

COMMUNITY DEVELOPMENT DEPARTMENT

**MEETING MINUTES**  
2025-2029 Consolidated Plan Steering Committee  
Housing and Homelessness

**Tuesday, February 6, 2024 at 7:30 AM**  
**Virtual**

**Agencies Represented:**

Nikia Morton	Community Action, Inc.	Robin Stuht	School District of Beloit
Elizabeth Knapp-Spooner	Community Action, Inc.	Devin Blay-Stahl	School District of Beloit
Allison Creekmur	Legal Action of WI	Steve Howland	Beloit League of Women’s Voters, Board of FPGB, BATFoH leadership team
Captain Eberhardt	Beloit Police Department	Denise Peters-Kauihou	United Way- Blackhawk Region
Assist. Chief Stigler	Beloit Police Department	Hal Hoy	Resident
Rick Wietersen	Rock County Human Service	Marquita Newsome	Beloit Equal Opportunities Commission
Jacqueline Revels	Rock County Human Service	Drew Pennington	City of Beloit
Megan McBride	City of Beloit	Brian Gile	City of Beloit

**1. Purpose of the Consolidated Plan**

**a. Entitlement community “application” for CDBG. This document is what makes the City eligible for Block Grant funding.**

Megan McBride explained that since Beloit is an entitlement community, CDBG funding is received annual based on a formula. In order to receive the City’s allocated funding, the City is required to prepare and submit three plans. The Consolidated Plan must be prepared and submitted every 5 years to identify community needs and summarize how CDBG funds will be used to address those needs. Each year the City must prepare and submit an Annual Plan which gives a greater level of detail on how CDBG funds will be spent, and also must be tied back to the 5-year Consolidated Plan. Finally, each year the City is required to submit a Consolidated Annual Performance and Evaluation Report (CAPER) which details accomplishments and residents assisted with CDBG funding the prior year.

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**b. City of Beloit completed a 5-year plan in 2019 which expires at the end of 2024.**

Megan McBride explained that the City is in the final year of its current Consolidated Plan, which was prepared in 2019. In 2024, the City will prepare its 2025- 2029 Consolidated Plan. She explained that the City's Neighborhood Revitalization Strategy Areas (NRSA) Plan will also be updated in 2024 for the same 2025- 2029 timeframe. Beloit's NRSA neighborhoods are the Merrill and Hackett neighborhoods, and having an up to date NRSA Plan connected to the City's Consolidated Plan allows Beloit to invest additional federal funds into public service activities which specifically benefit residents of the NRSA neighborhoods.

**c. This committee will help identify the needs in the Beloit community to be addressed over the next five years.**

Megan McBride explained that input received from the steering committee meetings, along with input received from residents, will inform the needs and priorities included in the City's Consolidated Plan. This will guide how federal CDBG dollars are allocated over the next five years.

## **2. Needs Assessment**

**a. How Well Are We Currently Meeting Needs**

Agencies provided the following information related to existing community services and supports:

- United Way 211 made 7,210 total referrals last year (2023 report) and are connected with a live trained specialist and are able to address multiple needs in a single contact.
- Beloit schools and Community Action are well known and the community knows to go to them for information and resources.
- Legal Action uses referrals to get most of their new clients (approximately 75%) and the rest are phone calls directly.
- The new face of homelessness in Beloit is dual income households, which is a challenge because there are limited resources for refer them to.
- Community Action has upcoming projects for more case management using housing stability funds (short term funding until 2025).
- The City of Beloit administers a Housing Rehab Loan Program to provide low-interest and deferred loans, sometimes combined with grant funding, to address code violations. Interest in the program has been low in the past few years, with homeowners wary of

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taking out loans. Funding is also available for landlords to make repairs to rental properties, but landlord participation has historically been quite low. A suggestion was made that information about the program be given to realtors to provide to prospective and new homeowners.

- Beloit Area Task Force on Homeless (BATFoH) put a team together to meet the needs of homelessness in Beloit. They have found that it is important to bring all of the community nonprofits together and give an opportunity to collaborate in a way that allows homeless individuals to receive a variety of benefits without having to find them independently. BATFoH has also experienced a lack of resources recently. BATFoH is also in the process of updating its Strategic Plan.
- Defy and Family Promise both shared that they have wait lists because the demand for services is greater than the capacity, with residents having to wait 3- 4 months on average to receive services. This is also being seen in surrounding communities such as Janesville and Darien.
- Community Action does not have the funding to pay for more case management that is more specific to housing and homeless needs, but can work with clients on getting jobs and job skills. Restrictive funding that is specific to certain programs whose participants are experiencing homelessness.
- Rock County Environmental Health connects residents to the Lead-Safe Homes Program and other resources for testing and eliminating lead hazards from homes with children.
- Lack of Child Care is a major problem. Many families are relocating based on a lack of child care. Steve Howland noted that there are many projects being worked on, but this will take a long time to help the community and interim solutions are needed.

**b. Identify Gaps in Service**

Agencies identified the following community needs and gaps in services for homeless individuals and families:

- **Homelessness**
  - Need for more emergency housing and shelter facilities in the community to address immediate needs since existing providers consistently have waitlists
  - Need for transitional housing facilities and programs
  - Need larger units to provide emergency shelter for families
  - The fact that residents must be Category 3 or Category 4 homeless to qualify for Coordinated Entry is a problem in the City of Beloit.

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Community Action is struggling to help homeless who do not fall under these definitions. The School District has different definition of homelessness than nonprofits in the area.

- Many landlords have transitioned to month-to-month leases instead of annual leases. This makes it easier for landlords to evict tenants, and makes tenants less likely to complain about unsafe housing conditions for fear of retaliation with nowhere else to go. Month-to-month leases therefore create homelessness because people are out of housing without enough notice to find new stable housing.

- **Case Management**

- Several agencies expressed difficulty in hiring and retaining qualified case managers with the skillsets and experience needed to effectively perform the job. Many non-profit organizations do not have the budget to offer salary and benefits at a competitive level.
- Rock County is seeing unhoused individuals impacted by the lack of case management and has seen individuals who have been domestically abused have to go back to their abuser in order to not be homeless.
- There is a need for case management services for residents who are not yet enrolled in a program, particularly since people who have to be put on a waitlist often become discouraged from seeking services even when an opening does become available.
- Several agencies expressed a need for longer-term case management services which extend after program participation has ended.
- A need for coordination between providers to establish sustainable case management funding sources and programs. Agencies struggle when there is grant funding for case management to determine how they will continue services after funding runs out.

Agencies identified the following community needs and gaps related to housing:

- **Affordability**

- Application fees, security deposits, requirements for income and credit scores are all barriers to residents on fixed incomes securing housing, and providers agreed that this has increasingly become a problem in the Beloit area

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- Lack of workforce housing has been identified as the biggest gap in the community related to housing by the Beloit Area Task Force on Homelessness (BATFoH)
- **Availability**
  - There is a shortage of rental units at all affordability levels, but makes it even more challenging for LMI residents to find affordable housing
  - People are being forced to leave the community to find housing
  - People are living in unsafe and unstable housing situations due to lack of alternative options (example: case managers seeing victims of domestic violence have to continue living with an abuser because they don't have anywhere else to go)
  - Need for short-term emergency solutions while longer-term projects and construction of new affordable housing takes place. There are a number of upcoming projects, but this does not help address the immediate need and lack of availability in the community.
  - Additional long-term housing options would also help short-term emergency and transitional housing programs have faster turnover to reduce waitlist times and expedite delivery of services to those who need them.
- **Housing Stock**
  - Beloit has an aging housing stock, and quality of homes has been going down in the City
  - Residents don't have the means to make major repairs needed to address code violations, and City is seeing low interest levels in the Housing Rehab Loan Program
  - Many people are living in unsafe housing and it is decreasing their life quality and expectancy.
- **Homeownership**

Agencies identified the following community needs and gaps in services for homeownership assistance:

  - Assistance with downpayment and closing costs is needed

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- Interest rates and housing prices have risen, making homeownership unattainable for many residents
  - Credit repair assistance is needed
  - Financial literacy programs to help residents become homebuyer ready
  - Many residents are interested in owning their own home, but do not know where to go or what resources are available to them
  - School District is seeing that many families in Beloit experience “generational poverty” and do not even know that being a homeowner is an option for them. They have found that owning is cheaper than renting, but families do not have the funds to pay a downpayment or have a high enough credit score to buy a home
  - There may be a to address rent to own options for current renters, as there are currently no incentives for landlords to offer this option.
- **Special needs populations**
    - Special needs populations with additional challenges securing housing include residents with criminal backgrounds, sex offenders, and families with children with learning disabilities.
    - With the extremely low availability of rentals, landlords are able to be pickier about how they want to rent to.
    - Challenges getting unvaccinated individuals sheltered since there are often vaccination requirements in emergency shelter settings.
    - Legal Action is seeing a large number of clients with children with special needs. They do not typically need ADA compliant housing, but may need other resources and/or accommodations
    - Renters with evictions on their rental history find it very challenging to find new housing since landlords can be very selective when selecting tenants.

### **3. Prioritize Needs**

#### **High Need Priority:**

- Creation of additional workforce housing units
- Access to Child Care
- Emergency Shelter (physical space needed)

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- Emergency Youth Shelter (physical space needed)
- Case Management (within housing and emergency shelters), including long-term case management

### **Medium/Low Need Priority:**

- Programs to help expand affordable homeownership (downpayment assistance)
- Housing to address unique needs of special needs populations
- Advocate to change the definition of “homelessness” to better reflect realities of our community

## **4. Specific Objectives/Goals**

- Creation of additional long-term housing units in the City of Beloit
- Creation of additional emergency and transitional housing units in the City of Beloit
- Ensure case management is tied to all affordable housing projects
- Locating new developments near child care facilities
- Work with larger businesses in Beloit to help develop internal child care for employees (General Needs Meeting)

## **5. Strategies**

- Advocating for the change in definition of Homelessness to be more similar to the School District’s McKinney-Vento definition
- Expanding downpayment assistance programs and publicizing availability in the community
- Engage local businesses and landlords as partners in addressing housing needs and gaps
- Expand programs to address credit repair so clients can rent and buy homes
- Expand financial literacy programs to help renters become homebuyer ready
- Promote annual leases rather than month to month leases
- Incentivize landlords and property owners to offer rent to own options