



# 2018 Annual Action Plan

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

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**GRANTEE: City of Beloit**  
**CON PLAN PERIOD: 2015 to 2019**  
**ANNUAL PLAN YEAR: 4**

## Executive Summary

### AP-05 Executive Summary - 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. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

#### 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) (now known as NeighborWorks Blackhawk Region or NWBR) 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.
- The City will support a Resources Navigator position through Community Action that will act as an access point for low-moderate income individuals, who will assist people with finding the resources they need to be successful. See additional text (inserted in IDIS.)

## **2. Additional Text**

### **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. The Economic Development Loan Committee is currently reevaluating the ED RLF Program to add a microloan program.)

### **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). The City will support a Resources Navigator position through Community Action that will act as an access point for low-moderate income individuals, who will assist people with finding the resources they need to be

successful.

### **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. The City will support a Resources Navigator position through Community Action that will act as an access point for low-moderate income individuals, who will assist people with finding the resources they need to be financially successful.

### **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**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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 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 (now known as NeighborWorks Blackhawk Region or NWBR) 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 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 registration program which generates approximately \$75,000 in CDBG program income annually.

The City has funded the Merrill Community Center, Domestic Violence Shelter, 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**

Summary from citizen participation section of plan.

The City of Beloit gave its citizens the opportunity to participate in an advisory role in planning, implementing, and assessing CDBG programs during the consolidated planning process. 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. Public hearings were held to gauge the views of citizens.

For the 2018 Annual Action Plan, the Community Development Authority (CDA) recommended establishing local goals at the June 28, 2017 meeting. City Council approved local Goals at the July 6, 2017 meeting. Two public hearings were held to give citizens and other interested parties an opportunity to give input on community development, housing, and homeless needs in the city. A public hearing was held before the CDA on June 28, 2017 and a second public hearing was held on July 6, 2017 during the City Council meeting. A public notice of the hearings was published on the City's website and in the Beloit Daily News on June 23, 2017, and in the Stateline News on June 25, 2017

The CDBG budget process began when notices were published on July 7 on the City's website, on July 7 in the Beloit Daily News, and July 9 in The Stateline News announcing that subrecipient applications were available. A notice was also emailed to the CDBG mailing list on July 7, 2017 notifying agencies and interested parties that applications were available. Anyone needing assistance with filling out an application, determining the eligibility of a project or other CDBG assistance was helped.

Applicants requesting 2018 CDBG funds presented their applications to the CDA on August 23, 2017. A public notice of the meeting was provided to the media and posted on the City's website on August 18, 2017.

The CDA reviewed the Annual Plan and Budget on September 27, 2017 and recommended approval of both the plan and the budget. A public notice of the meeting was provided to the media and posted on the City's website on September 22, 2017.

The City provided a 30 day public review of the Annual Action Plan and Budget from October 3, 2017 to November 4, 2017. A notice was published in the Beloit Daily News on September 27, 2017 and in the Stateline News on October 1, 2017 notifying the public of the 30-day public review period and that the plan and budget were available on the City's website, at City Hall and at the Beloit Public Library. It also informed the public that a public hearing would be held on October 16 during the City Council meeting and that final City Council action would take place on November 6, 2017.

On October 16, 2017 a public hearing was held to give citizens an opportunity to comment on the proposed Annual Plan and proposed 2018 CDBG budget. **Comments TBD.**

On November 6, the Annual Plan, and 2018 CDBG budget were reviewed and approved at a City Council meeting.

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

**Insert any public comments.**

The following public comments were received regarding the 2018 Annual Action Plan:

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

All comments were accepted.

**7. Summary**

The City has submitted a NRSA to HUD which was approved on September 21, 2017.

**PR-05 Lead & Responsible Agencies - 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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**

**Consolidated Plan Public Contact Information**

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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City of Beloit's consultation was done during the Consolidated Planning process and 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. The City did not individually consult agencies during the Annual Plan planning process. However, the City of Beloit provides public noticing and holds a public hearing on the Annual Plan and Budget. The Annual Plan and Budget are discussed and approved at the public Community Development Authority (CDA) meeting, there is then a 30-day public comment period, a public hearing is held at City Council during the comment period, and then the City Council publicly discusses and votes on the budget and Annual Plan. There is a public participation item on the agendas for both the CDA and Council in which any person or agency representative can speak. The City has a listing of "CDBG Interests Parties" who receive mailed and/or emailed notices of all public meetings, and comment periods. The listing is of all local community organizations and any other organization or individual who has expressed interest in being on the list.

**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(l)).**

The City of Beloit's Housing Authority and Division of Community and Housing Services work closely with local non-profit organizations, and County agencies to coordinate assistance in housing, mental health, and other service agencies. For example, the Housing Authority coordinates with Neighborworks to assist public housing and Section 8 residents with budgeting and homeownership education. They also provide referrals to various agencies that provide assistance with security deposits, landlord/tenant issues, home health care, and energy assistance. The Community and Housing Services Division provides referrals from the Housing Rehab Loan Program to local non-profits regarding minor home repair and credit education. In addition, the City is part of the Rock County Consortium which partners with the County Health Department on Lead Hazard Control and Health Homes. The Code Enforcement program provides referrals to the City's Housing Rehab Loan Program for repairs, and to homeless shelters and agencies that provide motel vouchers when units are posted unfit for human habitation. Code Enforcement also work closely with the Fire Department, and non-profit and County mental health providers such as Family Services, the County's Aging and Disabilities Resources Center, Rock County Long Term Support regarding cases of hoarding. The City's Community and Housing Services Division continues to work with the Fire Department, Family Services, the Rock county Health Department, and the Beloit Health Systems, which is the hospital in Beloit, to coordinate a more streamlined referral system to match chronic cases with the services they need.

**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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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. Community Action and Family Services receive ESG funds to assist in supportive services and emergency needs of participants. Hands of Faith also receives ESG funds to assist with emergency housing for homeless individuals and families. And ECHO receives ETH funding for homeless prevention for Southern Rock County which includes Beloit.

**2. Agencies, groups, organizations and others who participated in the process and consultations. See following table.**

**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 County Service
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 2 of the steering committee meetings during the Consolidated Planning process.
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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 2 of the steering committee meetings during the Consolidated Planning process.
3	<b>Agency/Group/Organization</b>	Grinnell Senior Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 2 of the steering committee meetings during the Consolidated Planning process.

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 Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended all 3 of the steering committee meetings during the Consolidated Planning process.
5	<b>Agency/Group/Organization</b>	NEIGHBORHOOD HOUSING SERVICES OF BELOIT
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the Consolidated Planning process.
6	<b>Agency/Group/Organization</b>	Edgerton Community Outreach
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the Consolidated Planning process.
7	<b>Agency/Group/Organization</b>	Hands of Faith
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the Consolidated Planning process.
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 Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the Consolidated Planning process.
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>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the Consolidated Planning process.
10	<b>Agency/Group/Organization</b>	Beloit Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. 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 during the consolidated planning process.

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 Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.
12	<b>Agency/Group/Organization</b>	MERRILL COMMUNITY CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.

13	<b>Agency/Group/Organization</b>	Stateline Literacy Council
	<b>Agency/Group/Organization Type</b>	Services-Education Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.
14	<b>Agency/Group/Organization</b>	Downtown Beloit Association
	<b>Agency/Group/Organization Type</b>	Business Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.
15	<b>Agency/Group/Organization</b>	CARITAS
	<b>Agency/Group/Organization Type</b>	Services-homeless Food pantry Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.
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>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.
17	<b>Agency/Group/Organization</b>	Voluntary Action Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative attended 1 of the steering committee meetings during the consolidated planning process.
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>Briefly describe how the Agency/Group/Organization was consulted. 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 Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. 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 during the consolidated planning process.

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

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. A City employee was able to contact a spokesperson via phone to discuss persons with HIV/AIDS in the community during the consolidated planning process.

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

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

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

**Narrative**

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 with these organizations to ensure priorities are recommended based on actual needs.

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

All meetings, application availability, public comment periods, and public hearings regarding the Annual Action Plan are publicly noticed in the local newspaper, on the City's website, and the Plan and public notice are also sent to the public library. In addition, emailed notices go out to an active CDBG mailing list the City maintains of CDBG interested parties, which is a listing of community organizations and any other organization or individual who may benefit from receiving CDBG funding or has expressed interest in being on the list.

Each year the Annual Planning Process starts with setting local priorities at the June Community Development Authority (CDA) meeting. The CDBG Subrecipient Application is prepared to reflect those goals and is available to the public in mid-July. Applications are due in mid-August. Each Subrecipient Applicant is required to present their application and program proposals before the CDA during the August. Staff prepares a proposed CDBG Budget and Annual Action Plan at the September CDA Meeting, and the CDA members discuss, sometimes make changes, and make a recommendation to the City Council for approval. A 30-day public comment period typically runs from October 1 - 30. A public hearing is held at City Council during the public comment period at the second Council meeting in October. City Council reviews the CDBG Budget and Annual Action Plan at its first meeting in November and approves the final subrecipient allocations.

**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	Newspaper Ad	Non-targeted/broad community  Notice: Public Hearing to identify needs local funding goals	None	None	All comments were accepted	
3	Public Meeting	Non-targeted/broad community  Purpose: Public Hearing to identify local needs and funding goals	No public attendance	None	All comments were accepted	
6	Mailing and Email	Non-targeted/broad community  Notice: Of public hearing to identify local needs and funding priorities	None	None	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)
8	Public Hearing	Non-targeted/broad community  Purpose: On local needs and funding priorities	No members of the public were present. None	None	All comments were accepted	
9	Public Hearing	Non-targeted/broad community  Purpose: On local needs and funding priorities	Numerous members of the public attended as this hearing was held during a regularly scheduled City Council meeting	None.		
9	Newspaper Ad	Non-targeted/broad community  Notice: Announcing CDBG Applications Available	The City received 13 applications from non-profit agencies for public service activities, and 3 applications from City Departments.	None	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)
10	Internet Outreach	Non-targeted/broad community  Notice: Announcing CDBG Applications Available	The City received 13 applications from non-profit agencies for public service activities, and 3 applications from City Departments.	None	All comments were accepted	
11	Email	Non-targeted/broad community  Notice: Announcing CDBG Applications Available	The City received 13 applications from non-profit agencies for public service activities, and 3 applications from City Departments.	None	All comments were accepted	
12	Public Meeting	Non-targeted/broad community  RE: Applicant Presentations at CDA	All 13 Subrecipient applicants presented their applications to CDA.	No public comments	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Newspaper Ad	Non-targeted/broad community Notice: AP & Budget Review at CDA	None	None	All comments were accepted	
14	Internet Outreach	Non-targeted/broad community Notice: AP & Budget Review at CDA	None	None	All comments were accepted	
15	Newspaper Ad	Non-targeted/broad community Notice: 30-day Public Review	None	None	All comments are 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)
16	Public Meeting	<p>Non-targeted/broad community</p> <p>Notice: AP &amp; Budget Approval at CDA</p>	TBD	<p>Jim Van DeBogart spoke in support of funding Meals on Wheels. He said other federal funding to be cut, 21% of MOW recipients live in the two NRSA neighborhoods and without this service this could cause older residents to move from their homes and create more abandoned housing. Karen Lisser, the Executive Director of ECHO, provided statistics on the requests for emergency rental assistance ECHO receives from Beloit residents. (cont@right column)</p>	<p>All public comments are accepted. She said that the need is currently greater than they can provide and they will not be able to meet this need without CDBG funding. Marc Perry, Director of Community Programs from Community Action spoke about the success of the reopened Merrill Community Center. He explained that with the CDBG funding, they will be able to expand the programs. He also provided statistics on the Fatherhood Initiative and Mentoring Programs. Cathy Pollard, Director of the Beloit Housing Authority advocated for Meals on Wheels.</p>	

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)
17	Internet Outreach	Non-targeted/broad community Notice: 30-day Public Review	None	None	All comments are accepted	
18	Newspaper Ad	Non-targeted/broad community Notice: Public Hearing on AP and Budget	None	None	All comments were accepted	
19	Internet Outreach	Non-targeted/broad community Notice: Public Hearing on AP and Budget	None	None	All comments are accepted	
20	Public Hearing	Non-targeted/broad community RE: AP and Budget	TBD	TBD	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)
26	Public Meeting	Non-targeted/broad community  RE: City Council Workshop on 2018 CDBG Budget	Marc Perry of Community Action attended and spoke about the importance of youth programs and the Systems Navigator Program. Ian Hedges of HealthNet spoke about the importance of provided dental services in Beloit. Paul Dionne of Stateline Literacy Council spoke of the importance of literacy for obtaining employment.			
	Public Meeting	Non-targeted/broad community  RE: City Council Approval of 2018 AP and Budget	None	None	All comments are 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)
27	Internet Outreach	Non-targeted/broad community  Notice: Substantial Amendment to 2018 AP & Budget Review at CDA, 30-Day Pub Review, Pub Hearing and Approval by Council	TBD	TBD	All comments are accepted	
28	Newspaper Ad	Non-targeted/broad community  Notice: Substantial Amendment to 2018 AP & Budget Review at CDA, 30-Day Pub Review, Pub Hearing and Approval by Council	TBD	TBD	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)
29	Public Meeting	Non-targeted/broad community RE: Substantial Amendment to 2018 AP and Budget	TBD	TBD		
30	Public Hearing	Non-targeted/broad community RE: Substantial Amendment to 2018 AP and Budget	TBD	TBD		

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	630,238	156,728	25,700	812,666	473,604	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 5 - 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 (now known as NWBR) uses HOME, NSP, Federal Home Loan Bank, 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 Rock county HOME Consortium. This program also receives funds through YouthBuild and other private and government sources.
- The business community has helped raise money for organizations such as 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 and ECHO both receive ETH funding which assists in supportive services and emergency needs of participants.
- The City of Beloit utilizes HOME and WRRP funding 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 continues to use NSP grant and program income funding and local CIP funds to purchase and rehabilitate foreclosed properties in LMI Census Tracts. Completed homes are then sold to LMI households.
- Meals on Wheels receives funding from the Older Americans Act

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

N/A

**Discussion**

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.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing		Housing & Homelessness - Neighborhood Services Housing - Improve Substandard Housing	CDBG: \$219,382	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Homelessness Prevention: 15 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2015	2019	Homeless		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 - Youth Programs Community Development - Job Skills Training Community Development - Consolidated Services Community Development - Transportation	CDBG: \$53,335	Homeless Person Overnight Shelter: 190 Persons Assisted Homelessness Prevention: 25 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		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 Community Development - Job Skills Training Community Development - Consolidated Services Community Development - Transportation Housing - Improve Substandard Housing	CDBG: \$176,039	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

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		Community Development - Youth Programs Community Development - Job Skills Training	CDBG: \$22,550	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
5	Improve Housing Stock	2015	2019	Affordable Housing		Housing - Improve Substandard Housing	CDBG: \$341,360	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 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	<p>The following Beloit CDBG funded programs provide assistance that enables more affordable housing:</p> <ul style="list-style-type: none"> <li>• NHS (dba NeighborWorks) Homebuyer Assistance</li> <li>• Project 16:49 -Robin House TLP</li> <li>• City of Beloit - Housing Rehab Loan Program</li> </ul>

2	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	<p>The following Beloit CDBG funded programs provide assistance to homeless individuals and households:</p> <ul style="list-style-type: none"> <li>• Community Action – Resources Navigator</li> <li>• Family Services – Community Social Worker</li> <li>• Beloit Meals on Wheels</li> <li>• Caritas – Bridging the Gap for Homeless Citizens</li> <li>• ECHO – Renta Assistance: Homeless Prevention</li> <li>• Family Services - Beloit Domestic Violence Center</li> <li>• Family Services – Home Companion Registry</li> <li>• Family Promise (Hands of Faith) - Emergency Shelter for Homeless Families</li> <li>• HealthNet - Access to Primary Medical and Dental Services</li> <li>• Project 16:49 - Robin House TLP</li> </ul>

3	<b>Goal Name</b>	Case Management Services
	<b>Goal Description</b>	<p>The following Beloit CDBG funded programs provide case management services as part of their programming:</p> <ul style="list-style-type: none"> <li>• Community Action – Resources Navigator</li> <li>• Family Services – Community Social Worker</li> <li>• Beloit Meals on Wheels</li> <li>• Community Action, Inc. - Fatherhood and Mentoring and Merrill Center</li> <li>• Family services - Beloit Domestic Violence Center</li> <li>• Family Services - Home Companion Registry</li> <li>• Family Promise (Hands of Faith) - Emergency Shelter for Homeless Families</li> <li>• HealthNet – Expanding Primary Medical and Dental</li> <li>• Latino Service Providers Coalition</li> <li>• Project 16:49 - Robin House TLP</li> <li>• Tré Foundation – Beloit Legal Access</li> </ul>
4	<b>Goal Name</b>	Job Skills Training
	<b>Goal Description</b>	<p>The following Beloit CDBG funded programs provide assistance that provide or assist with job job skills and training:</p> <ul style="list-style-type: none"> <li>• Community Action - Fatherhood and Mentoring</li> <li>• Family Services - Home Companion Registry</li> <li>• Latino Service Providers Coalition - Hispanic Community Inclusion</li> <li>• Stateline Literacy Council - Hispanic Outreach for Comprehensive Literacy</li> <li>• City of Beloit Economic Development Loan Program - Business Loans</li> </ul>

5	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	<p>The following Beloit CDBG funded programs provide services that improve the housing stock of low-to-moderate households:</p> <ul style="list-style-type: none"> <li>• City of Beloit - Code Enforcement and Rental Registration Program</li> <li>• City of Beloit - Housing Rehab Loan program</li> </ul>

## AP-35 Projects - 91.420, 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 both the City's citywide exterior inspection program and the interior systematic rental inspection program in our deteriorated neighborhoods. The Housing Rehabilitation project includes the City's Housing Rehabilitation Revolving Loan Fund. The Planning-Program Administration project includes program administration activities. The Public Services project includes activities that will be carried out by subrecipients which are individually listed in the table below.

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

Table 7 – Project Information

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

On June 22, 2017, the Community Development Authority approved the following local funding priorities in response to community input during the 2015-2019 Consolidated Planning process:

1. Public Service Programs which focus on comprehensive case management strategies, with priority given to neighborhood stabilization activities, education in budgeting and life skills, and employment training that corresponds with local employment opportunities.
2. Code Enforcement
3. Housing Rehabilitation
4. Economic Development Activities, with priority given to Technical Job Training
5. Program Administration
6. Fair Housing 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**

1	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	
	<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: \$111,764
	<b>Description</b>	Enforce state and local housing codes
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City will operate a city-wide exterior code enforcement program, rental registration, and interior rental inspection program. CDBG funds will be used to support the program in the City's LMI census tracts. These census tracts have a high number of rental and deteriorated units. The code enforcement and inspection program requires landlords to maintain their properties to minimum HQS. Approximately 4,000 exterior and interior inspections will be performed in census tracts 16, 17.01, and 18.
	<b>Location Description</b>	Activities will be undertaken citywide, but will be partially funded with CDBG in the low-moderate income census tracts of 16, 17.01, and 18.
<b>Planned Activities</b>	City-wide exterior Code Enforcement, and interior systematic rental inspection activities enforcing local and State property maintenance codes.	
2	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	
	<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: \$157,393
	<b>Description</b>	Provide administrative support to the CDBG Program
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A Program Administration
	<b>Location Description</b>	N/A Program Administration
	<b>Planned Activities</b>	Activities planned include administering the CDBG program 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 Rehabilitation
	<b>Target Area</b>	
	<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: \$326,966
	<b>Description</b>	Provide rehabilitation assistance to eligible property owners
	<b>Target Date</b>	12/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 15 of 30 total units will be rehabbed with CDBG funding. The City uses HOME, and WRRP funding to operate the entire Housing Rehab Loan Program. All households receiving assistance are verified as low to moderate income households. CDBG funds are used for salaries of two full time staff people as well as directly funding loans.
	<b>Location Description</b>	The program is operated citywide.
	<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>	Public Services
	<b>Target Area</b>	
	<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: \$116,543
	<b>Description</b>	Provide public services to the neediest populations
	<b>Target Date</b>	12/31/2018

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All households will qualify as low-moderate income households. It is estimated that approximately 400 individuals will be assisted with public service funds. This number is far below previous years because Voluntary Action Center went out of business, and Merrill Community Center also had to close their doors. These agencies served a total of approximately 500 individuals, however both agencies had to close due to lack of overall funding.
	<b>Location Description</b>	
	<b>Planned Activities</b>	<p>The City of Beloit plans to fund the following agencies and programs to carry out Public Service activities:</p> <ul style="list-style-type: none"> <li>• Beloit Meals on Wheels - Home Delivered Meals Assistance</li> <li>• Caritas – Bridging the Shelter Gap for Homeless Citizens</li> <li>• Community Action - Fatherhood Initiative, Skills Enhancement, and Merrill Center</li> <li>• ECHO – Rental Assistance: Homeless Prevention</li> <li>• Family Services - Beloit Domestic Violence Center: Emergency Housing</li> <li>• Family Services - Home Companion Registry for Senior Personal Care</li> <li>• Family Promise (Hands of Faith) - Emergency Shelter for Homeless Families</li> <li>• HealthNet: Primary Care - Medical, Dental, Vision Clinic</li> <li>• Latino Service Providers Coalition - Hispanic Community Inclusion</li> <li>• Project 16:49 - Robin House Transitional Living Program</li> <li>• Stateline Literacy Council - Hispanic Outreach for Comprehensive Literacy</li> <li>• Tré Foundation – Beloit Legal Access</li> </ul>
<b>5</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Job Skills Training
	<b>Needs Addressed</b>	Community Development - Job Skills Training
	<b>Funding</b>	CDBG: \$0
	<b>Description</b>	Provide assistance to for-profit entities

<b>Target Date</b>	12/31/2018
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is anticipated that one loan will be made in 2018. The Economic Development Loan Committee is currently reevaluating its program to create a microloan program.
<b>Location Description</b>	Citywide. This program would require LMI job creation.
<b>Planned Activities</b>	<p style="margin: 5pt 0in 0pt;"><span style="color: black;"><font face="Calibri" size="3">The Economic Development Loan program provides loans to for-profit businesses.</font></span></p>

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

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

CDBG 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, drafted 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**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 8 - 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.

The City submitted two NRSA's for two low-moderate income neighborhoods in the City which was approved on 9-21-2017. The City is funding the following programs with CDBG to support NRSA Activities:

1. Community Action – Systems Navigator Program: This program provides a case worker located in Census Tracts 16 and 18 to work directly with residents in the neighborhood. The Systems Navigators work with the household to identify all of the needs of the household and assist them in locating resources to meet those needs.
2. Family Services – Community Social Worker Program: This program provides professional counseling and/or social worker services to households in the two Census Tracts. The program assists households with mental health and health needs, and assists in navigation and connection to health and mental health services. This program also offers professional credit counseling and budgeting services.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

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 2017. The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City.

The City is beginning the process to conduct a regional Assessment of Fair Housing (AFH) which is due in 2019. A consultant will be hired in 2018 to conduct the assessment.

### **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 plans has no such plans in 2017, as there are no policies in the City of Beloit that serve as barriers to affordable housing. However, the City drafted a NRSA for two neighborhoods in the City, which contains strategies for reducing high concentrations of rental units in both neighborhoods. These high concentrations contribute to deteriorating, crime, and instability which affects the return on residential investment.

### **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 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.

The City will support services for legal advocacy wither regard to housing issues.

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

### **Introduction**

The City submitted NRSAs for two low-moderate income neighborhoods in the City which was approved on 9-21-2017. The NRSA has strategies that will work towards three main goals: Resident empowerment, neighborhood stabilization and revitalization, and public safety. Resident empowerment strategies will focus on employment and life skills training, increasing educational attainment, youth programming to reduce gang and criminal activity. The neighborhood stabilization strategy will focus on reducing the number of deteriorated and vacant/abandoned properties, encouraging resident involvement in neighborhoods, increasing owner-occupied units, and decreasing highly concentrated areas of rentals. The public safety strategies will include community policing, improving crime analysis, and increasing resident engagement.

The City will be submitting a substantial amendment to the 2015-2019 Consolidated Plan, the 2017 Annual Action Plan, and 2018 Annual Action Plan to in order to support NRSA activities.

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

**One of the key obstacles to meeting the underserved needs in Beloit is lack of adequate funding or other non-financial resources to adequately address a particular problem. Insufficient funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at 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. The City will also partner with the non-profits and others to consolidate resources. The City is part of the Rock County Homeless Intervention Task Force which works to consolidate resources, financial and non-financial, to meet the needs of all of Rock County.**

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

The City of Beloit will ensure that the affordable rental units are decent, safe and sanitary and meet local codes through its systematic rental inspection program.

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

The City of Beloit will provide financial resources for owner-occupants to maintain their homes.

The City of Beloit will provide financial resources for landlords to upgrade their rental units.

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

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

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

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

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

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

- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- The Beloit Housing Authority will continue its Family Self-Sufficiency Program.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS (now known as neighborWorks Blackhawk Region or NWBR).
- The City will support non-profit organizations that provide assistance, job training, and advocacy

to low- and moderate-income residents.

- The City will use the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low- and moderate-income persons in the community.
- The Housing Authority requires all public housing residents to perform 8 hours of community service per month when the participating adult is unemployed. By doing this, adults are learning new skills, acquiring self confidence and opening doors for new opportunities. The Housing Authority offers case management to families which includes budgeting classes, mentors, educational opportunities, and preferences with local employers.
- Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

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

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

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

The City is an active participant on several committees and boards including African American Infant Mortality Coalition, Homeless Education Action Team, and the Homeless Intervention Task Force. The City also has a good relationship with Rock County's Community Development and Health departments, and the City Manager meets with Rock County officials on a regular basis.

### **Discussion**

## Program Specific Requirements

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

#### Introduction

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	156,728
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>156,728</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%

#### Discussion

**ATTACHMENT A**

TO CDA RESOLUTION 2018-08, RECOMMENDING APPROVAL OF A SUBSTANTIAL AMENDMENT TO THE 2018 ANNUAL ACTION PLAN (5-23-2018)

**2018 Community Development Block Grant Budget - Substantial Amendment 1**

	2017 Program Income	Prior Year Unspent CDBG Funds	2018 Program Income Anticipated	2018 CDBG Grant	Proposed Amended Totals	Approved November 2017
<b>Revenue</b>						
2016 Economic Development Revolving Loan Fund	\$ -	\$ 10,660	\$ -	\$ -	\$ 10,660	n/a
2017 Economic Development Revolving Loan Fund	\$ 10,673	\$ 10,673	\$ -	\$ -	\$ 10,673	n/a
2018 Economic Development Revolving Loan Fund	\$ -	\$ -	\$ 28,528	\$ -	\$ 28,528	\$ 9,275
2018 Code Enforcement	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50,000
2018 Housing Rehabilitation Revolving Loan Fund	\$ 128,329	\$ -	\$ 125,000	\$ -	\$ 125,000	\$ 100,000
2018 Neighborhood Housing Services (NeighborWorks Blackhawk Region )	\$ 7,712	\$ 4,367	\$ 3,200	\$ -	\$ 7,567	\$ 3,200
2018 CDBG Grant (Estimated)	\$ -	\$ -	\$ -	\$ 630,238	\$ 630,238	\$ 500,000
<b>Total Revenue</b>	<b>\$ 146,714</b>	<b>\$ 25,700</b>	<b>\$ 156,728</b>	<b>\$ 630,238</b>	<b>\$ 812,666</b>	<b>\$ 662,475</b>

**Allocations**

	Prior Year Unspent CDBG Funds	2018 PI Budgeted	2018 CDBG Grant	Proposed Amended Totals (24.33% Increase)	Approved November 2017
<b>Public Services</b>					
1 Beloit Meals On Wheels - Home Delivered Meals Assistance	\$ -	\$ -	\$ 6,316	\$ 6,316	\$ 5,000
2 Caritas - Bridging the Shelter Gap for Homeless Citizens	\$ -	\$ -	\$ 7,596	\$ 7,596	\$ 6,029
3 Community Action - Fatherhood Initiative, Youth Mentoring, Merrill Center	\$ -	\$ -	\$ 24,641	\$ 24,641	\$ 19,739
4 ECHO - Rent Assistance: Homeless Prevention	\$ -	\$ -	\$ 11,911	\$ 11,911	\$ 9,500
5 Family Promise (aka Hands of Faith) - Emergency Shelter for Homeless Families	\$ -	\$ -	\$ 7,500	\$ 7,500	\$ 7,000
6 Family Services - 24 Hr Supportive Services to Victims of Domestic Violence	\$ -	\$ -	\$ 7,596	\$ 7,596	\$ 6,029
7 Family Services - Home Companion Registry Senior Personal Care	\$ -	\$ -	\$ 10,274	\$ 10,274	\$ 8,183
8 HealthNet: Expanding Access to Primary Medical & Dental for Beloit	\$ -	\$ -	\$ 11,911	\$ 11,911	\$ 9,500
9 Latino Service Providers Coalition - Hispanic Community Inclusion	\$ -	\$ -	\$ 1,343	\$ 1,343	\$ 1,000
10 Neighborhood Housing Services - Direct Homebuyer Assistance	\$ -	\$ -	\$ 10,274	\$ 10,274	\$ 8,183
11 Project 16:49 - Robin House Transitional Living Program	\$ -	\$ -	\$ 5,454	\$ 5,454	\$ 4,306
12 Stateline Literacy Council - Hispanic Outreach for Comprehensive Literacy	\$ -	\$ -	\$ 6,272	\$ 6,272	\$ 4,964
13 Tré Foundation - Beloit Legal Access	\$ -	\$ -	\$ 5,454	\$ 5,454	\$ 4,306
<b>Total Public Services</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 116,543</b>	<b>\$ 116,543</b>	<b>\$ 93,739</b>
<b>Public Service Cap 15%</b>				<b>\$ 116,543</b>	<b>\$ 93,739</b>
Difference				\$ -	\$ -

<b>Planning and Program Administration</b>					
14 Program Administration (No Application Needed)	\$ -	\$ 32,495	\$ 116,370	\$ 148,865	\$ 127,495
15 Fair Housing - Assessment of Fair Housing Study	\$ -	\$ 3,528	\$ 5,000	\$ 8,528	\$ 5,000
<b>Total Planning and Program Administration</b>	<b>\$ -</b>	<b>\$ 36,023</b>	<b>\$ 121,370</b>	<b>\$ 157,393</b>	<b>\$ 132,495</b>
<b>Planning &amp; Admin Cap 20%</b>				<b>\$ 126,048</b>	<b>\$ 132,495</b>
Difference				\$ 4,677	\$ -

<b>Neighborhood Revitalization Strategy Area (NRSA) Activities</b>					
16 Community Action - Resources Navigator	\$ 12,850	\$ -	\$ 37,150	\$ 50,000	n/a
17 Family Services - Community Social Worker	\$ 12,850	\$ -	\$ 37,150	\$ 50,000	n/a
<b>Total Housing Rehabilitation</b>	<b>\$ 25,700</b>	<b>\$ -</b>	<b>\$ 74,300</b>	<b>\$ 100,000</b>	<b>n/a</b>

<b>Code Enforcement</b>					
18 Community Development Dept. - Code Enforcement / Inspection Program	\$ -	\$ 50,000	\$ 61,764	\$ 111,764	\$ 100,000
<b>Total Code Enforcement</b>	<b>\$ -</b>	<b>\$ 50,000</b>	<b>\$ 61,764</b>	<b>\$ 111,764</b>	<b>\$ 100,000</b>

<b>Housing Rehabilitation</b>					
19 Community Development Dept. - Housing Rehabilitation Revolving Loan Program	\$ -	\$ 67,505	\$ 256,261	\$ 323,766	\$ 323,766
20 Neighborhood Housing Services	\$ -	\$ 3,200	\$ -	\$ 3,200	\$ 3,200
<b>Total Housing Rehabilitation</b>	<b>\$ -</b>	<b>\$ 70,705</b>	<b>\$ 256,261</b>	<b>\$ 326,966</b>	<b>\$ 326,966</b>

<b>Economic Development</b>					
21 Economic Development Revolving Loan Fund	\$ -	\$ -	\$ -	\$ -	\$ 9,275
<b>Total Economic Development</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 9,275</b>

<b>GRAND TOTALS</b>	<b>\$ 25,700</b>	<b>\$ 156,728</b>	<b>\$ 630,238</b>	<b>\$ 812,666</b>	<b>\$ 662,475</b>
Difference				\$ -	\$ -

Cap Calculation Formulas	2018 Grant	2017 PI	2018 PI	Subtotals	Cap Percent	Cap Limits
Pub Service Cap = (2018 Grant + 2017 PI) x 15%	\$ 630,238	\$ 146,714	\$ 156,728	\$ 776,952	15%	\$ 116,543
Total Planning & Admin Cap = (2018 Grant + 2018 PI) x 20%	\$ 630,238	\$ -	\$ 156,728	\$ 786,966	20%	\$ 157,393
Limit of 20% New Grant Funds towards Planning & Admin	\$ 630,238	\$ -	\$ -	\$ 630,238	20%	\$ 126,048