



# 3-5 Year Strategic 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: 2015 to 2019**

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## Executive Summary

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

### 1. Introduction

The mission of the City of Beloit's CDBG Program is to assist those at risk of becoming homeless, create new jobs, retain existing jobs, assist low to moderate income people, assist special needs populations, such as public housing residents, elderly, homeless, and victims of domestic violence, increase property values, and improve the quality of the housing stock. Activities and programs will also serve to decrease the proportion of rental units and the unemployment rate and help stabilize neighborhoods by keeping people in their homes or helping people secure homes.

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

#### Specific Housing Objectives

- Develop a variety of housing alternatives in order to satisfy a wider range of housing needs by using existing programs and resources to improve Beloit's older housing stock, support program 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, and promote homeownership.

#### Public Housing Strategies

- The Beloit Housing Authority (BHA) will work with Neighborhood Housing Services (NHS) to provide homeownership opportunities for its resident.

- The BHA will work with community partners to provide volunteer opportunities for BHA residents and applicants, which exposes the extremely low-income, low-income, and moderate-income households to opportunities to increase their job training skills, people skills, and self-sufficiency.
- The BHA will 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.

### **Specific Homeless Strategies**

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.

### **Economic Development Objectives**

- The City will continue to market the Economic Development Revolving Loan Fund to eligible businesses each year and use the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low- and moderate-income persons in the community.

### **Community Objectives**

- The City will continue its Housing Rehabilitation Loan Program to improve the City's low to moderate-income neighborhoods.
- The City will continue to acquire, rehabilitate, and sell foreclosed homes to low-moderate income families through its Neighborhood Stabilization Program (NSP).

### **Anti-Poverty Strategy**

- 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 assistance and advocacy to low to moderate-income residents by providing CDBG funds throughout the planning period.

## **Non-Homeless Special Needs Strategies and Objectives**

- The City will support programs such as Home Companion Registry to enable elderly and disabled residents to remain healthy and in their homes.
- The City will support public service programs that provide case management, client advocacy, and flexibility in order to tailor assistance to unique needs.

### **3. Evaluation of past performance**

The City has successfully funded and partnered with local non-profit organizations to address the most pressing needs in neighborhoods, housing assistance programs, property acquisition programs, code enforcement and public infrastructure improvements.

The City of Beloit provided CDBG funding to homeless programs and services that meet critical needs throughout the previous Consolidated Planning period and served on the Homeless Intervention Task Force Displacement Action Response Team.

The City of Beloit provided housing rehabilitation loans to low to moderate income homeowners and landlords renting to low- moderate income tenants and supported Neighborhood Housing Services' Foreclosure Prevention Program, which helps people stay in their homes. The City of Beloit also supported the Senior Chore Service program and the Home Companion Registry which helps the elderly and disabled live independently in their homes.

The City continued to operate the Economic Development Revolving Loan Fund which provides loans to for-profit commercial, industrial or service sector businesses that will locate or expand in the City of Beloit by creating or retaining jobs. The Beloit Housing Authority has partnered with NHS over the past several years to provide training and education opportunities for its Family Self-Sufficiency and Homeownership Voucher program participants. The BHA also contracted with Voluntary Action Center to provide volunteer opportunities for its public housing residents.

The City continued its City-wide systematic code enforcement program wherein inspectors perform exterior inspections City-wide and interior inspections of all rental properties on a rotating three-year cycle. The areas that most needed assistance (our deteriorated and deteriorating areas) were the low- and moderate-income areas as defined by HUD. Those 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, the lowest property

values, and the oldest infrastructure. The City also continued to operate the rental permit program which generates approximately \$75,000 in CDBG program income annually.

The City of Beloit has always used CDBG funds to meet the City's most pressing needs. In addition to funding its code enforcement program and housing rehab program, the City has funded the Merrill Community Center, Paint program, Domestic Violence Shelter, The Key (transitional housing program for domestic violence victims), Senior Chore Service, Home Companion Registry and others which provide housing services and options to people within our central city neighborhoods. Although many of these programs are available city-wide, the majority of participants are located in our central city neighborhoods.

The City continued to purchase properties from Rock County that were foreclosed for non-payment of taxes. Blighted properties are demolished, and the remaining vacant lots are offered to adjoining property owners for a minimal amount. Houses in better condition are rehabbed using a combination of City and grant dollars and sold to owner-occupants. This program is primarily paid for with City CIP dollars.

The City has a program of evaluating streets to determine which streets 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 our low-income areas each year. This investment is made out of the City's CIP budget.

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

The City of Beloit gave its citizens the opportunity to participate in an advisory role in planning, implementing, and assessing CDBG programs. Information about the goals of the CDBG program and the activities it funds was provided to all interested stakeholders. Public meetings were held to gauge the views of citizens. The City held a public hearing early in the process to give citizens an opportunity to identify issues which needed to be identified in the Consolidated Plan.

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

The City of Beloit gave its citizens the opportunity to participate in an advisory role in planning, implementing, and assessing CDBG programs. Information about the goals of the CDBG program and the activities it funds was provided to all interested stakeholders. Public meetings and hearings were held to gauge the views of citizens.

During the City Council meeting on July 7, 2014, the Executive Director of HealthNet provided an overview of the program and stated that they were the only agency to provide free health care to residents of Beloit. All of HealthNet's patients are from the Rock County area and are <=185% of the federal poverty level. From 2012-2013, HealthNet provided service for a total of 991 individuals, with 7,665 patient visits, and a total of over 3 million dollars of care. 1,840 (24%) of patient visits were for residents of the City/Township of Beloit. The Executive Director expressed that by providing this service, they are helping keep the uninsured out of the emergency room. She also stated that medical expenses are the leading cause of people filing bankruptcy and being evicted from their homes. HealthNet is hoping to receive more funding in order to keep providing and expanding their services. The Census Bureau estimates that there are over 15,000 uninsured residents of Rock County.

Matt Finnegan, a citizen of Beloit, as well as a member of the Beloit Property Managers Association (BPMA) commented during the July 7, 2014 Public Hearing at the City Council meeting that he would like to see homeownership increase. He wants to look at more flexible financing for contracts between the City and new homeowners.

Mary Frey, a citizen of Beloit, stated at the CDA meeting that she would like to see a master list of community organizations available to all residents of Beloit. Frey stated that many residents would like to give back to their community, but do not know who to contact or how to do so. Frey also said that if property owners had units that were not being used, there should be an organization that helps them offer those unused units to homeless veterans or other homeless people in the community.

## **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 2015-2019 Consolidated Plan was developed in order to address needs in the community. We believe that the objectives above will allow us to assist those at risk of becoming homeless, create new jobs, retain existing jobs, assist low to moderate income people, assist special needs populations, such as public housing residents, elderly, homeless, and victims of domestic violence, increase property values, and improve the quality of the housing stock. Activities and programs will also serve to decrease the proportion of rental units and the unemployment rate and help stabilize neighborhoods by keeping people in their homes or helping people secure homes.



## The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	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 asked for 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 of homeless individuals and families.

#### Consolidated Plan Public Contact Information

## **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, including three public meetings with attendees from various local service agencies, several public hearings, and comments from stakeholders and citizens alike.

#### **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 of Beloit continually builds relationships and works in conjunction with these agencies and provides support to assist providers with needs in the community. The table in question 2 below represents a comprehensive list of those who participated in the 2015-2019 Consolidated Plan process.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of Beloit works together 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 public, non-profit, and for-profit agencies. Agencies that participate in HITF include:

#### **Community Agencies**

- Caritas
- City of Janesville- Neighborhood Services
- Community Action, Inc.
- ECHO
- Edgerton Community Outreach
- GIFTS
- House of Mercy
- The Lazarus Foundation
- Legal Action of Wisconsin

- Project 16:49
- Red Road House
- Rock County Human Services
- Rock Valley Community Programs
- The Salvation Army- Janesville
- United Way Blackhawk Region
- United Way 2-1-1
- YWCA of Rock County

### **Beloit Agencies**

- Beloit Housing Authority (BHA)
- Family Services
- Hands of Faith
- The Salvation Army- Beloit

The HITF meets monthly 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 was 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 Beloit that do receive these funds and are part of the Continuum of Care. The Salvation Army receives ESG funds that are used to help low income families pay past due rent or security deposits. Community Action and Family Services also receive ESG funds to assist in supportive services and emergency needs of participants. Hands of Faith also receive ESG funding to assist with emergency housing for homeless individuals and families.

**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>	Aging & Disability Resource Center of Rock County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing 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 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>	A representative attended 2 of the steering committee meetings
2	<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-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless 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 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>	A representative attended 2 of the steering committee meetings.
3	<b>Agency/Group/Organization</b>	Grinnell Senior Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless 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 2 of the steering committee meetings.
4	<b>Agency/Group/Organization</b>	Community Action of Rock & Walworth Counties
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education Services-Employment

	<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>	A representative attended all 3 steering committee meetings.
5	<b>Agency/Group/Organization</b>	NEIGHBORHOOD HOUSING SERVICES OF BELOIT
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing 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 1 of the steering committee meetings.
6	<b>Agency/Group/Organization</b>	Edgerton Community Outreach
	<b>Agency/Group/Organization Type</b>	Housing 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 Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<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 1 of the steering committee meetings.
7	<b>Agency/Group/Organization</b>	Hands of Faith
	<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
	<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>	A representative attended 1 of the steering committee meetings.

8	<b>Agency/Group/Organization</b>	FAMILY SERVICES OF S. WISCONSIN AND N. ILLINOIS
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health 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 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 attended 1 of the steering committee meetings.
9	<b>Agency/Group/Organization</b>	House of Mercy
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Victims of Domestic Violence Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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 attended 1 of the steering committee meetings.

10	<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 Market Analysis
	<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 2 of the steering committee meetings. A meeting was also conducted with the Director for input into Public Housing specifically.
11	<b>Agency/Group/Organization</b>	STATELINE UNITED WAY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons 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>	Economic Development Anti-poverty Strategy
12	<b>Agency/Group/Organization</b>	MERRILL COMMUNITY CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	<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>	A representative attended 1 of the steering committee meetings.
13	<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>	A representative attended 1 of the steering committee meetings.
14	<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
	<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 1 of the steering committee meetings.
15	<b>Agency/Group/Organization</b>	CARITAS
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	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>	A representative attended 1 of the steering committee meetings.
16	<b>Agency/Group/Organization</b>	NAACP
	<b>Agency/Group/Organization Type</b>	Services-Children Civic Leaders
	<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>	A representative attended 1 of the steering committee meetings.
17	<b>Agency/Group/Organization</b>	Voluntary Action Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<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>	A representative attended 1 of the steering committee meetings.
18	<b>Agency/Group/Organization</b>	The AIDS Network
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<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 City employee contacted a spokesperson via phone to discuss persons with HIV/AIDS in the community.

19	<b>Agency/Group/Organization</b>	Housing Assistance Loan Program- Community and Housing Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint 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 City employee verbally contacted a spokesperson, set up a meetings, and discussed the topic of lead-based paint hazards.

**Identify any Agency Types not consulted and provide rationale for not consulting**

The only agency that the City was unable to consult with was the local AIDS Network. The City contacted the AIDS Network via email, phone, and mail but was unable to talk to anyone. The City sent an invitation to the AIDS Network to sit on the Consolidated Plan Steering Committee, but we received no response. In addition, all mailed public notices regarding the Annual Plan and Strategic Plan were mailed to the AIDS Network, but no representative from the agency attended any of the Steering Committee Meetings.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
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 good working relationship with all local agencies and governmental units. Community development personnel regularly attend local and state meetings held 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 (optional):**

## **PR-15 Citizen Participation**

### **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 gave its citizens the opportunity to participate in an advisory role in planning, implementing, and assessing CDBG programs. Information about the goals of the CDBG program and the activities it funds was provided to all interested stakeholders. Public hearings were held to gauge the views of citizens. The City held several public meetings and hearings both early and later in the process to give citizens an opportunity to identify needs to be addressed in the Consolidated Plan.

Early in the process, a Consolidated Plan Steering Committee was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs. The public was welcome to attend these meetings. The meetings were publically noticed on the City's main webpage and the City's CDBG webpage on April 12, 2014.

The City also held two public hearings, later in the process, to discuss the Consolidated Plan. A public notice was published on July 5, 2014 notifying the public that a public hearing would take place on July 7, 2014 during the regularly scheduled City Council meeting. Another public notice was published on July 28, 2014, notifying the public that a public hearing would take place on July 20, 2014 at the regularly scheduled Community Development Authority (CDA) meeting. All public notices were published in the Beloit Daily News, the City's website, and the City Manager discussed the public hearings in his weekly e-newsletter to the citizens. The public notice was also mailed to the CDBG mailing list, which includes the non-profit organizations which provide services to low-moderate income people in Beloit and other interested parties and agencies. These meetings gave citizens an opportunity to identify needs to be addressed in the Consolidated Plan and Annual Action Plan. A draft of the plan was also made available for review at City Hall, the Public Library, and the City's website. All public meetings and hearings were held in buildings that are

handicapped accessible. The City has bi-lingual staff in the Community Development Department who can provide assistance to Spanish-speaking residents who are interested in the plan documents.

**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  Service Agencies	13 attendees	Priorities were established for housing and homeless needs: rental assistance, staffing needs (case management), and activities that serve the whole neighborhood were identified. See meeting summary for details.	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	<p>Non-targeted/broad community</p> <p>Service Agencies and Advocates - Non-Homeless Special Needs</p>	8 attendees	<p>Priorities were established for non-homeless special needs: transportation, systems navigation, care of seniors, programs tailored to unique needs, and water/sewer bill assistance were identified. See meeting summary for details.</p>	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>Non-targeted/broad community</p> <p>Service Agencies and Advocates - Community and Economic Development</p>	11 attendees	<p>Priorities were established for community development needs: youth center activities; transit services, job skills, and education/training were identified. See meeting summary for details.</p>	All comments were accepted.	





**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The City of Beloit used the 2010 Census, the 2006-2010 ACS default needs assessment data, comments received during public meetings, and input from City employees, as well as local and regional agencies to identify the following housing, homeless, community development, and special needs for the next five years.

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

### Summary of Housing Needs

The City of Beloit used the 2010 Census, the 2006-2010 ACS default needs assessment data, comments received during public meetings, and input from City employees, as well as local and regional agencies to identify the following housing, homeless, community development, and special needs for the next five years. The City's Steering Committee on housing needs identified numerous needs and causes for housing problems in the community. There is a great need for education in financial literacy, budgeting, money management skills, and life skills. There is a trend among young families who choose paying for luxuries instead of necessities. For example, payments for phone and cable are made before paying for housing expenses. Financial literacy and money management needs to be introduced much earlier in life and well before adulthood. Although some children get this education at home, many do not. If their parents were not financially stable or lacked money management skills, their children also lack these skills. This leads to generational poverty and a mindset that if money is not consistent, then spend it while you have it. There is also a need for more affordable housing that is not substandard. Housing is not affordable due to unemployment, crisis situations, and rent that is higher than 30% of a household's income. Some households have difficulty paying their utilities and are displaced as a result. Employed families are still not making a living wage so cannot afford housing expenses. There is also a need for case management and education about legal rights regarding leases, land contracts, and foreclosures. Some homeowners are in need of education regarding maintaining and repairing their homes. There are also children who are aging out of foster care that oftentimes have nowhere to live. Common issues that contribute to the chronically homeless population are that many of these individuals have histories of evictions, drugs convictions, felonies, or other criminal activity. This can prevent people from obtaining suitable housing or landlords may charge more rent if a tenant has a bad rental history.

<b>Demographics</b>	<b>Base Year: 2000</b>	<b>Most Recent Year: 2010</b>	<b>% Change</b>
Population	35,775	37,020	3%
Households	13,424	14,143	5%
Median Income	\$36,414.00	\$37,102.00	2%

**Table 5 - Housing Needs Assessment Demographics**

**Data** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)  
**Source:**

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households *	2,565	2,075	2,555	1,865	5,080
Small Family Households *	1,070	580	975	635	2,965
Large Family Households *	200	235	220	200	450
Household contains at least one person 62-74 years of age	290	330	425	535	750
Household contains at least one person age 75 or older	250	490	570	155	185
Households with one or more children 6 years old or younger *	760	450	390	275	460
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data** 2006-2010 CHAS

**Source:**

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	4	10	15	29	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	4	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	0	0	10	90	0	20	20	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	1,125	255	20	0	1,400	645	210	250	55	1,160

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	205	685	235	25	1,150	65	325	420	310	1,120
Zero/negative Income (and none of the above problems)	55	0	0	0	55	80	0	0	0	80

**Table 7 – Housing Problems Table**

**Data** 2006-2010 CHAS

**Source:**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,200	260	30	35	1,525	655	230	270	55	1,210
Having none of four housing problems	480	910	790	460	2,640	95	670	1,465	1,320	3,550
Household has negative income, but none of the other housing problems	55	0	0	0	55	80	0	0	0	80

**Table 8 – Housing Problems 2**

**Data** 2006-2010 CHAS

**Source:**

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	740	345	125	1,210	225	120	265	610
Large Related	110	140	4	254	60	90	30	180
Elderly	155	224	80	459	215	174	240	629
Other	375	235	45	655	220	150	145	515
Total need by income	1,380	944	254	2,578	720	534	680	1,934

**Table 9 – Cost Burden > 30%**

**Data** 2006-2010 CHAS

**Source:**

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	740	90	20	850	215	15	50	280
Large Related	85	20	0	105	60	15	20	95
Elderly	110	100	0	210	180	79	115	374
Other	240	50	0	290	200	95	65	360
Total need by income	1,175	260	20	1,455	655	204	250	1,109

**Table 10 – Cost Burden > 50%**

**Data** 2006-2010 CHAS

**Source:**

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	80	0	0	4	84	0	20	20	0	40
Multiple, unrelated family households	0	0	0	10	10	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	80	0	0	14	94	0	20	20	0	40

**Table 11 – Crowding Information – 1/2**

**Data** 2006-2010 CHAS

**Source:**

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

**Table 12 – Crowding Information – 2/2**

**Data Source**

**Comments:**

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

According to the City of Beloit's Analysis of Impediments, created in 2012, approximately 299 households are single person male households (no children, no wife) and 728 are female single person households (no children, no husband. Of the male single person households, 38 (13%) are considered very low income and 72 (24%) are considered low income. Of the female single person households, 126 (17%) are considered very low income and 206 (28%) are considered

low income. In total, there is an estimated 1,027 single person households that may be in need of housing assistance.

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

According to the Beloit Housing Authority (BHA), approximately 25% of the people on the waiting list for public housing have at least 1 family member who is disabled. With about 700 people on the waiting list, this equates to 175 individuals or families who are disabled and in need of housing assistance.

From June 2013 to June 2014, the City of Beloit Police Department made 334 arrests related to domestic violence, sexual assault, and stalking. Included in that number is 17 rapes by force arrests. According to the National Coalition Against Domestic Violence (NCADV), only approximately  $\frac{1}{4}$  of all physical assaults,  $\frac{1}{5}$  of all rapes, and  $\frac{1}{2}$  of all stalking perpetrated against females by intimate partners are reported to the police. Even if only half of these assaults are under reported, it is estimated that from 2015-2019 there will be approximately 3,340 cases of domestic violence, sexual assault, and stalking in the City of Beloit. Using the NCADV estimate that only  $\frac{1}{5}$  of all rapes are reported, of these 3,340 cases of domestic violence, assault, or stalking, 425 will be forcible rape.

More housing assistance is needed for these victims of domestic violence. Lack of affordable housing and long waiting lists for assisted housing force victims to choose between abuse at home or being homeless. Victims are often financially isolated because their abuser controls all of their financial resources, making it harder to leave. Efforts to address this include more shelters for victims of domestic abuse, increasing the supply of affordable housing, and providing victims with supportive services.

**What are the most common housing problems?**

The most common housing problem is cost burden. According to the 2006-2010 CHAS data, there are 4,512 or 31.91% of homeowners and renters with a housing cost burden greater than 30% of income and 2,564 or 18.13% of homeowners and renters with a housing cost burden greater than 50% of income.

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

Homeowners and renters with 0-30% AMI are most affected by cost burden. Small related and single family households are also affected more with housing problems including cost burden and crowding.

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

Characteristics of low-income individuals and families who are currently housed, but are at imminent risk of either residing in shelters or becoming unsheltered often include lack of life skills, lack of financial planning, generational poverty, and trouble making a living wage. In the second steering committee meeting, it was expressed by several agency representatives that many low income and young families are one crisis away from becoming homeless and displaced. For example, if the family car breaks down, they are forced to choose whether to fix the car or pay rent. If they choose to pay rent, then they don't have a car to get to work. Many young individuals and families need education in money management. Many times if parents were bad financially, their children are the same way, creating a cycle of generational poverty.

There are no agencies in Beloit that are currently providing rapid re-housing assistance.

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

The City of Beloit does not provide estimates of at-risk populations.

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

Some characteristics that have been linked with instability and an increased risk of homelessness include substance abuse, mental illness, being a victim of domestic violence, having a criminal background, poor money management, prior evictions, unstable job history, disabilities, language barriers, discrimination, lack of credit history, and generational poverty.

## **Discussion**

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

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

**Introduction**

A disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least ten (10) percentage points higher than the percentage of persons as a whole.

Housing problems would involve one or more of the following issues: 1) *Lacks complete kitchen facilities*; 2) *Lacks complete plumbing facilities*; 3) *More than one person per room*; 4) *Cost burden greater than 30%*.

Of the 9,645 households that were reported in the 2006-2010 CHAS, 6,625 (68.69%) were White, 1,620 (16.80%) were Black/African American, 30 (0.003%) were Asian, 32 (0.003%) were American Indian or Alaskan Native, and 1,185 (12.29%) were Hispanic.

**0%-30% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,155	325	135
White	1,200	250	90
Black / African American	540	75	35
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	390	0	10

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four housing problems are:

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

**30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,670	615	0
White	1,075	515	0
Black / African American	370	85	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	15	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four housing problems are:

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

**50%-80% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,095	2,145	0
White	785	1,570	0
Black / African American	165	185	0
Asian	0	20	0
American Indian, Alaska Native	10	8	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	110	355	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four housing problems are:

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

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	1,285	0
White	160	980	0
Black / African American	25	140	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	35	50	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four housing problems are:

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

**Discussion**

American Indians or Alaska Natives (100%) and Hispanics (97.5%) making less than 30% of the area median income disproportionately experience one or more of the four housing problems, outlined previously in the introduction, when compared to the jurisdiction as a whole (82.41%).

Hispanics (93.62%) making 30-50% of the area median income disproportionately experience one or more of the four housing problems when compared to the jurisdiction as a whole (73.09%).

American Indians or Alaska Natives (55.56%) making 50-80% of the area median income disproportionately experience one or more of the four housing problems when compared to the jurisdiction as a whole (33.80%).

Hispanics (41.18%) making 80-100% of the area median income disproportionately experience one or more of the four housing problems when compared to the jurisdiction as a whole (14.62%).

American Indians or Alaska Natives and Hispanics are the most affected racial/ethnic groups in regards to housing problems when compared to households that make the same area median income. However, American Indians and Alaskan Natives only make up 0.003% of the total households within the City of Beloit.

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

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

**Introduction**

A disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least ten (10) percentage points higher than the percentage of persons as a whole.

Severe Housing Problems would involve one or more of the following issues: 1) *Lacks complete kitchen facilities*; 2) *Lacks complete plumbing facilities*; 3) *More than 1.5 persons per rooms*; 4) *Cost Burden greater than 50%*.

Of the 9,645 households that were reported in the 2006-2010 CHAS, 6,625 (68.69%) were White, 1,620 (16.80%) were Black/African American, 30 (0.003%) were Asian, 32 (0.003%) were American Indian or Alaskan Native, and 1,185 (12.29%) were Hispanic.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,765	710	135
White	1,045	405	90
Black / African American	370	245	35
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	335	55	10

**Table 17 – Severe Housing Problems 0 - 30% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	1,895	0
White	295	1,295	0
Black / African American	80	375	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	215	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2006-2010 CHAS

**Source:**

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	2,910	0
White	250	2,110	0
Black / African American	45	305	0
Asian	0	20	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	15	450	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2006-2010 CHAS  
**Source:**

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	90	1,415	0
White	70	1,070	0
Black / African American	0	170	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	20	65	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

**Data** 2006-2010 CHAS  
**Source:**

\*The four severe housing problems are:

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

**Discussion**

American Indian or Alaska Natives (100%) and Hispanics (83.38%) making less than 30% of the area median income disproportionately experience one or more of the severe housing problems, outlined previously in the introduction, when compared to the jurisdiction as a whole (67.62%). However, American Indians and Alaskan Natives only make up 0.003% of the total households within the City of Beloit.

Hispanics (23.53%) making 80-100% of the area median income disproportionately experience severe housing problems when compared to the jurisdiction as a whole (5.98%).

All other racial or ethnic groups in the other income brackets (30-50% AMI and 50-80% AMI) experience severe housing problems proportionately. No disproportionate need exists for these income brackets in regards to severe housing problems.

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

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

**Introduction:**

Housing cost burdens exist when a household pays more than 30% of their income for housing. A severe housing cost burden exists when a household pays more than 50% of their income for housing. A disproportionately greater number of housing cost-burdened households are defined as when a racial or ethnic group at any income level experiences housing problems at a rate greater than ten (10) percentage points of the income level as a whole.

Of the 9,645 households that were reported in the 2006-2010 CHAS, 6,625 (68.69%) were White, 1,620 (16.80%) were Black/African American, 30 (0.003%) were Asian, 32 (0.003%) were American Indian or Alaskan Native, and 1,185 (12.29%) were Hispanic.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,835	2,844	2,450	160
White	7,235	1,760	1,605	115
Black / African American	695	695	490	35
Asian	120	0	0	0
American Indian, Alaska Native	24	10	4	0
Pacific Islander	0	0	0	0
Hispanic	655	375	320	10

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data** 2006-2010 CHAS

**Source:**

**Discussion:**

Within the <=30% area median income, Asians (100%), have a disproportionate need compared to the jurisdiction as a whole (61.83%). However, Asians only make up 0.003% of the total households within the City of Beloit. Within the 30-50% area median income, Black/African

Americans (36.29%) have a disproportionately greater need compared to the jurisdiction as a whole (19.90%).

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

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

In regards to housing problems and severe housing problems, American Indians or Alaska Natives in all income levels, except 30-50% AMI, show a disproportionately greater need than those in the same income levels. However, because American Indians or Alaska Natives make up only 0.003% of households in the City of Beloit, these numbers are skewed when compared to other racial/ethnic groups. Hispanics also show a disproportionately greater need in all income levels, except 50-80% AMI, than those in the same income levels.

In regards to housing cost burdens, Asians with income that is <30% AMI have a disproportionately greater need than those in the same income bracket. However, because Asians make up only 0.003% of households in the City of Beloit, these numbers are skewed when compared to other racial/ethnic groups. Black/African Americans with incomes that are 30-50% AMI also have a disproportionately greater need, in regards to housing cost burdens, as those in the same income levels.

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

No other needs were identified other than the ones above.

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

**NA-35 Public Housing – 91.205(b)**

**Introduction**

The City's Housing Authority operates the Public Housing and Housing Choice Voucher programs within the 53511 zip code.

**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	93	593	0	588	0	0	0

**Table 22 - Public Housing by Program Type**

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

**Data** PIC (PIH Information Center)

**Source:**

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,241	10,593	0	10,547	0	0
Average length of stay	0	0	3	6	0	6	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	13	85	0	85	0	0
# of Disabled Families	0	0	19	186	0	184	0	0
# of Families requesting accessibility features	0	0	93	593	0	588	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data** PIC (PIH Information Center)

**Source:**

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	37	140	0	139	0	0	0
Black/African American	0	0	55	453	0	449	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

**Data** PIC (PIH Information Center)

**Source:**

**Ethnicity of Residents**

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	27	0	27	0	0	0
Not Hispanic	0	0	89	566	0	561	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data** PIC (PIH Information Center)  
**Source:**

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

The majority of tenants and applicants on the waiting list are low-income and for many, their only source of income is social security or supplemental security income (SSI). There is a great need for affordable housing.

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

The most immediate need of residents of Public Housing and Housing Choice vouchers is education, job training, and resources such as child care. Increasing employability of these residents will increase self-sufficiency.

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

The difference between the needs of residents of public housing and the population at large is that residents of public housing are low to moderate income individuals or families, often with very little opportunity for advancement and economic security. Public Housing residents often do not have the education or skills for higher paying jobs. Many times, the jobs that they do have provide inadequate benefits and no room for advancement. Both public housing residents and the population at large experience housing cost difficulties. Most people are on a fixed income and there is not enough affordable housing available in the City of Beloit. The 2006-2010 CHAS data shows that the most common housing problem is cost burden.

**Discussion**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Homeless needs are found in a variety of ways, including the Point in Time Count, regular meetings of the Homeless Intervention Task Force (HITF), which is Beloit’s Continuum of Care, and regular communication and discussion with local outreach workers, emergency shelters, and supportive and transitional housing programs.

The City's Steering Committee on housing and homeless needs identified the following needs and causes that contribute to homelessness in the community.

There is a great need for education in financial literacy, budgeting, money management skills, and life skills. There is a trend among young families who choose paying for luxuries instead of necessities. For example, payments for phone and cable are made before paying for housing expenses. Financial literacy and money management needs to be introduced much earlier in life and well before adulthood. Although some children get this education at home, many do not. If their parents were not financially stable or lacked money management skills, their children also lack these skills. This leads to generational poverty and a mindset that if money is not consistent, then spend it while you have it.

There is also a need for more affordable housing that is not substandard. Housing is not affordable due to unemployment, crisis situations, and rent that is higher than 30% of a household's income. Some households have difficulty paying their utilities and are displaced as a result. Employed families are still not making a living wage so cannot afford housing expenses.

There is also a need for case management and education about legal rights regarding leases, land contracts, and foreclosures. Some homeowners are in need of education regarding maintaining and repairing their homes. There are also children who are aging out of foster care that oftentimes have nowhere to live.

Common issues that contribute to the chronically homeless population are that many of these individuals have histories of evictions, drugs convictions, felonies, or other criminal activity. This can prevent people from obtaining suitable housing or landlords may charge more rent if a tenant has a bad rental history.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	16	70	0	0	0	0
Persons in Households with Only Children	44	163	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	1	12	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	2	22	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

The Homeless Intervention Task Force (HITF) of Rock and Walworth Counties performs a point in time count twice a year to count how many homeless people are in Rock County. This count includes people who were found during the point in time count, as well as people currently in shelters. The numbers above are from the July 30, 2014 Street Count. 49 volunteers, including City staff, went out into the streets of Rock County from 11:30pm to 4:00am. 10 people were found out on the streets; we were only able to provide them with a care packages due to lack of motel room availability. 149 people were being housed in a motel voucher or emergency shelter program. 243 people were being housed in a transitional living program (all participants were homeless upon entry to program). Data is provided below.

**Data Source**  
**Comments:**

<b>Chronically Homeless</b>	<b>208</b>
Mental Health Problem (HUD 40118)	1028
Alcohol Abuse (HUD 40118)	54
Both alcohol and drug abuse (HUD40118)	54
Drug abuse (HUD40118)	94
Veterans	248
HUV/AIDS	7
Victims of DV	974
Unaccompanied Youth	34
Family Count	2645
Count Adults in Families	4763
Children in Families	3866
Count Singles	2235

**Table 27 - July 2014 PIT by Rock and Walworth COC - Numbers Reflect both Rock and Walworth Counties**

Indicate if the homeless population is: Partially Rural Homeless

**Rural Homeless Needs Assessment**

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

**Table 28 - Homeless Needs Assessment**

The Homeless Intervention Task Force (HITF) of Rock and Walworth Counties performs a point in time count twice a year to count how many homeless people are in Rock County. This count includes people who were found during the point in time count, as well as people currently in shelters. The numbers above are from the July 30, 2014 Street Count. 49 volunteers, including City staff, went out into the streets of Rock County from 11:30pm to 4:00am. 10 people were found out on the streets; we were only able to provide them with a care packages due to lack of motel room availability. 149 people were being housed in a motel voucher or emergency shelter program. 243 people were being housed in a transitional living program (all participants were homeless upon entry to program). Data is provided below.

**Data Source**  
**Comments:**

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

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

**Data Source**

**Comments:**

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

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

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

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

### **Introduction:**

The special needs population in Beloit includes elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

### **Describe the characteristics of special needs populations in your community:**

According to the U.S. Census Bureau, there is an estimated 5,663 persons of 62 years of age or older in the City of Beloit. Of these, approximately 2,149 are 75 years of age or older. While it is not true for all elderly, many of these residents need help with daily activities, such as cooking, cleaning, grocery shopping, and transportation to visit family or go to the doctor's office.

There is an estimated 5,884 disabled persons living in the City of Beloit. This is approximately 16% of the population. Many mentally and physically disabled persons struggle with finding transportation, employment, and housing. The Beloit Housing Authority does give preference to disabled persons and elderly, however, often disabled persons do not want to disclose that they have a disability.

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

According to the providers that attended the steering committee meetings, the following needs were identified for the non-homeless special needs population: transportation, systems navigation (to help individuals find resources that are available), financial and life skills, employment training, outpatient medical services, and programs that are more flexible in order to tailor assistance to individual's unique needs. Additional needs were determined specifically for elderly and frail elderly populations, including: assistance with daily chores and minor household repairs and upkeep and mental health services.

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

The AIDS Network of Wisconsin has an office located in Beloit which provides free testing for HIV/AIDS and HCV. They also provide care for those who have already tested positive. According to a spokesperson from the AIDS Network of Wisconsin, the fastest growing HIV/AIDS population is amongst Black/African American men. In Rock County, there are 74 confirmed cases of HIV and 87 confirmed cases of AIDS. The AIDS Network of Wisconsin also estimates at least 222 individuals in Beloit are unaware they have HIV. The AIDS Network performs outreach in the community, as well as provides prevention services, such as free and anonymous testing for HIV/AIDS and other sexually transmitted diseases. Needle exchange, free condoms, and free educational information are also provided by the AIDS Network of Wisconsin. They have case managers on site to connect clients with services and resources. The AIDS Network also provides a food pantry for low income residents who test positive for HIV/AIDS.

**Discussion:**

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

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

The City of Beloit continues to improve its public facilities to the best of its abilities. These facilities may include parks, senior centers, youth centers, environmental centers, health facilities, as well as many others. The following public facility needs have been identified as a priority:

- Affordable or free activities for youth in middle or high school, as there is a gap in activities available to them.
- Providing driver's education classes at a lower cost. Currently, driver's education classes are private and expensive. Without a driver's license, youth are inhibited to participate in extra-curricular activities.
- Creating a satellite location for the Rock County Job Center. Currently, the Job Center is located in Janesville, WI. Many residents have a hard time getting to and from the Job Center to look for employment. If a satellite location was available, residents of Beloit would have much easier access to the resources they provide.

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

These needs were determined through discussion with stakeholders and agency representatives during the third steering committee meeting.

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

The City of Beloit's public improvement needs include adding sidewalks around some schools, creating more downtown public parking, and updating equipment in parks to make it more child-friendly and safe.

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

These needs were determined through discussion with stakeholders and agency representatives during the third steering committee meeting.

In addition, the City's Engineering Division along in consultation with other City Departments has 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 in our low-income areas. This investment is paid for out of the City's CIP budget.

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

Public Services needed in the City of Beloit include senior services, youth services, transportation services, services for victims of domestic violence, health services, substance abuse services, employment and job skill training, child care services, mental health services, fair housing counseling, and life skills/financial training services. Public services that the City of Beloit will focus on include: comprehensive case management strategies, neighborhood stabilization activities, education in financial budgeting and life skills, employment training that corresponds with local employment opportunities, code enforcement, housing rehabilitation, and economic development activities, with priority given to technical job training.

**How were these needs determined?**

These needs were determined through discussion with stakeholders and agency representatives at the third steering committee meeting, as well as discussion with City of Beloit employees.

## 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 2006-2010 American Community Survey (ACS) data shows that the City of Beloit has a total of 15,747 housing units, with the large majority (72%) being 1-unit detached structures.

According to the 2006-2010 CHAS data, the majority of housing units were built between 1950 and 1979; 6,188 units (43.75%). The second largest category of housing units was built before 1950; 5,263 units (37.21%). Housing units built between 1980 and 1999 total 1,615 (11.42%) and units built in 2000 or later total 1,077 (7.62%). This means that 81% of the available housing stock (owner and renter occupied) in the City of Beloit was built before 1980. With the majority of the housing stock built before 1980, 11,451 units, there is a great risk for lead-based paint hazards.

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

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,338	72%
1-unit, attached structure	547	3%
2-4 units	1,727	11%
5-19 units	855	5%
20 or more units	1,138	7%
Mobile Home, boat, RV, van, etc.	142	1%
<b>Total</b>	<b>15,747</b>	<b>100%</b>

**Table 29 – Residential Properties by Unit Number**

**Data** 2006-2010 ACS

**Source:**

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	114	2%
1 bedroom	268	3%	1,369	29%
2 bedrooms	2,210	24%	1,861	39%
3 or more bedrooms	6,868	73%	1,453	30%
<b>Total</b>	<b>9,346</b>	<b>100%</b>	<b>4,797</b>	<b>100%</b>

**Table 30 – Unit Size by Tenure**

**Data** 2006-2010 ACS

**Source:**

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

The residents that receive assistance with housing are in the low to moderate income level. Beloit Housing Authority (BHA) does give a preference to elderly and disabled persons. They also give a preference to people who live in the City of Beloit, work in the City of Beloit, or those who are in school or a job training program.

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

It is not expected that any units will be removed from the public housing inventory in the near future. Given the length of the waiting lists, we do not anticipate a decrease in the number of public housing units.

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

There is a greater need for affordable housing for low to moderate income residents in the City of Beloit. Public Housing and Section 8 always have a very long waiting list, sometimes upwards of 700-800 people.

**Describe the need for specific types of housing:**

Large family sized units are needed to accommodate the families in Beloit. Currently many families in Beloit are doubling or tripling up on bedrooms because there is not enough large family sized units available and affordable to them.

**Discussion**

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

### Introduction

Housing units are considered affordable if the household occupant pays no more than 30% of its income on housing costs. If the household spends more than 30% of its income on housing costs, the household is considered to be cost-burdened. Cost burdened households have less financial resources to meet other basic needs such as food, clothes, transportation, medical expenses, etc. Cost burdened households also have less financial means to properly maintain the housing structure. These households are at a greater risk of eviction, foreclosure, and code violations from the City's Code Enforcement Program.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	67,500	89,800	33%
Median Contract Rent	431	548	27%

**Table 31 – Cost of Housing**

**Data** 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

**Source:**

Rent Paid	Number	%
Less than \$500	1,703	35.5%
\$500-999	3,080	64.2%
\$1,000-1,499	11	0.2%
\$1,500-1,999	3	0.1%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>4,797</b>	<b>100.0%</b>

**Table 32 - Rent Paid**

**Data** 2006-2010 ACS

**Source:**

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	625	No Data

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
50% HAMFI	1,980	1,450
80% HAMFI	4,150	3,370
100% HAMFI	No Data	4,779
<b>Total</b>	<b>6,755</b>	<b>9,599</b>

**Table 33 – Housing Affordability**

**Data** 2006-2010 CHAS

**Source:**

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 34 – Monthly Rent**

**Data Source**

**Comments:**

**Is there sufficient housing for households at all income levels?**

There is a great need for housing for those individuals in the low to moderate income level. There are upwards of 700-800 individuals on the waiting list for public housing and section 8. Data from the 2000 Census and the 2006-2010 ACS show that median home value in 2000 was \$67,500. Median home value in 2010 was \$89,800. While home values have gone up 33%, this makes it more difficult for people trying to purchase their first home. The vast majority of renters (64.2%) are paying \$500-\$999 monthly for rent. For rental units, only 625 (9.25%) are considered affordable for households earning 30% HAMFI.

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

From 2000 to 2010, median home values went up 33% and median contract rent went up 27%. With housing and rent values rising, more and more households are paying more than 30% of its income, creating more cost-burdened households.

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

According to the 2006-2010 ACS, the Area Median Rent (AMR) in Beloit was \$548/month in 2010. The average fair market rent was \$747/month, the average high HOME rent was \$763/month and the average low HOME rent was \$715/month. Given that the AMR in Beloit is lower, it appears that rent is affordable. However, when we look at incomes compared to rent, we see that housing is not affordable and cost burden is still the most common housing issue in the City. Based on this information, the City will continue to support programs that maintain our current housing stock. The City will also support programs that would increase income and financial management, such as education and training, utility assistance, and financial budget training.

**Discussion**

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

### Introduction

The table below shows the number of housing units, by tenure, based on the number of conditions or characteristics the unit has. The table also includes the calculations for the percentage of total units that category represents.

Renter-occupied units have a higher percent of units with a substandard condition; however, almost all of those units have only one substandard condition.

### Definitions

Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,724	29%	2,634	55%
With two selected Conditions	32	0%	50	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,590	71%	2,113	44%
<b>Total</b>	<b>9,346</b>	<b>100%</b>	<b>4,797</b>	<b>100%</b>

Table 35 - Condition of Units

Data 2006-2010 ACS

Source:

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	533	6%	544	11%
1980-1999	819	9%	796	17%
1950-1979	4,401	47%	1,787	37%
Before 1950	3,593	38%	1,670	35%
<b>Total</b>	<b>9,346</b>	<b>100%</b>	<b>4,797</b>	<b>100%</b>

**Table 36 – Year Unit Built**

**Data** 2006-2010 CHAS  
**Source:**

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,994	86%	3,457	72%
Housing Units build before 1980 with children present	245	3%	4,200	88%

**Table 37 – Risk of Lead-Based Paint**

**Data** 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)  
**Source:**

**Vacant Units**

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

**Table 38 - Vacant Units**

**Data** 2005-2009 CHAS  
**Source:**

**Vacant Units**

**Need for Owner and Rental Rehabilitation**

The age of housing is commonly used by State and Federal housing programs as a factor to estimate the condition of housing stock. Typically, most homes begin to require major repairs and rehabilitation at around 30 years of age. Approximately 72% of homes in the City were 30 years or older as of 2010, according to the 2006-2010 CHAS data.

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

The City of Beloit Housing Services Division estimates the percentage of homes that may be affected by lead-based paint to be 81% of the total housing stock. This equates to approximately 11,457 units. These numbers are estimated based off the 2006-2010 ACS and the 2006-2010 CHAS which revealed that 81% of the units were built before 1980. It also showed that approximately 31.4 percent of the homes built before 1980 have children present. This equates to approximately 4,445 units with children present.

With approximately 11,457 units with lead based paint hazards, this equates to the following when translated by income:

- 2,078 extremely low income households or (18.14%) of extremely low income households have a lead-based paint hazard.
- 1,681 very low income households or (14.67%) of very low income households have a lead-based paint hazard.
- 2,070 low income households or (18.07%) of low income households have a lead-based paint hazard.
- 1,511 moderate income households or (13.19%) of moderate income households have a lead-based paint hazard.

These numbers were estimated based on the total number of households within the extremely low, very low, low, and moderate income levels multiplied by the 81% of housing stock built before 1980.

### **Discussion**

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

**Introduction**

The Beloit Housing Authority (BHA) currently oversees 131 public housing units. There is a greater need for public housing in the City of Beloit and there are often very long waiting lists for public housing.

**Totals Number of Units**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			131	598			0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 39 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center)

**Source:**

**Describe the supply of public housing developments:**

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

The current supply of public housing includes 131 units. Of these units, 41 units are designated specifically for elderly and disabled persons. There are also 6 handicap accessible units. These units are comprised of apartments, townhouses, duplexes and single family houses.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Beloit Housing Authority	88

**Table 40 - Public Housing Condition**

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

Within the past three years, all public housing has undergone an extensive modernization through a Low-Income Housing Tax Credit project, including new construction of Parker Bluff; a 41-unit apartment building for senior and disabled individuals. Additional public housing updates included cosmetic and physical upgrades to the family housing sites. These upgrades included roofing and siding, flooring, mechanicals, lighting, appliances, and in some cases, construction of additions and garages.

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

**Discussion:**

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

**Introduction**

The City of Beloit has several organizations that provide supportive services and housing opportunities to the area’s homeless populations. These organizations provide a wide variety of programs to assist homeless individuals and families attain the goal of permanent housing and self-sufficiency.

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	106	32	134	21	0
Households with Only Adults	28	0	76	108	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 41 - Facilities and Housing Targeted to Homeless Households**

**Data Source** Provided by the Rock and Walworth County COC. Data includes both Rock and Walworth Counties.

**Comments:**

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

Beloit Area Community Health Center is a medical facility that uses a sliding scale based on your annual income and family size. They provide dental care, health education, pregnancy testing, family planning, teen health and youth programs, child exams, school and sports exams and physicals, treatment for chronic illness, geriatric counseling and treatment, mental health counseling, AODA counseling, confidential STD/HIV testing, comprehensive care of HIV positive patients, and social service referrals.

HealthNet of Rock County is a non-profit, volunteer based health and dental clinic offering services free of charge to uninsured residents of Rock County that are at or below 185% of the federal poverty level. They provide general primary medical care and pediatrics, mental health care, dental care, vision care, and prescription medications.

Family Services also provides an array of services that focus on prevention, mental health counseling and advocacy, case management, advocacy for sexual assault victims and abused/neglected children, education, and therapy. This agency is accredited by the *Council on Accreditation*.

The Rock County Job Center, operated by the Wisconsin Department of Workforce Development and the Wisconsin Job Center System, is a Wisconsin-centered employment exchange linking employers in all parts of the state and communities with anyone looking for a job. The Rock County Job Center is located in Janesville, WI, but JobCenterofWisconsin.com is available at no cost to both employers and job seekers and is available 24-hours a day.

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

The needs of individuals and families that find themselves without shelter in Beloit are met by the following agencies. Individuals are referred to these programs by other social service agencies in the area. These agencies have trained staff members who are responsible for assessing the needs of low-income individuals and other individuals with extensive social and housing needs in an effort to prevent persons from becoming homeless.

- Hands of Faith provides a 30-day emergency shelter for homeless families by rotating a schedule of overnight accommodations and meals with 20 local churches that also provide volunteer services. The shelter can accommodate approximately 14 families at

a time. Hands of Faith collaborated with Family Services to provide funding to families in order to secure housing.

- Family Services operates the Beloit Domestic Violence Center.
- The Sparrow's Nest is a 24 hour shelter for homeless, includes 22 beds for individuals. Users must seek employment during their stay and are limited to four weeks of continuous stay. They must wait 60 days before returning to The Sparrow's Nest.
- Community Action of Rock and Walworth Counties provides scattered site Transitional Housing for homeless individuals and families who reside in Rock and Walworth Counties with an emphasis on 18-21 year old parents and victims of domestic violence in the City of Beloit. Participants receive rent assistance and direct assistance, intensive case management, employment workshops, educational support and life skills trainings. The program lasts 18 months.
- NHS of Beloit provides foreclosure prevention counseling and grants in order to prevent homelessness. Voluntary Action Center and Senior Chore service provide a variety of personal and household services to the elderly and disabled in order to keep people in their homes.
- Neighborhood Housing Services of Beloit operates the Britton House, a Single Room Occupancy (SRO) program which a project based Section-8 housing facility that provides 45 rooms for men.
- Caritas operates a food and clothing pantry and provides services to individuals with HIV/AIDS.
- Rock County Human Services provides Emergency Rental Assistance of \$200 per household member to individuals and families who receive an eviction notice for non-payment of rent, and emergency due to fire, flood, natural disaster, energy crisis, or homelessness.
- The Salvation Army provides a hot lunch program, distributes surplus food items to those in need and offers emergency vouchers to homeless persons, giving them a place to stay for the night.
- The American Red Cross offers motel vouchers to individuals and families who face a crisis such as fire, flood, or other natural disaster and several area churches sponsor free meal programs.

City staff also works with persons who are homeless due to housing that has been deemed unfit, condemned, or that has been damaged by flood, fire, or other disaster. Staff assists these residents in navigating the social service system to connect them with an appropriate agency that can serve their needs. The City continues to participate in the Homeless Intervention Task

Force and its subcommittees. This group works collaboratively on a countywide basis to address the needs of homeless individuals and families.

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

### **Introduction**

Throughout the City of Beloit, there are various subpopulations that are not homeless, but have specific housing needs and may also require special attention due to their current or prospective service needs. The City of Beloit recognizes the following subpopulations as special needs: elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and victims of domestic violence, dating violence, sexual assault, and stalking.

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

The City's Steering Committee, which included representatives from the Beloit Housing Authority, Family Services, Grinnell Hall, Community Action, Rock County Aging and Disability Resource Center (ADRC), and the Salvation Army identified various needs of persons designated above Determined the following needs:

Public Housing Residents are in most need of life skills, budgeting, job skills, and utility payment assistance. The Housing Authority does operate a Family Self Sufficiency (FSS) Program that assists with some of these needs.

Persons who are elderly or considered frail elderly encounter needs related to assisting with payment of bills, the need for a voluntary payee program, mental health services, and the need for assistance with minor tasks such as grocery shopping, cleaning, and minor repairs. Other needs include assistance with water/sewer bills, transportation, and legal issues related to mental health issues. There is a gap in service for those who do not qualify financially for some of the programs already in place. However, there is also an issue with the elderly not being able to afford after-care services for mental health concerns. Among the disabled community another main need identified was transportation.

Persons with physical, mental, or developmental disabilities may have trouble maintaining housing due to behavioral issues, trouble finding employment, or being denied for Social Security Disability Income (SSDI). The appeal process for SSDI can take up to a year and many have trouble obtaining the proper documentation from doctors to apply. The need for legal services was identified.

Domestic violence is also an issue among the mentally disabled as victims and sometimes abusers do not understand their rights or how to control their behavior. Overall, there is a general need for case management services to assist individuals on a case-by-case basis according to their unique set of needs. The County operates the PATH program which assists people with mental health issues with housing and case management, however there are only currently two workers and there is a very long waiting list.

The needs identified for victims of domestic violence (DV) were life skills and budgeting, employment skills, transportation, maintaining or finding new housing due to police activity, and legal assistance.

The AODA community needs include the lack of outpatient services, and issues for those who have criminal histories regarding housing, employment, and the inability to qualify for some assistance programs. This can lead vulnerable individuals back into criminal activity and also perpetuates a cycle of poverty.

There were fewer needs identified for persons living with HIV/AIDS. The agency representatives indicated that they may already be assisting this population but they would not be aware because they cannot request this information from participants. The agencies present had no experience with participants asking specifically for services related to HIV/AIDS.

In general, many needs are not being met because the systems and programs in place are so specific that many people with special needs fall just outside the boundaries of the programs and they don't qualify. This contributes to the difficulties in connecting people with resources. It also causes confusion among those who need the most help. Agencies also indicated that almost all programs are geared toward "fixing" problems instead of prevention.

<b>CDBG Funded Programs</b>	<b>Elderly/ Frail Elderly</b>	<b>Dis-abled</b>	<b>HIV/</b>	<b>PH</b>	<b>DV</b>
Community Action				x	x
Family Services					x
Family Services	x	x			
Hands of Faith					x
HealthNet: Primary Care	x	x	x		
Merrill Community Center	x				
Neighborhood Housing Services	x				

Salvation Army		X		X	
Salvation Army	X	X	X	X	X
City of Beloit	X	X			

**Table 42 - CDBG Funded Activities**

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

Community Action’s Shelter Plus Care program partners with Rock County Human Services to provide rental counseling and assistance to homeless, mentally ill households in Rock County. The program provides a rental subsidy to assist these households in accessing permanent housing, while the Rock County Community Support Program provides intensive case management to assist households in becoming stable.

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

The City will continue to support programs for seniors, such as the Home Companion Registry and Senior Chore Service.

The City will provide deferred housing rehab loans to special needs populations.

The Beloit Housing Authority has 41 housing units for the elderly and disabled and has established a local preference for elderly and disabled residents. In addition the Beloit Housing Authority has received grant funding for the Family Self-Sufficiency Programs for both HCV and Public Housing (PH) residents. The BHA also operates the Resident Opportunities and Self Sufficiency (ROSS) program, which is a program for public housing residents with supportive services, resident empowerment activities, and assistance in becoming economically self-sufficient.

Salvation Army provides adult rehabilitation centers (ARC) for persons experiencing issues with AODA which includes 90-days inpatient treatment and transportation to the rehab center. For Public Housing Residents struggling with AODA issues, Specialists try to to link people with services and/or counseling in the area. There is also a methadone clinic in Beloit for heroin addiction which has been fairly successful.

A listing of the programs the City is committed to funding are listed in the attached table.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The programs listed in the attached table are the activities that the City of Beloit plans to undertake during the next year to address the housing and supportive service needs identified in accordance.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City. In fact, the opposite is true. The progressive nature of these policies seems to have been designed to support the fair housing efforts of the City. The City's Future Land Use Map (2008) identifies most future residential growth areas as "Planned Neighborhood," which is a land use category that is intended to provide for a variety of housing choices and a mix of non-residential uses. Within Planned Neighborhood areas, the City's stated goal is to accommodate a mixture of housing types, costs, and densities. This will be accomplished through the use of Planned Unit Development (PUD) and Traditional Neighborhood Development (TND) zoning, as well as through conventional zoning districts. Within existing urbanized areas of the City, multi-family dwellings are permitted by-right in two residential zoning districts and above the ground floor in the central business district. Other factors that contribute to the availability of fair and affordable housing include low permit fees, small minimum lot sizes to keep lots affordable, and a zoning provision that allows single-family homeowners to rent up to two rooms to unrelated "roomers."

As stated above, the City strives to provide public policies that pose no barrier to affordable and fair housing for residents. The City's 2012 Analysis of Impediments to Fair Housing Report has concluded that the City has met and continues to meet the goals of affordable and fair housing.

The City's Equal Opportunity Commission (EOC) will solicit bids in 2015 for Fair Housing outreach and education to be done on a quarterly basis throughout the City of Beloit. The City will also be updating its Analysis of Impediments to Fair Housing in 2016.

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

**Introduction**

To provide long-term solutions for residents continuing to face economic downturn, the City must generate new opportunities for economic success and stability for families city-wide. The following information identifies economic sectors in the City of Beloit where job opportunities exist and identifies reasons why some employment sector positions are not being filled.

**Economic Development Market Analysis**

**Business Activity**

<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Agriculture, Mining, Oil & Gas Extraction	86	26	1	0	-1
Arts, Entertainment, Accommodations	1,418	1,507	12	12	0
Construction	465	253	4	2	-2
Education and Health Care Services	2,061	2,709	18	22	4
Finance, Insurance, and Real Estate	580	541	5	4	-1
Information	211	115	2	1	-1
Manufacturing	3,210	2,994	27	24	-3
Other Services	490	433	4	4	0
Professional, Scientific, Management Services	627	1,181	5	10	5
Public Administration	80	26	1	0	-1
Retail Trade	1,514	1,580	13	13	0
Transportation and Warehousing	393	226	3	2	-1
Wholesale Trade	569	644	5	5	0
<b>Total</b>	<b>11,704</b>	<b>12,235</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 43 - Business Activity**

**Data** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**

**Labor Force**

Total Population in the Civilian Labor Force	18,456
Civilian Employed Population 16 years and over	15,910
Unemployment Rate	13.79
Unemployment Rate for Ages 16-24	24.51
Unemployment Rate for Ages 25-65	10.30

**Table 44 - Labor Force**

**Data** 2006-2010 ACS

**Source:**

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	2,168
Farming, fisheries and forestry occupations	459
Service	1,985
Sales and office	2,440
Construction, extraction, maintenance and repair	1,120
Production, transportation and material moving	1,642

**Table 45 – Occupations by Sector**

**Data** 2006-2010 ACS

**Source:**

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	11,660	77%
30-59 Minutes	2,774	18%
60 or More Minutes	651	4%
<b>Total</b>	<b>15,085</b>	<b>100%</b>

**Table 46 - Travel Time**

**Data** 2006-2010 ACS

**Source:**

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,655	527	1,276
High school graduate (includes equivalency)	4,505	871	1,377
Some college or Associate's degree	3,602	344	884
Bachelor's degree or higher	2,405	98	305

**Table 47 - Educational Attainment by Employment Status**

**Data** 2006-2010 ACS

**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	123	288	165	481	418
9th to 12th grade, no diploma	777	970	428	1,126	595
High school graduate, GED, or alternative	1,733	1,608	1,861	3,284	2,147
Some college, no degree	1,727	999	818	1,627	695
Associate's degree	139	310	465	611	117
Bachelor's degree	163	465	429	903	277
Graduate or professional degree	11	99	197	729	308

**Table 48 - Educational Attainment by Age**

**Data** 2006-2010 ACS

**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,235
High school graduate (includes equivalency)	25,675
Some college or Associate's degree	28,773
Bachelor's degree	39,229

Educational Attainment	Median Earnings in the Past 12 Months
Graduate or professional degree	51,413

**Table 49 – Median Earnings in the Past 12 Months**

**Data** 2006-2010 ACS

**Source:**

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

The largest employment sector within the City of Beloit is manufacturing at 26% share of workers. Education and health care services come in second with 17% share of workers. Retail trade and arts, entertainment, and accommodations come in third and fourth with 12% and 11% share of workers respectively.

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

The City of Beloit is lacking in training programs that are specifically tailored to the jobs in our community. We have many skilled jobs, but not enough highly skilled individuals to fill those jobs. According to the *2009 On The Map* from the United States Census, of the 15,584 residents who live in Beloit and journey to work, only 33.5% work inside the City limits, while 66.5% of workers journey outside the City for employment.

Higher education is the most immediate need for the workforce and infrastructure needs of the business community in the City of Beloit. The chart below shows the educational attainment levels of individuals within the City of Beloit, Rock County, Janesville, and Wisconsin. The chart reveals that sixty-two percent (62%) of Beloit’s educated population has obtained an education level of high school or less. For other education attainment levels beyond high school, the City of Beloit has less representation at those attainment levels compared to other locations in the chart. In fact, only thirty-nine percent (39%) of Beloit’s educated population have obtained an education beyond high school. When this is compared to other listed places in the chart, the educated population for the City of Beloit lags behind. For example, forty-nine percent (49%) of the educated population for Rock County have obtained an education beyond high school, fifty-two percent (52%) for Janesville, and fifty-four percent (54%) for Wisconsin.

**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 private and public investments underway that will have an impact on economic development and will subsequently have a great effect on the city's workforce. Most of these projects require highly skilled or technically skilled employees. The I39/I90 expansion will require skilled labor, management personnel, and engineers. The North Start development will need to fill positions such as chemists, engineers, and scientists. And Acculynx, which is similar to Google, will need a workforce with high tech computer skills. In addition, past developments such as the Kerry expansion and Fat Wallet required technically trained personnel. Kerry required personnel trained in chemistry and food science, while Fat Wallet needed a workforce with computer skills. There is a great need for skills training and education that corresponds with present and future business development. There is a lack of connection between schools and training, with the employment opportunities local developers and businesses.

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

Currently, the skills and education of the current workforce do not correspond well to the employment opportunities available. According to a representative from the Downtown Beloit Association, the biggest complaint from businesses is that there is not a pool of skilled workers. Without a skilled workforce, the residents of Beloit are not meeting the needs of employers in the area, forcing companies to find employees elsewhere.

Although there are some resources in workforce training offered in the city, the type and level of training do not correspond with the type and level of employment opportunities. The educational institutions in the community include local high schools, Blackhawk Technical College, Beloit College, and the University of Wisconsin Rock County. The Community Development Steering Committee members discussed many concerns in regards to the training that is available and educational institutions, and how they relate to the needed workforce in the community.

High School students are getting some machining and industry trades education, but only when they choose these classes as an elective. Even then, the training is relatively general. The options for residents to obtain a Bachelor's Degree majors are very limited. Beloit College offers business degrees, but it is a private school with expensive tuition and scholarships are very limited. Blackhawk Technical College offers some technical degrees, however they do not offer a four year Bachelor's degree. The University of Wisconsin Rock County offers courses in engineering, liberal arts, nursing, and criminal justice; however, in order to obtain a four year Bachelor's degree, a the student must collaborate with another UW school.

**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.**

A program that provides workforce training in the Beloit community is Community Action Inc. Community Action offers a Skills Enhancement Program with that focuses on facilitating training that will increase the participants' earned income. Participants work at least 20 hours per week and learn job skills in fields with growing demand and possibility for advancement. Community Action covers the cost of tuition, books, fees, and associated costs such as childcare or transportation. This program allows low-wage workers to secure training and supports their need to get out of dead-end-jobs, and instead enter fields that are growing in demand.

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

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

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")**

The most common housing problem is cost burden. According to the 2006-2010 CHAS data, there are 4,512 or 31.91% of homeowners and renters with a housing cost burden greater than 30% of income and 2,564 or 18.13% of homeowners and renters with a housing cost burden greater than 50% of income.

Homeowners and renters with 0-30% AMI are most affected by cost burden. Small related and single family households are also affected more with housing problems including cost burden and crowding.

According to the City of Beloit's Analysis of Impediments to Fair Housing, individuals with incomes below the poverty level were African-Americans and Hispanics at 36% and 34% respectively. American Indians or Alaskan Natives represented 14%, while whites represented 13% of individuals in this population. There were no Asian individuals living with incomes below the poverty level in the City of Beloit.

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

Areas of Minority Concentrations are census tracts where the percentage of the racial minority population exceeds the overall percentage of racial minority population for the City of Beloit. For example, the city's total non-white population in 2010 was 11,481 while the total population for the city in the same year was 36,966. To determine the city's racial minority, or non-white percentage, the total racial minority population for 2010 was divided by the total city population of the same year. This revealed that 31% of the city's population is racial minorities, or non-white. The 31% is the threshold used to measure concentrations of minorities for census tracts within the City of Beloit for 2010.

The table below indicates that four census tracts are areas of minority concentrations because they exceed the 31% threshold. Those census tracts are: 16, 17, 18, and 23. With the exception of census tract 16, the previously mentioned census tracts have been areas of minority concentration since 1990.

As of 2010 Census Tract 18 remains the highest area of minority concentration with 59% of minority individuals living within this census tract. An observation of the chart above reveals that this census tract has historically had high percentages of minority concentration. It is

located east of the Rock River, and is bounded by Riverside Drive to the West, Bayliss Avenue to the North, Sherman Avenue and Central Avenue to the East, and White Avenue and Woodward Avenue to the South. The Merrill Neighborhood is located within the census tract as well as, a significant portion of the Water Tower District.

Census Tract 23 also has a high percentage of minorities concentrated in an area; however, since the raw numbers for its population are relatively small compared to other census tracts the high percentage may be a bit misleading. It is also important to note that the small parts of the city's boundary extend into this census tract. This census tract includes a great portion of the Town of Beloit than it does with the City of Beloit.

Census Tract 16 has the third highest area of minority concentration with an estimated 37%. 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. The Bluff Street Historic District and other Historic Landmarks are within this census tract. Historically, this census tract has not been an area with high minority concentration, yet as it has declined in overall population its minority population has grown significantly, specifically in the past decade.

Census Tract 17 is the last area with a high minority concentration, at 34%. This Census Tract is adjacent to Census Tract 18. It is bounded by the Rock River to the East, Burton Street and West Dawson Avenue to the North, More Street, Whipple Street, and McKinley Avenue to the West, and Portland Avenue to the South. Historically, since 1990, it has been an area with high minority concentration. Generally, it has only edged two to three percentage points above the City's overall racial minority population percentage.

In conclusion, the data has revealed a historical concentration of minorities into census tracts that are close to the heart and center of the city, while the majority of the white population has

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

The characteristics of the market in the City's low-moderate income areas are marked by lower rates of resale, lower property values, and lower rents. This is due to numerous factors including that these areas contain the oldest housing stock in the City, and contain the highest rates of vacant, abandoned and foreclosed properties. Many of the properties are outdated, are deteriorating, and have floor plans that are not attractive to today's buyers and renters. These areas tend to also have higher crime rates.

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

Assets in the Merrill Neighborhood, which is Census Tract 18, include the Merrill Community Center, the Eclipse Center, which includes the Beloit Public Library, Blackhawk Tech, and Community Action, Inc., and Veterans Affairs. On the west side, which includes Census Tracts 16 and 17, include the Stateline Literacy Council, Grinnell Hall, and the Transit Transfer Facility nearby.

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

Strategic opportunities include consolidating resources, services, and networking opportunities instead of having silos of services. On the west side, the St. Johns building will house the Youth to Youth program, Youth offenders program, and Stateline Literacy Council.

## Strategic Plan

### SP-05 Overview

### Strategic Plan Overview

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

Geographic Area

Table 50 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	MERRILL NEIGHBORHOOD
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>		
<b>2</b>	<b>Area Name:</b>	WESTSIDE NEIGHBORHOOD
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

**General Allocation Priorities**

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

Geographically, Beloit has many of the same common needs throughout the entire city. Both Beloit Housing Authority and the Rock County ADRC expressed that they see somewhat similar needs throughout the community, with no specific geographic areas with extremely high need.

Although the City of Beloit will not be dedicating a certain percentage of funds to any particular area, there are minority concentrations within census tracts 16, 17, 18, and 23 that have a higher need than the City as a whole. All of these census tracts also have high concentrations of very low income households and may be given a high priority.

One area of these areas, in particular, that may be considered a higher need area would be the Merrill area. This area is considered one of the bad neighborhoods and tends to be dangerous to raise families in. Many homeowners in this area do not have the funds or resources to make even minor repairs to their homes. Many seniors and families located in this area are unable to leave because they would have to sell their homes at an enormous loss.

Another area of concern is outlying and rural areas around Beloit. Because people living in the areas are not within City jurisdiction, they are not qualified to receive many funds and resources that are available to residents within City limits.

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

**Priority Needs**

**Table 51 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Housing & Homelessness - Rental Assistance
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Affordable Housing Homeless Services
	<b>Description</b>	Subsidized rental assistance for families and individuals who are spending more than 30% of their monthly income on housing expenses.
	<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.
<b>2</b>	<b>Priority Need Name</b>	Housing & Homelessness - Case Management

<b>Priority Level</b>	High
<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural 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>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
<b>Associated Goals</b>	Affordable Housing Homeless Services Case Management Services
<b>Description</b>	Need for comprehensive case management and education in life skills and financial literacy, budgeting, and money management.
<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. Case management and education in life skills and financial literacy, budgeting, and money management were considered by the Committee to be lacking in almost all housing and homeless situations, which are integral for long-term success.

3	<b>Priority Need Name</b>	Housing & Homelessness - Neighborhood Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Affordable Housing Case Management Services Job Skills Training
	<b>Description</b>	There is a great need for activities that comprehensively serve the neighborhood as a whole, including the people, and not just the housing stock.
	<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 felt that working to improve the housing stock is very beneficial, it is just one piece of the puzzle. There needs to be a comprehensive approach to dealing with the people , and public areas of distressed neighborhoods as well.</font></p>
4	<b>Priority Need Name</b>	Non-Homeless Sp Needs - Utility Assistance
	<b>Priority Level</b>	Low

<p><b>Population</b></p>	<p>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  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence</p>
<p><b>Geographic Areas Affected</b></p>	<p>WESTSIDE NEIGHBORHOOD  MERRILL NEIGHBORHOOD</p>
<p><b>Associated Goals</b></p>	<p>Affordable Housing  Homeless Services  Case Management Services</p>
<p><b>Description</b></p>	<p>There is a need for financial assistance for people of limited income regarding water/sewer bills and electric bills.</p>

	<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 there was a need for financial assistance for water/sewer bills and electric bills especially for those who are paying more than 30% of their monthly income towards housing expenses.
5	<b>Priority Need Name</b>	Non-Homeless Sp Needs - Payee Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Elderly Individuals Mentally Ill Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Homeless Services Case Management Services
	<b>Description</b>	There is a need for voluntary payee services for elderly and disabled individuals.

	<p><b>Basis for Relative Priority</b></p>	<p>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 Non-homeless Special Needs.</p> <p>Persons who are elderly or considered frail elderly encounter needs related to assisting with payment of bills, the need for a voluntary payee program, mental health services, and the need for assistance with minor tasks such as grocery shopping, cleaning, and minor repairs. Other needs include assistance with water/sewer bills, transportation, and legal issues related to mental health issues. There is a gap in service for those who do not qualify financially for some of the programs already in place. However, there is also an issue with the elderly not being able to afford after-care services for mental health concerns.</p>
6	<p><b>Priority Need Name</b></p>	<p>Non-Homeless Sp Needs - Case Management</p>
	<p><b>Priority Level</b></p>	<p>High</p>

<b>Population</b>	Extremely Low Low Moderate Middle 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 Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
<b>Associated Goals</b>	Homeless Services Case Management Services
<b>Description</b>	There is a great need for comprehensive, long-term case management for life-skills, budgeting education, and AODA issues.

	<p><b>Basis for Relative Priority</b></p>	<p>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 Non-homeless Special Needs.</p> <p>The needs identified for victims of domestic violence (DV) were life skills and budgeting, employment skills, transportation, maintaining or finding new housing due to police activity, and legal assistance.</p> <p>The AODA community needs include the lack of outpatient services, and issues for those who have criminal histories regarding housing, employment, and the inability to qualify for some assistance programs. This can lead vulnerable individuals back into criminal activity and also perpetuates a cycle of poverty.</p> <p>In general, many needs are not being met because the systems and programs in place are so specific that many people with special needs fall just outside the boundaries of the programs and they don't qualify. This contributes to the difficulties in connecting people with resources. It also causes confusion among those who need the most help. Agencies also indicated that almost all programs are geared toward "fixing" problems instead of prevention.</p>
7	<p><b>Priority Need Name</b></p>	<p>Non-Homeless Sp Needs - Systems Navigation</p>
	<p><b>Priority Level</b></p>	<p>High</p>

<b>Population</b>	<p>Extremely Low  Low  Moderate  Large Families  Families with Children  Elderly  Public Housing Residents  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence</p>
<b>Geographic Areas Affected</b>	<p>WESTSIDE NEIGHBORHOOD  MERRILL NEIGHBORHOOD</p>
<b>Associated Goals</b>	<p>Homeless Services  Case Management Services</p>
<b>Description</b>	<p>There is a great need for Systems Navigators, who can assist special needs individuals with identifying the various resources available to them to ensure there is comprehensive approach to meeting their needs.</p>
<b>Basis for Relative Priority</b>	<p>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 Non-homeless Special Needs.</p> <p>This community has numerous resources, however they are scattered all over the County, administered by different agencies, and each program has very intricate qualifying criteria. Because of this, it can be confusing and exhausting for a person with special needs to determine where they can find assistance. Professional Systems Navigators who are familiar with the various resources would be able to assist special needs individuals with identifying resources available to them and ensure there is comprehensive approach to meeting their needs.</p>

<b>8</b>	<b>Priority Need Name</b>	Non-Homeless Sp Needs - Prevention Programs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Affordable Housing Homeless Services
	<b>Description</b>	There is a great need for programs that concentrate on prevention instead of “fixing” problems after they occur.

	<p><b>Basis for Relative Priority</b></p>	<p>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 Non-homeless Special Needs.</p> <p>A need that was identified in the disabled community includes domestic violence issues. Among the mentally disabled, victims and sometimes abusers do not understand their rights or how to control their behavior. Overall, there is a general need for case management services to assist individuals on a case-by-case basis according to their unique set of needs. The County operates the PATH program which assists people with mental health issues with housing and case management, however there are only currently two workers and there is a very long waiting list.</p> <p>Public Housing Residents are in most need of life skills, budgeting, job skills, and utility payment assistance. The Housing Authority does operate a Family Self Sufficiency (FSS) Program that assists with some of these needs.</p> <p>In general, many needs are not being met because the systems and programs in place are so specific that many people with special needs fall just outside the boundaries of the programs and they don't qualify. This contributes to the difficulties in connecting people with resources. It also causes confusion among those who need the most help. Agencies also indicated that almost all programs are geared toward "fixing" problems instead of prevention.</p>
9	<p><b>Priority Need Name</b></p>	<p>Non-Homeless Sp Needs - Transportation</p>
	<p><b>Priority Level</b></p>	<p>Low</p>

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Homeless Services Job Skills Training
	<b>Description</b>	There is a need for transportation among special needs populations
	<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 Non-homeless Special Needs populations.  Among the disabled community the main need identified was transportation. There are issues with current programs because of the frequency of doctor appointments, that many appointments are out of town, and the mileage expenses are cost prohibitive for volunteer programs. This also becomes an issue with maintaining employment.
<b>10</b>	<b>Priority Need Name</b>	Community Development - Youth Programs
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Job Skills Training
	<b>Description</b>	There is a need for programs for affordable or free activities for youth in middle or high school, as there is a gap in activities available to them.
	<b>Basis for Relative Priority</b>	<p>Priority needs were identified through discussion with the Consolidated Plan Steering Committee, which was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs.</p> <p>One example the Committee suggested was providing driver's education classes at a lower cost. Currently, driver's education classes are private and expensive. Without a driver's license, youth are inhibited to participate in extra-curricular activities.</p>
<b>11</b>	<b>Priority Need Name</b>	Community Development - Job Skills Training
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Homeless Services Job Skills Training
	<b>Description</b>	There is a need for programs that provide skills and education that correspond with employment opportunities in the community.
	<b>Basis for Relative Priority</b>	<p>Priority needs were identified through discussion with the Consolidated Plan Steering Committee, which was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs.</p> <p>Local businesses have identified that there is a lack of a locally qualified workforce for very technical positions. There is an overall gap in service for training programs for very technical positions such as chemistry, engineering, computer skills, which would qualify people for positions in newly developed and/or incoming companies/projects such as Kerry, NorthStar, Acculynx, and I-90/39 Expansion.</p>
12	<b>Priority Need Name</b>	Community Development - Local Job Center
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Job Skills Training
	<b>Description</b>	There is a need for a local Job Center. Low-moderate income people and youth have difficulty accessing services due to lack of transportation, cost of transportation, and time needed for travel using public transportation.
	<b>Basis for Relative Priority</b>	<p>Priority needs were identified through discussion with the Consolidated Plan Steering Committee, which was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs.</p> <p>Creating a satellite location for the Rock County Job Center. Currently, the Job Center is located in Janesville, WI. Many residents have a hard time getting to and from the Job Center to look for employment. If a satellite location was available, residents of Beloit would have much easier access to the resources they provide.</p>
<b>13</b>	<b>Priority Need Name</b>	Community Development - Consolidated Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Homeless Services Case Management Services
	<b>Description</b>	There is a need for consolidating services instead of having numerous different “silo” locations to access assistance and resources.
	<b>Basis for Relative Priority</b>	<p>Priority needs were identified through discussion with the Consolidated Plan Steering Committee, which was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs.</p> <p>Many needs are not being met because the systems and programs in place are so specific that many people fall just outside the boundaries of the programs and they don’t qualify. This contributes to the difficulties in connecting people with resources. It also causes confusion among those who need the most help. Overall, there is a general need for a flexible program that allows a professional case manager the ability to assist individuals on a case-by-case basis according to their unique set of needs.</p>
<b>14</b>	<b>Priority Need Name</b>	Community Development - Transportation
	<b>Priority Level</b>	Low

	<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>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Associated Goals</b>	Homeless Services Job Skills Training
	<b>Description</b>	There is an overall Community Development need for transportation due to the geography and scattered location of resources throughout the community.
	<b>Basis for Relative Priority</b>	Priority needs were identified through discussion with the Consolidated Plan Steering Committee, which was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs.  Overall, transportation is needed everywhere for all groups. Transportation becomes an issue with trying to maintain a job, traveling to needed services, and accessing resources.
15	<b>Priority Need Name</b>	Housing - Improve Substandard Housing
	<b>Priority Level</b>	Low

<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
<b>Geographic Areas Affected</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
<b>Associated Goals</b>	Affordable Housing Homeless Services Case Management Services Improve Housing Stock
<b>Description</b>	There is a need for continued Code Enforcement activities and interior rental inspections.
<b>Basis for Relative Priority</b>	The City's low-moderate income areas contain the oldest housing stock in the City, and contain the highest rates of vacant, abandoned and foreclosed properties. Many of the properties are outdated, are deteriorating, and many were purchased by landlords who do little to maintain the properties. These areas tend to also have higher crime rates.

**Narrative (Optional)**

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

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Expected to decrease.
TBRA for Non-Homeless Special Needs	Expected to decrease.
New Unit Production	Stagnant.
Rehabilitation	Expected to increase.
Acquisition, including preservation	Expected to increase.

**Table 52 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	560,000	195,000	740,341	1,495,341	2,240,000	Each year funding will be allocated to existing and new activities that meet the greatest needs, or can assist the most number of eligible individuals and/or households.

**Table 53 - 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**

There are no matching requirements for CDBG funds, but the City and local agencies will leverage CDBG with the following resources:

- Neighborhood Housing Services uses HOME, NSP, and NeighborWorks funding to provide down payment assistance to households in the City's targeted neighborhoods.
- Community Action receives funding from a variety of state and federal sources for its Fresh Start program, including US Department of Labor Youthbuild; WI National & Community Service Board; The State of Wisconsin, Department of Commerce, Division of Community Development; American Recovery & Reinvestment Act; Community Service Block Grant; and the Wisconsin Employment & Training Assistance Program..
- Community Action of Rock and Walworth County also received CSBG, SHP, ESG, and private donations to help support their Fresh Start, Fatherhood Initiative, HUB Teen Connection, HUB Transitional Living, and Skills Enhancement programs.
- Community Action of Rock and Walworth Counties receives funding from United Way to continue the Fatherhood Initiative. This is a program which helps participants develop job skills to become gainfully employed while enhancing their parenting skills.
- The Merrill Housing Initiative has received HOME funds from the City and Rock County. This program also receives funds through YouthBuild and other private and government sources.
- The business community has helped raise money for organizations such as the Merrill Community Center, Community Action, and Stateline Literacy Council.
- The Stateline United Way funds many of the social service agencies that are served by the City's CDBG funds to meet critical needs.
- Local churches provide funding to some organizations which assist homeless individuals such as Hands of Faith and Caritas.
- Community Action receives ETH funding which assists in supportive services and emergency needs of participants.
- The City of Beloit received HOME, Lead Hazard Control Grant in conjunction with CDBG for its City Housing Rehabilitation Loans. This keeps rehabilitation expenses at an affordable level for our LMI households and LMI housing providers.
- 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.

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

**Discussion**

**SP-40 Institutional Delivery Structure – 91.215(k)**

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

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
ROCK COUNTY/CITY OF BELOIT NEIGHBORHOOD PLANNING	Government	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements	Other
COMMUNITY ACTION INC OF ROCK & WALWORTH COUNTIES	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public services	Other
FAMILY SERVICES OF S. WISCONSIN AND N. ILLINOIS	Non-profit organizations	Homelessness Non-homeless special needs public services	Other
Hands of Faith	Non-profit organizations	Homelessness public services	Other
MERRILL COMMUNITY CENTER, INC.	Non-profit organizations	public services	Other
NEIGHBORHOOD HOUSING SERVICES OF BELOIT	Non-profit organizations	Ownership neighborhood improvements public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SALVATION ARMY	Non-profit organizations	Homelessness public services	Other
Stateline Literacy Council	Non-profit organizations	public services	Other
Voluntary Action Center	Non-profit organizations	public services	Other

**Table 54 - Institutional Delivery Structure**  
**Assess of Strengths and Gaps in the Institutional Delivery System**

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 less than an optimal amount. The City does not fund programs which duplicate the work of other programs.

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers.

**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
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance			
<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		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			
Free Meal Programs	X	X	X

**Table 55 - Homeless Prevention Services Summary**

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

The City of Beloit funds agencies that meet a variety of the needs listed above. The city’s involvement with local non-profit agencies and the Homeless Intervention Task Force maintains communication between agencies so any agency in the HITF can assist and refer individuals to the agencies which meet their needs. One of the needs discussed during the Consolidated Plan Meetings, is the need for a “systems navigator” which is assist all agencies and individuals in coordinating a personalized response to an individual’s unique needs.

**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**

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 less than an optimal amount. The City does not fund programs which duplicate the work of other programs.

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers.

**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**

**The City will continue to partner with local non-profit service agencies 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.**

- 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 continue to support Family Services Association and Community Action, Inc. and their transitional housing programs.
- The City will continue to support non-profits such as NHS and Family Services Association that provide programs to prevent foreclosures such as credit counseling and foreclosure prevention grants.
- The City will support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

The City is an active participant on several committees and boards including Neighborhood Housing Services of Beloit, African American Infant Mortality Coalition, Homeless Education Action Team, and the Homeless Intervention Task Force. Additionally, a City Council member is appointed to the Community Action Board. 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.

**SP-45 Goals Summary – 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	2015	2019	Affordable Housing	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Rental Assistance Housing & Homelessness - Case Management Housing & Homelessness - Neighborhood Services Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Prevention Programs Housing - Improve Substandard Housing	CDBG: \$125,000	Housing Code Enforcement/Foreclosed Property Care: 4000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2015	2019	Homeless	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Rental Assistance Housing & Homelessness - Case Management Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Payee Services Non-Homeless Sp Needs - Case Management Non-Homeless Sp Needs - Prevention Programs Non-Homeless Sp Needs - Transportation Community Development - Job Skills Training Community Development - Consolidated Services	CDBG: \$75,743	Direct Financial Assistance to Homebuyers: 20 Households Assisted  Homelessness Prevention: 190 Persons Assisted
	Consolidated Plan				BELOIT			124

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Case Management Services	2015	2019	Non-Homeless Special Needs	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Case Management Housing & Homelessness - Neighborhood Services Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Payee Services Non-Homeless Sp Needs - Case Management Community Development - Consolidated Services Non-Homeless Sp Needs - Systems Navigation Housing - Improve Substandard Housing	CDBG: \$203,262	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted  Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 10 Household Housing Unit
	Consolidated Plan				BELOIT			125

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Job Skills Training	2015	2019	Non-Housing Community Development	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Neighborhood Services Non-Homeless Sp Needs - Transportation Community Development - Youth Programs Community Development - Job Skills Training Community Development - Local Job Center Community Development - Transportation	CDBG: \$180,000	Jobs created/retained: 350 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Housing Stock	2015	2019	Affordable Housing	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing - Improve Substandard Housing	CDBG: \$294,377	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 56 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Access to and maintenance of housing that is affordable.
2	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Provide funding for shelters and homeless prevention activities.

3	<b>Goal Name</b>	Case Management Services
	<b>Goal Description</b>	Provide case management and personal services to people with special needs.
4	<b>Goal Name</b>	Job Skills Training
	<b>Goal Description</b>	Provide funding for programs that provide job training, and specifically address training for current and incoming technical jobs in the community.
5	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	Provide funding and support efforts to improve the deteriorating housing stock in the City's low-moderate income areas which have the oldest structures.

**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)**

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

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

The City of Beloit is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

**Activities to Increase Resident Involvements**

The BHA will encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the Community Development Authority (CDA).

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

No

**Plan to remove the ‘troubled’ designation**

The Beloit Housing Authority is not designated as troubled.

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

### **Barriers to Affordable Housing**

The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City. In fact, the opposite is true. The progressive nature of these policies seems to have been designed to support the fair housing efforts of the City. The City's Future Land Use Map (2008) identifies most future residential growth areas as "Planned Neighborhood," which is a land use category that is intended to provide for a variety of housing choices and a mix of non-residential uses. Within Planned Neighborhood areas, the City's stated goal is to accommodate a mixture of housing types, costs, and densities. This will be accomplished through the use of Planned Unit Development (PUD) and Traditional Neighborhood Development (TND) zoning, as well as through conventional zoning districts. Within existing urbanized areas of the City, multi-family dwellings are permitted by-right in two residential zoning districts and above the ground floor in the central business district. Other factors that contribute to the availability of fair and affordable housing include low permit fees, small minimum lot sizes to keep lots affordable, and a zoning provision that allows single-family homeowners to rent up to two rooms to unrelated "roomers."

As stated above, the City strives to provide public policies that pose no barrier to affordable and fair housing for residents. The City's 2012 Analysis of Impediments to Fair Housing Report has concluded that the City has met and continues to meet the goals of affordable and fair housing.

The City's Equal Opportunity Commission (EOC) will solicit bids in 2015 for Fair Housing outreach and education to be done on a quarterly basis throughout the City of Beloit. The City will also be updating its Analysis of Impediments to Fair Housing in 2016.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City updated its Analysis of Impediments to Fair Housing in January of 2012. The report concluded that the City has and continues to meet the goals of affordable and fair housing. The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable or fair housing goals for the City.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City will provide funding through the CDBG program to programs that help chronically homeless individuals and families move into permanent housing and assist with any other issues they may have. Specifically, the City will support programs that provide:

- Outreach and assessment
- Supportive services
- Long-term case management and client advocacy
- Transitional housing
- Stabilization strategies to move homeless individuals into economic independence

### **Addressing the emergency and transitional housing needs of homeless persons**

The City will continue to support programs that provide rental assistance and supportive services to homeless persons or persons at risk of becoming homeless, such as Hands of Faith and Community Action.

The City will also continue serving on the Homeless Intervention Task Force Displacement Action Response Team, which provides a planned emergency response to mobilize resources in the event of a mass displacement of residents due to unfit conditions or condemnations.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The City will continue to fund programs that provide financial assistance to individuals and families to prevent them from becoming homeless such as foreclosure prevention and emergency rental assistance identified through supportive case management.

The City will continue to support programs that provide rental assistance and supportive services to homeless persons or persons at risk of becoming homeless, such as Hands of Faith and Community Action.

A potential barrier to accomplishing these activities would be the financial viability of the agencies which provide homeless programs. For example, the Domestic Violence Center has struggled over the past several years financially, and continuing the transitional portion of the program, which provides the longer-term support and ensures that people stop the homeless cycle, is essential to achieving the goal of ending homelessness. Another barrier is the public support for these programs. If the public does not support these programs, the City Council could quit funding these programs with CDBG funds.

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

The City will continue to fund programs that provide financial assistance to individuals and families to prevent them from becoming homeless such as foreclosure prevention and emergency rental assistance identified through supportive case management.

The Beloit Housing Authority has established a local preference for individuals and families who are participants in the transitional living program for housing rental assistance and those who are victims of domestic violence.

## **SP-65 Lead based paint Hazards – 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 related to the extent of lead poisoning and hazards?**

Housing rehabilitation funds are used in conjunction with the lead funds to address other rehabilitation work needed to bring the home to code compliance. Housing Rehabilitation Programs will overlap with the Lead Grant Program and can be combined to provide a greater funding opportunity to address all lead hazards and healthy homes initiatives. A single application stream lines the process for the applicants.

### **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 – 91.215(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 2015-2019.
- 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 2015-2019.

## **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.**

CDBG Subgrantees will continue to be required to submit quarterly reports, which contain information on the number of people served, progress made toward meeting their objectives and their financial status. Community Development staff will monitor the Subgrantees on an annual basis to ensure compliance with HUD regulations. Their financial reports are also reviewed at this time. Following these visits, letters are sent to Subgrantees when any problems are identified. Monitoring summaries are shared with the CDA and the City Council when they review and approve the CDBG budget.

On an annual basis, the City reviews the Consolidated Plan and Annual Action Plan to determine the progress made toward the goals, objectives and activities listed in the reports.

Mid-year, City staff reviews expenditure levels to ensure that caps are not exceeded. At this time, City staff also reviews current and prior year contracts to ensure that funds are expended in a timely manner.

The City of Beloit will monitor the progress of Subgrantees throughout the year to ensure that they are expending their funds in a timely manner and providing the data required by the CDBG program. Additionally, the City will reallocate funds which are not being expended in a timely manner and/or work with Subgrantees to ensure that funds are spent.

**Expected Resources**

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

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	560,000	195,000	740,341	1,495,341	2,240,000	Each year funding will be allocated to existing and new activities that meet the greatest needs, or can assist the most number of eligible individuals and/or households.

**Table 57 - 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**

There are no matching requirements for CDBG funds, but the City and local agencies will leverage CDBG with the following resources:

- Neighborhood Housing Services uses HOME, NSP, and NeighborWorks funding to provide down payment assistance to households in the City's targeted neighborhoods.
- Community Action receives funding from a variety of state and federal sources for its Fresh Start program, including US Department of Labor Youthbuild; WI National & Community Service Board; The State of Wisconsin, Department of Commerce, Division of Community Development; American Recovery & Reinvestment Act; Community Service Block Grant; and the Wisconsin Employment & Training Assistance Program..
- Community Action of Rock and Walworth County also received CSBG, SHP, ESG, and private donations to help support their Fresh Start, Fatherhood Initiative, HUB Teen Connection, HUB Transitional Living, and Skills Enhancement programs.
- Community Action of Rock and Walworth Counties receives funding from United Way to continue the Fatherhood Initiative. This is a program which helps participants develop job skills to become gainfully employed while enhancing their parenting skills.
- The Merrill Housing Initiative has received HOME funds from the City and Rock County. This program also receives funds through YouthBuild and other private and government sources.
- The business community has helped raise money for organizations such as the Merrill Community Center, Community Action, and Stateline Literacy Council.
- The Stateline United Way funds many of the social service agencies that are served by the City's CDBG funds to meet critical needs.
- Local churches provide funding to some organizations which assist homeless individuals such as Hands of Faith and Caritas.
- Community Action receives ETH funding which assists in supportive services and emergency needs of participants.
- The City of Beloit received HOME, Lead Hazard Control Grant in conjunction with CDBG for its City Housing Rehabilitation Loans. This keeps rehabilitation expenses at an affordable level for our LMI households and LMI housing providers.
- 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.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Neighborhood Services Housing - Improve Substandard Housing	CDBG: \$379,377	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 4000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2015	2019	Homeless	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Rental Assistance Housing & Homelessness - Case Management Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Case Management Non-Homeless Sp Needs - Prevention Programs Community Development - Job Skills Training Community Development - Consolidated Services	CDBG: \$75,743	Homeless Person Overnight Shelter: 190 Persons Assisted Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Case Management Services	2015	2019	Non-Homeless Special Needs	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing & Homelessness - Case Management Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Case Management Community Development - Consolidated Services Community Development - Transportation Non-Homeless Sp Needs - Systems Navigation Housing - Improve Substandard Housing	CDBG: \$203,262	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted 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
4	Job Skills Training	2015	2019	Non-Housing Community Development	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Community Development - Job Skills Training	CDBG: \$180,000	Jobs created/retained: 350 Jobs
5	Improve Housing Stock	2015	2019	Affordable Housing	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD	Housing - Improve Substandard Housing	CDBG: \$294,377	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 58 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Provide access to and maintenance of the City's affordable housing stock. Provide funding and support efforts to improve the deteriorating housing stock in the City's low-to-moderate income areas.

2	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Provide funding for shelters and homeless prevention activities.
3	<b>Goal Name</b>	Case Management Services
	<b>Goal Description</b>	Provide funding to agencies that will provide case management and systems navigations services to persons with special needs.
4	<b>Goal Name</b>	Job Skills Training
	<b>Goal Description</b>	Provide funding for programs that provide job training, and specifically address training needs for current and incoming technical jobs in the community.
5	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	Provide funding and support efforts to improve the deteriorated housing stock in the City's low-moderate income areas which have the oldest structures.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Beloit's projects are grouped under five projects: Code Enforcement, Economic Development, Housing Rehabilitation, Planning-Program Administration, and Public Services. The Code Enforcement Project includes the City's Code Enforcement and systematic Rental Inspection program in our deteriorated and deteriorating areas. The Housing Rehabilitation project includes the City's Housing Rehabilitation Revolving Loan Fund. The Planning-Program Administration project includes program administration activities. Finally, the Public Services project includes the following activities:

- Community Action – Fatherhood Initiative and Skills Enhancement
- Family Services - Emergency Housing for Homeless Victims of Domestic Violence
- Family Services - Greater Beloit Home Companion Registry
- Hands of Faith – Emergency Shelter for Homeless Families
- HealthNet - Primary Care
- Merrill Community Center – Youth and Senior Programs
- NHS – Homeownership
- Salvation Army - Supportive Services
- Salvation Army - Systems Navigator
- Stateline Literacy Council – Hispanic Outreach for Comprehensive Literacy
- Voluntary Action Center - Beloit Senior Chore Service

#### Projects

#	Project Name
1	Code Enforcement
2	Planning and Administration
3	Housing
4	Economic Development
5	Public Services

**Table 59 – Project Information**

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

One of the 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 less than optimal levels. The City does not fund programs which duplicate the work of other programs.

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers.

**AP-38 Project Summary**

**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Goals Supported</b>	Affordable Housing Improve Housing Stock
	<b>Needs Addressed</b>	Housing & Homelessness - Neighborhood Services Housing - Improve Substandard Housing
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	Enforce state and local codes
	<b>Target Date</b>	12/31/2015
	<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.
<b>2</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Goals Supported</b>	Affordable Housing Homeless Services Case Management Services Job Skills Training Improve Housing Stock

	<b>Needs Addressed</b>	Housing & Homelessness - Rental Assistance Housing & Homelessness - Case Management Housing & Homelessness - Neighborhood Services Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Payee Services Non-Homeless Sp Needs - Case Management Non-Homeless Sp Needs - Systems Navigation Non-Homeless Sp Needs - Prevention Programs Non-Homeless Sp Needs - Transportation Community Development - Youth Programs Community Development - Job Skills Training Community Development - Local Job Center Community Development - Consolidated Services Community Development - Transportation Housing - Improve Substandard Housing
	<b>Funding</b>	CDBG: \$145,000
	<b>Description</b>	Provide administrative support to the CDBG Program
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1160 low-moderate income people will benefit from the City of Beloit administering the CDBG program to fund public services in the community.
	<b>Location Description</b>	Activities will be performed at City Hall, 100 State Street, Beloit, WI.
	<b>Planned Activities</b>	Activities planned include administering the CDBG program and for the following programs/projects: <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

	<b>Target Area</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Goals Supported</b>	Affordable Housing Improve Housing Stock
	<b>Needs Addressed</b>	Housing & Homelessness - Neighborhood Services Housing - Improve Substandard Housing
	<b>Funding</b>	CDBG: \$254,377
	<b>Description</b>	Provide rehabilitation assistance to eligible property owners
	<b>Target Date</b>	12/31/2015
	<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 rehab loan or lead hazard reduction grant funding for rehabilitation of their units.
	<b>Location Description</b>	Within the City of Beloit.
	<b>Planned Activities</b>	To provide loans and grant to low-income households to rehabilitate and improve their housing units.
<b>4</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Goals Supported</b>	Job Skills Training
	<b>Needs Addressed</b>	Community Development - Job Skills Training
	<b>Funding</b>	CDBG: \$111,800
	<b>Description</b>	Provide assistance to for-profit entities
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that the Economic Development revolving loan program, the facade program, and the upper level rehab program will create or retain 5 jobs in 0215.
	<b>Location Description</b>	The City of Beloit.

	<b>Planned Activities</b>	The Economic Development Loan program which provides Downtown Beloit's Storefront Improvements program encourages Downtown Beloit property owners to make improvements and invest in their properties and businesses.  Downtown Beloit's Upper Story Development program will encourage property owners to invest in their properties and create income producing spaces. The impact of creating these spaces will either produce more jobs Downtown or provide residential space for residents.
5	<b>Project Name</b>	Public Services
	<b>Target Area</b>	WESTSIDE NEIGHBORHOOD MERRILL NEIGHBORHOOD
	<b>Goals Supported</b>	Affordable Housing Homeless Services Case Management Services Job Skills Training
	<b>Needs Addressed</b>	Housing & Homelessness - Case Management Non-Homeless Sp Needs - Utility Assistance Non-Homeless Sp Needs - Case Management Non-Homeless Sp Needs - Systems Navigation Non-Homeless Sp Needs - Prevention Programs Non-Homeless Sp Needs - Transportation Community Development - Youth Programs Community Development - Job Skills Training Community Development - Consolidated Services Community Development - Transportation
	<b>Funding</b>	CDBG: \$113,061
	<b>Description</b>	Provide public services to the neediest populations
	<b>Target Date</b>	12/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that approximately 1150 low-moderate income people will be assisted through public service activities in 2015.
	<b>Location Description</b>	The City of Beloit.

**2015 Activities**

Name of Agency	Name of Project	Project Description	2015 Grant Allocation	2015 Program Income
<b>Public Services</b>				
Community Action, Inc. of Rock and Walworth Counties	Skills Enhancement and Fatherhood Initiative	The proposed project will address the supportive service needs of Community Action program participants involved in the Skills Enhancement and Fatherhood Initiative programs in Beloit. Some of these services include assistance to participants in low wage jobs in gaining education and training, and preparing participants through curriculum to gain and retain employment.	\$15,946	\$0
Family Services	Emergency Housing and Case Management Project for Homeless Victims of Domestic Violence	This program is dedicated to the purpose of facilitating persons toward housing stability through short-term emergency house and related services. The funding would be used to enhance the case management component of the services provided to improve success rates of families that have been displaced due to domestic violence.	\$7,973	\$0
Family Services	Home Companion- Senior Personal Care Coordination and Case Management	The registry provides supportive care and assistive care to the elderly, ill and disabled to enable them to remain independent. The registry provides cost-effective services to clients and registry-approved caregivers. This program also provides job training for personal care workers.	\$8,416	\$0

Hands of Faith	Emergency Shelter for Homeless Families	This is a 30-45 day emergency shelter for homeless families. Hands of Faith relies on local houses of worship to provide the meals and overnight accommodations for our homeless families. Case management and short-term rental assistance/security deposits are provided to assist participants in obtaining permanent housing.	\$6,976	\$0
HealthNet of Rock County, Inc.	Primary Care (Medical, Dental, and Vision Clinic)	This program provides free medical care to low-income and completely uninsured Rock County residents (~26% reside in the City of Beloit). With patient visit numbers continuing to increase, the funding would be used for clinic services, primarily direct staff wages, as well as direct assistance to clients that reside in the City of Beloit for labs, medical supplies, medication, etc.	\$7,973	\$0
Merrill Community Center	Youth and Senior Programs	This program provides case management and programming for participants of the After School and Summer Youth programs, as well as the Adult-Senior Programs. These programs are designed to help youth and seniors who live below poverty guidelines to be more self-sufficient by giving them opportunities to acquire tools and resources that they may need in order to be successful.	\$15,946	\$0
Neighborhood Housing Services of Beloit	Home Ownership: A Solution to Eliminating Blight in the City of Beloit	This project will allow NHS to provide pre-purchase homebuyer education counseling to prospective homebuyers and post-purchase education classes on topics such as home repair, safety, budgeting, taxes, and foreclosure programs.	\$15,946	\$0
The Salvation Army	Supportive Services	This project would provide assistance with payment on water bills, housing, and utilities for low-income individuals, particularly those struggling to connect with services or employment. This project would have the overall outcome of making City residents more financially secure and preventing evictions and disconnections.	\$4,983	\$0

The Salvation Army	System Navigator	This project would provide individuals and families assistance with navigating the complex web of resources available in the community. Services would include one-on-one appointments for connections to resources, workshops to educate the community about services available to them, and "open office hours" for individuals struggling to access services.	\$7,973	\$0
Stateline Literacy Council	Hispanic Outreach for Comprehensive Literacy	This project provides literacy services to English and non-English speaking adults with limited basic skills and limited proficiency in English. The students will gain at least the minimum education level to qualify for a job above minimum wage and/or to increase their job skills by increasing their community levels.	\$15,946	\$0
<b>TOTAL Public Services</b>			<b>\$113,061</b>	<b>\$0</b>
<b>Planning and Program Administration</b>				
City of Beloit – Community Development	Planning and Admin	Administer the CDBG Program	\$135,000	\$0
City of Beloit – Community Development	Fair Housing Activities	This program will provide fair housing outreach, education, investigation, and mediation in the City of Beloit in order to achieve equal opportunity for housing.	\$10,000	\$0
<b>TOTAL Planning and Program Administration</b>			<b>\$145,000</b>	<b>\$0</b>
<b>Economic Development</b>				
City of Beloit - Economic Development	Commercial and Industrial Loan Program	This program provides loans on terms tailored to meet the needs of qualified borrowers for projects that promote local economic development through the expansion and retention of employment and business opportunities in the City of Beloit.	\$0	\$31,800

Downtown Beloit Association	Downtown Beloit's Storefront Improvements	This program encourages Downtown Beloit property owners to make improvements and invest in their properties and businesses.	\$30,000	\$0
Downtown Beloit Association	Downtown Beloit's Upper Story Development	This program will encourage property owners to invest in their properties and create income producing spaces. The impact of creating these spaces will either produce more jobs Downtown or provide residential space for residents.	\$50,000	\$0
		<b>TOTAL Economic Development</b>	<b>\$80,000</b>	<b>\$31,800</b>
<b>Code Enforcement</b>				
City of Beloit - Community Development	Code Enforcement / Inspection Program	This program was developed to help maintain and improve safety conditions, property values and quality of life in Beloit's neighborhoods. This funding would allow us to maintain the City-wide Code Enforcement that we currently provide.	\$50,000	\$75,000
		<b>TOTAL Code Enforcement</b>	<b>\$50,000</b>	<b>\$75,000</b>
<b>Housing Rehabilitation</b>				
City of Beloit - Community Development	Housing Rehabilitation Revolving Loan Program	This program helps low to moderate income families by offering financial solutions to make necessary repairs or improvements to their property.	\$169,377	\$85,000
Neighborhood Housing Services of Beloit	Construction	This program provides funds for rehabilitation of NHS owned homes.	\$0	\$4,500
		<b>TOTAL Housing Rehabilitation</b>	<b>\$169,377</b>	<b>\$89,500</b>
		<b>TOTAL 2015 CDBG BUDGET</b>	<b>\$557,438</b>	<b>\$196,300</b>

**AP-50 Geographic Distribution – 91.220(f)**

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

CDBG programming will be provided City-wide, with priority given to areas with minority or low-income concentrations. Areas of minority concentrations are census tracts where the percentage of racial minority population exceeds the overall percentage of racial minority population for the City of Beloit. According to our Analysis of Impediments, created in 2012, there are minority concentrations within census tracts 16, 17, 18, and 23. With the exception of census tract 16, the previously mentioned census tracts have been areas of minority concentration since 1990. The Analysis of Impediments also identified areas of Hispanic or Latino concentrations within census tracts 16, 17, 18, 19, and 23. Both minority concentrations and Hispanic or Latino concentrations tend to be in areas close to the center of the City, which is the oldest part of the City.

The 2005-2009 American Community Survey data shows low-income census tracts in the City of Beloit as 15, 16, 17, 18, and 21. All of these census tracts also have high concentrations of very-low income households. Roughly 26% of households in the City of Beloit are living at incomes at or below 30% of the County Median Income. However, the City will not be dedicating a set percentage of funds to any minority or low-income area.

**Geographic Distribution**

Target Area	Percentage of Funds

**Table 60 - Geographic Distribution**

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

The City has defined Beloit’s deteriorated and deteriorating areas as Census Tracts 16 and 18 and Census Tract 17, Block Group 1. Those Block Groups have a greater proportion of investor-owned properties, substandard lots, and code violations than the City as a whole, and they also have the lowest property values and the greatest residential density. They are also low- to moderate-income areas.

**Discussion**

The City of Beloit has developed a neighborhood strategy that includes partnering with non-

profit organizations, using our CDBG funding to address the most pressing needs in neighborhoods, housing assistance program, property acquisition programs, code enforcement and public infrastructure improvements.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City supports the development of affordable housing. The City currently provides funding to agencies such as Neighborhood Housing Services and Community Action that acquire and rehabilitate houses. Community Action offers some of these homes as rentals to low-moderate income households at Fair Market Rent. Both agencies sell these homes to low-moderate income households, which oftentimes results in mortgage payments that are less than current rents in the area.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	20
Non-Homeless	500
Special-Needs	50
Total	570

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	800
The Production of New Units	0
Rehab of Existing Units	30
Acquisition of Existing Units	2
Total	832

**Table 62 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

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 provide financial resources for owner-occupants to maintain their homes, through the Housing Rehab Loan Program, and Beloit Senior Chore Service, and NHS's Homeownership Program.

The City of Beloit will provide financial resources for landlords to upgrade their rental units through the Housing Rehab Loan Program, and Lead Hazard Control Grant Program.

The City of Beloit will also support efforts by others to rehabilitate current tax credit projects or develop new tax credit projects.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Beloit Housing Authority (BHA) will network with local agencies, departments, and businesses to inform the public of available services for extremely low-income, low-income, and moderate-income individuals.

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

- The BHA will work with Neighborhood Housing Services (NHS) to provide homeownership opportunities for its resident.
- The BHA will work with community partners to provide volunteer opportunities for BHA residents and applicants, which exposes the extremely low-income, low-income, and moderate-income households to opportunities to increase their job training skills, people skills, and self-sufficiency.
- The BHA will market available programs through local newspapers and radio stations. BHA staff will attend area Senior, Health, and Family events.
- The BHA will 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.

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

The BHA will encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the Community Development Authority (CDA). There is currently one Public Housing resident on the CDA.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The BHA is not designated as troubled.

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

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

- 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 continue to support Family Services Association and Community Action, Inc. and their transitional housing programs.
- The City will continue to support non-profits such as NHS and Family Services Association that provide programs to prevent foreclosures such as credit counseling and foreclosure prevention grants.
- The City will support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy. 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.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

- 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 continue to support Family Services Association and Community Action, Inc. and their transitional housing programs.
- The City will support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

- The City will continue to support and strengthen the limited resources of agencies that

provide services and facilities for homeless persons in the City of Beloit.

- The City will continue to support Family Services Association and Community Action, Inc. and their transitional housing programs.
- The City will support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City will continue to fund programs that provide financial assistance to individuals and families to prevent them from becoming homeless such as foreclosure prevention and emergency rental assistance identified through supportive case management.

The City will continue to support programs that provide rental assistance and supportive services to homeless persons or persons at risk of becoming homeless, such as Hands of Faith and Community Action.

The City will continue to support programs that provide credit counseling and foreclosure prevention programs.

The City will also continue serving on the Homeless Intervention Task Force Displacement Action Response Team, which provides a planned emergency response to mobilize resources in the event of a mass displacement of residents due to unfit conditions or condemnations.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City updated its Analysis of Impediments to Fair Housing in January of 2012. The report concluded that the City has and continues to meet the goals of affordable and fair housing. City staff will continue enforcement activity in 2015. The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City.

## Program Specific Requirements

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

#### Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	196,300
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>196,300</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.	100.00%

## Grantee SF-424's and Certification(s)

### CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

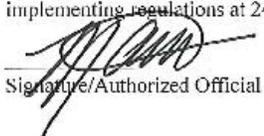
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and IOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
Signature/Authorized Official

Date

4-10-15

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) \_\_\_\_\_, \_\_\_\_\_ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

**Compliance with Laws** -- It will comply with applicable laws.

	4-10-15
Signature/Authorized Official	Date
City Manager	
Title	

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A \_\_\_\_\_  
Signature/Authorized Official Date

City Manager  
Title

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

N/A

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

### ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

**Major rehabilitation/conversion** – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services ( including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

**Matching Funds** – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

**Discharge Policy** – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

N/A

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

**HOPWA Certifications**

The HOPWA grantee certifies that:

**Activities** – Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** – Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

**APPENDIX TO CERTIFICATIONS**

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.