

# Executive Summary

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

### 1. Introduction

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

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

#### Housing Objectives and Outcomes:

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

#### Public Housing Objectives and Outcomes:

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

#### Homelessness Objectives and Outcomes:

- Support local agencies that provide services and facilities for persons experiencing homelessness or at risk of homelessness
- Support local agencies which provide emergency eviction prevention resources and case management

**Community Objectives and Outcomes:**

- Continue the Housing Rehabilitation Loan Program to improve the City's low to moderate-income neighborhoods.
- Continue the Code Enforcement program to ensure safe and sanitary property conditions in Qualified Census Tracts
- Support local agencies which assist low to moderate-income residents become homeowners, including programs which assist prospective LMI homebuyers to acquire and rehabilitate dilapidated properties

**Anti-Poverty Objectives and Outcomes:**

- Support programs that provide job training skills and increased employee marketability.
- Support programs that promote increased literacy and language proficiency skills for adults and youth. This is vital to ensure residents are able to effectively communicate and be competitive in the workforce, as well as access more advanced and higher-paying jobs.

**Economic Development Objectives and Outcomes:**

- Support agencies which provide technical assistance and/or financial support to small businesses and micro-enterprises for the purpose of creating and retaining jobs for low to moderate-income residents.

**3. Evaluation of past performance**

During the 2020-2024 Consolidated Planning Process, the City identified the following needs: Affordable Housing, Homeless Services, Case Management Services, Job Skill Training, and Improvement of Housing Stock.

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

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

In an effort to stay current with the issues affecting homelessness, the City has been an active member of the Homeless Intervention Task Force (HITF) of Rock County as well as the Beloit Area Task Force on Homelessness (BATFoH). Beyond HITF, the City has also funded Family Promise of Greater Beloit, the Defy Domestic Abuse Beloit, Project 16:49, and ECHO. All of these agencies have the goal to either prevent homelessness through assistance or by providing shelter.

For the past five years, the City was able to continue operating the Code Enforcement program wherein inspectors performed exterior inspections of all properties based on complaints as well as proactive enforcement. The areas that most needed assistance were the low and moderate income areas as defined by HUD. These areas had the highest proportion of code violations, the greatest number of investor-owned properties, the greatest percentage of houses older than 50 years old, and the lowest property values.

In 2017, the City developed two Neighborhood Revitalization Strategy Areas to focus on the most vulnerable neighborhoods in Beloit. This has allowed our CBDO's to extend their reach and improve the lives of their clients through eviction prevention, systems navigation, and client advocacy. The Housing Rehabilitation Loan Program is able to assist property owners city-wide, with additional incentives and flexibilities available for residents of the NRSA neighborhoods.

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

The City of Beloit provided its citizens the opportunity to participate in an advisory role in the planning, implementing, and assessment of CDBG programs. All interested stakeholders were provided with information regarding the goals of the CDBG program and its funded activities. There were public meetings held in the early planning stages that citizens, agencies, business representatives, or any other interested parties could attend. During these public meetings, citizens were provided with an opportunity to identify needs to be included in the Consolidated Plan. In addition, direct citizen outreach was completed, a resident survey was widely distributed by local service providers, and targeted outreach was conducted to ensure the voices of historically underrepresented populations were included in the development of the Consolidated Plan. Staff attended events at local agencies and consulted with the members of the public that were present.

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

No comments were received during the April 1, 2024 public hearing held during the regularly scheduled City Council meeting. One comment was received during the June 17, 2024 public hearing which

emphasized the highly competitive nature of CDBG funds in the community since the City receives limited funding while community service and resource needs continue to increase. They also commended the City on its efforts to utilize alternative funding sources to support the development of affordable housing, which is a critical need in order to begin to address homelessness, poverty, and related community challenges.

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

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

## **7. Summary**

The City of Beloit's 2025-2029 Consolidated Plan was developed in order to address needs in the community. We believe that the objectives detailed above will allow us to assist homeless persons, those at risk of being homeless, to create new jobs, retain existing jobs, assist low-moderate income residents, 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, residents with limited English proficiency, and victims of domestic violence. Activities and programs will also serve to decrease the proportion of rental units, decrease the unemployment rate, and help stabilize neighborhoods by keeping people in their homes or assisting people secure housing.

# The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BELOIT	City of Beloit, Community Development Department

**Table 1– Responsible Agencies**

### Narrative

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

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

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The City of Beloit's consultation was achieved through a variety of methods. We hosted a series of three public steering committee meetings attended by representatives from several local service agencies and local government representatives. The City also hosted two (2) public hearings in which we were able to accept comments from stakeholders and citizens alike. Two neighborhood specific meetings were hosted to address NRSA specific concerns. A Resident Survey was used to assess community priorities related to housing and homelessness, non-homeless special needs, and community development. A total of 431 Resident Survey responses and 20 Stakeholder Survey responses were received. Additionally, staff attended events, meetings, and classes of local service providers to engage diverse populations, with priority given to historically underrepresented populations and low- to moderate-income residents.

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

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

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

- Community Action, Inc.
- Defy Domestic Abuse Beloit
- ECHO
- Family Promise of Greater Beloit
- Family Services of Southern WI and Northern IL

- GIFTS Men Shelter
- House of Mercy Homeless Center
- Legal Action of WI
- Project 16:49
- The Salvation Army
- Twin Oaks Shelter for the Homeless
- United Way Blackhawk Region
- YWCA

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Beloit does not receive ESG funds. However, there are agencies in the City of Beloit that do receive these funds and are part of the Continuum of Care. Community Action, ECHO, Family Promise, and Family Services receive ESG funds to assist in supportive services and emergency needs of participants.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	COMMUNITY ACTION, INC. OF ROCK AND WALWORTH COUNTIES
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Action provides a wide array of services with the mission of creating "pathways out of poverty" for residents. Community Action staff participating in all three stakeholder steering committee meetings, co-hosted the NRSA neighborhood meetings, and distributed the Resident Survey at their offices to encourage program participants to provide their input. Community Action has been a long-time subrecipient of CDBG funds through the City of Beloit to carry out public service activities related to resource navigation for NRSA residents, youth and senior programs for NRSA residents, their YouthBuild Fresh Start Program, and Project Thrive future ready skills development program. As a result of the consultation process, additional opportunities for continued partnership with Community Action were identified in order to collaboratively address some of the needs and concerns of NRSA residents and the broader community.
2	<b>Agency/Group/Organization</b>	Adaptive Alliance, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Employment



	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Adaptive Alliance provides day services for adults with disabilities in Beloit, and was consulted about needs, goals, and strategies to better serve adults with disabilities.
3	<b>Agency/Group/Organization</b>	LEGAL ACTION OF WISCONSIN INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Legal Action of WI attended the housing and homelessness steering committee to provide input on trends and common needs they are seeing with clients they serve in Beloit. They currently offer free legal advice, assistance with documents, representation in court, and community outreach. Through the consultation, additional opportunities for proactive community education and empowerment were identified for the City to partner with Legal Action, as well as make connections with other area non-profits and service providers to meet people where they are at and offer education and training as part of pre-existing classes and community events.

4	<b>Agency/Group/Organization</b>	Rock County Human Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Rock County Human Services participated in all three steering committees held to provide input related to housing, homeless, non-homeless special needs, and community development needs and priorities. They also helped to distribute copies of the Resident Survey to Beloit residents visiting their office. The City partners closely with Rock County Human Services on a variety of housing and homeless related strategies, and the consultation process helped identify potential areas to expand these partnerships for more targeted approaches to serve the needs of elderly, disabled, veterans, and unemployed/under employed residents.

5	<b>Agency/Group/Organization</b>	Family Services of Southern Wisconsin and Northern Illinois
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Family Services of Sothern Wisconsin and Northern Illinois attended the steering committee meeting for non-homeless special needs to help identify needs and priorities for victims of domestic violence served through Defy Domestic Abuse Beloit as well as through the Neighborhood Resilience Project which offers resource navigation and case management for residents in the NRSA neighborhoods. Family Services has been a long-time recipient of Beloit CDBG funding, and the City intends to continue and strengthen this partnership.
6	<b>Agency/Group/Organization</b>	Aging & Disability Resource Center of Rock County
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Director of ADRC attended the steering committee on non-homeless special needs, and also distributed copies of the Resident Survey to all program participants and Beloit residents who came to their offices. Through consultation the City was made aware of several upcoming initiatives being developed through ADRC to address the consistent need for transportation to serve elderly and disabled residents, and ADRC will share information with the City to promote as these programs become available to residents.</p>
<p>7</p>	<p><b>Agency/Group/Organization</b></p>	<p>United Way Blackhawk Region, Inc.</p>
<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services-Children  Services-Elderly Persons  Services-Persons with Disabilities  Services-Persons with HIV/AIDS  Services-Victims of Domestic Violence  Services-homeless  Services-Health  Services-Education  Services-Employment  Regional organization</p>	
<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homelessness Strategy  Homeless Needs - Chronically homeless  Homeless Needs - Families with children  Homelessness Needs - Veterans  Non-Homeless Special Needs  Economic Development  Market Analysis  Anti-poverty Strategy</p>	
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>United Way Blackhawk Region attended the steering committee meeting on housing and homeless needs. They were able to offer insights and statistics related to their 2-1-1 system, and through the consultation process offered to share future data about requests for services in the Beloit area to help inform the Consolidated Plan and future efforts by the City.</p>	

8	<b>Agency/Group/Organization</b>	Retired & Senior Volunteer Program of Rock County
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Director of Retired and Senior Volunteer Program (RSVP) attended the steering committee meeting related to non-homeless special needs to talk about services and challenges to meeting community needs for transportation for elderly residents, residents with disabilities, and veterans. Through consultation the City was able to understand the agency's challenges in recruiting enough volunteer drivers to meet the demand, and identified potential ways that the City could help publicize volunteer opportunities and facilitate coordination with other agencies to increase the agency's capacity to provide services.
9	<b>Agency/Group/Organization</b>	City of Beloit - Economic Development
	<b>Agency/Group/Organization Type</b>	Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Beloit Economic Development Director attended steering committee meetings on housing and homeless needs as well as non-housing community development needs. The Community Development Department works with other City Departments to help identify community priorities, conduct outreach to small businesses in Beloit, partner to identify employment training needs, and seeking additional funding sources to be leveraged in addition to CDBG funds to help meet the goals identified by the community for this Consolidated Plan.

10	<b>Agency/Group/Organization</b>	Family Promise of Greater Beloit, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A member of the board for Family Promise of Greater Beloit attended all three steering committee meetings. Through the consultation process the agency identified a lack of resources and training for their staff related to serving homeless individuals who have been victims of domestic violence or sexual assault. Since the agency specifically serves families with children, they also identified safety concerns for residents. Through the consultation process the agency was able to connect with Defy Domestic Abuse Beloit and will be partnering to receive specialized training from Defy related to managing safety concerns and providing effective, trauma-informed case management for residents.
11	<b>Agency/Group/Organization</b>	Stateline Literacy Council
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stateline Literacy Council attended the steering committee meeting on non-homeless special needs to discuss services and needs of non-English speaking residents enrolled in their English as a Second Language (ESL) and GED classes. They also provided printed copies of the Resident Survey to all students during class time to encourage them to provide input, and also allowed City staff to attend ESL and GED classes to receive additional input on community needs and priorities. Through consultation they identified a need for assistance with volunteer recruitment, programs and events to help immigrant families integrate into the community, and also identified opportunities for the City and other area non-profits to provide presentations and educational opportunities other languages (primarily Spanish) to help connect students with relevant information in accessible ways.
12	<b>Agency/Group/Organization</b>	Beloit Meals on Wheels
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Beloit Meals on Wheels was unexpectedly unable to attend the steering committee meeting on non-homeless special needs. Staff sent a summary of the needs/gaps in services, goals, and strategies identified during the steering committee meeting, and the Director of Beloit Meals on Wheels provided additional insights and feedback on the needs identified via email.

13	<b>Agency/Group/Organization</b>	Rock County Public Health Department
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Services - Narrowing the Digital Divide Health Agency Child Welfare Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Rock County Public Health attended the steering committee meetings for non-homeless special needs and non-housing community development. The Public Health Department is in the process of conducting a Community Health Assessment (CHA), and through the consultation process opportunities were identified for Rock County Public Health to share findings from their CHA to help inform the City's Consolidated Plan. The City has also participated in the Health Equity Alliance of Rock County (HEAR) committee, a connection made through this consultation process. Increased communication between the City of Beloit and Rock County Health Department on projects related to social determinants of health will lead to improved collaboration in the planning and implementation of these important community plans.



14	<b>Agency/Group/Organization</b>	Beloit School District
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education School district
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Beloit School District Unaccompanied Youth Graduation Specialist and Homeless Liaison/Family Specialist attended the steering committee on housing and homelessness. The City works closely with the School District through the Beloit Area Task Force on Homelessness (BATFoH) and other community initiatives to identify and support homeless youth and families. The City will continue to partner closely with the schools to facilitate connection between families and available community resources.
15	<b>Agency/Group/Organization</b>	City of Beloit - Police Department
	<b>Agency/Group/Organization Type</b>	Services-homeless Services - Victims Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Beloit Police Department (BPD) officers attended the housing and homeless steering committee meeting. BPD has worked closely with the Community Development Department in the creation and implementation of NRSA Plan public safety objectives since the adoption of the NRSA Plan in 2017. BPD will continue to work closely with other city departments as well as community non-profits and businesses to promote trust, transparency, and engagement with residents.

16	<b>Agency/Group/Organization</b>	Messiah Lutheran Church Food Pantry
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Messiah Lutheran Food Pantry was unable to participate in any of the steering committee meetings, so staff scheduled a separate meeting to receive their input on the top needs and priorities for the clients they serve. Messiah Lutheran Church Food Pantry was awarded CDBG funding for the first time in 2024 in recognition of the growing need for food access in our community.

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

The City of Beloit published public notices as well as sending emails/letters directly to various types of agencies in the Beloit area. We strove to invite or requested input from representatives from various agencies. Agencies which were not available to participate in the steering committee or other public meetings were asked to meet individually and/or provide input via email to accommodate their busy schedules and ensure their input could be included.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care – Rock and Walworth County Homeless Intervention Task Force (HITF)	ECHO	Overlapping goals focus on transitional, emergency, and permanent supportive housing to meet the needs of unhoused residents.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community Health Assessment of Rock County	Rock County Public Health Department	Overlapping goals focus on addressing social determinants of health and barriers to care for low- to moderate-income residents.
Beloit Area Task Force on Homelessness (BATFoH)	Family Promise, Rock County, and School District of bEloit	Overlapping goals focus on transitional, emergency, and permanent supportive housing to meet the needs of unhoused residents.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Beloit has a positive working relationship with all local agencies and governmental units. Community Development personnel regularly attend local and state meetings hosted by various agencies to keep lines of communication open. The City also actively participates in the Homeless Intervention Task Force (HITF) and Beloit Area Task Force on Homelessness (BATFoH) to remain informed about community needs, and consistently communicate with local providers regarding City initiatives and resources available to address Consolidated Plan goals. Various agencies are contracted to provide CDBG funded public services. The Community Development department works very closely with these organizations.

**Narrative**

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The City of Beloit invited its citizens to participate from the very beginning in the planning, implementation, and assessment of CDBG programs. Information regarding the CDBG program is always available on the City website. The City hosted several public meetings throughout the Consolidated Planning process to give citizens an opportunity to identify needs. Representatives from a wide variety of service agencies including homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs, were invited to participate in the Steering Committee meetings. The meetings were publicly noticed on the City's main webpage, the City's social media, and Beloit Daily news. City Staff also directly emailed an invitation to the local non-profits and other interested stakeholders.

The City hosted a series of three Steering Committee meetings. These meetings were hosted by staff and were open to anyone, whether they were private citizens or agency representatives. Representatives from CDBG-funded and Non-CDBG-funded programs were invited and attended. Community needs were discussed during the meetings. The City also held a total of three public hearings to gain resident input. The first public hearing was held at the regularly scheduled City Council meeting held on April 1, 2024. The second public hearing was held at the regularly scheduled City Council meeting on June 17, 2024. A third public hearing was scheduled for the regularly scheduled Community Development Authority (CDA) meeting on June 26, 2024, but was cancelled due to lack of quorum.

Additionally, the City hosted meetings in the two Neighborhood Revitalization Strategy Areas to gather input on specific needs of those areas. All of the public meetings and hearings were held in buildings that are handicapped accessible. Spanish speaking staff were present to provide assistance to Spanish-speaking residents, and all handouts, surveys, comment cards, and other materials were provided in English and Spanish. The City contracted with a translation service to ensure accurate and accessible translation of all materials.

The City of Beloit also identified that governmentally hosted meetings and/or public hearings are not accessible for all citizens. Staff were able to attend several pre-existing community meetings/events to gain resident input. Meetings attended are included below.

Finally, the City also utilized a Resident Survey to gain input on a variety of housing, homeless, non-homeless special needs, and community development topics. The survey was available online and as hard copies in both English and Spanish. In addition to utilizing the City's social media, website, and direct email lists, we also coordinated with the following community partners to distribute the survey:

- **Stateline Literacy Council** - Provided to all English as a Second Language (ESL) and GED students, and provided class time for them to complete the survey
- **Beloit Housing Authority** - Survey sent to all public housing residents, and also included the link to the survey in their monthly newsletter
- **Grinnell Hall Senior Center** - Staff attended two different events (free lunch by ADRC and BINGO) to speak with attendees about community needs and provide copies of the survey for them to fill out
- **New Zion Food Pantry** - Attached 1/2 sheet which had information about the survey and a QR code to complete the survey online with all food pantry boxes distributed
- **Messiah Lutheran Food Pantry** - Attached 1/2 sheet which had information about the survey and a QR code to complete the survey online with all food pantry boxes distributed
- **Beloit Public Library** - Staff tabled at the library on two different days during peak visitation hours as recommended by library staff

## 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)
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1	Public Meeting	Non-targeted/broad community  Local service agencies	16 attendees at Housing and Homelessness Steering Committee Meeting on February 6, 2024	Priority needs and goals identified for housing and homelessness : Creation of additional workforce housing units, access to child care, emergency shelter, emergency youth shelter, case management, programs to expand affordable homeownership, housing to address unique needs of special needs populations, and advocacy for change in the definition	All comments were accepted.	<a href="https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/(mm_upd">https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/(mm_upd</a>
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				<p>of "homelessness" to better reflect realities of the Beloit community. See meeting minutes for details. Strategies to address these needs included advocacy, expanding downpayment assistance programs and publicize availability, engage local businesses and landlords as partners in addressing housing needs and gaps, expand programs to</p>		
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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)
				<p>address credit repair so clients can rent and buy homes, expand financial literacy programs to help renters become homebuyer ready, and incentivize rent-to-own options for residents.</p>		

2	Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Local service agencies</p>	<p>13 attendees at Non-Homeless Special Needs Steering Committee Meeting on February 27, 2024</p>	<p>Priority needs and goals were identified for the following non-homeless special needs groups: elderly/frail elderly, persons with physical, mental and developmental disabilities, veterans, AODA, domestic violence survivors, and residents with limited English proficiency. Elderly and frail elderly:</p> <ol style="list-style-type: none"> <li>1. Transportation</li> <li>2.</li> </ol>	<p>All comments were accepted.</p>	<p><a href="https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/(ADRC_Corrections)_February_27_2024_-_Con_Plan_Steering_Com">https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/(ADRC_Corrections)_February_27_2024_-_Con_Plan_Steering_Com</a></p>
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				<p>Dementia services3.  Meaningful volunteers experiences  4. Social connection for homebound seniors  Persons with physical, mental, and developmental disabilities:  1. Healthcare access2.  More intensive and higher levels of services  Veterans: 1. Transportation to access VA services which are not located in Beloit  AODA:  1. Access to</p>		
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				<p>more intensive treatment options<sup>2</sup>. Sober living homes Domestic violence survivors: 1. Housing<sup>2</sup>. Legal resources<sup>3</sup>. Transportation Residents with limited English proficiency: 1. Need for more translators, Spanish-speaking providers, and targeted services to meet the needs of new Americans<sup>2</sup>. Culturally reflective mental</p>		
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				<p>health servicesAdditional strategies identified to address these needs included creating meaningful volunteer experiences, and help connect residents (including immigrant families) with volunteer experiences, help get the word out about available services, and facilitate partnerships between existing services</p>	
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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)
				providers and private sector businesses to meet gaps in services and use resources more efficiently.		

3	Public Meeting	Non-targeted/broad community	7 attendees as the Non-Housing Community Development Steering Committee Meeting on March 5, 2024	Priority needs and goals identified for community development : Affordable childcare, transportation (including walking, biking, vehicles, and public transportation), planning for extreme weather events, and improvements to public facilities. Strategies identified to meet these needs included: 1. Access to micro-loans with reasonable	All comments were accepted.	<a href="https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/(mm_updates)_3-5-24_Meeting_Minutes_Community_Development.p">https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/(mm_updates)_3-5-24_Meeting_Minutes_Community_Development.p</a>
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				<p>interest rates to meet short-term, urgent needs</p> <p>2. Life and employment skills training opportunities</p> <p>3. Computer literacy training programs</p> <p>4. Trainings offered which are specific to needs of employers (example: data management systems)</p> <p>5. Address gaps in existing public transportation services (nights, weekends)</p> <p>6. Inventory and monitor</p>		
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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)
				vacant properties so they do not become nuisances for neighborhoods		

4	Public Meeting	Residents of the Hackett (NRSA) neighborhood	37 total attendees were present at the Hackett NRSA neighborhood meeting	Neighborhood revitalization goals identified for the Hackett neighborhood included: 1. Street resurfacing2. Blacktop at Vernon Park3. Create a community garden on the west side of Beloit4. Increasing homeownership, rent to own opportunities , and other pathways to build generational wealth 5. Need for sports center or area to	All comments were accepted.	<a href="https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/Hackett_NRSA_Listening_Session_Minutes_and_Slideshow_(3-7-2">https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/Hackett_NRSA_Listening_Session_Minutes_and_Slideshow_(3-7-2</a>
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				<p>play sports on the west side of Beloit6. Create more housing, including shelter facilities for homeless children and teens7. New home construction on the west side of Beloit, and inform residents about resources to assist with homeownership 8. Support for non-profit facilitate improvements on the west side of Beloit Resident</p>		
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				<p>empowerment goals identified for the Hackett neighborhood included: 1. More youth programs on the west side, particularly in Vernon Park2. Increase awareness about resources available to residents3. Support non-profits located on the west side, especially in the Hackett neighborhood4. Expand opportunities for homeownership 5.</p>		
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				<p>Affordable childcare services6.</p> <p>Create neighborhood associations to increase resident involvement and help residents get to know their neighbors to increase trust and safety7.</p> <p>Youth programs that allow/engage community service8.</p> <p>Need for housing which uses the "housing first" model and includes supportive services for</p>		
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				<p>homeless residents</p> <p>Public safety goals identified for the Hackett neighborhood included: 1. Improved street lighting and tree trimming/maintenance throughout the west side of Beloit, particularly at Vernon Park</p> <p>2. Teen safety and engagement in Vernon Park</p> <p>3. More AODA services, including support networks such as Narcotics</p>		
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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)
				<p>Anonymous4. Monitoring of nuisance properties and activities5. Increase feelings of safety for residents walking by addressing issues such as loitering, drinking and drug use</p>		



5	Public Meeting	Residents of the Merrill (NRSA) neighborhood	32 total attendees were present at the Merrill NRSA neighborhood meeting	Neighborhood revitalization goals identified for the Merrill neighborhood included: 1. Increase efforts to promote resources available for homeowners to improve their properties 2. Enhanced code enforcement, especially for vacant properties3. Educational opportunities related to homeownership and maintaining a home4.	All comments were accepted.	<a href="https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/Merrill_NRSA_Listening_Session_Minutes_and_Slideshow_(3-11-">https://www.beloitwi.gov/vertical/sites/%7B662E25CC-A6A0-4B38-B151-A18A081D6A0A%7D/uploads/Merrill_NRSA_Listening_Session_Minutes_and_Slideshow_(3-11-</a>
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				<p>Outreach to landlords to help them have the skills and resources needed to improve their properties5. Increased outreach efforts about funding available through the City's Housing Rehab Loan ProgramResident empowerment goals identified for the Merrill neighborhood included: 1. Structured youth activities at Summit Park</p>	
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				<p>(focus on free and reduced cost opportunities)</p> <p>2. Pair youth programs with Parks Department programming and facilities</p> <p>3. Increased outreach to residents about programs and activities available for youth</p> <p>4. Form neighborhood associations to help residents know their neighbors, and have a way to share neighborhood update and</p>		
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			<p>information</p> <p>5. Enhance senior programs at Merrill Community Center</p> <p>6. Expand bilingual outreach efforts to better engage Spanish-speaking residents in community meetings and events</p> <p>7. Expand healthcare and financial literacy classes</p> <p>Public Safety goals identified for the Merrill neighborhood included:</p> <p>1. Residents</p>	
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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)
				<p>would like to see officers out walking in the neighborhood more to engage with residents<sup>2</sup>. Improved traffic control<sup>3</sup>. Neighborhood walkability</p>		

6	Community meeting/event	Elderly/Disabled	Approximately 15 people attended the free meal at Grinnell Senior Center hosted by ADRC on March 19, 2024	Top priorities communicated by residents included: Need for additional shelters and housing for disabled veterans and seniors, expanding accessibility of services for veterans, improved transportation options for veterans to access services which are located in Madison and Milwaukee, increased outreach to veterans and seniors	All comments were accepted.	
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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)
				regarding available resources, and need for more accessible housing options in Beloit.		

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)
7	Community meeting/event	Elderly/Disabled	Approximately 30 people attended the BINGO event at Grinnell Senior Center on March 20, 2024	Top priorities communicated by residents included: Need for increased enforcement activities and resources to address housing conditions, need for additional senior housing, and need for additional services and programs to support the social and financial wellbeing of seniors	All comments were accepted.	



8	Public Hearing	Non-targeted/b road community	No residents spoke during the public hearing held by Beloit City Council on April 1, 2024. The public hearing was noticed according to the City's Citizen Participation Plan, and was also posted on the City's social media, in the City's newsletter, and sent to service providers to share with program participants.	No comments were received.	N/A	
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9	Community meeting/event	Minorities Non-English Speaking - Specify other language: Spanish	Approximately 8 students attended the morning Level 1 English as a Second Language (ESL) class through Stateline Literacy Council on May 1, 2024, and participated in a facilitated discussion about community needs and priorities to inform the Consolidated Plan.	Priorities identified by students in the morning input session included: 1. Youth programs2. Affordable childcare options3. Support for seniors 4. Programs to address needs of unhoused residents and assist in obtaining housing5. Job trainings and skills development to help residents access better jobs, including digital	All comments were accepted.	
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				<p>literacy and other related skills6.</p> <p>Improvements to streets and alleyways, including improved snow removal on streets7.</p> <p>Programs to educate residents about their rights and available resources if they feel they have experienced discrimination in housing8.</p> <p>Improvements to area parks, including safety/secure</p>		
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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)
				<p>y as well as expansion of existing offerings (e.g., dog park)9. Increased funding and decreased requirements for home repairs</p>		

10	Community meeting/event	Minorities Non-English Speaking - Specify other language: Spanish	Approximately 10 students attended the combined evening Level 2 English as a Second Language (ESL) class and GED class through Stateline Literacy Council on May 1, 2024, and participated in a facilitated discussion about community needs and priorities to inform the Consolidated Plan.	Priorities identified by students in the evening input session included: 1. Availability of essential services in Spanish, including DMV, mental health services, 2. Establishing a center, organization, and/or other resources to support immigrants when they first move here from another country to connect to available resources, understand	All comments were accepted.	
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				<p>their rights, and generally know where to go when they have issues or questions<sup>3</sup>. Youth programs, particularly for teens<sup>4</sup>. Volunteer opportunities , particularly for new residents, to help integrate them within the community <sup>5</sup>. Credit repair and education to assist residents without a credit score to access loans for cars</p>	
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				<p>and homes6.  Interpreters  and programs  to help start  new  businesses 7.  Trainings for  parents,  especially  younger  parents, on  parenting  skills and  connection to  available  programs and  resources8.  Support for  Library  programs  which teach  English,  provide  trainings, and  share  information  about  programs and  resources  with</p>	
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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)
				residents9. Trainings and outreach to help residents understand their rights when facing discrimination in housing, schools, and the workplace		



11	Public Hearing	Non-targeted/b road community	One resident provided comments during the June 17, 2024 public hearing held during the regularly scheduled City Council meeting.	The resident spoke about how the City of Beloit receives very limited CDBG resources, which are then divided between numerous non-profits which creates a high level of competition for relatively small amounts of funding. He said that City staff has been very helpful in providing training and support to agencies to ensure they can be successful	All comments were accepted.	
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				<p>and make the process as easy as possible, but he would like to see the City think of ways to leverage CDBG funding for greater impact on community needs and issues. He commended the City of Beloit on using TIF Housing funding to support the development of new affordable housing in the community, which is consistently</p>		
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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)
				identified as one of the community's greatest needs.		
12	Public Meeting	Non-targeted/broad community	All applicants for 2025 CDBG funding provided in-person presentations to the Community Development Authority (CDA) during the August 28, 2024 regularly scheduled CDA meeting.	TBD	TBD	

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)
14	Community meeting/event	Non-targeted/broad community	A total of ___ comments were received during the 30-Day public review period for the 2025-2029 Consolidated and NRSA Plans, and 2025 CDBG Annual Plan and budget.	TBD	TBD	

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)
15	Public Hearing	Non-targeted/broad community	A total of ___ comments were received during the October 21, 2024 Public Hearing held during the regularly scheduled City Council meeting.	TBD	TBD	

Table 4– Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment section describes the needs of Beloit's low-moderate income population in regards to housing and homelessness, specific sub-groups, and community and economic development. The proposed plan represents the efforts the City of Beloit will support and encourage to improve the quality of life for low- and moderate-income persons living within our community. The City of Beloit utilized the 2020 census, the 2016-2020 5-year ACS default needs assessment data, public meeting comments, citizen outreach meeting comments, feedback from City of Beloit Community Development Staff, as well as local and regional agencies to identify the aforementioned needs related to housing, homelessness, community and economic development, and specific sub-groups.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The PJ for HOME is the City of Janesville. This will be answered in their Consolidated Plan

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

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

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

- Support for physical improvements to existing non-profit facilities which serve as community gathering spaces and other supports to low to moderate-income neighborhoods
- Development of a community garden located on the west side of Beloit

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

Stakeholders, agency representatives, and residents consistently identified the needs described above through the Resident Survey, steering committee meetings, neighborhood listening sessions, and community events.

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

The City implements improvements to public infrastructure and amenities to the best of its ability with existing resources. Priority areas for improvement identified through the Consolidated Plan consultation process included:

- Existing parks and recreation facilities to improve lighting, promote safety, and facilitate additional youth outreach and programming
- Resurfacing and repairs to streets and alleyways throughout the city
- Tree trimming and maintenance to promote better lighting in neighborhoods and enhance public safety
- Improvements to sidewalks, cross-walks, and other infrastructure to support neighborhood walkability

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

Stakeholders, agency representatives, and residents consistently identified the needs described above through the Resident Survey, steering committee meetings, neighborhood listening sessions, and community events.



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

The City of Beloit has a need for public services which provide:

- Expanded hours and flexibility for public transportation services
- Transportation assistance to specialized services not located in Beloit
- Health and mental health care for residents without health insurance
- Advocacy and resource navigation services for special needs populations (adults with disabilities, residents with limited English proficiency, unaccompanied homeless youth)
- Bi-lingual and culturally reflective mental health services
- Opportunities for seniors to remain engaged and socially connected
- Positive outlets and activities for youth
- Training for essential job skills, including soft skills, to help residents obtain higher paying jobs, and help employers better recruit and retain employees
- Fair Housing education and counseling
- Affordable childcare services
- Literacy (tied to employment, healthcare, and general digital literacy)
- Substance abuse services, including more intensive treatment options than are currently available in the community, support groups, and sober living homes
- Support for victims of domestic violence

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

Stakeholders, agency representatives, and residents consistently identified the needs described above through the Resident Survey, steering committee meetings, neighborhood listening sessions, and community events.

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

The 2022 American Community Survey (ACS) Comparative Housing Characteristics data shows that the City of Beloit has a total of 14,815 housing units, with a large majority (70.2%) being 1-unit detached structures. Additionally, the majority (25%) of the housing units were built in or before 1939. The second highest percentages of homes were built between 1950 and 1959 (30%). Only 18.8% of the housing stock was built since 1980, meaning that approximately 81.2% of the housing units available were constructed in 1979 or earlier. This means that there is a high number of properties at risk for lead based paint hazards.

According to the 2022 ACS data, 35% or more of the household income is going towards gross rent for 36.8% of Beloit residents. This clearly indicates a high cost burden for tenants. Unfortunately, the rising rental rates do not always correspond with the condition of housing units available. For example, in the two NRSAs, the housing stock is among the oldest and has the highest number of property maintenance issues.



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

### Introduction

To ensure long-term solutions, the City is dedicated to expanding and ensuring equal access to opportunities to facilitate household stability and economic success. The following information will identify where potential economic development opportunities exist, and assess the compatibility between Beloit's current workforce and existing job opportunities.

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	112	8	1	0	-1
Arts, Entertainment, Accommodations	1,735	1,734	12	12	0
Construction	658	457	5	3	-2
Education and Health Care Services	2,201	2,546	16	18	2
Finance, Insurance, and Real Estate	582	620	4	4	0
Information	285	244	2	2	0
Manufacturing	3,935	3,286	28	23	-5
Other Services	486	463	3	3	0
Professional, Scientific, Management Services	890	2,032	6	14	8
Public Administration	0	0	0	0	0
Retail Trade	1,750	1,726	12	12	0
Transportation and Warehousing	564	346	4	2	-2
Wholesale Trade	920	907	7	6	-1
Total	14,118	14,369	--	--	--

**Table 5 - Business Activity**

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

Total Population in the Civilian Labor Force	17,750
Civilian Employed Population 16 years and over	16,385
Unemployment Rate	7.67
Unemployment Rate for Ages 16-24	14.90
Unemployment Rate for Ages 25-65	5.14

**Table 6 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector		Number of People
Management, business and financial	2,580	
Farming, fisheries and forestry occupations	480	
Service	2,150	
Sales and office	3,190	
Construction, extraction, maintenance and repair	1,040	
Production, transportation and material moving	1,820	

**Table 7 – Occupations by Sector**

Data Source: 2016-2020 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	11,218	71%

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
30-59 Minutes	3,612	23%
60 or More Minutes	869	6%
<b>Total</b>	<b>15,699</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2016-2020 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	1,270	165	940
High school graduate (includes equivalency)	4,160	455	1,440
Some college or Associate's degree	4,495	250	1,070
Bachelor's degree or higher	2,910	45	555

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

Data Source: 2016-2020 ACS

Educational Attainment by Age

	<b>Age</b>				
	<b>18-24 yrs</b>	<b>25-34 yrs</b>	<b>35-44 yrs</b>	<b>45-65 yrs</b>	<b>65+ yrs</b>
Less than 9th grade	50	95	295	330	190
9th to 12th grade, no diploma	495	400	365	885	450
High school graduate, GED, or alternative	1,855	1,740	1,415	2,900	2,260
Some college, no degree	1,660	1,200	905	1,890	1,160
Associate's degree	215	390	395	1,035	360
Bachelor's degree	80	730	575	1,045	645

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	0	185	305	670	175

**Table 10 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,493
High school graduate (includes equivalency)	31,332
Some college or Associate's degree	34,207
Bachelor's degree	42,427
Graduate or professional degree	58,139

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

Data Source: 2016-2020 ACS

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

The top five major employment sectors in Beloit are as follows (highest % of jobs --> lowest %)

1. Manufacturing - 23% of jobs
2. Education and Health Care Services - 18% of jobs
3. Professional, Scientific, Management Services - 14% of jobs
4. Arts, Entertainment, Accommodations - 12% of jobs
5. Retail Trade - 12% of jobs

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

The workforce and infrastructure needs most consistently communicated by local employers include childcare, workforce housing, and job training and skill development programs.

- Childcare - A lack of quality, affordable childcare in the Beloit area has consistently been identified as a barrier to employment by local businesses, non-profit agencies, and residents. According to the Child Care Supply Action Plan developed for the City of Beloit in 2023, 88% of Beloit residents agreed that childcare is unaffordable, and 61% said that accessing child care services was difficult or very difficult. The Action Plan shows that not only is there a severe lack of available child care slots to meet the local need, but very few providers accept Wisconsin Shared child care subsidy which makes child care inaccessible to many working LMI families. This shortage of child care is compounded by the relatively low wages for providers, and lack of incentives to support new and existing child care facilities. The Action Plan outlines specific goals and strategies to begin to address this need in order to support local families and economic development.
- Housing - Lack of workforce housing was also consistently identified through community input as a challenge to the business community and economic development. A shortage of affordable housing options makes it more difficult for businesses to attract and retain employees. It can also contribute to longer commute times for employees, which can make it particularly difficult for LMI residents to consistently access reliable transportation to get to work.
- Job training and skills enhancement programs - The need for job training and skills enhancement programs was identified by a wide range of local employers, including non-profit service providers which struggle to recruit and retain employees. Employers identified a need for training programs related not only to technical skills and job training, but also digital literacy and competency and soft skills.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City of Beloit has a number of both private and public investments that will impact economic development and will subsequently have a great effect on the city's workforce. These investments will offer a range of positions for Beloit's residents, starting from entry level to highly skilled jobs. Several of the developments, particularly the Ho-Chunk Casino, will increase travel and tourism to the City and increase the number of positions that will be available. Additionally, the development of new rental and for-sale housing will help address Beloit's current housing shortage.



## Housing

### 1. Single/Multi-Family Owner-Occupied

- Western Hills Subdivision – Through use of an RFP to market vacant lots acquired by the City through tax foreclosure, a total of 23 new single-family homes will be developed in the Western Hills Subdivision.
- Downtown Upper Floor Housing - Grants were provided for the creation of upper floor housing in the downtown. A total of six property owners were awarded funds, which will create 13 new downtown housing units.

### 2. Multi-Family - Rental

- Eagles Ridge Gateway Multi-Family – TIF Housing funds allocated to support 94 affordable and market rate units in the Gateway District. It is anticipated that this will help support the housing needs of existing employers located in the Gateway, and also catalyze additional economic development.
- Riverside Apartments - TIF Housing funds allocated to support the Riverside Apartments project, which includes development of a 55-unit development in Census Tract 18, and 46 of the units will be income-restricted to serve low- to moderate-income residents and provide supportive services.
- Wright and Wagner Lofts – A former downtown dairy is being renovated into 54 loft units by Hendricks Commercial Properties.

## Commercial

- 80-100 East Grand Ave – A vacant building located at 800-100 East Grand Ave will be demolished and replaced with a new river walk connecting the downtown, as well as a four-story mixed residential/commercial building.

## Institutional

- Beloit College – The City received a Neighborhood Investment Fund award of \$9 million to support a new social innovation center at Beloit College. The center is intended to foster increased collaboration and partnership between the college, city, and other community organizations (including the Stateline Boys & Girls Club and NAACP).

## Entertainment

- Henry Dorrbacker’s – A vacant warehouse space was redeveloped into a 20,000 square foot commercial space which includes a pub, event stage, and recreational uses (duckpin bowling lanes, arcade games, mini-golf, and lawn games).
- Ho-Chunk Casino - The Ho-Chunk Nation will be constructing a casino resort, with groundbreaking in 2024 and estimated completion in 2026. The development will include a casino, convention center, hotel with rooftop bar and spa, and four restaurants.

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

ACS data shows that educational attainment within the City has risen since creation of the 2020-2024 Consolidated Plan, with a decrease in the proportion of residents with less than a high school graduate education decreasing in every Census Tract. Unemployment rates in the City have also fallen since the 2020-2024 Consolidated Plan was completed. However, there continues to be a gap between the skills and education of the current workforce and local employment needs. The highest numbers of unemployed residents have only their high school diploma or the equivalent. With shifts in the broader labor market requiring minimally a high school diploma or equivalent for the vast majority of even entry level jobs, and employer preferences for college degrees or certifications, residents with a high school diploma or less find it increasingly difficult to be competitive for most jobs.

There are a number of higher-level positions available within the city, however; Beloit's workforce does not have the specific skills or training for those positions. Although there are some resources related to work-force training available in the city, the type and level of training does not correspond with the type and level of employment opportunities. The educational institutions in the community include local high school, Blackhawk Technical College, Beloit College, and the University of Wisconsin Rock County. Options for obtaining Bachelor Degrees locally are extremely limited. Beloit College offers degrees, however; tuition is very expensive, even with scholarships and grants. A student could begin their degree at the University of Wisconsin but would need to complete their schooling at a different UW school. Blackhawk Technical College is able to offer technical degrees but not the Bachelor degree.

The Community Development Steering Committee meeting also reflected that, in addition to job-specific employment training, there is a strong need for training related to “soft skills.” Some agencies stated that they have made adjustments to educational requirements and prioritized on-the-job training opportunities to widen their applicant pools, but consistently struggle to find people with necessary soft skills to be successful in the job. Employer needs related to soft skills training most commonly cited include customer service, time management and work attendance, communication skills, and communication skills. There are local programs, several provided through Community Action, Inc., which focus on soft

skills as part of employment training. However, since these programs have limited capacity, continued support for workforce development programs and initiatives which also prioritize soft skills training will be a need for the 2025-2029 Consolidated Planning period.

Similarly, lack of computer literacy skills was also identified through the Steering Committee meeting as a major barrier to successful workforce participation. Particularly since the COVID-19 pandemic, more and more services are now available or exclusively offered online. While this can help remove barriers to participation for many, it also makes basic computer literacy a foundational skillset for many types of jobs. While many employers provide on-the-job training on specific software or programs required to complete the job, many do not have the capacity to dedicate staff to also train newly hired employees in basic computer literacy skills as well. Therefore, expanding job training programs which incorporate computer literacy skills development would help to address this gap.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Community Action, Inc. of Rock and Walworth County has five workforce training initiatives. They include:

1. Beloit Fresh Start - An education and job-training program to help at-risk youth graduate from high school or obtain their GED, and also develop other skills in construction, community service, leadership, employability, and life skills.
2. Project Thrive/Fatherhood Initiative - A program that collaborates with local employers to fill entry level positions with parents who have been involved in criminal justice system and/or have child support orders.
3. Transitional Jobs Program - A partnership with DCF to provide subsidized employment to residents of both Rock and Walworth Counties.
4. Driver's Licensing Program - Provides assistance for Driver's Ed scholarships, Driver's License reinstatement fees, and Driver's License renewal fees
5. Skills Enhancement Program - Assists with tuition, books, supplies, and training-related expenses (including transportation, internet service, and child care) to help LMI residents compete for living wage jobs

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

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

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

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

Although Community Action's Project Thrive and Fresh Start Program are the only initiatives that are funded by CDBG, all of the above mentioned programs support the City's consolidated plan. Community stakeholders identified Future Ready Skills and Transportation as two of the highest needs in the economic development world during the steering committee meetings.

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

No

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

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

**Discussion**

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

- Rock County Development Alliance
- Rock County 5.0

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

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

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

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

According to HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), 29.78% of households in Rock County are experiencing housing problems, and CHAS data shows that one-third of Beloit homes have at least one of the four HUD-identified housing problems. In evaluating AFFH-T data by Census Tract, it is clear that the central city tracts (15, 16, 17, 18) overall have a higher concentration of housing problems. The percentage of households in these neighborhoods with at least 1 of the 4 housing problems as defined by HUD are 44.44% (CT 15), 40.63% (CT 16), 42.33% (CT 17), and 38.98% (CT 18). Since these Census Tracts also have the highest concentrations of racial and ethnic minorities based on ACS data, housing problems have a disproportionate impact on residents of color.

In addition to this geographic concentration of households with housing problems within the central City, low- to moderate-income residents are far more likely to experience housing problems. 83% of households with income that is less than or equal to 30% HAMFI, 70.5% of households with income greater than 30 but less than fifty percent HAMFI, and 33.5% of households with income greater than 50 but less than 80 percent HAMFI have at least 1 of 4 housing problems. By contrast, only 7.1% of households with income that is above 80 percent but below 100 percent HAMFI and 3.8% of households with income over 100 HAMFI experience housing problems. This becomes even more stark when looking at rental properties in particular, with over 88% of households with income under 30 percent HAMFI experiencing at least 1 housing problem.

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

The City of Beloit defines areas of concentration as census tracts in which the percentage of the racial minority or low-income families exceeds the overall percentage of racial minority for the City of Beloit. According to the 2022 ACS 5-year estimates, the City of Beloit has a total population of 36,642. Of that, 36% are estimated to be non-white. To determine the City's racial minority percentage, the total racial minority population estimate for 2022 was divided by the total city population of the same year. This revealed that 35.9% of the city's population is non-white. The 36% is the threshold used to measure concentrations of minorities for census tracts within the City of Beloit.

According to the 2022 ACS 5-year estimates, there are two census tracts, 16 and 18, that have a 53-60 percentage of non-white residents. Additionally, Census Tract 17 has a 39.5 percentage of non-white residents. Comparing the information to the 2020- 2024 Consolidated Plan shows that Census Tract 25 no longer has an area of concentration of non-white residents.

Census Tract 16 has the highest percentage of non-white residents, calculating at 60.3% non-white residents. This Census Tract is bounded by Portland Avenue to the North, McKinley Avenue to the West,

Shirland Avenue to the South, and Fifth and Cross Street to the East. A unique characteristic of this area is that the Bluff Street Historic District, as well as other locally and nationally recognized Historic Landmarks, are within the boundaries.

Census Tract 18 has the second highest percentage of non-white residents. At 53.3% non-white, Census tract 18 continues to have the highest percentage. It is located on the east side of the Rock River. The western, northern, eastern, and southern boundaries, respectively are Riverside Drive, Bayliss Avenue, Sherman Avenue and Central Avenue, and finally White Avenue and Woodward Avenue.

Census Tract 17 has the third highest percentage of non-white residents, calculating at 39.5% minorities. This Census Tract is bounded by the Rock River to the East, Portland Ave to the South, Burton Ave to the North, and McKinley/Hackett to the West.

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

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

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

In the Merrill neighborhood (Census Tract 18), community assets include Beloit Public Library, Stateline Literacy Council (which offers English as a Second Language and GED preparation courses), Beloit Area Community Health Center, Rock County Human Services, School District of Beloit Charter schools, and a convention center.

On the west side, which includes Census Tract 16 and 17, there is the Grinnell Senior Center, the Transit Transfer Facility, NeighborWorks Blackhawk Region (offering first time mortgages and down-payment assistance to income-qualified homebuyers), and Family Services.

All of the neighborhoods have a community park, two of which (located in Census Tracts 16 and 18) have splashpads previously installed through support of City of Beloit CDBG funds. There are also public schools and financial institutions located within all of the neighborhoods.

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

The 2025-2029 NRSA Plan identifies specific strategies for improvements within the Merrill (Census Tract 18) and Hackett (Census Tract 16) neighborhoods.



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to the Federal Communications Commission Broadband Map and data, the entire City of Beloit has access to fixed and/or mobile broadband services. Though all homes have access to fixed and/or mobile broadband services, according to the 2022 5-year ACS data, the proportion of households which has broadband of any type in the home is only 85.6%. Therefore, this is more likely an issue of affordability since 39.9% of households with an annual income of less than \$20,000 are without an internet subscription, compared to 14.9% of households with an income between \$20,000- 74,999, and only 4.7% of households with an income of \$75,000 or higher. Expanding broadband accessibility may therefore require supports for low- to moderate-income households, as well as continuing to provide free internet at City facilities and free internet and computer usage at the Beloit Public Library.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

According to the Federal Communications Commission Broadband Map and data, there are five mobile broadband providers and at least ten fixed broadband providers serving the City of Beloit. Therefore, competition currently exists and residents have several options when selecting fixed and/or mobile broadband providers.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

The City of Beloit is bisected by the Rock River, with existing neighborhoods and commercial uses located along the river on both the east and west sides. According to the EPA's Environmental Justice Screening and Mapping Tool (Version 2.3), neighborhoods directly adjacent to the river are within the 100-year floodplain, and are also within the 90- 100 percentile for flood risk associated with climate change.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

According to the Neighborhoods at Risk mapping tool through Headwater Economics, there are four Census Tracts in Beloit which are classified as neighborhoods at risk. At-risk neighborhoods are identified based on indicators such as age, proportion of families in poverty, rental unit density, people of color (including Hispanic), people with disabilities, and people without health insurance. These indicators are used to measure a neighborhood’s likelihood of experiencing “adverse outcomes from disruptions due to extreme weather events, climate change, pollution, or limited healthcare access.” The four Census Tracts in Beloit identified as at-risk neighborhoods include Census Tracts 16, 17, 18, and 19.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan is a five-year strategy of the Consolidated Plan that sets general priorities for allocating investment within the jurisdiction and details priority needs. It describes the basis for assigning the priority given to each category of need. It also identifies any obstacles to meeting underserved populations. The strategic plan outlines accomplishments that the City of Janesville and the Rock County Consortia expects to achieve over the next five years, FY 2025-2029.

- **Geographic Priorities:** Program resources are allocated Citywide based on low-mod areas often coinciding with areas of minority concentration. The general priorities and needs are affordable housing and public services that meet the needs of the very low-, low- and moderate-income residents.
- **Priority Needs:** The City and the Consortium has identified affordable housing and support for homeless and special needs populations as priority needs for the next five years.
- **Influence of Market Conditions:** Cost burden (paying more than 30 percent of household income for housing) is the major housing problem faced by most of the city's low and moderate-income renters.

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

### Geographic Area

Table 12 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Census Tract 16 - Hackett
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	9/20/2017
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Hackett Neighborhood is located directly west of the Rock River and downtown. It is bound by Shirland Avenue to the south, McKinley Avenue to the west, Portland Avenue to the north, and Fifth Street/the Rock River to the east.
	<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The predominant land use in this target area is residential, although there are a few commercial uses scattered along St. Lawrence Avenue, Bluff Street, and Park Avenue.</p> <p>According to HUD's CPD Mapping tool, the housing stock of census tract 16 have the following housing characteristics:</p> <ul style="list-style-type: none"> <li>• 94.93% rental housing built before 1980</li> <li>• of the above percentage, 56.12% of rental housing was built before 1949</li> <li>• 65.26% of homes are renter occupied</li> <li>• 43.01% of residents experience a housing cost burden</li> <li>• Median home value is \$74,100</li> </ul> <p>There are a few commercially utilized buildings/spaces along St. Lawrence Ave, Bluff Street, and Fifth Street.</p>

<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>In 2014/2015, City officials began consulting and researching trends and patterns in crime and property deterioration to determine how to best address overall community concerns. As a result, it was evident that there was a clustering of incidents (crimes against people, income levels by census tract, vacant/abandoned properties, etc.) in the Hackett (18) and Merrill (16) neighborhoods.</p> <p>After it became clear that the Hackett neighborhood needed increased attention, the City moved forward with neighborhood specific research. Twenty one community members, representing local businesses, local on-profit service agencies, church/faith groups, public sector departments, the School District, neighborhood groups, and residents, were interviewed with the assurance of confidentiality.</p> <p>Following the individual interviews, the City hosted a Stakeholder meeting at the Beloit Public Library to solicit input from residents and businesses regarding the needs of residents in the two NRSAs. Seven key issues were identified.</p> <p>After the initial stakeholder meeting, the City hosted two Listening Sessions in the Hackett neighborhood in both 2016-2017. Both were hosted at Hackett Elementary School. In 2019, the City hosted an additional session at the Historical Society.</p> <p>Additionally, the city hosted a public Bus Tour of the Hackett target area. The public was invited to attend. Several City Councilors, members of the Community Development Authority, and members from the public attended the bus tour to view properties that have been both rehabilitated and in dire need of either condemnation or active rehabilitation.</p> <p>Finally, the City placed a Community Survey, available in both English and Spanish, on the website from November 1, 2015 until January 5, 2016. The City decided to continue the NRSA program after seeing both the improvements already made and the continued need for increased attention.</p>
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<p><b>Identify the needs in this target area.</b></p>	<p>As a result of the 2024 Neighborhood Listening Session, the following needs have been identified for the Hackett neighborhood:</p> <p>1. Neighborhood Revitalization Needs:</p> <ul style="list-style-type: none"> <li>• Street resurfacing: Highland, Portland, Vernon</li> <li>• Blacktop at Vernon Park</li> <li>• Community garden on the west side</li> <li>• Increasing homeownership, rent to own opportunities, and other pathways to build generational wealth</li> <li>• Need for sports center or areas to play sports on the west side</li> <li>• Create more housing, including shelter facilities for homeless children and teens</li> <li>• New home construction on the west side</li> <li>• Support for non-profit facility improvements on the west side</li> </ul> <p>2. Resident Empowerment Needs:</p> <ul style="list-style-type: none"> <li>• More youth programs on the west side, particularly programming at Vernon Park</li> <li>• Increase awareness about resources available to residents</li> <li>• Support non-profits located on and serving the west side, especially in the Hackett neighborhood</li> <li>• Affordable childcare services</li> <li>• Create neighborhood associations to increase resident involvement, help residents get to know their neighbors, and increase trust and safety</li> <li>• Need for housing which uses the "housing first" model and includes supportive services for homeless residents</li> </ul> <p>3. Public Safety Needs:</p>
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		<ul style="list-style-type: none"><li>• Improved street lighting and tree trimming/maintenance throughout west side of Beloit, particularly in Vernon Park</li><li>• Teen safety and engagement in Vernon Park</li><li>• More AODA services, including support networks (such as Narcotics Anonymous)</li><li>• Monitoring of nuisance properties and activities</li><li>• Increase feelings of safety for residents walking by addressing issues such as loitering, public drinking and drug use</li></ul>
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<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>There are three main opportunities for improvement in this target area and they are as follows:</p> <p>Neighborhood Revitalization Opportunities:</p> <ul style="list-style-type: none"> <li>• Increase opportunities of low-moderate income households to become homeowners by supporting programs which offer options for first mortgages, down payment assistance, and financial counseling to help LMI residents become homebuyer ready.</li> <li>• Expand outreach efforts to educate residents about the City's Housing Rehab Loan Program and other resources available to support rehabilitation and new construction within the neighborhood.</li> <li>• Improve the housing dynamic of the neighborhood by directing financial resources to improve the physical condition of the housing stock, with one of the goals being to increase the housing values in the neighborhoods. The housing dynamic will also be improved by encouraging mixed income neighborhoods and expanding opportunities for homeownership, which increases long-term residency.</li> <li>• Improve public facilities, parks, and recreation spaces located within the neighborhood to support youth programming and safe and enjoyable recreation areas.</li> </ul> <p>Economic Improvement/Resident Empowerment Opportunities:</p> <ul style="list-style-type: none"> <li>• Increase opportunities for job growth and education that provide meaningful, attainable job opportunities for unemployed and low-to-moderate income residents by connecting people to job training resources for existing job opportunities, and creating additional job training programs for employment opportunities by new/incoming businesses.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Increase access to employment opportunities by connecting people with programs that have partnerships with local employers.</li> <li>• Improve access to supportive services, such as additional financial resources, child care, transportation, health care, and mental health services to ensure trajectories towards success are not disrupted or derailed.</li> <li>• Improve access to structured youth programs by creating a collaborative service delivery model that brings various programming to one place. Youth involved in structured programs have higher rates of economic success.</li> </ul> <p>Public Safety Opportunities:</p> <ul style="list-style-type: none"> <li>• Continue to implement Community Policing Strategies to continue to build connections and trust between the Beloit Police Department and residents.</li> <li>• Focus efforts on improved traffic control, street lighting, and other enhancements to promote neighborhood walkability.</li> <li>• Continue to improve transparency and communication crime and prevalence of crime.</li> </ul>
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	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>There are barriers to improvement that were identified both by the City of Beloit and the residents, however; none of them are completely insurmountable.</p> <p>The largest barrier that the City has encountered is improving the trust between neighborhood residents and "outsiders." Service providers have been steadily breaking down the mistrust and the City has started addressing short term goals, such as a large scale neighborhood clean-up, to demonstrate to the residents that their concerns are being heard.</p> <p>Another obstacle has been encouraging participation in events and activities. Stakeholders have steadily been trying to increase the number of people that want to be involved in their communities. Building a community of reliability is crucial to building neighborhood resiliency and trust by connecting residents to needed resources, as well as to their neighbors.</p> <p>An additional obstacle we have encountered is that this neighborhood includes the Nationally Registered Bluff Street Historic District and there are many more historic properties spread through-out the census tract. With the historic designation, rehabilitation can, at times, become more expensive.</p>
2	<p><b>Area Name:</b></p>	Census Tract 18 - Merrill
	<p><b>Area Type:</b></p>	Strategy area
	<p><b>Other Target Area Description:</b></p>	
	<p><b>HUD Approval Date:</b></p>	9/20/2017
	<p><b>% of Low/ Mod:</b></p>	
	<p><b>Revital Type:</b></p>	
	<p><b>Other Revital Description:</b></p>	
	<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Merrill neighborhood is located north of downtown and east of the Rock River. It is bound by White Avenue, Park Avenue, and Woodward Avenue to the south, the Rock River to the east, Bayliss Avenue to the north, and Sherman Avenue and Prairie Avenue to the east.</p>

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>The predominant land use in this target area is residential, although there are a few commercial uses scattered along St. Lawrence Avenue, Bluff Street, and Park Avenue.</p> <p>According to HUD's CPD Mapping tool, the housing stock of census tract 18 have the following housing characteristics:</p> <ul style="list-style-type: none"> <li>• 94.66% rental housing built before 1980</li> <li>• of the above percentage, 48.60% of rental housing built was before 1949</li> <li>• 51.14% of homes are renter occupied</li> <li>• 32.47% of residents experience a housing cost burden</li> <li>• Median home value of \$53,400</li> </ul> <p>Unlike Census Tract 16, the Merrill neighborhood consists of two manufacturing giants (Fairbanks Morse and ABC supply). There are also institutional and community uses (Riverside Community Park, Merrill Community Center, and the Beloit Public Library) spread throughout the area.</p>
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<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>In 2014/2015, City officials began consulting and researching trends and patterns in crime and property deterioration to determine how to best address overall community concerns. As a result, it was evident that there was a clustering of incidents (crimes against people, income levels by census tract, vacant/abandoned properties, etc.) in the Hackett (18) and Merrill (16) neighborhoods.</p> <p>After it became clear that the Merrill neighborhood needed increased attention, the City moved forward with neighborhood specific research. Twenty one community members, representing local businesses, local on-profit service agencies, church/faith groups, public sector departments, the School District, neighborhood groups, and residents, were interviewed with the assurance of confidentiality.</p> <p>Following the individual interviews, the City hosted a Stakeholder meeting at the Beloit Public Library to solicit input from residents and businesses regarding the needs of residents in the two NRSAs. Seven key issues were identified.</p> <p>After the initial stakeholder meeting, the City hosted two Listening Sessions in the Merrill neighborhood in both 2016-2017. The first was hosted at Merrill Elementary School, the second and third were hosted at the Merrill Community Center.</p> <p>Additionally, the city hosted a public Bus Tour of the target areas. The public was invited to attend. Several City Councilors, members of the Community Development Authority, and members from the public attended the bus tour to view properties that have been both rehabilitated and in dire need of either condemnation or active rehabilitation. They also toured the primary schools in both neighborhoods.</p> <p>Finally, the City placed a Community Survey, available in both English and Spanish, on the website from November 1, 2015 until January 5, 2016. The City decided to continue the NRSA program after seeing both the</p>
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		improvements already made and the continued need for increased attention.
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<p><b>Identify the needs in this target area.</b></p>	<p>As a result of the 2024 Neighborhood Listening Session, the following needs have been identified for the Merrill neighborhood:</p> <p>1. Neighborhood Revitalization Needs</p> <ul style="list-style-type: none"> <li>• Increase efforts to promote resources available for homeowners to improve their properties, including outreach efforts about the City's Housing Rehab Loan Program</li> <li>• Enhanced code enforcement, especially for vacant properties</li> <li>• Educational opportunities related to homeownership and maintaining a home</li> <li>• Outreach to landlords to help them have the skills and resources to improve their properties</li> </ul> <p>2. Resident Empowerment</p> <ul style="list-style-type: none"> <li>• Structured youth activities at Regina Dunkin Park, with focus on free and reduced cost programs</li> <li>• Pair youth activities with Parks Department programming and facilities</li> <li>• Increased outreach to residents about programs and activities available for youth</li> <li>• Form neighborhood associations to help residents know their neighbors, and have a way to share neighborhood updates and information</li> <li>• Enhance senior programs at Merrill Community Center</li> <li>• Expand bi-lingual outreach efforts to better engage Spanish-speaking residents in community events and meetings</li> <li>• Expand healthcare literacy and financial literacy classes</li> </ul> <p>3. Public Safety Needs:</p> <ul style="list-style-type: none"> <li>• Residents would like to see officers out walking in the neighborhoods to engage more with residents</li> </ul>
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		<ul style="list-style-type: none"><li>• Improved traffic control, particularly at the corner of White and Wisconsin</li><li>• Neighborhood walkability, particularly on Wisconsin Ave</li></ul>
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<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>There are three main opportunities for improvement in this target area and they are as follows:</p> <p>Neighborhood Revitalization Opportunities:</p> <ul style="list-style-type: none"> <li>• Increase opportunities of low-moderate income households to become homeowners by supporting programs which offer options for first mortgages, down payment assistance, and financial counseling to help LMI residents become homebuyer ready.</li> <li>• Expand outreach efforts to educate residents about the City's Housing Rehab Loan Program and other resources available to support rehabilitation and new construction within the neighborhood.</li> <li>• Improve the housing dynamic of the neighborhood by directing financial resources to improve the physical condition of the housing stock, with one of the goals being to increase the housing values in the neighborhoods. The housing dynamic will also be improved by encouraging mixed income neighborhoods and expanding opportunities for homeownership, which increases long-term residency.</li> <li>• Improve public facilities, parks, and recreation spaces located within the neighborhood to support youth programming, a community garden, and safe and enjoyable recreation areas.</li> </ul> <p>Economic Improvement/Resident Empowerment Opportunities:</p> <ul style="list-style-type: none"> <li>• Increase opportunities for job growth and education that provide meaningful, attainable job opportunities for unemployed and low-to-moderate income residents by connecting people to job training resources for existing job opportunities, and creating additional job training programs for employment opportunities by new/incoming businesses.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Increase access to employment opportunities by connecting people with programs that have partnerships with local employers.</li> <li>• Improve access to supportive services, such as additional financial resources, child care, transportation, health care, and mental health services to ensure trajectories towards success are not disrupted or derailed.</li> <li>• Improve access to structured youth programs by creating a collaborative service delivery model that brings various programming to one place. Youth involved in structured programs have higher rates of economic success.</li> </ul> <p>Public Safety Opportunities:</p> <ul style="list-style-type: none"> <li>• Continue to implement Community Policing Strategies to continue to build connections and trust between the Beloit Police Department and residents.</li> <li>• Focus efforts on improved traffic control, street lighting, and other enhancements to promote neighborhood walkability.</li> <li>• Continue to improve transparency and communication crime and prevalence of crime.</li> </ul>
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<p><b>Are there barriers to improvement in this target area?</b></p>	<p>There are barriers to improvement that were identified both by the City of Beloit and the residents, however; none of them are completely insurmountable.</p> <p>The largest barrier that the City has encountered is improving the trust between neighborhood residents and "outsiders." Service providers have been steadily breaking down the mistrust and the City has started addressing short term goals, such as a large scale neighborhood clean-up, to demonstrate to the residents that their concerns are being heard.</p> <p>Another obstacle has been encouraging participation in events and activities. Stakeholders have steadily been trying to increase the number of people that want to be involved in their communities. Building a community of reliability is crucial to building neighborhood resiliency and trust by connecting residents to needed resources, as well as to their neighbors.</p>
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**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

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

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

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

### Priority Needs

Table 13 – Priority Needs Summary

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

	<b>Basis for Relative Priority</b>	
2	<b>Priority Need Name</b>	H&H - Long Term and Specialized Case Management
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Comprehensive Case Management Services Homeless Services Future Ready Skills Training
	<b>Description</b>	A need for all-encompassing case management that not only focuses on the most pressing need but also the underlying issues was identified. Underlying needs may include life skills, financial literacy, transportation, or connection to health and mental health services. Long term management, while it may not be necessary for everyone, is crucial for clients that have a more intense or ongoing need for support.

	<b>Basis for Relative Priority</b>	The City hosted three steering committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. Agencies noted that clients would benefit from case management that offered more than just a band-aid for an underlying issue. Education in life skills, financial literacy, budgeting, mental health, and money management were all identified as having gaps in service. These skills are a must have for long-term success.
<b>3</b>	<b>Priority Need Name</b>	H&H - Advocacy Services and Education
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Comprehensive Case Management Services Homeless Services Future Ready Skills Training

	<b>Description</b>	The "system" is complicated, convoluted, and can be very intimidating. Oftentimes, clients struggle to navigate the channels to receive the assistance they need to succeed. This advocacy can come in the form of systems navigation, legal advocacy, and defending against housing conditions. Proactive outreach to educate residents about their rights and protections against retaliation if filing a complaint about unsafe housing conditions.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. Representatives from non-profits explained that advocacy is crucially important to connect residents with resources to address often complex and interconnected barriers to self-sufficiency, ensuring best outcomes for residents who are likely unfamiliar or inexperienced about how to best advocate for themselves among various providers and institutions, and for building resident empowerment to help residents learn to navigate for themselves. Due to the very limited availability of housing, many residents fear retaliation if they file complaints related to housing conditions. Conducting proactive outreach and education in addition to advocacy services was identified as a way to empower residents to assert their rights and know about advocacy services available before they are in crisis.
4	<b>Priority Need Name</b>	H&H - Eviction Prevention & Emer Rental Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Comprehensive Case Management Services Homeless Services
	<b>Description</b>	It is far more efficient to prevent an eviction than it is to assist a homeless family find an affordable, available, livable unit. With the current low vacancy rate in Beloit and Rock County, the total time invested in keeping a family housed is significantly lower than it would be to find temporary shelter and the subsequent search for new housing. Additionally, intervening prior to eviction alleviates the immediate financial burden to help families get back on their feet, and also prevents the emotional trauma from experiencing homelessness or severe housing insecurity.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for regarding Housing and Homelessness. The committee members communicated that eviction prevention services are beneficial for the clients as well as service providers which already struggle to meet the level of demand for services. If an agency is able to keep an individual or family remain in their home, this provides stability for the agency to dedicate time and resources to addressing underlying needs which caused the threat of eviction in the first place.
5	<b>Priority Need Name</b>	H&H - Diverse staff to provide resource/services
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Victims of Domestic Violence Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Comprehensive Case Management Services
	<b>Description</b>	Service providers and clients have acknowledged that the demographics of staff do not reflect the demographics of their client base. There is also limited availability of bi-lingual and culturally reflective services to support Spanish-speaking residents. This can lead to a level of mistrust and perception that there is a lack of resources to meet their individual needs. This can lead to an unwillingness to seek assistance before it is too late.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in the meetings regarding Housing and Homelessness and Non-Homeless Special Needs.
6	<b>Priority Need Name</b>	Non-Homeless Special Needs - Elderly & Disabled
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services
	<b>Description</b>	The elderly, frail elderly, and persons with disabilities have an increased need for specialized transportation, improved healthcare access, more intensive services, dementia services, better awareness/education regarding available resources and services, and a need for social connection for homebound seniors.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Non-Homeless Special Needs. Committee members explained the effect lack of transportation, healthcare access, education, and social connection can have on residents. Supporting these activities will assist with neighborhood stability, permitting people to stay in their own homes and remain engaged, active members of their community.
<b>7</b>	<b>Priority Need Name</b>	Non-Homeless Special Needs - AODA Support
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Comprehensive Case Management Services
	<b>Description</b>	There is a need for access to immediate assistance as well as more intensive treatment options than are currently available. Providers also identified lack of sober living facilities within the community as a barrier to successful recovery for many clients, who otherwise end up living in situations which are not supportive of or conducive to recovery.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Non-Homeless Special Needs.
<b>8</b>	<b>Priority Need Name</b>	Non-Homeless Special Needs - Limited English Prof.
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services
	<b>Description</b>	The need for enhanced outreach and services for residents with limited English proficiency was communicated by service providers. This includes a need for more translators, Spanish-speaking providers, and targeted services, as well as culturally reflective mental health services.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Non-Homeless Special Needs.
<b>9</b>	<b>Priority Need Name</b>	Community & Econ Dev - Childcare & Literacy
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Families with Children Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeless Services Future Ready Skills Training
	<b>Description</b>	A need for quality childcare and early literacy programs was identified as a need to support working parents and promote higher educational attainment and better outcomes for children served.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings regarding Community Development & Economic Development. Quality childcare goes above and beyond simply finding a "babysitter." Without access to this service, parents are not able to work which leads to a multitude of problems including, but not limited to, homelessness, mental health decay, and neighborhood destabilization.
<b>10</b>	<b>Priority Need Name</b>	Community & Econ Dev - Transportation
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services Homeless Services Future Ready Skills Training

	<b>Description</b>	A need for better access to transportation including walking, biking, vehicles, and public transportation to address existing gaps was identified by service providers. This includes a need for expanded hours for public transportation on evenings and weekends, as well as flexibility of public transportation options to accommodate a variety of needs and schedules. Populations specifically identified as being in need of transportation support included second and third shift workers, special populations trying to access services (seniors, veterans, survivors of domestic violence, residents with disabilities), and for youth to access programming and opportunities while their parents are working. Unexpected vehicle repair needs was also identified as a common contributor to a household stability, where residents must choose between repairing their vehicle and affording their rent, food, or other necessities. However, if a resident cannot fix their vehicle they may experience disruptions to work, causing further economic instability.
	<b>Basis for Relative Priority</b>	The City hosted three steering committee meetings and attended multiple community events. Transportation issues were mentioned at the majority of these meetings/events as obstacles for low-moderate income families. Lack of transportation can lead to missing work, school, doctors' appointments, job interviews as well as restricting a person's access to food, medication, and other necessities.
<b>11</b>	<b>Priority Need Name</b>	Community & Econ Dev - Future Ready Skills
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Comprehensive Case Management Services Future Ready Skills Training

	<b>Description</b>	The need for programming which helps to develop future ready skills was identified as a need to help residents obtain higher paying jobs, and also to help employers better recruit and retain employees. This includes both employment training which corresponds to job opportunities and needs, as well as more general life skills. Examples of life skills cited included interpersonal skills, conflict resolution, and digital literacy.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The above need was identified in these meetings for Non-housing Community Development.
<b>12</b>	<b>Priority Need Name</b>	H&H - Improve Housing Stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Improve Housing Stock
	<b>Description</b>	According to 2016-2020 CHAS data, there are approximately 4,500 households experiencing at least 1 of 4 housing problems and 2,500 experiencing severe housing problems in the City of Beloit. Through both the Code Enforcement program and the Housing Rehabilitation Loan Program, the City will strive to correct, maintain, and prevent conditions that cause a decline in the housing stock quality.

	<b>Basis for Relative Priority</b>	The need for improvement to the City's housing stock was identified during all three steering committee meetings, as well as during the NRSA neighborhood listening sessions and at community meetings. Due to the extremely low vacancy rate in housing, many renters are afraid to file complaints related to unsafe housing conditions out of fear of retaliation. The City is able to hold property owners responsible for maintaining decent and safe housing through its Code enforcement program, and is able to incentivize and assist with repairs for owner-occupied, renter-occupied, and investment properties through its Housing Rehab Loan Program.
<b>13</b>	<b>Priority Need Name</b>	Community & Econ Dev - Small Business Support
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Future Ready Skills Training Economic Development
	<b>Description</b>	There is a need to provide technical and financial assistance to small businesses, minority-owned and women-owned businesses, and micro-enterprises to promote equitable access to economic opportunities.
	<b>Basis for Relative Priority</b>	The City held three Steering Committee meetings with local agencies and community leaders to obtain input about the needs of the community and gaps in services, and also attended various community meetings and events. The need to support new and existing small businesses and minority-owned businesses was identified in several of these sessions.
<b>14</b>	<b>Priority Need Name</b>	H&H-Education in Life Skills, Rights & Protections
	<b>Priority Level</b>	Low

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	Affordable Housing Comprehensive Case Management Services Homeless Services Future Ready Skills Training
<b>Description</b>	There is a need for education related to life skills, tenant rights, and legal protections and resources. Many residents are unaware of their rights and protections related to housing, and retaliation from landlords if they try to assert their rights. Tenants would benefit from education about their rights, responsibilities, and resources available. Additionally, many residents would benefit from life skills education (financial management, landlord/tenant responsibilities, mental health, etc.) to help them be successful as current or future tenants.
<b>Basis for Relative Priority</b>	The above need was identified through the Housing and Homeless Steering Committee meeting, as well as community meetings and events held to gain input on community needs.

**Narrative (Optional)**



**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	0	0	0	0	0	

**Table 14 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

- NeighborWorks Blackhawk Region utilizes HOME, NeighborWorks America, and private funding to provide downpayment assistance throughout the City of Beloit
- Community Action receives funding through the Southern Wisconsin Workforce Development Board, United Way Blackhawk Region, private grants, private contributors, the State of Wisconsin, Community Service Block Grant, and Emergency Solutions Grant.
- The majority of agencies funded through Beloit CDBG also receive funding from private donors and local businesses.

- United Way Blackhawk Region contributes to many of the agencies that receive CDBG funding through the City of Beloit.
- The City of Beloit also receives HOME funding which is utilized to complement the City's CDBG Housing Rehab Loan Program, as well as to support construction of new infill housing within existing neighborhoods.
- The City of Beloit utilizes CIP funding for specific projects.
- Local churches provide funding and other resources to various organizations, such as Family Promise of Greater Beloit and Caritas, which assist homeless individuals.

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

Not applicable.

**Discussion**

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

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Beloit - Community Development Department	Government	Economic Development Homelessness Non-homeless special needs Planning Public Housing neighborhood improvements public facilities public services	Jurisdiction
Community Action of Rock & Walworth Counties	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public services	Jurisdiction
Family Services of Southern Wisconsin and Northern Illinois	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public services	Jurisdiction
Family Promise of Greater Beloit, Inc.	Non-profit organizations	Homelessness public services	Jurisdiction
ECHO	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Project 16:49	Non-profit organizations	Homelessness public services	Jurisdiction
Legal Action of Wisconsin Inc	Non-profit organizations	Non-homeless special needs Rental public services	State
Stateline Literacy Council	Non-profit organizations	Economic Development Non-homeless special needs public services	Jurisdiction
SALVATION ARMY	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Jurisdiction
Retired & Senior Volunteer Program of Rock County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
HealthNet of Rock County, Inc.	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Beloit Meals on Wheels	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Beloit City Wide Youth Softball	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

**Table 15 - Institutional Delivery Structure**

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

One of the greatest strengths in the system is the level of dedication by agency staff and high degree of collaboration between service providers. A great example of this is the Release of Information developed through the Beloit Area Task Force on Homelessness (BATFoH) in 2023 to allow a variety of service providers to come together to discuss and share information regarding the needs of a family. This allows for the creation of an in-depth, individualized plan which is informed by a variety of agencies. This type of highly individualized self-sufficiency planning removes the burden of resource navigation from the family, facilitates connection to the most appropriate available resources, and allows space for creative and collaborative problem-solving between providers. This model also helps to provide peer

support and networking, which helps reduce the isolation and burnout which are common for staff working with families in need or crisis.

The largest gap in the system is adequate funding and agency capacity to meet the demand for services. Many funding sources place restrictions on the ability for agencies to use funding for staffing costs, which leads agencies to rely on CDBG funding to support the wages of staff working with CDBG participants. This has gradually increased the level of demand and competition for Beloit CDBG funds, and restricts the City from being able to fund every worthy project. To address this, the City works to promote collaboration and does not fund programs which duplicate services unless addressing a high priority need.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

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

**Table 16 - Homeless Prevention Services Summary**

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

Service providers make every effort possible to make their services accessible and desirable to homeless persons and persons with HIV. However, administrative requirements, transportation to services, and fear of stigma are all common barriers which discourage individuals from seeking services.

People are not required to disclose their HIV positive status. As a result, it can be difficult to track which services persons with HIV are utilizing services. Currently, the city does not fund any programs with CDBG that specifically serve HIV positive clients. The Beloit chapter of the AIDS Resource Center of Wisconsin is located in downtown Beloit and performs outreach regarding education and prevention.

Additionally, there are several service providers which conduct regular street outreach efforts to directly connect with unhoused individuals and families. This allows them to build trust and an understanding of the individual's unique needs, both of which are extremely important to connect and encourage people to take advantage of available services.

A primary service to address the needs of unaccompanied youth in the community is Project 16:49. In addition to intensive case management and a focus on fostering healthy outcomes based on the youth's personal goals and passions, Project 16:49 has also facilitated bringing mental health professionals and other services directly to residents in the Transitional Living Home.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strengths of the service delivery system for special needs populations and persons experiencing homelessness are very similar to what is mentioned above, which is the dedication of agency staff combined with the high level of collaboration which has developed between providers over the years. When an agency encounters gaps in the services they can provide to meet the unique needs of an individual or family, they have a network of providers to connect them to.

A large gap in the service delivery system for special needs populations and persons experiencing homelessness is also lack of funding and limited staff capacity to provide the level of case management which is needed. Many agencies during the steering committee meetings said that a major challenge for them is the ability to recruit and retain qualified staff. Factors influencing this include the inability for non-profit agencies to pay competitive wages, a limited number of applicants with technical skills or background providing social services or case management, and also difficulty finding applicants with the basic soft skills needed to perform the job with positive communication and compassion. High turnover and inability to fill positions continues to limit agency capacity to meet growing demands for services.

Transportation to services was also consistently identified through steering committee and community meetings as an obstacle for many clients. Unfortunately, there are many services, particularly health care and services for veterans, which are located outside of Beloit. Due to lack of private transportation or affordable, timely public transportation, many have limited or no access to these out-of-town services.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

Since the development of the 2020-2024 Consolidated Plan, the City has actively been encouraging agencies to coordinate services and remove as much duplication as possible. The City is also a participant of the Rock County Homeless Intervention Task Force (HITF) and Beloit Area Task Force on Homelessness (BATFoH) which work to consolidate resources, financial and non-financial, to meet the needs of all of Rock County.

- The City will continue to support and strengthen the limited resources of agencies that provide services and facilities for unhoused residents in the City of Beloit.
- The City will support new and existing emergency, transitional, and supportive housing programs.
- The City will continue to support programs which assist LMI residents become homeowners through homebuyer counseling, credit counseling, affordable first mortgages, and downpayment assistance.
- Programs that prioritize comprehensive and holistic services to address client needs through all-encompassing case management, supportive housing, and client advocacy, will be supported.
- The City will continue to forge and strengthen relationships with Rock County, non-profit agencies, healthcare providers, and for-profit businesses to identify more efficient ways to collaborate to address community challenges.

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

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing		H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education H&H - Eviction Prevention & Emer Rental Assistance H&H - Diverse staff to provide resource/services H&H - Improve Housing Stock H&H-Education in Life Skills, Rights & Protections		Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted



2	Comprehensive Case Management Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education H&H - Eviction Prevention & Emer Rental Assistance H&H - Diverse staff to provide resource/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Limited English Prof. Community & Econ Dev - Transportation Community & Econ Dev - Future Ready Skills H&H-Education in Life		Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						Skills, Rights & Protections		
3	Homeless Services	2025	2029	Homeless		H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education H&H - Eviction Prevention & Emer Rental Assistance Community & Econ Dev - Childcare & Literacy Community & Econ Dev - Transportation H&H-Education in Life Skills, Rights & Protections		Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted  Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted  Homeless Person Overnight Shelter: 750 Persons Assisted  Homelessness Prevention: 1250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Future Ready Skills Training	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education Community & Econ Dev - Childcare & Literacy Community & Econ Dev - Transportation Community & Econ Dev - Future Ready Skills Community & Econ Dev - Small Business Support H&H-Education in Life Skills, Rights & Protections		Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Housing Stock	2025	2029	Affordable Housing Homeless Housing - Improve Substandard Housing		H&H - Improve Housing Stock		Rental units rehabilitated: 15 Household Housing Unit  Homeowner Housing Rehabilitated: 35 Household Housing Unit  Housing Code Enforcement/Foreclosed Property Care: 4000 Household Housing Unit
6	Economic Development	2025	2029	Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	Community & Econ Dev - Small Business Support		Jobs created/retained: 15 Jobs  Businesses assisted: 15 Businesses Assisted

Table 17 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Currently, there is a severe lack of affordable housing options for Beloit's low-moderate income families. Our goal is to increase the number of affordable units, and support programs that assist households to obtain and maintain housing.

2	<b>Goal Name</b>	Comprehensive Case Management Services
	<b>Goal Description</b>	There is a need for comprehensive and coordinated case management services. Service providers as well as residents have identified the need for individualized support to assist residents in addressing the unique and inter-related barriers they are experiencing in achieving stability and self-sufficiency. Comprehensive case management allows service providers to efficiently expend limited resources and time to address resident needs and connect them to relevant opportunities and resources.
3	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	Through a combination of services including emergency shelter, transitional and supportive housing, comprehensive case management, and life skills/financial education, the City aims to support service providers to address the short- and long-term needs of unhoused residents to achieve and maintain safe and stable housing.
4	<b>Goal Name</b>	Future Ready Skills Training
	<b>Goal Description</b>	Service providers identified Future Ready Skills as a goal that the City needs to work towards as a whole. Preparing the next generation of employees is critical to success and hopefully will break the cycle of poverty.
5	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	Through the Code Enforcement Program and the Housing Rehabilitation Loan Program, the goal is to prevent, correct, and maintain the housing stock in Beloit.
6	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Small businesses, minority-owned businesses, women-owned businesses, and micro-enterprises will be supported through technical assistance and direct financial support with the goals of expanding economic opportunities as well as creating and retaining jobs for low- to moderate-income residents.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

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





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

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

Since the City of Beloit has an older housing stock, with the median year constructed in 1957, LBP hazards are present in a number of homes throughout the community. To address LBP hazards, the City utilizes its Code Enforcement program as well as its Housing Rehab Loan Program to identify and assist with costs of repairs. Code enforcement staff conduct inspections and send orders related to deteriorating paint conditions, and refer property owners to the Housing Rehab Loan Program. The Housing Rehab Loan Program provides low-interest and forgivable loans to address housing code violations, and is available for both owner-occupied and rental properties.

Due to legal constraints in Wisconsin on the ability for municipalities to require interior inspections of rental properties, interior inspections are only conducted in response to resident complaints. However, given the extremely limited availability of affordable housing options, many residents will not contact the City for inspection out of fear of retaliation. This prompts many residents, particularly LMI renters, to live in deteriorated or even unsafe housing conditions. In addition to community education about housing rights and laws against retaliation, supporting the construction of new rental housing will help residents access housing without LBP hazards. The age of Beloit's housing stock combined with a 2021 Housing Demand Analysis completed by Greater Beloit Economic Development Corporation (GBEDC) demonstrates a need for construction of new affordable housing in the community. The City utilized Tax Incremental Financing (TIF) Housing funds in 2024 to incentivize the development of nearly 150 new affordable rental units, and works with area non-profits to construct new single-family homes on infill lots within LMI neighborhoods. The City will continue to support development of new housing units, which will obviously be free of LBP hazards and will help address the current housing shortage in the community.

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

Use of the City's Code Enforcement and Housing Rehab Loan Program for the activities listed above is reflected in the City's CDBG Annual Action Plan, as well as the City's internal procedures for the Housing Rehab Loan Program.





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

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

- The Beloit Housing Authority will continue its Family Self-Sufficiency Program from 2025- 2029.
- The City will support programs that provide assistance to persons to increase their job skills and overall employability.
- The City will support non-profit organizations that provide comprehensive case management and advocacy to support low- to moderate-income individuals and families to achieve stability and self-sufficiency.

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

- The City will support non-profit organizations that provide assistance to low- to moderate-income residents by providing CDBG funds to eligible subrecipients throughout the planning period.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NeighborWorks Blackhawk Region and Acts Housing from 2025- 2029.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

When preparing the Annual Action Plan and annual CDBG budget, staff works to ensure that both are consistent with the goals and strategies identified in the Consolidated Plan. Once the budget has been approved and funds are available, staff prepares contracts for subgrantees which outline the scope of work and performance requirements for each agency. This includes the number of persons estimated to be served as well as meeting other objectives included in the Consolidated Plan. The subgrantees are then required to report progress made each quarter through their Quarterly Reports. The City conducts annual on-site monitoring of each subrecipient organization and reviews policies, financials, and participant files to ensure overall compliance with HUD requirements and the terms of the Grant Agreement.

To ensure that each recipient of CDBG and HOME funds operates in compliance with applicable federal laws and regulations, the Janesville Neighborhood and Community Services Department implements a monitoring strategy that closely reviews subrecipient activities and provides extensive technical assistance to prevent potential compliance issues.

Community Development Block Grant funded programs are monitored in several ways.

### **1. Contracts:**

The City of Janesville contracts with agencies for the provision of public and some housing services for the CDBG and Home programs. These contracts may be awarded as a subrecipient agreement or as a contract for development services. The agreements/contracts require the recipient to comply with the requirements of the CDBG and/or HOME programs, including MBE/WBE business outreach and Section 3. Proposed activities are reviewed to determine if the activity is in keeping with the goals and objectives identified in the Five-Year Consolidated Plan. Each activity is reviewed to determine what program requirement will be met, and how it will be met. Prior to the development of an agreement or contract for services, staff will meet with representatives of the contractor or subrecipient to review the requirements of the CDBG and/or HOME programs. A contract is developed which includes the specifics of the activity being provided as well as general requirements to meet HUD's program regulations and the federal procurement standards.

### **2. Site Visits:**

Site visits by City staff are made during the initial contract and at least every three (3) years thereafter for multi-year contracts. Site visits may also be scheduled whenever a review of the required reports indicates a need for them.

3. **Onsite Monitoring:**

Staff visits and reviews each subrecipient to ensure the following:

- Funded activities are being carried out in the manner described in the application
- Funded activities are being carried out in a timely manner
- The project costs are eligible and reasonable
- All funded activities are in compliance with applicable laws and regulations.
- All required records and reports are maintained and compliant.

4. **Request for Payment:**

The contractor/subrecipient may make requests for payments as specified in the contract agreement. Invoices and required reports will be reviewed and approved before approving payment under the contract. Final payment will be withheld until satisfactory final reports have been received. Staff maintains informal communication with subrecipients. Technical assistance is provided as needed via telephone, email, site visits, etc.

## 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	0	0	0	0	0	

Table 18 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

- NeighborWorks Blackhawk Region utilizes HOME, NeighborWorks America, and private funding to provide downpayment assistance

throughout the City of Beloit

- Community Action receives funding through the Southern Wisconsin Workforce Development Board, United Way Blackhawk Region, private grants, private contributors, the State of Wisconsin, Community Service Block Grant, and Emergency Solutions Grant.
- The majority of agencies funded through Beloit CDBG also receive funding from private donors and local businesses.
- United Way Blackhawk Region contributes to many of the agencies that receive CDBG funding through the City of Beloit.
- The City of Beloit also receives HOME funding which is utilized to complement the City's CDBG Housing Rehab Loan Program, as well as to support construction of new infill housing within existing neighborhoods.
- The City of Beloit utilizes CIP funding for specific projects.
- Local churches provide funding and other resources to various organizations, such as Family Promise of Greater Beloit and Caritas, which assist homeless individuals.

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

Not applicable.

**Discussion**

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

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education H&H - Eviction Prevention & Emer Rental Assistance		Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Services	2025	2029	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 and Education H&H - Eviction Prevention & Emer Rental Assistance H&H - Diverse staff to provide resource/services Community & Econ Dev - Transportation Community & Econ Dev - Future Ready Skills		Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homeless Person Overnight Shelter: 75 Persons Assisted Homelessness Prevention: 115 Persons Assisted

3	Comprehensive Case Management Services	2025	2029	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 and Education H&H - Eviction Prevention & Emer Rental Assistance H&H - Diverse staff to provide resource/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Limited English Prof. Community & Econ Dev - Childcare & Literacy Community & Econ Dev - Transportation Community & Econ		Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						Dev - Future Ready Skills H&H - Improve Housing Stock		
4	Future Ready Skills Training	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Census Tract 16 - Hackett Census Tract 18 - Merrill	Non-Homeless Special Needs - Limited English Prof. Community & Econ Dev - Childcare & Literacy Community & Econ Dev - Future Ready Skills		Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
5	Improve Housing Stock	2025	2029	Affordable Housing Homeless Housing - Improve Substandard Housing	Census Tract 16 - Hackett Census Tract 18 - Merrill	H&H - Improve Housing Stock		Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
6	Economic Development	2025	2029	Non-Housing Community Development		Community & Econ Dev - Future Ready Skills Community & Econ Dev - Small Business Support		Jobs created/retained: 3 Jobs Businesses assisted: 3 Businesses Assisted

**Table 19 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	
<b>2</b>	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	
<b>3</b>	<b>Goal Name</b>	Comprehensive Case Management Services
	<b>Goal Description</b>	
<b>4</b>	<b>Goal Name</b>	Future Ready Skills Training
	<b>Goal Description</b>	
<b>5</b>	<b>Goal Name</b>	Improve Housing Stock
	<b>Goal Description</b>	
<b>6</b>	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	

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

### Introduction

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

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

Table 20 – Project Information

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

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Affordable Housing Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Eviction Prevention & Emer Rental Assistance H&H - Improve Housing Stock
	<b>Funding</b>	:
	<b>Description</b>	Enforce state and local housing codes
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	The City of Beloit
	<b>Planned Activities</b>	City-wide exterior Code Enforcement and interior systematic rental inspection activities enforcing local and State property maintenance codes.
<b>2</b>	<b>Project Name</b>	Planning and Administration
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill

<b>Goals Supported</b>	Affordable Housing Comprehensive Case Management Services Homeless Services Future Ready Skills Training Improve Housing Stock Economic Development
<b>Needs Addressed</b>	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education H&H - Eviction Prevention & Emer Rental Assistance H&H - Diverse staff to provide resource/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Limited English Prof. Community & Econ Dev - Childcare & Literacy Community & Econ Dev - Transportation Community & Econ Dev - Future Ready Skills H&H - Improve Housing Stock Community & Econ Dev - Small Business Support
<b>Funding</b>	:
<b>Description</b>	Provide administrative support to the CDBG program.
<b>Target Date</b>	12/31/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately three hundred low-moderate income families will benefit from the City of Beloit administering the CDBG program to fund public services in the community. All type of families and households will be eligible for assistance as long as they meet the HUD regulations.

	<b>Location Description</b>	Administrative activities will be performed primarily at City Hall, 100 State Street, Beloit, WI 53511. When necessary, staff will also travel within the community to meet with community stakeholders and agencies to ensure programs are on route.
	<b>Planned Activities</b>	Activities that will be administered include: <ul style="list-style-type: none"> <li>• Fair Housing Activities</li> <li>• Public Services</li> <li>• Housing Rehabilitation</li> <li>• Code Enforcement</li> <li>• Economic Development</li> </ul>
<b>3</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Improve Housing Stock
	<b>Needs Addressed</b>	H&H - Eviction Prevention & Emer Rental Assistance H&H - Improve Housing Stock H&H-Education in Life Skills, Rights & Protections
	<b>Funding</b>	:
	<b>Description</b>	Provide rehabilitation assistance in the form of grants and/or loans to low-income households to rehabilitate and improve their housing units.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	



	<b>Planned Activities</b>	To provide loans and grants to low-moderate income households to rehabilitate and improve their housing units.
4	<b>Project Name</b>	Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Comprehensive Case Management Services Homeless Services Future Ready Skills Training
	<b>Needs Addressed</b>	H&H - Emer., Transitional, & Supportive Housing H&H - Long Term and Specialized Case Management H&H - Advocacy Services and Education H&H - Eviction Prevention & Emer Rental Assistance H&H - Diverse staff to provide resource/services Non-Homeless Special Needs - Elderly & Disabled Non-Homeless Special Needs - AODA Support Non-Homeless Special Needs - Limited English Prof. Community & Econ Dev - Childcare & Literacy Community & Econ Dev - Transportation Community & Econ Dev - Future Ready Skills H&H-Education in Life Skills, Rights & Protections
	<b>Funding</b>	:
	<b>Description</b>	Public services carried out by eligible non-profits to assist low- to moderate-income residents.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	City of Beloit
	<b>Planned Activities</b>	Public Services that address the identified needs and goals will be funded with CDBG. This can range from Home delivered meals to seniors and the disabled to English literacy education.
<b>5</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	Future Ready Skills Training Economic Development
	<b>Needs Addressed</b>	Community & Econ Dev - Future Ready Skills Community & Econ Dev - Small Business Support H&H-Education in Life Skills, Rights & Protections
	<b>Funding</b>	:
	<b>Description</b>	Financial support and/or technical assistance for small businesses, minority- and/or women-owned businesses, and microenterprises.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Beloit
	<b>Planned Activities</b>	Financial and/or technical assistance will be provided to eligible small businesses, minority- and/or women-owned businesses, and microenterprises.
<b>6</b>	<b>Project Name</b>	NRSA Public Services by CBDOs
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill

	<b>Goals Supported</b>	Comprehensive Case Management Services Homeless Services Future Ready Skills Training
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Public services will be provided by CBDOs in the two NRSA neighborhoods.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	These activities will be limited to Census Tracts 16 and 18.
	<b>Planned Activities</b>	There will be a variety of activities funded, including but not limited to rent assistance, eviction prevention, youth services, senior programming, intense case management, mental health counseling, financial education, and more.
<b>7</b>	<b>Project Name</b>	NRSA Public Facilities Improvements
	<b>Target Area</b>	Census Tract 16 - Hackett Census Tract 18 - Merrill
	<b>Goals Supported</b>	Improve Housing Stock
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Public Facilities in the designated NRSA's will be eligible for CDBG assistance.
	<b>Target Date</b>	12/31/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	These activities will be limited to Census Tracts 16 and 18.
	<b>Planned Activities</b>	Funding may be used to support improvement to eligible public facilities which are located within and serve the NRSA neighborhoods.
8	<b>Project Name</b>	Direct Homeownership Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Future Ready Skills Training Improve Housing Stock
	<b>Needs Addressed</b>	Community & Econ Dev - Future Ready Skills H&H - Improve Housing Stock
	<b>Funding</b>	:
	<b>Description</b>	Funding will be available for low-dollar first mortgages and down-payment assistance to support homeownership opportunities.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City of Beloit
	<b>Planned Activities</b>	Funding will be available for eligible non-profits to offer low-dollar first mortgages and down-payment assistance to LMI residents in Beloit.

## **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 2025-2029 Consolidated Plan.

### **Geographic Distribution**

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

**Table 21 - Geographic Distribution**

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

While there has been progress within the NRSA neighborhoods in regards to poverty rates, unemployment, and educational attainment, data included in the 2025- 2029 NRSA Plan also shows that there is still progress to be made towards neighborhood goals and objectives. The NRSA neighborhoods continue to have some of the oldest homes in the City, lowest rates of homeownership, and highest degree of population concentration by race and ethnicity. These neighborhood-level issues are complex and connected to broader housing market, employment, and cultural factors, and therefore will require time, commitment, and consistency to address.

Resident input received during Neighborhood Listening Sessions really highlighted the progress that has been made through the NRSA Plan to date, as well as the need to continue the initiative identified some goals stated in the 2020-2024 NRSA Plan as ongoing needs, some high priority items from the last plan were not raised at all, and new ideas were provided on what residents would like to see within their neighborhood. Therefore, the City feels it is important to continue the NRSA Plan for 2025-2029, and the 2025-2029 NRSA Plan has been included as an addendum to the 2025-2029 Consolidated Plan.

### **Discussion**

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



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

### **Introduction**

The City has had two designated NRSA neighborhoods since 2018, and will continue to implement NRSA objectives through the updated 2025-2029 NRSA Plan. The NRSA has strategies that will work towards three main goals: neighborhood revitalization, resident empowerment, and public safety.

The neighborhood revitalization strategies focus on improving the housing stock, increasing homeownership and neighborhood stabilization, reducing property-related nuisances, and improving public facilities and public spaces within the neighborhoods. The resident empowerment strategies focus on life skills training, youth and senior programming, connecting residents to resources they need to succeed, and improving race relations and bi-lingual outreach efforts. The public safety strategies include community policing, improving neighborhood safety and walkability, and promoting transparency and consistent communication between residents and law enforcement.

### **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 (HITF) and Beloit Area Task Force on Homelessness (BATFoH). The purpose of both groups is to promote communication, collaboration, and efficient use of community resources to collectively address the needs of unhoused individuals in Rock County and Beloit respectively.

### **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 work with developers and non-profit agencies to support and, where possible, incentivize the construction of new affordable housing in Beloit.
- The City of Beloit will provide financial resources for owner-occupants to maintain their homes.
- The City of Beloit will provide financial resources for landlords to upgrade their rental units.
- The City of Beloit will provide funding and support to organizations which provide

downpayment assistance and technical assistance to help LMI residents become homeowners.

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

The City will utilize funding through its Housing Rehab Loan Program to assist property owners in addressing lead-based paint hazards and other property code violations.

### **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 which assist residents in developing technical and soft skills needed to be competitive in the job market.
- The City will support programs which work to remove barriers to self-sufficiency and economic mobility, including but not limited to programs which promote literacy, provide high school graduation or GED assistance, and foster life skills.
- 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 local agencies.
- The City will support non-profit organizations that provide assistance, job training, and advocacy to LMI residents.
- The Housing Authority will require 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.

### **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 (HITF) of Rock County, as well as the Beloit Area Task Force on Homelessness (BATFoH). The City currently serves on the Landlord Engagement subcommittee of BATFoH, which is focused on developing positive relationships with private housing providers to improve collaboration with service providers in meeting the needs of LMI



residents.

The City also has a good relationship with Rock County's Community Development and Health Departments. The City participated in the Health Equity Alliance of Rock (HEAR) County in 2024 during the County's Community Health Assessment. The City also collaborated with the Health Department during the creation of the 2025-2029 Consolidated Plan to share data and qualitative resident input, and has been invited to continue to attend HEAR meetings to further strengthen this partnership and facilitate collaboration in the implementation of their community health strategies and the City's 2025-2029 Consolidated Plan.

The City's Equal Opportunities Commission (EOC) also hosted a Housing Resources Fair in 2024 to help connect Black and Latino residents to homeownership opportunities (a stated goal in the Analysis of Impediments to Fair Housing). Several non-profit agencies had speakers attend the event to share information about their programs which support homeownership and legal advocacy for LMI residents. In addition to the speakers, a variety of agencies attended to share information about resources with attendees. Some of the social service agencies represented included Family Services, Defy Domestic Abuse Beloit, Rock County Homelessness Prevention Coordinator, Legal Action of WI, Energy Services, Inc., and Community Action. Agencies which shared information about homebuyer education and resources included Acts Housing, NeighborWorks Blackhawk Region, and BMO Bank's Community and Homeowner Advancement program.

## **Discussion**

During 2024, the Analysis of Impediments to Fair Housing was completed by a contracted agency. The Analysis will be valid from 2025-2029, at which time, a new analysis will be completed.

**Goals for Beloit identified in the 2025-2029 Analysis of Impediments to Fair Housing include:**

## **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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

