



Second Program Year Action Plan

The CPMP Second 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. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 2 Action Plan Executive Summary:

Specific Housing Objectives

- Develop a variety of housing alternatives in order to satisfy a wider range of housing needs.
- Use the existing programs and resources to improve Beloit's older housing stock.
- Promote the conversion of rental to owner-occupied housing in neighborhoods with unusually high percentages of rental properties.
- Promote homeownership as an alternative to renting for qualified households.
- Support programs that enable homeowners to retain their homes, including foreclosure prevention programs.
- Support programs that enable elderly and disabled families to sustain and maintain homes.
- Support neighborhood revitalization efforts.

Evaluation of Past Performance

- The City of Beloit provided housing rehabilitation loans to low to moderate income homeowners and landlords renting to low to moderate income tenants. This program generates income and consequently continues to be available each year.
- The City of Beloit supported Neighborhood Housing Services' Foreclosure Prevention Program, which helps people stay in their homes.

- The City of Beloit supported Neighborhood Housing Services' Homebuyer Education Program, which helps people become homeowners.
- The City of Beloit supported the Senior Chore Service program and the Home Companion Registry which helps the elderly and disabled live independently in their homes.

Public Housing Strategies

- The BHA will work with Neighborhood Housing Services (NHS) to provide homeownership opportunities for its clients.
- 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-esteem.
- The BHA will conduct strategic planning to address immediate capital needs with HUD's Capital Funds Program grant money. The BHA may have the opportunity to use other resources such as CDBG funds, HOPE VI funds, and WHEDA funds for longer-term projects such as the tax credit project now underway.
- The BHA will encourage extremely low-income, low-income and moderate-income families to utilize the least resistive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership and Family Self-Sufficiency.

Evaluation of Past Performance

- The Beloit Housing Authority has partnered with NHS over the past several years to provide training and education opportunities for its Family Self-Sufficiency and Homeownership Voucher program participants.
- The Beloit Housing Authority contracted with Voluntary Action Center to provide volunteer opportunities for its public housing residents.

Specific Homeless Strategies

- The City will continue to support and strengthen the limited resources of agencies that provide services and facilities for homeless persons in the City of Beloit.
- The City will continue to support Family Services Association and Community Action, Inc. and their transitional housing programs.
- The City will continue to support non-profits such as NHS and Family Services Association that provide programs to prevent foreclosures such as credit counseling and foreclosure prevention grants.
- The City will support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

Evaluation of Past Performance

- The City of Beloit continued to provide CDBG funding to homeless programs and services that meet critical needs.

General Questions

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. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis 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.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available 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.

Program Year 2 Action Plan General Questions' response:

1. CDBG programming will be provided City-wide, with priority given to areas with minority or low-income concentrations. Minority concentrations are 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. However, the City will not be dedicating a set percentage of funds to any minority or low-income area.
2. 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 include 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. The City will not be dedicating a set amount of funds to any geographic area of the City. The majority of the programs funded are provided on a City-wide basis.
3. One of the key obstacles to meeting the underserved needs in Beloit is lack of adequate funding or other non-financial resources to adequately address a

particular problem. Insufficient funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at less than an optimal amount. The City does not fund programs which duplicate the work of other programs.

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers. To deal with this, the City will establish priorities for CDBG funding to ensure that the most crucial programs are funded. The City will also partner with the non-profits and others to consolidate resources. The City is part of the Rock County Homeless Intervention Task Force which works to consolidate resources, financial and non-financial, to meet the needs of all of Rock County.

4. \$730,000 in Community Development Block Grant, \$113,050 in HOME Investment Partnerships program, \$475,745 in Low Income Public Housing Operating Subsidy, \$3,135,389 in Housing Choice Voucher Housing Assistance Payment Subsidy, \$339,748 in Housing Choice Voucher Administrative Subsidy, and \$203,033 in Capital Fund Program dollars are expected to be available in 2011. In 2009, the Community Development Authority's LLC was awarded \$1,063,330 in Low Income Housing Tax Credits. A small portion of those funds are expected to be remaining after the first of the year and will be expended in 2011. Additionally, the Community Development Authority's LLC was awarded \$1,215,118 in Low Income Housing Tax Credits which are expected to be expended in 2011 and 2012.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. 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.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

1. The City of Beloit Department of Community Development maintains direct oversight of the planning process and the content of the Plan. Other entities that provide/administer programs covered by the Consolidated Plan include:

Beloit Housing Authority	Home Companion Registry
Beloit Housing Services Division	Lutheran Social Services
Beloit Economic Development Dept.	Merrill Community Center
Beloit Youth Place	Neighborhood Housing Services
Caritas	Rock Co. Human Services, Economic
Community Action, Inc.	Support/DWD Programs
Domestic Violence Center	Salvation Army
Energy Assistance	Sparrow's Nest
Family Services Association	Voluntary Action Center
Hands of Faith	YWCA-Janesville

2. Preparation of the Consolidated Plan included meeting with a steering committee (the Consolidated Planning Committee) which included members of the following organizations:

Beloit Youth Place	Merrill Community Center
Caritas	Neighborhood Housing Services
Community Action, Inc.	Stateline Literacy Council
Habitat for Humanity	Stateline United Way
Homeless Intervention Task Force	Voluntary Action Center
Home Companion Registry	

The Committee met three times over a 10 week period to discuss informational needs, develop formal strategies, and discuss public meetings. The City also held public hearings and hosted public meetings.

For the Annual Plan, a public hearing was held on August 16 to solicit citizen input on community development, housing, public housing and homeless needs in the City of Beloit. A notice was published in the newspaper and a notice was mailed to the City's CDBG mailing list which includes service providers, citizens, neighborhood representatives, and business advocates. No one spoke at the public hearing.

3. The City is an active participant on several committees and boards including NHS, the Domestic Violence Task Force, African American Infant Mortality Coalition, and the Homeless Intervention Task Force. Additionally, a 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, and the City Manager meets with Rock County officials on a regular basis.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. 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.

Program Year 2 Action Plan Citizen Participation response:

1. The City of Beloit gave its citizens the opportunity to participate in an advisory role in planning, implementing, and assessing CDBG programs. Information about the goals of the CDBG program and the activities it funds was provided to all interested stakeholders. Public hearings were held to gauge the views of

citizens. The City held a public hearing on August 16 to give citizens an opportunity to identify issues which needed to be identified in the Annual Plan.

On October 18, a public hearing was held to give citizens an opportunity to comment on the proposed Annual Plan and proposed 2011 CDBG budget. On November 1, the Annual Plan, and 2011 CDBG budget were reviewed and approved at a City Council meeting. The Beloit Daily News, WCLO, City Hall, the Public Library, and the City of Beloit's website were also utilized to disseminate information to the public. The Beloit Daily News ran an article in the newspaper as the Community Development Authority began the process of developing the CDBG budget, outlining the public comment process. The Beloit Daily News also included the CDBG Budget in its article about the City's budget before it was approved on November 1. WCLO interviewed staff about the first public hearing and ran a story on the public hearing. Citizens were able to review the Annual Plan at City Hall or the Beloit Public Library, and it was also posted on the City's website. Staff was available to provide assistance to Spanish-speaking residents who were interested in the plan documents. The City has bi-lingual staff in the Department who can provide this assistance.

2. No one spoke during the public hearings on August 16 or October 18. No written comments were filed.
3. A Consolidated Plan Committee was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 10 week period to review the Plan in progress and discuss community needs. The representatives included a broad range of programs including, minority, homeless, redevelopment, elderly, youth, AODA, and Latino outreach programs. The public meetings were noticed in the Stateline News, available at no cost to all residents, as well as the Beloit Daily News. All public meetings and hearings were held in buildings that are handicapped accessible. A draft of the plan was also made available for review at City Hall, the Public Library, and the City's website. Staff was available to provide assistance to Spanish-speaking residents who were interested in the plan documents. The City has bi-lingual staff in the Department who can provide this assistance.
4. All public comments are always accepted and reviewed for inclusion into the Strategic Plan and Annual Plan.

Institutional Structure

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

Program Year 2 Action Plan Institutional Structure response:

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

The entire Community Development Department, including the Beloit Housing Authority, is now located on the third floor of City Hall. Therefore, the City and

the Housing Authority are now able to work more closely together and are striving to partner, where it is appropriate.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

1. CDBG Subgrantees will continue to be required to 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 will monitor the Subgrantees on an annual basis to ensure compliance with HUD regulations. Their financial reports are also reviewed at this time. Following these visits, letters are sent to Subgrantees when any problems are identified. Monitoring summaries are shared with the CDA 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 toward the goals, objectives and activities listed in the reports.

Mid-year, City staff reviews expenditure levels to ensure that caps are not exceeded. At this time, City staff also reviews current and prior year contracts to ensure that funds are expended in a timely manner.

Lead-based Paint

1. 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.

Program Year 2 Action Plan Lead-based Paint response:

1. The Rock County Health Department will continue to refer families of children with high lead levels to the City of Beloit's program. We work jointly to solve these problems.

The City of Beloit will use its Lead Hazard Control Grant funds in concert with its housing rehabilitation funds. The lead funds will be used for the lead elements to make the house lead safe, and then the housing rehabilitation funds are used for other rehabilitation work needed to bring the home up to code. The City received additional lead dollars in 2009, through the stimulus bill to make additional houses lead safe.

The City of Beloit Housing Services Division requires all contractors hired through the Housing Rehabilitation Loan program to be certified lead safe, ensuring all

work completed in project homes is performed in a lead safe manner and with lead-free replacement products.

The City will continue to operate the Rental Inspection program. Every rental unit in the City is inspected at least once every three years by inspection officials who are trained as Lead Hazard Investigators to look for lead risk in all units. If orders are written to correct a lead hazard, information is sent explaining how to fix the problem in a lead safe manner, and the property owner is cited if the lead issue is not corrected.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

1. The City has a large number of older housing units and single-family rental units. The City also has relatively high rents, but lower housing values. Our priorities and strategies are focused on upgrading our older housing stock; promoting homeownership and helping homeowners stay in their homes. Specific objectives include:
 - Develop a variety of housing alternatives in order to satisfy a wider range of housing needs.
 - Use the existing programs and resources to improve Beloit's older housing stock.
 - Promote the conversion of rental to owner-occupied housing in neighborhoods with unusually high percentages of rental properties.
 - Promote homeownership as an alternative to renting for qualified households.
 - Support programs that enable homeowners to retain their homes, including foreclosure prevention programs.
 - Support programs that enable elderly and disabled families to sustain and maintain homes.
 - Support neighborhood revitalization efforts.
2. The City will continue to budget CDBG and HOME funds for housing rehabilitation programs such as NHS' Purchase Rehabilitation Program, Community Action's Merrill Revitalization Program, and the City's Rehabilitation Loan Program during 2011.

- NHS will utilize federal and local funds to provide a variety of housing assistance such as down payment assistance, homebuyer education, foreclosure prevention counseling, foreclosure prevention grants and rehabilitation loans in 2011.
- The City will acquire, rehabilitate, and sell foreclosed homes to low-moderate income families through its Neighborhood Stabilization program.
- The City will continue to fund programs with CDBG dollars such as the Senior Chore Service and Home Companion Registry, which enable seniors and disabled families to remain in their homes.
- The City will continue to fund its code enforcement program to ensure that housing units meet local and state codes.

Needs of Public Housing

1. 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.
2. 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.

Program Year 2 Action Plan Public Housing Strategy response:

1. 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.
 - The BHA will partner with 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-esteem.
 - 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 conduct strategic planning to address immediate capital needs with HUD's Capital Fund Program. The BHA may have the opportunity to use other resources such as HOPE VI funds, CDBG funds, and WHEDA funds for longer-term projects such as the tax credit project now underway.
 - The BHA will encourage extremely low-income, low-income and moderate-income families to utilize the least resistive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership and Family Self-Sufficiency.

The Housing Authority will also encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the CDA. There is currently one Section 8 participant on the CDA board who also purchased a home through the Homeownership Voucher program.

The Beloit Housing Authority maintains 131 public housing units and 598 Section 8 vouchers. As of November 2010, there were 568 housing applicants on the waiting list: 269 for public housing and 299 for Section 8 vouchers. The condition of the units is about average. Overall, the public housing stock is older. Some units have undergone rehabilitation in the last several years. All of the units are in need of some modernization and restoration. The units are more than 30 years old but structurally sound.

Of the 131 Public Housing units, 65 units are currently undergoing major rehab which will be completed in early 2011. The remaining units will be undergoing major rehab beginning in mid-2011. This project is possible due to tax credits obtained by the Housing Authority.

It is not expected that any units will be removed from the public housing inventory in the near future, but some may be downsized due to the need of smaller units rather than the larger 4-bedroom units. Given the length of the waiting lists, we do not anticipate a decrease in the number of public housing units.

1. The Beloit Housing Authority is not a "troubled" public housing agency.

Barriers to Affordable Housing

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

Program Year 2 Action Plan Barriers to Affordable Housing response:

1. Although the City's 2004 Analysis of Impediments to Fair Housing Report has concluded that the City has met and continues to meet the goals of affordable and fair housing, the City will begin updating its Analysis of Impediments to Fair Housing in 2010 to ensure that it reflects the current state of the economy. With the increase of foreclosures in the last several years, there could have been a change in the impediments impacting the City. We intend to complete this report in early 2011.

The City hired MSA to complete Fair Housing outreach and education on a quarterly basis throughout the City of Beloit. This activity will continue in 2011.

The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City.

HOME/ American Dream Down payment Initiative (ADDI)

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

2. 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.
3. 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.
4. 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.

Program Year 2 Action Plan HOME/ADDI response:

The City receives its HOME dollars through the Rock County HOME Consortium. Janesville is the lead agency, the PJ, and will be reporting Beloit activities in its Annual Plan.

HOMELESS

Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must 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.
4. 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.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Special Needs response:

1. The City of Beloit staff and CDA will carry out their homeless prevention strategies in partnership with a group of public and private entities that receive funding such as CDBG, ESG/HPP/THP, Housing Choice Vouchers, Public Housing, Rapid Rehousing, SHP, United Way, and AmeriCorps. Agencies receiving such funding include Hands of Faith, Domestic Violence Center, Salvation Army, Sparrow’s Nest, NHS of Beloit, Inc., Caritas, Community Action, Family Services Association, and the Beloit Housing Authority.

The City’s CDBG funds will provide dollars to the Domestic Violence Center and Hands of Faith for their homeless programs.

2. The City is proposing the following strategies for combating homelessness:
 - The City will continue to support and strengthen the limited resources of agencies that provide services and facilities for homeless persons in the City of Beloit.
 - The City will continue to support the Domestic Violence Center, the Key, and Community Action and their transitional housing programs.
 - The City will continue to support non-profits such as NHS and Family Services that provide programs to prevent foreclosures such as credit counseling and foreclosure prevention grants.
 - The City will continue to support Hands of Faith and its homeless program.

3. The City will provide funding through the CDBG program to programs that help chronically homeless individuals and families move into permanent housing and assist with any other issues they may have. Specifically, the City will support programs that provide:
 - Outreach and assessment
 - Supportive services
 - Long-term case management and client advocacy
 - Transitional housing
 - Stabilization strategies to move homeless individuals into economic independence
4. The City will continue to fund programs that provide financial assistance to individuals and families to prevent them from becoming homeless such as foreclosure prevention identified through supportive case management.

The City will continue to support programs that provide credit counseling and foreclosure prevention programs.

5. The City will continue its involvement in the Homeless Intervention Task Force and its Resources Subcommittee, which continually addresses coordination of services and discharge as well as promotes the implementation of universal forms and participation in the State's homeless database, WI ServicePoint.

Emergency Shelter Grants (ESG)

(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.

Program Year 2 Action Plan ESG response:

Not applicable.

COMMUNITY DEVELOPMENT

Community Development

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. 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.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 2 Action Plan Community Development response:

1. The City of Beloit's non-housing community development needs are code enforcement, public services, senior services, youth services, services for victims of domestic violence, and economic development activities which provide direct benefit to for-profit businesses. For 2011, the City is providing \$136,250 for public services for the following programs: Community Action's Supportive Services, The Key-Transitional Housing, Domestic Violence Center, Greater Beloit Home Companion Registry, Hands of Faith, Merrill Community Center, NHS-Foreclosure Prevention Program, Stateline Literacy Council, and Senior Chore Service. Under Code Enforcement, \$236,771 additional dollars have been awarded to the City of its inspection and code enforcement programs in addition to income earned by this program. \$160,000 has been budgeted for Program Administration and Fair Housing Enforcement and Outreach. Housing Rehabilitation Activities are receiving \$196,979 in new grant dollars as well as being projected to earn \$197,000 in program income. The Economic Development Revolving Loan Fund is expected to generate \$40,000 in program income which will be used to provide loans to businesses.
2. Community and Economic Development Objectives
 - The City will continue to market the Economic Development Revolving Loan Fund to eligible businesses each year.
 - The City will continue to evaluate the business needs downtown and provide programs that would meet their needs.
 - The City will continue its Housing Rehab Loan Program to improve the City's low to moderate-income neighborhoods.
 - The City will acquire, rehab, and sell foreclosed homes to low-moderate income families through its Neighborhood Stabilization program (NSP) with NSP funds.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

1. The City believes that it can assist in reducing the number of poverty level families by working to provide employment opportunities, case management and homeownership opportunities. The City of Beloit has the following goals for reducing the number of poverty level families:
 - The City will support programs that provide assistance to persons to increase their job skills and marketability.
 - The BHA will continue require public housing tenants to do community service, which may increase their job skills.
 - The Beloit Housing Authority will continue its Family Self-Sufficiency Program in 2011.
 - The City will support non-profit organizations that provide assistance to low- and moderate-income residents.
 - The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS in 2011.
 - The City will support non-profit organizations that provide advocacy to low- and moderate-income residents.
 - The City will use the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low- and moderate-income persons in the community.

NON-HOMELESS SPECIAL NEEDS HOUSING

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

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

1. The City's non-homeless special needs priorities and objectives are:
 - To support existing special needs facilities and programs throughout the planning period.
 - To make loans to remove architectural barriers from existing housing stock a priority in the Housing Rehab Loan Program.

- To support the Senior Chore Service program, which provides assistance to low to moderate income seniors and disabled homeowners to help them remain in their homes.
 - To support programs such as Home Companion Registry to enable elderly and disabled residents to remain healthy and in their homes.
2. Federal, local, and state resources provided to our partner agencies that assist non-homeless persons with special needs will be used as follows:
- Family Services and Home Companion Registry will provide care to the frail elderly and physically disabled populations. They train home care workers who assist with various services ranging from meal planning and preparation to bathing, dressing and other supportive activities.
 - Voluntary Action Center's Senior Chore Service will provide referrals of screened, qualified workers for home maintenance and repair assistance at affordable prices. The program serves individuals 60 years of age and older and provides cost-effective repair services.
 - Caritas will provide HIV/AIDS referral services to social service agencies that provide HIV/AIDS related services.

Housing Opportunities for People with AIDS

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

1. 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.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.

6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. 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.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 2 Action Plan HOPWA response:

The City does not receive HOPWA funds.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 2 Specific HOPWA Objectives response:

The City does not receive HOPWA funds.

Other Narrative

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