



# 3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

#### **5-Year Strategic Plan Executive Summary:**

Outlined below are the key objectives, goals, and strategies for the City of Beloit during the 2010 – 2014 Consolidated Planning period.

#### **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.
- 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 has provided CDBG funds to programs such as, Home Companion Registry and Senior Chore Service that help seniors live independently in their homes. Over the past five years, approximately \$35,000 in CDBG funds was allocated annually to these programs.
- The City of Beloit provides housing rehabilitation loans to low to moderate income homeowners each year. This program generates income and therefore, continues to be available each year.

- The City of Beloit has provided CDBG and HOME funding to Neighborhood Housing Services for its Purchase-Rehabilitation program to convert rental properties to owner-occupied housing.
- The City of Beloit has provided CDBG funding to the Paint Program to allow low to moderate income homeowners to maintain their homes.

### **Public Housing Strategies**

- The BHA will work 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 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 restrictive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership and Family Self-Sufficiency.

### Evaluation of Past Performance

- The BHA had eight clients purchase houses through the Homeownership Voucher program. Five of the clients are still participants in the Homeownership Voucher program; three have left the program. All of the clients completed NHS' Homebuyer Education program, and four of the clients received down payment assistance from NHS to help with the purchase of the house.
- The BHA works with Voluntary Action Center to provide volunteer opportunities for its public housing residents.
- An LLC formed by the Beloit Housing Authority has applied for and received tax credits for the upgrade and rehabilitation of 65 public housing units. Work has begun on the floor plans and site plans for the project.

### **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 its involvement in the Homeless Intervention Task Force and its Resources Subcommittee.
- The City will continue to support the Domestic Violence Center and Community Action 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 public service programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

#### Evaluation of Past Performance

- City staff attends the Homeless Intervention Task Force meeting each month and regularly partners with agencies in meeting the needs of our homeless populations.
- Over the last five years, the City has funded homeless programs such as, Hands of Faith, Domestic Violence Center, Kathy Reynolds House, Salvation Army and Caritas.

#### **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.

#### Evaluation of Past Performance

- City staff holds retention visits with all of the City's businesses. At the time of these visits, they provide information on the revolving loan program. Two loans were closed in 2008. Loan applications have been provided to an additional three businesses.
- The Downtown Beloit Association worked with the City of Beloit to develop a facade grant program and upper housing program with Tax Increment Finance (TIF) funds. Five facade grants were awarded in 2009.

#### **Community Development Objectives**

- The City will continue its Housing Rehabilitation Loan Program and will begin administering the Paint Program in 2010 to improve the City's low to moderate-income neighborhoods.
- The City will acquire, rehabilitate, and sell foreclosed homes to low-moderate income families through its Neighborhood Stabilization program (NSP) with NSP funds.

#### Evaluation of Past Performance

- The City of Beloit has purchased one house for rehabilitation and one house for demolition under the Neighborhood Stabilization Program (NSP).
- The City of Beloit has provided loans to low to moderate income homeowners and landlords with its CDBG, HOME and Lead Hazard Grant dollars.

### **Anti-Poverty Strategy**

- The Beloit Housing Authority will continue its Family Self-Sufficiency Program from 2010-2014.
- The City will support non-profit organizations that provide assistance to low to moderate-income residents by providing CDBG funds throughout the planning period.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS from 2010-2014.
- The City will support non-profit organizations that provide comprehensive case management and advocacy to low- and moderate-income residents.

### Evaluation of Past Performance

- The City of Beloit hired a full-time FSS Coordinator in 2006, who is working with clients through the FSS Program and Homeownership Voucher Program.
- The City of Beloit has consistently provided CDBG funds to those public service agencies meeting the greatest needs.

### **Non-Homeless Special Needs Strategies and Objectives**

- The City will support existing facilities and programs by providing CDBG funds throughout the planning period.
- The City will make loans to remove architectural barriers from existing housing stock a priority in the Housing Rehabilitation Loan Program.
- The City will support the Paint Program and Senior Chore Service programs that provide assistance to seniors and disabled homeowners.
- The City will support programs such as Home Companion Registry to enable elderly and disabled residents to remain healthy and in their homes.

### Evaluation of Past Performance

- The City of Beloit has funded the Home Companion Registry and the Senior Chore Service for more than ten years to help seniors and disabled individuals to live independently in their homes.
- The City of Beloit has funded the Housing Rehab Revolving Loan Program and the Paint Program for more than ten years which allows low/moderate income homeowners the opportunity to cost-effectively maintain their homes.

## Strategic Plan

### **Mission:**

The mission of the City of Beloit's CDBG Program is to increase property values, improve the quality of the housing stock, assist those at risk of becoming homeless, create new jobs, and retain existing jobs. Activities and programs will also serve to decrease the proportion of rental units and the unemployment rate and help stabilize neighborhoods by keeping people in their homes or helping people secure homes.

### **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.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

### **3-5 Year Strategic 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.
2. Priority is given to those serving minority and/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.
3. Obstacles to meeting underserved needs include lack of adequate funding or other non-financial resources to adequately address a particular problem. Insufficient CDBG funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at less than an optimal amount. Additionally, there is a lack of other federal, state and local dollars to address these needs. Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers. There has been an increase

in Spanish-speaking population and the agencies which serve these populations often do not have staff available who can speak Spanish.

### **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private 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 the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

### **3-5 Year Strategic 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 Support/DWD Programs
Community Action, Inc.	Salvation Army
Domestic Violence Center	Sparrow's Nest
Energy Assistance	Voluntary Action Center
Hands of Faith	YWCA-Janesville

2. Preparation of the 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 information needs, develop formal strategies, and discuss public meetings.

The City held a public hearing on October 19, 2009 on the Consolidated Plan and Annual Plan.

3. The preparation of the Plan included direct communication with many of the housing and social service agencies in and around the City of Beloit. These include the agencies listed under #2 above, as well as members of the HIV/Aids Network and the general public through public meetings.

### **Citizen Participation (91.200 (b))**

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.

### **3-5 Year Strategic 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 early in the process to give citizens an opportunity to identify issues which needed to be identified in the Consolidated Plan. At this point, the City Council also established local funding objectives, which were: funding public service programs with a comprehensive strategy for meeting clients needs which help stabilize neighborhoods by keeping people in their homes or helping people secure homes (with priority given to rental assistance, utility assistance, foreclosure prevention, credit counseling, and financial counseling); code enforcement; housing rehabilitation; and economic development activities with priority given to microenterprise assistance.

Midway through the process, a public hearing was held to give citizens an opportunity to comment on the proposed Five-Year Strategic Plan, Annual Plan, and proposed CDBG budget. Later in the process, the Five-Year Plan, Annual Plan, and CDBG budget were reviewed and approved at a City Council meeting. The Stateline News, Beloit Daily News, City Hall, the Public Library, and the City of Beloit's website were also utilized to disseminate information to the public.

2. Two individuals spoke during the public hearing on October 19. Connie Robers, representing Rock County Vision 2010, asked for funding to be used to address child poverty in Rock County, especially for safe shelter and utility assistance. Martha Pearson, YWCA-Janesville, advocated for funding the Women's Empowerment Center. She suggested funding this program for two days a week, rather than the original request for four days of service a week. 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 were accepted and reviewed for inclusion into the Strategic Plan.

### **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

### **3-5 Year Strategic 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. The City will continue to utilize the CDA for review of the annual action plans, proposed CDBG funding and any CDBG budget amendments.
2. The City of Beloit Community Development Department and the CDA have a great deal of knowledge about housing, homeless and community development needs. Therefore, they are the best entities to administer the plan. The non-profits and public institutions have a stake in the success of the plan and thus are motivated to ensure its success. The gaps are most likely to occur because of a lack of funding to accomplish the objectives.
3. The Housing Authority has recently relocated to City Hall and is located on the same floor as the rest of the Community Development Department. The City and the Housing Authority are working more closely together and are striving to partner where it is appropriate. The Beloit Housing Authority Board is the Community Development Authority (CDA), which is appointed by the Beloit City Council. The BHA operates independently of the City in terms of contracting, procurement, and budgeting, but hiring is done through the City's Human Resource Department. The CDA approves the BHA budget, including capital items. The City Council has little review of their operations although the BHA Director does report directly to the City's Community



Development Director.

## **Monitoring (91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### **3-5 Year Strategic Plan Monitoring response:**

1. CDBG Subgrantees are 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 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.

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

### **3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:**

1. Community Development staff compiled data on population and housing characteristics for the City of Beloit. The Consolidated Planning Committee was comprised of housing providers, homeless service providers, neighborhood leadership, the United Way, providers of AODA services, non-profits serving minorities, youth, and elderly, as well as City staff. Staff worked with the committee to establish the priority needs. They provide programs directly related to the components of the Consolidated Plan. The committee was eminently qualified to set those priorities based on their experiences in the City of Beloit and the data compiled by staff on housing and population. City staff also reviewed the needs and priorities previously identified by United Way and the Homeless Intervention Task Force when priorities were established for the future.
2. The identification of in-need populations is often difficult since current programs are so tightly defined, the numbers often do not reflect the actual need. Because of this, reported numbers tend to be misleading in that certain excluded populations are not being counted. Funding criteria for many programs are so specific that resulting programs are exclusive rather than inclusive.

Lack of funding to develop appropriate programs for outreach, education and support is also less than what is required to effect sufficient change in many situations of need. There is also difficulty in reaching certain populations, such as Hispanic individuals, who

will often subject themselves to overcrowding with family members rather than ask for help that they may or may not know is available to them.

### **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

#### **3-5 Year Strategic Plan Lead-based Paint response:**

1. The City of Beloit Housing Services Division estimates the percentage of homes that may be affected by lead-based paint to be 89.7 percent of the total housing stock. This equates to approximately 12,785 units. Translated by income this includes:
  - Very Low-Income (VLI): 1,751 units
  - Low-Income (LI): 3,388 units
  - Moderate Income (MI): 5,753 units

Note these totals are cumulative and based on household data from the "Special Income Limit" estimates within Census 2000 data.

2. The City of Beloit has lead hazard reduction funds dedicated to making houses lead-safe. These funds are used in concert with the City's housing rehabilitation funds. The lead funds are used for the lead elements to make the house lead safe, and the housing rehab funds are used for other rehab work needed to bring the home up to code. If funds allow, remaining rehab work the homeowner would like to do is performed. Additional stimulus dollars were awarded to Rock County in 2009, with one-third of the funds allocated to the City of Beloit for lead reduction.

The Rock County Health Department refers families of children with high lead levels to the City of Beloit's program. The City and Rock County work jointly to solve these problems.

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.

Additionally, through the Rental Inspection program, every rental unit in the City is inspected at least once every three years by inspectors 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 until the lead issue is corrected. These programs and actions will be carried over into the next five-year planning period.

## HOUSING

### Housing Needs (91.205)

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

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

#### **3-5 Year Strategic Plan Housing Needs response:**

1. The Table, "Housing Needs" lists specific numbers for each category listed. The groups with the greatest share of housing problems are the low-income and extremely low-income households. This need relates to cost burden. Most low-income and extremely low-income households are paying more than 30 percent of their income for housing. When incomes rise above 50 percent MFI, the cost burden declines significantly. There is also some severe cost burden among low-income populations.

For the non-homeless, the groups with the largest needs for supportive services are the disabled and those with alcohol or other drug addictions.

There is a continuing need for public housing and Section 8 vouchers. The Beloit Housing Authority consistently has over 500 people on their waiting lists. The quality of the public housing stock is generally average, although many units need to be upgraded. The Beloit Housing Authority has received funding for a tax credit project through WHEDA. Phase I of the project is scheduled to begin in late 2009 and/or early 2010. 65 units will receive major rehabilitation. The remaining 66 units will be completed in Phase II, which is scheduled to begin in 2011.

2. Disproportionately greater need for non-white populations exists for two categories of households with extremely low income, small-related and large-related renters. Actual numbers for these categories include 326 total non-white renters in either small or large related households compared to only 235 white households. The 11.3 percent difference in these populations indicates that a proportionately greater need exists for these non-white extremely low-income populations.

Part of this disparity may be due to the increasing Hispanic population who are new

residents to the area. They initially are often more comfortable renting a unit where a lengthy contract with financial institutions is not required. Additionally, some rental units are also more affordable for new populations that do not have a down payment to purchase a home.

While we do not have the data to build the case for tenure categories (large-related, small-related, etc), we recognize that there exists disproportionate need for some racial or ethnic groups based upon income category and ownership status. These include African Americans who are owner-occupants, moderate income Hispanic/Latino renters, Asians who are owner-occupants, and extremely low income and moderate income Asian renters.

### **Priority Housing Needs (91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

### **3-5 Year Strategic Plan Priority Housing Needs response:**

1. Priority housing needs, as identified within the Housing Needs Table with an "H", are those needs the City of Beloit would like to fund over the next five-year period. Priority exists for rehabilitation and other housing assistance to small- and large-related renter populations. These include populations new to the City, young families, and other groups that require immediate housing. The second priority group includes elderly/disabled homeowners. This group is traditionally at risk for property violations because of decreased mobility and fixed income limitations. Most homeowner groups were also given high priority due to the economic downturn, unemployment rates and increase risk for foreclosure.

In 2009, there were 12,963 occupied housing units. Of these, 8,080 or 62.3 percent were owner-occupied. Owner-occupied units include single-family detached housing (95%), single-family attached (1%), duplex (2%), three or more units (3%), and mobile homes (1%). Most single-family housing (88%) was built before 1970.

In 2009, renters accounted for 4,883 units, or 38.4 percent of 12,693 occupied housing units in the City of Beloit. Most rental housing is in configurations of less than 4 units (74%) with single-family detached units the most prevalent rental dwellings (40%). Rental housing with 20 units or more accounted for 15 percent of total rental dwelling units. Since 2000, several new rental complexes have been constructed or are under

construction. We would, therefore, expect these percentages to change somewhat with the 2010 Census.

The City has a very high proportion of single family residential units and the values tend to be very moderate. In addition, the assessment files included approximately 14 group home properties representing 290 units, 11 mixed-use properties, and 638 vacant residential properties.

Because of the age and value of the housing stock, priority has been given to providing housing assistance to upgrade existing units, down payment assistance to allow people to purchase homes, foreclosure prevention to keep people in their homes and reduce the number of abandoned properties, and programs to help elderly homeowners remain in their homes. This is reflected in the high priority given to owners, small-related households and large-related households in the lower and moderate income ranges.

2. High and medium priorities were given to all categories of priority needs because there is a relatively high level of need identified in all categories. Those that have a lower level of need were still given medium and high priorities due to the age and value of housing stock. We feel there is a great need to upgrade our housing stock and move renters into homeownership where possible. There is also a need to prevent foreclosure in the City of Beloit.
3. Obstacles to meeting underserved needs include lack of adequate funding or other non-financial resources to adequately address a particular problem. Insufficient funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at less than an optimal amount. An additional barrier is that agencies providing housing programs often do not have bilingual staff to communicate with the growing Hispanic population.

## **Housing Market Analysis (91.210)**

\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

### **3-5 Year Strategic Plan Housing Market Analysis responses:**

1. Based on the information in the housing market analysis, the majority of the City's housing units are 3+ bedroom units at 7,221 (53%). Two-bedroom units are the next most prevalent housing option with 4,334 units (32%). Efficiency and one-bedroom units are the least common with 2,046 units (15%). The efficiency and one-bedroom units are the most likely to be occupied by renters and the 3+ bedroom units are primarily owner-occupied. This may indicate a lack of rental housing for larger households. Hispanic families are often larger and may desire rental housing when they first locate in the community. Since there has been a large influx of Hispanic population over the last decade, there may be a greater demand for this type of housing than we have supply of available units. As in most communities, renter-occupied housing is also more likely to be in substandard condition than owner-occupied units.

In terms of affordability, all of the Fair Market Rents (FMR) are well below the 50 percent rent limit except for 3+ bedrooms. We believe there is an adequate supply of housing available to serve persons with disabilities and HIV/AIDS, but we do offer housing rehab loans to make housing handicapped accessible.

2. The Beloit Housing Authority owns 131 public housing units, which includes forty garden apartments that are available to the elderly and disabled, one 2-bedroom fully handicapped single-family house and 91 other family units.

The City and the Housing Authority do not foresee any loss of these properties. There are 494 other privately held subsidized units, which are either tax credit or Section 8 projects. These include 330 units in Section 42 projects and 164 other federally-assisted rental units. Of the Section 42 units, 285 are senior units, and 45 are male single-room occupancy units. The majority of the other 164 federally assisted rentals are family units, with 152 family units, and 12 elderly/disabled units. There is also no indication that these properties will be lost from the housing inventory.

3. The City of Beloit is committed to promoting home ownership. This includes the rehabilitation and redevelopment of existing units and identifying opportunities for infill development and encouraging down payment assistance programs. The City is also focusing efforts on purchasing properties foreclosed by Rock County to ensure that they are upgraded and are not allowed to deteriorate further. Also, a concerted effort will be made to ensure that existing rental housing is safe and adequately available. The acquisition of existing rental units that can be converted to condominium use or single-family homes will be an alternate use for funds.

Through the Neighborhood Stabilization Program the City will acquire, rehab and sell foreclosed homes to low to moderate income families.

### **Specific Housing Objectives (91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
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 the strategic plan.

### **3-5 Year Strategic Plan Specific Housing 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.
  - 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, NHS’ Owner-Occupied Rehabilitation program, Community Action’s Merrill Revitalization Program, the City’s Rehabilitation Loan Program, and the Paint Program during the five-year planning period.
  - NHS will utilize federal and local funds to provide a variety of housing assistance such as down payment assistance, foreclosure prevention grants and owner-occupied rehabilitation loans from 2010 - 2014.
  - The City will acquire, rehabilitate, and sell foreclosed homes to low-moderate income families through its Neighborhood Stabilization program (NSP) with NSP funds.
  - 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.

### **Needs of Public Housing (91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

#### **3-5 Year Strategic Plan Needs of Public Housing response:**

The Beloit Housing Authority maintains 131 public housing units and 598 Section 8 vouchers. As of September 2009, there were 632 total housing applicants on the waiting lists including 110 for public housing, and 522 for Section 8 vouchers (some applicants are on both lists). 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 will undergo major rehabbing beginning no later than early 2010 through tax credits the Housing Authority has received.

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. Given the length of the waiting lists, we do not anticipate a decrease in the number of public housing units.

### **Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. 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. (NAHA Sec. 105 (g))

### **3-5 Year Strategic Plan Public Housing Strategy response:**

1. The Beloit Housing Authority serves the extremely low-income and moderate-income individuals through their public housing program and Section 8 voucher program. Their strategies for addressing the needs of their target populations are listed below:
  - The BHA will work 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 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.
2. The Beloit Housing Authority 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 Housing Authority will encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the CDA. There are currently two Section 8 participants on the CDA board, one of which is also a participant in the Homeownership Voucher program and has purchased a home.
  3. The Beloit Housing Authority is not a “troubled” public housing agency.

### **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

### **3-5 Year Strategic Plan Barriers to Affordable Housing response:**

1. The City’s zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City. In fact, the opposite is true. The progressive nature of these policies seems to have been designed to support the fair housing efforts of the City. This is especially true with regard to (1) low permit fee structures, (2) availability of cluster, Traditional Neighborhood Development, and Planned Unit Development regulations, (3) modest lot size requirements, (4) requirements that multi-family units meet basic visitability standards.
2. As stated above, the City strives to provide public policies that pose no barrier to affordable and fair housing for residents. 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 is currently soliciting bids for Fair Housing outreach and education to be done on a quarterly basis throughout the City of Beloit. The City will also be updating its

Analysis of Impediments to Fair Housing in 2010.

## HOMELESS

### Homeless Needs (91.205 (b) and 91.215 (c))

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

#### 3-5 Year Strategic Plan Homeless Needs response:

The Rock and Walworth County Homeless Intervention Task Force did a Point-in-Time Homeless Count on January 29, 2009. The count identified 89 persons without permanent homes who sought emergency shelter. Of these sheltered and unsheltered individuals, 36 were persons in households with children, 13 were homeless families with children and the remaining 53 were homeless individuals. The largest group of homeless was single individuals. Homeless shelters in Beloit deal primarily with families with dependent children.

Races of individuals seeking housing assistance are 38 percent White, 60 percent African American, and 2 percent Multi-Racial. Of this total, 5 percent report being of Hispanic origin. Based upon conversations with homeless assistance providers, Hispanic populations request assistance at a lower rate because many rely upon social and family networks for support. This same population may also lack appropriate citizenship documentation, or are subject to language barriers which preclude them from some existing services.

There has also been an increase in foreclosures over the past several years, which is resulting in more homeless individuals. Homeless facility options are limited to the Sparrow's Nest, Hands of Faith and the Brittan House. There is also a domestic violence shelter for battered spouses and children with nowhere to go as well as programs that help teen parents.

### Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers,

homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

### **3-5 Year Strategic Plan Priority Homeless Needs response:**

1. The City of Beloit has given all homeless programs a high or medium priority. Permanent Supportive Housing was the only one given a medium priority. Homeless providers in Beloit involved in the planning process indicated that there are two distinct categories of homeless; newly homeless and chronically homeless. There has been a recent increase in newly homeless individuals and families due to the current downturn in the economy and subsequently high unemployment rates.

Newly homeless are best assisted with direct financial assistance, employment /career education, money management education, and advocacy. For the City's chronically homeless population, success has been found in programs that assess the underlying cause of homelessness, assist in navigating the social service system, and programs that provide transitional housing. Both types of homeless populations are best served by programs with strong case management and advocacy.

Most of the service providers in Beloit agree that there is a need for longer-term transitional housing for families. There are currently very few transitional housing programs for families with a male head of household. There is also a need for permanent supportive housing for the chronically homeless individuals. Most of the individual permanent supportive housing is designated for elderly or disabled. Many chronic homeless individuals who are not elderly or disabled need longer time frames in housing with supportive services or permanent housing with those services. At this point, there is not enough of this type of housing.

2. The City of Beloit agrees that a high priority should be given to chronically homeless persons. We have identified a population of chronically homeless in the City and have identified this as a high priority category of homeless.

### **Homeless Inventory (91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

### **3-5 Year Strategic Plan Homeless Inventory response:**

The needs of households that find themselves without shelter in Beloit are met by the Sparrow's Nest and Hands of Faith. The Sparrow's Nest includes 22 beds for individuals. Users must seek employment during their stay and are limited to four weeks of continuous stay. They must wait 60 days before returning to The Sparrow's Nest. Hands of Faith provides a 30-day emergency shelter for homeless families by rotating a schedule of overnight accommodations and meals with 20 local churches that also provide volunteer services. The shelter can accommodate approximately 14 families at a time. Hands of Faith recently collaborated with Family Services to provide funding to families in order to secure housing. Family Services will continue to work with the families by providing case management and supportive services including rental assistance to the families for up to 18 months in order to transition families out of homelessness and into permanent housing.

In addition to these facilities, the Domestic Violence Center has eight scattered site transitional options. The clients secure their own living quarters and services are provided to these clients for a maximum of 18 months. The Domestic Violence Center also operates a transitional living center for four single women without children. These women are allowed to stay at the center for a maximum of 12 months. The Center also has a food and clothing pantry. Community Action of Rock and Walworth Counties provides scattered site Transitional Housing for 14 pregnant or parenting teen families, which lasts 18 months.

Caritas operates a food and clothing pantry and provides services to individuals with HIV/AIDS. Rock County Human Services provides Emergency Rental Assistance of \$200 per household member to individuals and families who receive an eviction notice for non-payment of rent, and emergency due to fire, flood, natural disaster, energy crisis, or homelessness.

Several area churches sponsor a "soup kitchen". The Salvation Army provides a hot lunch program, distributes surplus food items to those in need and offers emergency vouchers to homeless persons, giving them a place to stay for the night. The American Red Cross offers motel vouchers to individuals and families who face a crisis such as fire, flood, or other natural disaster. The Brittan House is a 45-bed single-room occupancy (SRO) facility for low-income homeless men.

Many individuals are referred to these programs by other social service agencies in the area such as United Way's First Call or other social service agencies. In addition, many of these agencies have trained staff members who are responsible for assessing the needs of low-income individuals and other individuals with extensive social and housing needs in an effort to prevent persons from becoming homeless.

NHS of Beloit provides foreclosure prevention counseling and grants in order to prevent homelessness. Voluntary Action Center and Senior Chore service provide a variety of personal and household services to the elderly and disabled in order to keep people in their homes.

### **Homeless Strategic Plan (91.215 (c))**

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which

includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the 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.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

**3-5 Year Homeless Strategic Plan response:**

1. 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 its involvement in the Homeless Intervention Task Force and its Resources Subcommittee.
  - The City will continue to support the Domestic Violence Center and Community Action 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.

2. The City will provide funding through the CDBG program to programs that help homeless 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
3. The City will continue programs that provide financial assistance to individuals and families to prevent them from becoming homeless identified through supportive case management.
4. The City of Beloit staff and CDA will carry out their homeless prevention strategies through a group of public and private entities such as:
  - Hands of Faith's
  - Domestic Violence Center
  - Salvation Army
  - Sparrow's Nest
  - NHS of Beloit, Inc.
  - Caritas
  - Community action
  - Family Services Association
  - Beloit Housing Authority
  - Voluntary Action Center
  - Stateline Literacy Council
  - Merrill Community Center
5. The City does not receive ESG, Supportive Housing, Shelter Plus Care or section SRO funds.

### **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.

#### **3-5 Year Strategic Plan ESG response:**

Not applicable.

## COMMUNITY DEVELOPMENT

### Community Development (91.215 (e))

\*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), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. 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.

#### 3-5 Year Strategic Plan Community Development response:

1. In the Community Development Table, "Needs" are identified as the people who will need to be served in any one year. Additionally, "Dollars to Address" is defined as the CDBG funds necessary to operate the service in any one year.

Priority rankings for each category of community development need were determined based upon the proposed goals and objectives in the Consolidated Plan and input on community needs. All "H" (high) ranked needs are good candidates for CDBG funding. Those listed with a "Y" are those needs that will be funded and a dollar value has been assigned.

2. The biggest obstacle is lack of funding. We are not able to provide enough funding to meet our total needs. A second obstacle is the lack of bi-lingual service providers given our growing Hispanic population.
3. Listed below are our five-year Community Development objectives:
  - Economic Development objectives:
    - ✧ Continue to market the Economic Development Revolving Loan Fund to eligible businesses each year.
    - ✧ Continue to evaluate the business needs downtown and provide programs that would meet their needs.
  - Community Development objectives:

- ✧ The City will continue its Housing Rehab Loan Program and begin administering the Paint 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 (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

#### **3-5 Year Strategic Plan Antipoverty Strategy response:**

1. The City of Beloit has the following goals for reducing the number of poverty level families:
  - The Beloit Housing Authority will continue its Family Self-Sufficiency Program from 2010-2014.
  - The City will support non-profit organizations that provide assistance to low- and moderate-income residents by providing CDBG funds throughout the planning period.
  - The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS from 2010-2014.
  - The City will support non-profit organizations that provide comprehensive case management and advocacy to low- and moderate-income residents.
2. 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. We will fund the activities with BHA and CDBG dollars.
  - The City will use the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low to moderate-income persons in the community.
  - The City will continually evaluate its Transit System to ensure that we are meeting the needs of low- and moderate-income residents.
  - The BHA will continue require public housing tenants to do community service, which may increase their job skills.



- The City will support programs that provide assistance to persons to increase their job skills and marketability.

### **Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))**

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

#### **3-5 Year Strategic Plan LIHTC Coordination response:**

Not applicable to the City of Beloit.

## **NON-HOMELESS SPECIAL NEEDS**

### **Specific Special Needs Objectives (91.215)**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
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 the strategic plan.

#### **3-5 Year Non-homeless Special Needs Analysis response:**

1. The City's priorities and objectives are:
  - The City will support existing facilities and programs by providing CDBG funds throughout the planning period.
  - The City will make loans to remove architectural barriers from existing housing stock a priority in the Housing Rehab Loan Program.
  - The City will support the Paint Program and Senior Chore Service that provide assistance to low to moderate income seniors and disabled residents.
  - The City will support programs such as Home Companion Registry to enable elderly and disabled residents to remain healthy and in their homes.
2. The City will utilize its CDBG and HOME funds, to the extent practicable, to accomplish these objectives. The City will also partner with local agencies on these activities.

### **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

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

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons

with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

**3-5 Year Non-homeless Special Needs Analysis response:**

1. There are approximately 344 units available for special needs housing currently within the City of Beloit. 131 units are public housing units operated through the City of Beloit. The remaining are privately-run facilities. Most of these concentrate on care for the elderly or for the developmentally disabled. Additional facilities within Beloit include adult day cares, adult family homes, residential care apartments and Community Based Residential Facilities (CBRFs). None of these private facilities receive CDBG funding for their activities.
2. The City's top priority would be the public housing stock and the needs of the public housing tenants. Our second and third priorities would be the elderly/frail elderly and physically disabled.
3. Priority was established based on the historic allocations of federal funding through the City of Beloit. We would focus on those programs and priorities that are eligible for this funding.
4. Obstacles include: Lack of funding, lack of available staff and language barriers.
5. The facilities and services that assist non-homeless persons who require supportive housing include:
  - Home Companion Registry provides 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 provides 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 provides HIV/AIDS referral services to social service agencies that provide HIV/AIDS related services.
6. The jurisdiction does not plan to use HOME or other tenant based rental assistance to assist one or more of these subpopulations.

## **Housing Opportunities for People with AIDS (HOPWA)**

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be 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. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to

be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

6. The Plan includes the certifications relevant to the HOPWA Program.

**3-5 Year Strategic Plan HOPWA response:**

The City of Beloit does not receive HOPWA funds.

**Specific HOPWA Objectives**

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 the strategic plan.

**3-5 Year Specific HOPWA Objectives response:**

The City of Beloit does not receive HOPWA funds.

**OTHER NARRATIVE**

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

The City Council set local funding priorities for 2010. The public service programs funded must show that they have a comprehensive strategy for meeting clients' needs. The City Council and Community Development Authority felt it was important to provide long-term support to clients. The CDA and City Council will continue to establish local funding priorities throughout the 2010-2014 planning period.