



# 2020-2024 Consolidated Plan and 2020 Annual Action Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

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**GRANTEE: City of Beloit**  
**CON PLAN PERIOD: 2020 to 2024**  
**ANNUAL PLAN YEAR: 1**

## Executive Summary

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

#### 1. Introduction

The City of Beloit utilizes the CDBG program to assist homeless persons, those at risk of being homeless, to create new jobs, retain existing jobs, assist low-moderate income people, increase property values, improve the quality of the housing stock, and assist special needs populations such as: elderly/frail elderly, persons with disabilities, persons with drug or alcohol addictions, public housing residents, veterans, and victims of Domestic Violence. Activities and programs will also serve to decrease the proportion of rental units, decrease the unemployment rate, and help stabilize neighborhoods by keeping people in their homes or assisting people secure housing.

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

##### Housing Objectives and Outcomes:

- Develop and/or support efforts to offer affordable housing options that satisfy the wide range of housing needs. Utilize existing programs and resources to improve Beloit's older housing stock. Support programs that enable homeowners to retain their homes. Support the conversion of rental to owner occupied housing in neighborhoods with unusually high percentages of rental properties & promote/support homeownership

##### Public Housing Objectives and Outcomes:

- The Beloit Housing Authority will work with NeighborWorks Blackhawk Region to provide homeownership opportunities for the residents. Employ a full-time Family Self-Sufficiency case manager to work with families. Work with community partners to provide volunteer opportunities for BHA residents and applicants. This offers extremely low-income to moderate-income households the opportunity to increase, and possibly improve, their job training skills, soft skills, & self-sufficiency. Encourage extremely low-income, low-income, and moderate-income families to utilize the least restrictive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership, and Family Self-Sufficiency.

**Homelessness Objectives and Outcomes:**

- Support local agencies that provide services and facilities for persons experiencing homelessness or at risk of homelessness.

**Community Objectives and Outcomes:**

- Continue the Housing Rehabilitation Loan Programs to improve the City’s low to moderate-income neighborhoods and continue to acquire, rehabilitate, and sell foreclosed homes to low-moderate income families.

**Anti-Poverty Objectives and Outcomes:**

- Support programs that provide job training skills and increased employee marketability. Support programs that address low literacy in both adults & youth. Literacy will make the difference between a job offer and unemployment. This will also remove obstacles for employees to advance in their workplace.

**Non-Homeless Special Needs Objectives and Outcomes:**

- Support programs that address specific concerns of special needs groups, such as Beloit Meals on Wheels or Retired Senior Volunteer Program. Assist public service programs that provide case management, client advocacy, and flexibility in order to tailor services to unique needs.

**Economic Development Objectives and Outcomes:**

- The City will explore the feasibility of micro-enterprise support. Efforts will focus on women and minority owned businesses as well as small retailers to address the (healthy) food deserts.

**3. Evaluation of past performance**

During the 2015-2019 Consolidated Planning Process, the City identified the following needs: Affordable Housing, Homeless Services, Case Management Services, Job Skill Training, and Improvement of Housing Stock.

The City currently offers three types of Housing Rehabilitation Loans. In an effort to address affordable housing and improvement of the Housing Stock, the City re-evaluated the existing parameters of each loan. In particular though, the City updated the Construction Loan guidelines to make it more accessible and desirable by both investors and private households.

The City also provided funding to non-profits with the intention of preventing homelessness, improvement of housing stock, and affordable housing. Neighborhood Housing Services provided down payment assistance to low-moderate income families. As a result, there are new, educated, and proud homeowners. Further, the City provided funding to Beloit Meals on Wheels (meals delivered 365 days a year) and the Home Companion Registry (weekly or daily visits).

In an effort to stay current with the issues affecting homelessness, the City has been an active member of the Homeless Intervention Task Force of Rock County. Beyond HITF, the City has also funded Family Promise of Greater Beloit, the Beloit Domestic Violence Survivor Center, Project 16:49, and ECHO. All of the agencies have the goal to either prevent homelessness through assistance or by providing shelter.

The City has continued to purchase foreclosed properties from Rock County. Blighted properties were demolished and the remaining lots were offered to adjoining property owners for a minimal amount. Salvageable houses were rehabilitated using a combination of City and grant dollars to be sold to owner-occupants. The program is primarily funded with City CIP dollars.

For the majority of the past five years, the City was able to continue operating the Code Enforcement program wherein inspectors performed exterior (city-wide) and interior inspections of all rental properties on a rotating three year cycle. The areas that most needed assistance were the low and moderate income areas as defined by HUD. These areas had the highest proportion of code violations, the greatest number of investor-owned properties, the greatest percentage of houses older than 50 years old, and the lowest property values.. The City operated the Rental Permit/Rental Registration program until 2018. Unfortunately, due to State of Wisconsin legislature changes, the City ceased the program and will not reinstate it until a new City Ordinance has been adopted by City Council. As a result of this change, interior inspections have drastically declined. The negative effects of this change have already become apparent to City officials and inspectors.

In 2017, the City developed two Neighborhood Revitalization Strategy Areas to focus on the most vulnerable neighborhoods in Beloit. This has allowed our CBDO's to extend their reach and improve the lives of their clients through eviction prevention, systems navigation, and client advocacy. TIn these neighborhoods, the Housing Rehabilitation Loan Program is also able to assist more clients than before.

The City utilizes CIP funding to evaluate streets to determine which ones should be reconstructed or resurfaced each year. Other public improvements are made annually to upgrade the water system, parks, and other public facilities. The City invests approximately \$1.0 million in public improvements in the low-income neighborhoods each year.

#### **4. Summary of citizen participation process and consultation process**

The City of Beloit provided its citizens the opportunity to participate in an advisory role in the planning, implementing, and assessment of CDBG programs. All interested stakeholders were provided with information regarding the goals of the CDBG program and its funded programs. There were public meetings held in the early planning stages that citizens, agencies, business representatives, or any other interested party could attend. During these public meetings, citizens were provided with an opportunity to identify needs to be included in the Consolidated Plan. In addition, direct citizen outreach was completed. Staff attended events at local agencies and consulted with the members of the public that were present.

#### **5. Summary of public comments**

There were no public comments during City Council or Community Development meetings.

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

All public comments were accepted and reviewed for inclusion into the Strategic Plan.

#### **7. Summary**

The City of Beloit's 2020-2024 Consolidated Plan was developed in order to address needs in the community. We believe that the objectives detailed above will allow us to assist homeless persons, those at risk of being homeless, to create new jobs, retain existing jobs, assist low-moderate income people, increase property values, improve the quality of the housing stock, and assist special needs populations such as: elderly/frail elderly, persons with disabilities, persons with drug or alcohol addictions, public housing residents, veterans, and victims of Domestic Violence. Activities and programs will also serve to decrease the proportion of rental units, decrease the unemployment rate, and help stabilize neighborhoods by keeping people in their homes or assisting people secure housing.

## The Process

### PR-05 Lead & Responsible Agencies - 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	BELOIT	City of Beloit, Community Development Department

**Table 1– Responsible Agencies**

#### Narrative

The City of Beloit’s Department of Community and Housing Services is the lead agency for the CDBG program. During the preparation of the plan, the City of Beloit requested input from governmental agencies as well as public and private agencies providing health and social services in the community.

The City of Beloit will continue to form new partnerships with local agencies and non-profit organizations. The City’s Continuum of Care System is coordinated by the Homeless Intervention Task Force (HITF) which provides a comprehensive response to the needs to homeless individuals and families.

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Beloit's consultation was achieved through a variety of methods. We hosted a series of three public steering committee meetings attended by representatives from several local service agencies and local government representatives. The City also hosted several public hearings in which we were able to accept comments from stakeholders and citizens alike. Two neighborhood specific meetings were hosted to address NRSA specific concerns. Finally, a City staff member also attended six (6) separate community organizations to gather information from citizens directly.

### **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 Beloit's Division of Community and Housing Services has a strong partnership with many housing, social service, economic development, governmental, non-profit, and private agencies within the community. The City continually strives to build relationships and works in conjunction with the agencies as well as providing support to assist providers with needs in the community. There is a list in the below question of the agencies that participate in the HITF and a complete list of all of the agencies that participated in the steering committee meetings is included in question 2.

### **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 of Beloit works with the Homeless Intervention Task Force (HITF) of Rock and Walworth County. The HITF evolved from several city and county groups that had been meeting on the issue of homelessness in the area. Members include representatives from the public, non-profit, and for-profit agencies. Agencies that participate in the HITF include:

#### **Community Agencies:**

- Caritas
- City of Janesville - Neighborhood Services
- Community Action, Inc.
- ECHO
- Edgerton Community Outreach
- GIFTS Men's Homeless Shelter

- House of Mercy
- Lazarus House
- Legal Action of Wisconsin
- NAMI
- Project 16:49
- Rock County Human Services
- Rock Valley Community Programs
- The Salvation Army - Janesville
- United Way Blackhawk Region
- YWCA of Rock County

### **Beloit Agencies**

- Beloit Housing Authority
- Family Services
- Family Promise of Greater Beloit

The HITF meets every other month to discuss strategies for addressing shelter and housing needs for homeless and low-income persons. The HITF originally met to discuss the implications of the North Rock County Homelessness Survey that was completed in 1993. It is responsible for the subsequent Homelessness surveys completed in 1996 and 1999. It serves as the Continuum of Care for addressing homelessness and works to meet and identify needs.

### **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 Beloit does not receive ESG funds. However, there are agencies in the City of Belot that do receive these funds and are part of the Continuum of Care. Community Action, Echo, Salvation Army, and Family Services receive ESG funds to assist in supportive services and emergency needs of participants.

### **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	<b>Agency/Group/Organization</b>	ROCK VALLEY COMMUNITY PROGRAMS, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Health Services-Education Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the agency attended all of the steering committee meetings. As a result, it is anticipated that agencies, groups, or agencies that were previously unfamiliar with RVCP will be able to utilize their services in the future.
2	<b>Agency/Group/Organization</b>	Yellow Brick Road Organization Inc
	<b>Agency/Group/Organization Type</b>	Advocacy group for LGBTQA+ in Rock County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs LGBTQA+

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>A representative from YBR attended one (1) of the steering committee meetings. As a newer agency to the Rock County community, it is anticipated that the organization will be able to share the resources with their clients that were previously unknown. This is also the only agency that attended the Steering Committee meetings that works exclusively with the LGBTQA+ community. As such, we are hopeful the City will be able to hear any housing/homelessness or community development concerns related to the LGBTQA+ community.</p>
3	<p><b>Agency/Group/Organization</b></p>	<p>YWCA OF ROCK COUNTY</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services-Children  Services-Elderly Persons  Services-Victims of Domestic Violence  Services-homeless  Services-Education  Services - Victims</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Non-Homeless Special Needs  Anti-poverty Strategy</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Representatives from YWCA attended all three Steering Committee Meetings. An anticipated outcome of the consultation is that the City of Beloit recognizes the needs mentioned by the representatives and will be able to include them in the consolidated plan to be supported.</p>

4	<b>Agency/Group/Organization</b>	SALVATION ARMY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	One of the Captains from the Beloit Salvation Army attended all of the Steering Committee Meetings. It is anticipated that the Salvation Army will apply for future CDBG funding to expand the services they are already offering that closely correlate to the identified needs in the Beloit area.
5	<b>Agency/Group/Organization</b>	ECHO
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Food Pantry
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of Echo attended the meeting regarding housing and homelessness. Echo currently receives CDBG funding for Beloit residents and it is anticipated that the City will be able to continue funding the program Echo provides as it closely correlates to the identified needs.
6	<b>Agency/Group/Organization</b>	Nami Rock County, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director attended the Housing and Homelessness Steering Committee Meeting. A recent trend we have witnessed in Beloit is that seeking assistance for mental health is becoming less stigmatized. Hopefully, as a result of NAMI becoming more well known in the Beloit area, service providers will be able to both refer and reference the services NAMI offers for their clients.
7	<b>Agency/Group/Organization</b>	CARITAS
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Health Food Pantry
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director attended all of the Steering Committee Meetings. As Caritas is one of the only food pantries in Beloit, it is hopeful Caritas will be able to apply for CDBG funding to expand their services, possibly with an emphasis on isolated seniors.
8	<b>Agency/Group/Organization</b>	Legal Action of Wisconsin Inc
	<b>Agency/Group/Organization Type</b>	Legal Services for Low-Mod income clients
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from LAW attended all three of the steering committee meetings. As a result of the consultation, it is hoped that Legal Action will be able to expand more of its services to assist Beloit residents with avoiding homelessness.
9	<b>Agency/Group/Organization</b>	Family Services of Southern Wisconsin and Northern Illinois
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services - Victims

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director and program manager attended the steering committee meetings. As a long-time recipient of CDBG, it is anticipated that the existing partnership will continue to flourish and expand to support the City of Beloit's residents.
10	<b>Agency/Group/Organization</b>	Community Action of Rock & Walworth Counties
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from CAI attended all three steering committee meetings. Community Action has been a long-time recipient of CDBG funds through the City of Beloit. As a result of this consultation, the City anticipates a continued successful partnership with Community Action.
11	<b>Agency/Group/Organization</b>	United Way Blackhawk Region, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director attended the housing and homelessness meeting. Although it is not anticipated that United Way will apply for CDGB funding through the City of Beloit, it is hoped that United Way will be able to fill in the gaps where the City of Beloit is unable to fund programs.
12	<b>Agency/Group/Organization</b>	NEIGHBORHOOD HOUSING SERVICES OF BELOIT, INC.
	<b>Agency/Group/Organization Type</b>	Housing Lending for LMI Households
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director attended the Housing and Homelessness meeting. As a recipient of CDBG, its anticipated that Neighborhood Housing Services will continue to assist the residents of Beloit with their homeownership adventure.
13	<b>Agency/Group/Organization</b>	Retired & Senior Volunteer Program
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Social Engagement/senior security
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director attended two (2) of the Steering Committee meetings. As a result of the consultation, the need for transportation has been identified.
14	<b>Agency/Group/Organization</b>	Community Health Systems, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from the BACHC attended two (2) of the steering committee meetings. They were able to offer a unique perspective as one of the only healthcare providers in Beloit. As a result, service providers will be including healthcare providers in future conversations regarding homelessness and housing issues.

15	<b>Agency/Group/Organization</b>	Beloit Meals on Wheels
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director attended the meeting on non-homeless special needs. BMOW has received CDBG funding from the City of Beloit and it is anticipated that the City will be able to continue supporting their mission.
16	<b>Agency/Group/Organization</b>	Grinnell Senior Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of Grinnell attended the Non-Homeless Special Needs meeting. The ED is new to their position so one of the anticipated outcomes is exposure to and awareness of the other existing service agencies in the City of Beloit.
17	<b>Agency/Group/Organization</b>	HealthNet of Rock County, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from HealthNet attended the Non-homeless special needs meeting. One of anticipated outcomes of their attendance is an increased awareness of issues stemming from poor medical or dental care.

18	<b>Agency/Group/Organization</b>	Beloit Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Director of the BHA attended all of the steering committee meetings. The director echoed the sentiment voiced by service providers that Federal Regulations are sometimes in themselves a barrier for low-mod income families to receive desperately needed assistance. It was discussed that clients generally are able to receive better assistance when service providers are able to help them navigate the rules and requirements.
19	<b>Agency/Group/Organization</b>	AIDS Resource Center of Wisconsin
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health Services-Education Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended the Non-Homeless Special Needs meeting. They were able to specifically share statistics regarding HIV/AIDS in Rock County and identified the actual needs for individuals living with either disease. As a result, the City of Beloit was able to prioritize the needs accordingly.

20	<b>Agency/Group/Organization</b>	Family Promise of Greater Beloit, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from FPGB attended the Housing and Homelessness meeting. FPGB, FKA Hands of Faith, has been a long-time recipient of CDBG funds through the City of Beloit. A previously identified need for emergency housing assistance was reaffirmed and it is anticipated that the City of Beloit will be able to continue funding the emergency housing program FPGB offers.
21	<b>Agency/Group/Organization</b>	Blackhawk Technical College
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Technical College
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Director of Institutional Research & Effectiveness attended the Non-homeless Community Development meeting. They shared the new approaches to education BTC are exploring and were able to hear the unique perspectives of service providers regarding the City's citizens. There was an overall concern that students are not being prepared with real life soft and hard skills that will enable them to successfully enter the workforce. Hopefully, there will be continued conversations regarding how to offer the tools necessary to succeed.

22	<b>Agency/Group/Organization</b>	Stateline Literacy Council
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of SLC attended the Non-homeless Community Development meeting. They were able to share the struggles non-native English speakers face in terms of obtaining gainful employment. A need for a "bridging" service was identified and will hopefully be supported by the City of Beloit through CDBG funding.
23	<b>Agency/Group/Organization</b>	Rock County Veteran Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - County Services - Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County Veteran Services officer attended all of the steering committee meetings. They were able to offer information specifically regarding Rock County Veterans. An anticipated outcome is improved coordination between the RCVO and the various service providers in Beloit and surrounding communities that may be able to assist the veterans further.
24	<b>Agency/Group/Organization</b>	City of Beloit - Community Development Department
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning and Building Services
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Director of Planning and Building Services attended the Non-Homeless Community Development Meeting. They were able to share relevant information about transportation as well as business needs in Beloit. As a result of the conversation, it became apparent there is a dire need for more quality and affordable childcare in Beloit. It is anticipated that the City of Beloit will be able to support this need with CDBG funds if agencies apply for a childcare specific program.
25	<b>Agency/Group/Organization</b>	Rock County Human Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the RCHS office attended two of the steering committee meetings. It is anticipated that RCHS will be able to refer clients to specific agencies in the future in the Beloit area.
26	<b>Agency/Group/Organization</b>	City of Beloit - Community Development Department
	<b>Agency/Group/Organization Type</b>	Housing Service-Fair Housing Other government - Local Housing Rehabilitation Loan Program Specialist
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Rehabilitation Loan Program Specialist attended the meeting regarding Housing and Homelessness. As a result, it is hopeful the loan program might be made more accessible and advertised even further to City residents.
27	<b>Agency/Group/Organization</b>	Rock County Human Services - Behavioral Health
	<b>Agency/Group/Organization Type</b>	Services-Health Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Division Manager attended the Housing and Homelessness meeting. As one of the seemingly catch all agencies Beloit residents call in times of need, it is anticipated that Rock County Human Services will be able to direct clients to specific agencies in Beloit that they may have previously been unfamiliar with.
28	<b>Agency/Group/Organization</b>	Southwest Wisconsin Workforce Development Board
	<b>Agency/Group/Organization Type</b>	Civic Leaders Workforce Development Corporation
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CEO attended the Non-homeless community needs steering committee meeting. They were able to provide information about the programs that are in place and gather intel regarding the type of programs City residents need. It is anticipated that SWWDB will fill in some of the gaps CDBG is not eligible to assist with.

29	<b>Agency/Group/Organization</b>	City of Beloit - Economic Development
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization Business Leaders Civic Leaders Business and Civic Leaders Greater Beloit Economic Development Corporation
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The ED attended the Non-homeless Community Development meeting. As a result of their consultation, quality childcare was identified as a high priority for the working families of Beloit.
30	<b>Agency/Group/Organization</b>	City of Beloit, Public Works Department, Public Transit Division
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Public Transportation
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff from the Community Development Department met with the Director of Transit as well as the MPO organizer to discuss transportation needs identified during the steering committee meetings, limitations of the current system, and creative options to meet the needs. Being able to support effective marketing for transit (to dispel myths and outdated information) through CDBG funding is an anticipated outcome.
31	<b>Agency/Group/Organization</b>	Downtown Beloit Association
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Housing Services staff met with the Executive Director of the DBA. We discussed the challenges businesses in downtown Beloit encounter as well as the challenges potential employees face. We anticipate being able to support efforts to establish micro-enterprise businesses in the area.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

The City of Beloit published public notices as well as sending emails/letters directly to various types of agencies in the Beloit area. We strove to invite or requested input from representatives from various agencies.

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

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

**Table 3– Other local / regional / federal planning efforts**

**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(I))**

The City of Beloit has a positive working relationship with all local agencies and governmental units. Community Development personnel regularly attend local and state meetings hosted by various agencies to keep lines of communication open. Various agencies are contracted to provide CDBG funded public services. The Community Development department works very closely with these organizations.

**Narrative**

## **PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

The City of Beloit invites its citizens to participate from the very beginning in the planning, implementation, and assessment of CDBG programs. Information regarding the CDBG program is always available on the City website, however; information was gathered from citizens directly through hosting both Steering Committee Meetings and public hearings. The City hosted several public meetings throughout the entire planning process in order to give citizens an opportunity to identify needs to be addressed in the Consolidated Plan. Representatives from a wide background, minorities, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs, were invited to participate in the Steering Committee meetings. The meetings were publically noticed on the City's main webpage, the City's CDBG webpage, and various community newsmedia sources. City Staff also directly mailed and emailed the public notice and an invitation to the local non-profits and other interested stakeholders.

One of the first steps in the process was to host a series of three Steering Committee meetings. These meetings were hosted by Housing Services staff and were open to anyone, whether they were private citizens or agency representatives. Representatives from CDBG funded and Non-CDBG funded programs were invited and attended. Community needs and a review of the Plan in process were discussed during the meetings.

The City also held two public hearings during the later stages of the process to discuss the Consolidated Plan. The first public hearing was held at the regularly scheduled City Council meeting held on July 15, 2019. The second public hearing was held at the regularly scheduled Community Development Authority (CDA) meeting.

Additionally, the City hosted meetings in the two Neighborhood Revitalization Strategy Areas to gather input on specific needs of those areas.

All of the public meetings and hearings were held in buildings that are handicapped accessible. The City also has Spanish speaking staff in the Community Development Department who can provide assistance to Spanish-speaking residents who are interested in the plan documents.

The City of Beloit also identified that governmentally hosted meetings and/or public hearings are not accessible by all of the citizens of Beloit. Staff reached out and was able to attend several pre-existing community based meetings/events. As a result of attending community events, City staff was able to bring awareness of specific concerns and/or ideas to the planning process.

**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  Local Service Agencies	31 attendees	Priorities were established for housing and homelessness needs: Comprehensive Case Management, System and Resource Navigator advocates, Housing (emergency shelter, transitional living, long term, and permanent housing), Life education skills, Tenant Education, Preventative Eviction/Emergency Rent Assistance, Advocacy for Housing Stock Conditions, Accessible Legal Services, and Tenant Protection from retaliation. See meeting minutes for detailed comments.	All comments were accepted.	

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)
2	Public Meeting	Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Local Service Providers	27 attendees	Priorities were established for Non-Homeless Special Needs: Transportation (Elderly, Frail Elderly, Persons with Disabilities, & Public Housing Residents), Access to services (all sub-categories), Awareness and Education, and Advocacy. See meeting minutes for detailed comments.	All comments were accepted.	

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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish &amp; Chinese</p> <p>Non-targeted/broad community</p> <p>Economic Development &amp; the business community</p>	22 attendees	Priorities were established for Non-Homeless Community Development Needs: Quality/Affordable Childcare, Early Literacy, Transportation, and Future Ready Skills.	All comments were accepted.	
4	Community Based Event - Soup Lunch at St. Paul's Church	Non-targeted/broad community	There were approximately 40 citizens in attendance	Citizens identified the following as needs in the city: Transportation, Affordable/Available/Safe Housing, Homeless resources, Community Development events, as well as Mental Health support and accessibility. See summary for detailed comments.	All comments were accepted.	

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)
5	Community Based Event - Soup Lunch at St. Paul's Church	Elderly and Frail Elderly	There were approximately 30-40 citizens in attendance.	Citizens expressed the following concerns: Homelessness (shelter during inclement weather and scam artists v actual homeless), Senior resources (would like more options at Grinnell Hall, indoor places to walk, not being tech savvy), Youth (employment opportunities and programming for 15 and older), Veterans, Infrastructure concerns, Code Enforcement, Economic Development, and Crime Prevention.	All comments were accepted.	

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)
6	Community Based Event - Soup Lunch at St. Paul's Church	Non-targeted/broad community	Comments were accepted from the participants willing to share their input while they waited for their turn in the party.	Citizens expressed concerns regarding: Homelessness, Affordable/Available Housing, Transportation, Emergency Shelter, Infrastructure, Lack of shopping options, and illegally dumped trash and debris.	All comments were accepted.	
7	Community Based Event - Soup Lunch at St. Paul's Church	Minorities Non-English Speaking - Specify other language: Spanish & Chinese	There were six students in attendance in addition to the instructor.	Citizens expressed the following concerns: City Infrastructure (bike accessibility, street lights, snow removal services) Economic Development (small business support, more options in the city, available jobs in Beloit).	All comments were accepted	
8	Community Based Event - Soup Lunch at St. Paul's Church	Non-targeted/broad community	There were approximately 20 citizens in attendance.	Throughout the presentation, the need for AODA awareness, prevention, and treatment revealed itself.	All comments were accepted.	

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)
9	Public Hearing	Non-targeted/broad community	No members of the public spoke at the July 15, 2019 Public Hearing held during a regularly scheduled City Council Meeting.	No members of the public commented on the CDBG agenda topic.	There were no comments to be accepted.	
10	Public Hearing	Non-targeted/broad community	No members of the public spoke at the August 28, 2019 Public Hearing held during a regularly scheduled Community Development Authority Meeting.	No members of the public commented on the CDBG agenda topic.	There were no comments to be accepted.	

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment section describes the needs of Beloit's low-moderate income population in regards to housing and homelessness, specific sub-groups, and community and economic development. The proposed plan represents the efforts the City of Beloit will support and encourage to improve the quality of life for low and moderate income persons living within our community.

The City of Beloit utilized the 2010 census, the 2015 ACS default needs assessment data, public meeting comments, citizen outreach meeting comments, feedback from City employees, as well as local and regional agencies to identify the aforementioned needs related to housing, homelessness, community and economic development, and specific sub-groups.



## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Over the years, the City has improved its public facilities to the best of its abilities. Among aforementioned facilities are our many parks, senior center, youth centers, environmental centers, health facilities, as well as various others. The following public facility needs have been identified as a priority:

- creating a satellite location for the Rock County Job Center. Currently, the job center is located in Janesville, WI. Many residents have a difficult time obtaining transportation to and from the center to look for employment. If a satellite location were available, residents of Beloit would be able to access employment resources on a more equal basis.
- the senior center is in need of updates as well as ADA improvements
- non-profit agencies brought awareness to the fact that there is a gap in funding available to maintain their physical facilities. They are often times extremely reliant on the goodwill of corporations to donate either materials or labor to repair major issues, such as a leaking roof. When the non-profit agencies are faced with an unexpected expense, their ability to provide service is affected.

### **How were these needs determined?**

Stakeholders and agency representatives identified the lack of a job center in Beloit as a need during the steering committee meetings. In addition, discussions during citizen outreach meetings also resulted in similar conclusions.

### **Describe the jurisdiction's need for Public Improvements:**

- Street resurfacing or maintenance
- Streets covered in broken glass and litter
- Sidewalks
- Lighting in dark neighborhoods
- Alley maintenance
- Research adding additional stop signs on busier roads
- More (ADA) parking at the senior center

### **How were these needs determined?**

Stakeholders and agency representatives identified the needs during the course of three steering committee meetings as well as the NRSA neighborhood meetings. In addition, discussions during citizen outreach meetings also resulted in similar conclusions.

The City's Engineering Division, along with other City Departments, have a program of evaluating public improvement needs each year to upgrade the water system, parks, and other public facilities. In an average year, the City invests at least \$1.0 million in public improvements.

### **Describe the jurisdiction's need for Public Services:**

The City of Beloit has a need for services that address:

- Overall accessible transportation
- Senior services including, but not limited to: transportation, assisted living, senior system navigation, and preventing social isolation
- Youth services (services for youth between 12-24, education regarding drugs, alcohol, sexual topics, early childhood literacy, foster care improvement, transportation, and various others)
- Quality, affordable childcare is a newly identified need that requires acknowledgment. Citizens and agency representatives alike brought awareness to the fact there is a lack of childcare for working parents within the City of Beloit. Employment and access to resources can be threatened by the inability to have a safe place for children during the day.
- Needs of Domestic Violence victims
- Literacy (tied to employment, healthcare, the next generation etc.)
- Health
- Mental Health
- Substance abuse (in and outpatient services, immediate access to resources, access to medication)
- Employment and job skill training
- fair housing counseling
- life/financial training
- Sex education soft skills/employability

### **How were these needs determined?**

Stakeholders and agency representatives identified the needs during the course of three steering committee meetings. In addition, discussions during citizen outreach meetings also resulted in similar conclusions.

**Based on the needs analysis above, describe the State's needs in Colonias**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section provides information on the condition and affordability of the housing market in the City of Beloit.

The 2017 American Community Survey (ACS) Comparative Housing Characteristics data shows that the City of Beloit has a total of 15,319 housing units, with a large majority (69.8%) being 1-unit detached structures. Additionally, the majority (30%) of the housing units were built in or before 1939. The second highest percentages of homes were built between 1950 and 1959. Only 20.2% of the housing stock was built in the last thirty years, meaning that approximately 79.8% of the housing units available were constructed over forty years ago. This means that there is a high number of properties at risk for lead based paint hazards.

According to the ACS data, 35% or more of the household income is going towards gross rent for 43.4% of Beloit residents. This clearly indicates a high cost burden for tenants. Unfortunately, the rising rental rates do not always correspond with the condition of housing units available. For example, in the two NRSA's, the housing stock is among the oldest and has the highest number of property maintenance issues.



## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

To ensure long-term solutions and not simply a one time fix, the City is dedicated to generating new opportunities for household stability and economic success. The following information will identify where potential career opportunities exist as well as pinpoint possible justifications as to why there are vacant employment sector positions.

### 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	108	8	1	0	-1
Arts, Entertainment, Accommodations	1,593	1,681	12	12	0
Construction	645	526	5	4	-1
Education and Health Care Services	2,211	2,590	17	19	2
Finance, Insurance, and Real Estate	570	514	4	4	0
Information	289	209	2	2	0
Manufacturing	3,666	3,015	28	22	-6
Other Services	496	402	4	3	-1
Professional, Scientific, Management Services	806	1,775	6	13	7
Public Administration	0	0	0	0	0
Retail Trade	1,584	1,749	12	13	1
Transportation and Warehousing	420	333	3	2	-1
Wholesale Trade	692	744	5	5	0
Total	13,080	13,546	--	--	--

**Table 5 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

Total Population in the Civilian Labor Force	17,570
Civilian Employed Population 16 years and over	15,245
Unemployment Rate	13.21
Unemployment Rate for Ages 16-24	44.68
Unemployment Rate for Ages 25-65	7.03

**Table 6 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector		Number of People
Management, business and financial	2,135	
Farming, fisheries and forestry occupations	505	
Service	2,005	
Sales and office	3,210	
Construction, extraction, maintenance and repair	1,295	
Production, transportation and material moving	1,655	

**Table 7 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	10,415	73%
30-59 Minutes	2,990	21%

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
60 or More Minutes	950	7%
<b>Total</b>	<b>14,355</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2011-2015 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	1,815	370	1,235
High school graduate (includes equivalency)	4,205	480	1,710
Some college or Associate's degree	3,805	315	1,085
Bachelor's degree or higher	2,210	85	530

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

Educational Attainment by Age

	<b>Age</b>				
	<b>18-24 yrs</b>	<b>25-34 yrs</b>	<b>35-44 yrs</b>	<b>45-65 yrs</b>	<b>65+ yrs</b>
Less than 9th grade	55	250	325	560	340
9th to 12th grade, no diploma	490	500	425	1,360	555
High school graduate, GED, or alternative	2,050	1,465	1,605	3,340	1,900
Some college, no degree	1,855	1,190	890	1,805	775
Associate's degree	115	240	395	685	280
Bachelor's degree	145	550	415	705	425
Graduate or professional degree	0	245	255	655	330

**Table 10 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	24,012
High school graduate (includes equivalency)	25,392
Some college or Associate's degree	29,941
Bachelor's degree	35,423
Graduate or professional degree	56,996

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The top five major employment structures are as follows (highest % of jobs -> lowest%):

1. Manufacturing - 22%
2. Education and Health Care Services - 19%
3. Retail Trade - 13%
4. Professional, Scientific, Management Services - 13%
5. Arts, Entertainment, Accommodations - 13%

### Describe the workforce and infrastructure needs of the business community:

Although there have been a few recent initiatives, the City of Beloit lacks job training programs that are specifically engineered to the jobs in our community. There are many high skilled positions available, but not enough highly skilled individuals to fill those jobs from Beloit.

Higher education is the most immediate need for the workforce of the business community in the City of Beloit. According to the charts above, only 20% of the population has an Associate's, Bachelors, or a Graduate/Professional Degree. There is also a lack of communication and connection between schools and the employment opportunities of local developers and businesses.

As far as the infrastructure needs of the business community, the City of Beloit has been working closely with the DOT and other relevant parties to ensure that businesses are accessible by heavy truck traffic. The City is located along I-90, I43, and other main thru-ways. However; the business community that is actively growing outside of the city center is isolated in terms of public transportation. Bus routes and other creative solutions to address this need will require evaluation.

**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.**

The City of Beloit has a number of both private and public investments that will impact economic development and will subsequently have a great effect on the city's workforce. These investments will offer a range of positions for Beloit's residents, starting from entry level to highly skilled jobs. In addition, there are a few of these that will increase travel and tourism to the City, which will also increase the number of positions that will become available.

## **Housing**

### 1. Single/Multi Family Owner Occupied

- 22 single family lot submitted and approved
- 14 multi family project submitted

### 2. Multi Family - Rental

- 75 unit apartment building (City Limits)
- 174 unit apartment building (Downtown Beloit)

## **Commercial**

1. New Auto Parts Store
2. New Fast food restaurant
3. New 4 Story Office Building

## **Industrial**

1. Production/Warehouse Expansion
2. NorthStar LINAC Addition
3. Confidential Project W

## **Institutional**

1. Beloit College Powerhouse
2. Visit Beloit
3. Confidential Project MS

## **Entertainment**

1. Ho-Chunk Casino
2. Snappers Stadium

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

The employment opportunities in the city have shifted and the education of the current workforce does not correspond well to the available employment opportunities. According to representatives from the Greater Beloit Economic Development Corporation and Downtown Beloit Association, there seems to be two main classes of employees: those that are under qualified or those that are extremely overqualified. The

highest numbers of unemployed residents have only their high school diploma or the equivalent. There are a number of higher level positions available within the city, however; Beloit's workforce does not have the specific skills or training for those positions.

There is also a severe lack of "soft skills" in the younger generation of workers. For example, potential employees are unfamiliar with the correct way to answer a telephone or professional presentation. Additionally, this generation has expectations that do not correlate with what the employers are willing or able to offer. One such expectation is flexibility with a job schedule. Workers increasingly prefer to find a job in which they can have an improved work-home balance over a position that pays more.

Although there are some resources related to work-force training available in the city, the type and level of training does not correspond with the type and level of employment opportunities. The educational institutions in the community include local high school, Blackhawk Technical College, Beloit College, and the University of Wisconsin Rock County. The Community Development Steering Committee members discussed the many concerns in regards to the training that is available and educational institutions. The general consensus was that they did not correspond well with the available jobs.

The high schools have started becoming creative in expanding their class offerings (Robotics, for example) but at the end of the day, it still falls upon the student to choose the classes as an elective. The training is still relatively general and students would not be able to find a well-paying position direct out of school. Additionally, options for obtaining Bachelor Degrees locally are extremely limited. Beloit College offers degrees, however; tuition is very expensive, even with scholarships and grants. A student could begin their degree at the University of Wisconsin but would need to complete their schooling at a different UW school. Blackhawk Technical College is able to offer technical degrees but not the Bachelor degree.

**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.**

Community Action, Inc. of Rock and Walworth County has four workforce training initiatives. They include Beloit Fresh Start (an education and job-training program for at-risk youth), Fatherhood Initiative Program (a program that collaborates with local employers to fill entry level positions with fathers), Transitional Jobs Program (A partnership with DCF to provide subsidized employment to residents of both Rock and Walworth Counties), and finally, the Work & Wheels Program (offers driver's education scholarships and financial assistance for license renewal and reinstatement costs).

The Southern Wisconsin Workforce Development Board also provides training (Occupational Skills, Specialised Skills, Apprenticeship, Adult Basic Education & Literacy, High School Completion, ESL, Bridge Instructional Programming, Work Readiness, Skill Upgrade and Retraining, Entrepreneurship and Trade Adjustment Act Education) for individuals through WIOA funding and partner agencies.

In addition to the above listed, Hendricks CareerTek, in partnership with Greater Beloit Economic Development Corporation, Greater Beloit Chamber of Commerce, Rock County 5.0, and Stateline Boys & Girls Clubs, has introduced an entirely new career exploration program for Beloit's youth. CareerTek is not strictly a workforce training initiative. It also offers summer academies, academic support, CORE, resume/cover letter writing, career exploration, and more.

Corporate Contractors, Inc. has a four prong workforce development program that offers opportunities for:

1. High School Students to work on job sites
2. Hard skill training for associates
3. Mentor training &
4. Leadership Skills

Although Community Action's Fatherhood program is the only initiative that is funded by CDBG, all of the above mentioned programs support the City's consolidated plan. Community stakeholders identified Future Ready Skills and Transportation as two of the highest needs in the the economic development world during the steering committee meetings.

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

No

**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.**

The City of Beloit does not participate in a Comprehensive Economic Development Strategy.

**Discussion**

Regional Economic Development activities/organizations that the City of Beloit is involved with include:

- Rock County Development Alliance
- Rock County 5.0
- MepREP (Madison Area Economic Development Partnership)
- Tri-State Alliance

Although the City of Beloit is involved with these partnerships, they are all private ventures and not government programs.

## **MA-50 Needs and Market Analysis Discussion**

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

According to the 2019 Analysis of Impediments to Fair Housing, one third of the households in Rock County are experiencing housing problems. Beloit, in particular, has 35.7% of white households, 44.5% of Latinx households, and 62% of black households that are experiencing housing problems according to HUD's Affirmatively Furthering Fair Housing data Table 9 in the Appendix.

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

The City of Beloit defines areas of concentration as census tracts in which the percentage of the racial minority or low-income families exceeds the overall percentage of racial minority for the City of Beloit. According to the 2017 ACS 5 Year Estimates, the City of Beloit has a total population of 36,733. Of that, 14,204 are estimated to be non-white. To determine the City's racial minority percentage, the total racial minority population estimate for 2017 was divided by the total city population of the same year. This revealed that 39% of the city's population is non-white. The 39% is the threshold used to measure concentrations of minorities for census tracts within the City of Beloit.

Information from the 2019 Analysis of Impediments indicates that there are two census tracts, 16 and 18, that have a 55-65 percentage of non-white residents. Additionally, there are two census tracts, 17 and 25, that have a 44-55 percentage of non-white residents. Comparing this information to the 2015-2019 Consolidated Plan shows that Census Tract 23 is no longer an area of concentration for non-white residents.

Census Tract 18 has historically maintained the highest percentage of non-white residents. At 67.6% non-white, Census tract 18 continues to have the highest percentage. It is located on the east side of Rock River. The western, northern, eastern and southern boundaries, respectively, are Riverside Drive, Bayliss Avenue, Sherman Avenue and Central Ave, and finally White Ave and Woodward Avenue.

Census Tract 16 has the second highest percentage of non-white residents, calculating at 47.09% minorities. This Census Tract is bounded by Portland Avenue to the North, Mckinley Avenue to the West, Shirland Avenue to the South, and Fifth and Cross Street to the East. A unique characteristic of this area is that the Bluff Street Historic District, as well as other locally and nationally recognized Historic Landmarks are within the boundaries.

Census Tract 17 has the third highest percentage of non-white residents, calculating in at 46.47% minorities. This Census Tract is bounded by the Rock River to the East, Portland Ave to the South, Burton Ave to the North, and McKinley/Hackett to the West.

Census Tract 25 has the fourth highest percentage of non-white residents, calculating in at 32.76% non-white. This Census Tract is bounded by Prairie Ave to the East, W Hart to the North, Pioneer to the West, and Bayliss Ave to the South.

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

The low-income, high minority populated neighborhoods are characterized by a higher percentage of rental vs homeowner occupied homes, lower property values, and lower rates of resale. There are multiple contributing components, however; the most significant factors are that these neighborhoods contain the oldest housing stock in the City and also have the highest rates of vacant, abandoned, and foreclosed properties. The foreclosures and lower property values enable landlords to purchase and convert what may have once been an owner occupied property into another rental. Additionally, as many of the properties are older, they are deteriorating and have undesirable floor plans that are not attractive to the current market. These areas also tend to have high crime rates.

### **Are there any community assets in these areas/neighborhoods?**

In the Merrill neighborhood (census tract 18), the Merrill Community Center has flourished with a dedication to engage both the youth and seniors of the community. Additionally, a building that was previously the Beloit Mall is now home to multiple social service agencies. Although the majority of the clients are from the low-income neighborhoods, the positive reach extends city-wide. These agencies and opportunities include, but are not limited to: the Beloit Public Library, the Stateline Literacy Council, the Beloit Area Community Health Center, Rock County Human Services, School District of Beloit charter schools, institutes of higher education, and a convention center.

On the west side, which includes Census tracts 16 and 17, there is the Grinnell Senior Center, the Transit Transfer Facility, NeighborWorks Blackhawk Region (offering low-dollar first time mortgages and down-payment assistance), Family Services, Youth2Youth, and the Stateline Pregnancy Clinic.

All of the neighborhoods have a community park (two of which will be receiving a splash pad installation), public schools, and financial institutions.

### **Are there other strategic opportunities in any of these areas?**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 12 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Census Tract 16 - Hackett
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	9/20/2017
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Hackett Neighborhood is located directly west of the Rock River and downtown. It is bound by Shirland Avenue to the south, McKinley Avenue to the west, Portland Avenue to the north, and Fifth Street/the Rock River to the east.
	<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The predominant land use in this target area is residential, although there are a few commercial uses scattered along St. Lawrence Avenue, Bluff Street, and Park Avenue.</p> <p>According to HUD's CPD Mapping tool, the housing stock of census tract 16 have the following housing characteristics:</p> <ul style="list-style-type: none"> <li>• 96% residential</li> <li>• 89.03% rental housing built before 1980</li> <li>• of the above percentage, 64.99 % of rental housing built was before 1949</li> <li>• 56.96% homes are renter occupied</li> <li>• 42.98% of residents experience a housing cost burden</li> <li>• Only 9.75% of residents have a commute to work time under 60 minutes.</li> </ul> <p>There are a few commercially utilized buildings/spaces along St. Lawrence Ave, Bluff Street, and Fifth Street.</p>

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>In 2014/2015, City officials began consulting and researching trends and patterns in crime and property deterioration to determine how to best address overall community concerns. As a result, it was evident that there was a clustering of incidents (crimes against people, income levels by census tract, vacant/abandoned properties, etc.) in the Hackett (18) and Merrill (16) neighborhoods.</p> <p>After it became clear that the Hackett neighborhood needed increased attention, the City moved forward with neighborhood specific research. Twenty one community members, representing local businesses, local on-profit service agencies, church/faith groups, public sector departments, the School District, neighborhood groups, and residents, were interviewed with the assurance of confidentiality.</p> <p>Following the individual interviews, the City hosted a Stakeholder meeting at the Beloit Public Library to solicit input from residents and businesses regarding the needs of residents in the two NRSAs. Seven key issues were identified.</p> <p>After the initial stakeholder meeting, the City hosted two Listening Sessions in the Hackett neighborhood in both 2016-2017. Both were hosted at Hackett Elementary School. In 2019, the City hosted an additional session at the Historical Society.</p> <p>Additionally, the city hosted a public Bus Tour of the Hackett target area. The public was invited to attend. Several City Councilors, members of the Community Development Authority, and members from the public attended the bus tour to view properties that have been both rehabilitated and in dire need of either condemnation or active rehabilitation.</p> <p>Finally, the City placed a Community Survey, available in both English and Spanish, on the website from November 1, 2015 until January 5, 2016.</p> <p>The City decided to continue the NRSA program after seeing both the improvements already made and the continued need for increased attention.</p>
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<p><b>Identify the needs in this target area.</b></p>	<p>As a result of the 2019 Neighborhood Listening Session, the following needs have been identified:</p> <ul style="list-style-type: none"> <li>• Increase number of long-term residents, and quality/responsible landlords</li> <li>• Better maintenance on private property, and increased enforcement of these issues</li> <li>• Better public maintenance, i.e. alleys, street sweeping, sidewalks, increased street lighting, &amp; snow clearing</li> <li>• Need “large-item” pick-ups once or twice per year</li> <li>• Improved public communication with residents who may not have internet or electronic devices (i.e. elderly population.)</li> <li>• Increased options for after-school student safety</li> <li>• Improved transportation</li> <li>• Resources navigation, outreach, education regarding resources and services</li> <li>• Credit education, so people can obtain rental housing</li> <li>• More education on how to reach Code Enforcement to report issues</li> <li>• Increased resident involvement in their neighborhoods</li> </ul> <p>3. Public Safety Needs:</p> <ul style="list-style-type: none"> <li>• More information regarding Neighborhood Watch</li> <li>• Increase police presence</li> <li>• Increase number of ways to report crime electronically</li> <li>• Decrease or inhibit vandalism</li> <li>• Reduce speeding</li> <li>• Increase parking enforcement</li> </ul>
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**What are the opportunities for improvement in this target area?**

There are three main opportunities for improvement in this target area and they are as follows:

Housing Opportunities:

- Increase opportunities of low-moderate income households to become homeowners by providing expanded options for first mortgages, offering down payment assistance, and offering flexible financing options to rehabilitate vacant properties.
- Improve housing quality for both LMI households and higher income households by providing home improvement loan options with repayment terms based on the household income and ability to repay, by expanding the eligibility criteria for home improvement loans to include households of higher income, and by targeting financial resources for major rehabilitation, demolition, and new construction to remedy the most dilapidated properties in the neighborhoods.
- Improve the housing dynamic of the neighborhood by directing financial resources to improve the physical condition of the housing stock, with one of the goals being to increase the housing values in the neighborhoods. The housing dynamic will also be improved by encouraging mixed income neighborhoods and expanding opportunities for homeownership, which increases long-term residency.

Economic Improvement/Resident Empowerment Opportunities:

- Increase opportunities for job growth and education that provide meaningful, attainable job opportunities for unemployed and low-to-moderate income residents by connection people to job training resources for existing job opportunities and creating additional job training programs for employment opportunities by new/incoming businesses.
- Increase access to employment opportunities by connecting people with programs that have partnerships with local employers.

- Improve access to supportive services, such as additional financial resources, child care

	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>There are barriers to improvement that were identified both by the City of Beloit and the residents, however; none of them are completely insurmountable.</p> <p>The largest barrier that the City has encountered is improving the trust between neighborhood residents and "outsiders." Service providers have been steadily breaking down the mistrust and the City has started addressing short term goals, such as a large scale neighborhood clean-up, to demonstrate to the residents that their concerns are being heard.</p> <p>Another obstacle has been encouraging participation in events and activities. Stakeholders have steadily been trying to increase the number of people that want to be involved in their communities. Building a community of reliability though is crucial to our residents not attempting to survive on their own.</p> <p>An additional obstacle we have encountered is that this neighborhood includes the Nationally Registered Bluff Street Historic District and there are many more historic properties spread through-out the census tract. With the historic designation, rehabilitation can, at times, become more expensive.</p>
2	<p><b>Area Name:</b></p>	Census Tract 18 - Merrill
<p><b>Area Type:</b></p>	Strategy area	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>	9/20/2017	
<p><b>% of Low/ Mod:</b></p>		
<p><b>Revital Type:</b></p>		
<p><b>Other Revital Description:</b></p>		
<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Merrill neighborhood is located north of downtown and east of the Rock River. It is bound by White Avenue, Park Avenue, and Woodward Avenue to the south, the Rock River to the east, Bayliss Avenue to the north, and Sherman Avenue and Prairie Avenue to the east.</p>	

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The predominant land use in this target area is residential, although there are a few commercial uses scattered along St. Lawrence Avenue, Bluff Street, and Park Avenue.</p> <p>According to HUD's CPD Mapping tool, the housing stock of census tract 18 have the following housing characteristics:</p> <ul style="list-style-type: none"> <li>• 93% residential</li> <li>• 78.05% rental housing built before 1980</li> <li>• of the above percentage, 42.77% of rental housing built was before 1949</li> <li>• 56.29% homes are renter occupied</li> <li>• 39.64% of residents experience a housing cost burden</li> </ul> <p>Only 4.39% of residents have a commute to work time under 60 minutes.</p> <p>Unlike Census Tract 18, the Merrill neighborhood consists of two manufacturing giants (Fairbanks Morse and ABC supply). There are also institutional and community uses (Riverside Community Park, Merrill Community Center, and the Beloit Public Library) spread throughout the area.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>In 2014/2015, City officials began consulting and researching trends and patterns in crime and property deterioration to determine how to best address overall community concerns. As a result, it was evident that there was a clustering of incidents (crimes against people, income levels by census tract, vacant/abandoned properties, etc.) in the Hackett (18) and Merrill (16) neighborhoods.</p> <p>After it became clear that the Merrill neighborhood needed increased attention, the City moved forward with neighborhood specific research. Twenty one community members, representing local businesses, local on-profit service agencies, church/faith groups, public sector departments, the School District, neighborhood groups, and residents, were interviewed with the assurance of confidentiality.</p> <p>Following the individual interviews, the City hosted a Stakeholder meeting at the Beloit Public Library to solicit input from residents and businesses regarding the needs of residents in the two NRSAs. Seven key issues were identified.</p> <p>After the initial stakeholder meeting, the City hosted two Listening Sessions in the Merrill neighborhood in both 2016-2017. The first was hosted at Merrill Elementary School, the second and third were hosted at the Merrill Community Center.</p> <p>Additionally, the city hosted a public Bus Tour of the target areas. The public was invited to attend. Several City Councilors, members of the Community Development Authority, and members from the public attended the bus tour to view properties that have been both rehabilitated and in dire need of either condemnation or active rehabilitation. They also toured the primary schools in both neighborhoods.</p> <p>Finally, the City placed a Community Survey, available in both English and Spanish, on the website from November 1, 2015 until January 5, 2016.</p> <p>The City decided to continue the NRSA program after seeing both the improvements already made and the continued need for increased attention.</p>
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	<b>Identify the needs in this target area.</b>	There are three main needs in this neighborhood and are as follows:
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**What are the opportunities for improvement in this target area?**

There are three main opportunities for improvement in this target area and they are as follows:

Housing Opportunities:

- Increase opportunities of low-moderate income households to become homeowners by providing expanded options for first mortgages, offering down payment assistance, and offering flexible financing options to rehabilitate vacant properties.
- Improve housing quality for both LMI households and higher income households by providing home improvement loan options with repayment terms based on the household income and ability to repay, by expanding the eligibility criteria for home improvement loans to include households of higher income, and by targeting financial resources for major rehabilitation, demolition, and new construction to remedy the most dilapidated properties in the neighborhoods.
- Improve the housing dynamic of the neighborhood by directing financial resources to improve the physical condition of the housing stock, with one of the goals being to increase the housing values in the neighborhoods. The housing dynamic will also be improved by encouraging mixed income neighborhoods and expanding opportunities for homeownership, which increases long-term residency.

Economic Improvement/Resident Empowerment Opportunities:

- Increase opportunities for job growth and education that provide meaningful, attainable job opportunities for unemployed and low-to-moderate income residents by connection people to job training resources for existing job opportunities and creating additional job training programs for employment opportunities by new/incoming businesses.
- Increase access to employment opportunities by connecting people with programs that have partnerships with local employers.
- Improve access to supportive services, such as additional financial resources, child care, transportation, health care, and mental health

<p><b>Are there barriers to improvement in this target area?</b></p>	<p>There are barriers to improvement that were identified both by the City of Beloit and the residents, however; none of them are completely insurmountable.</p> <p>The largest barrier that the City has encountered is improving the trust between neighborhood residents and "outsiders." Service providers have been steadily breaking down the mistrust and the City has started addressing short term goals, such as a large scale neighborhood clean-up, to demonstrate to the residents that their concerns are being heard.</p> <p>Another obstacle has been encouraging participation in events and activities. Stakeholders have steadily been trying to increase the number of people that want to be involved in their communities. Building a community of reliability though is crucial to our residents not attempting to survive on their own.</p>
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**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

Whereas Beloit has many of the same common needs throughout the city, within the last two years and moving forward, we have determined two neighborhoods that would benefit greatly from specialized revitalization focus. In 2017, the City designated two Neighborhood Revitalization Strategy Areas. Census tracts 16 and 18 have a higher need than the city as a whole. These two census tracts have higher concentrations of minorities and very low-income households. The Public Service Cap exemption will permit the City to allocate additional funding to subrecipients designated as CHDOs to carry-out public service activities to individuals residing in the NRSAs. The NRSAs will also permit the City of aggregate housing units to assist with more CDBG funded rehabilitation to higher income households as long as at least 51% of households assisted are of low-moderate income. This will permit the City to aggressively assist the residents and improve the housing stock at the same time.

Although the City has designated two NRSAs, we will still be funding public services that will assist any City of Beloit resident. This will ensure there are opportunities for all eligible low-moderate income citizens. Additionally, it will ensure that there are no other neighborhoods or census tracts that are neglected.

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 13 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	H&H - Emer., Transitional, & Supportive Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Homeless Services Comprehensive Case Management Services
	<b>Description</b>	Service providers identified a need for Emergency, Transitional, and Supportive (short/long term) Housing. Currently, there are only a few emergency shelters available within city limits and they restrict the type of clients they can assist. Some agencies are able to offer hotel/motel vouchers, however; funding for those are limited and not sufficient enough to meet the need. Whereas they are successful with their youth, the only transitional living program in Beloit is aimed at female youth between the ages of 17-24. There are also no agencies within Beloit that are able to offer supportive housing for clients with mental illnesses or chronic substance abuse.

	<b>Basis for Relative Priority</b>	The City hosted three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified as a high need during these meetings in regards to Housing and Homelessness. All of the parties involved were able to agree that support was needed for each step of the transtion out of homelessness. If clients are not stressing about where they will be sleeping that night, service providers are able to assist them with the other, less immediate concerns, such as budgeting and life skills.
2	<b>Priority Need Name</b>	H&H - Long Term and Specialized Case Management
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training
	<b>Description</b>	A need for all-encompassing case management that not only focuses on the most pressing need but also the underlying issues was identified. These underlying issues may include education in life skills, financial literacy, budgeting, and money management. Long term management, while it may not be necessary for everyone, is crucial for clients that have a more intense need.

	<b>Basis for Relative Priority</b>	The City hosted three steering committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. Agencies noted that clients would benefit from case management that offered more than just a band-aid for an underlying issue. Education in life skills, financial literacy, budgeting, mental health. and money management were all identified as having gaps in service. These skills are a must have for long-term success.
<b>3</b>	<b>Priority Need Name</b>	H&H - Advocacy Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training
	<b>Description</b>	The "system" is complicated and convoluted. Oftentimes, clients struggle to navigate the channels to receive the assistance they need to succeed. This advocacy can come in the form of systems navigation, legal advocacy, and defending against housing conditions. Clients that may suffer from mental illness or substance abuse may also be taken advantage of by unsavory parties.

	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. Representatives from non-profits explained that clients are suffering from "fear of the system" and past negative experiences have built a wall of distrust between those seeking assistance and those able to offer aid. Having an advocate allows clients to not only get their foot in the door but to also learn how to navigate for themselves.
<b>4</b>	<b>Priority Need Name</b>	H&H - Eviction Prevention & Emer Rent Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeless Services Comprehensive Case Management Services
	<b>Description</b>	It is far more efficient to prevent an eviction than it is to assist a homeless family find an affordable, available, livable unit. With the current low vacancy rate in Beloit, and even Rock County, the total time invested in keeping a family housed is significantly lower than it would be to find temporary shelter and the subsequent search. Additionally, preventing an eviction relieves a huge future financial burden on these families.

	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. The committee members agreed that eviction prevention would be both beneficial for the clients as well as the already stretched thin service providers. If an agency is able to quickly assist a family avoid eviction, they have more time and resources to focus on families that have more pressing needs.
5	<b>Priority Need Name</b>	H&H Education in Life Skills, Rights, & Protection
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeless Services Comprehensive Case Management Services Future Ready Skill Training
	<b>Description</b>	There is a need for life skill education, tenant rights, and protections. Service providers are discovering that their clients are being taken advantage of and manipulated by landlords. Oftentimes tenants are forced to live in unsafe conditions out of fear of retaliation by their landlord. Tenants, on the otherhand, would also benefit from life skills education (including financial, health, mental health, etc.).

	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. The Committee members made it apparent that clients were in need of education in their rights and what protections are offered for housing.
6	<b>Priority Need Name</b>	H&H - Diverse staff to provide resources/services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Service providers and clients have acknowledged that the demographics of staff do not reflect the demographics of their client base. This can, at times, lead to a level of mistrust and unwillingness to seek assistance before it is too late.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Housing and Homelessness.
7	<b>Priority Need Name</b>	Non-Homeless Special Needs - Elderly & Disabled

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services
	<b>Description</b>	The elderly, frail elderly, and persons with disabilities have an increased need for specialized transportation, a need for improved access to food, and a need for better awareness/education regarding available resources and services.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Non-Homeless Special Needs. Committee members explained the effect lack of transportation, food, and education can have on residents. Supporting these activities will assist with neighborhood stability, permitting people to stay in their own homes instead of having to go into assisted care or living with family.
<b>8</b>	<b>Priority Need Name</b>	Non-Homeless Special Needs - AODA Support
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services

	<b>Description</b>	There is a need for access to immediate assistance as well as access to mental health care and medications for individuals suffering from AODA. The waiting lists for assistance are long. Service providers stated that not being able to access immediate assistance can lead to the client deciding against aid and, in the worse case scenario, permanently losing a client to their addiction.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Non-Homeless Special Needs.
<b>9</b>	<b>Priority Need Name</b>	Non-Homeless Special Needs - Persons with HIV/AIDS
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	There is a need for access to mental and dental health services for persons with HIV/AIDS. Additionally, there is a need for advocacy and education regarding preventative services.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for Non-homeless Special Needs. The committee felt that education regarding prevention as well as care after infection is important to the community.
<b>10</b>	<b>Priority Need Name</b>	Community & Economic Dev - Child Care/Literacy
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Families with Children Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeless Services Future Ready Skill Training
	<b>Description</b>	There is a huge demand for affordable and quality childcare in our community. Parents are struggling to find childcare that will work with their work schedules if they are not working first shift. Furthermore, parents are at risk of or have already lost their jobs due to their child becoming sick during the work day.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Community Development & Economic Development. Quality childcare goes above and beyond simply finding a "babysitter." Without access to this service, parents are not able to work which leads to a multitude of problems including, but not limited to, homelessness, mental health decay, neighborhood destabilization.
<b>11</b>	<b>Priority Need Name</b>	Community & Economic Dev. - Transportation
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	
<p><b>Associated Goals</b></p>	<p>Homeless Services  Comprehensive Case Management Services  Future Ready Skill Training</p>
<p><b>Description</b></p>	<p>Public and Specialized Transportation is an obstacle that many City of Beloit residents must find a way to overcome. Seniors, for example, may have a fixed monthly income that does not permit multiple trips on the public bus system or trips outside of town for doctor visits. Additionally, there has been an increased need for Driver Licenses, fines, registrations, and insurance. Service providers have explained that residents will decide to continue driving their personal vehicles after losing their license so that they can continue to go to work. Education relating to transportation and navigating the legal system would also be a key component to this need.</p>

	<b>Basis for Relative Priority</b>	The City hosted three steering committee meetings, two NRSA neighborhood meetings, and attended multiple community events. Transportation issues were mentioned at the majority of these meetings/events as obstacles for low-moderate income families. Lack of transportation can lead to missing work, school, doctors appointments, job interviews as well as restricting a persons access to food, medication, and other necessities.
<b>12</b>	<b>Priority Need Name</b>	Community & Economic Dev. - Future Ready Skills
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services Future Ready Skill Training
	<b>Description</b>	Representatives from the economic development world identified that the newest generation of employees are being sent into the world without the necessary skills to succeed. Service providers supported this need, stating that their clients struggle with building a resume, a CV, or other critical aspects to succeed. Additionally, non-employment oriented life skills and sex education were needs that were identified as well during this discussion.
	<b>Basis for Relative Priority</b>	This priority need was identified through Steering Committee discussions between service providers, economic development representatives, members of the public, the workforce development board, and representatives from institutes of higher education. This committee met three times over a six week period to identify community needs.
<b>13</b>	<b>Priority Need Name</b>	H&H - Improve Housing Stock
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Improve Housing Stock
	<b>Description</b>	According to the CHAS data, there are approximately 5,000 households experiencing at least 1 of 4 housing problems and 2,600 experiencing severe housing problems in the City of Beloit. Through both the Code Enforcement program and the Housing Rehabilitation Loan Program, the City will strive to correct, maintain, and prevent conditions that cause a decline in the housing stock quality.
	<b>Basis for Relative Priority</b>	The City hosted a series of three steering committee meetings over the course of six weeks. Members of the steering committee identified that quality housing stock is a need in the city. There are property owners that do not maintain the houses and tenants are forced to live in unsafe conditions. There are a variety of reasons why tenants are forced to settle for these less than desirable units: the vacancy rate in Beloit is extremely low, there is a group of tight knit landlords that blacklist renters, fear of retaliation, etc. The City is able to hold these property owners responsible through the Code Enforcement program and offer competitive rehabilitation loans for owner occupied, renter owned, and investment properties.
<b>14</b>	<b>Priority Need Name</b>	Community & Economic Dev - Small Business Support
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
<b>Geographic Areas Affected</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
<b>Associated Goals</b>	Future Ready Skill Training Improve Housing Stock Economic Development
<b>Description</b>	There is a need to explore options for small business, minority owned business, and women owned business support.
<b>Basis for Relative Priority</b>	This priority need was identified through Steering Committee discussions between service providers, economic development representatives, members of the public, the workforce development board, and representatives from institutes of higher education. This committee met three times over a six week period to identify community needs.

### **Narrative (Optional)**

The Community Development Authority approved and recommended the following local funding priorities for the CDBG program:

1. Fair Housing
2. Public Facility Improvements
3. Housing Rehabilitation
4. Code Enforcement
5. Public Service Programs that provide comprehensive case management services, with priority given to supportive housing programs, resource navigation, substance abuse services, mental health services, advocacy, education in life skills, job training, transportation, and activities which meet one of the NRSA objectives.

**SP-35 Anticipated Resources - 91.420(b), 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	625,000	115,276	156,912	897,188	0	Every year funding will be allocated to existing and new activities that meet the greatest needs or that can assist the most number of eligible individuals and/or households.

**Table 14 - 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**

CDBG does not require matching funds, but the City and local agencies will leverage CDBG with the following resources:

- Neighborhood Housing Services utilizes HOME, NeighborWorks America, and private funding to provide down payment assistance through-out the City of Beloit.

- Community Action receives funding from the Southern Wisconsin Workforce Development Board, United Way Blackhawk Region, private grants, private contributions, the State of Wisconsin, Community Service Block Grant, and Emergency Solutions Grant.
- United Way Blackhawk Region also contributes to many of the agencies that receive CDBG funding through the City of Beloit.
- The City of Beloit continued to use NSP1 and NSP3 grant and program income funding to purchase and rehabilitate foreclosed properties in LMI census tracts. Completed homes are then sold to LMI households.
- The City of Beloit also receives HOME funding which it utilized to complement the City's CDBG Housing Rehabilitation Loans. This keeps rehabilitation expenses at an affordable level for LMI households and housing providers.
- The City of Beloit also utilizes CIP funding for specific projects.
- Local churches provide funding and other resources to various organizations, such as Family Promise of Greater Beloit and Caritas, which assist homeless individuals.
- The business community has also assisted various agencies financially with private funding.

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

Not applicable

**Discussion**

Every year funding will be allocated to existing and new activities that meet the greatest needs or that can strategically assist the most number of eligible households and/or individuals.

## SP-40 Institutional Delivery Structure - 91.415, 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
City of Beloit - Community Development Department	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Community Action of Rock & Walworth Counties	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public services	Jurisdiction
Family Services of Southern Wisconsin and Northern Illinois	Non-profit organizations	Homelessness Non-homeless special needs neighborhood improvements public services	Jurisdiction
Family Promise of Greater Beloit, Inc.	Non-profit organizations	Homelessness public services	Jurisdiction
NeighborWorks Blackhawk Region	Non-profit organizations	Ownership neighborhood improvements public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Beloit Meals on Wheels	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
ECHO	Non-profit organizations	Homelessness Non-homeless special needs Rental neighborhood improvements public services	Jurisdiction
HealthNet of Rock County, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Project 16:49			
Retired & Senior Volunteer Program of Rock County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
SALVATION ARMY	Non-profit organizations	Homelessness Non-homeless special needs Rental neighborhood improvements public services	Jurisdiction
Stateline Literacy Council	Non-profit organizations	Economic Development Non-homeless special needs public services	Jurisdiction

**Table 15 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

One of the greatest strengths in the system is the influx of people who are dedicated to their cause. Previously, the City would hear complaints regarding case managers that simply were there for a paycheck. The City has seen a new wave of employees in the non-profit sector who go above and beyond their job description to assist their clients.

The largest gap in the system is adequate funding to adequately address a particular problem and, in particular, fund quality, qualified employees. There are many grants or donations that agencies receive but they are unable to reimburse staffing costs with those funds. This lack of funding, in turn, leads to

agencies relying on CDBG funding for staff that work directly with CDBG clients. Additionally, the inadequate funding is industry wide. This restricts the City from being able to fund every worthy project and oftentimes agency requests are unable to be met. The City tries to avoid funding programs that duplicate the work of other programs except in the case that one of the priority needs would be met.

**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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
<b>Other</b>			

**Table 16 - 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)**

Service providers make every effort possible to make their services accessible and desirable to homeless persons and persons with HIV. There are some programs that have "too many strings" attached though that, by their design alone, discourages individuals from accessing their services.

Additionally, people are not required to disclose their HIV positive status. As a result, it can be difficult to track which services persons with HIV are utilizing services. Currently, the city does not fund any programs with CDBG that specifically serve HIV positive clients. The Beloit chapter of the AIDS Resource Center of Wisconsin is located in downtown Beloit and performs outreach regarding education and prevention. During the Steering Committee meetings, a representative explained that there are HIV specific funding sources that are able to address the most pressing needs (Medication and preventative medication) of the community.

**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 largest gap in the service delivery system is a lack of adequate funding for both direct client support or wages for qualified staff. This means that all of the agencies that are addressing the special needs population and homelessness are competing for the same funding. Benefits and higher wages are sometimes not possible for employees.

Additionally, there is also a lack of qualified, quality, and interested service providers. As these agencies are non-profits, staff members are in high demand and there can be high turn-over rates. Although there is a faction of highly dedicated providers, there are others that need to prioritize their own personal well-being over certain positions.

A stigma has also developed over the last few years surrounding the use of the CDBG funds. Whereas city staff has recognized that funding quality staff is imperative to providing quality service, the city boards, council, and public have questioned why funding is not used for direct client support.

Transportation is also an obstacle for many clients. Unfortunately, there are many services located outside of Beloit but people are unable to easily access them due to a lack of private transportation or affordable, timely public transportation.

The aforementioned dedicated providers is the greatest strength of Beloit's service delivery system. They go above and beyond what is expected. They have also build a strong resourcing network amongst themselves to meet and address gaps their own agency is unable to assist with.

**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**

Since the development of the 2015-2019 Consolidated Plan, the City has actively been encouraging agencies to coordinate services and remove as much duplication as possible. The City is also a participant of the Rock County Homeless Intervention Task Force, which works to consolidate resources, financial and non-financial, to meet the needs of all of Rock County.

- The City will continue to support and strengthen the limited resources of agencies that provide services and facilities for homeless persons in the City of Beloit.
- The City will support emergency, transitional, and supportive housing programs agencies already have in place or are looking to implement.
- The City will continue to support programs that provide down-payment assistance, homeownership counseling, and low dollar first mortgages, such as NeighborWorks Blackhawk Region.
- Programs that provide a comprehensive strategy to address their client's needs, including all-encompassing case management, supportive housing, and client advocacy, will be supported.

The City is an active participant on several community committees and boards. Additionally, the City has a positive working relationship with Rock County's Community Development and Health Departments. The City Manager meets with Rock County officials on a regular basis.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Diverse staff to provide resources/services H&H - Improve Housing Stock	CDBG: \$176,873	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2020	2024	Homeless	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation	CDBG: \$89,381	Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted  Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted  Homeless Person Overnight Shelter: 125 Persons Assisted  Homelessness Prevention: 215 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Comprehensive Case Management Services	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$145,970	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Future Ready Skill Training	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H Education in Life Skills, Rights, & Protection Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills Community & Economic Dev - Small Business Support	CDBG: \$68,565	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Housing Stock	2020	2024	Affordable Housing Homeless Housing - Improve Substandard Housing	Census Tract 18 - Merrill	H&H - Improve Housing Stock Community & Economic Dev - Small Business Support	CDBG: \$416,400	Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 10 Household Housing Unit  Housing Code Enforcement/Foreclosed Property Care: 4000 Household Housing Unit
6	Economic Development	2020	2024	Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	Community & Economic Dev - Small Business Support	CDBG: \$0	Businesses assisted: 5 Businesses Assisted

**Table 17 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Currently, there is a severe lack of affordable housing options for Beloit's low-moderate income families. Our goal is to increase the number of affordable units, support programs that assist households to occupy the units that are available, and support programs that assist renters to become more desirable tenants in the already competitive market.

2	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Through a combination of different services, including emergency shelter, transitional, and supportive housing, comprehensive case management, life skills/financial education, the City aims to support various agencies in their quest to provide a helping hand to clients in need.
3	<b>Goal Name</b>	Comprehensive Case Management Services
	<b>Goal Description</b>	There is a need for case management services that are all-encompassing. Service providers have explained that they will see a client one month, work with the client to address the presenting problem, and then see them the next month for a new issue. Comprehensive case management permits service providers to efficiently expend their limited resources and time.
4	<b>Goal Name</b>	Future Ready Skill Training
	<b>Goal Description</b>	Service providers identified Future Ready Skills as a goal that the the City needs to work towards as a whole. Preparing the next generation of employees is critical to success and hopefully will break the cycle of poverty.
5	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	Through the Code Enforcement Program and the Housing Rehabilitation Loan Program, the intention is to prevent, correct, and maintain the housing stock in Beloit.
6	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The City will explore Economic Development options for small businesses, minority owned businesses, and women owned businesses.

**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 City will provide affordable housing to 131 Public Housing resident households and approximately 598 households will receive Housing Choice Vouchers.



## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

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

The City of Beloit has funds dedicated to promote lead-safe and healthy homes. These funds provide lead hazard control and healthy homes intervention measures to mitigate lead hazards, lead paint poisoning and health hazards in households with children under the age of 6 and/or where children under the age of 6 are likely to reside.

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

A lead paint inspection and risk assessment is required of all properties to be funded with lead hazard control funds. Presumption of lead based paint based upon age of the property is insufficient. The inspection/assessment is performed by a certified lead risk inspector utilizing an X-Ray Fluorescence (XRF) tool, lead dust sampling, paint chip sampling, and soil testing. Testing is consistent with Chapters 5 and 7 of the HUD *Guidelines for Evaluation and Control of Lead-Based Paint Hazards in Housing*. The lead paint inspection is conducted in accordance with EPA and HUD Guidelines.

The Rock County Health Department utilizes their current Birth Certificate Program to identify newborns in housing built prior to 1950 and seek to enroll those households in the grant program. Children with identified lead poisoning and elevated blood lead levels are currently referred to health department for follow up and will also be candidates for referral.

The City of Beloit Code Enforcement and Systematic Rental Inspection Programs identify housing with deteriorating paint hazards. When violations are noted, the property owner is referred to the housing loan/lead grant programs for potential assistance to address hazard conditions.

To ensure the units assisted are maintained in a lead-safe manner, procedures to educate households to perform proper cleaning and maintenance of their properties, including providing written guidelines within the lead clearance report, continued case management by the health department with households. Follow-up visual assessments and post construction inspections are performed of each unit at six and eighteen months.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

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

- The Beloit Housing Authority will continue its Family Self-Sufficient Program from 2020-2024.
- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- The City will support non-profit organizations that provide comprehensive case management and advocacy to low and moderate- income residents.

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

- The City will support non-profit organizations that provide assistance to low and moderate-income residents by providing CDBG funds throughout the planning period.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS from 2020-2024.

## **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**

When preparing the Annual Action Plan and preparing the CDBG budget, staff works to ensure that these are both consistent with the strategic plan. Once the budget has been approved and funds are available, staff prepares contracts for subgrantees which outline the performance requirements of each agency. This includes number of persons served as well as meeting other objectives included in the strategic plan. The subgrantees are then required to report progress made each quarter through their quarterly reports. The City conducts on-site monitoring with each Subgrantee annually.

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 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	625,000	115,276	156,912	897,188	0	Every year funding will be allocated to existing and new activities that meet the greatest needs or that can assist the most number of eligible individuals and/or households.

Table 18 - 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**

CDBG does not require matching funds, but the City and local agencies will leverage CDBG with the following resources:

- Neighborhood Housing Services utilizes HOME, NeighborWorks America, and private funding to provide down payment assistance through-out the City of Beloit.
- Community Action receives funding from the Southern Wisconsin Workforce Development Board, United Way Blackhawk Region, private grants, private contributions, the State of Wisconsin, Community Service Block Grant, and Emergency Solutions Grant.
- United Way Blackhawk Region also contributes to many of the agencies that receive CDBG funding through the City of Beloit.
- The City of Beloit continued to use NSP1 and NSP3 grant and program income funding to purchase and rehabilitate foreclosed properties in LMI census tracts. Completed homes are then sold to LMI households.
- The City of Beloit also receives HOME funding which it utilized to complement the City's CDBG Housing Rehabilitation Loans. This keeps rehabilitation expenses at an affordable level for LMI households and housing providers.
- The City of Beloit also utilizes CIP funding for specific projects.
- Local churches provide funding and other resources to various organizations, such as Family Promise of Greater Beloit and Caritas, which assist homeless individuals.
- The business community has also assisted various agencies financially with private funding.

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

Not applicable

**Discussion**

Every year funding will be allocated to existing and new activities that meet the greatest needs or that can strategically assist the most number of eligible households and/or individuals.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Improve Housing Stock	CDBG: \$176,873	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2020	2024	Homeless	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$89,381	Public service activities other than Low/Moderate Income Housing Benefit: 115 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 115 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Comprehensive Case Management Services	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$145,970	Public service activities other than Low/Moderate Income Housing Benefit: 415 Persons Assisted
	Consolidated Plan				BELOIT			95

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Future Ready Skill Training	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H Education in Life Skills, Rights, & Protection Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$68,565	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted
5	Improve Housing Stock	2020	2024	Affordable Housing Homeless Housing - Improve Substandard Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H Education in Life Skills, Rights, & Protection H&H - Improve Housing Stock	CDBG: \$416,400	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 4000 Household Housing Unit

Table 19 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Comprehensive Case Management Services
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Future Ready Skill Training
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The City of Beloit's projects are grouped under eight categories: Code Enforcement, Housing Rehabilitation, Planning-Program Administration, Public Services, Economic Development, NRSA Public Service Activities by CBDOS, NRSA Public Facilities Improvements, and Direct Homeownership Assistance.

#	Project Name
1	Code Enforcement
2	Planning and Administration
3	Housing Rehabilitation
4	Public Services
5	Economic Development
6	NRSA Public Services by CBDOS
7	NRSA Public Facilities Improvements
9	Direct Homeownership Assistance

Table 20 – Project Information

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Affordable Housing Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Improve Housing Stock
	<b>Funding</b>	CDBG: \$215,000
	<b>Description</b>	Enforce state and local housing codes
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 4,000 residential units will be inspected for property maintenance compliance.
	<b>Location Description</b>	The City of Beloit
	<b>Planned Activities</b>	City-wide exterior Code Enforcement and interior systematic rental inspection activities enforcing local and State property maintenance codes.
2	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill

<b>Goals Supported</b>	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training Improve Housing Stock
<b>Needs Addressed</b>	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Persons with HIV/AIDS Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills H&H - Improve Housing Stock
<b>Funding</b>	CDBG: \$148,055
<b>Description</b>	Provide administrative support to the CDBG program.
<b>Target Date</b>	12/31/2020
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately three hundred low-moderate income families will benefit from the City of Beloit administering the CDBG program to fund public services in the community. All type of families and households will be eligible for assistance as long as they meet the HUD regulations.
<b>Location Description</b>	Administrative activities will be performed primarily at City Hall, 100 State Street, Beloit, WI 53511. When necessary, staff will also travel within the community to meet with community stakeholders and agencies to ensure programs are on route.

	<b>Planned Activities</b>	Activities that will be administered include: <ul style="list-style-type: none"> <li>• Fair Housing Activities</li> <li>• Public Services</li> <li>• Housing Rehabilitation</li> <li>• Code Enforcement</li> <li>• Economic Development</li> </ul>
<b>3</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Affordable Housing Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Improve Housing Stock
	<b>Funding</b>	CDBG: \$235,370
	<b>Description</b>	Provide rehabilitation assistance in the form of grants and/or loans to low-income households to rehabilitate and improve their housing units.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 low-moderate income households will be assisted with housing rehabilitation loans or a lead hazard reduction grant for rehabilitation of their units.
	<b>Location Description</b>	Within the City of Beloit
	<b>Planned Activities</b>	To provide loans and grants to low-moderate income households to rehabilitate and improve their housing units.

<b>4</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Persons with HIV/AIDS Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills H&H - Improve Housing Stock
	<b>Funding</b>	CDBG: \$133,263
	<b>Description</b>	
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 300 families will benefit from the proposed activities. There will families of all types that will benefit.

	<b>Location Description</b>	City of Beloit
	<b>Planned Activities</b>	Public Services that address the identified needs and goals will be funded with CDBG. This can range from Home delivered meals to seniors and the disabled to English literacy education.
5	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Homeless Services Future Ready Skill Training
	<b>Needs Addressed</b>	H&H Education in Life Skills, Rights, & Protection Community & Economic Dev. - Future Ready Skills
	<b>Funding</b>	:
	<b>Description</b>	Micro-enterprise, minority and/or women owned business support.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	There will be approximately 5 businesses that would benefit from the proposed activities and multiple families/individuals that would benefit from the proposed activities.
	<b>Location Description</b>	City of Beloit
	<b>Planned Activities</b>	The City will explore grant and loan options for small retailers, minority owned, woman owned, or microenterprise businesses.
6	<b>Project Name</b>	NRSA Public Services by CBDOS
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill

	<b>Goals Supported</b>	Homeless Services Comprehensive Case Management Services Future Ready Skill Training
	<b>Needs Addressed</b>	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills
	<b>Funding</b>	CDBG: \$145,500
	<b>Description</b>	Public Services operated by CBDOs in the two NRSAs.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	There will be approximately 300 families that will benefit from the proposed activities. Families of all types will receive assistance.
	<b>Location Description</b>	These activities will be limited to Census Tracts 16 and 18.
	<b>Planned Activities</b>	There will be a variety of activities funded, including but not limited to rent assistance, eviction prevention, youth services, senior programming, intense case management, mental health counseling, financial education, and more.
<b>7</b>	<b>Project Name</b>	NRSA Public Facilities Improvements
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill

	<b>Goals Supported</b>	Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Improve Housing Stock
	<b>Funding</b>	:
	<b>Description</b>	Public Facilities in the designated NRSAs will be eligible for CDBG assistance.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 500 families, of varying demographics will benefit from the proposed activities.
	<b>Location Description</b>	These activities will be limited to Census Tracts 16 and 18.
	<b>Planned Activities</b>	The following activities have been discussed but there are other options to be explored as needs are presented: <ul style="list-style-type: none"> <li>• A splash pad installation</li> <li>• Repair of a community center</li> <li>• ADA improvements to a senior center</li> </ul>
8	<b>Project Name</b>	Direct Homeownership Assistance
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Affordable Housing Future Ready Skill Training Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Improve Housing Stock
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	The City will provide funding for low dollar first mortgages and down-payment assistance.

<b>Target Date</b>	12/31/2020
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	There will be approximately 12 families assisted through this activity. Any type of family will be able to benefit from this activity as long as they meet eligibility requirements.
<b>Location Description</b>	City of Beloit
<b>Planned Activities</b>	The City of Beloit will work with NeighborWorks Blackhawk Region to offer low dollar first mortgages and down-payment assistance.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

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

CDBG funding will be provided to activities that serve low-moderate income persons city-wide. In 2017, two Neighborhood Revitalization Strategy Areas were designated to focus on the two largest areas of both minority concentration and low-moderate income within city limits. The City will continue with these two NRSA plans through the 2020-2024 Consolidated Plan.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Census Tract 16 - Hackett	8
Census Tract 18 - Merrill	8

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City designated Census Tracts 16 and 18 for increased efforts for a variety of reasons. After a spike in deadly crime in 2014, city officials began to examine trends and patterns in crime and property deterioration to determine how to best address these growing issues. Although many of the incidents were city-wide, there was some obvious clustering of activities in Census Tracts 16 (Merrill) and 18 (Hackett). Additionally, these two neighborhoods have a greater proportion of investor-owned properties, substandard lots, and code violations than the City as a whole. The Hackett and Merrill neighborhoods also have the greatest number of older housing stock, lowest property values, and the greatest residential density. In order to actively combat these issues, that not only perpetuate other social and economic problems for residents but also drive away investors, the City is going to continue with the two designated NRSA plans through at least to the end of 2024. Although only two years have passed since the initial implementation, city officials, community leaders, and neighborhood stakeholders have already seen an improvement in the Hackett and Merrill neighborhoods.

### **Discussion**

The City has developed various strategies to improve these neighborhoods, including partnering with non-profit organizations to provide public services, utilizing CDBG to address the housing stock problems, and coordinate with private organizations, groups, other city departments, financial institutions, and other community leaders to address issues the City may not be able to tackle with CDBG funding.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The City submitted NRSA for two low-moderate income neighborhoods in the City which was approved on 9-21-2018. The NRSA has strategies that will work towards three main goals: Resident empowerment, neighborhood stabilization and revitalization, and public safety. Resident empowerment strategies will focus on employment and life skills training, increasing educational attainment, youth programming to reduce gang and criminal activity. The neighborhood stabilization strategy will focus on reducing the number of deteriorated and vacant/abandoned properties, encouraging resident involvement in neighborhoods, increasing owner-occupied units, and decreasing highly concentrated areas of rentals. The public safety strategies will include community policing, improving crime analysis, and increasing resident engagement.

### **Actions planned to address obstacles to meeting underserved needs**

One of the key obstacles to meeting the underserved needs in Beloit is lack of adequate funding or other non-financial resources to adequately address a particular problem. Insufficient funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at a less than optimal amount. The City does not fund programs which duplicate the work of other programs unless the activity is able to meet a high priority need.

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers. The City will partner with the non-profits and others to consolidate resources. The City is part of the Rock County Homeless Intervention Task Force, which works to consolidate resources, financial and non-financial, to meet the needs of all of Rock County.

### **Actions planned to foster and maintain affordable housing**

- The City of Beloit will ensure that the affordable rental units are decent, safe and sanitary and meet local codes through its systematic rental inspection program.
- The City of Beloit will support efforts by others to rehabilitate current tax credit projects.
- The City of Beloit will provide financial resources for owner-occupants to maintain their homes.
- The City of Beloit will provide financial resources for landlords to upgrade their rental units.
- The City of Beloit will provide funding to NeighborWorks Blackhawk Region to assist with Direct Homeownership assistance and Low First Mortgage Program. In Beloit, oftentimes renting is more expensive than a mortgage payment.

### **Actions planned to reduce lead-based paint hazards**

In 2019, the City will expand the \$5,000 matching forgivable loan program to remove lead hazards. The

program was originally created and offered only in the NRSA areas, but in 2019 will be expanded by offering the \$5,000 program to property owners citywide, and increasing from \$5,000 to \$10,000 in the NRSA areas. This program can be used in conjunction with a Housing Rehabilitation Loan, which allows the owner to use the loan funds as match.

The City of Beloit will explore opportunities to apply for Lead Hazard Control/Reduction Grant funds. Historically, the City has used these funds in conjunction with its housing rehabilitation funds. The lead funds are used for the lead elements to make the house lead safe, and then the housing rehabilitation funds are used for other rehabilitation work needed to bring the home up to minimum property maintenance standards.

The City of Beloit Community and Housing Services Division requires all contractors hired through the Housing Rehabilitation Loan program to be certified lead safe, ensuring all work completed in project homes is performed in a lead safe manner and with lead-free replacement products.

The City will continue to operate the Systematic Rental Inspection program. Every rental unit in the City will be inspected at least once every five years by inspection officials who are trained to look for lead risk in all units, such as peeling and chipping paint. If violations are found, orders are written to correct the lead hazard, information is sent to the property owner explaining how to fix the problem, Housing Rehab Loan information is also provided. If the property owner does not repair the hazard a citation may be issued.

The City is currently developing a lead pipe replacement program in coordination with our Water Resources Division. This program uses local tax levy dollars for 50% repayable loans to assist homeowners with replacing the private portion of the water lateral to their homes. This program is regulated by the State and requires a minimum of 50% repayment of the loan. The Housing Rehab Loan Program staff will administer the program and offer additional loans or forgivable loans to residents through the existing CDBG Housing Rehab Loan Program for LMI residents who need more assistance.

### **Actions planned to reduce the number of poverty-level families**

Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- The Beloit Housing Authority will continue its Family Self-Sufficiency Program.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation NeighborWorks Blackhawk Region (NWBR).
- The City will support non-profit organizations that provide assistance, job training, and advocacy to low- and moderate-income residents.
- The Housing Authority requires all public housing residents to perform 8 hours of community

service per month when the participating adult is unemployed. By doing this, adults are learning new skills, acquiring self-confidence and opening doors for new opportunities. The Housing Authority offers case management to families which include budgeting classes, mentors, educational opportunities, and preferences with local employers.

- Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

### **Actions planned to develop institutional structure**

The City of Beloit will work with non-profits, public institutions and the private sector to implement the Consolidated Plan and Annual Plan. The City will continue to utilize the Community Development Authority (CDA) for review of the Consolidated Plan, annual action plans, proposed CDBG funding and any CDBG budget amendments.

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

The City is an active participant in the Homeless Intervention Task Force. The City also has a good relationship with Rock County's Community Development and Health departments, and the City Manager meets with Rock County officials on a regular basis.

In 2019, the City is partnering with ACTs Housing, a non-profit agency, to match qualified homebuyers to vacant or foreclosed homes. The non-profit will provide homebuyer education, rehabilitation loans, and construction management.

### **Discussion**

During 2019, the Analysis of Impediments to Fair Housing was completed by a contracted agency. The Analysis will be valid from 2020-2024, at which time, a new analysis will be completed.

A unique aspect for this analysis is that the contractors were able to separate the City of Beloit's data from the remainder of Rock County. They were also able to identify Beloit specific goals which are listed below:

1. Create and Preserve Affordable Housing (Rental and For Sale)
2. Create a Strong Fair Housing Enforcement and Outreach Program
3. Improve Tenant and Housing Provider COmmunications
4. Improve Transit
5. Develop an Eviction Reduction Strategy
6. Address Predatory Land Contracts
7. Increase Access to Consumer Education
8. Connect Black, Latino, and Other Underserved Populations with Life-improving Opportunities

City Staff will work with the Equal Opportunities Commission to address the goals and strategies listed in the Analysis.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	156,912
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
<b>Total Program Income:</b>	<b>156,912</b>

#### 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.	95.00%

#### Discussion

Prior year funds will be allocated in the 2020 CDBG budget.

