

CITY OF FORT WALTON BEACH

COMMUNITY DEVELOPMENT BLOCK GRANT

FY 2024-25 Consolidate Annual Performance Evaluation Report (CAPER)



Prepared for the

United States Department of Housing and Urban Development

Effective October 1, 2024 – September 30, 2025

Prepared by:

Amie L. Nelson-Wolf, Planning Supervisor

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

Fort Walton Beach, Florida 32548

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City has made continual progress toward achieving its FY 2024-25 goals, which focus on providing decent and affordable housing, creating a suitable living environment, and expanding economic opportunities. Funding allocated to the HSU Foundation, Mental Health Association, One Hopeful Place facility operations, Bridgeway Center, and the Fort Walton Beach Nuisance Abatement/Rehabilitation Program directly supports the City's goal of providing a suitable living environment for residents. Efforts to provide decent and affordable housing include initiatives with the Fort Walton Beach Housing Authority, private developers, and City-led programs that encourage the construction of workforce housing and support low- to moderate-income households. Economic opportunity is advanced through programs that enhance employment skills, promote workforce development, and assist residents in achieving greater financial stability. Collectively, these activities demonstrate the City's ongoing commitment to improving housing, community environments, and economic prospects for all residents.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete
Adminstration	Other: Adminstration	CDBG: \$147,730.00	Other	Other	1	1	100.00%
Expand Economic Opportunity	Non-Housing Community Development	CDBG: \$171,478.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	100	498	498.00%
Nuisance abatement	Non-Homeless Special Needs Non-Housing Community Development Rehabilitation	CDBG: \$62,605.00	Homeowner Housing Rehabilitated	Household Housing Unit	5	0	0.00%

Public Facility Improvements	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$152,250.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Public Facility	75	160	213.40%
				Homeless Overnight Shelter	0	275	100.00%
				Overnight / Emergency Shelter	0	0	0.00%
Public Service	Homeless Non-Homeless Special Needs	CDBG: \$70,110.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	445	1201	269.89%
Shelter and Housing for the Homeless	Homeless	CDBG: \$135,000.00	Homelessness Prevention	Persons Assisted	325	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Although no specific affordable housing goals were established or met by the City during FY 2024-25, local organizations continue to expand affordable housing opportunities within the community. The City supports these efforts by collaborating with such organizations through the development review and building permit processes, helping to facilitate the creation of additional housing options for low- and moderate-income residents.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	1,330
Black or African American	130
Asian	19
American Indian or American Native	1
Native Hawaiian or Other Pacific Islander	1
Total	1,481
Hispanic	242
Not Hispanic	1,239

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

A majority of individuals assisted through CDBG-funded activities during the reporting period were in two primary racial groups: White and Black or African American, together accounting for 98.6% of families served. Smaller percentages of assisted individuals included Asian (0.013%) and American Indian (0.001%). A notable portion of participants reported their race as “mixed,” “other,” or declined to answer, which results in unreported or non-categorized responses. This limitation may skew the representation of the actual demographics of those assisted through CDBG programs.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	134,174	98,386

Table 3 - Resources Made Available

Narrative

For the 2024–2025 program year, Fort Walton Beach was allocated \$134,174 in CDBG funds. These funds supported a variety of community projects aimed at improving the living environment and expanding opportunities for low- and moderate-income residents. Funded projects included the Homeless Outreach Program, Medication and Resources through the Mental Health Association, Food pantries through the House of Deliverance, community outreach through the First Community Baptist Church, and STEM equipment through the HSU Educational Foundation.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
FORT WALTON BEACH	100	100	

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City's Low- and Moderate-Income Summary Data (LMISD) are derived from special data tabulations provided to HUD by the U.S. Census Bureau. These tabulations include family income data, which were previously based on the Decennial Census and are now derived from the American Community Survey (ACS). As a result of this change, nearly all of the City's actual low- and moderate-income areas are no longer designated as target areas under the LMISD. Consequently, recipients of CDBG-funded activities must now individually qualify based on income to ensure compliance with program requirements.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Leveraging of Federal Funds (CAPER Section): Fort Walton Beach makes every reasonable effort to leverage financial support from other sources for projects receiving federal grant funds. Applicants for CDBG funding are required to identify project funding from non-federal sources as part of the competitive application process. Projects that include other non-federal funding receive additional points during the selection process, based on the amount of leveraged resources contributed. This approach encourages applicants to incorporate private, state, and local funding alongside federal funds, maximizing the impact of each project. An example of leveraging local resources is One Hopeful Place, which utilizes City-owned property to operate a dedicated medical facility serving homeless women and men, thereby combining City assets with federal and other funding to support community needs.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	0	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	0	0
Number of households supported through Acquisition of Existing Units	0	0
Total	0	0

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

No specific affordable housing goals were established or achieved by the City during FY 2024-25.

Discuss how these outcomes will impact future annual action plans.

Affordable housing initiatives and goals will be considered and addressed in future Annual Action Plans to help expand housing opportunities for low- and moderate-income residents.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	0
Total	0	0

Table 7 – Number of Households Served

Narrative Information

Although no specific affordable housing goals were established or met by the City during FY 2024-25, local organizations continue to expand affordable housing opportunities within the community. The City supports these efforts by collaborating with such organizations through the development review and building permit processes. Affordable housing initiatives will be further considered and addressed in future Annual Action Plans to help increase housing opportunities for low- and moderate-income residents.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Fort Walton Beach does not directly provide homelessness prevention or shelter services; however, it supports several operating agencies that deliver critical services to prevent homelessness and assist those who are already homeless. The City actively participates on the Okaloosa/Walton Continuum of Care Board and provides technical expertise to agencies addressing community homelessness concerns, including One Hopeful Place while CDBG funds are not sufficient to directly fund these programs, local agencies provide limited emergency shelter, transitional housing, and permanent housing services for homeless families, many of whom are female-headed households. Other agencies focus on prevention by coordinating housing assistance, providing shelter referrals, and assisting with relocation services for homeless and at-risk families. These efforts collectively strengthen the local safety net and help address homelessness within the community.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Fort Walton Beach currently does not have enough shelter beds to meet the needs of all persons experiencing homelessness. Increasing shelter capacity is a priority to reduce community costs and improve the health and stability of homeless individuals and families. Sheltered persons have access to a range of supportive services, including daily case management, phone, mail, and internet access, showers, laundry, counseling, housing navigation, and employment assistance. These services allow housing providers to locate residents when permanent housing becomes available. Many individuals and families self-resolve while staying in shelters, enabling scarce housing resources to assist those who cannot self-resolve. One Hopeful Place is a local shelter facility that provides comprehensive case management and basic life services such as mail, phones, internet, showers, and laundry. Residents have been able to gain employment, save money, and secure housing with minimal external assistance. Some have utilized Section 8 vouchers, HUD Permanent Supportive Housing, HUD-VASH, SSVF, ESG Rapid Re-Housing, or the Housing Authority's Housing Stabilization program. One Hopeful Place also serves as the City's Inclement Weather Shelter. Opportunity Place is an emergency shelter for homeless single women and households with children. Similar to One Hopeful Place, it provides case management and basic life services. Residents have transitioned to employment and housing with limited assistance or through programs such as Section 8, HUD Permanent Supportive Housing, HUD-VASH, SSVF, ESG Rapid Re-Housing, or the Housing Authority's Housing Stabilization program. Opportunity Place also functions as an access point for the local coordinated entry system, assessing residents and adding them to the By-Name List for permanent housing referral. Currently, there are no transitional housing facilities for homeless individuals in the City; however, transitional housing vouchers are available through behavioral health providers in Okaloosa County for persons with mental illness or substance use disorders. These vouchers

can cover hotel rooms and other non-permanent housing when participants have a housing plan and exit strategy. Additionally, the Housing Authority and SSVF programs utilize hotel/motel vouchers to provide emergency shelter when traditional shelter beds are unavailable.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Continuum of Care (CoC) has implemented a Homeless Diversion program to help keep households out of the homeless assistance system. Techniques include landlord and family mediation, negotiation, and other interventions. The Housing Authority (HHA) provides outreach and in-reach services, working with law enforcement, medical providers, and service organizations to assist individuals leaving institutional settings. Discharge planning is a key tool for preventing homelessness and identifying chronically homeless individuals in need of supportive services and affordable housing.

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

Several agencies in the Fort Walton Beach area provide resources and support to individuals and families experiencing or at risk of homelessness. Key examples include FRESH Start – Focuses on working parents and single women, providing primarily transitional housing for individuals who are employed. Okaloosa County Growth Management Department Administers the S.H.I.P. and HOME programs for both the City of Fort Walton Beach and Okaloosa County under an inter-local agreement. Homelessness & Housing Alliance (HHA) – Incorporated in 2005 as the lead agency for the Okaloosa/Walton Homeless Continuum of Care (CoC). One Way Home – The Coordinated Entry System (CES) managed by HHA, which streamlines access to housing and services for households experiencing or at risk of homelessness. The CES matches households to appropriate housing and supportive services, prioritizes those with the highest needs, and provides data on service gaps to help communities plan and allocate resources effectively. These agencies work collaboratively to ensure that individuals and families in need can access housing, supportive services, and resources efficiently, strengthening the overall local homelessness response system.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Due to the limited availability of Community Development Block Grant (CDBG) funds, these resources are not used to directly support the Fort Walton Beach Housing Authority (FWBHA) or its programs. However, on April 26, 2022, the City adopted Workforce Housing incentives into its Land Development Code to encourage new development. In April 2025, the City and the FWBHA entered into a Development Agreement to include 30 workforce housing units within the FWBHA's newly remodeled 100-unit development.

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

The City works closely with the Fort Walton Beach Housing Authority (FWBHA) and actively promotes homeownership opportunities. One key initiative is the annual Housing Expo, which the City sponsors to provide residents with information, resources, and guidance to pursue homeownership.

Actions taken to provide assistance to troubled PHAs

The Fort Walton Beach Housing Authority (FWBHA) is currently in good standing and has not been designated as "troubled" by HUD.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City has engaged in discussions with the Fort Walton Beach Housing Authority and several private organizations interested in developing affordable workforce housing. To support these efforts, the City updated its Land Development Code to include incentives that encourage the construction of workforce housing units. In addition, the City is reviewing its inventory of excess publicly owned properties to identify potential sites that could be utilized to facilitate and support future affordable housing developments.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

A primary housing obstacle facing Fort Walton Beach is the limited availability of smaller (one-bedroom) units and affordable housing options. To address this challenge, the City is implementing multiple strategies to encourage the development of workforce housing. These efforts include offering incentives to contractors, reviewing surplus city-owned properties to identify potential development sites, and updating the Land Development Code to further support the construction of workforce housing. By taking these actions, the City aims to increase the supply of decent, safe, and affordable housing for low- and moderate-income households, in alignment with HUD's objectives to expand housing opportunities and promote economic stability for residents.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City hosts the HUD publication "Protect Your Family from Lead in Your Home" (March 2021) on its official website and encourages residents to review the information provided. To further promote community awareness about lead-based paint hazards, the City periodically shares links to this guide through its social media platforms. These outreach efforts help educate residents on the dangers of lead exposure and methods for preventing contamination in their homes. In accordance with 24 CFR Part 35. The City remains committed to reducing lead-based paint hazards in housing, particularly in units assisted with federal funds. The City will continue to inform residents, property owners, and contractors about safe lead practices and available resources to promote healthier and safer living environments for all households.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

To the extent permitted by available funding and prevailing economic conditions—such as housing market trends, employment opportunities, health care access, and the willingness of target populations to engage in assistance programs—the City works to reduce housing costs and support services that help individuals stabilize their lives and improve their job skills and employability. By allocating CDBG funds to the greatest

number of effective programs possible within available resources, the City supports a range of agency initiatives that contribute to reducing the number of individuals and families living below the poverty level.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City collaborates with local non-profit organizations and public institutions through subrecipient agreements utilizing Community Development Block Grant (CDBG) funds to improve services for low- to moderate-income individuals and families, including those experiencing homelessness. The City meets regularly with community partners to identify and prioritize services that best address the community's needs. One example of this collaboration is with One Hopeful Place, which received CDBG funding to expand its Safe Shelter, Day Program, and Cold Night Shelter. The Women's Shelter, the first of its kind in Okaloosa County, now provides a total of 17 beds. The Men's Shelter has expanded from an 11-bed facility to a 50-bed program. Additionally, the Day Program assists both residents and community participants by providing access to personal care and nutrition services.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City of Fort Walton Beach maintains a strong working relationship with the Fort Walton Beach Housing Authority to identify and address housing and community development needs throughout the year. The City participates in regular coordination meetings with the Housing Authority, Community Development Block Grant (CDBG) subrecipients, local non-profit organizations, and the Okaloosa County Office. These efforts are designed to promote communication, align resources, and improve the delivery of housing and supportive services to low- and moderate-income residents. The City will continue to engage with the Housing Authority and other community partners to enhance coordination and ensure the effective implementation of housing and community development initiatives.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

At this time, the Fort Walton Beach Housing Authority (FWBHA) has not conducted research to compare the housing needs of Public Housing and Housing Choice Voucher residents with the needs of the general population. However, the demand for affordable housing and housing for working families significantly exceeds the resources currently available through the FWBHA, highlighting the need for additional support and development initiatives to meet community housing needs.

CR-40 - Monitoring 91.220 and 91.230

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

The City uses ongoing evaluation to track the performance and compliance of all funded activities. For sub-recipient agreements and individual projects, disbursement of funds is contingent upon proper documentation and satisfactory resolution of any compliance or performance issues. Progress is measured according to the benchmarks, schedules, and reporting requirements outlined in each agreement. Prior to execution, sub-recipients review the requirements, compliance expectations, and performance measures, and sign a standard Memorandum of Agreement (MOA). City staff conducts on-site inspections at least once per year to ensure project completion and compliance. Education and guidance are integral to the monitoring process. Outreach to minority-owned businesses or organizations is conducted through public notices in local media outlets when funding opportunities are advertised.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Fort Walton Beach placed a newspaper advertisement on November 20th inviting the public to comment on the proposed CAPER draft. Citizens are provided a 15-day period to submit comments, and any feedback or proposed changes are reviewed and discussed by City staff. The advertisement also informed the public of a Public Meeting scheduled for December 15th, where residents could meet with staff and ask questions regarding the report. Fort Walton Beach benefits from several institutions of higher education and military facilities within its jurisdiction, some of which offer extensive language services. If needed, the City will request assistance from these organizations to provide competent language services at no cost. The City also ensures accessibility for persons who are deaf, blind, or have speech disabilities by providing resources and utilizing Telecommunications Relay Services (TRS), which are referenced in key documents and all newspaper advertisements. Although the City has a relatively small percentage of Limited English Proficiency (LEP) residents, cost-effective solutions are continually evaluated to ensure appropriate services are provided. Should demographic changes occur, the City will expand language and accessibility services as needed to ensure equitable access for all residents.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City has not changed any program objectives during FY 2024-25. Efforts will continue to ensure that activities are carried out in a timely manner, with City staff actively monitoring ongoing programs to maintain compliance and achieve program goals.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0				
Total Section 3 Worker Hours	0				
Total Targeted Section 3 Worker Hours	0				

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0				
Direct, on-the job training (including apprenticeships).	0				
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0				
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0				
Outreach efforts to identify and secure bids from Section 3 business concerns.	0				
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0				
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0				
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0				
Held one or more job fairs.	0				
Provided or connected residents with supportive services that can provide direct services or referrals.	0				
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0				
Assisted residents with finding child care.	0				
Assisted residents to apply for, or attend community college or a four year educational institution.	0				
Assisted residents to apply for, or attend vocational/technical training.	0				
Assisted residents to obtain financial literacy training and/or coaching.	0				
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0				
Provided or connected residents with training on computer use or online technologies.	0				
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0				
Other.	0				

Table 9 – Qualitative Efforts - Number of Activities by Program