



2016 CAPER (PY2)

The 2016 Consolidated Annual Performance and Evaluation Report (CAPER) includes Narrative Responses to 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)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City funded the following agencies and programs in 2016:

Employment Skills: Stateline Literacy Council (SLC) assisted 146 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 29 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 12 home companions on dementia care and trained 15 new individuals to become employed as home companions. A total of 51 companions were employed under this program in 2016.

Senior Programs: Family Services Beloit Home Companion Registry assisted 66 seniors and/or disabled individuals by providing personal home care. Meals on Wheels provided home delivered meal service to 70 seniors in 2016. These services make it possible for seniors/disabled to remain living independently in their current homes.

Homeless Programs: Domestic Violence Center provided short-term emergency housing and case management to 110 survivors of domestic violence, which is a rise from 2015 in which 79 people were assisted. Hands of Faith also had an increase in the number of individuals they provided short-term emergency housing and case management to, with 79 homeless individuals assisted compared to only 49 in 2015.

Health Services: HealthNet provided free medical and dental services to 43 individuals with no insurance. These services allow people to obtain medical services they would not otherwise be able to

afford or obtain, which assists with people maintaining employment and affordable living expenses.

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 24 households (81 individuals, 24 units.)

Code Enforcement helps keep neighborhoods clean and helps prevent properties from deteriorating. In 2016, there were a total of 6,438 exterior and interior inspections and reinspections performed on 3,483 units, of which 3,057 inspections were completed in low-to-moderate income areas on 1,419 units. This program ensures that properties throughout the City meet minimum property maintenance standards. In 2016, private improvements in the low-moderate areas totalled \$1,756,250 in building improvements. In 2016, Public Improvements included street resurfacing and mill and overlay projects totalling \$652,029.

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.

Please see Table 1 below.

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	700	1010	144.29%			
Affordable Housing	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	20	32	160.00%	10	13	130.00%
Affordable Housing	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	20	32	160.00%	10	11	110.00%
Case Management Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	1059	105.90%	400	1156	289.00%
Homeless Services	Homeless	CDBG: \$	Direct Financial Assistance to Homebuyers	Households Assisted	10	1	10.00%			
Homeless Services	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	380	310	81.58%	190	189	99.47%
Homeless Services	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	380	753	198.16%	50	202	404.00%
Improve Housing Stock	Affordable Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	10	32	320.00%	10	13	130.00%
Improve Housing Stock	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	10	21	210.00%	10	11	110.00%
Improve Housing Stock	Affordable Housing	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	8000	7760	97.00%	4000	3880	97.00%
Job Skills Training	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	700	425	60.71%	350	175	50.00%

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 and City Council set the following funding priorities for the 2016 CDBG Program Year:

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

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	832
Black or African American	133
Asian	5
American Indian or American Native	7
Native Hawaiian or Other Pacific Islander	0
Total	977
Hispanic	635
Not Hispanic	342

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

Narrative

The above chart is prepopulated and seems inaccurate. The total beneficiaries should be 1156.

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		2,132,246	247,812

Table 3 – Resources Made Available

Narrative

The City's Economic Development loan program began processing one loan in the amount of \$100,000 in 2016. The loan is expected to close in the first quarter of 2017

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 was reevaluated and in 2016, the City underwent planning and drafting of two NRSAs. The NRSAs will be submitted as a substantial amendment in the second quarter of 2017, which will reprogram most of this money.

Other economic development programs that continued to see almost no activity in 2016 are the Downtown Business Association (DBA) Rental Assistance, DBA Upper Story Development, and DBA Storefront Improvements. There is currently a balance of \$104,800 for these three programs. These programs were also reevaluated in 2016, and the funds will be reprogrammed as part of the NRSAs.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – 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 and 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. However, in 2016 the agency had to close due to funding shortages. Of the \$17,844.05 that was awarded to the Merrill Center, \$16,000 is being reprogrammed to Community Action to fund a Resources Navigatory position. This position will work directly with residents in LMI Census Tracts 16 and 18 conducting outreach to residents, identifying resident needs, connecting residents to resources that will address those needs, and providing case management.

The City's code enforcement program is conducted citywide, but is funded through CDBG for activities conducted in the City's LMI census tracts. In 2016, \$178,494 in entitlement and \$104,000 in program income was allocated for inspection and code enforcement activities.

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, the School District of Beloit, Department of Corrections, Americorps private donations, and funds from local foundations.

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, Federal Home Loan Bank, and NeighborWorks funding to provide down payment assistance to households in the City's targeted neighborhoods.
- Community Action receives funding from a variety of state and federal sources for its Fresh Start program, including US Department of Labor YouthBuild; WI National & Community Service Board; The State of Wisconsin, Department of Commerce, Division of Community Development; American Recovery & Reinvestment Act; Community Service Block Grant; and the Wisconsin Employment & Training Assistance Program. Community Action 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. They receive funding from United Way to continue the Fatherhood Initiative, which is a program which helps participants develop job skills to become gainfully employed while enhancing their parenting skills. And they receive ETH funding which assists in supportive services and emergency needs of participants. Community Action's Merrill Housing Initiative has also received HOME funds from the HOME Consortium, which the City of Beloit is part of. The Merrill Housing Initiative also receives funds through YouthBuild and other private and government sources.
- The business community helps 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.
- 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		
Number of non-homeless households to be provided affordable housing units		
Number of special-needs households to be provided affordable housing units		
Total		

Table 5- Number of Households

	One-Year Goal	Actual
Number of households supported through Rehab of Existing Units	42	24
Total	42	24

Table 6 - Number of Households Supported

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

The one-year goal of 42 was automatically populated by the IDIS system and is inaccurate. The City has a goal of assisting at least 10 homeowners and 10 rental units per year with rehabilitation of their properties. The City exceeding that goal in 2016.

Discuss how these outcomes will impact future annual action plans.

The City will have expended the last of the Lead Hazard Reduction grant funds in mid-2017. Without these grant funds to offset the costly removal lead hazards, the City expects to see a decline in the number of overall assisted units, but an increase in individual loan amounts. This will likely be reflected in future annual action plans. The City is exploring whether to apply for more lead hazard funding.

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	252	Reported by Janesville
Low-income	85	Reported by Janesville
Moderate-income	15	Reported by Janesville
Total	352	Reported by Janesville

Table 7 – Number of Persons Served

Narrative Information

The table above was manually populated as the prepopulated table provided by HUD’s IDIS system showed all zeros. The City and its subrecipients served a total of 354 individuals and households that benefitted from affordable housing activities. Two of the households were over 80% MFI.

Under Public Services for housing benefit the City funded the following agencies: Family Services, Beloit Domestic Violence Shelter served 110 people. Family Services, Home Companion Registry served 58 people. Hands of Faith, Emergency Shelter for Families served 79 people. Meals on Wheels served 70 people. And Project 16:49, Robin House Transitional Living Program served 13 people.

The City’s Housing Rehab Loan Program provided loans to rehabilitate 24 units, which assisted 21 households (81 individuals). 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:

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

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 partner with local agencies, 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.

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 connects people to HITF resources when they become homeless due to housing that has been deemed unfit, condemned, or that has been damaged by flood, fire, or other disaster. The HITF agency then 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 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.

The City provided funding to Project 16:49's Robin House Transitional Living Program which provides housing to unaccompanied homeless female students ages 18-21 (17 with court approval) to work towards completing their high school education and transition to independent living. The residents of Robin House are provided with safe, stable housing, assistance with basic needs, and case management

services for up to 18 months while they are in school. Staff addresses five key issues of education, housing, employment/income, health, and social-emotional well being in order to prepare the resident for stable independent living.

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 598 Housing Choice Vouchers. The Housing Authority administers a Family Self-Sufficiency program 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 full-time 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 supportive services to households in order to keep them in their homes, such as Community Action's Fatherhood Program, Meals on Wheels, Family Services Home Companion Registry, and Health Net, and the City's Housing Rehab Loan Program. All of these programs provide supportive or financial assistance to households by subsidizing household expenses or services that may otherwise cause someone to be unable to live independently and lose their housing.

The City will also continue serving on the Homeless Intervention Task Force and its subcommittee, the 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 houses families up to 30 days and provides case management and transportation services in order to assist the household in obtaining permanent

housing.

The City provided CDBG funding for Supportive Services to Community Action, which provides direct assistance to program participants in Community Action's transitional housing program for homeless pregnant teens and teen parents. This program provides 18 months of housing assistance and 24 months of case management.

The City provided 2016 CDBG funding to Community Action to fund a Resources Navigator position which will work to connect people in the City's LMI Census Tracts of 16 and 18 to resources within the community and provide ongoing case management. The City's consolidating planning process revealed a need to assist people in the City with identifying and connecting to the various resources in the community before, during, and after homelessness.

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.

Other agencies that provide homeless services within the City include the City called Sparrow's Nest, which has shelter 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.

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 residents.
- The BHA will work with community partners to provide volunteer opportunities for BHA residents and applicants, which exposes the extremely low-income, low-income, and moderate-income households to opportunities to increase their job training skills, people skills, and self-sufficiency.
- The BHA will 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, Project-Based Section 8, 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-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 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 2016, they served 146 people, with 137 of these being Latino.
- The City provided funding to Latino Service Providers Coalition, which assists people with limited English proficiency (LEP) with navigation of the various social service and resource agencies in the community. In 2016, LSPC assisted 605 people, 605 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. However, the agency closed in 2016. The City plans to reprogram this 2016 funding to another agency that will provide similar services to the youth in LMI census tract 18.
- 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.
- 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. In 2016, the City provided lead paint control grants to 19 households (72 individuals and 18 units).

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 to the City's Lead Hazard Control grant program. In 2016, the City continued to partner 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 2016, 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 which provides inexpensive home health care assistance to enable them to remain in their homes. Stateline Literacy Council provided literacy services to 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)

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.

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

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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 2016.

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.

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 in the Beloit Daily News on February 25, 2017, and in the Stateline News on February 26, 2017, and on the City's website on February 28, 2017. The public comment period was held from March 1, 2017 through March 30, 2017. A public hearing was held at the regularly scheduled Community Development Authority meeting on March 22, 2017. 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?

No

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



Section 3 Summary Report

Economic Opportunities for Low- and Very Low-Income Persons

U.S. Department of Housing and Urban Development

Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0043
(exp. 11/30/2018)

Disbursement Agency
CITY OF BELOIT
100 STATE STREET, BELOIT, WI 53511
39-6005397

Reporting Entity
CITY OF BELOIT
100 STATE STREET, BELOIT, WI 53511

Dollar Amount:	\$516,747.09
Contact Person:	Teri Downing
Date Report Submitted:	10/31/2016

Reporting Period		Program Area Code	Program Area Name
From	To		
01/01/2015	12/31/2015	CDB1	Community Devel Block Grants

The expenditure of these funds did not result in any covered contracts or new hires during the 12-month period selected.



Office of Community Planning and Development
 U.S. Department of Housing and Urban Development
 Integrated Disbursement and Information System
 PR26 - CDBG Financial Summary Report
 Program Year 2016
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PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	1,752,221.58
02 ENTITLEMENT GRANT	568,204.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	396,429.67
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	2,716,855.25

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	469,094.14
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	469,094.14
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	129,380.60
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	598,474.74
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	2,118,380.51

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	414,414.14
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	414,414.14
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	88.34%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	72,312.05
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	33,658.05
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	32,634.93
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	73,335.17
32 ENTITLEMENT GRANT	568,204.00
33 PRIOR YEAR PROGRAM INCOME	242,783.93
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	810,987.93
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	9.04%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	129,380.60
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	31,049.04
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	43,498.78
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	116,930.86
42 ENTITLEMENT GRANT	568,204.00
43 CURRENT YEAR PROGRAM INCOME	396,429.67
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	964,633.67
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	12.12%



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LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Plan Year	IDIS Project	IDIS Activity	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	3	866	COB - Multi-Unit Housing Rehab Revolving Loan Fund	14B	LMH	\$46,887.88
2015	3	881	COB - Multi-Unit Housing Rehab RLF (Loans)	14B	LMH	\$7,792.12
				14B	Matrix Code	<u>\$54,680.00</u>
Total						\$54,680.00

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2013	3	859	5942984	COB - 422 Bluff Street - Demo	04	LMA	\$800.00
					04	Matrix Code	<u>\$800.00</u>
2015	5	883	5914848	CAI - Fatherhood Initiative & Skills Enhancement	05	LMC	\$86.55
2016	5	902	5976866	CAI - Fatherhood Initiative and Skills Enhancement	05	LMC	\$12,004.08
2016	5	905	5974805	HOF-Emergency Shelter for Homeless Families	05	LMC	\$9,500.00
2016	5	909	5976866	P1649-Robin House Transitional Living Program	05	LMC	\$4,905.05
2016	5	910	5974805	SLC-Hispanic Outreach for Comprehensive Literacy	05	LMC	\$13,482.55
					05	Matrix Code	<u>\$39,978.23</u>
2015	5	886	5914848	FS - Home Companion Registry for Senior Personal Care	05A	LMC	\$190.64
2016	5	901	5974805	MOW-Home Delivered Meals Assistance	05A	LMC	\$7,604.85
2016	5	904	5976866	FS-Home Companion Registry for Senior Personal Care	05A	LMC	\$6,966.58
					05A	Matrix Code	<u>\$14,762.07</u>
2016	5	903	5974805	FS-Beloit Domestic Violence Center: Emergency Housing	05G	LMC	\$6,771.75
					05G	Matrix Code	<u>\$6,771.75</u>
2016	5	906	5974805	HN-Primary Care - Medical, Dental, Vision Clinic	05M	LMC	\$10,800.00
					05M	Matrix Code	<u>\$10,800.00</u>
2015	3	899	5976938	NHS - Direct Homeownership Assistance	13	LMH	\$3,141.16
2015	3	899	5977232	NHS - Direct Homeownership Assistance	13	LMH	\$181.22
2016	3	916	5977232	NHS - Housing Loan Program	13	LMH	\$3,032.97
					13	Matrix Code	<u>\$6,355.35</u>
2014	3	862	5960361	COB - Single Unit Rehab Revolving Loan Fund	14A	LMH	\$2,136.12
2016	3	913	5960364	COB - Single Family Housing Rehabilitation Revolving Loan Fund	14A	LMH	\$81,946.99
2016	3	913	5968378	COB - Single Family Housing Rehabilitation Revolving Loan Fund	14A	LMH	\$6,746.81
2016	3	913	5974805	COB - Single Family Housing Rehabilitation Revolving Loan Fund	14A	LMH	\$25,880.96
2016	3	913	5976866	COB - Single Family Housing Rehabilitation Revolving Loan Fund	14A	LMH	\$14,800.00
					14A	Matrix Code	<u>\$131,510.88</u>
2016	3	915	5960364	COB - Housing Rehab Administration	14H	LMH	\$58,440.60
2016	3	915	5968378	COB - Housing Rehab Administration	14H	LMH	\$1,084.26
2016	3	915	5974805	COB - Housing Rehab Administration	14H	LMH	\$1,610.07
					14H	Matrix Code	<u>\$61,134.93</u>
2015	1	879	5914848	COB - Code Enforcement Program	15	LMA	\$45,405.99
2015	1	879	5942984	COB - Code Enforcement Program	15	LMA	\$42,450.45
2015	1	879	5968378	COB - Code Enforcement Program	15	LMA	\$1,785.37
2016	1	912	5960364	COB - Code Enforcement/Inspection Program	15	LMA	\$21,392.54
2016	1	912	5968378	COB - Code Enforcement/Inspection Program	15	LMA	\$9,144.60
2016	1	912	5974805	COB - Code Enforcement/Inspection Program	15	LMA	\$10,667.48
					15	Matrix Code	<u>\$130,846.43</u>
2013	2	857	5914848	COB - Economic Development Loan Program	18A	LMJ	\$504.50



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2013	2	858	5960361	DBA-Rental Assistance Program	18A	LMJ	\$7,950.00
2013	2	858	5974805	DBA-Rental Assistance Program	18A	LMJ	\$3,000.00
					18A	Matrix Code	\$11,454.50
Total							\$414,414.14

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	5	883	5914848	CAI - Fatherhood Initiative & Skills Enhancement	05	LMC	\$86.55
2016	5	902	5976866	CAI - Fatherhood Initiative and Skills Enhancement	05	LMC	\$12,004.08
2016	5	905	5974805	HOF-Emergency Shelter for Homeless Families	05	LMC	\$9,500.00
2016	5	909	5976866	P1649-Robin House Transitional Living Program	05	LMC	\$4,905.05
2016	5	910	5974805	SLC-Hispanic Outreach for Comprehensive Literacy	05	LMC	\$13,482.55
					05	Matrix Code	\$39,978.23
2015	5	886	5914848	FS - Home Companion Registry for Senior Personal Care	05A	LMC	\$190.64
2016	5	901	5974805	MOW-Home Delivered Meals Assistance	05A	LMC	\$7,604.85
2016	5	904	5976866	FS-Home Companion Registry for Senior Personal Care	05A	LMC	\$6,966.58
					05A	Matrix Code	\$14,762.07
2016	5	903	5974805	FS-Beloit Domestic Violence Center: Emergency Housing	05G	LMC	\$6,771.75
					05G	Matrix Code	\$6,771.75
2016	5	906	5974805	HN-Primary Care - Medical, Dental, Vision Clinic	05M	LMC	\$10,800.00
					05M	Matrix Code	\$10,800.00
Total							\$72,312.05

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2015	4	900	5960361	CAI - NRSA Planning Activities	20		\$3,257.56
2015	4	900	5976866	CAI - NRSA Planning Activities	20		\$3,419.14
					20	Matrix Code	\$6,676.70
2015	4	896	5914848	COB - Program Administration	21A		\$4,751.40
2016	4	911	5960364	COB - Program Administration	21A		\$79,851.62
2016	4	911	5968378	COB - Program Administration	21A		\$8,880.34
2016	4	911	5974805	COB - Program Administration	21A		\$10,798.84
2016	4	911	5976866	COB - Program Administration	21A		\$17,538.28
					21A	Matrix Code	\$121,820.48
2011	4	817	5914848	COB - EOHRC - Fair Housing	21D		\$1.20
2015	4	895	5942984	COB - Fair Housing Activities	21D		\$10.85
2015	4	895	5960361	COB - Fair Housing Activities	21D		\$871.37
					21D	Matrix Code	\$883.42
Total							\$129,380.60

NARRATIVE FOR FINANCIAL SUMMARY
 YEAR 2016
 fi:cdbgnarrative

Line 1	Unexpended Funds at End of Previous Program Year (see prior year report line 16)		1,752,221.58
Line 5/Line 7	<u>Program Income received by Grantee:</u>		
	Rehabilitation Loans		212,157.91
	Rental Permits		93,200.00
	Business Development Loans		84,956.64
	Total City of Beloit		390,314.55
	Subrecipient program Income (NHS)		3,634.13
	TOTAL PROGRAM INCOME		393,948.68
Line 7	Adjust current year program income		-
Line 28:	Public Service unliquidated at end of 12/31/16		
	888 Healthnet-Primary Care	36.00	
	904 Home Companion	9,173.42	
	903 Fam Serv-DomViol-EmerHousing	1,228.25	
	908 Merrill Center Youth/Senior	17,844.05	
	907 Latino Service Providers	5,331.33	
	909 Project 16:49-Robin House	45.00	
			33,658.05
Line 29:	Public Service unliquidated at end of 12/31/15		32,634.93
Line 34:	Adjust prior year program income		-
Line 38:	Planning and Admin unliquidated at end of 12/31/16		
	900 CAI-NRSA Planning	13,323.30	
	895 EOC-Fair Housing	2,725.74	
	864 EOC-Fair Housing	5,000.00	
	895 EOC-Fair Housing	10,000.00	
			31,049.04
Line 39	Planning and Admin unliquidated at end of 12/31/15		43,498.78
Line 44:	Adjust current year program income		-
C.			
	1 Not applicable		
	2 a. Outstanding loans (installment)		
	Housing rehab loan balance		769,892.63
	Count - 79 loans		
	Economic development loan balance		37,041.72
	Count - 2 loans		
	b. Outstanding loans (deferred)		
	Housing rehab loan balance		1,422,121.39
	Count - 100 loans		
	Economic development loan balance		300,000.00
	Count - 2 loans		
	Total		2,529,055.74
	3 Written off loans 2016		
	Total loans	104,267.41	
	4 Parcels purchased with CDBG funds owned at 12/31/16		
	na		