



Third Program Year 2012 Action Plan

The CPMP 2012 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: 2010 to 2014

Executive Summary (92.220(b))

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

PY 2012 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 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.

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 2012 Action Plan Geographic Distribution/Allocation response:

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 16, 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. **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 2012 Action Plan Geographic Distribution/Allocation 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 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. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.**

PY 2012 Action Plan Geographic Distribution/Allocation response:

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. 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.

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 2012 Action Plan Sources of Funds response:

\$600,000 in Community Development Block Grant, \$189,480 in HOME Investment Partnerships program funds, \$409,774 in Low Income Public Housing Operating Subsidy, approximately \$3,135,000 in Housing Choice Voucher Housing Assistance Payment Subsidy, \$339,758 in Housing Choice Voucher Administrative Subsidy, and \$167,630 in Capital Fund Program dollars are expected to be available in 2012. The Community Development Authority's LLC was awarded Low Income Housing Tax Credits in the amount of \$1,101,102 for 2010. 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.

- 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 2012 Action Plan Sources of Funds response:

We do not intend to dedicate funds within a local targeted area in 2012.

- 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 2012 Action Plan Sources of Funds response:

Our plan does not include a Neighborhood Revitalization Strategy Area.

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

PY 2012 Action Plan Sources of Funds 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 2012 Action Plan Sources of Funds 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 2012 Action Plan Sources of Funds 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 2012 Action Plan Managing the Process response:

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 July 18 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.

- 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 2012 Action Plan Managing the Process response:

The City is an active participant on several committees and boards including Neighborhood Housing Services of Beloit, African American Infant Mortality Coalition, Homeless Education Action Team, 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 (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 2012 Action Plan Citizen Participation response:

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 July 18, 2011 to give citizens an opportunity to identify issues which needed to be identified in the Annual Plan. A notice was published in the Beloit Daily News on July 16 notifying the public of the public hearing. Additionally, the City put the notice on the City's website, and the City Manager discussed the public hearing in his weekly e-newsletter to the citizens. The notice was also mailed to the CDBG mailing list, which includes the non-profit organizations and other interested agencies which provide services to low income people in Beloit.

The CDBG budget process began in late July when a notice was published on July 18, 2011 in the Beloit Daily News, The Stateline News, and The Chronicle that applications were available. A notice was also mailed to the CDBG mailing list on July 16, 2011 notifying agencies and interested parties that applications were available. Anyone needing assistance with filling out an application, determining the eligibility of a project or other CDBG assistance was helped.

The CDA reviewed the Annual Plan and budget on September 28, 2011 and recommended approval of both the plan and the budget. This meeting was provided to the media and posted on the City's website on September 23. A notice was published in the Stateline News on October 2, 2011 and in the Beloit Daily News on October 3, 2011 notifying the public of the 30-day public review period which began on October 3, 2011 and ended on November 3, 2011. This notice also notified the public that the plan and budget were available on the City's website, at City Hall and at the Beloit Public Library. It also informed the public that a public hearing would be held on October 17 and that final City Council action would take place on November 7, 2011. This notice was also mailed to the CDBG mailing list.

On October 17, a public hearing was held to give citizens an opportunity to comment on the proposed Annual Plan and proposed 2012 CDBG budget. On November 7, the Annual Plan, and 2012 CDBG budget were reviewed and approved at a City Council meeting.

The Beloit Daily News, Stateline News, 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 on September 1, 2011, as the Community Development Authority began the process of developing the CDBG budget, outlining the applications and the public process. The Beloit Daily News also included the CDBG Budget in an article on October 18, 2011 about the City's budget before it was approved on November 7. 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.

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 2012 Action Plan Managing the Process response:

The annual plan was developed using the information and priorities established in the five-year plan. The process for developing the five-year plan included the establishment of a Steering Committee comprised of representatives from a range of homeless and minority programs.

Organizations which provide assistance to person with disabilities including Home Companion Registry, the Beloit Housing Authority, and Senior Chore Service were represented on the committee. Stateline Literacy Council which provides services to the growing Hispanic population was also involved in the process. Hands of Faith, an organization which provides services to homeless families, and Community Action, which provides a multitude of housing and homeless programs, was represented on the committee. For the 2012 Annual Plan, objectives and goals were reflective of the original five-year plan, which included input from a broad array of groups.

Staff was available to provide assistance to Spanish-speaking residents who were interested in getting involved in the planning process. The City has bi-lingual staff in the Department who can provide this assistance.

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

PY 2012 Action Plan Managing the Process response:

No one spoke during the public hearing on July 18, 2011. During the public hearing on October 17, 2011 the Council President requested that the City work to address the needs of homeless males with no dependents, as there are few programs that offer assistance to these individuals. He also requested that the City continue to support Project 16:49, which is working to address the needs of homeless teens. No written comments were filed.

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 2012 Action Plan Managing the Process response:

All public comments are always accepted and reviewed for inclusion into the Strategic Plan and Annual Plan.

Institutional Structure

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

PY 2012 Action Plan Institutional Structure response:

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

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 2012 Action Plan Monitoring 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 2012 Action Plan Monitoring response:

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.

The City of Beloit will monitor the progress of subgrantees throughout the year 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 2012 Action Plan Monitoring response:

The City of Beloit has a construction specialist who monitors the housing rehab projects to ensure that all projects meet housing codes. Before any pay requests are processed for a grant, an on-site inspection is completed to ensure work is completed and housing codes are complied with. Additionally, construction work is always inspected by a building inspector.

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 2012 Action Plan Monitoring response:

CDBG subgrantees will submit quarterly reports, which contain information on the number of people served, progress made toward meeting their objectives and their financial status. Staff will review the quarterly reports and ensure that subgrantees are meeting the goals and objectives outlined in their contracts and completing the tasks in a timely basis. 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.

The City receives its HOME dollars through the Rock County HOME Consortium. Janesville is the PJ for this consortium, so all HOME activities are reported through Janesville. The City does not receive ESG or HOPWA funds.

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 2012 Action Plan Description of Activities response: (Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

The Projects Worksheets and Summaries Table provide information on the proposed projects for the 2012 Program Year.

In the project worksheets, projects are grouped under five projects: Code Enforcement, Economic Development, Housing Rehabilitation, Planning-Program Administration, and Public Services. The Code Enforcement Project includes the City's Code Enforcement and systematic Rental Inspection program in our deteriorated and deteriorating areas. The Housing Rehabilitation project includes the City's Housing Rehabilitation Revolving Loan Fund, and Community Action's Merrill Housing Initiative Program. The Planning-Program Administration project includes program administration activities. Finally, the Public Services project includes the following activities:

- Community Action – Supportive Services
- The Key – A Transitional Housing Program for Survivors of Domestic Violence
- Domestic Violence Center – Emergency Housing for Homeless Victims of Domestic Violence
- Greater Beloit Home Companion Registry
- Family Services – Homelessness Prevention and Rehousing Project
- Hands of Faith – Emergency Shelter for Homeless Families
- Merrill Community Center
- NHS – Foreclosure Prevention

- Stateline Literacy Council – Hispanic Outreach
- 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 2012 Action Plan Summary of Specific Annual Objectives response:

(Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

A summary of the specific objectives is addressed in the Summaries Table and Project Worksheets

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 2012 Action Plan Summary of Specific Annual Objectives response:

(Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

A summary of the specific objectives is addressed in the Summaries Table and Project Worksheets

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 2012 Action Plan Summary of Objectives/Outcomes response: (Use of the Summaries Table or Table 2C/Table 3A will be sufficient. No additional narrative is required.)

This information is provided in the Summaries Table and Table 2C/3A.

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 2012 Action Plan Annual Affordable Housing Goals response:
The information is provided in Table 3B.

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 2012 Action Plan Needs of Public Housing response:

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 October 2011, the waiting lists for housing were 276 for public housing and 549 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 have undergone major rehab which was completed in early 2011. Major rehab will begin on the remaining units in late-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.

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 2012 Action Plan Needs of Public Housing response:

The Beloit Housing Authority is not a "troubled" public housing 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 2012 Action Plan Antipoverty Strategy response:

Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- The Beloit Housing Authority will continue its Family Self-Sufficiency Program in 2012.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS in 2012.
- The City will support non-profit organizations that provide assistance and 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.

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, mentors, educational opportunities, and preferences with local employers. Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

Barriers to Affordable Housing

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

PY 2012 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 has begun 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. The completed Analysis of Impediments to Fair Housing will be completed and submitted with this Action Plan.

The City hired MSA to complete Fair Housing outreach and education on a quarterly basis throughout the City of Beloit. City staff will continue this activity in 2012.

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

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

PY 2012 Action Plan Barriers to Affordable Housing 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 provide financial resources for landlords to upgrade their rental units.

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 2012 Action Plan Lead-based Paint response:

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 applied for lead funding in 2011 and is awaiting response.

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.

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 2012 Action Plan Specific Homeless Prevention response:

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

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 2012 Action Plan Specific Homeless Prevention response:

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 and emergency rental assistance identified through supportive case management.

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

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

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

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 2012 Action Plan Specific Homeless Prevention response:

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)

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

PY 2012 Action Plan ESG response:

This is not applicable. The City of Beloit does not received ESG dollars.

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 2012 Action Plan ESG 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 2012 Action Plan Non-homeless Special Needs response:

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

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 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 2012 Action Plan Community Development response:

\$600,000 in 2012 new grant dollars and an estimated \$359,825 in program income will be used for activities that benefit person of low- and moderate-income.

- 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 2012 Community Development response:

\$140,000 is expected to be generated by and deposited to revolving loan funds.

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 2012 Community Development response:

No funds are expected to be received during the program year from a float-funded activity described in a prior statement or plan.

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

PY 2012 Community Development response:

There is not any program income that has been received in the preceding program year that has not been included in a statement or plan.

- 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 2012 Community Development response:

The City of Beloit does not have any Section 108 loan guarantees.

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

PY 2012 Community Development response:

The City of Beloit does not have any surplus funds from an urban renewal settlement.

- 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 2012 Community Development response:

The City of Beloit does not have any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

- 41. **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 2012 Community Development response:

The City of Beloit is not carrying out any float-funded activities.

- 40. **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. (Use of Table 2B or the Community Development Needs Table is sufficient, additional narrative is not required)**

- 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 2012 Community Development 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, and 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 \$20,000 for one dwelling unit, \$25,000 for two units and \$8,000 for additional dwelling units.

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.

41. **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.**

(Use of Table 2B or the Community Development Needs Table and Summaries Table is sufficient, additional narrative is not required)

PY 2012 Community Development response:

This information is provided in Table 2B.

42. **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 2012 Community Development response:

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

HOME/ American Dream Down payment Initiative (ADDI)

NA

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

PY 2012 Action Plan HOME/ADDI response:

Not applicable.

44. **Describe how HOME matching requirements will be satisfied?**

PY 2012 Action Plan HOME/ADDI response:
Not applicable.

45. **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 2012 Action Plan HOME/ADDI response:
Not applicable.

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

PY 2012 Action Plan HOME/ADDI response:
Not applicable.

47. **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 2012 Action Plan HOME/ADDI response:
Not applicable.

48. **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 2012 Action Plan HOME/ADDI response:
Not applicable.

49. **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 2012 Action Plan HOME/ADDI response:
Not applicable.

50. **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 2012 Action Plan HOME/ADDI response:

Not applicable.

51. **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 2012 Action Plan HOME/ADDI 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.*

52. **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 2012 Action Plan HOPWA response:

Not applicable.

53. **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 2012 Action Plan HOPWA response:

Not applicable.

54. **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 2012 Action Plan HOPWA response:

Not applicable.

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

PY 2012 Action Plan HOPWA response:

Not applicable.

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

PY 2012 Action Plan HOPWA response:

Not applicable.

Other Narrative

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

No Additional Narrative will be provided.