



2023 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.

GRANTEE: City of Beloit

CON PLAN PERIOD: 2020 to 2024 ANNUAL PLAN YEAR: 4

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Through the use of CDBG funds, the City of Beloit intends to improve the quality of housing stock, increase property values, create and retain jobs, assist those at risk of becoming homeless, low-moderate income populations, and special needs populations (public housing residents, elderly, homeless, and victims of domestic violence). Activities and programs will also serve to decrease the proportion of rental units, 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.

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 programs that enable homeowners to retain their homes, support the conversion of rental to owner-occupied housing in neighborhoods with unusually high percentages of rental properties, and promote homeownership.

Public Housing Strategies:

The Beloit Housing Authority (BHA) will work with NeighborWorks Blackhawk Region (NWBR) to provide homeownership opportunities for its residents.

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.

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 through Community Action that will act as an access point for low-moderate income individuals, who will assist people with finding the resources that they need to be successful.

The City will support a Community Social Worker position (Systems Navigator) through Family Services that will assist individuals in connecting to professional health care, mental health care, and/or longer term supportive services in the community.

Outcomes and Objectives Continued

Community Objectives

- The City will continue its Housing Rehabilitation Loan Program to improve the City's low to moderate-income neighborhoods. New underwriting guidelines and additional forgivable loan products that have been created and will be utilized in the NRSA areas. 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. The City will support individuals in connecting to professional health care, mental health care or longer term supportive services in the community.

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 for 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 residents in the NRSA neighborhoods, 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 Beloit Meals on Wheels and Retired Senior Volunteer Program 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. The City will support a Community Social Worker position to connect residents in the NRSA neighborhoods with special needs to longer term health services and/or mental health services.

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 has a staff member attend the monthly Homeless Intervention Task Force (HITF) meetings.

The City of Beloit provided housing rehabilitation loans to low to moderate income homeowners and landlords renting to low- moderate income tenants and supported NeighborWorks Blackhawk Region's first mortgage loan program, down payment assistance program, and homebuyer education program. The City of Beloit also supported the Retired & Senior Volunteers Program and Meals on Wheels programs which help the elderly and disabled residents live independently and remain in their homes.

The City finalized the Economic Development Revolving Loan Fund, which provided loans to a for-profit business. In late 2019, the City of Beloit began discussion with WWBIC (Wisconsin Women's Business Initiative Corporation), a non-profit focused on supporting businesses through-out Wisconsin.

The Beloit Housing Authority has partnered with NeighborWorks Blackhawk Region over the past several years to provide training and education opportunities for its Family Self-Sufficiency and Homeownership Voucher program participants.

The City continued its City-wide systematic code enforcement program wherein inspectors perform exterior inspections City-wide. 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 has funded Family Promise and the DEFY Domestic Abuse Beloit program which provides shelter to families experiencing homelessness. The City also funded ECHO, which provides emergency rental assistance to households to prevent homelessness. In addition, the City provided funding to Community Action and Family Services for their Resources and Systems Navigator programs which provides direct assistance to families in need including security deposit, first month's rent, utility assistance, or limited motel vouchers for those experiencing homelessness.

The City continued to purchase tax foreclosure properties from Rock County. Blighted properties are demolished and houses in better condition are rehabbed and sold to owner-occupants. This program is primarily paid for with HOME, NSP and 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.

For the 2023 Annual Action Plan, 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. Public hearings regarding community development needs were held by the City Council on June 20, 2022 and a second public hearing by the Community Development Authority on June 22, 2022. Citizens were also able to provide public comment during the July 5, 2022 City Council meeting when they adopted the 2023 CDBG program priorities. A public notice of the hearings was published on the City's website on May 25, 2022 and in the Beloit Daily News on June 3, 2022. Notice of these opportunities to provide public input were also posted on the City's social media pages on June 6, 2022, June 13, 2022, and June 20, 2022.

The CDBG budget process began when notices were published on July 15, 2022 on the City's website and in the Beloit Daily News announcing that subrecipient applications were available. A notice was emailed to the CDBG mailing list as well as the Housing Intervention Task Force and Beloit Area Task Force on Homelessness members on July 15, 2022 notifying agencies and interested parties that applications were available. The notice was also posted on the City's social media sites on July 15, 2022, July 27, 2022 and August 8, 2022. Anyone needing assistance with filling out an application, determining the eligibility of a project, or other CDBG assistance was helped.

Applicants requesting 2023 CDBG funds presented their applications to the CDA on August 24, 2022. A public notice of the meeting was provided to the media and posted on the City's website on August 19, 2022.

The CDA reviewed the Annual Plan and Budget on September 28, 2022 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, 2022.

The City provided a 30 day public review of the Annual Action Plan and Budget from September 30, 2022 to October 30, 2022. A notice was published in the Beloit Daily News and the City website on September 23, 2022 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 by request, and at the Beloit Public Library. It also informed the public that a public hearing would be held on October 17, 2022 during the City Council meeting and that final City Council action would take place on November 7, 2022.

On October 17, 2022 a public hearing was held to give citizens an opportunity to comment on the proposed Annual Plan and proposed 2023 CDBG budget.

On November 7, 2022, the Annual Plan, and 2023 CDBG budget were reviewed and approved at a City Council meeting.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

June 20, 2022: Beloit City Council held a public hearing to gain public input on community development needs, which was publicly noticed in the Beloit Daily News and on the City's website on June 3, 2022. All public comments received were provided as a summary to City Council members prior to their July 5, 2022 adoption 2023 CDBG funding priorities. Comments received during the public hearing are summarized below.

Brittany Keyes stated that the City needs to help homeless youth, as there are 500+ students identified as homeless and their biggest issue is affordable housing. Keyes said that the City

needs to fund additional resource navigators to connect residents with resources. She has spoken to the providers, and they think that having two (2) navigators in each NRSA neighborhood would be helpful. Keyes stated that the City needs to support mental health for students and young people.

Steve Howland urged City Council to be aware of the communication issues on these issues, especially when seeking input on different initiatives. He feels that we should more fully involve public housing residents and others in need of housing assistance in this process. He expressed concern about the hundreds of people on the Public Housing waiting list.

Angela Glover encouraged support for homeless people. She said that we need to reach out to homeless individuals.

The following comments were received by email prior to the June 20, 2022 public hearing:

Larry Visgar commented that there is a need for additional activities for all ages and youth programming which would help to address the boredom Beloit youth experience, and also reduce crime. He also encouraged the City to look at reusing abandoned buildings to remove eye sores and create new economic opportunities for Beloit residents.

Jenny Hoople commented that while the community development block grant is a helpful thing, it doesn't come close to addressing Beloit's homelessness and lack of affordable housing. With rents and property prices increasing dramatically, she urged the City to use COVID relief money to assist citizens impacted by the housing crisis.

Greg Peterson commented that it is important to understand the causes of homelessness for individuals to create effective solutions for establishing self-sufficient and economic independence.

June 22, 2022: The Community Development Authority held a public hearing, which was publicly noticed in the Beloit Daily News and on the City's website on June 3, 2022.

The following comment was received via email on June 22, 2022:

Carolyn Lockett commented that there is a physical need for the existing public housing units in Beloit. The public housing units provide housing to families and individuals who struggle with their day to day living on a limited income. For Beloit to offer decent and affordable housing for the indigent families and individuals is a great milestone for Beloit Wisconsin.

July 5, 2022: City Council discussed and adopted 2023 CDBG priorities. The meeting was publicly noticed with the public hearings, posted in the Beloit Daily News and on the City's website on June 3, 2022.

August 24, 2022: All 2023 CDBG applicants presented to the Community Development Authority (CDA) in a workshop immediately following the regularly scheduled CDA meeting. The workshop was publicly noticed to the media and on the City's website on August 19, 2022.

September 28, 2022: The Community Development Authority reviewed and recommended 2023 Annual Action Plan and CDBG budget. The meeting was publicly noticed to the media and on the City's website on September 22, 2022, and residents were able to provide comments during the meeting's public comment period.

A summary of the comments received during the public comment period were as follows:

Michael Hodges, who applied on behalf of the Hilltop Community Center Police and Community (P.A.C.) program, said that he would like to better understand the CDBG process. He expressed frustration that it did not seem to be a fair and equitable process to new applicants, and that the City intended to maintain the status quo of funding existing programs.

Markese Terrell, Beloit City Councilor, said that he is very connected to the Merrill neighborhood and sees the need for culturally relevant programming for youth in the NRSA neighborhoods. He shared frustrations that he has heard from community members who see the importance of expanding resources for youth programming and do not feel the city has prioritized this in the past.

Tammie King-Johnson, Executive Director of Family Promise of Greater Beloit, said that she felt the recommended allocation for their Emergency Shelter for Homeless Families program would be a disservice to the community. They have moved into a permanent location and invested significant funds to renovate the space to serve additional families in the last year. They rely on CDBG funds to help provide quality, professional case management to support homeless families and youth in Beloit.

John Pfleiderer, Executive Director of Family Services, spoke about the complicated regulations and reporting requirements associated with the CDBG program. He also stated that there are not enough resources to address community needs.

Donald Grundy stated that he has known Mr. Hodges for many years, and believes that the Hilltop Community Center program would be a very positive addition to the Beloit community.

September 30, 2022 – October 30, 2022: Proposed 2023 Annual Action Plan and 2023 CDBG budget made available for public comment. The Plan and budget were posted on the City's website, and were also available at City Hall and the Library. Notice of the public review period

was publicly noticed in the Beloit Daily News and on the City's website on September 23, 2022. Public comments TBD.

October 17, 2022: City Council held a public hearing regarding the proposed 2023 Annual Action Plan and CDBG budget. Notice of the public hearing was publicly noticed in the Beloit Daily News and on the City's website on September 23, 2022.

The following public comments were received at the October 17, 2022 public hearing:

Michael Hodges expressed concerns about the transparency of the CDBG application and evaluation process, and asked that the process be evaluated to make it more accessible and transparent.

Steve Howland agreed with the comments made by Mr. Hodges, and expressed that he feels the CDBG process should be made more accessible and transparent for applicants.

November 7, 2022: City Council adopted 2023 Annual Action Plan and CDBG budget. The public was able to provide comment during the public comment period, and the meeting was also noticed in the Beloit Daily News, on the City's website and on social media. Public comments TBD.

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

To be Determined. All comments accepted to date.

7. Summary

The City of Beloit's 2023 Annual Plan was developed in order to address needs in the community. We believe that the objectives detailed above will allow us to assist homeless persons, those at risk of being homeless, to create new jobs, retain existing jobs, assist low-moderate income people, increase property values, improve the quality of the housing stock, and assist special needs populations such as: elderly/frail elderly, persons with disabilities, persons with drug or alcohol addictions, public housing residents, veterans, and victims of Domestic Violence. Activities and programs will also serve to decrease the proportion of rental units, decrease the unemployment rate, and help stabilize neighborhoods by keeping people in their homes or assisting people secure housing.

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

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

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

Consolidated Plan Public Contact Information

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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 was achieved through a variety of methods. These included three public steering committee 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.

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 Healthy Homes. The Code Enforcement program provides referrals to the City's Housing Rehab Loan Program for repairs as well as to homeless shelters and agencies that provide motel vouchers when units are posted unfit for human habitation. Code Enforcement also works closely with the Fire Department, non-profits, and County mental health providers such as Family Services, the County's Aging and Disabilities Resources Center, and Rock County Long Term Support regarding cases of hoarding.

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
- Legal Action of Wisconsin
- Project 16:49
- 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
- Family Promise of Greater Beloit
- The Salvation Army- Beloit

The HITF meets every other month to discuss strategies for addressing shelter and housing needs for homeless and low income persons. The HITF originally met to discuss the implications of the North Rock County Homelessness Survey that was completed in 1993. It 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, Family Promise of

Greater Beloit, and Family Services receive ESG funds to, respectfully, assist in supportive services, emergency needs of participants and emergency housing for homeless families with children.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Community Action of Rock & Walworth Counties, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from CAI attended all three steering committee meetings. Community Action has been a long-time recipient of CDBG funds through the City of Beloit. As a result of this consultation, the City anticipates a continued successful partnership with Community Action.

2	Agency/Group/Organization	Beloit Meals on Wheels
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director attended the meeting on non-homeless special needs. BMOW has received CDBG funding from the City of Beloit and it is anticipated that the City will be able to continue supporting their mission.
3	Agency/Group/Organization	Family Promise of Greater Beloit, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from FPGB attended the Housing and Homelessness meeting. FPGB has been a long-time recipient of CDBG funds through the City of Beloit. A previously identified need for emergency housing assistance was reaffirmed and it is anticipated that the City of Beloit will be able to continue funding the emergency housing program and the newer eviction/homelessness prevention program FPGB offers.
4	Agency/Group/Organization	Stateline Literacy Council
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of SLC attended the Non-homeless Community Development meeting. They were able to share the struggles non-native English speakers face in terms of obtaining gainful employment. A need for a "bridging" service was identified and will hopefully be supported by the City of Beloit through CDBG funding.
5	Agency/Group/Organization	Retired & Senior Volunteer Program of Rock County
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Senior Security/Social Engagement

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director attended two (2) of the Steering Committee meetings. As a result of the consultation, the need for transportation has been identified.
6	Agency/Group/Organization	SALVATION ARMY OF NORTH ROCK COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education

	What section of the Plan was addressed by Consultation?	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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	One of the Captains from the Beloit Salvation Army attended all of the Steering Committee Meetings. It is anticipated that the Salvation Army will continue to apply for future CDBG funding to expand the homelessness prevention services being offered.
7	Agency/Group/Organization	ECHO
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of Echo attended the meeting regarding housing and homelessness. Echo currently receives CDBG funding for Beloit residents and it is anticipated that the City will be able to continue funding the program Echo provides as it closely correlates to the identified needs.
8	Agency/Group/Organization	Downtown Beloit Association
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Services staff met with the Executive Director of the DBA. We discussed the challenges businesses in downtown Beloit encounter as well as the challenges potential employees face. We anticipate being able to support efforts to establish micro-enterprise businesses in the area.
9	Agency/Group/Organization	City of Beloit - Economic Development
	Agency/Group/Organization Type	Other government - Local Planning organization Business Leaders Civic Leaders Business and Civic Leaders Greater Beloit Economic Development Corporation
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The ED attended the Non-homeless Community Development meeting. As a result of their consultation, quality childcare was identified as a high priority for the working families of Beloit.

10	Agency/Group/Organization	HealthNet of Rock County, Inc.
	Agency/Group/Organization Type	Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from HealthNet attended the Non-homeless special needs meeting. One of anticipated outcomes of their attendance is an increased awareness of issues stemming from poor medical or dental care.
11	Agency/Group/Organization	NEIGHBORHOOD HOUSING SERVICES OF BELOIT, INC.
	Agency/Group/Organization Type	Housing Services-Education Lending for LMI households Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director attended the Housing and Homelessness meeting. As a recipient of CDBG, its anticipated that Neighborhood Housing Services will continue to assist the residents of Beloit with their homeownership journey.

12	Agency/Group/Organization	Family Services of Southern Wisconsin and Northern Illinois
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director and program manager attended the steering committee meetings. As a long-time recipient of CDBG, it is anticipated that the existing partnership will continue to flourish and expand to support the City of Beloit's residents.

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

The City of Beloit encouraged any and all agency types within the City of Beloit and surrounding communities that service Beloit residents to participate and provide consultation.

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.

In addition to the community consultations listed above, the City of Beloit engaged in extensive community consultation during preparation of the NRSA Plan. The details of the consultations are outlined in the Plan.

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 announcements, 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 Beloit Public Library. In addition, emailed notices are sent 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 that may benefit from receiving CDBG funding or has expressed interest in being on the list.

Each year, the Annual Plan 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 CDA meeting. Staff prepares a proposed CDBG Budget and Annual Action Plan which are presented at the September CDA Meeting, in which the CDA members discuss, sometimes make changes, and approve a recommendation for the City Council to consider. A 30-day public comment period typically runs from October 1 - 30. During the public comment period, a public hearing is held 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	Public Hearing	Non-targeted/broad community	City Council received three comments in person, and three via email from residents.	There was a strong emphasis on the need to support homeless services, and one resident expressed support for expanding youth programs.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	CDA received one comment via email from a resident.	The resident stated that affordable housing for low-income	All comments were accepted.	
3	Public Meeting	Non-targeted/broad community	Residents were in attendance	CDA members voted to update the local goals and priorities.	All comments were accepted.	
4	Public Meeting	Non-targeted/broad community	Residents were in attendance	No comments were made	No comments were made	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	Five residents provided comments during the CDA meeting public comment period.	Several applicants and other residents spoke in support of specific projects and asked questions regarding the CDBG application process.	All comments were accepted.	
6	30 Day Notice	Non-targeted/broad community	The 2023 CDBG Budget and Annual Action Plan were made available for public comment from September 30 – October 30, 2022.	TBD	TBD	
7	Public Hearing	Non-targeted/broad community	TBD	TBD	TBD	
8	Public Meeting	Non-targeted/broad community	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Each year funding is allocated to existing and new activities that meet the greatest needs, or can assist the most number of eligible individuals and/or households. The City's balance of Revolving Loan Funds is placed in the CDBG Budget each year as Program Income and is allocated to various projects within the budget.

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	600,000	85,000	0	685,000	0	

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

- NeighborWorks Blackhawk Region 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 and the Job Center to continue the Fatherhood Initiative (renamed THRIVE program in 2022). 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 helps raise money for organizations such as Community Action, Project 16:49, 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 Family Promise of Greater Beloit 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, WRRP, and local CIP funding in conjunction with CDBG for its City Housing Rehabilitation Loans and demolition. 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

The following programs are being supported for NRSA related needs and activities.

1. Family Services for Community Social Worker
2. Community Action, Inc. for Systems Navigation
3. Code Enforcement Housing Rehabilitation Loan Program
4. ECHO for Emergency Eviction Prevention Program
5. Community Action, Inc. for Youth and Senior Programs at Merrill Community Center
6. Community Action, Inc. for two neighborhood clean-ups in NRSA neighborhoods.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Improve Housing Stock	CDBG: \$231,572	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2020	2024	Homeless	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$75,288	Public service activities other than Low/Moderate Income Housing Benefit: 115 Persons Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 115 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Comprehensive Case Management Services	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation	CDBG: \$115,472	Public service activities other than Low/Moderate Income Housing Benefit: 415 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Future Ready Skill Training	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H Education in Life Skills, Rights, & Protection Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$61,356	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted
5	Improve Housing Stock	2020	2024	Affordable Housing Homeless Housing - Improve Substandard Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H Education in Life Skills, Rights, & Protection Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills	CDBG: \$201,313	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
6	Economic Development	2020	2024	Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	Community & Economic Dev - Small Business Support	CDBG: \$0	

Table 6 – Goals Summary

Goal Descriptions

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

6	Goal Name	Economic Development
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Beloit's projects are grouped under eight projects: Code Enforcement, Economic Development, Housing Rehabilitation, Planning-Program Administration, NRSA Public Services, NRSA public Improvements, Direct Homeownership Assistance, 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 as well as Fair Housing 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
6	NRSA Public Services
7	NRSA Public Improvements
8	Direct Homeownership Assistance

Table 7 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Code Enforcement
	Target Area	Census Tract 16 - Hackett Census Tract 18 - Merrill
	Goals Supported	Affordable Housing Improve Housing Stock
	Needs Addressed	H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Improve Housing Stock
	Funding	CDBG: \$164,100
	Description	Enforce state and local housing codes
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4,000 residential units will be inspected for property maintenance compliance.
	Location Description	The City of Beloit
	Planned Activities	City-wide exterior Code Enforcement and interior systematic rental inspection activities enforcing local and State property maintenance codes.
2	Project Name	Planning and Administration
	Target Area	Census Tract 16 - Hackett Census Tract 18 – Merrill
	Goals Supported	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training Improve Housing Stock Economic Development

	<p>Needs Addressed</p> <p>H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Persons with HIV/AIDS Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills H&H - Improve Housing Stock Community & Economic Dev - Small Business Support</p>
	<p>Funding</p> <p>CDBG: \$137,000</p>
	<p>Description</p> <p>Provide administrative support to the CDBG program.</p>
	<p>Target Date</p> <p>12/31/2022</p>
	<p>Estimate the number and type of families that will benefit from the proposed activities</p> <p>Approximately three hundred low-moderate income families will benefit from the City of Beloit administering the CDBG program to fund public services in the community. All type of families and households will be eligible for assistance as long as they meet the HUD regulations.</p>
	<p>Location Description</p> <p>Administrative activities will be performed primarily at City Hall, 100 State Street, Beloit, WI 53511. When necessary, staff will also travel within the community to meet with community stakeholders and agencies to ensure programs are on route.</p>
	<p>Planned Activities</p> <p>Activities that will be administered include:</p> <ul style="list-style-type: none"> • Fair Housing Activities • Public Services • Housing Rehabilitation • Code Enforcement • Economic Development
3	<p>Project Name</p> <p>Housing Rehabilitation</p>
	<p>Target Area</p> <p>Census Tract 16 - Hackett Census Tract 18 – Merrill</p>
	<p>Goals Supported</p> <p>Affordable Housing Improve Housing Stock</p>

	Needs Addressed	H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Improve Housing Stock
	Funding	CDBG: \$150,000
	Description	Provide rehabilitation assistance in the form of grants and/or loans to low-income households to rehabilitate and improve their housing units.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low-moderate income households will be assisted with housing rehabilitation loans or a lead hazard reduction grant for rehabilitation of their units.
	Location Description	Within the City of Beloit
	Planned Activities	To provide loans and grants to low-moderate income households to rehabilitate and improve their housing units.
4	Project Name	Public Services
	Target Area	Census Tract 16 - Hackett Census Tract 18 - Merrill
	Goals Supported	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training Improve Housing Stock
	Needs Addressed	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Persons with HIV/AIDS Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills H&H - Improve Housing Stock

	Funding	CDBG: \$102,900
	Description	Services will be provided to low-moderate income residents of the City of Beloit. These can range from emergency eviction prevention to home delivered meals for homebound seniors.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 families will benefit from the proposed activities. There will be families of all types that will benefit.
	Location Description	City of Beloit
	Planned Activities	Public Services that address the identified needs and goals will be funded with CDBG. This can range from Home delivered meals to seniors and the disabled to English literacy education.
5	Project Name	Economic Development
	Target Area	Census Tract 16 - Hackett Census Tract 18 - Merrill
	Goals Supported	Economic Development
	Needs Addressed	Community & Economic Dev - Small Business Support
	Funding	\$0
	Description	Financial aid and educational resources for micro-enterprise, minority, and/or women owned businesses, and financial aid and technical support for micro-enterprise, minority, and/or women owned businesses
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	No families will benefit from economic development activities using 2023 CDBG funds, as unexpended prior year funds will be used to carry out 2023 economic development activities.
	Location Description	Within the City of Beloit
	Planned Activities	No Economic Development activities will be funded with 2023 CDBG funds, as unexpended prior year funds will be used to carry out economic development activities in 2023.
6	Project Name	NRSA Public Services

	Target Area	Census Tract 16 - Hackett Census Tract 18 - Merrill
	Goals Supported	Affordable Housing Homeless Services Comprehensive Case Management Services Future Ready Skill Training Improve Housing Stock
	Needs Addressed	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services H&H - Eviction Prevention & Emer Rent Assistance H&H Education in Life Skills, Rights, & Protection H&H - Diverse staff to provide resources/services Non-Homeless Special Needs - Elderly & Disabled Community & Economic Dev - Child Care/Literacy Community & Economic Dev. - Transportation Community & Economic Dev. - Future Ready Skills
	Funding	CDBG: \$131,000
	Description	Public Services operated by CBDOs in the two NRSAs.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	There will be approximately 300 families that will benefit from the proposed activities. Families of all types will receive assistance.
	Location Description	These activities will be limited to Census Tracts 16 and 18.
	Planned Activities	There will be a variety of activities funded, including but not limited to rent assistance, eviction prevention, youth services, senior programming, intense case management, mental health counseling, financial education, and more.
7	Project Name	Direct Homeownership Assistance
	Target Area	Census Tract 16 - Hackett Census Tract 18 - Merrill
	Goals Supported	Affordable Housing Improve Housing Stock
	Needs Addressed	H&H - Improve Housing Stock

Funding	CDBG: \$0
Description	The City will provide funding for low dollar first mortgages, closing cost assistance, and down-payment assistance.
Target Date	12/31/2022
Estimate the number and type of families that will benefit from the proposed activities	No new beneficiaries will receive downpayment assistance through CDBG funds in 2023, as downpayment assistance funding will be provided through HOME funding for this year.
Location Description	City of Beloit
Planned Activities	Downpayment assistance funding will be provided using alternative grant funds. No new CDBG Housing activities will be funded in 2023.

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
Census Tract 16 - Hackett	9
Census Tract 18 - Merrill	9

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

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

Introduction

The City updated its Analysis of Impediments to Fair Housing in 2019, valid from 2020-2024. The report concluded that the City has historically, and continues to meet the goals of affordable and fair housing. City staff will continue enforcement activity in 2021 although 2020 presidential leadership has determined that Analyses' of Impediments are no longer required. The City's zoning and development regulations are comprehensive, progressive, and pose no barrier to affordable and fair housing goals for the City.

The City coordinated with the City of Janesville and Rock County to contract with the Milwaukee Metropolitan Fair Housing Council (MMFHC) to conduct a regional Analysis of Impediments to Fair Housing which was due in 2019. This AI was submitted with Beloit's 2020-2024 Consolidated Plan.

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 for 2023, as there are no policies in the City of Beloit that serve as barriers to affordable housing. However, the City has 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 affect the return on residential investment

Discussion

The City of Beloit will provide financial resources for owner-occupants to maintain their homes, through the Housing Rehab Loan 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 with 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 9-21-2018. The NRSA has strategies that will work towards three main goals: Resident empowerment, neighborhood stabilization and revitalization, and public safety. Resident empowerment strategies will focus on employment and life skills training, increasing educational attainment, youth programming to reduce gang and criminal activity. The neighborhood stabilization strategy will focus on reducing the number of deteriorated and vacant/abandoned properties, encouraging resident involvement in neighborhoods, increasing owner-occupied units, and decreasing highly concentrated areas of rentals. The public safety strategies will include community policing, improving crime analysis, and increasing resident engagement.

Actions planned to address obstacles to meeting underserved needs

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

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers. The City will partner with the non-profits and others to consolidate resources. The City is part of the Rock County Homeless Intervention Task Force, which works to end homelessness in Rock and Walworth counties through delivery of collaborative services. The City is also part of the Beloit Area Task Force on Homelessness, which shares a similar mission with a more specific focus on the Beloit area.

Actions planned to foster and maintain affordable housing

- 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

In 2020, the City expanded the \$5,000 matching forgivable loan program to remove lead hazards. The program was originally created and offered only in the NRSA areas, but in 2021 it was expanded by offering the \$5,000 program to property owners citywide, and increasing from \$5,000 to \$10,000 in the NRSA areas. This program can be used in conjunction with a Housing Rehabilitation Loan, which allows the owner to use the loan funds as match.

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

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

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

Actions planned to reduce the number of poverty-level families

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

- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- The Beloit Housing Authority will continue its Family Self-Sufficiency Program.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation NeighborWorks Blackhawk Region (NWBR).
- The City will support non-profit organizations that provide assistance, job training, and advocacy to low- and moderate-income residents.
- The Housing Authority requires all public housing residents to perform 8 hours of community service per month when the participating adult is unemployed. By doing this, adults are learning new skills, acquiring self-confidence and opening doors for new opportunities. The Housing Authority offers case management to families which include budgeting classes, mentors, educational opportunities, and preferences with local employers.

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

Actions planned to develop institutional structure

The City of Beloit will work with non-profits, public institutions and the private sector to implement the

Consolidated Plan and Annual Plan. The City will continue to utilize the Community Development Authority (CDA) for review of the Consolidated Plan, annual action plans, proposed CDBG funding and any CDBG budget amendments.

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

The City is an active participant in the Homeless Intervention Task Force. In addition to HITF, the City has also become a participant in the Beloit Area Task Force on Homelessness (BATFoH) group. This group is composed of agencies focused in or on Beloit residents that delve deeper in homelessness and poverty issues than HITF has been able to in the past.

The City also has a good relationship with Rock County's Community Development and Health departments, and the City Manager meets with Rock County officials on a regular basis.

In 2020, the City partnered with a non-profit agency, ACTS Housing to match qualified homebuyers to vacant or foreclosed homes.

Discussion

During 2019, the Analysis of Impediments to Fair Housing was completed by a contracted agency. The Request for Proposal was published on 7/9/2018 with a response date of 8/3/2018. The RFP was posted on the City's website, included in City press releases, and posted in NAHRO (online). Five agencies were also contacted directly. The Milwaukee Metropolitan Fair Housing Council was ultimately awarded the contract. Research was completed through-out 2019 and the draft was submitted to the City of Beloit by July 2019 for review. The Analysis is valid from 2020-2024, at which time, a new analysis will be completed. The AI was finalized on October 07, 2019 after the following public processes:

8-23-2019 through 9-23-2019 - Public Review Period

8-28-2019 - Community Development Authority Review and Approval

10-07-2019 - City Council Public Hearing and Final Approval

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

1. Create and Preserve Affordable Housing (Rental and For Sale)
2. Create a Strong Fair Housing Enforcement and Outreach Program
3. Improve Tenant and Housing Provider Communications
4. Improve Transit

5. Develop an Eviction Reduction Strategy
6. Address Predatory Land Contracts
7. Increase Access to Consumer Education
8. Connect Black, Latino, and Other Underserved Populations with Life-improving Opportunities

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

Program Specific Requirements

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

Introduction

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	86,000
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
Total Program Income:	86,000

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.	70.00%

Discussion