



**Beloit**  
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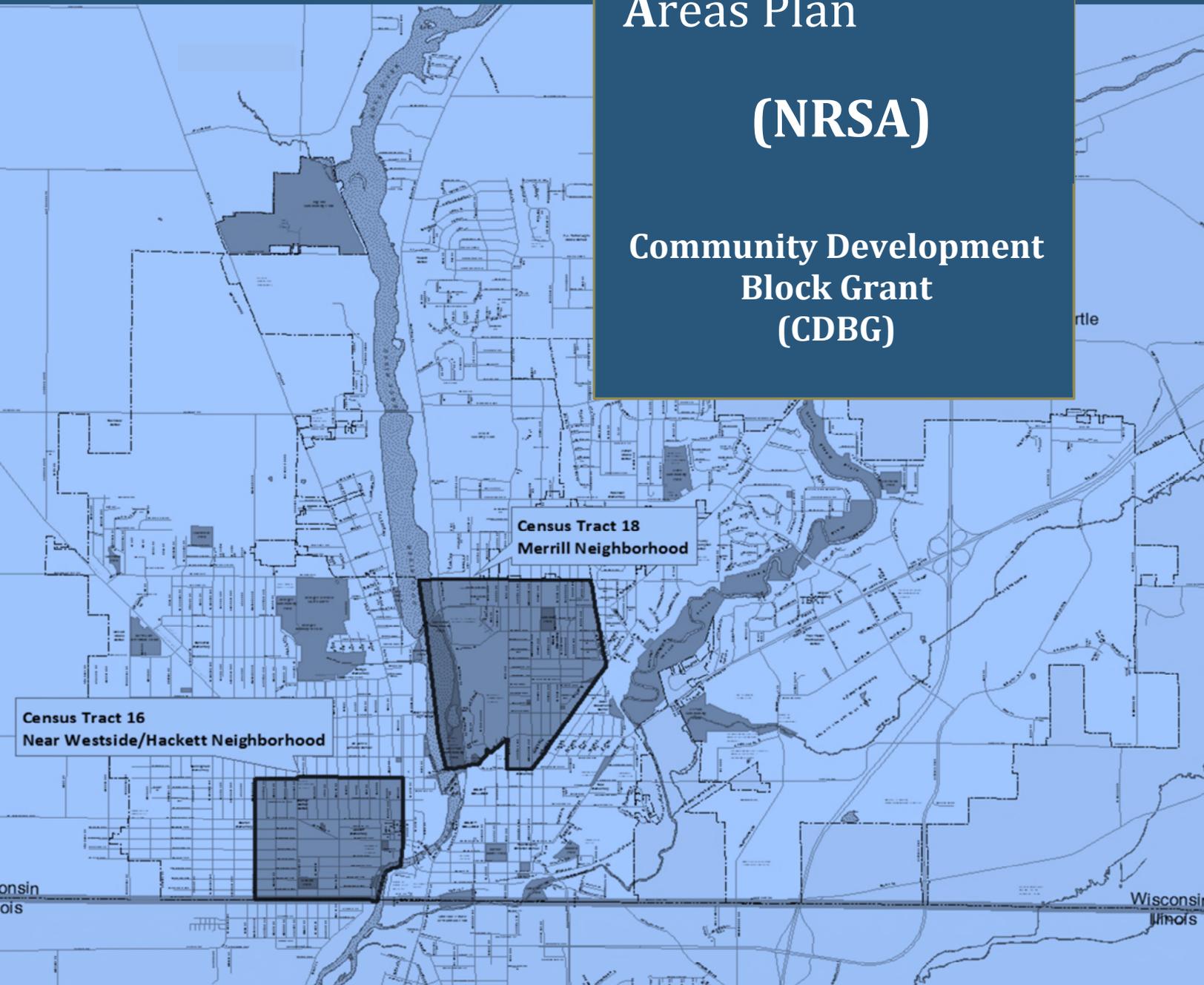
**Community Development  
Department**

*A coordinated community effort  
to establish peace, restore pride,  
and improve the overall quality  
of life in the City of Beloit.*

# Neighborhood Revitalization Strategy Areas Plan

**(NRSA)**

**Community Development  
Block Grant  
(CDBG)**



## **ACKNOWLEDGEMENTS**

This Plan was prepared by the City of Beloit Community Development Department. Staff utilized interviews, agency meetings, surveys, prior plans, public forums, and neighborhood meetings to solicit input and feedback. Numerous community agencies met with Community Development staff to examine the needs of the community and offered collaborative solutions to meeting those needs.

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### **David Zibolski, Chief of Police, City of Beloit**

Chief Zibolski attended all NRSA related meetings and public forums, and drafted specific strategies related to the Public Safety section of this Plan.

### **Community Action, Inc. of Rock and Walworth Counties**

The City partnered with Community Action, Inc. to develop strategies, objectives, and action steps related to the needs of residents. Community Action has worked in the Beloit community providing human services for decades, and operates nearly 20 anti-poverty programs. Their staff drew upon this expertise to draft the Resident Empowerment Section of this Plan.

### **Marc Perry, Director of Community Programs, Community Action, Inc.**

Mr. Perry facilitated a majority of the community and neighborhood meetings and worked with City staff on analyzing the results of public input and developing the structure of this Plan. He also drafted portions of the Resident Empowerment section.

### **Keith Houston, GIS Specialist, Engineering Division, City of Beloit**

Mr. Houston created the maps for this Plan.

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## EXECUTIVE SUMMARY

### Purpose & Scope

This Plan was developed to outline practical actions steps for a coordinated response to addressing various concerns in the community of Beloit, specifically related to deteriorating properties, vacant and abandoned housing, an increasing number of rental properties, high rates of poverty and unemployment, and an increase in violent crimes.

The development of Neighborhood Revitalization Strategy Areas (NRSA) allows the City to use Community Development Block Grant (CDBG) funding more flexibly. This plan provides specific action steps towards overall economic empowerment and improved housing opportunities and is intended to be submitted as an amendment to the City's 2015-2019 Consolidated Plan.

### Scope

The scope of this Plan examines trends throughout the City of Beloit, but will focus on the Hackett and Merrill neighborhoods, which are census tract 16, block groups 1-4 and census tract 18, block groups 1-4 respectively. The economic indicators described in this Plan illustrate a wide gap in economic prosperity in the two NSRA neighborhoods compared to the City as a whole. Numerous factors related to deteriorating housing stock, high crime, and lack of availability to job training and economic resources has negatively affected economic prospects of residents in both NRSA areas.

### Plan Development

The City embarked on a fact finding and solution driven mission in early 2015 as a result of business owners and residents voicing concerns regarding crime, property deterioration, and lack of resources for residents in need.

Mapping: The City began mapping incidents of crimes against people, crimes against property, vacant and abandoned housing, code violations, income levels, residential property values, and other demographic information in order to identify possible patterns and concentrations. Although many of the negative patterns were spread city-wide, some clustering was evident in Census Tracts 16 and 18, the Hackett and Merrill Neighborhoods respectively.

Community Input: The City used a number of efforts to obtain community input in order to identify needs of Beloit residents, Hackett and Merrill neighborhoods, businesses, and other community stakeholders. These efforts included individual interviews, stakeholder meetings, community listening sessions, neighborhood tours, and an online survey. The City also consulted with a variety of public services agencies, community organizations, business leaders, and other City Departments.

The needs of the community fell into three general categories: Neighborhood deterioration and instability, lack of resources for residents to succeed, especially youth, and a general feeling of insecurity. Accordingly, the Plan contains strategies grouped by strategies for neighborhood revitalization, resident empowerment, and public safety.

Research and Analysis: The City conducted new research and reviewed previous research materials regarding community needs, gaps in services, and possible solutions. The City also consulted with agencies located throughout Rock County and Beloit to assess current resource capacity and to develop coordinated efforts to fill gaps that meet the needs of the people.

Vision and Goals: The NRSA team identified six common goals for the plan and developed an overall vision. Strategies and objectives needed to meet at least one of the six common goals identified in order to be part of the plan.

## Strategies

Resident Empowerment: The City worked closely with Community Action, Inc. to develop strategies to address the needs of residents in the NRSA neighborhoods and to increase economic empowerment. Five objectives were developed that include action steps to increase programming for job training and life skills education, create additional programming for youth, increase the involvement of residents in their neighborhoods, improve race relations in the community, and connect residents to financial and supportive resources they need to be successful.

Neighborhood Revitalization: The City developed three objectives with action steps that will improve the quality of the housing stock, reduce the number of vacant and abandoned properties, and increase the number of long term residents in the NRSA neighborhoods. The City identified partner agencies and will work closely with them to strategically align activities and target various financial resources in both NRSA neighborhoods.

Public Safety: The City worked closely with the Beloit Police Department to develop three main objectives to improve overall public safety in the Beloit Community. Actions steps outline how the Police Department will implement community policing strategies, enhance statistical data, and improve transparency regarding crime and prevalence of crime.

## INTRODUCTION

### Background

For a number of years, the City of Beloit seems to have experienced an increase in crime, which included ten homicides in 2014. The City also has seen a growing number of vacant and abandoned properties since the housing market crash in 2008. Because of these issues, business owners, residents, and community leaders began voicing concerns and organizing various grassroots movements to try and combat these issues in the community.

### Community Concerns

- High crime
- Shootings
- Murders
- Burglaries
- Deteriorated properties
- Poverty
- Bad reputation
- Transient populations
- Gang activities
- High number of rentals
- Concentrations of rentals
- Numerous vacant/abandoned properties
- Negative media coverage
- Lack of life skills
- Lack of job training

### Mapping

In February of 2015, City officials met to begin examining trends and patterns in crime and property deterioration in order to determine how to best address these growing issues. The following items were mapped by incident location in order to determine their prevalence and location:

- Crimes against people (Homicides, assaults, sex assaults, shots fired, robberies)
- Crimes against property (Burglaries, vandalism, thefts)
- Vacant/abandoned properties
- Code violations
- Rental units
- Income levels by census tract

Although many of the incidents were spread city-wide, some clustering of these activities was evident in Census Tracts 16 and 18, the Hackett and Merrill Neighborhoods respectively. It was important to determine the causes of why these issues were occurring more frequently in these neighborhoods, and then identify solutions to correct them. The cumulative effect of so many negative trends in the two neighborhoods may perpetuate the issues further, and the impact

on the residents and housing market could cause further destabilization of the two neighborhoods.

The Community Development Department decided to explore whether creating a Neighborhood Revitalization Strategy Area (NRSA) for both neighborhoods would be beneficial to the residents in the neighborhoods and the community as a whole.

### **Purpose**

This Plan provides specific action steps towards overall economic empowerment and improved housing opportunities in the two census tracts, with the ultimate goal of establishing safe, healthy, and stable neighborhoods, and ensuring all Beloit residents have meaningful opportunities for economic stability and growth.

This Plan will provide direction and guidance for a coordinated response to addressing the various concerns in the community by identifying common goals and practical actions steps for reaching them. The Plan identifies specific objectives related to deteriorating properties, vacant and abandoned housing, an increasing number of rental properties, high rates of poverty and unemployment, race relations, and an increase in crimes. The Plan also provides measurements, which will offer accountability and foster commitment to this project.

The development of Neighborhood Revitalization Strategy Areas (NRSA) allows the City to use Community Development Block Grant (CDBG) funding more flexibly. HUD approval of the NRSA designations does not result in additional CDBG funding, but provides regulatory relief from a variety of requirements applicable to the use of CDBG funds. This plan provides specific action steps towards overall economic empowerment and improved housing opportunities and is intended to be submitted as an amendment to the City's 2015-2019 Consolidated Plan.

- **Public Service Cap Exemption:** The City plans to provide additional Public Service programming that directly benefits the low-moderate income individuals in the two NRSA areas to economically empower the overall community. Public Services carried out under a HUD-approved NRSA are not subject to the 15% public service cap when carried out by certain organizations. This will allow the City to provide more funding to subrecipients that carry-out public service activities to individuals residing in the NRSA.
- **Aggregation of Housing Units:** The City plans to use the aggregation of housing units for its rehabilitation program activities in order to expand these opportunities to higher income individuals within the NRSA neighborhoods. The City's CDBG funded housing rehabilitation activities are currently limited to low-moderate income households. However, housing units assisted in an approved NRSA allows the City to provide CDBG funded rehabilitation to higher income households as long as at least 51% of household assisted are of low-moderate income.

The City will use this greater flexibility to fund activities that carry out the strategic objectives of this Plan.

## Scope

The scope of this Plan examines trends throughout the City of Beloit, but will focus on two neighborhoods in particular: the Hackett Neighborhood located in census tract 16, and the Merrill Neighborhood located in census tract 18. These two census tracts are being identified as Neighborhood Revitalization Strategy Areas (NRSA), as defined in the CDBG regulations.

The Plan analyzes local trends in housing, demographics, and crime, and sets forth specific actions for how the City will collaborate with local agencies and residents to stabilize our neighborhoods, provide education and resources to residents, and reduce crime. The capacity for collaborative efforts is examined and lead agencies are identified that will carry out the actions steps.

The strategies described in this plan are to be carried out throughout the remainder of the City's 5-year CDBG Consolidated Plan period of 2015-2019. The City intends to evaluate the outcomes of the strategies at the end of 2019 and update the Plan accordingly for submission with the next 5-year Consolidated Plan in order to continue these efforts.

## Research Methodology and Sources of Data

Statistics and data presented throughout the Plan were pulled from the US Census data, City recordkeeping resources, the City's 2015-2019 Consolidated Plan, the City's 2012 Analysis of Impediments to Fair Housing, the City's Comprehensive Plan, and original research was conducted where needed. All sources are referenced throughout the Plan.

Strategies, objectives, and action steps were identified through analyzing local data, public input, consultation with residents, local agencies and business, and re-examining the City's previous studies noted above.

## HUD Required Contents of Neighborhood Revitalization Strategy

The Department of Housing and Urban Development (HUD) requires the following information in order to consider approval of the City's proposed Neighborhood Revitalization Strategy Areas (NRSA). Requirements are outlined in HUD Notice CPD-16-16, which supersedes Notice CPD-96-01. The required information is presented throughout the plan, but specific references to each requirement are listed below:

- 1) **Boundaries:** The geographical boundaries by census tract block group must be identified. The two NRSA boundaries are Census Tracts 16 and 18, and are described in more detail in the "Boundaries" section of the Plan.

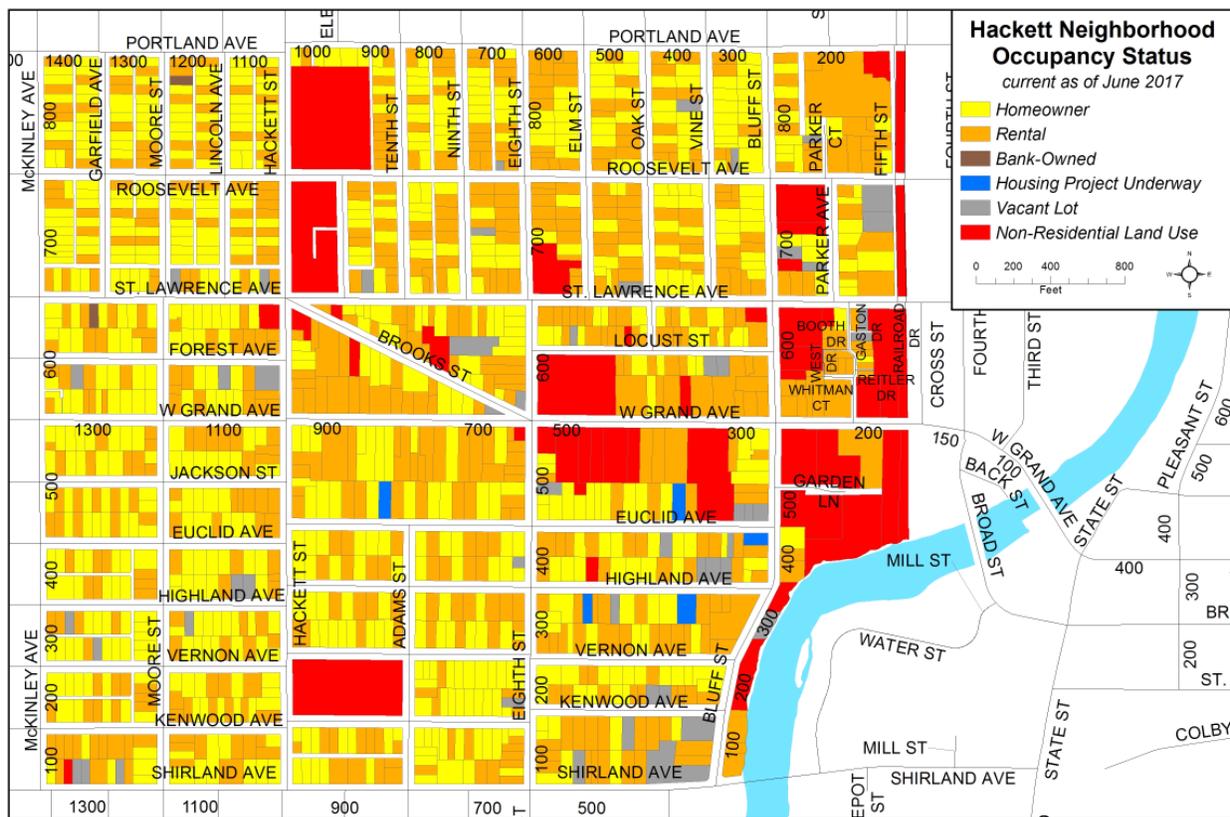
- 2) Demographic Criteria: The designated area must be documented as primarily residential and contain the required minimum percentage of low-moderate income residents. Both census tracts 16 and 18 are primarily residential and have percentages of low-moderate income households higher than the highest quartile percentage of 64.37%. This is described in more detail in the “Demographic Criteria” section of the Plan.
- 3) Consultation: The City must describe how the strategy was developed in consultation with community stakeholders. The City consulted with numerous stakeholders throughout the process including residents, business owners, community leaders, public service organizations, housing organizations, public institutions, and other City Departments. Efforts and results are described in the ‘Community Consultation’ section of the Plan.
- 4) Assessment: The City must include an assessment of the housing market and economic conditions of the area, an examination of the opportunities for housing and economic improvements, and the problems likely to be encountered in pursuit of such goals. This assessment is described in the “Community Profile” section of the Plan.
- 5) Housing and Economic Opportunities: The City must develop its strategy and implementation plans to promote the area’s economic progress. The City developed three main strategies with specific objectives to promote neighborhood revitalization, resident empowerment, and public safety. These opportunities are described throughout the “Strategies” section of the Plan.
- 6) Performance Measures: The City’s strategy must identify results expected to be achieved, expressing them in terms of measureable outputs and outcomes. Performance measures are described in the “Strategies” section of the Plan, under each objective marked by orange bullet points.
- 7) Leverage: The City must outline how the plan will attract additional investment to the designated areas. Each objective outlined in the “Strategies” section of the Plan contains a listing of resources and partnerships.

## BOUNDARIES

The City of Beloit is proposing two Neighborhood Revitalization Strategy Areas, using the U.S. Census Bureau census tract borders: Census Tract 16, and Census Tract 18.

### The Hackett Neighborhood, Census Tract 16

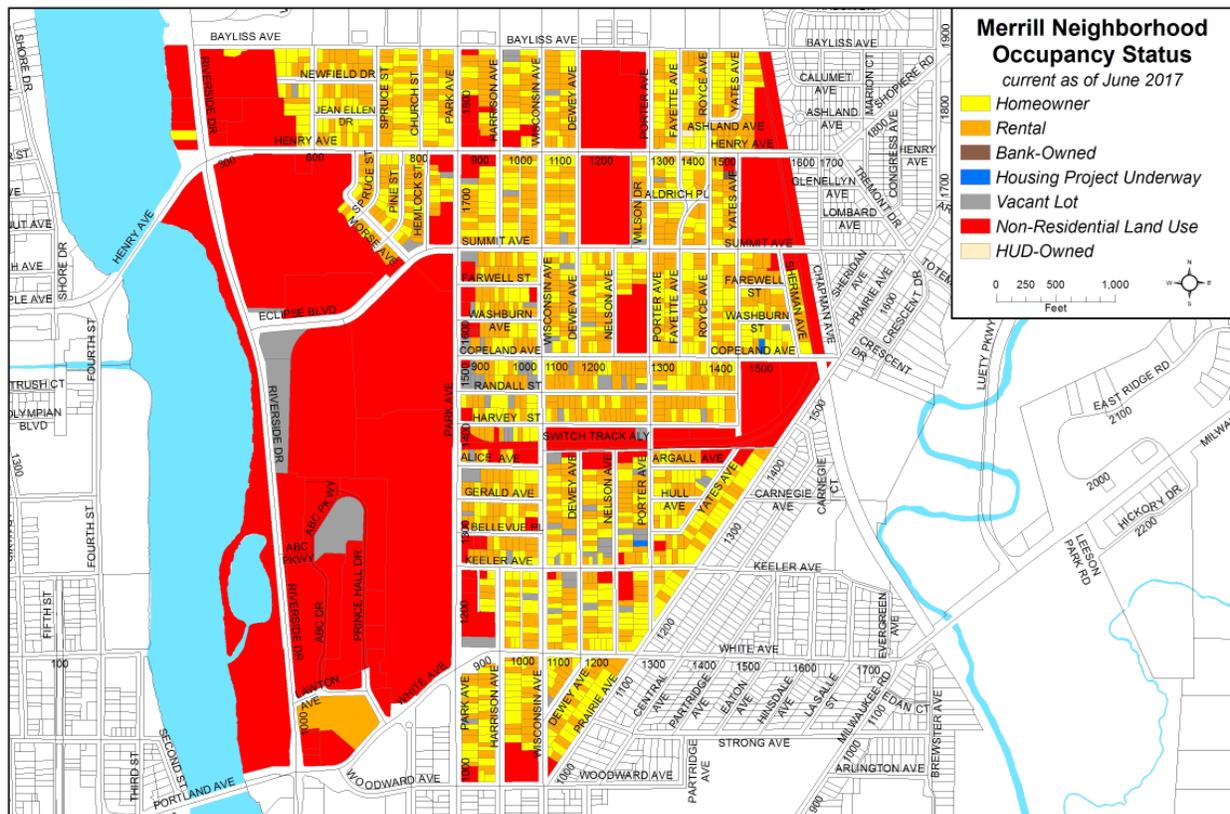
Located directly west of the Rock River and downtown and is bound by Shirland Avenue to the south, McKinley Avenue to the west, Portland Avenue to the north, and Fifth Street and the Rock River to the east. The predominant land use in the NRSA is residential, although a few commercial uses are scattered along St. Lawrence Avenue, Bluff Street, and Park Avenue. Institutional or community service uses include three city parks, Hackett Elementary School, Grinnell Senior Center, and the Beloit Historical Society. The Bluff Street Historic District, a district on the National Registered of Historic Places, is part of the Hackett Neighborhood and is home to many beautiful Queen-Anne and Dutch-Revival houses.



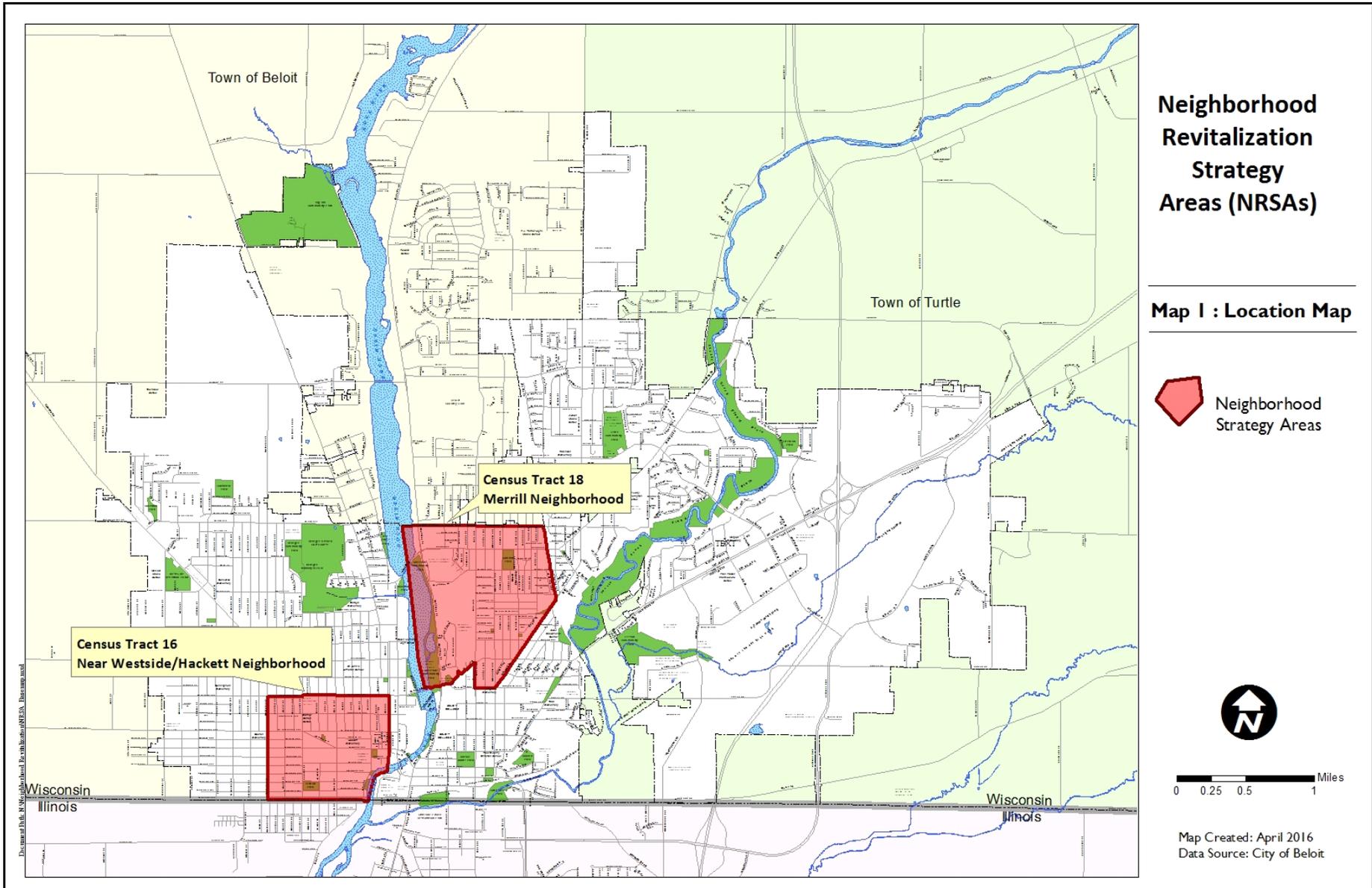
The City has designated a Target Area within census tract 16, block group 3, in which a concentration of funding and housing improvement efforts will take place. Concentrated efforts will include new construction, demolition, purchase-rehab, and targeted housing rehabilitation loan options. The City has begun projects in the 300-500 blocks of Highland and Euclid.

### The Merrill Neighborhood, Census Tract 18

Located north of downtown and east of the Rock River and 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. The Merrill Neighborhood has a larger mix of land uses including manufacturing, commercial, and residential. Commercial uses are primarily concentrated along Park Avenue, while the manufacturing giants Fairbanks Morse and ABC Supply are located between Park Avenue and the Rock River. Institutional and community uses include Riverside Community Park, the Merrill Community Center, and the Beloit Public Library.



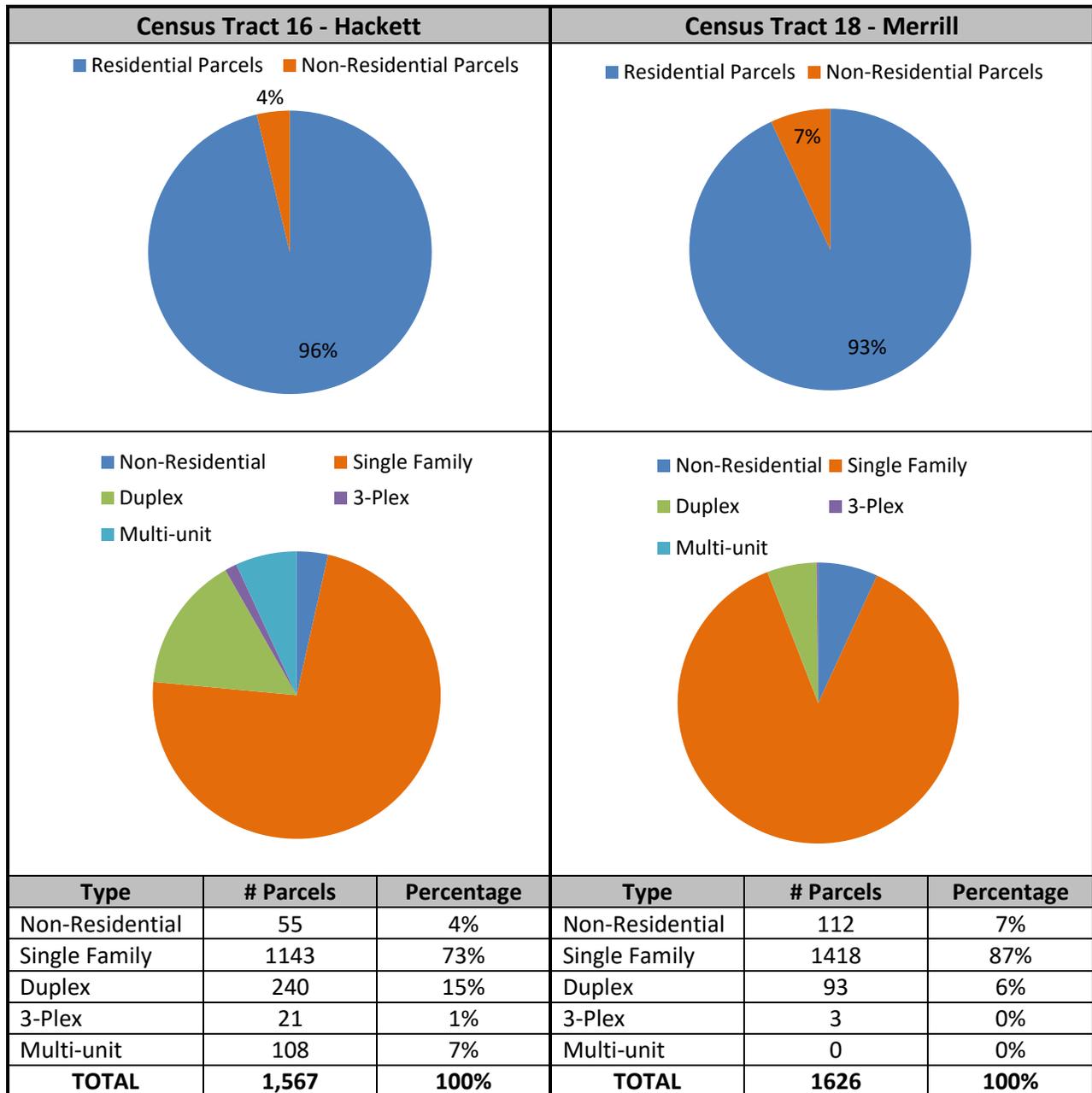
The following map shows the locations of the NRSA areas in the City of Beloit:



## DEMOGRAPHIC CRITERIA

HUD requires the designated NRSA areas to “be documented as primarily residential and contain a percentage of low-moderate income (LMI) residents that is equal to the community’s highest quartile percentage’ as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) or 70%, whichever is less, but in any event, not less than 51%.”

### Primarily Residential



City of Beloit Comprehensive Plan 2008

**Percentage of LMI Residents**

The City of Beloit has thirty three (33) census tract block groups. The upper quartile block group is the ninth highest group with a low to moderate income (LMI) percentage of 64.73%. Both census tracts 16 and 18 have LMI percentages higher than 64.73%. The full listing of Beloit’s census tract block groups and LMI percentages from the American Community Survey (ACS) is provided in Appendix B.

Census tract 16: This census tract contains four block groups with a total of 72.08% LMI.

Block Group	# Low Mod	# LM Universe	% LMI
0016001	855	965	88.60%
0016002	865	1425	60.70%
0016003	840	1065	78.87%
0016004	900	1345	66.91%
<b>TOTALS</b>	<b>4800</b>	<b>3460</b>	<b>72.08%</b>

*2006-2010 American Community Survey – US Census*

Census tract 18: This census tract contains four block groups with a total of 67.89% LMI:

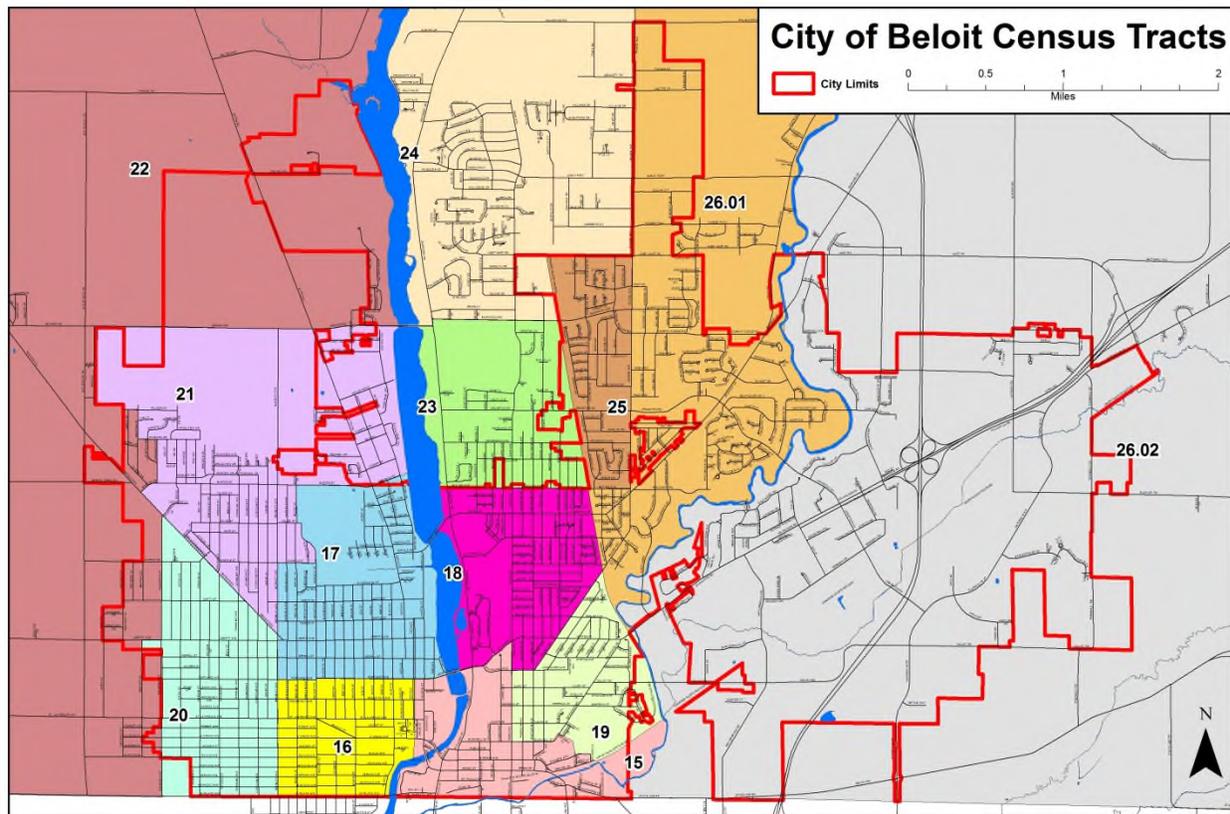
Block Group	# Low Mod	# LM Universe	% LMI
0018001	660	975	67.69%
0018002	895	1345	66.54%
0018003	945	1340	70.52%
0018004	280	435	64.37%
<b>TOTALS</b>	<b>4095</b>	<b>2780</b>	<b>67.89%</b>

*2006-2010 American Community Survey – US Census*

## COMMUNITY PROFILE - ASSESSMENT

The purpose of the community demographics profile is to provide a sufficient foundation when working to understand the opportunities and challenges in the Hackett and Merrill Neighborhoods. Understanding how the population and various economic and housing indicators in the two NRSA neighborhoods compare to the rest of the community is important when establishing objectives and goals.

The NRSA neighborhoods are located in Census Tract 16 (Hackett) and Census Tract 18 (Merrill). The Census Tract Map below shows their location along with the others in the City of Beloit. Census Tracts 23 and 24 have not been included in the data tables because they have so few people and housing located within them.



The City of Beloit is located on the stateline between Wisconsin and Illinois and has the Rock River running through the middle of it. The Hackett Neighborhood (Census Tract 16) is located just north of the stateline and is colored yellow on the map above. It is located just west of the Rock River and includes the Bluff Street Historic District along the eastern edge of the neighborhood.

The Merrill Neighborhood (Census Tract 18) is located east of the Rock River and is colored pink in the map above. This neighborhood includes a number of businesses along Riverside Drive, Park Avenue, Henry Avenue, and Switchtrack Alley. Some of the major employers include ABC

Supply and Fairbanks Morse. The majority of the residential neighborhood was developed with housing for workers at Fairbanks Morse which was established in Beloit in the late 1800s.

**Population Characteristics**

According to American Community Survey data, Beloit’s total population is 36,966. Approximately 25% of the City’s population is located in the Hackett and Merrill Neighborhoods, with 5,050 people living in the Hackett Neighborhood and 4,147 in the Merrill Neighborhood.

Age Distribution

The City of Beloit has a much younger population than Rock County. In Beloit, the median age is 33.1, compared with 38.0 in Rock County. Both the Hackett and Merrill Neighborhoods have an even younger population than the City of Beloit as a whole. In the Hackett Neighborhood, the median age drops to 28.4, with the Merrill Neighborhood having a median age of 30.0 (see following table).

This difference in age can also be seen when looking at the percent of the population under the age of 18. In Beloit, the percent of the total population under 18 is 27.1%. However, 33.9% of residents in the Hackett Neighborhood and 32.1% of residents in the Merrill Neighborhood are under the age of 18.

**Age Distribution**

Geography	Total Persons	Median Age	Percent of Total			
			Under 18	18-24	25-64	65+
Census Tract 15 *	2,326	21.6	10.1%	54.5%	27.6%	7.7%
Census Tract 16	5,050	28.4	33.9%	10.6%	48.2%	7.4%
Census Tract 17 *	5,344	29.8	32.2%	10.5%	48.6%	8.7%
Census Tract 18	4,147	30.0	32.1%	10.9%	48.8%	8.1%
Census Tract 19 *	2,669	32.2	29.8%	9.1%	52.0%	9.1%
Census Tract 20 *	3,830	36.5	26.1%	8.1%	54.2%	11.6%
Census Tract 21 *	3,328	38.6	24.7%	8.7%	49.6%	17.1%
Census Tract 22 *	572	40.6	24.1%	10.3%	51.7%	13.8%
Census Tract 25 *	2,595	44.1	20.4%	8.7%	47.9%	23.0%
Census Tract 26.01 *	4,724	39.7	24.8%	6.5%	51.1%	17.6%
Census Tract 26.02 *	2,342	38.3	24.1%	8.1%	55.3%	12.6%
City of Beloit	36,966	33.1	27.1%	12.0%	48.9%	12.0%
Rock County	160,331	38.0	25.1%	8.6%	52.8%	13.6%

\*CT boundaries extend beyond city limits - data within the city limits used

Source: U.S. Census, American Community Survey Data, 2010-2014

These neighborhoods also have a lower proportion of older people, when compared to both the City of Beloit and Rock County. In the City of Beloit, 12.0% of the population is 65 years and

older, with Rock County having 13.6% of population in this age category. These two central city neighborhoods, on the other hand, have less than 10% of their population in this age category, with Hackett have 7.4% and Merrill having 8.1% of its population age 65 years and older.

Racial Distribution and Latino Population

Beloit’s racial make-up and proportion of Latino population is dramatically different from Rock County. Rock County’s population as a whole is primarily white, with less than 10 percent of the population being Latino and approximately 4% Black or African American. The City of Beloit is 65% white, 11% Black or African American, and 18% Latino.

The Hackett Neighborhood has a similar breakdown to the City as a whole, at 61% White, 14% Black or African American, and 21% Latino. However, the Merrill Neighborhood’s racial and Latino distribution is dramatically different, with 32% White, 30% Black or African American, and 35% Latino (see table below).

**Race Distribution and Latino Population**

Geography	Total	Not Hispanic or Latino						Hispanic or Latino
		White	Black or African American	American Indian and Alaska Native	Asian, Native Hawaiian, & Pacific Islander	Some other race	Two or more races	
CT 15 *	2,486	71.0%	5.4%	0.0%	3.8%	0.0%	4.5%	15.4%
CT 16	5,088	61.0%	14.0%	0.4%	0.0%	0.0%	3.6%	21.0%
CT 17 *	4,926	55.3%	14.4%	0.6%	0.0%	0.0%	4.8%	24.9%
CT 18	3,853	32.4%	29.4%	0.0%	0.0%	0.3%	3.3%	34.6%
CT 19 *	2,457	71.6%	11.2%	0.9%	1.8%	0.0%	3.9%	10.7%
CT 20 *	3,934	83.6%	1.3%	0.3%	1.2%	0.0%	5.9%	7.7%
CT 21 *	3,525	79.1%	6.2%	0.0%	3.3%	0.0%	2.4%	9.0%
CT 22 *	781	72.3%	5.1%	3.2%	2.2%	0.0%	1.5%	15.6%
CT 25 *	2,538	70.7%	12.1%	0.0%	0.6%	0.0%	8.3%	8.3%
CT 26.01 *	4,778	65.3%	11.2%	0.4%	2.7%	0.0%	5.0%	15.4%
CT 26.02 *	2,507	68.5%	1.4%	0.0%	1.9%	0.0%	4.7%	23.6%
City of Beloit	36,943	64.7%	11.3%	0.3%	1.4%	0.0%	4.5%	17.7%
Rock County	160,356	84.6%	3.9%	0.2%	1.1%	0.0%	2.7%	7.5%

\*CT boundaries extend beyond city limits - data within the city limits used (CT = Census Tract)

Source: U.S. Census, American Community Survey Data, 2012-2016

**Household Characteristics**

Almost one-quarter of the City of Beloit households are located in the Hackett and Merrill Neighborhoods. 13.2% are located in the Hackett Neighborhood (Census Tract 16), and 10.2% in the Merrill Neighborhood (Census Tract 18). Of these 13,869 Beloit households,

approximately 36.9% are families with children, and 63.1% are families without children. This is similar to Rock County’s proportions (see table below).

Within the City of Beloit, the percent of households with children varies widely across the Census Tracts. However, both the Hackett (Census Tract 16) and Merrill (Census Tract 18) neighborhoods have a higher proportion than the City of Beloit as a whole and Rock County, with 44.2% and 46.0%, respectively. This may indicate a greater need for youth facilities and youth programs in these two neighborhoods.

**Household Types**

Geography	Total Households	Percent of Households		Households with Children		
		With Children 18 years and younger	Without Children 18 years and younger	Single Parent Households	Married Family Households	Non-family Households
Census Tract 15 *	633	23.2%	76.8%	37.4%	62.6%	0.0%
Census Tract 16	1,831	44.2%	55.8%	46.0%	50.7%	3.2%
Census Tract 17 *	1,783	46.8%	53.2%	55.1%	44.9%	0.0%
Census Tract 18	1,412	46.0%	54.0%	58.9%	39.0%	2.2%
Census Tract 19 *	943	30.1%	69.9%	64.4%	34.2%	1.4%
Census Tract 20 *	1,533	28.2%	71.8%	22.5%	77.5%	0.0%
Census Tract 21 *	1,353	34.5%	65.5%	52.9%	47.1%	0.0%
Census Tract 22 *	291	45.4%	54.6%	43.9%	56.1%	0.0%
Census Tract 25 *	1,101	30.5%	69.5%	62.8%	37.2%	0.0%
Census Tract 26.01 *	1,947	33.6%	66.4%	42.0%	58.0%	0.0%
Census Tract 26.02 *	999	34.7%	65.3%	45.8%	54.2%	0.0%
City of Beloit	13,869	36.9%	63.1%	49.4%	49.8%	0.9%
Rock County	63,006	34.4%	65.6%	35.8%	62.5%	1.7%

\*CT boundaries extend beyond city limits - data within the city limits used

Source: U.S. Census, American Community Survey, 2012-2016.

Regarding the breakdown of children with families, about 63% of these families in Rock County are married couple families. This differs greatly from the City of Beloit where half of the families are single parent families and half are married couple families. The Hackett Neighborhood (Census Tract 16) has a similar percentage of married couple families, but the Merrill Neighborhood (Census Tract 18) has a much larger share of single parent households, at 58.9%. This could mean that there is not only a great need for youth programs in the Merrill Neighborhood but a need specifically for after-school, before-school, and summer programs while the single parent is working.

Length of Residency

An indication of the health of a neighborhood is the length of time a resident remains in a neighborhood. Having a consistent resident population in a neighborhood usually results in

neighborhoods with better housing, well-maintained properties, and higher rate of crime clearance. This is due to the fact that residents tend to know each other and, therefore, can identify when a stranger is in the neighborhood, and they feel a greater sense of attachment to their home and property and will keep it in better condition. There is also the sense of obligation to maintain your property when you have a relationship with your neighbors.

In Rock County and Beloit, including the individual neighborhoods, people living in owner-occupied households tend to have lived in their units longer than the people in renter-occupied units (see table below). The median year the householder moved into the housing unit for owner-occupied units varies from 1993 to 2001. However, for rental units, the median year the household moved in varied from 2004 to 2010.

**Median Year Householder Moved Into Unit**

Geography	Owner-Occupied Units		Renter-Occupied Units	
	Total	Median Year Occupied	Total	Median Year Occupied
Census Tract 15 *	609	1997	710	2005
Census Tract 16	2,802	2001	2,281	2005
Census Tract 17 *	3,167	1999	1,753	2007
Census Tract 18	1,566	1993	2,277	2005
Census Tract 19 *	1,539	1998	913	2007
Census Tract 20 *	3,031	2000	897	2007
Census Tract 21 *	2,474	1994	1,025	2004
Census Tract 22 *	564	1993	217	2010
Census Tract 25 *	1,472	1997	933	2010
Census Tract 26.01 *	3,405	2001	1,224	2005
Census Tract 26.02 *	1,791	2001	716	2009
City of Beloit	22,420	1999	13,016	2006
Rock County	116,133	1999	41,115	2006

*\*CT boundaries extend beyond city limits - data within the city limits used  
Source: U.S. Census, American Community Survey, 2012-2016.*

**Housing Characteristics**

The type and quality of housing in a neighborhood can greatly influence how the neighborhood is perceived by both residents and visitors alike. Quality of housing stock can be measured in a multitude of ways including rates of homeownership, vacancy rates, age of housing stock, and housing values.

Occupancy Rates

Increasing the rate of home ownership in the two NRSAs and the city as whole will empower existing residents and increase the stability of the neighborhood as more individuals put down roots. With a large transient population due to proximity to the state border and intersection of two major interstates, the community has long struggled with low rates of home ownership

and a high rate of absentee landlords who do not properly maintain their properties. The percent of total units that are owner-occupied in Beloit is 57.0%. This is significantly lower than Rock County’s rate of 66.5%. The percentage rate of owner occupied units in the two NRSA neighborhoods is even lower at 44.0% for the Hackett Neighborhood (Census Tract 16) and 42.1% for the Merrill Neighborhood (Census Tract 18). (Please see table below.).

Vacancy rates can also be an indication of a declining neighborhood. It could be a sign that landlords and/or homeowners have abandoned their properties. After the housing market crash of 2008, there was a prevalence of foreclosures, and often, property owners walked away from their properties before the bank finalized the foreclosure. In some cases, the banks never completed the foreclosure process. This has resulted in an increase in vacant houses. There are a number of other reasons why houses became vacant including, people aging out of their homes, people being unable to sell their houses, and people owing more on their mortgage(s) than the property’s value; commonly referred to as being “upside down” on their mortgages.

**Occupancy Status**

Geography	Total	Owner-Occupied		Renter-Occupied		Vacant	
		Number	Percent	Number	Percent	Number	Percent
Census Tract 15 *	755	220	29.1%	413	54.7%	122	16.2%
Census Tract 16	2,113	929	44.0%	902	42.7%	282	13.3%
Census Tract 17 *	2,106	1,198	56.9%	585	27.8%	323	15.3%
Census Tract 18	1,580	665	42.1%	747	47.3%	168	10.6%
Census Tract 19 *	1,094	691	63.2%	252	23.0%	151	13.8%
Census Tract 20 *	1,604	1,182	73.7%	351	21.9%	71	4.4%
Census Tract 21 *	1,485	943	63.5%	410	27.6%	132	8.9%
Census Tract 22 *	291	211	72.5%	80	27.5%	0	0.0%
Census Tract 25 *	1,127	651	57.8%	450	39.9%	26	2.3%
Census Tract 26.01 *	2,031	1,405	69.2%	542	26.7%	84	4.1%
Census Tract 26.02 *	1,119	646	57.7%	353	31.5%	120	10.7%
City of Beloit	15,348	8,741	57.0%	5,128	33.4%	1,479	9.6%
Rock County	68,369	45,442	66.5%	17,564	25.7%	5,363	7.8%

\*CT boundaries extend beyond city limits - data within the city limits used  
 Source: U.S. Census, American Community Survey, 2012 - 2016.

According to the American Community Survey, 2012-2016, 7.8% of Rock County’s housing stock was vacant, compared to 9.6% of Beloit’s housing stock. The two NRSA neighborhoods had higher levels of vacancies, with the Hackett Neighborhood (Census Tract 16) having 13.3% of its housing units vacant and the Merrill Neighborhood (Census Tract 18) having 10.6% of its units vacant.

The 2012 American Community Survey provides data on vacant properties, specifically the reason they are vacant. For the two NRSA neighborhoods, the reason for vacancy differs. For the Hackett Neighborhood (CT 16), the majority of vacant properties are for sale or for rent (see table below). For the Merrill Neighborhood (CT 18), only 44% of vacant properties are for sale or for rent. The majority of the vacant in this neighborhood fall into the category of “Other

Vacants” which is more problematic for the neighborhood as it could mean that the properties may remain vacant for a long-time, which can have a negative effect on the neighborhood.

### Vacancy Status

Geography	Total Vacant Units	For Rent/Sale		Rented or Sold, Not Yet Occupied		All Other Vacants	
		Total	Percent	Total	Percent	Total	Percent
Census Tract 15 *	122	57	46.7%	19	15.6%	46	37.7%
Census Tract 16	282	262	92.9%	0	0.0%	20	7.1%
Census Tract 17 *	323	157	48.6%	0	0.0%	166	51.4%
Census Tract 18	168	74	44.0%	0	0.0%	94	56.0%
Census Tract 19 *	151	151	100.0%	0	0.0%	0	0.0%
Census Tract 20 *	71	29	40.8%	0	0.0%	42	59.2%
Census Tract 21 *	132	35	26.5%	64	48.5%	33	25.0%
Census Tract 22 *	0	0	0.0%	0	0.0%	0	0.0%
Census Tract 25 *	26	0	0.0%	26	100.0%	0	0.0%
Census Tract 26.01 *	84	45	53.6%	0	0.0%	39	46.4%
Census Tract 26.02 *	120	10	8.3%	0	0.0%	110	91.7%
City of Beloit	1,479	820	55.4%	109	7.4%	550	37.2%
Rock County	5,363	2,225	41.5%	392	7.3%	2,746	51.2%

\*CT boundaries extend beyond city limits - data within the city limits used  
 Source: U.S. Census, American Community Survey, 2012-2016.

### Age of Housing Stock

As Beloit grew in the late 1800s and early 1900s and expanded across the Rock River, the land in the Hackett Neighborhood was some of the first to be settled and built on. Due to this early expansion, the housing stock in that area is on average significantly older than the rest of the city (see table below). For example more two-thirds of the structures in the Hackett Neighborhood were built before 1959 compared with 41.1% for Rock County and 59.1% for the city as a whole.

The age of the housing stock in both NRSA neighborhoods is older than Rock County and the City of Beloit as a whole. The median year structure built is 1967 for Rock County and 1955 for the City of Beloit, while in the NRSA Neighborhoods, the median year structure built is 1939 for the Hackett Neighborhood (CT 16) and 1947 for the Merrill Neighborhood (CT 18).

Older housing stock is more expensive to maintain due to the materials and building methods used, and deferred maintenance has led to a high rate of condemned and unfit houses in the recent years. Combined with a significant number of foreclosures fueled by the 2007 housing crisis, property values in both neighborhoods have suffered when compared to other areas of the city.

According to the 2012 American Community Survey, the median value of owner-occupied housing is lower in these two neighborhoods when compared to the City of Beloit as a whole

and Rock County (see following table). The median value in the Hackett and Merrill Neighborhoods is \$77,300 and \$57,300, while Beloit’s median value in 2012 was \$88,600 and Rock County’s was \$136,700.

**Year Structure Built**

Geography	Median Year Structure Built	Total Housing Units	Built 2000 or later	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1959 or earlier
CT 15 *	1951	755	0.7%	0.8%	2.9%	12.5%	15.1%	68.1%
CT 16	1939	2,113	0.5%	1.2%	1.8%	12.8%	6.6%	77.0%
CT 17 *	1939	2,106	2.5%	2.1%	4.0%	5.3%	9.4%	76.8%
CT 18	1947	1,580	2.2%	5.6%	4.5%	4.6%	7.0%	76.1%
CT 19 *	1939	1,094	0.0%	1.4%	1.4%	5.5%	2.8%	88.9%
CT 20 *	1954	1,604	5.7%	1.5%	1.4%	8.0%	9.9%	73.5%
CT 21 *	1963	1,485	6.5%	10.5%	3.2%	13.1%	25.3%	41.3%
CT 22 *	1967	291	27.1%	4.1%	3.4%	5.8%	30.6%	28.9%
CT 25 *	1969	1,127	15.7%	8.6%	4.3%	17.4%	32.7%	21.2%
CT 26.01 *	1971	2,031	19.4%	13.2%	6.1%	12.2%	8.9%	40.2%
CT 26.02 *	1994	1,119	41.7%	13.7%	9.0%	8.0%	9.7%	18.0%
City of Beloit	1955	15,348	9.2%	6.0%	3.8%	9.7%	12.3%	59.1%
Rock County	1967	68,369	11.1%	12.8%	8.3%	13.9%	12.8%	41.1%

\*CT boundaries extend beyond city limits - data within the city limits used (CT = Census Tract)

Source: U.S. Census, American Community Survey Data, 2012-2016

**Owner-Occupied Housing Values**

Geography	Median Value	Total	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$200,000	\$200,000 or more
CT 15 *	\$108,800	220	0.0%	0.0%	38.6%	38.6%	2.7%	20.0%
CT 16	\$77,300	929	1.0%	12.1%	71.9%	6.9%	3.0%	5.2%
CT 17 *	\$74,500	1,198	0.0%	9.5%	75.9%	12.4%	0.0%	2.3%
CT 18	\$57,300	665	17.6%	18.2%	53.4%	7.4%	1.2%	2.3%
CT 19 *	\$97,600	691	0.0%	4.6%	47.0%	31.3%	9.0%	8.1%
CT 20 *	\$83,400	1,182	3.4%	4.8%	60.3%	21.7%	4.5%	5.3%
CT 21 *	\$92,900	943	1.0%	1.0%	62.6%	26.6%	8.9%	0.0%
CT 22 *	\$109,300	211	0.0%	0.0%	41.2%	33.6%	2.8%	22.3%
CT 25 *	\$96,400	651	5.5%	0.2%	51.2%	38.6%	2.3%	2.3%
CT 26.01 *	\$115,000	1,405	1.1%	4.3%	32.0%	35.8%	11.6%	15.2%
CT 26.02 *	\$169,600	646	15.5%	0.0%	1.9%	15.2%	35.9%	31.6%
City of Beloit	\$88,600	8,741	3.7%	5.8%	51.8%	22.8%	7.5%	8.4%
Rock County	\$136,700	45,442	3.6%	2.2%	22.5%	29.4%	20.9%	21.4%

\*CT boundaries extend beyond city limits - data within the city limits used (CT = Census Tract)

Source: U.S. Census, American Community Survey, 2012-2016.

The Merrill Neighborhood, in particular, has much larger percentages of owner-occupied properties in the lower ranges and few properties in the higher range, especially when compared to Beloit as a whole and Rock County. A startling fact is that 17.6% of the owner-occupied properties in this neighborhood are valued less than \$25,000, compared to 3.7% for the City of Beloit and 3.6% for Rock County. Additionally, only about 11% of the owner-occupied housing is valued \$100,000 or above, compared to 39% for the City of Beloit and 72% for Rock County. Although the Hackett Neighborhood's values aren't as low as the Merrill Neighborhood's, the values are still significantly lower than the City of Beloit as a whole and Rock County. Generally, lower owner-occupied housing values are located in the central city neighborhoods.

### **Economic Indicators**

A variety of external factors have led to a decrease in the economic prospects for many residents of the NRSA neighborhoods including a steady decline in manufacturing jobs, the 2008 housing crisis, and difficulty in obtaining credit. Many of the residents in these neighborhoods also have limited education and job skills, which have left them ill-equipped to apply for the new jobs that are replacing the manufacturing jobs. There is a greater need in these two neighborhoods for programs which would increase residents' job skills and provide housing programs including Section 8 and housing rehab assistance, affordable youth programs, and other programs which meet their economic and personal needs.

### **Educational Attainment**

In order to be hired for the new jobs being created in Beloit, residents need to have either advanced education or special skills. Unfortunately, the residents of the two NRSA neighborhoods are less educated than residents of Beloit as a whole or Rock County. The proportion of NRSA residents with education beyond high school is somewhat less than the proportion for the City or Rock County (see following table). However, when you look at the proportion of people who attained either a Bachelor's Degree from college or an advanced degree, the proportion goes down dramatically. This directly impacts the earning potential of residents in the two NRSA's and the ability for them to qualify for these new jobs.

**Educational Attainment**

Geography	Less than High School Graduate	High School Graduate or Equivalency	Some College or Associate's Degree	Bachelor's degree	Graduate or Professional Degree
Census Tract 15 *	25.5%	34.0%	18.9%	13.0%	8.6%
Census Tract 16	26.6%	38.2%	30.3%	4.5%	0.4%
Census Tract 17 *	32.3%	30.4%	30.7%	3.5%	3.1%
Census Tract 18	27.7%	40.1%	24.9%	3.8%	3.5%
Census Tract 19 *	14.8%	28.1%	32.8%	15.2%	9.1%
Census Tract 20 *	21.7%	45.2%	24.0%	7.1%	2.0%
Census Tract 21 *	20.1%	44.4%	26.9%	7.7%	0.9%
Census Tract 22 *	25.2%	46.5%	23.2%	3.9%	1.2%
Census Tract 23 *	60.5%	39.5%	0.0%	0.0%	0.0%
Census Tract 24 *	0.0%	0.0%	0.0%	0.0%	0.0%
Census Tract 25 *	23.8%	37.6%	27.8%	9.9%	0.9%
Census Tract 26.01 *	18.9%	35.4%	22.5%	13.1%	10.2%
Census Tract 26.02 *	8.2%	22.2%	29.3%	21.0%	19.3%
City of Beloit	22.7%	36.6%	26.8%	8.9%	5.0%
Rock County	12.7%	36.4%	31.4%	13.1%	6.4%

\*CT boundaries extend beyond city limits - data within the city limits used  
 Source: U.S. Census, American Community Survey, 2012-2016.

**Unemployment**

This is reflected in the unemployment data provided in the table below. The 2012-2016 American Community Survey data identifies the percent of the population that is employed and unemployed by Census Tract by age group and gender. In the younger age category (16-24 years of age), there are higher rates of unemployment in both Beloit and Rock County, with 24.0% and 19.9% respectively. Beloit tends to have higher levels of unemployment than Rock County as a whole in all age categories. Although the Hackett Neighborhood (CT 16) has similar unemployment levels to the City as a whole, the Merrill Neighborhood (CT 18) has a significantly higher unemployment rate (56.9%) at this age level.

In the 25-34 age group, unemployment levels drop for Beloit and Rock County, to 15.8% and 9.5%, respectively. The unemployment rate drops in the NRSA neighborhoods as well, but Hackett Neighborhood's rate (19.2%) is slightly more than Beloit's, and Merrill Neighborhood's rate is higher yet, at 24.3%. In the 35-64 age group, unemployment rates drop at a greater pace for the NRSA neighborhoods than Beloit and Rock County. The unemployment rate in the Hackett Neighborhood is actually lower than the rate for Beloit as a whole in this age group but still remains somewhat higher than Rock County's rate. The Merrill Neighborhood still lags behind, with 17.6% unemployed.

**Unemployment Rates**

Geography	Age 16 - 24			Age 25 - 34			Age 35 - 64		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
CT 15 *	0.0%	15.4%	11.0%	5.9%	0.0%	2.4%	10.1%	38.1%	22.2%
CT 16	30.7%	18.9%	25.1%	24.0%	15.8%	19.2%	15.4%	5.5%	11.0%
CT 17 *	9.5%	32.5%	19.3%	26.7%	0.0%	13.4%	8.7%	8.6%	8.7%
CT 18	50.3%	72.0%	56.9%	7.7%	38.6%	24.3%	27.7%	6.2%	17.6%
CT 19 *	39.0%	8.0%	28.5%	34.2%	16.3%	26.5%	7.3%	3.9%	5.7%
CT 20 *	34.7%	28.4%	32.1%	5.4%	0.0%	3.7%	4.1%	11.4%	7.5%
CT 21 *	50.3%	21.6%	39.9%	31.3%	11.9%	22.4%	10.6%	12.4%	11.4%
CT 22 *	26.0%	0.0%	20.0%	0.0%	0.0%	0.0%	5.7%	12.6%	8.8%
CT 25 *	64.2%	31.3%	48.5%	18.8%	0.0%	8.7%	23.5%	8.0%	16.7%
CT 26.01 *	12.1%	11.6%	11.9%	11.0%	22.1%	15.2%	17.1%	19.2%	18.3%
CT 26.02 *	0.0%	13.2%	7.8%	0.0%	25.6%	19.5%	13.0%	8.5%	10.8%
City of Beloit	27.0%	21.0%	24.0%	18.3%	13.4%	15.8%	13.5%	10.9%	12.2%
Rock County	21.2%	18.6%	19.9%	10.6%	8.1%	9.5%	9.1%	7.1%	8.1%

\*CT boundaries extend beyond city limits - data within the city limits used (CT = Census Tract)

Source: U.S. Census, American Community Survey, 2012-2016.

Hackett Neighborhood is actually lower than the rate for Beloit as a whole in this age group but still remains somewhat higher than Rock County’s rate. The Merrill Neighborhood still lags behind, with 17.6% unemployed.

Evaluating these same data by gender, in Beloit and Rock County, unemployment levels tend to be lower for females than males at all age levels. In the Hackett Neighborhoods, a similar trend is found. However, in the Merrill Neighborhood, females have higher levels of unemployment in all age groups except the 35-64 year age group.

Income

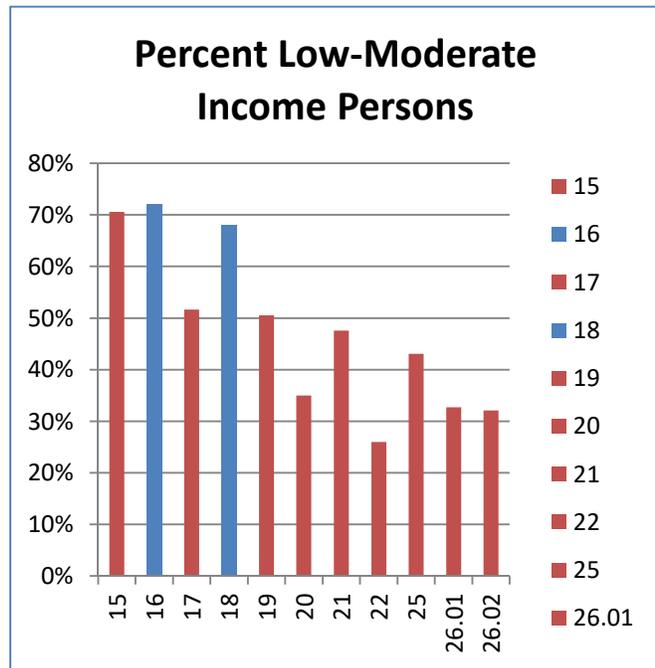
Evaluation of a different economic metric, incomes, paints a similar picture when the NRSA areas are compared to the city as a whole. More than two-thirds of the people living in the NRSA Neighborhoods are considered low to moderate income, compared to 50.8% for Beloit as a whole and 35.6% for Rock County (see table below). This is defined as all persons below the 80% income level.

**Low to Moderate Income Persons**

Geography	Percent of Total
Census Tract 16 – Hackett	72.1%
Census Tract 18 – Merrill	67.9%
Beloit	50.8%
Rock County	35.6%

Source: HUD Exchange, FY 2016 LMISD by Grantee

When looking at all of the Census Tracts in the City of Beloit, central city neighborhoods have the highest proportion of census tracts with low to moderate income persons (see graph below). Census Tract 15 is located in the downtown and includes some of the neighborhood east of it. Census Tract 17 is located west of the Rock River immediately north of the Hackett Neighborhood (Census Tract 16), and Census Tract 19 is located east of the downtown census tract and south of the Merrill Neighborhood (Census Tract 18).



Similar trends continue when you look at the median household incomes of the NRSA Neighborhoods. Rock County’s median household income is \$50,316. Beloit as a whole has a much lower household income at \$38,047. However, the median household incomes for the Hackett and Merrill Neighborhoods are even lower at \$30,783 and \$26,603, respectively (see table below).

However, if you look at other Census Tracts in the City of Beloit, there are a number of areas with higher incomes than Rock County. The above table shows how segregated the community is with regard to income. Lower incomes are generally being located in the central city neighborhoods.

**Household Income (in 2012 Inflation-Adjusted Dollars)**

Geography	Total	Less than \$25,000*	\$25,000 to \$49,999*	\$50,000 to \$74,999*	\$75,000 to \$99,999*	\$100,000 or more*	Median Income*
CT 15 *	633	53.4%	20.9%	7.0%	5.5%	13.3%	\$20,662
CT 16	1,831	43.0%	31.8%	17.1%	4.2%	3.9%	\$30,783
CT 17 *	1,783	30.3%	37.9%	15.3%	8.7%	7.8%	\$36,705
CT 18	1,412	45.7%	28.1%	15.9%	6.9%	3.4%	\$26,605
CT 19 *	943	25.8%	28.5%	14.7%	8.9%	22.1%	\$44,413
CT 20 *	1,533	19.6%	41.2%	18.2%	12.1%	8.9%	\$39,882
CT 21 *	1,353	33.0%	31.8%	21.5%	7.1%	6.6%	\$35,731
CT 22 *	291	14.4%	28.9%	29.9%	20.3%	6.5%	\$57,550
CT 25 *	1,101	31.5%	34.8%	19.3%	7.4%	7.1%	\$38,613
CT 26.01 *	1,947	25.4%	34.5%	13.0%	17.5%	9.6%	\$44,452
CT 26.02 *	999	17.3%	26.7%	18.3%	14.9%	22.7%	\$58,092
City of Beloit	13,869	31.7%	32.6%	16.6%	9.8%	9.3%	\$38,047
Rock County	63,006	22.4%	27.3%	20.8%	14.1%	15.4%	\$50,316

\*CT boundaries extend beyond city limits - data within the city limits used (CT = Census Tract)

Source: U.S. Census, American Community Survey, 2012-2016.

One would expect the poverty levels to follow a similar trend. According to the U.S. Census Bureau, the poverty threshold was \$23,942 for a family of four and \$11,720 for one person. In 2012 both areas have poverty levels significantly higher than Beloit as a whole or Rock County. In the Hackett Neighborhood (Census Tract 16), 28.6% of the population is living below the poverty line. The Merrill Neighborhood has a higher poverty rate at approximately 38.0% (see table below).

**Persons Living Below the Poverty Level**

Geography	Percent Living in Poverty	Total Living in Poverty			
		In Labor Force	Employed	Unemployed	Not In Labor Force
Census Tract 15 *	31.6%	28.6%	5.5%	23.0%	71.4%
Census Tract 16	28.6%	47.7%	29.1%	18.6%	52.3%
Census Tract 17 *	18.3%	65.9%	49.9%	15.9%	34.1%
Census Tract 18	38.0%	50.3%	26.0%	24.3%	49.7%
Census Tract 19 *	19.6%	49.2%	31.4%	17.8%	50.8%
Census Tract 20 *	12.4%	44.3%	18.0%	26.3%	55.8%
Census Tract 21 *	15.6%	53.8%	36.9%	16.9%	46.2%
Census Tract 22 *	16.2%	63.0%	44.0%	19.0%	37.0%
Census Tract 25 *	15.0%	55.2%	36.7%	18.5%	44.8%
Census Tract 26.01 *	10.4%	63.2%	46.6%	16.6%	36.8%
Census Tract 26.02 *	13.2%	78.1%	58.2%	19.9%	21.9%
City of Beloit	19.5%	52.8%	33.0%	19.8%	47.2%
Rock County	11.5%	52.7%	35.3%	17.4%	47.3%

*\*CT boundaries extend beyond city limits - data within the city limits used*

*Source: U.S. Census, American Community Survey, 2012-2016.*

The American Community Survey also identifies the number of people living below the poverty level by employment status. In all areas, about half of the people living below the poverty level are in the labor force. In Rock County, 35.3% of the people living below the poverty level are employed, compared to 33.0% in Beloit as a whole (see table above). For the Hackett and Merrill Neighborhoods, those percentages are slightly lower at 29.1% and 26.0%, respectively.

The economic indicators above reflect a wide gap in economic prosperity between the two NSRAs and the City as a whole. Generally, the NRSA Neighborhoods have people with less education or specialized degrees which appear to result in more unemployment, especially at the lower age levels. This affects their individual and household incomes, which then limits their housing choices. The consequence of this is a concentration of lower income people in the central city neighborhoods which include the Hackett and Merrill Neighborhoods.

## COMMUNITY CONSULTATION

The City used a number of efforts to obtain community input in order to identify the needs of the neighborhoods and community. These efforts included individual interviews, stakeholder meetings, community listening sessions, neighborhood tours, an online survey, and neighborhood forums. The City also consulted with a variety of public services organizations, business leaders, and other City Departments. The City worked closely with Community Action, Inc. to develop strategies for resident economic empowerment.

### Community Relations Interviews

Individual interviews were conducted with twenty one (21) community members and participants were assured that their conversations would be kept in confidence without attribution. The community members represented a variety of constituencies including local businesses, local non-profit service agencies, church/faith representatives, public sector departments, the School District, neighborhood groups, and residents of the Merrill and Hackett Neighborhoods. The interviews were conducted in mid-2015.

The following concerns were identified during these interviews:

- High levels of unemployment
- Crime and related issues (drugs, violence, etc.)
- Truancy issues and how it affects students/families in the short and long term
  - Increasing expulsion rates
- Lack of public acknowledgment about race relations, particularly from the City
- Lack of bi-lingual resources for the community
- Media outlets that only focus on negative issues
- A lack of community affairs/relations programs/support
- Overemphasis on parking tickets/infractions
- Not enough police department engagement in the neighborhoods
  - A decrease in pro-active attention to community policing
- Not enough resources for prevention/invention programs to keep the youth on the right path
- Lack of school board accountability
- Lack of coordinated leadership within African American community
- Too much of a focus on economic development in the main areas
  - Lack of acknowledgement of core urban issues: job training, sexual health, stronger social service programs
  - Feeling of “two Beloit’s”
  - Some areas are just surviving and feel disenfranchised
  - Community groups do not have strong leverage points into the groups that end up in the most trouble
  - Growing sex trafficking

- The informal community gatekeepers do not have access to those with the resources/power
- Lack of diversity within the City staff
- The City has “a branding issue about who/what we are”
  - There is a “stigma attached to the city”
- The communities need more job opportunities to help them get out of their environments
- Lack of programming for young people, especially after-school activities
- Communications between the City and the community is at a low
  - Lack of unity within Beloit
- Lack of voice for the Hispanic population
  - Traffic enforcement issues with the undocumented
- BPD officers do not live in the areas that they police
- Better communication is needed between the various City agencies and departments

### Community Forums

The City held an initial meeting with stakeholders in the community followed by a number of publicly noticed community meetings to solicit input from residents and businesses regarding the needs of residents in the two NRSA areas.

- 1) Initial Stakeholder Meeting: On August 24, 2015, the City hosted a meeting at the Beloit Public Library. The consulting firm identified community stakeholders, invited them to attend the meeting, and facilitated the meeting. The City Manager, the Interim Police Chief, the Community Development Director, and Director of Community and Housing Services were in attendance from the City of Beloit. Attendees included the Editor of the Beloit Daily News, the School Board President, a City Councilor, residents from the Merrill Neighborhood, representatives from Community Action, a local pastor, representatives from other grassroots movements/organizations organized in response to the violence in Beloit, a representative from the Police and Fire Commission, local landlords, and two representative from the Equal Opportunities Commission. Issues identified were:
  - Lack of job training programs
  - Lack of youth programming
  - Lack of assistance programs for people who are struggling
  - Race relations issues throughout the community
  - A sense that residents in the Merrill Neighborhood do not qualify for programs that assist with home improvement
  - Merrill Neighborhood residents voiced that the community does not care about them, and they have been struggling since before the 70’s so why is the City just now taking notice
  - People do not feel safe, they are afraid due to the crime

- 2) Listening Session: Held on October 20, 2015 at Merrill Elementary School located in the Merrill Neighborhood, Census Tract 18. The panel of City staff included Lori Curtis Luther, City Manager; David B. Zibolski, Interim Police Chief; and Teri Downing, Director of Community and Housing Services. More than 20 members of the Beloit community attended and represented a broad section of organizations and neighborhoods.

The following concerns were identified during this session:

- Improve Race Relations
  - Community Policing
  - Block Parties
  - Partnering with schools
  - Prison Re-Integration Program
  - Collaboration with probation and parole groups
  - Coordination between agencies
  - Greater awareness of services
  - Help with legal resources
  - Implement a stronger grievance process for complaints against officers
  - Use outside person/organization to take complaints
  - Greater police presence in neighborhoods builds trust
  - More transparency in the BPD regarding internal issues
  - Bring back OIC Program
  - Better training for young adults
  - Program to obtain high school diploma vs. GED
  - Create a youth corps programs. Train kids:
    - Cut lawns/rake leaves or related landscaping activities
    - New arts/music programs
    - Teach homebuilding skills
  - Create a program for first offenders; after so many years, remove minor infractions from record and from Wisconsin's Circuit Court Access Portal (CCAP)
  - Reduce unnecessary police chases
  - Too many guns from adults to youth
  - Coming up with a way to get guns off of the street
  - Investigating complaints more thoroughly
- 3) Listening Session: Held on November 18, 2015 at Hackett Elementary School located in the Hackett Neighborhood, Census Tract 16. Facilitated by Marc Perry, Director of Community Programs at Community Action. City staff on the panel were Lori Curtis Luther, City Manager; David B. Zibolski, Interim Police Chief; and Teri Downing, Community and Housing Services Director. More than 11 members of the Beloit community were present including two City Councilors, the President of the NAACP Beloit Branch, a representative from NeighborWorks Blackhawk Region, and residents.

- Rising number of rental properties in the neighborhood
  - Requesting information on assistance for property maintenance and upgrades
  - Want community involvement with neighborhood clean-up
  - Request for Code Enforcement to come take care of a junk vehicle in the neighborhood
  - Unsure about what Police would consider “suspicious activity”, so not sure when to call
  - Requesting more Police Officers
  - Hope the neighborhood gets better. This used to be a good neighborhood, but it seems that we are shipping neighborhood problems from one neighborhood to another
  - Need for educating parents of young children
  - Language barriers
  - Need for informing the public of available programming
  - Need for assistance programs and soft skills programs like resume writing, mock job interviews, being punctual
  - Need for local job center
  - Need for summer job training programs
  - One west side resident emailed the following concerns as they were not able to attend the public meeting: “1) More than a third of the houses on my block are rental properties; 2) No follow up or response to property clean up complaints. Nobody wants to buy a house let alone live next to a house that’s a dump. Strictly enforce any eyesore ordinances; 3) Property assessments are extremely out of balance from one house to the next; 4) No response to animal complaints.”
- 4) Listening Session: Held on January 27, 2016 at Hackett Elementary School located in the Hackett Neighborhood, Census Tract 16. This session was held in both English and Spanish. The meeting was facilitated by City Manager, Lori Curtis Luther, and translated by Professor Oswaldo Voysest of Beloit College. The panel of City staff included Lori Curtis Luther, City Manager; David B. Zibolski, Interim Police Chief; and Teri Downing, Director of Community and Housing Services. Compliance Specialist, Ashley Rosenbaum, bilingual in English and Spanish, assisted with documenting concerns. Thirteen people attended this session and included residents of the neighborhood, two representatives from two different grassroots outreach organizations, a representative from Neighborhood Watch, a representative from a youth arts program, and two City Councilors.

The following concerns were identified during this session:

- Need for more Spanish speaking officers
- Many things happening in the community and organizations are helping but we do not know about each other

- People in the neighborhoods do not want to come forward with information about crime because they are afraid
  - Need for more Neighborhood Watch people
  - Concern over a vacant and abandoned property next door to where the attendee lives. People are going in and out of the abandoned house.
  - Resident's home has been burglarized three different times
  - Need for clarification and understanding of why police ask so many questions when people call for help or to report something
  - Need for better feedback from Police when police are contacted
  - City needs a better communication system and connection of service organizations and assistance
  - Need for City communication in Spanish
  - Need for better explanation of what the City and organizations are doing in the community
  - Need for youth to understand what local government does
  - Parks and Rec could do a better job at reaching out to the Latino community
  - Need for assistance in navigating the various systems in the US and local community
  - Loss of identity for Latino youth
- 5) Target Neighborhood Bus Tour: On June 13, 2016 the City provided a bus tour of the Target Area in the Hackett Neighborhood NRSA, which is Census Tract 16, Block Group 3. The tour was publicly noticed at a City Council Workshop and the public was invited attend. Several City Councilors, members of the Community Development Authority, and some public attended the bus tour. Community Development staff explained that they were actively developing a Plan that would include two NRSAs, explained the process, and answered questions. The overall deterioration of the housing stock in the neighborhood was discussed, statistics regarding land use and percentage of rental units was provided, and staff explained the plan to target financial resources within the target area to make a significant positive impact on the neighborhood. The following project sites were viewed or toured:
- The 300-500 blocks of Highland:
    - Shown four new construction houses previously built by NeighborWorks Blackhawk Region (NWBR), formerly known as Neighborhood Housing Services of Beloit (NHS).
    - Shown two properties owned by NWBR currently being rehabilitated for resale to an LMI owner-occupant.
    - Toured a vacant lot in which Wisconsin Partnership for Housing Development would be building a new construction single-family, three bedroom home.

- Toured three vacant lots that the City intended to purchase through tax foreclosure in order to land-bank for future new construction of two single family homes. The three vacant lots were the result of three abandoned properties that were left to deteriorate until condemned and demolished. (The City has since purchased these lots through the tax foreclosure process, and is currently in the process of dividing them into two lots, and obtaining specifications for new construction of a 3 bedroom single family home to begin in 2018.)
- Toured the exterior of 402 Bluff Street, which is a privately owned historic property that has been vacant and abandoned for a number of years, and is extremely deteriorated. (The City has since condemned this structure due to the extreme deterioration and some safety/structural issues.)
- The 300-500 Blocks of Euclid:
  - Toured 422 Bluff/310 Highland. This is one corner parcel that originally had two structures on it; a 3-family rental unit at 422 Bluff and a single family house at 310 Euclid. The City purchased the parcel with the two properties at tax foreclosure after the properties remained vacant and abandoned for 2-3 years. The structure at 422 Bluff was demolished, leaving a vacant corner “lot” which the City intends to divide and place a Historic District sign. The interior of 310 Euclid was toured, and staff explained that the property would be proposed for extensive rehabilitation and sold to a LMI owner-occupied household. (The City has since begun rehabilitation on this structure using HOME, NSP3, and CIP funds.)
  - Shown a previously unfit and condemned, two-unit rental property in which the owner was actively rehabbing.
  - Toured the interior of 349 Euclid. This property is a three story, five bedroom, brick home that had been vacant and abandoned for over 10 years. The property was sold to the City by the property owner who wanted the property to be saved. Staff explained to the attendees that the property would be proposed for extensive rehabilitation and sold to an LMI owner-occupied household. (The City has since begun rehabilitating this structure with HOME and NSP3 funding. The property will be sold to a low-moderate income household.)
  - Toured a vacant lot that was the result of a condemnation that led to demolition and explained the City would purchase the vacant lot through tax foreclosure, and land-bank the property for future new construction

of a single family home to be sold to an LMI owner-occupant. (The City has since purchased this lot through the tax foreclosure process.)

- The tour extended from the target area into block group 1 in which the attendees were shown a project in which a dilapidated commercial/residential structure was acquired and demolished with NSP1 funding.
- The attendees were also shown a residential 11-unit historic structure in block group 1 that has been vacant and abandoned for over a year. The single family residential structure located directly behind the property is also vacant and has been mostly abandoned. (The City has since purchased the single family and intends to demolish it with NSP funding. The City has also accepted an offer to purchase from the new owner of the 11-unit structure. The property will transfer after demolition of the single family house, and both lots will be adjoined as one.)

6) Community Survey in English and Spanish: The survey was placed on the City’s website from November 1, 2015 until January 5, 2016. There were fifty seven (57) survey responses, 56 in English, and one (1) in Spanish. The following chart shows how participants ranked the issues facing the community:



7) Neighborhood Meetings: On June 13 and June 14, 2017, the City held public forums in both NRSA neighborhoods to introduce the NRSA strategies and obtain input from the residents, business owners, and organizational leaders in the neighborhoods. The City published public notices in both English and Spanish in the Beloit Daily News and in The Stateline News, which is a free newspaper delivered to all residents in the community.

In addition, the City mailed notices in both English and Spanish directly to the occupants and property owners of each neighborhood. In both sessions, the City provided a Power Point presentation and handout summarizing the vision, goals, strategies, and objectives of the NRSA Plan. The City also displayed large maps showing citywide locations of vacant properties and rental properties, and census tract maps showing owner vs. non-owner occupied properties, locations of crime incidents, and locations of current neighborhood development projects. The City provided a Spanish translator at both meetings for those who needed translation during the meetings.

City of Beloit Community Development staff presented the background and summarized the needs, research, and analysis. Community Action, Inc. staff explained the Resident Empowerment strategy, rationale, and objectives; Community Development Staff explained the Neighborhood Revitalization strategy, rationale, and objectives; and the Police Department Chief and Lieutenants explained the Public Safety strategy, rationale, and objectives. Each representative also explained the efforts already underway in each neighborhood and citywide geared towards reaching the common goals of the Plan.

- The Hackett Neighborhood, Census Tract 16: This session was held on June 13, 2017 and 43 people attended. Concerns from the attendees mostly focused on property deterioration and understanding ways to combat the increasing number of rental properties in their neighborhoods. Many of the attendees expressed concerns about vacant/abandoned properties and landlords not maintaining their rental properties. Some requested more code enforcement activity to require landlords and property owners to maintain their properties.
- The Merrill Neighborhood, Census Tract 18: This session was held on June 14, 2017 and 45 people attended. Concerns from the attendees focused on having more training programs for residents, making youth programs more affordable, providing programs that assist people with criminal backgrounds to obtain jobs, reconnecting residents with neighborhood associations, less use of code enforcement fines for owner-occupied properties, affordable alternatives to loans and mortgages for small scale property maintenance issues, such as house painting and roofing, and ways to combat vacant/abandoned properties and the negative issues related to them. The residents were very concerned about the vacant and abandoned properties in their neighborhoods and expressed frustration that these properties are not being maintained and are bringing down their property values.

### **Business and Economic Development Input**

- 1) March 5, 2016, Meeting with City Center Coordinating Council: Community Development staff attended the City Center Coordinating Committee meeting to discuss initial findings of mapping the various trends and issues in Beloit. The business leaders were mainly concerned about the level of crime in the community, and were eager to be kept informed of planning of the strategies.

- 2) May 12, 2016, Greater Economic Development Loan Committee: Community Development staff presented the issue of vacant and abandoned properties in the neighborhoods and encouraged feedback from the local lenders regarding options for developing first mortgage products at or below \$25,000 in order to increase the opportunities for individuals to purchase vacant homes and rehabilitate them. The City suggested that the first mortgage be paired with a \$25,000 CDBG rehab loan, and a \$15,000 CDBG forgivable loan. After the rehabilitation is completed, the two \$25,000 loans could be refinanced at one of their lending institutions. The lenders were hesitant about creating a product that would need to be kept in their portfolio, and were uncomfortable with the risks involved. They suggested that the City find a way to conduct a pilot program, and then revisit the idea after a few of the projects have been completed.
- 3) May 15, 2016, Meeting with a representative of the Governmental Affairs Committee of the Chamber of Commerce: This representative requested a meeting to discuss the “adequacy of residential options in Beloit”. The Committee requested that he discuss tenant-landlord issues, cleaning up “slum” housing, issues with landlords, ways to increase appeal of the City of Beloit particularly to business leaders, and increasing tax base. He explained that the Chamber’s interest was related to the business impact. The issues listed above were discussed and staff explained that these concerns would be noted while reviewing data and taking concerns from residents and businesses regarding needs in the community.
- 4) June 9, 2015, Rotary Meeting and Presentation: Community Development staff presented at the Rotary Meeting on the issues facing the community with deteriorated, vacant, and abandoned properties in the neighborhoods and invited input from the members on possible solutions. One suggestion was to develop a local “loan pool” so local lenders could offer first mortgage loans for purchasing homes at or below \$25,000.
- 5) August 20, 2015, Meeting and Bus Tour with the City Center Coordinating Council: Community Development staff met again with members of the City Center Coordinating Council to discuss the model of Purpose Built Communities. Beloit 2020, which is a group of business and community leaders dedicated to revitalizing Beloit’s city center, brought in the creator of Purpose Built Communities and requested that the City attend the meeting to consider the possibility of following this model. Community Development staff prepared a short presentation of the assets and liabilities of the Hackett and Merrill neighborhoods and arranged for a bus tour of both neighborhoods for the attendees. During the bus tour, staff noted the level of deterioration in the housing stock, viewed a number of vacant and abandoned, and discussed options for improving the housing stock. Staff also explained new efforts to target resources in the most deteriorated sections of the Hackett Neighborhood.

The bus tour included a tour of the primary schools in both NRSA neighborhoods. The Principals of each school provided a snapshot of the Schools' demographic information and described the issues they are seeing with children in their schools.

- Merrill School, 4K-3<sup>rd</sup> Grade, 293 Students:
  - 98% of students qualify for free or reduced lunch
  - 18% of students are identified with limited English proficiency
  - The student population is transient, with approximately 50 children turnover each year
  - In 2014, 33% of children a Merrill were homeless
  - Teachers have had some trauma and medical training due to the community and crime that is occurring in their neighborhood.
  - Three murders have happened within a block of the school.
  - There have been school lock downs due to incidents of crime.
  - A grassroots volunteer group named BRAVE: Beloit Residents Against Violence Everywhere, walk with children after school to make sure they get to their destinations safely.
  
- Hackett School, 4K-3<sup>rd</sup> Grade, 447 Students:
  - 92% of students qualify for free or reduced lunch
  - 30% of students are identified with limited English proficiency
  - The school struggles with generational poverty
  - Many parents have not graduated, so school is not a priority. Parents do not bring their kids to school, bring them late, or pull kids out of school early. Some pull their kids out of school early to simply avoid traffic.
  - The student population is transient with 25% of children enrolled moving by the end of the school year
  - 25%-30% of children enroll throughout the school year
  - About only half of the students stay through the duration from Kindergarten through 4<sup>th</sup> grade.
  - There is a correlation between children who have a steady home life and steady school progress.

After the bus tour, a presentation was conducted by the Purpose Built Communities representatives. Their model is to build multi-family housing in a low-moderate income neighborhood and create a high performing charter school that limits enrollment to residents of that neighborhood in order to attract higher income residents. Community Development staff felt that applying this model to the two NRSA neighborhoods would not be beneficial. Both neighborhoods are predominantly single family, and constructing new multi-family housing in these areas poses a number of issues. Constructing a charter school that limits enrollment may not be attractive to residents in an open enrollment community. Community Development staff was also concerned that this

model may result in gentrification. City officials also expressed concerns that this type of development would not be acceptable to the residents in the neighborhoods. Additionally, this model offered no options for financial resources. For these reasons the City chose not include strategies in the Plan towards the Purpose Built Communities model.

### Creating the Strategies

Community Development staff reviewed the concerns and needs identified by the public, businesses, and service providers; analyzed community profile data including housing market and economic conditions citywide and by census tract; and assessed financial resources and local service organization programs and capacity. This analysis revealed that the issues and needs of the community and neighborhoods fall into three broad categories:

- 1) Need for overall resident empowerment: To address poverty, lack of youth programming, lack of life skills, lack of educational opportunities and job training, lack systems navigation services, and issues with race relations.
- 2) Need for neighborhood revitalization: To address the number of vacant and abandoned properties, high percentage of rental units/concentration of rental units, low property values, and deteriorating properties.
- 3) Need to enhance the community's overall sense of safety and security: To address criminal activity involving both crimes against property and crimes against people, the feeling of disconnection between the police department and the community, and the lack of communication with the public regarding crime.

The City consulted with the following agencies to develop strategies for meeting the needs that were identified. Working with local agencies in developing the strategies, the City was able to further understand other services being provided in relation to these needs, identify whether there were additional needs from providers' perspectives, and explore collaborative opportunities for addressing the issues.

- 1) Community Action Inc., of Rock and Walworth Counties was consulted regarding the many and varied needs of the residents in our community. Community Action provided assistance in development of strategies, objectives, and actions steps for residents and youth. The focus of the strategies would be to provide for economic empowerment of low-moderate income residents by developing opportunities for job skills training, supportive services programming, and additional youth programming.
- 2) The Police Department evaluated responses from the community and worked with the Community Development Department to develop strategies to reduce crime, fear, and disorder. Collaborative opportunities were identified regarding the management of vacant and abandoned properties, how to keep them crime free, and ensuring the properties are secure. In response to concerns regarding race relations, the Police

Department also evaluated their Police force and developed strategies to recruit a more diverse Police force.

- 3) Youth Program Providers were consulted including, Merrill Community Center, Parks and Leisure Services, Community Action, Stateline YMCA, Boys and Girls Club, and the Beloit Public Library. The providers discussed the need for collaborative programming, transportation issues, developing a Community Inventory of programming, an Arts Program Inventory, and a West-side Community Center. The main discussion was that the providers are offering many different programs but are only able to offer services for short hours due to limited staff and financial resources. As a result, less youth are able to participate in the programs. If there were a community center where youth could travel to one location, and stay for the entire day, the service agency staff could travel to the Center and rotate their services in order to provide youth with the many different programming services offered in the community. Other issues and possible obstacles discussed during this meeting were:
- Lack of participation of youth residing within NRSA neighborhoods.
  - Lack of participation of “high-risk” youth; even if a program or teen center is created, youth between the ages of 11-17 are not likely to participate, which is common among this age group.
  - Programming at Summit Park in the Merrill Neighborhood had to be cancelled due to a shooting.
  - As crime rises, parents are less likely to allow children to walk to the park or go to programs alone.
  - Lack of funding means capacity for programming is down.
  - Lack of transportation for youth, especially during the hours when parents are working.
- 4) The Beloit Fire Department identified a need in the community regarding residents who are finding it difficult to remain in their homes due to having many health concerns. There are numerous residents in the community that are contacting the Fire Department and Emergency Medical Services (EMS) to assist them with everyday living situations. There are also residents that the Paramedics encounter that should be connected to more supportive services in order for them to safely live on their own. The Community Development Department, Beloit Health Systems, and Family Services began discussing the need for a Community Social Worker who could work with the various emergency, medical, and mental health agencies in order to connect this vulnerable population to the supportive services they need.
- 5) Family Services identified a need in the community regarding mental health issues related to generational poverty, neighborhood violence, and substance abuse.
- 6) The Rock County Health Department identified health concerns caused by housing related issues. Living environments that contain mold, pet dander, rodent urine and feces, smoking, and cockroaches are all known to cause breathing and other related

health issues in adults and children. Identifying these families and providing them with resources and education should be a strategy.

- 7) The Beloit Public Library expressed the need for increasing early literacy as a way to increase success in school for children with limited resources.
- 8) NeighborWorks Blackhawk Region was consulted in order to discuss developing a pilot program in which NeighborWorks could provide smaller first mortgages to purchase homes in the Merrill and Hackett Neighborhoods since housing values are so low in those areas. Community Development staff subsequently met with NWBR's Loan Committee to explain the vacant and abandoned property issues and lack of first mortgage funding for purchasing those properties.
- 9) Caritas, a local food pantry was consulted regarding options for creating a Westside Community Center. The Executive Director had been exploring the idea of Caritas relocating on the West Side and expanding to include more agencies and services. During our meeting, she identified the need to find assistance to help people who are being evicted because she sees many youth being bounced around from place to place because of this. We discussed collaborative options for a Community Center, and will revisit the idea after Caritas completes their strategic planning process.
- 10) The House of Mercy met with City staff regarding options related to emergency rental assistance. They received funding to provide direct assistance in Beloit to homeless individuals for rent or non-homeless for eviction prevention, however there is no funding for supportive or wrap-around services to assist with case management to ensure they can sustain their housing long-term. Interior rental conditions were also discussed.

## VISION

Establish safe, healthy, and stable neighborhoods and ensure all Beloit residents have meaningful opportunities for economic stability and growth.

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## GOALS

- Reduce crime, fear, and disorder.
- Provide opportunities for job growth and education that create meaningful jobs for unemployed and low-moderate income residents.
- Encourage collaboration and coordination between community organizations.
- Improve the physical environment of the City's neighborhoods.
- Provide positive outlets for youth in the community.
- Restore a strong sense of community pride.

## STRATEGIES

### Neighborhood Revitalization

Objective 1: Improve the quality of the housing stock.

Objective 2: Reduce the number of vacant and abandoned properties.

Objective 3: Increase the percentage of long-term residents in the neighborhoods.

### Resident Empowerment

Objective 4: Increase programming for job training and life skills education.

Objective 5: Create additional programming for youth, and facilitate coordination between local agencies that provide services to youth.

Objective 6: Increase the involvement of residents in their neighborhoods.

Objective 7: Connect residents to financial and supportive resources they need to be successful.

Objective 8: Improve race relations in the community.

### Public Safety

Objective 9: Implement Community Policing strategies.

Objective 10: Enhance statistical data analysis in order to assist with crime analysis, goals, and strategic development.

Objective 11: Improve transparency and communication regarding crime and prevalence of crime.

## NEIGHBORHOOD REVITALIZATION

### Overview

The strategy of neighborhood revitalization is intended to address the concerns raised by the community regarding and increased number of vacant & abandoned properties, high percentage of rental properties/concentrations of rental properties in single family neighborhoods, transient populations, low property values, and deteriorating properties.

The two NRSA neighborhoods contain the lowest property values, have the most concentration of vacant and abandoned properties, have the most code violations for property maintenance, and have the highest concentrations of rental properties in the city.

The City developed three objectives with action steps that will improve the quality of the housing stock, reduce the number of vacant and abandoned properties, and increase the number of long term residents in the NRSA neighborhoods. The City identified partner agencies and will work closely with them to strategically align activities and target various financial resources in both NRSA neighborhoods.

### Housing Opportunities

The Neighborhood Revitalization strategies include objectives that encourage housing opportunities for households with a broad range of incomes, including those with moderate to middle income in order to improve the housing market dynamic in the neighborhoods. The strategies will provide the following housing opportunities:

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

**Objective 1:**

**Improve the quality of the housing stock.**

**Lead Agency**

City of Beloit, Community Development Department

**Resources**

- Community Development Block Grant (CDBG)
- HOME
- WRRP
- Neighborhood Stabilization Program (NSP1 and NSP3)
- Lead Hazard Reduction/Control grants
- Private investment

**Partners**

- Community and Housing Services Division
- Community Action, Inc.
- NeighborWorks Blackhawk Region
- Wisconsin Partnership for Housing Development
- Rock County Health Department

**Rationale**

The age of the housing stock in the two NRSA areas is older than most of the housing stock in the rest of the City; with 75% of the housing stock in the Hackett Neighborhood and 55% of the Merrill Neighborhood being built before 1949 compared to 41% citywide (US Census, ACS 2010-2014). The older the home, the more likely the wooden exterior elements may become rotted and if not repaired the property can quickly become deteriorated. Older homes are also more likely to have outdated electrical wiring, deteriorated plumbing, and lead based paint

The quality of the housing stock in a neighborhood can have a great impact on the residents who live there. The physical deterioration of exterior elements can not only discourage new owner-occupancy investment in the neighborhood, it can lower nearby property values and reduce owners' equity. Exterior physical deterioration can also lead to damage and unhealthy conditions on the interior of the home. Leaking roofs and rotting fascia or siding can lead to interior leaking that can cause mildew, mold, unstable ceilings and floors, and electrical issues. Holes in roofs, siding, or foundations can invite rodents and other pests into the property which can cause more damage and possible cause health issues related to allergies and asthma. Lack of maintenance for vegetation can also cause deterioration. For example, "scrub" trees allowed to grow at the base of a structure will cause damage and leaking to the foundation.

In two studies conducted by the City of Beloit; the Analysis of Impediments to Fair Housing and the Consolidated Plan, it was determined that there is an

adequate amount of affordable housing in Beloit, but there is a lack of quality affordable housing. In preparation of both plans, there were numerous public meetings and input from general public, local leaders, and local government and non-profit social service agencies.

As indicated in the demographic profile, the two NRSA neighborhoods have a high number of low-moderate income residents, who may not have the financial resources to fully maintain their properties, or deal with an emergency maintenance issue. In addition, the two NRSA neighborhoods have a high percentage of rental properties, and tenants may not have the means or authority to repair a property they do not own. Tenants of low-moderate income may not have the financial resources to move from an unhealthy living environment.

Addressing issues of deterioration before they cause greater damage is the key to maintaining properties and ensuring residents have healthy and safe environments in which to live. Having programs in place to repair or rehab properties that have issues of deterioration is important to keeping people in their homes and retaining the historic character of these older neighborhoods.

### Action Steps

**1) Conduct targeted marketing of the City's Housing Rehab Loan Program (HRLP) in the NRSA neighborhoods to increase utilization of the Owner-occupied Rehab Loan Programs and the Rental Rehab Loan Program to address housing maintenance and/or rehabilitation needs of neighborhood residents.**

- HRLP staff will conduct targeted mailing regarding the loan and grant programs.
- HRLP staff will place yard signs with contact information promoting the City's programs at project sites (with permission from the property owner).
- HRLP staff will work with Code Enforcement staff to identify deteriorated or deteriorating properties and reach out to the homeowner regarding the City's various loan and grant programs.
- The City will work with the Beloit landlords to provide information regarding the NRSA, code enforcement processes, and available loan resources for maintenance and/or rehabilitation.
- The City will explore establishing a forgivable loan program for landscaping or other minor exterior improvements.

**2) Continue to utilize the City's Code Enforcement program to identify property maintenance issues and encourage property improvements and investment in housing maintenance and rehabilitation.**

- Inspection Officials will alert property owners of incipient property maintenance violations regarding major structural items such as roofing, rotting and deteriorated exterior surfaces, and foundation deficiencies.

- Inspection staff will work with the Housing Rehab Finance Specialist to contact property owners regarding the Housing Rehab loan and grant programs.
- The City will develop an informational brochure regarding the importance of property maintenance and resources available to property owners for repairs.
- Inspection staff will monitor vacant properties closely and intensify efforts to identify residential building code violations to be remediated by property owners.
- The Community and Housing Services Division will work with local non-profit consumer advocacy agencies to increase education on tenant rights regarding residential property maintenance.

**3) Partner with the Rock County Health Department** to identify properties that contain health hazards to coordinate a response that will assist the household and correct the health hazards.

- Develop an informational brochure regarding the importance of property maintenance and resources available to property owners for repairs.
- Inspection Officials will provide information to households regarding the Rock County Asthma Care and Environmental Strategies program. Under the program, Rock County Home Health Nurses visit a home to determine environmental health triggers, such as mold, pests, pet dander, dust mites, and smoke. They then educate the household on how to reduce or eliminate these hazards.
  - i. If there are hazards caused by landlord lack of property maintenance, Code Enforcement can issue orders to correct those violations, and provide information about resources available to assist with the cost of repairs.
  - ii. If there are property maintenance hazards in an owner-occupied home, Inspection Officials can provide information about resources available to assist with the cost of repairs.
  - iii. The City will provide the Rock County Health Department with informational brochures regarding resources available to assist with the cost of repairs.
- Inspection Officials will alert property owners of incipient property maintenance violations regarding major structural items such as roofing, rotting and deteriorated exterior surfaces, and foundation deficiencies.
- Inspection staff will work with the Housing Rehab Finance Specialist to contact property owners regarding the Housing Rehab loan and grant programs.

- Inspection staff will monitor vacant properties closely and intensify efforts to identify residential building code violations to be remediated by property owners.
- The Community and Housing Services Division will work with local non-profit consumer advocacy agencies to increase education on tenant rights regarding residential property maintenance.

**Objective 2:**

***Reduce the number of vacant and abandoned properties.***

**Lead Agency**

City of Beloit, Community Development

**Resources**

- NSP
- CDBG
- HOME
- WRRP
- Federal Home Loan Bank (FHLB)
- Private investment

**Partners**

- City of Beloit Police Department
- Community Action, Inc.
- NeighborWorks Blackhawk Region (NWBR)
- Wisconsin Partnership for Housing Development (WPHD)

**Possible Collaborations**

- City Assessor, US Post Office, Rock County Treasurer, local lenders, and local investors

**Rationale**

The City has experienced an increase in vacant and abandoned residential properties in its neighborhoods. Of particular concern are the properties that are left completely abandoned, receiving no property maintenance, and left to deteriorate beyond repair.

The main causes for abandoned properties in the Beloit community are due to foreclosures, and landlords who have walked away from their rental properties, and people aging out of their homes.

An assessment of the vacant properties within the City revealed that there are a high number of vacant properties in the NRSA census tracts:

- Hackett Neighborhood, CT 16: There is an estimated 20 vacant properties that are neither for sale nor for rent, which is 7.1% of all vacant properties in the City. (US Census American Community Survey Data 2012-2016)
- Merrill Neighborhood, CT 18: There is an estimated 94 single vacant properties that are neither for sale nor for rent, which is 56% of all vacant properties in the City. (US Census American Community Survey Data 2012-2016)

Vacant and abandoned properties reduce property values. Property owners expressed feeling unsafe in their neighborhoods because of the nuisance and crime issues related to vacant properties. They can harbor pests, become crime magnets, fire hazards, and dumping grounds.

In addition to causing concern for neighborhood residents, some of these issues require involvement of numerous municipal departments including police, fire,

legal, public works, code enforcement, and building services.

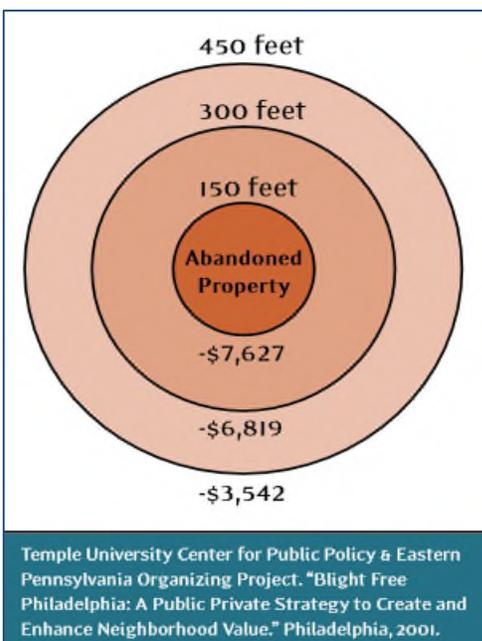
Examples of problems the City of Beloit has experienced recently regarding vacant properties include:

- Crime: Drug use, theft of copper piping and cabinets, vandalism, teenage parties, hiding from police.
- Arson and accidental fire: There were three fires in vacant/abandoned residential structures in 2014.
- Public nuisances and health: "Squatting" with no water or sewer, open doors, broken windows, deteriorated flooring, animal harborage, and dumping. One man moved into an abandoned upper-lower duplex and started renting the upper unit.



Low Property Values

Residential property values in the two NRSA census tracts are significantly lower than other census tracts in the city. In fact, as noted previously, 17.6% of the owner-occupied properties in the Merrill Neighborhood, Census Tract 18, are valued less than \$25,000. Some studies report that vacant and abandoned properties can reduce the property values of neighboring properties by \$3,542 for properties within 450 feet and up to \$7,627 for properties within 150 feet. Numerous vacant properties in the same neighborhood could only serve to compound this affect.



Foreclosures and Zombie Properties

The foreclosure crisis that began in 2008 has had a detrimental effect on the City of Beloit's residents and neighborhoods. One practice that has become prevalent in the City's most vulnerable neighborhoods is the practice of lenders that do not

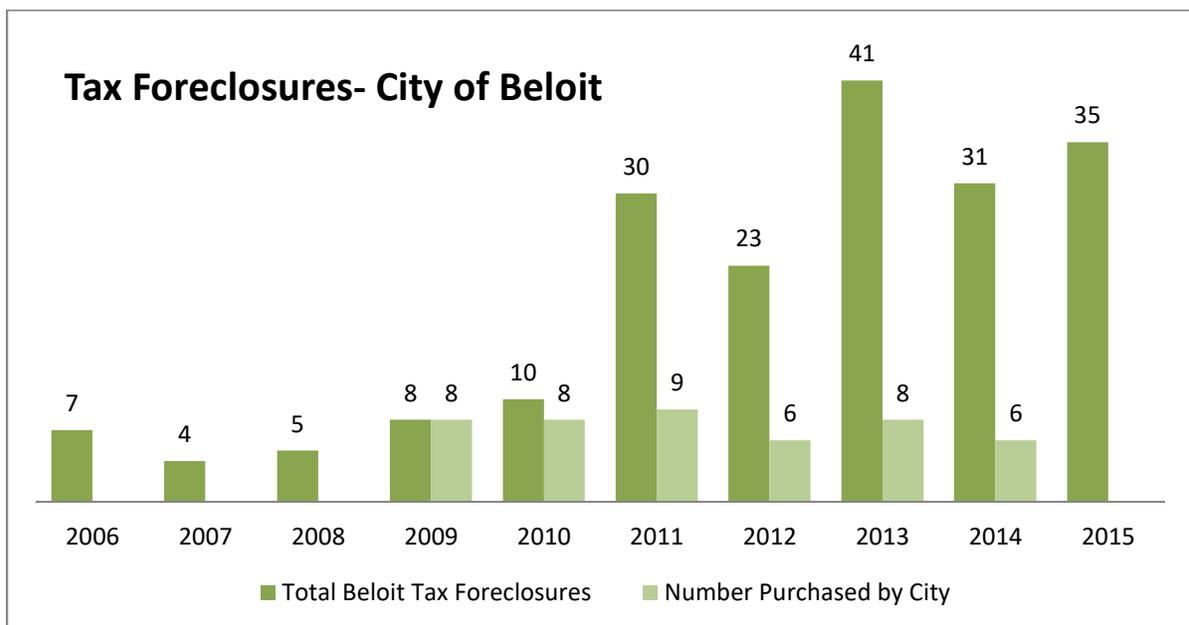
Vacant Properties Campaign, "The True Cost to Communities"

follow through with foreclosure actions and do not take possession of the property. The lender notifies a property owner that foreclosure proceedings are beginning, the property owner moves out of the house, and the lender does not continue with the foreclosure, leaving the property with nobody to maintain it. This is commonly referred to as a “zombie property”.

Preliminary data collection has begun to reveal a possible pattern in the City of Beloit in which lenders are less likely to take possession through foreclosure for properties that are either in or close to the City’s low-moderate income Census Tracts, which includes the two NRSA census tracts of 16 and 18.

Tax Foreclosures

If a property owner fails to pay property taxes for three consecutive years, the county will foreclose on the property. These properties are offered first to the municipal jurisdictions within the county for the cost of the back-taxes plus any special assessments/charges on the property. Before the housing crash of 2008, the City of Beloit would purchase all properties within the City limits of Beloit that were in tax foreclosure. However, in recent years the number of properties that result in tax foreclosure has increased greatly, and the City no longer has the financial capacity to purchase all of the properties. Now the City purchases only properties that are the “worst of the worst” and rehabs or demolishes them in order to prevent them from causing more blight on the neighborhoods, as well as to keep them out of the hands of irresponsible investors.



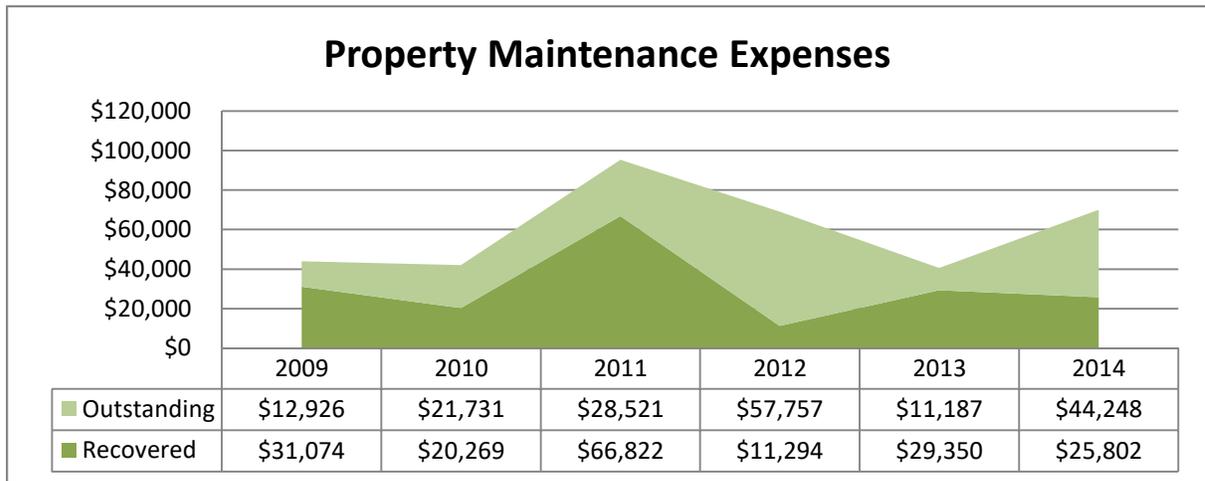
*City of Beloit*

Many unpurchased properties sit vacant for long periods of time. During this time, the City is burdened with maintaining the properties for public nuisance issues such as lawn mowing, snow removal, boarding-up/securing, trash and debris, and dumping. Some

structures become so deteriorated the City eventually has no choice but to condemn and demolish them, which adds even more to the costs. During this time, the property is not contributing to the overall tax base.

Property Maintenance Costs

Properties that are abandoned obligate the City to maintain the property for public nuisance type issues. The annual costs the City incurs for this maintenance has been extensive. Please note that the following numbers include costs the City has incurred for occupied properties that are not being maintained as well.



City of Beloit

Although the City places a special charge against the property for these maintenance costs, in the vast majority of cases of abandoned properties, these charges are left unpaid. The special charges are then combined with the tax debt owed on the property. Unfortunately, many abandoned properties end up in tax foreclosure and in some cases; the special charges add enough extra costs to the sale price of the properties at the tax lien auction, that they become less attractive to potential buyers.

Obstacles to Purchasing Vacant Properties

In the City of Beloit, appraised and fair market values are so low that many vacant properties in the two NRSA Census Tracts have values that are less than \$25,000. As an example, in April of 2017, the City of Beloit had an appraisal performed on a vacant and abandoned single family residential structure/property in the Hackett Neighborhood, Census Tract 16, resulting in an appraised value of only \$16,500. This is problematic because many lenders will not provide a first mortgage loan for less than \$25,000 because financial institutions are unable to sell these small loans on the secondary market. In cases where a lender has a loan product that can accommodate smaller mortgages, oftentimes the underwriting requires the property to be habitable. The longer a property has been vacant and/or abandoned the likelihood of it being habitable decreases significantly.

Current Resources

The City of Beloit recently enhanced the Construction Loan product to provide incentives to buyers who are interested in purchasing vacant properties. However, there has been minimal interest in the program, with interest only from local investors. This could be because there are limited first mortgage resources for people of low-moderate income to purchase the properties. The following chart shows the incentive programs available for improvement of vacant properties:

**City of Beloit – Funding Available for Rehabilitation of Residential Properties**

<b>Available to Owner Occupants:</b>			
Occupied	Up to \$25,000	Repayable or Deferred	Owner Occupancy Requirement
Vacant	Up to \$25,000	Deferred for one year	Owner Occupancy Requirement
Vacant	Additional \$15,000*	Forgivable Loan	Owner Occupancy Requirement
Vacant	Additional \$5,000 per downsized unit*	Forgivable Loan	Owner Occupancy Requirement
<b>Available to Investors/Landlords:</b>			
Occupied or Vacant	Up to \$25,000	Repayable	LMI Tenant(s) Requirement
Vacant	Up to \$25,000	Deferred for one year	Owner Occupancy Requirement upon sale
Vacant	Up to \$15,000*	Forgivable Loan	Owner Occupancy Requirement upon sale
Vacant	Up to \$5,000 per downsized unit*	Forgivable Loan	Owner Occupancy Requirement upon sale
<b>Available to Partner Community Housing Development Organizations (CHDO):</b>			
Vacant House	Up to \$90,000 For Rehabilitation	Grant	Owner Occupancy Requirement upon resale
Vacant Lot	Up to \$100,000 For New Construction	Grant	Owner Occupancy Requirement upon resale

*\*Must vacant at time of purchase and be paired with \$25,000 Construction*

**Action Steps**

- 1) Create a vacant property registry and enhance data collection to more accurately track vacant and abandoned properties.**
  - Clearly define what constitutes a vacant and/or abandoned property.
  - Coordinate with the Assessor's Office and the Post office to provide information useful for tracking vacant properties.
  - Utilize Code Enforcement to proactively track vacant/abandoned properties.
  - Explore options for creating a Vacant Property Registry
  
- 2) Work closely with the Police Department to coordinate enforcement and monitoring of vacant/abandoned homes**
  - The Community and Housing Services Division and Code Enforcement will provide updated listings of vacant and/or abandoned properties with the Police Department Patrol Captain
  - Code Enforcement will work with on duty Officers as needed to assist with identifying vacant and/or abandoned properties
  
- 3) Create partnerships and facilitate development of programs to increase financial opportunities for acquisition of vacant homes and decrease the number of unfinished foreclosures.**
  - Establish a Reinvestment Committee to identify solutions to disinvestment in the two NRSA neighborhoods and work towards implementing them.
  - Work with Community Reinvestment Act (CRA) officers at local lending institutions to discuss issues of disinvestment and possible solutions and explore options for providing first mortgage products under \$35,000.
  - Collaborate with NeighborWorks Blackhawk Region (NWBR) to implement a pilot program that offers first mortgage options of \$25,000 or less to be utilized in conjunction with rehabilitations loans for purchasing a vacant and abandoned properties.
  - Actively promote Construction Loan program and loan products to lenders, real estate agents, and participants of NWBR home buyer education program.

**4) Coordinate efforts to strategically target City and partner resources to purchase vacant and/or abandoned homes for rehab and resale to owner-occupants.**

- The City of Beloit will strategically purchase vacant and abandoned properties that are in such poor condition that rehabilitation costs would likely deter private investors from purchasing and repairing the property. The City will do one of the following with the property depending on which option will most positively impact the neighborhood:
  - i. Demolish and sell vacant lot
  - ii. Demolish and land-bank vacant lot for future new construction. Resulting home will be sold to owner-occupant
  - iii. Rehabilitate the property and sell to owner-occupant
  
- The City will continue to partner with NWBR, Community Action, Inc., Wisconsin Partnership for Housing Development (WPHD), and other non-profits to strategically target resources for purchasing vacant buildings, or developing new construction on vacant lots.
  
- The City will designate the following Target Area within census tract 16, block group 3, in which a concentration of funding and housing improvement efforts will take place. Concentrated efforts will include new construction, demolition, purchase-rehab, and targeted housing rehabilitation loan options. Projects have already begun in the 300-500 blocks of Highland and Euclid.



- The City will continue to support housing and revitalization activities already underway in the Merrill Neighborhood, CT 18:



**5) Support the development of programs that prevent foreclosures.**

- Work with local non-profit agencies to develop consumer educational programs regarding rights and responsibilities under foreclosure
- Work with NWBR and local lenders to explore alternative options to foreclosure.

**Objective 3:**

***Increase the percentage of long-term residents in the neighborhoods.***

**Lead Agency**

City of Beloit, Community Development

**Resources**

- NSP
- CDBG
- HOME
- WRRP
- Federal Home Loan Bank (FHLB)
- Private Investment

**Partners**

- City of Beloit Police Department
- Community Action, Inc.
- NeighborWorks Blackhawk Region (NWBR)
- Wisconsin Partnership for Housing Development (WPHD)

**Possible Collaborations**

- Local lenders, local investors

**Rationale**

The issue of residential transiency and people not having a long-term stake in the neighborhoods’ futures was an ongoing theme of concern throughout the consultation and strategic planning process. As noted previously, the City of Beloit has a high number of rental properties compared to the rest of the County as reported by the American Community Survey. According to the most recent data pulled from the City’s Rental Registration Program, the Hackett and Merrill Neighborhoods have the highest percentage of overall rental properties:

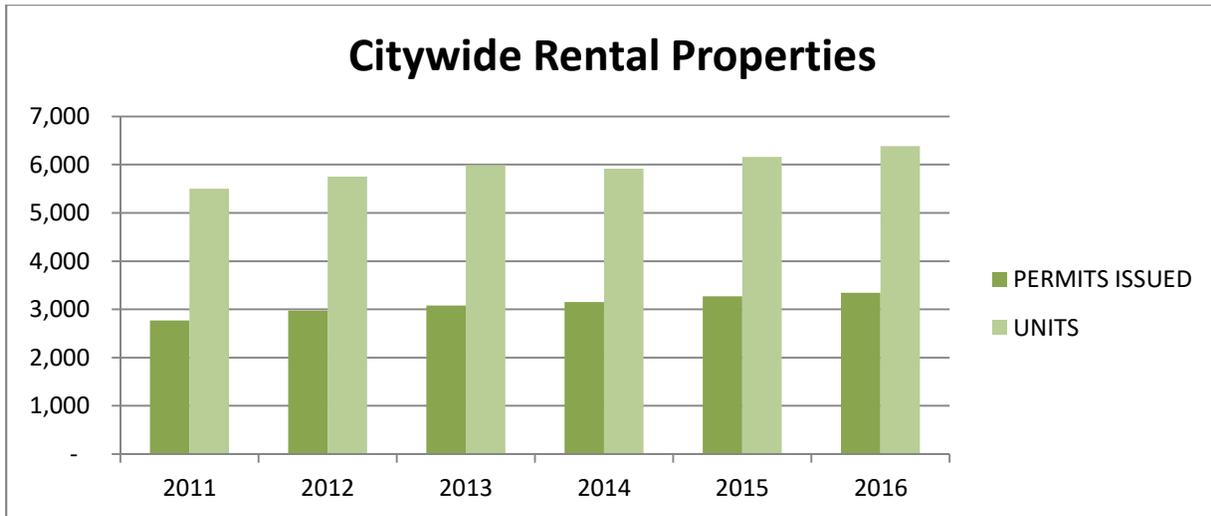
- Rock County = 30% rental
- City of Beloit = 44% rental
- Hackett Neighborhood( CT 16) = 61% rental
- Merrill Neighborhood (CT18) = 55% rental

Many residents expressed concerns that the number of rental properties are rising. The City has experienced a steady increase in rental properties since 2011.

Residents in both neighborhoods expressed concerns regarding the turnover rate of renters and not knowing who their neighbors are anymore. Some residents indicated they are so unfamiliar with their neighbors they cannot tell who is just visiting and who actually lives in the properties.

Neighborhood residents also expressed concerns that rental properties have more maintenance issues than owner-occupied properties, and described rental properties as run-down. During the consultation process for the City’s Analysis of Impediments to Fair Housing, as

well as th2015-2019 Consolidated Plan, service providers and members of the public indicated that the City of Beloit has an adequate supply of affordable housing, but lacks quality affordable housing. In other words, rental units that are affordable are more likely to be in substandard or poor physical condition.



\*\* Rental permits are issued to parcels; there may be multiple units on one parcel.

City of Beloit

Low property values can contribute to property deterioration in rental properties. As indicated previously in this Plan, property values in the two NRSA neighborhoods are significantly lower than the rest of city. Local landlords have indicated to the City that they will not invest more money into a rental property than the property’s value. Although this may be a practical business model, it also brings to light an important realization that with low property values comes little or no equity. And like owner-occupants, some landlords may not have the financial capacity to improve their properties beyond minimum maintenance, simply because they do not have enough equity to obtain enough funding to reinvest into the property. This leads to deferred maintenance issues. In some instances, in order to keep costs down, landlords have performed home improvements or major maintenance projects themselves or with unqualified workers. This can lead to property maintenance and building code violations, and sometimes create hazardous living conditions. As a property’s condition deteriorates, its ability to attract long-term tenants is likely to decrease.

The two NRSA neighborhoods contain primarily single family structures, so the negative characteristics associated with rental properties are spread more broadly across the neighborhoods making their impact on the neighborhoods much more significant.

NRSA Neighborhood	# Residential	# Single Family	% Single Family
Hackett (CT 16)	1512	1143	75.6%
Merrill (CT 18)	1514	1418	93.6%

City of Beloit Comprehensive Plan, Land use, 2008

During one of the Hackett Community Meetings a resident asked whether the City could limit the number of rental properties allowed in the City. The Community Development Department receives this question on a regular basis. Although the City is prohibited by state law from imposing a limit on the number of rental properties, there could be ways to encourage more owner occupancy, encourage quality investment from landlords, and create neighborhoods that attract long-term residents to the neighborhoods.

The City of Beloit also has a growing number of unrecorded land contracts. The City currently has record of 158 land contracts in the City of Beloit. Over half of these are located in the two NRSA census tracts, with 26% in the Hackett Neighborhood, and 27% in the Merrill Neighborhood.

These contracts can also cause problems regarding property maintenance issues and code violations.

- When buyers change, or the property reverts back to rental, there is no mechanism for the City to be notified and enforcement becomes delayed. In some cases land contract agreements have a higher turnover rate than some rentals.
- Many land contracts hold the buyer responsible for all property maintenance and repairs. This can become an obstacle for adequate maintenance when crisis issues and more expensive repairs arise such as furnace issues, roof leaks/replacement, major plumbing issues, major electrical issues, sewer lateral failure, siding, etc. Some traditional financing options are unobtainable to unrecorded land contract buyers. First, many financial institutions will not provide a mortgage for a property to a person who is not the official owner or is not on the deed. Secondly, with an unrecorded land contract, no independent accessible equity to the buyer is gained, providing no equity for collateral to borrow against.
- Another trend that seems to be growing is unrecorded land contract buyers who rent out the properties rather than reside in them. This can cause issues with accurately tracking rental properties, as well as the ability for the City to locate a responsible party for property maintenance issues.

**Action Steps****1) Increase and retain owner-occupant residents and reduce percentage and density of rental units**

- Continue the City's purchase-rehab-resale program to provide quality affordable housing options for potential owner-occupants
- Continue to work with non-profit partners to build new construction homes and rehabilitate homes to be sold to owner-occupant buyers
- The city will partner with NeighborWorks Blackhawk Region (NWBR) to increase owner occupied homeownership:
  - i. Provide funding to NWBR to provide down payment assistance to home buyers in the NRSA neighborhoods
  - ii. Market NWBR's first mortgage loan program and the City's construction loan program as a package to real estate agents and investors. A deed restriction requiring owner occupancy upon sale is a condition of the first mortgage.
  - iii. Support increased outreach for NWBR Home Buyer Education
  - iv. Partner with NWBR to provide companion rehabilitation loans to households that utilize NWBR's \$25,000 first mortgage loan to purchase a vacant and abandoned property.
  - v. Work with their lending partners to develop more flexible loan products for acquisition of homes

**2) Reduce the percentage and density of rental units**

- Continue the City's downzoning enforcement requiring reduction of multiple units if vacant for longer than one year.
- Market the City's downzoning forgivable loan incentive that provides an additional \$5,000 forgivable loan for each unit downsized in a 2+ family dwelling when paired with the City's construction rehab loan program.

**3) Encourage quality private investment:** This includes private property owners investing more into their properties than the bare minimum, and making investments that contribute to improving the physical and financial health of the overall neighborhood.

- Explore options in the City’s Rehab Loan programs to provide opportunities for home improvements beyond minimum maintenance:
  - i. Owner-occupants Loans: Provide grants or forgivable loans
  - ii. Rental Rehab Loans: Proved matching grants or deferred loan options
- Market the City’s construction loan program to investors, real estate agencies, and lenders as an incentive. This loan can be paired with a first mortgage loan and an additional \$15,000 is available for purchasing a vacant property.
  - i. The additional \$15,000 forgivable loan for owner-occupants
  - ii. The additional \$15,000 matching grant for investor properties
- Work with non-profit agencies to encourage development of rehabilitation loan products with more flexible terms to improve rental and owner-occupied homes.
- Work with private sector funders to explore neighborhood projects and financial options for long-term investment in the neighborhood.
- Partner with nonprofit agencies to develop educational programming and information regarding consumer rights, and the benefits and concerns of non-traditional purchase contracts and predatory lending.

## RESIDENT EMPOWERMENT

### Overview

The strategy of resident empowerment is intended to address the concerns raised by the community regarding poverty, lack of connection between available jobs and job training, lack of life skills, lack of youth programming, lack of accessibility to community resources, race relations, and criminal behavior.

In the Hackett Neighborhood (Census Tract 16), 28.6% of the population is living below the poverty line. The Merrill Neighborhood has a higher poverty rate at approximately 38.0% (see table below). As indicated previously, data shows that Beloit tends to have higher levels of unemployment than Rock County as a whole in all age categories. Although the Hackett Neighborhood (CT 16) has similar unemployment levels to the City as a whole, the Merrill Neighborhood (CT 18) has a higher unemployment rate overall. In addition, data shows that residents of the two NRSA neighborhoods tend to have a lower level of educational attainment that compared to other residents of Beloit and Rock County. This directly impacts the earning potential of residents in the two NRSAs and the ability for them to qualify for jobs or increase their earning potential.

Community listening sessions clearly indicated a need for improvement in race relations in the City. As described previously in the Community Profile section, both NRSA neighborhoods have a concentration of minorities compared to the City or Rock County as a whole.

### Community Action, Inc.

The City partnered with Community Action, Inc. to develop strategies, objectives and action steps that would have a meaningful impact on the residents in the two NRSA neighborhoods. Community Action has been active both citywide and within the two NRSA neighborhoods and currently operates nearly 20 anti-poverty programs including various job training programs, youth programs, mentoring programs, and health education. Community action is experienced in human service related services and provides key supportive services by providing wrap a “wrap-around” approach to combatting poverty. The agency’s programs not only address certifications and training, but also fill in the life-skills, soft skills, and human services gaps that other training programs do not offer.

Community Action and the City developed five objectives with action steps that will increase programming for job training and life skills education, create additional programming for youth, and facilitate coordination between local youth agencies, increase the involvement of residents in their neighborhoods, connect residents to financial and supportive resources they need to be successful, and improve race relations.

While implementing direct public service programs, Community Action staff understands the additional challenges and barriers to success that many residents of the Merrill and Hackett neighborhoods may face, and provides additional support to ensure their path to success is not derailed. Community Action identified the following additional needs in both neighborhoods:

- Lack of transportation
- Lack of familial or community support
- Difficulty in overcoming past trauma (such as abuse, neglect, and violence)
- Generational poverty
- Lack of access to education
- Lack of access to medical or mental health services

### **Economic Improvement Opportunities**

The Resident Empowerment strategies include objectives that provide for expanding economic opportunities for households in the NRSA neighborhoods including those with moderate to middle income. The strategies that follow will provide the following economic opportunities:

- 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.
- Increase access to employment opportunities by connecting people with programs that have partnerships with local employers.
- Improve access to supportive services such as additional financial resources, child care, transportation, health care, and mental health services to ensure trajectories towards success are not disrupted or derailed.
- Improve access to structured youth programs by creating a collaborative service delivery model that brings various programming to one place. Youth involved in structured program have higher rates of economic success.

**Objective 4:**

***Increase programming for job training and life-skills education for residents.***

**Lead Agency**

Community Action, Inc.

**Resources**

- CDBG
- Workforce Investment Opportunities Act (WIOA)
- Personal Responsibility Education Program (PREP)
- Wisconsin Department of Children and Families

**Possible Partners**

- Rock County Job Center
- Head Start
- School District of Beloit, Southwest Wisconsin Workforce Development Board (SWWDB)
- Division of Vocational Rehabilitation
- Rock County Human Services, Business community and employers
- Beloit Public Library
- Rock County 5.0

**Rationale**

Approximately one-fifth of the city’s residents are living below the federal poverty level according to the U.S. Census Bureau’s American Community Survey’s 5-Year Estimates. Among Beloit’s single mothers, the poverty rates are even more significant. Information from the American community Survey (ACS) estimates that 43% of single mothers in Beloit are below the poverty level.

During public consultation and neighborhood listening sessions for the NRSA, attendees described consistently described the need for job training and soft skills training for youth and adults. Assistance for job training and placement for youth and people with imperfect backgrounds was also a recurring concern. Residents explained that it was difficult for people who were trying to turn their lives around or get back on their feet to find suitable employment.

The costs of training programs can also be an issue. A lieutenant from the Fire Department explained to Commissioners of the Equal Opportunities Commission that in order to be considered for a firefighter position, entry level training requirements could take two to four years to achieve and cost up to \$24,000.

While developing the City’s 2012 Analysis of Impediments to Fair Housing, it was discovered that approximately \$10,000 people leave the City to work in other locations and almost the same number come from other communities into the City to work. Although it has been said by many residents that there are no jobs available in the City of Beloit, this may not be accurate. When the City prepared its 2015-2019 Consolidated Plan, businesses reported to the Economic Development Department that one of their biggest concerns is the lack

of a local skilled workforce. Many jobs that may become available in the city are not entry-level. For instance, a quick survey of the types of industry in Beloit revealed that there are opportunities growing in the fields of computer and food science. Creating training programs that match existing industry in the community would benefit community residents as well as

provide skilled support for Beloit businesses. Having a community that matches educational and job training programs to the businesses in the community may even attract more businesses to the area.

Oftentimes the City is aware of new developments and relocation of businesses to the Beloit community a year or more in advance of the business coming to the area. For example, recently the City was working with a new local business for two years while a site was located and being developed, that 150 skilled positions needed to be filled. Circumstances such as these can become opportunities to develop and implement customized training programs before the opening of the business so residents can apply for those positions.

An inventory of local job training programs revealed that there are many in the area, however there seems to be a disconnect between the residents of the NRSA neighborhood in accessing the programs.

- Irontek businesses: Home to IronTek U a unique program that pairs high school students with mentors from local companies hoping to retain young talent in the region.
- Southwest Wisconsin Workforce Development Board: SWWDB collaborates with human service providers to match trainings to local employers' needs by setting up direct training programs, including on-the-job training, customized training, and incumbent worker training.
- Rock County 5.0: A public/private consortium of area business leaders focused on unifying to improve the local economy that includes workforce profiling that includes aligning and strengthening the supply of available, trained workers with demand opportunities.
- Blackhawk Technical College: BTC maintains close relationships with many employers, resulting in a symbiotic relationship of being able to offer trainings and degree programs for high-demand markets.

Community Action, Inc. provide a number of job training programs. However, capacity can be limited due to capacity of funding sources and staff.

- Fatherhood Initiative: The Fatherhood Initiative collaborates with employers to fill entry-level positions. (90% of participants are formerly incarcerated individuals, with only 12% of graduates returning to the criminal justice system.)
- Skills Enhancement Program: The Skills Enhancement program is designed to increase the income and economic self-sufficiency of low-wage working households.
- Fresh Start Program: Community Action's Fresh Start program partners with the city's high school to earn their diploma while they simultaneously work towards job certification in the high-demand fields of healthcare or construction.

- Workforce Investment Opportunity Act program: The Workforce Innovation & Opportunity is designed to assist students with long-term academic and occupational career goals and helps them obtain employment and training goals by providing them with training and case management.
- Transitional Jobs Program: Provides low-income with longer-term career preparation by placing them in six months of subsidized work-experience positions, followed by six months of permanent placement.

### Action Steps

**1) Facilitate coordination between local public service agencies and job training organizations to help residents of the NRSA neighborhoods gain access to training that will lead to jobs and increased economic empowerment.**

- Meet with local job training organizations to explore ways to coordinate with businesses and service providers.
- Provide information to CDBG funded public service agencies regarding local job training programs.
- Continue to provide funding to support Community Action’s job training programs.
- Encourage job training agencies to work with local employers to create options for encouraging employment of prospective employees with imperfect backgrounds

**2) Facilitate the creation of job training programs that match the skills needed to fill existing and incoming jobs to the community.**

- Work with the City of Beloit’s Economic Development Department to learn what the training needs are of the existing businesses.
- Work with the City of Beloit’s Economic Development Department and Planning Division to coordinate a system to obtain information about new businesses coming into the community and what skills will be needed to obtain employment.
- Work with educational institutions and job training programs to develop curriculum and training that will meet the employer requirements for recruitment.
- Explore working directly with the employers to provide training prior to locating in Beloit.

**Objective 5:**

**Create additional programming for youth, and facilitate coordination between local agencies that provide services to youth.**

**Lead Agency**

Community Action, Inc.

**Resources**

- CDBG
- Workforce Investment Opportunities Act (WIOA)
- Personal Responsibility Education Program (PREP)

**Possible Partners**

- City of Beloit Parks and Leisure Services
- Stateline Boys and Girls Club
- Rock County Youth2Youth
- Rock County Human Services
- School District of Beloit
- Rock County Head Start and Early Head Start
- Even Start, Latino Service Providers Coalition
- Junior Achievement
- Family Services, Sexual Assault Recovery Program
- Project 16:49
- Beloit Public Library
- Providers of arts-based programming

**Rationale**

In a series of listening sessions conducted by the City of Beloit, lack of effective youth development programming for adolescents was identified as a major issue facing the City of Beloit. Programs that target adolescents identified as moderate and high risk constitute a significant gap in service.

According to the American Community Survey, 19.1% of all children in Rock County live below poverty. In Janesville, WI, 17.8% of all children live in poverty. In Beloit, 37.8% of all children live below poverty; this is more than twice the percentage of children living in poverty in the state of Wisconsin overall. While poverty is not the only indicator of risk, data from the US Department of Health and Human Services shows that low-income youth engage in risky behaviors at rates much higher than their middle and high-income peers.

Youth from low-income families engage in more risk behaviors during adolescence than youth from middle-income and high-income families. Nearly a third of youth from low-income families fail to earn high school diplomas, which is approximately three times greater than the percentage of youth from middle-income families and roughly six times greater than the percentage of youth from high-income families.

At-risk youth are often identified after running away, skipping school, drinking under age, engaging in sexual behavior, displaying disruptive behavior, bullying/harassment, fighting, and committing acts of vandalism. These behaviors can be precursors to dropping out of school, acquiring low paying jobs and/or unemployment, and adult criminal behavior.

Behavior is learned by observation of the experiences of others and the outcomes of those experiences. Youth violence is a serious problem that can have lasting

harmful effects on victims and their family, friends, and communities. The goal for youth violence prevention is simple—to stop youth violence from happening in the first place.

Services directed at the social/emotional needs of youth are absolutely necessary in curbing destructive behavior. Involving youth in social skills groups or outside activities helps to engage them in the school process and redirect their energies toward positive alternatives.

### Possible Partners

City of Beloit Parks and Leisure Services, Stateline Boys and Girls Club, Merrill Community Center, Rock County Youth2Youth, Rock County Human Services, School District of Beloit, Rock County Head Start and Early Head Start, Even Start, Latino Service Providers Coalition, Junior Achievement, Sexual Assault Recovery Program, Project 16:49, Beloit Public Library, Providers of arts-based programming.

### Action Steps

#### **1) Facilitate coordination and collaboration among youth program providers to create meaningful programs for youth to obtain the support and training needed for success.**

A constant issue among partners offering youth-based programming is the inability to actually get the youth who need it most to attend. The more that partner organizations can leverage their collaboration to create a seamless transition of transportation, accessibility, and visibility, the more likely they are to be able to build on past successes year over year. Youth programming organizations have already begun meeting to discuss issues facing these strategies, as well as potential for collaboration among existing programs.

- The City will explore establishing bimonthly meetings with providers of youth services in order to facilitate development of a collaborative delivery model for programming

#### **2) Encourage and facilitate the development of Community Based Service Delivery Model.**

Because of CAI's active presence in Rock County since the 1960s, the agency has a longstanding relationship with community stakeholders. CAI utilized a Community Based Service Delivery Model during the initial PREP grant cycle to engage youth to address growing health and education disparities that impact African-American and Latino youth. This model involved collaborating with a number of youth development entities (such as The School District of Beloit, Head Start of Rock County, Rock County Human Services, Merrill Community Center, Stateline Boys and Girls Club and Rock County Youth 2 Youth) that already have established programs. These programs were already engaged with the target populations and had staff members who built relationships with the youth over time.

It is general consensus among youth development practitioners that the most significant

influence on youths' ability to make positive decisions is having a positive relationship with a positive adult role model over an extended period of time. The change occurs not because of the curriculum administered, but because the positive adult role model teaching the curriculum has built a level of trust with the youth.

- Encourage providers of youth services to partner with existing programs and provide training for staff members that have existing relationships with the target population to allow for a more effective curriculum delivery mechanism as the youth are already engaged and have a sense of safety and trust.

The other benefit of the Community Based Service Delivery Model is that it provides an opportunity for individuals working with youth to receive additional training in youth development best practices. In the long run, the additional training and exposure to youth development best practices will yield overall program improvement and ultimately will benefit the youth that we are working with. The collaboration also means that those youth and families that may overlap and receive services from multiple agencies will receive cohesive messages from each institution that will reinforce the tenants of positive youth development.

- Community Action will implement youth programming guided by the following three principles:
  - i. Organization around target customers, services and results, instead of agencies and programs
  - ii. Joint effort and joint ownership of results
  - iii. The development of new skills by participating partners, including the ability to work in a team setting and find common ground with wide range of other stakeholders

Through the utilization of evidence-based youth prevention curricula administered by qualified staff in community-based service delivery model, this project will engage at-risk youth to address growing health and education disparities that impact All youth in Beloit.

Example: City-wide summer youth programming:

One form that such a curricula might take in the NRSA neighborhoods is a citywide, summer-long program for youth of all ages, incorporating programming and participation of various youth organizations, beginning with youth recruitment via the school district in the last months of the school year.

- i. Once youth are registered for the program, a consortium of community partners from the private and public sector will host revolving programming, ideally on an all-day basis to accommodate the work schedules of participants' parents.

- ii. A structured program will help alleviate parent concerns about sending children out alone, unsupervised, during the summer
- iii. Ideally, the program would serve as a multi-year pipeline (cradle to career) to keep youth engaged, and serve a dual purpose of employing older youth, by training them first as counselors-in-training, then as counselors for the suggested programming.
- iv. Key to this plan is transportation, as bussing will be necessary to transport youth from one location/program to the next.
- v. Additionally, in working with the police and fire departments, this programming could allow a platform for a positive, casual interaction between the city's youth and law enforcement officers

### **3) Encourage and support arts-based youth programming.**

In October 2015, the Office of Research & Analysis at the National Endowment for the Arts released a report called "Arts and Achievement in At-Risk Youth: Findings From Four Longitudinal Studies." In general, time and again researchers found correlations between youth involvement in the arts and academic achievement and social engagement (the latter being a key focus of NRSA-supported neighborhood development strategies), and after combing through the four studies, researchers were able to glean three comprehensive conclusions:

- i. Socially and economically disadvantaged children and teenagers who have high levels of arts engagement or arts learning show more positive outcomes in a variety of areas than their low-arts-engaged peers.
- ii. At-risk teenagers or young adults with a history of intensive arts experiences show achievement levels closer to, and in some cases exceeding, the levels shown by the general population studied.
- iii. Most of the positive relationships between arts involvement and academic outcomes apply only to at-risk populations, or those of low socio-economic-status. But positive relationships between arts and civic engagement are noted in high-socioeconomic-status groups as well.

Additionally, arts-based therapy and programming has long been widely accepted as means of helping the survivors of trauma develop coping and communication skills.

There are many arts-based programs available to youth in the city of Beloit, and proponents of this plan are dedicated to providing access to existing programs, as well as encouraging new pathways towards art involvement in developing youth programs. There are many

established curriculums in this regard; one such curriculum employed in CAI youth programs is Fulfilling the Dream, a writing-based curriculum that encourages creative expression.

- Encourage youth program service providers to identify youth in their programs that may benefit from arts-based therapy and develop a referral system.
- Provide youth program agencies with the arts inventory listing created by, Beloit College Duffy Intern, Deonte Horton, through the City of Beloit.

**4) Support Community Action’s mentoring programs and encourage further development of mentoring programs.**

CAI Mentoring Program

Over the past 5 years, CAI has significantly increased its youth programming. The CAI Mentoring Programs were formed as a healthy alternative for high school youth in Beloit as a response to the youth violence that escalated in Beloit in 2014 and continues at an alarming rate. Filling the Void Mentoring Group, a program that targets African-American males, was introduced as a concept to CAI staff by community member Kevin Young. The program was launched in April 2014. The group meets every Monday and Wednesday evening from 4:00 PM – 7:00 PM at the Pathways Center. The initial group for the pilot consisted of 8 high school youth recruited by Mr. Young. The group has since grown to 25 individuals.

A mentoring program for young ladies was launched by Community Action staff in February 2015, and is modeled after the mentoring program for young men. The young ladies program meets on Monday and Wednesday evenings from 4:00 PM – 7:00 PM at the Pathways Center, with 15 young ladies currently enrolled.

Both programs specifically target youth who do not have a consistent adult role model in their life; are referred by teachers for a decrease in grades, attitude, and attendance; may have truancy concerns; are part of the African-American and Hispanic population; are not currently active in sports, and experience academic troubles.

Youth meet in groups and one-on-one with Community Action staff at least once a week, year round. Through a series of evidence-based curricula administered by CAI staff and community volunteers, participants receive education in financial literacy, healthy relationships, goal setting, career path planning, sexual health, and nutrition, all aimed at reinforcing positive decision-making through all aspects of their lives. Additional programming focuses on leadership development, which will include work experiences through the Workforce Investment Opportunities Act (WIOA), volunteer opportunities and college tours.

- The City will support mentoring programs with intended outcomes that include maintaining or increasing current student GPAs; keeping youth actively engaged in school activities; increasing school attendance; decreasing involvement with the juvenile justice system; promoting financial literacy, delaying engagement in sexual activity and increasing self-efficacy.
- CAI will expand its PREP programming in Beloit and target youth whom engage in risky sexual behavior; are at risk of or have already dropped out of high school; have been placed in out of home care (i.e. foster care); and/or are runaways or homeless.

CAI PREP Program

Funded under the Affordable Care Act of 2010, the Personal Responsibility Education Program (PREP) is a key element of a multipronged federal strategy to reduce teenage pregnancies and sexually transmitted infections (STIs). PREP is an adult preparation education program that seeks to lower the teen pregnancy rate and the HIV/AIDS and STI transmission rates in Beloit by educating youth about good decision making, healthy relationships, abstinence, and safer sex practices. Through a series of evidence-based curricula administered by CAI staff and community volunteers, participants receive education in financial literacy, healthy relationships, alcohol and drug prevention, anti-bullying, goal setting, career path planning, sexual health, and nutrition, all aimed at reinforcing positive decision-making through all aspects of their lives. Beloit, Milwaukee, and Racine, have the highest teen birth rates and STI transmission rates among minority youth in the state.

**5) Explore the creation and implementation of an electronic badging system for soft skills, job training, and cultural programs**

An electronic badging system is a network of educational and recreational “tracts” that if a person participates in a series of activities, they earn an electronic “badge”. The badges could be collected, and built upon in order to gain higher level badges. The learning tracts range from purely educational to job skill oriented to arts based. Any agency could participate in the program by developing their own tract and criteria for earning a badge. Employers and/or schools could recognize these badges for job opportunities, promotions, or extra credit or even acceptance into school programs. The badges would be free, and allow children a healthy outlet for competition while building needed skills for success. The address of the youth participant could be registered to identify whether youth in the NRSA neighborhoods are participating.

- Identify a lead agency to administer and issue the badging program
- Identify an agency that either has an app or would develop an app that could be used for electronic badging

- Create a blueprint of how the badging system would be structured
- Work with various service agencies, educational institutions, public sector departments, and businesses to develop learning tracts that would be attractive and beneficial to both youth

**Objective 6:**

*Increase the involvement of residents in their neighborhoods.*

**Lead Agency**

Community Action, Inc.

**Resources**

- Human Capital
- In-kind

**Possible Partners**

- Neighborhood Residents
- Crime Stoppers
- Merrill Asset Planning Committee, PAWG (Porter Area Watch Group)
- Beloit Neighborhood Preservation Association
- Beloit Police Department

**Rationale**

Beloit is a rich and vibrant community that also faces its share of challenges in providing adequate economic opportunity, access to revitalization efforts, and empowerment to all its residents across all demographics and neighborhoods.

The Merrill Neighborhood and Hackett Neighborhoods have previously been involved in strategic, “asset-based” planning efforts, and were both previously designated as NRSAs. However, many of the active leaders that comprised the of grassroots neighborhood groups involved in these previous efforts have either passed away, or have otherwise become much less involved in the neighborhoods. At a neighborhood listening session, residents expressed a desire for reconnecting residents with neighborhood associations.

According to the Penn State Center for Economic and Community Development, increased community engagement creates more effective solutions to problems facing blighted neighborhoods such as crime and property degradation, and drastically increases the likelihood that proposed solutions will be more thoroughly and completely integrated, due to a higher level of communication and trust between government, citizens, and organizations.

Community Action regularly collaborates with numerous public and private sector leaders and organizations, and proposes strategies for increasing resident

empowerment and engagement in the proposed NRSA neighborhoods that reflect this historically collaborative approach.

By benchmarking its strategies below against similar efforts in comparable communities, Community Action and partner organizations such as school parent-teacher organizations, community watch groups, will develop a metric by which it can measure the efficacy and sustainability of these proposed strategies. Community Action and the City of Beloit will

work with all available partners including residents, other government representatives, and peer organizations to make sure that the voices of underserved residents are heard and included. This will lay the groundwork for grassroots leadership development and community buy-in of proposed solutions.

### Action Steps

#### 1) Assess existing neighborhood associations.

- Community Action will determine the viability of existing neighborhood associations and reengage or implement groups in NRSA neighborhoods.
- Develop membership with ensuring the participation of minority, Hispanic and youth residents.
- Community Action to support associations and ensure membership of 10-15 for each neighborhood, and assist members in developing and implementing bylaws
- Provide organizational strategic planning process; linking neighborhood and City efforts
- Involve the schools in neighborhood associations by engaging local school officials in neighborhood meetings to discuss the challenges they face
- Participate in existing school-related organizations (e.g., PTO) to represent the neighborhood organization
- Community Action will collaborate with the School District and community partners to provide after school, summer programming and athletic options

#### 2) Construct Neighborhood Planning Councils.

- Initiate conversations with City Staff to explore creation of a citywide Neighborhood Planning Council (or similar organization)
- Network with peer organizations; develop and maintain a contact list

#### 3) Plan and Coordinate Neighborhood Events and Celebrations

- Continue to celebrate the “successes” of the neighborhood
- Implement NRSA (give another name) Newsletter to promote awareness

- Community Action will develop an appropriate committee (Resident Engagement Activities) to plan for events

**Objective 7:**

***Connect residents to financial and supportive resources they need to be successful.***

**Lead Agency**

Community Action, Inc.

**Resources**

- CDBG
- Various Community Action Funding Sources

**Possible Partners**

- City of Beloit
- Homeless Intervention Task Force Agencies
- Family Services
- Youth Program Providers
- Rock County Human Services
- Other Area Public Service Providers

**Rationale**

In exploring ways in which programming and resources can be used to empower the residents of Beloit’s Merrill Neighborhood and West Side Neighborhood, it is important to draw attention to existing organizations and services that are already on the ground doing the work.

One obstacle encountered time and again in gathering cross-sector collaborators to get involved in a planning process is that there is so much already happening that needs to be identified and recognized, in order to establish a foundation upon which further programming/processes/collaboration can be built. So often a partner will come to the table to suggest an excellent idea for community outreach and resident empowerment, but not realize that there is a program or organization already in place doing that exact work. Similar issues came up repeatedly in the community listening sessions, in which audience members would raise a concern for which the community needed a certain program, yet a program like that already exists in our community.

In order to reduce redundancy, maximize resources, and streamline efficacy of service delivery, it’s important for all collaborators, whether part of government, nonprofits, the school district, or community groups and residents of the neighborhoods to be aware of the services and programming that already exist. This makes it possible for cross-sector collaborators to identify and

address gaps in services, and better direct residents towards appropriate resources.

Outreach and awareness is only the first step to assisting people with accessing services and is just one aspect of addressing this issue. The other aspect is that residents, and sometimes providers, get lost in the sea of services and agencies and programs. Not knowing which agency provides which services is probably one of the leading causes for why people are not having their needs met. In addition, more often than not, a person or household in need tends to have additional needs than just the issue for which they are seeking assistance. The

current need or crisis is just the one issue that has bubbled to the surface at that particular time. Navigating through the system of various resources can be an obstacle in itself. Having a comprehensive way to assess the full spectrum of needs for a household and provide guidance in navigating the various systems in order to connect them to the resources that will help them meet those needs is vital to increasing the likelihood of economic success.

### Action Steps

#### 1) Improve communication between providers.

- Among partners (internal): From a partner’s perspective, communication is the number one antidote to redundancy and the duplication of services. As more partners come to the table, clear and open communication about an organization’s role and services will help opportunities for collaboration emerge. For example, if an organization is already providing a certain type of programming—job training might be one possibility, or arts outreach—for youth, is there potential to expand that same programming to include adults or families, or is it better to have another organization tackle the project? This can only be determined after all partners are made aware of the availability of existing programs or services.
- To the public (external): In implementing the holistic, wraparound approach to neighborhood development and resident empowerment, it’s important that residents of the target neighborhoods feel informed and able to readily access the information and services they need. With no dearth of partners at the table, the amount of resources could be daunting to an individual new to these types of programs and services.

This method of communication could include traditional mediums such as newspapers (the city does have a free bi-weekly newspaper, as well as a daily paper) and other print means, social media accounts, word of mouth, targeted community organizing and a systems navigator approach.

#### 2) Create and fund a Systems Navigator position with Community Action.

- The Systems Navigator will be responsible for providing assistance to residents living in the two Census Tracts defined in the City of Beloit NRSA plan.
- They will conduct an analysis of needs and provide resource referral services to clients by facilitating and managing the coordination of agency and community resources available to clients.
- They will develop and maintain relationships with area service providers necessary to remain up-to-date in the knowledge of available services; increase the services available

to neighborhood residents; and better coordinate existing services in the interest of aiding residents to progress toward greater self-sufficiency as it relates to their educational, financial, and basic needs.

- They will continuously monitor and assess the adequacy of referral agencies in the provision of such services. Work closely with agency staff to share information gathered regarding services available for targeted neighborhood residents.

The Systems Navigator should market services and availability to the public at large, through:

- Social media
- Traditional print advertising
- Community meetings
- Public advertising in places like billboards and bus panels
- Mailings and flyers
- Beloit Police Department
- Beloit Fire Department

### **3) Create and fund a Social Worker position with Family Services.**

Family Services of Beloit is a non-profit organization that provides professional mental health counseling, psychotherapy, and advocacy services to the community's most vulnerable populations. Their programs include the Beloit Domestic Violence Survivor Center, CASA of Rock County which provides court appointed advocates for abused and neglected children, Life Financial Solutions, Counseling and Tele-Psychiatric Care, Home Companion Registry which assist senior citizens, Employee Assistance Programs, Sexual Assault Recovery Program, and Youth 2 Youth 4 Change.

As noted previously, Family Services identified a need in the community regarding mental health issues related to generational poverty, neighborhood violence, and substance abuse. Even lead-based paint, infestations, unsanitary conditions include urine and feces can have a traumatic effect on people living in those conditions. When these issues are experienced by children, they can have long term effects on mental health and coping strategies.

Also noted previously, the Beloit Fire Department identified a need in the community regarding residents who are finding it difficult to remain in their homes due to having health related issues. There are numerous residents in the community that are contacting the Fire Department and Emergency Medical Services (EMS) to assist them with everyday living situations. There are also residents that Paramedics encounter who should be connected to more supportive services in order for them to safely live on their own.

- The Community Social Worker will meet and work with staff from Beloit Memorial Hospital, the Fire Department, Police Department, to create an identification and referral system for residents in need of supportive services from the Community Social Worker.
- The Community Social Worker will work with residents in the NRSA neighborhoods that have been identified by health providers, service agencies, or local emergency responders to connect residents with the appropriate medical, supportive service, and mental health agencies in order to connect the population to the supportive services they need.
- The Community Social Worker will determine the professional needs of an identified resident and facilitate their connection to long-term professional case management, mental health counseling, or medical care, and provide follow-up case management until the resident can be fully supported.
- The Community Social Worker will work with and provide supplemental services to Police Chaplin.
- The Community Social Worker will work closely with Community Action's Resources Navigator and provide and receive cross-referrals for services.

**Objective 8:**

***Improve Race Relations in the Community.***

**Lead Agency**

City of Beloit, Equal Opportunities Commission

**Resources**

- CDBG

**Possible Partners**

- Neighborhood Associations
- Beloit Police Department
- Beloit Fire Department
- LULAC
- Community Action
- School District of Beloit

**Rationale**

The City of Beloit has long been a community of great diversity. Public input from listening sessions indicated that there needs to be improvement regarding race relations within the City of Beloit. Comments included the following:

- Lack of coordinated leadership within African American community
- Lack of unity within Beloit
- Lack of public acknowledgment about race relations, particularly from City officials
- Language barriers
- Need for more Spanish speaking officers
- Lack of bilingual resources and need for assistance in navigating the various systems in the US and local community
- Lack of voice for the Latino population

Beloit’s racial make-up and proportion of Latino population is dramatically different from Rock County. Rock County’s population as a whole is primarily white, with less than 10 percent of the population being Latino

and approximately 4% Black or African American. The City of Beloit is 65% white, 11% Black or African American, and 18% Latino.

The Hackett Neighborhood has a similar breakdown to the City as a whole, at 61% White, 14% Black or African American, and 21% Latino. However, the Merrill Neighborhood’s racial and Latino distribution is dramatically different, with 32% White, 30% Black or African American, and 35% Latino (see Community Profile section of this Plan).

*(Staff is working with the EOC Chair on finalizing these objectives. Finalized objectives will be provided by Council Meeting on 7/17/2017.)*

**Action Steps****1) The Equal Opportunities Commission (EOC) will increase their visibility and awareness in the community**

- Establish a social media presence if possible
- Work with local media outlets to announce EOC activities
- Prepare brochure with information explaining EOC duties and roles in addition to the enforcement of fair housing laws
- Actively recruit Latino residents for representation on the EOC
- Translate EOC materials into Spanish

**2) The EOC will build community networks to improve the quality of life by combating discrimination and building community ties.**

- Establish channels of communication and cooperation with community groups, with the goal of sharing information, identifying instances of racism or discrimination both individual or systemic, and gaps in the current capacity to address this:
  - i. Identify gaps in services that disproportionately impact protected classes.
  - ii. Identify any areas of duplication of services and seek ways of achieving greater collaboration.
- Explore whether there are patterns of disinvestment and work with lending institutions on solutions for overcoming investment challenges
- The Commission will work towards creating a venue for individuals who experience retaliation from landlords for making a complaint about living conditions or other abusive practices by landlords.
- Provide periodic reports to the City Council, the City Manager, and the Media on findings and activities.

**3) The City of Beloit Police and Fire Departments will work towards broadening diversity in their respective departments.**

- Both Departments are focusing recruitment efforts at colleges with strong criminal justice and fire science programs that have diverse student populations.
- Both Departments are working to develop a youth explorer program for local youth interested in police and fire services.
- Both Departments are networking with local job training program and Community Action to foster local interest for police and fire services.
- Both Departments will use social media as a recruitment tool to reach local youth regarding training and job opportunities in the police and fire fields.

*(Staff is working with the EOC Chair, PD, and FD on finalizing these objectives. They will be finalized by the City Council Meeting on July 17, 2017.)*

# PUBLIC SAFETY

## Objective 9

### Implement Community Policing strategies

#### Lead Agency

City of Beloit Police Department

#### Resources

- Justice Assistance Grant (JAG) funds
- City of Beloit tax dollars

#### Partners

- Community Action
- Porter Avenue Watch Group (PAWG)
- Latino Service Providers Coalition
- Stateline Boys and Girls Club
- Neighborhood Block Watch Groups
- Neighborhood Groups

#### Rationale

The Community Listening Sessions held in 2015 identified a number of needs, concerns and issues related to public safety including the following:

- There is not enough police department engagement in the neighborhoods
- There has been a decrease in pro-active attention to community policing
- Greater police presence in neighborhoods builds trust

Community policing is a strategy of policing that focuses on police building ties and working closely with members of the communities. It requires innovative collaboration between the police and community to reduce the levels of crime, fear, and disorder in neighborhoods. The emphasis is placed on building the police-community partnership, which in turn establishes stronger relationships and trust.

The Beloit Police Department embraces this philosophy and has incorporated many aspects of the *President’s Task Force on 21<sup>st</sup> Century Policing Report* (May 2015). Community policing will be necessary in order to accomplish the public safety objectives outlined in this plan.

## Action Steps

### 1) Neighborhood-based

- The Police Department will build relationships and trust in the neighborhood by utilizing proactive, non-enforcement neighborhood canvassing. This will allow citizens to meet their officers. This will give residents an opportunity to inform law enforcement of issues in their neighborhood related to crime, fear, and disorder.
- The Police Department will conduct a validated survey that will measure the level of fear in the neighborhoods. Citizens living in the target neighborhoods will have an opportunity to complete the survey. The survey will be provided via multiple avenues to reach the largest audience possible and provide more reliable baseline data. At identified benchmark times, another survey will be conducted, evaluated, and compared to the initial survey as a results measurement tool.
- The Police Department will re-align the beat areas to be more neighborhood-oriented. They will use two-person cars in the two target areas to help build relationships with neighbors and enhance enforcement opportunities.
- The Police Department will continue to hold its “Conversations with the Community.”
- The Police Department will work to prevent crime through environmental design which could involve the addition of street lights, cutting back shrubbery, and other modifications to the built environment.

### 2) Problem-oriented

- Officers will work with residents to problem solve identified crime, fear, and disorder issues, take appropriate measures to address them, and evaluate outcomes. The focus will be on persons and places, utilizing the crime triangle (victim, suspect, location) to impact neighborhood issues. Solutions will not be restrained to traditional policing methods, but instead, innovative responses will be encouraged and expected.

### 3) Intelligence-led

- Crime analyst will establish baseline crime data, accumulate new crime data, and prepare evaluative statistical reports within the target areas.
- Crime analyst will prepare and disseminate intelligence reports to officers in the target neighborhoods, as well as identify and crime trends or patterns. Baseline crime data

will be established and compared quarterly and at the conclusion of the Consolidated Plan.

- The Police Department will conduct a survey on fear annually to gauge effectiveness and determine focus areas.
- The Police Department will attend monthly meetings of the partner Neighborhood Associations/Groups to assist with education, fear reduction, and open lines of communication.

**Objective 10**

*Enhance statistical data analysis in order to assist with crime analysis, goals, and strategic development.*

**Lead Agency**

City of Beloit Police Department

**Resources**

- City of Beloit tax dollars

**Partners**

- Wisconsin Department of Justice, Bureau of Justice Information and Analysis
- FBI-Uniform Crime Reports
- U.S. DOJ-COPS Office
- Spillman Records Management System

**Possible Collaborations**

- City of Beloit, Community Development Department

**Rationale**

When the Police Chief was hired, he determined that they did not have vetted and reliable statistical data. For example, “shots fired” calls were not verified to determine that a gun had actually been fired. Sometimes a “shots fired” call may turn out to be something as simple as fireworks. Additionally, data was collected, but not analyzed. This meant that the Police Department spent most of its time reacting to calls, rather than coming up with proactive solutions to problems. Having vetted and reliable statistical data is critical in assessing operational affect and providing real-time information to officers and the community.

**Action Steps**

**1) Ensure raw data is being accurately reported.**

- Identify necessary data components to ensure full and circumspect analysis of neighborhood crime, fear, and disorder issues.
- Train staff on how to properly collect, document, and report data.
- Vet and verify data before categorizing and reporting.

**2) Identify patterns to determine short term and long term goals (tactical and strategic analysis).**

- Conduct time and spatial analysis of the targeted neighborhoods to identify patterns, places, and persons.
- Utilize place-based analysis of targeted neighborhoods to further drill down and identify causal factors or contributors to neighborhood issues.

- Use the analyzed data to develop proactive tactics to prevent crime before it happens.
- Reorganize the Department, its operations or the beat areas as necessary based on the analyzed data.

**Objective 11**

***Improve transparency and communication regarding crime and prevalence of crime.***

**Lead Agency**

City of Beloit Police Department

**Resources**

- City of Beloit tax dollars

**Partners**

- Community Action, Inc.
- Porter Avenue Watch Group (PAWG)
- Latino Service Providers Coalition
- Stateline Boys and Girls Club
- Neighborhood Block Watch Groups
- Neighborhood Groups
- Crime Stoppers

**Rationale**

The Community Listening Sessions held in 2015 identified a number of needs, concerns and issues related to public safety including the following:

- There is a need for better feedback from the Police Department when the Police are contacted
- Greater police presence in neighborhoods builds trust
- People do not feel safe; they are afraid due to crime.

Transparency is a key component of procedural justice and successful community policing. It helps to grow trust and encourage an open dialogue between police and the community, both in terms of identifying areas of neighborhood concern and solving crimes that have occurred.

**Action Steps**

**1) Provide proper descriptions of crimes and prevalence of crimes to media, during public engagements, and written reports.**

- The Police Department will educate the public and media as to crime types and the value of detailed information relative to suspects, property taken, etc. This will be accomplished through the use of social media and *Conversations with the Community*.
- The Police Department will utilize social media to provide crime and suspect information and post photos and other information related to crimes which are occurring in the community.

Objectives		Neighborhood Revitalization			Resident Empowerment				Public Safety			
		1	2	3	4	5	6	7	8	9	10	11
<b>Collaborative Agencies</b>		Improve quality of housing stock	Reduce number of vacant properties	Increase the percentage of long-term residents	Increase programming for job training and life skills	Create and facilitate additional youth programming	Increase involvement of residents in their neighborhoods	Connect residents to resources	Improve race relations	Implement Community Policing Strategies	Enhance statistical data analysis	Improve transparency and communication
Lead Agencies	City of Beloit - Community Development Department	X	X	X	X	X	X	X				
	City of Beloit – Police Department						X	X	X	X	X	X
	Community Action, Inc.	X	X	X	X	X	X	X	X			X
Partners	Beloit Equal Opportunities Commission (EOC)						X	X	X			X
	Family Services					X		X				
	Wisconsin Housing Partnership	X				X						
	NeighborWorks Blackhawk Region	X	X	X	X	X		X				
Potential Partners	Neighborhood Associations			X			X	X	X			X
	Beloit Public Library				X	X		X				
	Local Youth Programs				X	X		X				
	School District of Beloit				X	X						
	Neighborhood Associations	X		X			X	X				X
	Blackhawk Technical College				X	X		X				
	Local Businesses			X	X	X						
	Economic Development Department				X							
	Rock County Health Dept.	X										
	Rock Co. Human Services				X			X				
	Rock County Job Center				X			X				
	Crimestoppers				X				X	X		X
SWWB				X								

**APPENDIX B**  
**Upper Quartile Data – LMI Percentage Calculation**

Percentage of LMI residents: The City of Beloit has thirty three (33) census tract block groups listed below. The upper quartile block group is the ninth highest group, which has an LMI percentage of 64.73% (designated below by the blue box).

- Census Tract 16’s four block groups are highlighted in light blue. The block groups have a combined LMI percentage of 72.08%, which is higher than the upper quartile percentage as required to be considered for NRSA designation.
- Census Tract 18’s four block groups are highlighted in light green. The block groups have a combined LMI percentage of 67.89%, which is higher than the upper quartile percentage as required to be considered as NRSA designation.

	CDBG UOGID	CDBG NAME	ST USAB	CDBG GTY	STATE	COUNTY	COUNTY NAME	TRACT	BLK GRP	LOW MOD	LOW MODUNIV	LOW MODPCT
1	550568	Beloit	WI	51	55	105	Rock	001600	1	855	965	88.60%
2	550568	Beloit	WI	51	55	105	Rock	001600	3	840	1065	78.87%
3	550568	Beloit	WI	51	55	105	Rock	001500	1	350	460	76.09%
4	550568	Beloit	WI	51	55	105	Rock	001800	3	945	1340	70.52%
5	550568	Beloit	WI	51	55	105	Rock	001500	2	670	985	68.02%
6	550568	Beloit	WI	51	55	105	Rock	001800	1	660	975	67.69%
7	550568	Beloit	WI	51	55	105	Rock	001600	4	900	1345	66.91%
8	550568	Beloit	WI	51	55	105	Rock	001800	2	895	1345	66.54%
9	550568	Beloit	WI	51	55	105	Rock	001800	4	280	435	64.37%
10	550568	Beloit	WI	51	55	105	Rock	001900	2	530	865	61.27%
11	550568	Beloit	WI	51	55	105	Rock	001600	2	865	1425	60.70%
12	550568	Beloit	WI	51	55	105	Rock	001700	1	1190	2020	58.91%
13	550568	Beloit	WI	51	55	105	Rock	001700	2	1420	2495	56.91%
14	550568	Beloit	WI	51	55	105	Rock	002300	2	275	495	55.56%
15	550568	Beloit	WI	51	55	105	Rock	002100	2	555	1040	53.37%
16	550568	Beloit	WI	51	55	105	Rock	002100	1	735	1595	46.08%
17	550568	Beloit	WI	51	55	105	Rock	002500	1	740	1620	45.68%
18	550568	Beloit	WI	51	55	105	Rock	001900	1	725	1620	44.75%
19	550568	Beloit	WI	51	55	105	Rock	002100	3	410	940	43.62%
20	550568	Beloit	WI	51	55	105	Rock	002601	1	710	1640	43.29%
21	550568	Beloit	WI	51	55	105	Rock	002200	1	540	1400	38.57%
22	550568	Beloit	WI	51	55	105	Rock	002000	2	835	2180	38.30%
23	550568	Beloit	WI	51	55	105	Rock	002601	2	550	1490	36.91%
24	550568	Beloit	WI	51	55	105	Rock	002602	1	575	1595	36.05%
25	550568	Beloit	WI	51	55	105	Rock	002500	2	160	470	34.04%
26	550568	Beloit	WI	51	55	105	Rock	002300	1	410	1235	33.20%
27	550568	Beloit	WI	51	55	105	Rock	002000	1	595	1905	31.23%
28	550568	Beloit	WI	51	55	105	Rock	002602	2	580	2005	28.93%
29	550568	Beloit	WI	51	55	105	Rock	001700	3	290	1100	26.36%
30	550568	Beloit	WI	51	55	105	Rock	002400	2	345	1365	25.27%
31	550568	Beloit	WI	51	55	105	Rock	002601	3	590	2535	23.27%
32	550568	Beloit	WI	51	55	105	Rock	002400	1	340	1535	22.15%
33	550568	Beloit	WI	51	55	105	Rock	002200	2	115	1120	10.27%