provide services to homeless households the City has agreements with the local Continuum of Care (CoC) and other service providers that cover our jurisdiction for the provision of services. The CoC and the city have identified the one-year goals based off the CoC's Annual Action Plan, however, these goals were determined to specifically meet the needs of the Fort Walton Beach community. The action for these goals will be funded through various federal, state, and local sources. 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

Community Outreach is vital in Fort Walton Beach due to the high number of unsheltered chronically homeless persons located in the city. Outreach is provided by various organizations and funding sources including Healthcare for Homeless Veterans, PATH, and Emergency Solutions Grant. The CoC coordinates outreach efforts to ensure all areas of the jurisdiction are covered to identify and engage each person experiencing homelessness in Fort Walton Beach. Unsheltered persons are often disconnected from services and either unaware of supports that exist in the community or unable to navigate the system without support. This prolongs the length of time they experience homelessness and increases costs to the community. Outreach teams provide information, advocacy, referral, and case management wherever the person identified is at the time. The assessment process determines the condition of the identified household so they can be connected to the appropriate services and housing. Outreach teams have been trained in cultural competency, motivational interviewing, crisis-intervention, and trauma-informed care. All outreach teams participate in One Way Home, the local coordinated entry system. The data collected is used to match homeless households with the most appropriate housing intervention and services for that individual/household as quickly as possible. Outreach case workers maintain contact as often as

possible and provide support services while they await housing placement or an available shelter bed to open. Referrals are made to support services, mainstream benefits, and behavioral health, and healthcare as needed. Assistance with mainstream benefits, obtaining identification, filling out housing applications, housing navigation, and assisting in increasing income through SSI/SSDI and employment are provided whether the household is sheltered or unsheltered. The data collected through outreach and coordinated entry also quantifies the number of households experiencing homelessness and the unmet needs in the area. It is vital that the City has accurate and up to date information so it can continue to support the efforts to end homelessness and ensure scarce resources are being maximized. The City does not provide direct homelessness services, but works with various agencies that provide those services at the One Hopeful Place Community Resource Center campus.

Addressing the emergency shelter and transitional housing needs of homeless persons

One Hopeful Place is a shelter facility operated by Community Solutions Group. The City serves on the Board of Community Solutions of the Emerald Coast (the only shelter for single men in the area). The City has used CDBG funds to assist with expanding the campus to include a facility for women, and a medical clinic. The City has been very active in this endeavor in multiple ways, including leasing the property to Community Solutions. 50-bed shelter for chronically homeless and veteran men, 17-bed women's shelter, and 48-bed cold night shelter were created through this project and it is currently undergoing further expansion. The facility provides case management, access to mail, phones, internet, showers, laundry, and other basic life needs. Some of the persons exiting the facility were able to gain employment, save money and locate housing with little or no financial assistance from other agencies, some were able to utilize the homeless preference for Section 8, others have been placed in HUD Permanent Supportive Housing, HUD-VASH, SSVF, ESG Rapid Rehousing, or HHA's Housing Stabilization program. One Hopeful Place is also an access point for One Way Home, so all person residing at One Hopeful Place are assessed and added to the By-Name list to be referred for housing. One Hopeful Place also serves as the location for the Inclement Weather Shelter in Fort Walton Beach. CDBG funds were used to cover the costs of the nights the inclement weather shelter opened. All the people housed were chronically homeless with a disability and high vulnerability indices. Opportunity Place is a shelter for families located in the greater Fort Walton Beach area. Opportunity Place participates in the CoC, HMIS, and is also an access point for the coordinated entry system. Case management and support services are provided while households reside at Opportunity Place and the housing process functions the same as One Hopeful Place with some self-resolving and others being referred to supportive housing programs. Fresh Start for Families is a transitional housing program for households with children and recently began accepting unaccompanied youth that qualify for the program. Shelter House - the Domestic Violence Shelter also makes referrals to One Way Home and Fort Walton Beach's Section 8 homeless preference. Shelter House collaborates with HHA and other service providers to ensure households exiting the facility are placed in safe housing as quickly as possible and can remain stable to avoid recidivism. All the facilities listed provide valuable data for required reporting and gaps analysis, participate in coordinated entry and the CoC, and meet a vital need in the community. Shelters reduce the cost of homelessness to the community while improving the

health and well-being of residents, and expedite housing and linkage to mainstream benefits, and support 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 CoC has developed and implemented a coordinated entry system, referred to locally as One Way Home. One Way Home is operated and funded by HHA but is a CoC-wide implementation that relies on outreach teams and access points funded and operated by other agencies. HHA maintains the by-name list (Supportive Housing Registry) which all housing programs agreed to take referrals from. One Way Home is a centralized intake system meaning the community has one list for housing programs. Households on the list are referred to the most appropriate housing intervention based off the standardized assessment tool used by shelters and outreach teams and other trained assessors. The list is prioritized by vulnerability. School districts, hospitals, correctional facilities, behavioral health providers, victim services, law enforcement, DJJ, child welfare, and PHA's refer to One Way Home and some have even been trained to complete the assessment and enter it into HMIS, where the list is housed. This reduces the length of time homeless. Matching homeless households with the right housing intervention for them also reduces recidivism. The CoC has been providing training on homeless diversion and has eliminated all caps on providing support services and financial assistance. The CoC mandates that households receive support based on their individual needs and requires programs to provide that support until the household is independent and no longer needs assistance. If the household needs assistance after they have been exited from a program the CoC funds homeless prevention and housing stabilization to assist with maintaining housing and stability.

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 CoC implemented a Homeless Diversion program and is training all community organizations that are interested in diverting people from homelessness. Diversion techniques include landlord negotiation, mediation, family mediation, and other techniques designed to keep households out of the homeless assistance system. HHA employs an outreach worker who also provides in-reach services. In-reach is the development of discharge planning processes for individuals due for release from institutional settings in the community. HHA is working with law enforcement and the medical community, in addition to service

organizations, to capture all the clients possible and provide case management and services tailored to individual's needs prior to and upon discharge. Discharge Planning is recognized as essential in the homelessness continuum of care, both to prevent homelessness and as a mechanism for identification of the chronic homeless who need support services along with affordable housing.

Discussion

Although the City does not provide direct services to the homeless, it does support the strategies and efforts outlined in the 5-Year Consolidated Plan and through Annual Action Plans. The City is using CDBG to provide public services to the homeless and funding for the expansion of a facility that serves the homeless. 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.

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

The City has been in discussions with local housing authority as well as private organizations that are interested in building affordable workforce housing. The City reviewed the Land Development Code to determine what the city could do to encourage the development of workforce housing in the city. Ordinance 2099 was passed on April 26, 2022, which defines and sets new requirements for Workforce Housing. Additionally, City Council approved Resolution 2022-8 creating a Workforce Housing Incentive Fund with an initial funding allocation of \$1.5 million. The city is also reviewing excess property owned by the city that could be used to assist in these developments.

Discussion:

While CDBG funds will not be directly used to provide affordable housing in Fort Walton Beach, the City will continue to make efforts to collaborate and support organizations and the public who aim to provide affordable housing in the City.

AP-85 Other Actions – 91.220(k)

Introduction:

The priority needs, goals, and objectives included in the City's Consolidated Plan, to be met by the Annual Action Plan, include providing decent affordable housing, providing a suitable living environment, and expanding economic opportunity. In addition, the City has identified a standard set of outcomes listed by HUD which includes availability/accessibility, affordability, and sustainability. The projects and activities included in the Annual Action Plan are designed to overcome obstacles and meet the underserved needs of low- and moderate-income people. 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 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. 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 plans to undertake activities to address obstacles to meeting underserved needs by funding the non-profit sub-recipient organizations previously identified. Additionally, an obstacle that Fort Walton Beach faces is the lack of smaller (1-bedroom) housing units and affordable housing. The city is working on several areas to provide incentives to contractors to build affordable workforce housing. The city is examining surplus property to determine if any city owned property could be used to address this issue. Additionally, the City has updated the Land Development Code to include incentives for constructing workforce housing.

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. The city values the relationship with the various community partners that are involved in addressing these issues. The city will continue to work with these entities to ensure that relationship continues to grow. Additionally, the city is going to work to hopefully increase the amount of public input into the CDBG process. Historically, the city has received limited input from the public other than the Citizen's Advisory Committee (CAC) and individuals requesting grant funding. Through the development of the relationship with the community at large, the hope is other

avenues for addressing affordable housing will be discovered.

Actions planned to reduce lead-based paint hazards

The city hosts the HUD “Protect Your Family from Lead in Your Home” (March 2021) guide on the city website. City customers are encouraged to review the information contained. Additionally, the city will post links to this guide on the city social media sites periodically to improve knowledge on the issue.

Actions planned to reduce the number of poverty-level families

The City, to the extent allowed by the level of funding and economic conditions (housing market, job opportunity rate, health care systems, the willingness of the target populations to utilize the preferred assistance, etc.) acts to reduce the housing costs and fund services that could assist individuals to stabilize their lives and increase their job skills and marketability. By funding the maximum number of programs possible with the available resources, the city assists many agency programs that contribute to the reduction of the number of people living below the poverty level.

Actions planned to develop institutional structure

The CDBG program is administered by the Fort Walton Beach Growth Management Department. Non-profit agencies receiving CDBG funding will primarily carry out the activities established in the consolidated plan. The City will continue to closely monitor all programs to ensure compliance with CDBG policies.

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

The City works closely with the Fort Walton Beach Housing Authority throughout the year to identify and help address needs identified. The City will continue to engage with the housing authority as well as several other community partners to enhance this coordination.

Discussion:

The City is committed to improving the city for all its citizens. Through the application of CDBG funding and other programs, the city can address concerns for low- and moderate-income families in the city who face unique challenges.

Program Specific Requirements

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

Introduction:

Fort Walton Beach plans to use twenty percent (20%) of the total available CDBG funds for planning and administrative costs. The City plans to use the remaining funds on activities that will assist low- and moderate-income families or other targeted populations either individually or on an area basis.

Community Development Block Grant Program (CDBG) **Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%