



2015 CAPER (PY1)

The CPMP 2015 Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated

Planning Regulations. (PY = Program Year)

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

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.
91.520(a)

The City funded the following agencies and programs in 2015:

Employment Skills: Stateline Literacy Council (SLC) assisted 157 residents with increasing literacy skills, and people who have limited English proficiency (LEP), which increases the potential in obtaining living-wage employment. Community Action provided supportive services 52 residents through the Fatherhood Initiative and Skills Enhancement program, which focus on developing employment skills through training and education to increase earned income potential. Family Services also provided job training to 41 individuals to become employed as home companions.

Youth Services: Merrill Community Center provided necessary social service resources to 157 youth in one of our targeted neighborhoods.

Senior Programs: Family Services Beloit Home Companion Registry and Beloit Senior Chore Service helped 376 and 62 seniors and/or disabled individuals respectively by providing home care and minor maintenance work to make it possible for seniors/disabled to remain living independently in their current homes. Merrill Community Center also provided services to 7 seniors.

Homeless Programs: Domestic Violence Center provided short-term emergency housing and case management to 72 survivors of domestic violence. Hands of Faith provided short-term emergency housing and case management to 49 homeless individuals.

Health Services: HealthNet provided free medical and dental services to 60 individuals with no insurance.

Financial Literacy: Neighborhood Housing Services of Beloit, Inc. provided 80 individuals with Foreclosure Prevention education, homebuyer education, credit counseling, and budgeting.

Housing Rehabilitation: The City's Housing Rehab Loan Program provided home improvement loans at with no or low interest, deferred, grants, or forgivable terms to 26 households (105 individuals, 29 units.)

Code Enforcement helps keep neighborhoods clean and helps prevent properties from deteriorating. In 2015, there were a total of 6,217 exterior and interior inspections performed, of which 3,880 inspections were completed in low-to-moderate income areas. Properties that do not meet the minimum property maintenance standards are not allowed to be rented to tenants.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	350	0	0.00%			
Affordable Housing	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0		10	9	90.00%
Affordable Housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		10	19	190.00%
Case Management Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%	400	0	0.00%
Homeless Services	Homeless	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	20	0	0.00%			
Homeless Services	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	190	121	63.68%	190	121	63.68%
Homeless Services	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	190	0	0.00%	50	0	0.00%
Improve Housing Stock	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	10	0	0.00%	10	9	90.00%
Improve Housing Stock	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	10	0	0.00%	10	0	0.00%

Improve Housing Stock	Affordable Housing	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	4000	0	0.00%	4000	0	0.00%
Job Skills Training	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	350	0	0.00%	350	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The Community Development Authority opted not to set funding priorities for the 2015 CDBG Program Year. However, the highest priority activities identified in our Annual Plan were public service activities with a comprehensive strategy for meeting clients’ needs that help stabilize neighborhoods by keeping people in their homes or helping people secure homes. With declining dollars, the amount of public services we can fund declines each year. We attempt to fund as many public service activities as we can in order to serve the most critical needs.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	593
Black or African American	227
Asian	9
American Indian or American Native	0
Native Hawaiian or Other Pacific Islander	0
Total	829
Hispanic	37
Not Hispanic	792

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The following activities were conducted in 2015 serving a total of 1135 individuals:

- Total Public Service Activities = 1059
 - Health Services = 60
 - Seniors Services = 445
 - Youth Services = 103
 - Employment Training Services = 250
 - Foreclosure Prevention = 28
 - Budgeting, Credit Counseling, Homebuyer Readiness = 52
 - Homeless Services = 121, 72 of which were Victims of Domestic Violence
- Housing Rehabilitation served = 29 units, 26 households, and 105 individuals
- Code Enforcement = 3,880 interior and exterior inspections

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		3,020,000	345,639

Table 3 – Resources Made Available

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	EN = \$557,438 PI & RLF = \$242,783	\$800,221	\$769,752
HOME	N/A		
HOPWA	N/A		
Other	N/A		

Table 4 – Resources Made Available

Narrative

The City's Economic Development activities had almost no activity in 2015.

The Economic Development Loan Program has seen a sharp decline in the number of applications since 2008. There were no loan applications submitted in 2015. The Economic Development Revolving Loan Fund had a balance of \$289,831.16 in December of 2015. This program is being reevaluated in 2016, and the City is planning to submit a NRSA and substantial amendment to reprogram some or all of this money before the end of 2016.

Other economic development programs that have seen almost no activity in 2015 are the Downtown Business Association (DBA) Rental Assistance, DBA Upper Story Development, and DBA Storefront Improvements. There is a balance of \$104,800 for these three programs. These programs will also be reevaluated in 2016 when the City submits the NRSA and substantial amendment. All or most of this funding will be reprogrammed during that time.

The City will be proposing to reprogram most of this funding for NRSA related activities.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
NONE – Citywide	100%	100%	CDBG programming was provided City-wide.

Table 5 – Identify the geographic distribution and location of investments

Narrative

CDBG programming was provided City-wide, with priority given to those areas with minority or low-income concentrations. Census tracts 16, 17, 18 and 23 are classified as areas of minority concentration are classified as areas of low-to-moderate income concentrations.

The Merrill Community Center is located in census tracts 18 provided programming to children residing within this census tract. In 2015, the agency was awarded \$15,946, which was completely expended during the program year. Our code enforcement program is focused in all of the LMI census tracts, and \$50,000 in Entitlement and \$75,000 in Program Income was awarded in 2015. The remaining CDBG dollars were awarded City-wide.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Most non-profits that receive CDBG funds from the City used these funds as match to leverage other funding sources. Examples of other resources are funds received from United Way, WHEDA, the School District of Beloit, Department of Corrections, Americorps private donations, and funds from local foundations.

However, although there are no matching requirements for CDBG funds, the City and local agencies leveraged CDBG with the following resources:

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

- The City of Beloit continued to use NSP1 and NSP3 grant and program income funding to purchase and rehabilitate foreclosed properties in LMI Census Tracts. Completed homes are then sold to LMI households.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	20	0
Number of non-homeless households to be provided affordable housing units	500	698
Number of special-needs households to be provided affordable housing units	50	131
Total	570	829

Table 6- Number of Households

The City of Beloit ensured that affordable rental units are decent, safe and sanitary and meet local codes through its Code Enforcement, systematic rental inspection program.

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

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

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

	One-Year Goal	Actual
Number of households supported through rental assistance	800	829
Number of households supported through the production of new units	0	0
Number of households supported through the rehab of existing units	30	28
Number of households supported through the acquisition of existing units	2	2
Total	832	859

Table 7 - Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

There were three agencies under Public Services that were unable to expend all of the 2015

CDBG funding awarded to them. As a result, the City plans to reprogram this funding to other Public Service programs that were funded during the 2015 cycle.

City awarded funding to two programs to be operated by the Salvation Army in Beloit for Systems Navigation in the amount of \$7,973, and direct Supportive Services in the amount of \$4,983. However, the Salvation Army was unresponsive to all contact from the City in entering into a contract for the use of 2015 CDBG funding. It is the City’s understanding that there was staff change over in 2015, and that the new administration may not have been interested in continuing efforts under these categories.

NHS of Beloit (nka Neighborworks Blackhawk Region) was awarded \$15,946 to provided homeownership, budgeting, and foreclosure prevention services in the City. However, the agency only requested \$4,200 of this funding.

Voluntary Action Center, Inc. was allocated \$4,983 in 2015 CDBG funding. However, this agency expended only \$1,757 of their total allocation and then went out of business in early 2016.

Discuss how these outcomes will impact future annual action plans.

These outcomes will have an affect in the 2016 Annual Action Plan in that Voluntary Action Center was awarded \$5,119. Since reallocating this amount falls below the percentage that would require a substantial amendment, the City will administratively reprogram this funding to another Public Service agency approved for funding in 2016. The reprogrammed funding will be reflected in the 2016 Annaul Action Plan when submitted.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	12	Reported by Janesville
Low-income	24	0
Moderate-income	28	0
Total	64	0

Table 8 – Number of Persons Served

Narrative Information

The table is prepopulated and seems to be inaccurate. The City served 1059 individuals under the Public Service Category alone, and an additional 26 households (105 individuals) under our Housing Rehab Loan Program. All individuals and households are required under the City of Beloit programs and subrecipient programs to be below 80% AMI, so 100% of beneficiaries served were Extremely Low, Low, and/or Moderate Income.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

The City continued to support agencies that provide services and facilities for homeless persons in the City of Beloit.

The City of Beloit has continued to form new partnerships with local agencies and non-profit organizations and the Continuum of Care through the Homeless Intervention Task Force (HITF) which provides a comprehensive response to the needs of homeless individuals and families.

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

The City of Beloit provided CDBG funds to Hands of Faith for its homeless program. Funds were also provided to the Domestic Violence Shelter operated by Family Services which assists victims of domestic violence. The City continues to participate in the Homeless Intervention Task Force and its subcommittees. This group works collaboratively on a countywide basis to address the needs of homeless individuals and families.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The City continued to support and strengthen the limited resources of agencies that provide services and facilities for homeless persons in the City of Beloit. The City also continued to support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

The City provided funding to Hands of Faith, which provides case management to homeless families to enable them to make the transition from the program to permanent housing. Hands of Faith also works to connect homeless families to the resources they need to obtain employment and housing.

The City provided funding to Family Services, which short-term shelter to victims of domestic violence. Supportive services are also provided to these clients to assist them into moving to long term, sustainable housing. Community Action provided scattered site transitional housing program which is a subsidized rental assistance program that assists clients for up to two years.

Rock Valley Community Programs is located between Beloit and Janesville and provides shelter, transitional living, case management, mental health counseling and support, and AODA services to homeless veterans in Rock County.

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

The Beloit Housing Authority provides 131 public housing units, 9 project based Section 8 units, and 698 Housing Choice Vouchers. The 598 vouchers are provided directly from HUD PIH, and 100 vouchers are administered by the Beloit Housing Authority for WHEDA. The Housing Authority has Family Self-Sufficiency programs for both Section 8 and Public Housing tenants, which helps participants increase their earned income and move off welfare programs and into self-sufficiency. This program has a case manager who works with individuals and families on five-year goals to help move them towards self-sufficient living.

The City has continued to fund programs that provide financial assistance to individuals and families to prevent them from becoming homeless such as NHS of Beloit's foreclosure prevention and credit counseling.

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

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

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

The City provides funding to agencies that provide homeless services and facilities, transitional housing for the homeless, and permanent housing for low-to-moderate income populations.

The Domestic Violence Center received funds to provide short-term emergency housing to victims of domestic violence. They also provide a food and clothing pantry and offer support groups. Hands of

Faith received funds to operate its homeless program, which helps families only. They also provide case management and transportation.

There is also a homeless shelter operating in the City called Sparrow's Nest which has facilities for 18 individuals and one family. The Britton House is a Single Room Occupancy (SRO) building which provides 45 subsidized rooming units for homeless men. Community Action provides a transitional housing program for homeless pregnant teens and teen parents. They provide 18 months of housing assistance and 24 months of case management.

The City of Beloit provides funding to NHS of Beloit for its Foreclosure Prevention program. NHS provides foreclosure prevention counseling and loans to residents in Beloit who are in danger of losing their homes to foreclosure. NHS assisted 28 households with foreclosure prevention services in 2015.

The City is a member of the Rock County County Continuum of Care and attends monthly Homeless Intervention Task Force (HITF) Disaster Action Response Team (DART). This group responds to resident displacement due to man-made situations such as foreclosures or unfit postings of multi-unit buildings.

The City provided funding to the Salvation Army of Beloit to provide supportive services such as emergency rent, utility assistance, and motel vouchers. In addition, City awarded funding to Salvation Army for Systems Navigation services which would provide people in need a case manager to assist people in need to navigate through the various agencies that provide services. Unfortunately, Salvation Army did not respond to the City after numerous attempts to enter into a contract for CDBG funding. This funding will be reprogrammed under Public Services in 2016.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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

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

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

The BHA will encourage extremely low-income, low-income, and moderate-income families to utilize the least restrictive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership, and Family Self-Sufficiency.

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

The BHA will encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the Community Development Authority (CDA). There is currently one Public Housing resident on the CDA. In addition, the BHA administers a Family Self-Sufficiency (FSS) program that is open to public housing and Housing Choice Voucher participants. The FSS program allows residents to set educational and career goals in order to allow them to increase their self-sufficiency and decrease their dependency on public assistance programs. As the FSS participant's income increases, their portion of the rent increases accordingly. The BHA will deposit the difference in this rental amount in an escrow account that the FSS participant can use for a down payment on a home upon successful completion of the program.

Actions taken to provide assistance to troubled PHAs

The BHA is not currently providing assistance to any troubled PHAs; however the BHA would offer technical assistance and support should a troubled PHA request assistance.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City has revised its underwriting guidelines for the Housing Rehab Loan Program to provide a more generous Loan to Value (LTV) ratio due to the extremely low assessed values in Beloit. The LTV allows more low-to-moderate income households to qualify for home improvement loans through the City because it increases eligibility by increasing available equity level. In addition, the City modified its underwriting guidelines to allow for a portion of the loan to be deferred or forgiven so households with lower income could qualify for more assistance.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

- The City has provided funding to the Stateline Literacy Council for literacy services. This will help persons with limited English proficiency (LEP) obtain employment and have better income opportunities. In 2015, they served 157 people, with 145 of these being Latino.
- The City has provided funding to youth organizations, such as the Merrill Community Center, to meet the needs of the young people in one of our low-to-moderate income neighborhoods. In 2015, the Merrill Community Center served 110 youth.
- The City and NHS provide housing rehabilitation loans and grants to low-to-moderate income persons to enable them to live in quality housing units with modern amenities. NHS also provides down payment assistance grants to low-to-moderate income households to obtain permanent housing.
- The BHA operates a Family Self-Sufficiency (FSS) program for both Public Housing and Section 8 participants. The FSS program provides training opportunities and intensive case management with the goal of increasing the family's income and reducing their dependence on public assistance programs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City of Beloit has funds dedicated to promote lead-safe and healthy homes. Provide lead hazard control and healthy homes intervention measures to mitigate lead hazards, lead paint poisoning and health hazards in households with children under the age of 6 and/or where children under the age of 6 are likely to reside. Housing rehabilitation funds are used in conjunction with the lead funds to address other rehabilitation work needed to bring the home to code compliance. The City provided lead paint control grants to 15 households (67 individuals) in 2015.

The Rock County Health Department (RCHD) utilizes their current Birth Certificate Program to identify newborns in housing built prior to 1950 and seek to enroll those households in the Grant Program. Children with identified lead poisoning and elevated blood lead levels are currently referred to Health

department for follow up and will also be candidates for referral. The City partnered with the RCHD in their Healthy Homes program, lead risk assessments, and lead clearances.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

In 2015, the Housing Authority continued administration of their Public Housing and Section 8 Family Self-Sufficiency programs. These programs provide individual case management to enrollees to assist with achievement of employment, educational, financial, and homeownership goals.

The Housing Authority enforced HUD's policy requiring all public housing tenants to perform eight hours of community service per month when the participating adult does not have a disability, is unemployed, and is not participating in any self-sufficiency activities. This practice is helping residents learn new skills.

The City provided CDBG funds to Community Action Inc. for two programs that provide education and employment training; Fatherhood Initiative, and Skills Enhancement. Fatherhood Initiative participants gain employment through case management and Program agreements with employers. The Skills Enhancement Program helps participants who are currently employed increase their earning potential by supporting enrollment in educational and training programs that qualify them for higher paying jobs.

The City also provided funding to Home Companion Registry, which assists low-to-moderate residents with education and training in partnership with Blackhawk Technical College to become certified home care professionals and / or Certified Nursing Assistants. Home Companion Registry then provides employment opportunities to these residents.

The City provided CDBG funds to non-profit agencies that provided services to seniors and disabled residents. Funds were awarded to the Beloit Home Companion Registry and Senior Chore Services to provide inexpensive assistance to enable them to remain in their homes. Stateline Literacy Council provided literacy services to over 157 individuals with Limited English Proficiency (LEP) increase their potential in obtaining living-wage employment.

Actions taken to develop institutional structure. 91.220(k); 91.320(j) and actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

As part of BHA's FSS program, Public Housing and Section 8 participants are directly linked with Federal, State, and local social service agencies to provide a variety of opportunities and resources to allow them to become more self-sufficient. The BHA employs a full-time FSS Coordinator, who acts as a liaison to link these agencies with those in need of services.

City staff participates in the HITF Disaster Action Response Team (DART) which developed an organized two-county response plan in the event of a resident displacement due to man-made situations, i.e. foreclosure of a multi-unit building, a multi-unit building being posted unfit for human habitation due to disrepair by property owner, etc. Man-made displacements are not covered by typical disaster displacement funding such as Red Cross or FEMA.

The City also works with Community Action of Rock and Walworth Counties and Neighborhood Housing Services of Beloit in partnership to try to more effectively target our resources.

The City is part of a Partnership with the City of Janesville, Rock County Planning, and Rock County Health Department, that administers the Lead Hazard Control/Healthy Homes Program. Funds are used for the reduction of lead elements to make houses lead safe. Housing Rehab funds are often paired with the lead funds for other rehab work the home may need.

The City continues to work closely with the City of Janesville. Both Cities have Section 3 Plans with similar procedures, with universal forms and reports that can be used by Section 3 Businesses and Section 3 Residents in both communities. Due to the close proximity of the two cities, many contractors and residents work in both communities.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City's current Analysis of Impediments to Fair Housing identified a number of impediments to fair housing which the City has addressed with a variety of activities. The City of Beloit's Equal Opportunities Commission (EOC) adopted an Annual Strategy to Address Impediments to Fair Housing at its February 19, 2014 meeting in order to address the impediments. This strategy was continued throughout 2015, and below are the specific actions taken to address these impediments and affirmatively further fair housing:

The EOC also administers and enforces the City's local Fair Housing Ordinance which prohibits housing discrimination. The EOC takes complaints, contracts with an Investigator, and facilitates conciliation and mediation. The EOC then hears administrative appeals regarding determinations of probable cause, and conducts full hearing when necessary to determine whether housing discrimination has occurred. The EOC has the authority to impose fines and award damages.

(The following did not fit into IDIS – Too many characters, so attached as Attachment 3.)

Inconsistent Administration of the Fair Housing Code: The constant change in staff liaison has resulted in much confusion by the public and City staff regarding where to direct Fair Housing complaints.

- The City has kept the administration of the Fair Housing Code and staffing of the EOC within the Community Development Department since 2008.
- City staff to the Equal Opportunities Commission (EOC) provided educational seminars to participants of the Beloit Domestic Violence Center. Brochures and flyers were distributed at the session regarding where to file complaints with the EOC and their procedures related to housing discrimination complaints.

Lack of Bi-Lingual City Staff for Housing Programs: The Hispanic population of the City has grown 800% over the last ten years. Specific concern is with the lack of bi-lingual staff in the housing related divisions, such as the Housing Authority, Code Enforcement, and the Housing Loan Programs.

- The City continued to support Neighborhood Housing Services which provided homebuyer classes in Spanish and English since 2004. Their bilingual staff also provided credit counseling, homebuyer education, foreclosure prevention, and loan modification assistance. Fair lending is discussed as a part of their homebuyer education classes.
- The Equal Opportunities Commission's (EOC) brochure on fair housing has been available in both English and Spanish since 2004 in an attempt to reach out to all populations in Beloit. This brochure has recently been updated and has been disseminated to many social service agencies where diverse populations may frequent.
- City staff liaison to the EOC is bi-lingual and available to accept Fair Housing Complaints in person or over the phone during regular business hours. City staff liaison also assists complainants in completing the complaint form and will also accept complaints via email.
- Blackhawk Bank has two bi-lingual loan officers to assist Spanish-speaking people with obtaining mortgage loans.

Limited Number of Housing Choice Vouchers (Section 8): The Beloit Housing Authority has 598 Section 8 Vouchers and consistently has a waiting list of over 500 applicants. The focus group indicated there is a great preference in the community for Section 8 vouchers because unlike other subsidized housing, the participant has a choice in where to live.

- Since the number of Housing Choice Vouchers is set by formula by HUD, the Beloit Housing Authority is exploring other options to increase its capacity in Beloit.
- The Housing Authority continues its Family Self-Sufficiency program which helps Section 8 and Public Housing tenants move off the program and into self-sufficiency. This will create movement in the long waiting list.
- The Housing Authority also continues its Homeownership Voucher program. This program requires participants work at least 30 hours per week, which decreases the Housing Authority payment. The vouchers in this program are also temporary, which means they will become available to other participants as homeowners move off the program.
- Some Public Housing units have been converted to Project Based Section 8.

Low Payment Standards for Housing Choice Vouchers (Section 8): Beloit Housing Authority payment standards are lower than the other Section 8 program operating in the community, and are lower than the amount of rent a landlord could receive if they were to rent to non-Section 8 families. This is resulting in a drop in landlord participation in the program, which

reduces the number of units available to persons seeking housing. Low payment standards also limit the choice in location of housing for households on this program.

- The Beloit Housing Authority has adjusted its payment standards to the highest allowable standards within the restrictions of the program.
- The Beloit Housing Authority continues to explore other options to increase its capacity in Beloit.

Supply of Subsidized and Rental Housing: The primary concerns in Beloit seem to be that the City carries a disproportionate number of the County's subsidized households.

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

Origination and Denial Rates: Loan origination rates are lower in census tracts 15, 17, 18, and 23 where non-white populations exceed 25%.

- The City of Beloit has supported funding agencies that provide outreach and education in the area of lending to LMI individuals and protected populations. The City has provided CDBG funding to Neighborhood Housing Services (NHS) and Community Action, Inc. to provide credit and homeownership counseling. NHS provides services in Spanish and English.
- NHS has provided down payment assistance and credit counseling to LMI individuals since 2004 to help them strengthen their credit in order to get approved for a first mortgage.
- NHS has put into place an underwriting policy that prohibits providing down payment assistance and does not allow mortgage subordinations for lending products with predatory characteristics. NHS also actively educates LMI households about predatory loans in their homebuyer classes.
- The City's Equal Opportunities Commission (EOC) partnered with Blackhawk Bank which performed outreach and provided two educational seminars on the home buying process. These seminars were provided at the Merrill Community Center which is located in Census Tract 18. Classes were provided in both English and Spanish.

Language Barriers: Limited English Proficiency (LEP) has come to the forefront of housing issues with the recent increase in Beloit's Latino population. Many of these people face language

barriers regarding the ability to read and understand leases and mortgage documents and they may not realize if they are facing a fair housing issue.

- The EOC's brochure on fair housing has been translated into Spanish to reach out to the City's Latino populations. This brochure is placed at many social service agencies where protected populations may visit.
- The City's Equal Opportunities Commission (EOC) partnered with Blackhawk Bank which performed outreach and provided two educational seminars on the home buying process. These seminars were provided at the Merrill Community Center which is located in Census Tract 18. Classes were provided in both English and Spanish.
- The City hired another bi-lingual Spanish speaking staff person in their Community Development Department.

Resident Opposition: There were two proposed housing developments that received major resident opposition since 2004.

- In its Annual Strategy to Address Impediments to Fair Housing, the EOC has committed to reach out to agencies and provide materials so agencies and residents have practical resources to reference when needed. This will allow the City to provide education to the community, public officials, relevant boards, and developers when a tax credit or low/mixed income project is moving forward.

Lack of Community Advocacy Groups for Disabled Persons and Persons with HIV: The City of Beloit's previous AI reported that persons with HIV were reported as having difficulties finding housing. However, attempts to reach out to the local AIDS Network were made by phone, email, and mail to participate in the focus group for this AI with no response.

- The City of Beloit has provided CDBG funding to agencies that advocate for and offer services to the elderly and disabled populations, such as Family Services Home Companion Registry, Beloit Senior Chore Service, and Merrill Center Senior Program.
- The City of Beloit invited disability advocacy groups to the AI focus group meetings including, Rock County Community Support Program, Rock County Council on Aging, Rock County Long Term Support, the local chapter of National Alliance on Mental Illness (NAMI) for input regarding possible discriminatory practices and suggestions on how to reach these individuals. Any comments or suggestions are incorporated into this AI.

CR-40 - Monitoring 91.220 and 91.230

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

When preparing the Annual Action Plan and preparing the CDBG budget, staff works to ensure that these are both consistent with the strategic plan. Once the budget has been approved and funds are available, staff prepares contracts for subgrantees which outline the performance requirements of each agency. This includes number of persons served as well as meeting other objectives included in the strategic plan. The subgrantees are then required to report progress made each quarter through their quarterly reports. The City conducts on-site monitoring with each Subgrantee annually.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Public notices were published announcing the 30-day public review period and the public hearing on the City's website on February 26, 2016, in the Beloit Daily News on February 27, 2016, and in the Stateline News on February 29, 2016. The public comment period was from February 29, 2016 through March 29, 2016. A public hearing was held at the regularly scheduled Community Development Authority meeting on March 23, 2016. No comments were submitted during the 30-day public review period and nobody commented during the public hearing.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City does not anticipate any changes in program objectives.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

The City of Beloit does not have any BEDI's.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

The City of Beloit does not have any BEDI's.