



Fifth Program Year Action Plan

The CPMP Fourth Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. As of May 2006, the Executive Summary narratives are required.

Narrative Responses

GENERAL

GRANTEE: City of Beloit
CON PLAN PERIOD: 2005 to 2009

Executive Summary (92.220(b))

2009 CDBG-Funded Activities

Code Enforcement - the City is funding its code enforcement program in the City's low- to moderate-income areas. This also includes the systematic rental inspection program, which generates program income.

Economic Development - the City is continuing to operate the Economic Development Revolving Loan fund with program income earned by the program.

Housing Rehabilitation - the City is helping fund a rehab project undertaken by the Housing Authority, the City's housing rehab revolving loan program, Neighborhood Housing Services' (NHS) purchase rehab program, and the Neighbors Who Care Paint program. NHS also provides down payment assistance and homebuyer education.

Planning and Program Administration - the City is funding a housing study for the City Center and program administrative expenses for the City.

Public Service - the City is funding Community Action's supportive services program, a transitional living program at the Kathy Reynolds' House, a short-term emergency housing program at the Beloit Domestic Violence Center, the Greater Beloit Home Companion Registry, the homeless program for families operated by Hands of Faith, Hispanic Outreach for Literacy program operated by the Stateline Literacy Council, and the Beloit Senior Chore Service.

Public Housing Objectives and Outcomes

The Beloit Housing Authority will partner with NHS to further homeownership opportunities. The Housing Authority will be utilizing NHS' homebuyer workshops as part of its homeownership voucher program.

Each time there is a vacancy on the Community Development Authority (CDA) Board, the City will invite Section 8 and public housing participants to fill the committee position. We currently have two Section 8 participants on the CDA. However, each time, there is a vacancy we send a letter to all public housing tenants and Section 8 participants to see if there is additional interest in board membership.

The Beloit Housing Authority will continue to seek out funds to improve the existing public housing units.

The City of Beloit has evaluated its waiting list and has found an increased need for two bedroom units and a decreased need for 3 and 4 bedroom units. The Housing Authority will pursue the redevelopment of public housing units to better serve the community's current needs.

Evaluation of Past Performance:

- The Housing Authority has sent participants to NHS for homeownership classes and have had two participants purchase a house, using NHS' downpayment assistance.
- Section 8 and public housing tenants were asked to fill the last vacancy on the board. However, no one chose to apply to be on the board, although there are currently two Section 8 participants on the board.
- The Housing Authority began to work through a process to apply for tax credits to improve public housing units.

Anti-Poverty Objectives and Outcomes

The Beloit Housing Authority will continue its Family Self-Sufficiency Program.

The City will support non-profit organizations that provide assistance to low- and moderate-income residents. These organizations include Hands of Faith, Community Action, Neighborhood Housing Services, and Family Services.

The Beloit Housing Authority will provide homeownership opportunities to Section 8 participants in cooperation with NHS.

The Housing Authority requires all public housing residents to perform 8 hours of community service per month when the participating adult is unemployed. By doing this, adults are learning new skills, acquiring self confidence and opening doors for new opportunities.

The Housing Authority offers intensive case management to families which includes budgeting classes, mentoring, educational opportunities, and preferences with local employers. Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

Community Action will continue to provide the Fatherhood Initiative, Skills Enhancement and other programs which improve the employability of low- to moderate-income residents.

Evaluation of Past Performance:

- The Housing Authority has 38 Family Self-Sufficiency participants and Homeownership participants. Staff works with participants to help them attain better jobs. Six have already purchased homes, but two participants have left the program.
- Community Action provided supportive services to 246 persons in 2008.
- Family Services provided short-term emergency housing and case management to 134 battered women and children.
- Hands of Faith provided housing assistance and case management to 115 homeless persons.

Barriers to Affordable Housing

The Housing Authority offers a homeownership program which allows Section 8 participants to apply Section 8 voucher payments toward the purchase of a home.

The Housing Authority assists self-sufficiency participants with saving for down payment contribution.

The City of Beloit has supported tax credit projects which provide quality housing for low- to moderate-income residents.

Neighborhood Housing Services provides down-payment assistance to allow low- to moderate-income homeowners to purchase a home.

Neighborhood Housing Services provides homebuyer education to help low- to moderate-income households overcome the obstacles to owning a home. They help them work through their credit issues that may stop them from being homeowners.

The City of Beloit will ensure that the affordable rental units are decent, safe and sanitary and meet local codes through its systematic rental inspection program. The City of Beloit will support efforts by others to rehabilitate current tax credit projects.

The City of Beloit will provide financial resources for owner-occupants to maintain their homes.

The City of Beloit will continue to support the Paint Program, which helps low- and moderate-income homeowners maintain their homes.

The City of Beloit will continue to support the Senior Chore Service, which help low- and moderate-income seniors in maintaining their homes.

Evaluation of Past Performance:

- Six homeownership participants have purchased homes under the Homeownership Voucher program operated by the Beloit Housing Authority.
- Neighborhood Housing Services provided homebuyer education to 29 people and direct homebuyer assistance to one household.
- The Beloit Housing Authority has been approved for tax credits to upgrade 65 of its public housing units.
- Neighbors Who Care provide paint, primer, and supplies or a paint

- contractor to 20 homeowners to enable them to paint their homes.
- The City of Beloit provided 15 owner-occupied rehab loans with CDBG and HOME dollars.
- The Senior Chore Service provided assistance to 262 seniors.

Homeless Prevention Objectives and Outcomes

The City will use its CDBG funds to finance homeless programs. Non-profit agencies such as Hands of Faith, the Domestic Violence Center, and My Sister's Place will be provided CDBG funds in 2009. These non-profits and others providing homeless assistance including Family Services, Caritas, and the Salvation Army will receive funds from the local foundations, other private sources and governmental funding agencies.

Hands of Faith and Family Services will provide temporary housing and case management to homeless families with children. Family Services will also work with battered women with children who are homeless as a result of domestic violence in their homes.

The Beloit Housing Authority has established a local preference for individuals and families who are participants in the transitional living program for housing rental assistance and those who are victims of domestic violence.

Evaluation of Past Performance:

- The City of Beloit has funded Hands of Faith, Domestic Violence Center, and My Sister's Place in the past several years. Hands of Faith served 115 people; Domestic Violence Center served 134 people; and My Sister's Place served 7 people in 2008.

Non-homeless Special Needs Objectives and Outcomes

The City will continue to support programs such as the Home Companion Registry, Senior Chore Service and Grinnell Hall.

The City will continue to support the Neighbors Who Care Paint Program.

The City will provide deferred housing rehab loans to special needs populations.

The Beloit Housing Authority has 40 housing units for the elderly and disabled, and has established a local preference for elderly and disabled residents.

The City will make special needs issues a priority when budgeting CDBG and HOME funds. The Beloit Housing Authority will continue to use its funds to provide services and housing to these populations.

Evaluation of Past Performance:

- The City of Beloit has funded Home Companion Registry and Senior Chore Service in the past several years. In 2008, Home Companion Registry served 105 seniors and disabled persons, and Senior Chore Service served 262 seniors.
- The City of Beloit continues to operate Grinnell Hall and provide assistance to our elderly population. This includes a noon meal.

- The Housing Authority provides housing to elderly and disabled and continues to have a local preference for these residents.

Action Plan Required Elements:

Geographic Distribution/Allocation Priorities:

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.

*Please note that maps or other attachments may be included as additional files within the CPMP Tool.

PY 2009 Action Plan Geographic Distribution/Allocation Priorities # 1 response:

CDBG programming will be provided City-wide, with priority given to those areas with minority or low-income concentrations. Minority concentrations are those census tracts in which the total percentage of minority households is higher than would be expected based upon average racial distributions. Census tracts 15, 17, 18 and 23 are classified as areas of minority concentration. The U.S. Department of Housing and Urban Development has created new "Special Income Limit" estimates based on Census 2000 data. Five block groups in the City have the distinction of having over half of their households classified as "low income" including tracts 15, 16 and 18. Nearly half of the block groups in the City (18/38) have over fifty percent of their households earning "moderate" incomes. In fact, 45 percent of all households in the City of Beloit fall into the "moderate" income category and 53 percent of all persons living in Beloit are low- to moderate-income.

2. Describe the reasons for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

PY 2009 Action Plan Geographic Distribution/Allocation Priorities # 2 response:

Priority is given to those serving minority or low-income populations. The City also attempts to fund activities each year in the City's targeted neighborhoods, which includes the Near Westside, Merrill and Shore Drive neighborhoods. The relative priority of needs was determined based on public comment received over the past five years.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

PY 2009 Action Plan Geographic Distribution/Allocation Priorities # 3 response:

Obstacles to meeting underserved needs include lack of adequate funding or other non-financial resources to adequately address a particular problem. Insufficient funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at less than an optimal

amount. Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers.

Sources of Funds:

4. Identify the federal, state, and local resources the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan. (92.220(c)(1))

PY 2009 Action Plan Sources of Funds # 4 response:

\$672,128 in Community Development Block Grant, \$100,000 in HOME Investment Partnerships program, \$454,786 in Low Income Public Housing Operating Subsidy, \$2,766,211 in Housing Choice Voucher Housing Assistance Payment Subsidy, \$307,193 in Housing Choice Voucher Administrative Subsidy, \$64,266 in Housing Choice Voucher Family Self-Sufficiency Administrator Grant, and \$363,774 in Capital Fund Program dollars.

5. If you plan to dedicate funds within a local targeted area, provide the boundaries of the targeted area and an estimate of the percentage of funds you plan to dedicate to target area(s). (91.220(f))

PY 2009 Action Plan Sources of Funds # 5 response:

We do not intend to dedicate funds within a local targeted area in 2009.

6. If your plan includes a Neighborhood Revitalization Strategy Area or Areas, please identify the census tracts for each NRSA and an estimate of the percentage of funds you plan to dedicate to the NRSA(s).

PY 2009 Action Plan Sources of Funds # 6 response:

The City of Beloit has two Neighborhood Revitalization Strategy Areas. The first area, the Near Westside Neighborhood, is located in Census Tract 18 and the second, the Merrill Neighborhood, is located in Census Tract 16. Approximately 12 percent of our CDBG funds are proposed to be dedicated to these strategy areas.

7. Explain how federal funds will leverage resources from private and non-federal public sources.

PY 2009 Action Plan Sources of Funds # 7 response:

The Community Development Block Grant funds used by local agencies are only a small portion of their overall budgets. However, these funds allow them to leverage other local dollars, including United Way funds, and other state, federal and private funds.

8. Provide a description of how matching requirements of HUD's programs will be satisfied.

PY 2009 Action Plan Sources of Funds # 8 response:

There are no matching requirements for Community Development Block Grant Program. Janesville is the PJ for our HOME dollars, so the match requirements for the HOME program will be reflected in its Annual Action Plan. We do not receive any other federal funds with match requirements.

9. If the jurisdiction deems it appropriate, indicate publicly owned land or property located within the jurisdiction that may be used to carry out the plan.

PY 2009 Action Plan Sources of Funds # 9 response:

There is no publicly owned land or property which will be used to carry out the plan.

Managing the Process

10. Identify the significant aspects of the process, by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

PY 2009 Action Plan Managing the Process # 10 response:

Preparation of the plan included meeting with City staff and review by the CDA. The review includes 5-10 minute applicant presentations in front of the CDA and two public hearings before the City Council. All groups that submit an application for funding and the general public are encouraged to attend these meetings. Additionally, City staff is available to answer questions from the public and from grantee organizations specific to funding requirements, procedures, and prioritization.

11. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

PY 2009 Action Plan Managing the Process # 11 response:

The City is an active participant on several committees and boards including NHS, the Domestic Violence Task Force, Stateline Literacy Council and the Homeless Intervention Task Force. Additionally, City Council member is appointed to the Community Action Board. The City also has a good relationship with Rock County's Community Development and Health departments.

Citizen Participation (91.220(b))

12. Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated annual plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.

PY 2009 Action Plan Citizen Participation # 12 response:

A notice was published in the Beloit Daily News on July 26, 2008 letting the public know that applications were available for 2009 Community Development Block Grant (CDBG) funds and were due August 18, 2008. If anyone had questions, they were referred to staff in the Neighborhood Planning Division.

A letter was also sent to a CDBG mailing list, notifying agencies that funds were available. The list of agencies includes our organizations that provide services to homeless populations such as, Hands of Faith, Domestic Violence Center, Family Services, Sparrows Nest, Community Action, Salvation Army, Operation Care Food Pantry and Caritas. There are also agencies that serve the elderly and disabled such as, Voluntary Action Center, Family Services, Home Companion Registry, Senior Services of Rock County, Rock County Council on Aging, Developmental Disabilities Board, Beloit Area Community Health Center and Rock County Human Services. The agency list also includes minority organizations such as, Merrill Community Center, Merrill Revitalization Group, Fairbanks Revitalization Group, and Rock County OIC. An e-mail was also sent to the 2008 CDBG applicants informing them that the application was available, and a copy of the application was e-mailed to them.

The CDA met with the agencies that applied for 2009 Community Development Block Grant (CDBG) funds on September 8. On September 24, 2008, the Community Development Authority will meet to review the recommended grant awards. They will also review the 2009 Annual Action Plan.

On September 26, the proposed budget for 2009 CDBG and the Annual Action Plan will be posted on the City's website. On October 4, a notice will be published in the Beloit Daily News indicating the dates for the 30-day public review and informing the public of the public hearing date. A public hearing was held on October 20, 2008 on the CDBG allocations and proposed plan. On November 3, 2008, the City Council approved the Annual Action Plan and the CDBG allocations.

13. Provide a summary of efforts made to broaden public participation in the development of the consolidated annual plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

PY 2009 Action Plan Managing the Process # 13 response:

The 2009 Annual Action Plan (Annual Plan 5) was developed using the information and priorities established in the five-year plan. The process for the developing the five-year plan included the establishment of a Steering Committee comprised of representatives from a range of homeless, minority, and redevelopment programs.

The four neighborhood groups were represented on the committee: Near West Side, Shore Drive, Merrill. Two of these (Merrill and Shore Drive) are neighborhoods with minority concentrations, specifically African American populations. Additionally, Hands of Faith, an organization which provides services to homeless families, was also represented on the committee. Community Action, which provides a multitude of housing and homeless programs, also was represented on the committee. Stateline Literacy which provides services to the growing Hispanic population was represented on the committee. For Annual Plan 5, objectives and goals were reflective of the original five-year plan, which included input from a broad array of groups.

14. Provide a summary of citizen comments or views on the annual plan.

PY 2009 Action Plan Managing the Process # 14 response:

No citizen comments were received during the 30-day public review period or during the public hearing.

15. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

PY 2009 Action Plan Managing the Process # 15 response:

All comments were accepted.

Institutional Structure

16. Describe actions that will take place during the next year to develop institutional structure.

PY 2009 Action Plan Institutional Structure # 16 response:

The City of Beloit will work with non-profits, public institutions and the private sector to implement the Consolidated Plan and the 2009 Annual Action Plan (Annual Plan 5). The City will continue to utilize the Community Development Authority for review of the annual action plans, proposed CDBG funding and any CDBG budget amendments.

Monitoring

17. Describe actions to be taken that will take place during the next year to monitor your performance in meeting goals and objectives set forth in your Consolidated Plan.

PY 2009 Action Plan Monitoring # 17 response:

On a quarterly basis, all CDBG applicants submit quarterly reports to the City, which are reviewed by City staff. Additionally, the City of Beloit will review the plan on a quarterly basis to ensure that goals and objectives are being addressed.

18. Describe steps/actions to be taken during the next year to ensure compliance with program requirements, including requirements involving the timeliness of expenditures.

PY 2009 Action Plan Monitoring # 18 response:

The City of Beloit will monitor the progress of subgrantees to ensure that they are expending their funds in a timely manner and providing the data required by the CDBG program. Additionally, the City will reallocate funds which are not being expended in a timely manner and/or work with subgrantees to ensure that funds are spent.

19. Describe steps/action you will use to ensure long-term compliance with housing codes, including actions or on-site inspections you plan to undertake during the program year.

PY 2009 Action Plan Monitoring # 19 response:

The City of Beloit has a construction specialist who monitors the housing rehab projects to ensure that all projects meet housing codes, and financial specialist who ensures that these projects meet the income requirements and other financial requirements related to the housing rehab program. These monitoring activities also include on-site visits during construction. The City also ensures that Neighborhood Housing Services obtains the required building permits for their new construction and housing rehab projects and provides on-site inspections of the projects. Additionally, the City has a fair housing code, and the Equal Opportunities and Human Relations Commission is responsible for any fair housing cases submitted to the City.

20. Describe actions to be taken to monitor subrecipients (including sponsors or administering agents) during the next program year. This includes the monitoring of all programs, CDBG, HOME, ESG, or HOPWA, as applicable.

PY 2009 Action Plan Monitoring # 20 response:

CDBG and HOME subgrantees will submit quarterly reports, which contain information on the number of people served, progress made toward meeting their objectives and their financial status. Community Development staff monitor the subgrantees on an annual basis to ensure compliance with HUD regulations. Their financial reports will also be reviewed at this time. Following these visits, letters will be sent to subgrantees when any problems are identified. Monitoring summaries will be shared with the Community Development Authority and the City Council when they review and approve the CDBG budget.

On an annual basis, the City reviews the Consolidated Plan and Annual Action Plan to determine the progress made towards the goals, objectives and activities listed in the reports.

Description of Activities

*If not using the CPMP Tool: Complete and submit Table 3C

*If using the CPMP Tool: Complete and submit the Projects Worksheets and the Summaries Table.

21. The action plan must provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

PY 2009 Action Plan Description of Activities # 21 response:

In 2009, the City of Beloit funded five main projects: code enforcement, economic development, housing rehabilitation activities, planning and program administration, and public services.

Under Code Enforcement, the City is funding its code enforcement program in the City's low- to moderate-income areas. This also includes the systematic rental inspection program, which generates program income.

Under Economic Development activities, the City is continuing to operate the Economic Development Revolving Loan fund with program income earned by the program.

Under Housing Rehabilitation activities, the City is helping fund a rehab project undertaken by the Housing Authority, the City's housing rehab revolving loan program, Neighborhood Housing Services' (NHS) purchase rehab program, and the Neighbors Who Care Paint program. NHS also provides down payment assistance and homebuyer education.

Under Planning and Program Administration, the City is funding a housing study for the City Center and program administrative expenses for the City.

Under Public Services, the City is funding Community Action's supportive services program, a transitional living program at the Kathy Reynolds' House, a short-term emergency housing program at the Beloit Domestic Violence Center, the Greater Beloit Home Companion Registry, the homeless program for families operated by Hands of Faith, Hispanic Outreach for Literacy program operated by the Stateline Literacy Council, and the Beloit Senior Chore Service.

Summary of Specific Annual Objectives and Outcome Measures

*If not using the CPMP Tool: Complete and submit Table 2C and Table 3A.

*If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls

22. Provide a summary of specific objectives that will be addressed during the program year. (91.220(c)(3))

PY 2009 Action Plan Summary of Specific Annual Objectives # 22 response:

A summary of the specific objectives is addressed in the Summary of Specific Annual Objectives Table and Project Worksheets.

Decent Housing

The specific objectives to be addressed during the program year include the following:

- Improving the quality of existing housing stock in the City of Beloit
- Providing financial alternatives to tenants to allow them to rent or own decent housing
- Providing financial options for homeowners to maintain their homes and remain in their homes

Since the City of Beloit has significantly lower housing prices than most communities in Wisconsin, we have an overabundance of affordable housing stock. Therefore, our focus over the past several decades is to ensure that the housing stock is of a high quality. In 2009, the City is working to improve the quality of housing stock through our interior rental inspection program and our exterior code enforcement program, providing the financial assistance to help people rehab their own homes, and providing down payment assistance to help people purchase homes.

Suitable Living Environment

The specific objectives to be addressed during the program year include the following:

- Provide battered women and children a safe living environment
- Provide financial opportunities to single, teenage mothers
- Provide financial options to households to allow them to remain in a suitable home

In 2009, the City is focusing on providing short-term emergency and transitional housing options for battered women and children through the Beloit Domestic Violence Center and the Kathy Reynolds' House, providing funding to the Senior Chore Service and Home Companion Registry to help seniors remain in their homes, living independently, and providing supportive services to teenage mothers to allow them to help them attain self-sufficiency.

Economic Opportunity

The specific objectives to be addressed during the program year include the following:

- Provide training, educational opportunities, and other services to low- to moderate-income persons to enable them to obtain a job or increase their incomes at their current place of employment or obtain a better job.
- Provide supportive services to enable teenage parents to get an education or a better job.
- Provide training to troubled youth to enable them to become employable as adults.

In 2009, the City's specific plans are to provide training to low- to moderate-income persons to allow them to become home companions, provide supportive assistance to teenage parents to help them become more self-sufficient, and provide training to at-risk youth through the YouthBuild program.

Neighborhood Revitalization

The specific objective to be addressed during the program year is to improve the City's neighborhoods by reconstructing and resurfacing streets. We will target resources in 2009 to reconstruct and resurface streets. This will be accomplished with City capital funds.

23. Describe the Federal Resources, and private and non-Federal public resources expected to be available to address priority needs and specific objectives during the program year.

PY 2009 Action Plan Summary of Specific Annual Objectives # 23 response:

The specific information is outlined in the Summary of Specific Annual Objectives. The City intends to use its 2009 CDBG funds, including program income, the funds received through the Rock County HOME Consortium, and the City's Capital Funds to address the priority needs and specific objectives.

24. Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). 91.220(e)

PY 2009 Action Plan Summary of Objectives/Outcomes # 24 response:

The specific actions are outlined above in Question 22. The specific measures are outlined below:

Decent Housing

- The number of rental interior inspections and other exterior inspections in our neighborhoods in 2009
- The number of downpayment assistance loans and grants made to low- to moderate-income homeowners in 2009
- The number of homeowner loans completed in 2009

Suitable Living Environment

- Number of women and children receiving short-term housing at the Beloit Domestic Violence Center in 2009
- Number of teenage parents receiving supportive services through Community Action's programs in 2009
- Number of women and children receiving transitional housing at the Kathy Reynolds House and through Family Services' transitional housing program in 2009
- Number of seniors served by the Senior Chore Service in 2009
- Number of seniors and disabled served by the Home Companion Registry in 2009

Economic Opportunity

- Number of low- to moderate-income persons who received the training to become home companions in 2009
- Number of teen mothers who received supportive services through the HUB Center in 2009
- Number of at-risk youth who receiving training and assistance through the YouthBuild program in 2009

Neighborhood Revitalization

- Amount of City of Beloit capital funds spent on street improvements in 2009

HOUSING

Annual Affordable Housing Goals (91.220(g))

**If not using the CPMP Tool: Complete and submit Table 3B Annual Housing Completion Goals.*

**If using the CPMP Tool: Complete and submit the Table 3B Annual Housing Completion Goals.*

25. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

PY 2009 Action Plan Annual Affordable Housing Goals # 25 response:

The one-year goals are to rehab 65 existing rental units, provide rental assistance for five households, acquire one existing house, rehab nine existing houses for resale to a LMI household, and provide 4 households homebuyer assistance.

Needs of Public Housing (92.220(b))

26. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

PY 2009 Action Plan Needs of Public Housing # 26 response:

The Beloit Housing Authority will partner with NHS to further homeownership opportunities. The Housing Authority will be utilizing NHS' homebuyer workshops as part of its homeownership voucher program.

Each time there is a vacancy on the Community Development Authority (CDA) Board, the City will invite Section 8 and public housing participants to fill the committee position. We currently have two Section 8 participants on the CDA. However, each time, there is a vacancy we send a letter to all public housing tenants and Section 8 participants to see if there is additional interest in board membership.

The Beloit Housing Authority will continue to seek out funds to improve the existing public housing units.

The City of Beloit has evaluated its waiting list and has found an increased need for two bedroom units and a decreased need for 3 and 4 bedroom units. The Housing Authority will pursue the redevelopment of public housing units to better serve the community's current needs.

27. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

PY 2009 Action Plan Needs of Public Housing # 27 response:

The Beloit Housing Authority is not designated as a "troubled" agency.

Antipoverty Strategy

28. Briefly describe the actions that will take place during the next year to reduce the number of poverty level families (as defined by the Office of Management and Budget and revised annually), taking into consideration factors over which the jurisdiction has control.

PY 2009 Action Plan Antipoverty Strategy # 28 response:

The Beloit Housing Authority will continue its Family Self-Sufficiency Program.

The City will support non-profit organizations that provide assistance to low- and moderate-income residents. These organizations include Hands of Faith, Community Action, Neighborhood Housing Services, and Family Services.

The Beloit Housing Authority will provide homeownership opportunities to Section 8 participants in cooperation with NHS.

The Housing Authority requires all public housing residents to perform 8 hours of community service per month when the participating adult is unemployed. By doing this, adults are learning new skills, acquiring self confidence and opening doors for new opportunities.

The Housing Authority offers intensive case management to families which includes budgeting classes, mentoring, educational opportunities, and preferences with local employers. Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

Community Action will continue to provide the Fatherhood Initiative, Skills Enhancement and other programs which improve the employability of low- to moderate-income residents.

Barriers to Affordable Housing

29. Describe the actions that will take place during the next year to remove barriers to affordable housing.

PY 2009 Action Plan Barriers to Affordable Housing # 29 response:

Overall, the City has very affordable housing. Therefore, the City will work to increase the quality of the existing supply of affordable housing and partner with agencies to obtain funding for programs that provide assistance to residents. NHS of Beloit provides homebuyer seminars on maintenance and foreclosure prevention. Additionally, the City continues to forge partnerships with various agencies and groups that identify and promote funding sources and assistance to qualified buyers.

The Housing Authority offers a homeownership program which allows Section 8 participants to apply Section 8 voucher payments toward the purchase of a home.

The Housing Authority assists self-sufficiency participants with saving for down

payment contribution.

The City of Beloit has supported tax credit projects which provide quality housing for low- to moderate-income residents.

Neighborhood Housing Services provides down-payment assistance to allow low- to moderate-income homeowners to purchase a home.

Neighborhood Housing Services provides homebuyer education to help low- to moderate-income households overcome the obstacles to owning a home. They help them work through their credit issues that may stop them from being homeowners.

30. Describe the actions that will take place during the next year to foster and maintain affordable housing.

PY 2009 Action Plan Barriers to Affordable Housing # 30 response:

The City of Beloit will ensure that the affordable rental units are decent, safe and sanitary and meet local codes through its systematic rental inspection program. The City of Beloit will support efforts by others to rehabilitate current tax credit projects.

The City of Beloit will provide financial resources for owner-occupants to maintain their homes.

The City of Beloit will continue to support the Paint Program, which helps low- and moderate-income homeowners maintain their homes.

The City of Beloit will continue to support the Senior Chore Service, which help low- and moderate-income seniors in maintaining their homes.

Lead-based Paint

31. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

PY 2009 Action Plan Lead-based Paint # 31 response:

The City will have funds dedicated to making houses lead safe. The City has partnered with Janesville and Rock County to receive Lead Hazard Reduction Funds. They may be used in concert with other housing rehab funds.

Our current housing rehab program will use lead-safe practices. All funds are geared towards low- to moderate-income families in the City of Beloit.

The Rock County Health Department refers families with children with high lead levels to the City of Beloit's Housing Department.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

32. Please describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

PY 2009 Action Plan Specific Homeless Prevention # 32 response:

The City will use its CDBG funds to finance homeless programs. Non-profit agencies such as Hands of Faith, the Domestic Violence Center, and My Sister's Place will be provided CDBG funds in 2009. These non-profits and others providing homeless assistance including Family Services, Caritas, and the Salvation Army will receive funds from the local foundations, other private sources and governmental funding agencies.

Hands of Faith and Family Services will provide temporary housing and case management to homeless families with children. Family Services will also work with battered women with children who are homeless as a result of domestic violence in their homes.

The Beloit Housing Authority has established a local preference for individuals and families who are participants in the transitional living program for housing rental assistance and those who are victims of domestic violence.

A potential barrier to accomplishing these activities would be the financial viability of the agencies which provide homeless programs. For example, the Domestic Violence Center has struggled over the past several years financially, and continuing the transitional portion of the program, which provides the longer-term support and ensures that people stop the homeless cycle, is essential to achieving the goal of ending homelessness. Another barrier is the public support for these programs. If the public does not support these programs, the City Council could quit funding these programs with CDBG funds.

33. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

PY 2009 Action Plan Specific Homeless Prevention # 33 response:

Programs will continue to be offered in the City of Beloit that will provide financial assistance to individuals and families to prevent them from becoming homeless such as the NHS of Beloit Foreclosure Prevention Program and Salvation Army's utility assistance program.

Hands of Faith and Family Services work with households with children to help provide temporary housing and case management. Family Services provides on-going credit and financial counseling.

34. Discharge Coordination Policy—The jurisdiction must certify it established a policy for discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. (91.225 (c)(10))

PY 2009 Action Plan Specific Homeless Prevention # 34 response:

Neighborhood Housing Services operates the Brittan House, the City's only SRO. Often, men released from the halfway house or other institutions do move into this facility, at least on a temporary basis.

Beloit Housing Authority provides Housing Choice Vouchers, and there are others with project-based Section 8, which could provide assistance in developing this policy. The City of Beloit, NHS, Rock County corrections, and other homeless and housing service providers will work together to develop a discharge policy for the Greater Beloit area.

Emergency Shelter Grants (ESG)

35. If applicable, describe how the ESG matching requirements will be met.

PY 2009 Action Plan ESG # 35 response:

The City of Beloit does not receive an Emergency Shelter Grant.

36. (States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

PY 2009 Action Plan ESG # 36 response:

Not Applicable.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

***If not using the CPMP Tool:** Complete and submit Table 1B.

***If using the CPMP Tool:** Complete and submit Needs Table/Non-Homeless Needs.

37. Please describe any supportive housing activities being undertaken to address the priority housing needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or other substance abuse problems).

PY 2009 Action Plan Non-homeless Special Needs # 37 response:

The City will continue to support programs such as the Home Companion Registry, Senior Chore Service and Grinnell Hall.

The City will continue to support the Neighbors Who Care Paint Program.

The City will provide deferred housing rehab loans to special needs populations.

The Beloit Housing Authority has 40 housing units for the elderly and disabled, and has established a local preference for elderly and disabled residents.

The City will make special needs issues a priority when budgeting CDBG and HOME funds. The Beloit Housing Authority will continue to use its funds to provide services and housing to these populations.

COMMUNITY DEVELOPMENT

Community Development Block Grant

***If not using the CPMP Tool:** Complete and submit Table 2B, Table 1C Summary of Specific Objectives.

***If using the CPMP Tool:** Complete and submit the Needs Worksheets/Non-Housing Community Development and Summary of Specific Annual Objectives Worksheets or Summaries.xls

38. Identify the estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income (an amount generally not to exceed ten percent of the total available CDBG funds may be excluded from the funds for which eligible activities are described if it has been identified as a contingency for cost overruns.)

PY 2009 Action Plan Community Development # 38 response:

\$1,055,318 in CDBG funds have been budgeted to serve low- to moderate-income persons. Approximately \$155,000 has been budgeted to administrative activities. No 2009 funds have been allocated to fair housing. Prior year funds in the amount of \$20,000 remain for this activity. We will be providing fair housing education and enforcement with these prior year funds.

39. CDBG resources must include the following in addition to the annual grant:
- a. Program income expected to be received during the program year, including:
 - i. The amount expected to be generated by and deposited to revolving loan funds;

PY 2009 Community Development # 39 a.i. response:

The City expects \$383,190 to be generated in program income from the economic development revolving loan fund, rental inspection program, housing rehab revolving loan fund, and NHS' revolving fund.

- ii. The total amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

PY 2009 Community Development # 39 aii response:

Not applicable.

- b. Program income received in the preceding program year that has not been included in a statement or plan;

PY 2009 Community Development # 39 b. response:
Not applicable.

- c. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives in its strategic plan;

PY 2009 Community Development # 39 c. response:
Not applicable.

- d. Surplus funds from any urban renewal settlement for community development and housing activities; and

PY 2009 Community Development # 39 d. response:
Not applicable.

- e. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

PY 2009 Community Development # 39 e. response:
Not applicable.

- 40. NA If a jurisdiction intends to carry out a new CDBG float-funded activity, the jurisdiction's plan must include the following information:

- a. For the program income included in 1(b) above, the jurisdiction should identify the month(s) and year(s) in which the program income will be received; and which of the following options it will take for each float-funded activity to address the risk that the activity may fail to generate adequate program income:
 - i. amend or delete activities in the amount equal to any amount due from default or failure to produce sufficient income in a timely manner. (If this option is chosen, the action plan must include a description of the process it will use to select activities to be amended or deleted and how it will involve citizens in that process), OR
 - ii. obtain an irrevocable line of credit from a commercial lender for the full amount of the float-funded activity. (If this option is chosen, information on the float-funded activity in the action plan must include the lender and the terms of the irrevocable line of credit), OR
 - iii. agree to transfer general local government funds to the CDBG line of credit in the full amount of any default or shortfall within 30 days of the float-funded activity's failure to generate projected program income on schedule.

PY 2009 Community Development # #40 response:
Not applicable.

- 41. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs, public facilities, public improvements, public services and economic development.

This information is provided in Table 2B.

- a. For activity for which the jurisdiction has not yet decided on a specific location, such as when a jurisdiction is allocating an amount of funds to be used for making loans or grants to businesses or for residential rehabilitation, provide a description of who may apply for the assistance, the process by which the grantee expects to select who will receive the assistance (including selection criteria), and how much and under what terms the assistance will be provided.

PY 2009 Community Development # 41 a. response:

Economic Development Revolving Loan Fund: This loan fund provides loans to for-profit commercial, industrial or service sector businesses that will locate or expand in the City of Beloit by creating or retaining jobs.

Program funds are used to assist a business to finance exterior and interior building improvements, purchase land and building, new construction, purchase of machinery and equipment, land improvements, demolition, and leasehold improvements.

The program will loan a business up to 30 percent of the total project cost. The interest rate is as follows:

- If loaned in conjunction with a bank loan, 75 percent of the bank rate.
- Stand alone loans will be set at 75 percent of the Wall Street Prime rate at time of loan approval for projects with loan term greater than 10 years. 65 percent of Wall Street Prime rate for 1-10 year loan term.

The repayment terms are up to 25 years for land and buildings and 10 years for machinery and equipment.

The criteria used are the following:

- Ratio of Program dollars to the number of full-time equivalent (FTE) jobs created or retained, not to exceed \$35,000 per job. For FTE calculations, a full-time position will be employed 35 hours per week.
- At least 51 percent of the jobs created or retained must be available for low- to moderate-income persons.
- Ratio of Program dollars to private dollars in a project cannot be less than two private dollars for each Program dollar.
- Only those expenditures made within 18 months after approval of the Program loan shall be counted in the public/private dollar match.
- Applicant must contribute at least 10 percent equity into the project.

Housing Rehab Revolving Loan Fund: Housing rehab loans are available to any low- to moderate-income homeowner in the City of

Beloit and any investor-owned rental units in the City of Beloit which is occupied by a low- to moderate-income family.

Additional Criteria: For homeowner loans, applicants must have equity in their homes, be free and clear of any judgments, be current with their property taxes, with no delinquencies.

The individual loans available to owner-occupied properties are tailored to meet the applicant's financial needs and resources. Owner-occupied interest rates are 0 percent deferred payment loans or a 3 percent amortized loan. Investment property loans are offered at a fixed 3 percent rate.

The maximum loan amount for rehabilitation loans is \$15,000 for one dwelling unit and \$6,250 for additional dwelling units. Provisions for loans designed to promote home ownership and reduce rental units will allow a maximum loan amount of \$25,000. The minimum loan amount is \$1,000.

Owner-occupied property loans are available up to a 15-year term or can be deferred as long as the owner occupies the home. Investment property loans are available for ten years.

The Housing Rehab program consists of four loan programs: Owner-occupied Low Interest and Deferred Payment Loans, Rental Housing Rehab Program, Distressed Property Loan Program, and Construction Loan Program.

42. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

The information is provided in the Community Development Needs table.

43. An "urgent need" activity may be included in the action plan only if the jurisdiction certifies that the activity is designed to meet other community development needs having a particular urgency because existing conditions pose a serious and imminent threat to the health or welfare of the community and other financial resources are not available.

PY 2009 Community Development # 43 response:

The City of Beloit is not providing funding to any "urgent needs."

HOME/ American Dream Down payment Initiative (ADDI)

NA

44. Describe other forms of investment not described in § 92.205(b).

PY 2009 Action Plan HOME/ADDI # 44 response:
Not applicable.

45. Describe how HOME matching requirements will be satisfied?

PY 2009 Action Plan HOME/ADDI # 45 response:
Not applicable.

46. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

PY 2009 Action Plan HOME/ADDI # 46 response:
Not applicable.

47. Describe the policy and procedures the PJ will follow to affirmatively market housing containing five or more HOME-assisted units.

PY 2009 Action Plan HOME/ADDI # 47 response:
Not applicable.

48. Describe actions to be taken to establish and oversee a minority outreach program within the jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking, underwriters, accountants, and providers of legal services, in all contracts, entered into by the PJ with such persons or entities, public and private, in order to facilitate the activities of the PJ to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.

PY 2009 Action Plan HOME/ADDI # 48 response:
Not applicable.

49. **NA** If you intend to use HOME funds for Tenant-Based Rental Assistance, describe the local market conditions that led to the use of the HOME funds for a tenant-based rental assistance program.

PY 2009 Action Plan HOME/ADDI # 49 response:
Not applicable.

50. **NA** If the TBRA program will target or provide preference for a special needs group, identify that group from the Consolidated Plan as having an unmet need and show that the preference is needed to narrow the gap in benefits and services received by that population?

PY 2009 Action Plan HOME/ADDI # 50 response:
Not applicable.

51. **NA** If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

PY 2009 Action Plan HOME/ADDI # 51 response:

Not applicable.

52. **NA** If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

PY 2009 Action Plan HOME/ADDI # 52 response:

Not applicable.

Housing Opportunities for People with AIDS **NA**

**If not using the CPMP Tool: Complete and submit Table 1B.*

**If using the CPMP Tool: Complete and submit Needs Table/HOPWA.*

53. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing

activities to be done during the next year.

PY 2009 Action Plan HOPWA # 53 response:
Not applicable.

54. Specify the one-year goals for the number of low-income households to be provided affordable housing using HOPWA funds for short-term rent, mortgage, and utility payments to prevent homelessness; tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

PY 2009 Action Plan HOPWA # 54 response:
Not applicable.

55. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.

PY 2009 Action Plan HOPWA # 55 response:
Not applicable.

56. Identify the method for selecting project sponsors (including providing full access to grassroots, faith-based and other community organizations).

PY 2009 Action Plan HOPWA # 56 response:
Not applicable.

57. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

PY 2009 Action Plan HOPWA # 57 response:
Not applicable.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.