



CITY HALL • 100 STATE STREET • BELOIT, WI 53511

**MEETING NOTICE AND AGENDA
Community Development Authority
September 24, 2014 at 4:30 pm
The Forum
Beloit City Hall
100 State Street**

1. Call to Order and Roll Call
2. Citizen Participation
3. Review and Consideration of the Minutes of the Regular Meeting held on August 27, 2014
4. Housing Authority
 - a. Presentation of August Activity Report (Pollard)
 - b. Presentation of August Financial Report (Pollard)
5. CDBG, HOME and NSP Programs
 - a. Review and Consideration of Resolution 2014-21, Recommending Approval of the 2015 -2019 Consolidated Plan and 2015 Annual Action Plan (Downing)
 - b. Review and Consideration of Resolution 2014-22, Recommending Approval of the 2015 Community Development Block Grant Budget (Downing)
 - c. Review and Consideration of Resolution 2014-23, Recommending Approval of the 2015 HOME Investment Partnerships Program (HOME) Budget (Christensen)
6. Adjournment

*If you are unable to attend this meeting, notify the Housing Authority Office at 364-8740 **no later than 4:00 PM the day before the meeting.***

Notice Mailed: September 19, 2014

Approved: Julie Christensen, Exec. Director

** Please note that upon reasonable notice, at least 24 hours in advance, efforts will be made to accommodate the needs of disabled individuals through appropriate aids and services. For additional information or to request this service, please contact the City Clerk's Office at 364-6680, 100 State Street, Beloit, WI 53511.

Minutes
Beloit Community Development Authority
100 State Street, Beloit WI 53511
August 27, 2014
4:30 P.M.

The regular meeting of the City of Beloit Community Development Authority was held on Wednesday, August 27, 2014 in the Forum of Beloit City Hall, 100 State Street.

1. **Call to Order and Roll Call:**

Meeting was called to order by Commissioner Evans at 4:30 p.m.

Present: Commissioners Casares, Evans, Kelly, Kincaid

Absent: Commissioners G. Johnson, T. Johnson

Staff Present: Julie Christensen, Cathy Pollard, Clinton Cole, Teri Downing, and Scott Schneider

2. **Citizen Participation:**

David Zimdars, 2086 Pioneer Drive, of Beloit Chore Service missed the deadline for consideration for CDBG funding, but still gave a presentation of the agency's services.

Ed Ballou, 1637 Campus Drive, of Ed Ballou Construction presented his bonding letter for the renovations at 318 Moore Street. He was the low bidder but didn't provide his bonding letter within the necessary timeframe. The second highest bidder was chosen by the CDA.

3. **Review and Consideration of the Minutes of the Regular Meeting held on July 30, 2014.**

Motion was made by Commissioner Kincaid and seconded by Commissioner Kelly to approve the minutes of the Regular Meeting held July 30, 2014.

Motion carried unanimously.

4. **Housing Authority:**

a. **Presentation of July Activity Report**

Cathy Pollard, Beloit Housing Authority Director, gave a brief summary of the report.

b. **Presentation of July Financial Report**

Cathy Pollard gave a brief summary of the report.

HUD has recouped most of our reserves; they are available to us when needed. We have hired a part-time FSS (Family Self-Sufficiency) Coordinator with remaining 2013 funds.

- c. Presentation of the Five-Year and Annual Plan for the Beloit Housing Authority
Cathy Pollard presented the PHA Five-Year and Annual Plan for review.
- d. Review and Consideration of Resolution 2014-20, Authorizing the Community Development Authority to Submit a Proposal to Administer WHEDA Housing Choice Vouchers at the Brittan House
Cathy Pollard presented the staff report and recommendation.

Commissioner Kincaid moved and Commissioner Kelly seconded a motion to approve Resolution 2014-20. Commissions Evans, Kelly and Kincaid voted in favor; Commissioner Casares opposed.

Motion carried.

5. **CDBG, HOME and NSP Programs:**

- a. Review and Consideration of Resolution 2014-19, Authorizing the CDA to Award the Rehab Contract for 318 Moore Street
Scott Schneider presented the staff report and recommendation.

Commissioner Kincaid moved and Commissioner Casares seconded a motion to approve Resolution 2014-19. Commissioners Evans, Casares and Kincaid voted in favor; Commissioner Kelly opposed.

Motion carried.

6. **Adjournment:**

Commissioner Kincaid moved and Commissioner Kelly seconded a motion to adjourn. Meeting was adjourned at 5:30 p.m.

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4a

TOPIC: August Activity Report

REQUESTED ACTION: Information only- No action required

PRESENTER: Cathy Pollard

STAFF REPORT:

Public Housing:

There were no vacancies in public housing units in August and one upcoming vacancy in September of 2014. Public housing accounts receivable on occupied units totaled \$2,938.89 and vacated units totaled \$6,530.13 at the end of August, 2014 which brings the totaled outstanding public housing accounts receivable to \$9,469.02. Two applicants were pulled from the public housing waiting list in August; 1 applicant was briefed. 106 public housing inspections and 25 annual and interim re-certifications were completed in August.

Section 8:

583 vouchers were housed by August 31, 2014 with 9 voucher holders either searching for units or waiting for passed inspections. 13 portable vouchers were paid by BHA in August with another 2 families waiting to Port-Out. 68 Section 8 inspections were completed in August, and the Housing Specialists completed 100 annual or interim re-certifications in August. No applicants were notified; none were briefed.

ATTACHMENTS:

August Activity Report

**Beloit Community Development Authority
Activity Report to Board for September 2014**

August Activity Report

Public Housing

Tenants Accounts Receivable

Outstanding Receivables – Occupied Units 07/31/14	\$ 1,341.93
Outstanding Receivables – Vacated Units 07/31/14	\$ 7,610.41
Outstanding Receivables – Occupied Units 08/31/14	\$ 2,938.89
Outstanding Receivables – Vacated Units 08/31/14	\$ 6,530.13
Total July 31, 2014 Outstanding Receivables:	\$ 8,952.34
Total August 31, 2014 Outstanding Receivables:	\$ 9,469.02
Increase of:	\$ 516.68

Vacancies – 08/31/14

<u>Total Public Housing Units</u>	131 Units
	100% Occupancy
0 Vacancy:	0 Elderly - 100% Occupancy
	0 Family - 100% Occupancy

Public Housing Inspections

106 Inspections completed. There were 0 annual inspections; there were no move-out inspections. There were 4 move-in inspections. There were 0 housekeeping inspections, 14 exterior inspections, 88 REAC inspections and no re-inspections.

Public Housing Activities

Annual Recerts:	4
Interim Recerts:	21
Notice to Vacate:	0

New Tenants:	4
Transfers:	0
Lease Terminations:	0
Possible Program Violations:	8
Evictions	0

Public Housing Briefings

Number Notified:	2
Number Briefed:	1

Section 8 Program

Total Section 8 Vouchers

598 Vouchers

August

583 under lease - 97% Occupancy
 13 Portable Vouchers –13 Not Absorbed (1/Port-In)
 (4/Port-Out)
 9 Voucher holders searching or waiting for passed
 inspections

Section 8 Inspections

68 inspections were completed in August. 34 were annual inspections. 7 were initial inspections, 14 were re-inspections, 0 project based inspections, 11 were WHEDA and there were 2 special inspections.

Section 8 Activities

New Participants:	0	
Annual Recerts:	74	
Interim Recerts:	36	
Abatements:	1	
Movers:	6	
Possible Program Violations:	10	program violations
End of Program	3	

Section 8 Briefings

Number Notified:	0
Number Briefed:	0

APPLICATIONS:

Waiting List: 250 Public Housing East
 257 Public Housing West
 107 Parker Bluff
 123 Project-Based
 649 Sec. 8

0 Tenants removed for Repayment Default
0 Tenants removed for unreported income
0 Tenants removed for unauthorized occupants
0 Applicants removed for debts owed
Some applicants are on both lists, some are not
Section 8 waiting list opened 4/4/11

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4b

TOPIC: Monthly Reports

REQUESTED ACTION: Information only – No action required

PRESENTER: Cathy Pollard

STAFF REPORT:

Attached is the Beloit Housing Authority Financial Statement for the month ending August 31, 2014 prepared by the BHA Accountant. Beloit Apartments Redevelopment, LLC activities are included with Public Housing for purposes of this report.

Through the month of August, the Low Income Public Housing (LIPH) program income was \$605,796, Project Based Voucher (PBV) program income was \$46,219 and the Housing Choice Voucher (HCV) program was \$1,912,952, for a combined income of \$2,564,967, which is \$68,272 less than budgeted year-to-date.

Through the month of August, the Low Income Public Housing (LIPH) program expenses were \$675,161, Project Based Voucher (PBV) program expenses were \$40,262 and the Housing Choice Voucher (HCV) program expenses were \$2,191,782. Combined program expenses are \$2,907,206, which is \$59,200 less than the approved budget year to date.

Through the month of August, the Housing Authority shows an overall deficit of (\$342,238) year-to-date. Public Housing deficit is (\$119,228), Redevelopment Phase 1 & 2 surplus is \$49,862, Project Based Voucher surplus is \$5,957, Section 8 administrative deficit is (\$50,300), and Section 8 HAP deficit is (\$228,530).

Through the month of August, the HCV FSS program has 16 of the 27 enrolled tenants holding escrow accounts totaling \$11,913.73. The LIPH FSS program has 11 of the 28 enrolled tenants holding escrow account totaling \$10,837.58. The Homeownership program has 3 tenants receiving homeownership assistance payments in August totaling \$721.

ATTACHMENTS:

Monthly Financial Cash Flow Report

Cash Flow Statement
Beloit Housing Authority
August 31, 2014

	LLC			YTD Budget	Variance Over (Under)
	BHA YTD Actual	Phase 1 & 2 Actual	HCV YTD Actual		
Income					
Dwelling Rent/Utilities	41,783.00	107,025.12	-	117,160.67	31,647.45
Interest on Investments	139.23	455.71	113.00	1,026.67	(318.73)
Other Income	32,579.43	213,163.54	4,939.59	46,325.33	204,357.23
HUD Admin Fees	-	-	194,143.00	208,138.00	(13,995.00)
HUD Grants/Subsidies	256,868.93	-	1,713,756.54	2,256,822.00	(286,196.53)
Total Income	331,370.59	320,644.37	1,912,952.13	2,629,472.67	(64,505.58)

	LLC			YTD Budget	Variance Under (Over)
	BHA YTD Actual	Phase 1 & 2 Actual	HCV YTD Actual		
Expenses					
Administrative					
Salaries/Benefits	163,925.44	51,847.53	210,580.65	513,101.33	86,747.71
Office Expenses	23,445.05	33,144.28	26,526.57	88,540.00	5,424.10
Office Contracted Services	9,212.13	-	8,664.82	18,600.00	723.05
Oper Sub Transfer/Mgmt Fee Pd	-	13,772.22	-	-	(13,772.22)
Housing Assistance Pmts	-	-	1,942,286.36	1,934,592.67	(7,693.69)
Maintenance					
Salaries/Benefits	17,125.79	87,797.45	-	95,416.67	(9,506.57)
Materials & Supplies	2,416.53	14,613.85	-	8,333.33	(8,697.05)
Maintenance Contracts	14,911.31	16,191.67	-	18,400.00	(12,702.98)
Utilities	8,678.69	26,175.84	-	34,600.00	(254.53)
Other Operating					
Protective Services	21,054.17	3,337.18	-	3,766.67	(20,624.68)
Insurance	7,329.52	13,138.72	3,723.84	25,068.75	876.67
PILOT	4,093.52	8,084.93	-	8,995.33	(3,183.12)
Other Operating Expenses	172,448.90	2,678.60	-	216,990.67	41,863.17
Total Expenses	444,641.05	270,782.27	2,191,782.24	2,966,405.42	59,199.86
Net Admin Income (Loss)	(113,270.46)	49,862.10	(50,300.29)		
Net HAP Income (Loss)			(228,529.82)		
Total YTD Income (Loss)	(113,270.46)	49,862.10	(278,830.11)		

Beloit Housing Authority
BANK ACCOUNT RECONCILIATION
Low Income Public Housing
August 2014

Balance Per Bank	
Acct. # 3468 M&I Bank	\$ 266,462.43
Add: Deposits in Transit	
Less: Outstanding Checks	<u>(363.46)</u>
Adjusted Bank Balance	\$ <u>266,098.97</u>

Outstanding Checks			
Check #	Date	Payee	Amount
13216	08/25/14	Butitta Bros. Automotive	35.46
13218	08/25/14	Hawkins Ash CPAs LLP	153.00
13223	08/25/14	Ryko Service	175.00
TOTAL			\$363.46

Balance Per Book	
Beginning Book Balance	\$ 232,805.53
Add: HUD Subsidy Deposit	27,057.00
Transfer From Voucher	989.54
Tenant Receipts	7,396.16
Deposit 8/4/2014	7,630.17
Deposit 8/8/2014	6.25
Deposit 8/12/2014	33,060.32
Interest	<u>22.20</u>
	76,161.64
Less: Bank Analysis Chg	
Check # 13204-13225	<u>42,868.20</u>
	42,868.20
Adjusted G/L Balance	266,098.97
Adjusted Book Balance	\$ <u>266,098.97</u>
Total Value of CD's owned by BHA (see below)	<i>110,314.34</i>
PH FSS Escrow	<i>10,837.58</i>
Total LIPH Funds	\$ <u>387,250.89</u>

****Notes to August 2014 Financials****

Actual EOM Fund Cash Balances - Commingled funds	
PH Operations - Fund 100 Cash	35,550.88
PBV Non ACC - Fund 800 Cash	73,676.78
Admin- Fund 900 Cash	<u>156,871.31</u>
BHA Checking Account Balance	<u>266,098.97</u>

CD #6900328930 at BMO Harris matures on 12/28/2017
 -- Current value of CD \$110,314.34

Beloit Housing Authority
BANK ACCOUNT RECONCILIATION
Section 8 Housing Vouchers
August 2014

Balance Per Bank	
Acct. # 24560041 M&I Bank	\$ 352,032.57
Add: Deposits in Transit	
Less: Outstanding Checks	<u>(1,066.00)</u>
Adjusted Bank Balance	\$ <u>350,966.57</u>

Outstanding Checks			
Check #	Date	Payee	Amount
28371	8/1/2014	Dennis Dawiedczyk	412.00
28376	8/1/2014	Randolph Properties LLC	382.00
28380	8/1/2014	Walker Properties LLC	272.00
	TOTAL		\$1,066.00

Balance Per Book	
Beginning Book Balance	\$ 527,061.92
Add: HUD Deposit - HAP	25,211.00
HUD Deposit - Admin	32,524.00
Deposit 08/01/14	13,271.64
Deposit- WHEDA 08/04/14	52,701.80
Deposit 08/04/14	437.00
Deposit 08/05/14	2,038.79
Deposit 08/06/14	232.00
Deposit 08/15/14	223.00
Deposit 08/22/14	126.00
Deposit 08/25/14	76.00
Interest	<u>14.78</u>
	126,856.01
Less: Check # 28370-28400	25,689.96
Direct Deposit HAP Pmts	275,102.00
Transfer to LIPH	989.54
Transfer to FSS Escrow	976.00
Maintenance Fee	<u>193.86</u>
	<u>302,951.36</u>
Adjusted G/L Balance	350,966.57
Adjusted Book Balance	\$ <u>350,966.57</u>
Balance of FSS Escrow Account EOM	11,913.73
Total HCV Funds	\$ <u>362,880.30</u>

Beloit Housing Authority
BANK ACCOUNT RECONCILIATION
Beloit Apartments Redevelopment LLC, Phase I
August 2013

Balance Per Bank	
Acct. # 49518920 M&I Bank	\$ 48,125.56
Add: Deposits in Transit	
Less: Outstanding Checks	(73.88)
Adjusted Bank Balance	\$ <u>48,051.68</u>

Outstanding Checks			
Check #	Date	Payee	Amount
1468	08/25/14	Country Glass Inc	73.88
TOTAL			\$73.88

Balance Per Book	
Beginning Book Balance	\$ 45,173.49
Add: HUD Subsidy Tran from LIPH	11,082.84
Tenant Receipts	<u>13,444.50</u>
	24,527.34
Less: Bank Fees - NSF	18.00
Check # 1456-1468	<u>21,631.15</u>
	21,649.15
Adjusted G/L Balance	48,051.68
Adjusted Book Balance	\$ <u>48,051.68</u>
Security Deposit Savings Account Balance	<i>32,634.27</i>
Operating Reserve Account Balance	<i>100,161.50</i>
Rent-Up Reserve Account Balance	<i>45,036.56</i>
Replacement Reserves Account Balance	<i>15,331.09</i>
Total Account Balances	\$ <u>241,215.10</u>

Beloit Housing Authority
BANK ACCOUNT RECONCILIATION
Beloit Apartments Redevelopment LLC, Phase 2
August 2014

Balance Per Bank	
Acct. # 4808563576 M&I BMO Harris Bank	\$ 50,802.37
Add: Deposits in Transit	
Less: Outstanding Checks	<u>0.00</u>
Adjusted Bank Balance	<u>\$ 50,802.37</u>

Outstanding Checks			
Check #	Date	Payee	Amount
TOTAL			\$0.00

Balance Per Book	
Beginning Book Balance	\$ 48,779.31
Add: HUD Subsidy Tran from LIPH	10,821.02
Tenant Receipts	<u>11,948.17</u>
	22,769.19
Less: Check # 1384-1396	<u>20,746.13</u>
	20,746.13
Adjusted G/L Balance	50,802.37
Adjusted Book Balance	<u>\$ 50,802.37</u>
Security Deposit Savings Account Balance	<i>24,202.94</i>
Replacement Reserves Account Balance	<i>25,356.86</i>
ACC Reserves Account Balance	<i>280,373.10</i>
Operating Reserves Account Balance	<i>190,253.15</i>
Total Account Balances	<u>570,988.42</u>



CITY HALL • 100 STATE STREET • BELOIT, WI 53511

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5a

TOPIC: 2015 - 2019 Consolidated Plan and 2015 Annual Plan

ACTION: Consideration of Resolution 2014-21 Recommending Approval of the 2015 – 2019 Consolidated Plan and 2015 Annual Plan

PRESENTER: Teri Downing

STAFF REPORT:

Attached is a resolution recommending approval of the 2015 – 2019 Consolidated Plan and 2015 Annual Plan. The Department of Housing and Urban Development (HUD) requires each CDBG Formula Grantee to submit a Consolidated Plan every five years, and Annual Action Plan each year. Both Plans include specific objectives for housing, homelessness, public housing and community development and includes information on the CDBG process, affordable housing, and special needs populations. The City's current Consolidated Plan expires at the end of 2014.

A Consolidated Plan Steering Committee was established to help staff prepare the plan. This committee consisted of local housing and homeless service providers as well as other social service agencies which assist our residents. The Consolidated Plan incorporates the needs that were identified by these agencies and City staff, and provides a strategy for how the City plans to meet these needs over the next five years. The Annual Plan provides more detailed information on how the City plans to use its CDBG funding in the next year to meet the needs of the Community.

As you know, there have been three Steering Committee meetings held with local agencies and community leaders to obtain input about the needs of the community and gaps in services. The following needs were identified in these meetings:

- Meeting 1: Housing and Homelessness
 - Need for rental assistance
 - Need for more case management and education in life skills and financial/budgeting
 - Need for activities that serve that comprehensively serve the neighborhood, not just the houses

- Meeting 2: Non-homeless Special Needs
 - Gap-in-service: Water and sewer bill assistance
 - Gap-in-service: Voluntary payee services
 - Great need for comprehensive/long-term case management for life-skills, budgeting education, and AODA issues
 - Great need for programs that concentrate on prevention instead of “fixing” problems after they occur.
 - Need for transportation

- Meeting 3: Community and Economic Development Needs
 - Gaps in service: Programs for middle school and teenagers
 - Gap in service: Lack of training programs for very technical positions (chemicals, engineers, computers, etc.), which would qualify people for positions in newly developed and/or incoming companies/projects such as Kerry, NorthStar, Acculynx, and I-90/39 Expansion.
 - Need for programs that provide skills and education that correspond with employment opportunities in the community.
 - Need for local “job center”
 - Need for consolidating services instead of having numerous different “silo” locations to access assistance and resources
 - Need for transportation

A 30-day review period is required for the plans, which will begin October 1. The City Council will hold a public hearing on the plans and CDBG budget on October 20. Once the required 30-day public review period is completed, the City Council will act on the plan during the first City Council Meeting in November. Both plans will be submitted to HUD for their review and approval on November 15. A notice will be published in the Beloit Daily News and posted on the City’s webpage announcing the 30-day public review period. The CDBG budget and both plans will also be posted on the City’s website and will be available at the library and City Hall.

The proposed Consolidated Plan and Annual Plan with CDBG Budget are attached for your review and recommendation.

STAFF RECOMMENDATION:

Staff recommends that the Resolution 2014-21 be approved.

ATTACHMENTS:

Consolidated Plan, Annual Action Plan, and Resolution 2014-21

RESOLUTION 2014-21
RECOMMENDING APPROVAL OF THE
2015-2019 CONSOLIDATED PLAN AND 2015 ANNUAL PLAN

WHEREAS, the 2015 - 2019 Consolidated Plan is mandated by the Department of Housing and Urban Development (HUD) to allow local units of government to receive Community Development Block Grant (CDBG) funds, and

WHEREAS, the City is also required to submit an annual action plan for each year the City receives CDBG funding, and

WHEREAS, such funds are used to improve economic and housing conditions in the City of Beloit, and

WHEREAS, the plan provides guidance in how CDBG funds will be allocated over the next five years, and

WHEREAS, all CDBG-funded projects must be consistent with the Consolidated Plan and its overall goals and strategies.

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends approval of the 2015 - 2019 Consolidated Plan and 2015 Annual Action Plan.

Adopted this 24th day of September, 2014.

Thomas M. Johnson, Chairman
Beloit Community Development Authority

ATTEST:

Julie Christensen, Executive Director
Beloit Community Development Authority

City of Beloit

2015-2019

Consolidated Plan

For the
Community Development Block Grant

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The mission of the City of Beloit's CDBG Program is to assist those at risk of becoming homeless, create new jobs, retain existing jobs, assist low to moderate income people, assist special needs populations, such as public housing residents, elderly, homeless, and victims of domestic violence, increase property values, and improve the quality of the housing stock. 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.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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 neighborhood revitalization efforts.

Public Housing Strategies

- The Beloit Housing Authority (BHA) will work with Neighborhood Housing Services (NHS) to provide homeownership opportunities for its resident.
- The BHA will work with community partners to provide volunteer opportunities for BHA residents and applicants, which exposes the extremely low-income, low-income, and moderate-income households to opportunities to increase their job training skills, people skills, and self-sufficiency.

- The BHA will 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.

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 Beloit 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.

Economic Development Objectives

- The City will continue to market the Economic Development Revolving Loan Fund to eligible businesses each year.
- The City will continue to evaluate the business needs downtown and provide programs that would meet their needs.
- The City will use the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low- and moderate-income persons in the community.

Community Development Objectives

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

Anti-Poverty Strategy

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

- The Beloit Housing Authority (BHA) will continue its Family Self-Sufficiency Program from 2015-2019.
- The City will support non-profit organizations that provide assistance and advocacy to low to moderate-income residents by providing CDBG funds throughout the planning period.
- The BHA will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS from 2015-2019.
- The City will support non-profit organizations that provide comprehensive case management 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.

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 Senior Chore Service Program and Home Companion Registry, which 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.
- The City will support public service programs that provide case management, client advocacy, and flexibility in order to tailor assistance to unique needs.

3. Evaluation of past performance

Specific Housing Objectives

- The City of Beloit provided housing rehabilitation loans to low to moderate income homeowners and landlords renting to low- 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 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 of Beloit continually provided CDBG funding to homeless programs and services that meet critical needs throughout the previous Consolidated Planning period.
- The City of Beloit supported Neighborhood Housing Services' Foreclosure Prevention Program, which helps people stay in their homes.
- The City has served on the Homeless Intervention Task Force Displacement Action Response Team for over four years, which provides a planned emergency response to mobilize resources in the event of a mass displacement of residents due to unfit conditions or condemnations.

Economic Development

- The City continued to operate the Economic Development Revolving Loan Fund which 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.
- There has been a lack of interest in this program from businesses in the past two years. One loan was given out during that time. However, interest in smaller business loans has increased. The City plans to modify this loan program to meet this need.

Community Development

The City's Community Development activities included partnering with non-profit organizations, using our CDBG funding to address the most pressing needs in neighborhoods, housing assistance program, property acquisition programs, code enforcement and public infrastructure improvements.

The areas that most needed assistance (our deteriorated and deteriorating areas) were the low- and moderate-income areas as defined by HUD. Those areas had the highest proportion of code violations, the greatest number of investor-owned properties, the greatest percentage of houses older than 50 years old, the lowest property values, and the oldest infrastructure.

- **Partnerships:** The City worked with NHS, Community Action, Inc. (CAI), and the neighborhood groups to revitalize our existing Central City neighborhoods by providing HOME, CDBG, and NSP funding to acquire, rehab, and sell houses. This strategy has been in the City's Strategic Plan for the last five years. NHS has also partnered with the City of Beloit on the Neighborhood Stabilization Program (NSP). In NSP-1, NHS committed to acquiring four foreclosed houses and rehabbing them, and they also provide all the homebuyer education and down payment assistance for this program in Beloit. In NSP-3, they are providing the homebuyer education and down payment assistance.
- **Housing Assistance Loan Program:** The City of Beloit continued to operate the Housing Assistance Loan Program which offers a financial incentive to low- to moderate-income homeowners to upgrade their homes and for investor-owners to upgrade their rental properties. This program provides following loan and grant products:
 - Owner-Occupied Low Interest and Deferred Payment Loans. This loan program provides loans to homeowners for improvements to their homes.
 - Rental Housing Rehabilitation Loan Program. This loan program is available to property owners to rehab their rental properties.
 - Distressed Property Loan Program. This loan program is an emergency loan program.
 - Construction Loan Program. This loan program is available to a person who wants to rehab a house and then sell it to a low- to moderate-income homeowner.
 - Lead Hazard Control Grants. This grant program is available to remove lead hazards from dwellings.
- **Property Acquisition Programs:** In 2009, the City applied for and received Neighborhood Stabilization Program (NSP) funds. These grant dollars have been used in Census Tracts 16, 17 and 18 for NSP1 and Census Tract 16 in NSP3. Under NSP1, the City has purchased, rehabbed, and resold nine foreclosed homes and purchased seven blighted properties and razed them. The proceeds from the property sales will revolve back into the program for the same activities.

The City continued to purchase properties from Rock County that were foreclosed for non-payment of taxes. Blighted properties are demolished, and the remaining vacant lots are offered to adjoining property owners for a minimal amount. Houses in better condition are rehabbed using a combination of City and grant dollars and sold to owner-occupants. This program is primarily paid for with City CIP dollars.

- **Code Enforcement:** The City continued its City-wide systematic code enforcement program wherein inspectors perform exterior inspections City-wide and interior inspections of all rental properties on a rotating three-year cycle. The City also operates a rental permit program which generates approximately \$75,000 in CDBG program income annually. Additional CDBG funds have been invested in this program in the last 5 – 10 years to allow for greater code enforcement efforts in our deteriorating low-income areas. Approximately 52 percent of this program is funded by City tax dollars. We also have a program for addressing blighted structures through our condemnation authority. When a Building Inspector determines that the cost to repair a structure exceeds 50 percent of its value, the building can be condemned. We work with the property owner to either repair the house or to demolish the house.
- **Public Improvements:** The City has a program of evaluating streets to determine which streets should be reconstructed or resurfaced each year. Other public improvements are made annually to upgrade the water system, parks, and other public facilities. The City invests approximately \$1.0 million in public improvements in our low-income areas each year. This investment is made out of the City's CIP budget.
- **Public Services:** The City of Beloit has always used CDBG funds to meet the City's most pressing needs. In addition to funding its code enforcement program and housing rehab program, the City has funded the Merrill Community Center, Paint program, Domestic Violence Shelter, The Key (transitional housing program for domestic violence victims), Senior Chore Service, Home Companion Registry and others which provide housing services and options to people within our central city neighborhoods. Although many of these programs are available city-wide, the majority of participants are located in our central city neighborhoods.

Anti-Poverty Strategy

- The City supported programs that provide assistance to persons to increase their job skills and marketability.
- The Beloit Housing Authority will continued its Family Self-Sufficiency Program.

- The Beloit Housing Authority continued to provide homeownership opportunities to Section 8 participants in cooperation with Neighborhood Housing Services of Beloit.
- The City will supported non-profit organizations that provided assistance and advocacy to low- and moderate-income residents.
- The City continued to market the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low- and moderate-income persons in the community.

4. Summary of citizen participation process and consultation process

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 meetings 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.

5. Summary of public comments

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 meetings and hearings were held to gauge the views of citizens.

Early in the process, a Consolidated Plan Steering Committee was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 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 was welcome to attend these meetings. The meetings were publically noticed on the City's main webpage and the City's CDBG webpage on April 12, 2014.

The City also held two public hearings, later in the process, to discuss the Consolidated Plan. A public notice was published on July 5, 2014 notifying the public that a public hearing would take place on July 7, 2014 during the regularly scheduled City Council meeting. Another public notice was published on July 28, 2014, notifying the public that a public hearing would take place on July 20, 2014 at the regularly scheduled Community Development Authority (CDA) meeting. All public notices were published in the Beloit Daily News, the City's website, and the City Manager discussed the public hearings 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-moderate income people in Beloit. These meetings gave citizens an opportunity to identify needs to be addressed in the Consolidated Plan and Annual Action Plan. A draft of the plan was also made available for review at City Hall, the Public Library, and the City's website. All public meetings and hearings were held in buildings that are handicapped accessible. 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.

During the City Council meeting on July 7, 2014, the Executive Director of HealthNet provided an overview of the program and stated that they were the only agency to provide free health care to residents of Beloit. All of HealthNet's patients are from the Rock County area and are <=185% of the federal poverty level. From 2012-2013, HealthNet provided service for a total of 991 individuals, with 7,665 patient visits, and a total of over 3 million dollars of care. 1,840 (24%) of patient visits were for residents of the City/Township of Beloit. The Executive Director expressed that by providing this service, they are helping keep the uninsured out of the emergency room. She also stated that medical expenses are the leading cause of people filing bankruptcy and being evicted from their homes. HealthNet is hoping to receive more funding in order to keep providing and expanding their services. The Census Bureau estimates that there are over 15,000 uninsured residents of Rock County.

Matt Finnegan, a citizen of Beloit, as well as a member of the Beloit Property Managers Association (BPMA) commented during the July 7, 2014 Public Hearing at the City Council meeting that he would like to see homeownership increase. He wants to look at more flexible financing for contracts between the City and new homeowners.

Mary Frey, a citizen of Beloit, stated at the CDA meeting that she would like to see a master list of community organizations available to all residents of Beloit. Frey stated that many residents would like to give back to their community, but do not know who to contact or how to do so. Frey also said that if property owners had units that were not being used, there should be an organization that helps them offer those unused units to homeless veterans or other homeless people in the community.

6. Summary of comments or views not accepted and the reasons for not accepting them

All public comments were accepted and reviewed for inclusion into the Strategic Plan.

7. Summary

The City of Beloit's 2015-2019 Consolidated Plan was developed in order to address needs in the community. We believe that the objectives above will allow us to assist those at risk of

becoming homeless, create new jobs, retain existing jobs, assist low to moderate income people, assist special needs populations, such as public housing residents, elderly, homeless, and victims of domestic violence, increase property values, and improve the quality of the housing stock. 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.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BELOIT	Division of Community and Housing Services
CDBG	Teri Downing	Division of Community and Housing Services

Table 1 – Responsible Agencies

Narrative

The City of Beloit's Department of Community and Housing Services is the lead agency for the CDBG program. During the preparation of the plan, the City of Beloit asked for input from governmental agencies, as well as public and private agencies providing health and social services in the community.

The City of Beloit will continue to form new partnerships with local agencies and non-profit organizations. The City's Continuum of Care System is coordinated by the Homeless Intervention Task Force (HITF) which provides a comprehensive response to the needs of homeless individuals and families.

Consolidated Plan Public Contact Information

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City of Beloit
100 State St.
Beloit, WI 53511

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Beloit's consultation was achieved through a variety of methods, including three public meetings with attendees from various local service agencies, several public hearings, and comments from stakeholders and citizens alike.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Beloit's Division of Community and Housing Services has a strong partnership with many housing, social service, economic development, governmental, non-profit, and private agencies within the community. The City of Beloit continually builds relationships and works in conjunction with these agencies and provides support to assist providers with needs in the community. The table in question 2 below represents a comprehensive list of those who participated in the 2015-2019 Consolidated Plan process.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Beloit works together with the Homeless Intervention Task Force (HITF) of Rock and Walworth County. The HITF evolved from several city and county groups that had been meeting on the issue of homelessness in the area. Members include representatives from public, non-profit, and for-profit agencies. Agencies that participate in HITF include:

Community Agencies

- Caritas
- City of Janesville- Neighborhood Services
- Community Action, Inc.
- ECHO
- Edgerton Community Outreach
- GIFTS
- House of Mercy
- The Lazarus Foundation
- Legal Action of Wisconsin
- Project 16:49
- Red Road House

- Rock County Human Services
- Rock Valley Community Programs
- The Salvation Army- Janesville
- United Way Blackhawk Region
- United Way 2-1-1
- YWCA of Rock County

Beloit Agencies

- Beloit Housing Authority (BHA)
- Family Services
- Hands of Faith
- The Salvation Army- Beloit

The HITF meets monthly to discuss strategies for addressing shelter and housing needs for homeless and low income persons. The HITF originally met to discuss the implications of the North Rock County Homelessness Survey that was completed in 1993. It was responsible for the subsequent Homelessness surveys completed in 1996 and 1999. It serves as the Continuum of Care for addressing homelessness and works to meet and identify needs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Beloit does not receive ESG funds. However, there are agencies in the City of Beloit that do receive these funds and are part of the Continuum of Care. The Salvation Army receives ESG funds that are used to help low income families pay past due rent or security deposits. Community Action and Family Services also receive ESG funds to assist in supportive services and emergency needs of participants. Hands of Faith also receives ESG funds to assist with emergency housing for homeless individuals and families.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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 below, as well as members of the general public through public meetings. Over 35 agencies were invited to attend all 3 public meetings to discuss needs in the community.

Agencies Consulted

1	Agency/Group/Organization	The Salvation Army
	What section of the plan did this group address?	Housing, Homelessness, Community Development
	How was the group consulted?	A representative attended 2 of the steering committee meetings.
2	Agency/Group/Organization	Aging & Disability Resource of Rock County
	What section of the plan did this group address?	Housing, Homelessness, Non-Homeless Special Needs
	How was the group consulted?	A representative attended 2 of the steering committee meetings.
3	Agency/Group/Organization	Grinnell Senior Center
	What section of the plan did this group address?	Housing, Homelessness, Non-Homeless Special Needs
	How was the group consulted?	A representative attended 2 of the steering committee meetings.
4	Agency/Group/Organization	Community Action Inc. of Rock County
	What section of the plan did this group address?	Housing, Homelessness, Non-Homeless Special Needs, Community Development
	How was the group consulted?	A representative attended all 3 steering committee meetings.
5	Agency/Group/Organization	Neighborhood Housing Services (NHS) of Beloit
	What section of the plan did this group address?	Housing
	How was the group consulted?	A representative attended 1 of the steering committee meetings

6	Agency/Group/Organization	Edgerton Community Outreach
	What section of the plan did this group address?	Housing, Homelessness
	How was the group consulted?	A representative attended 1 of the steering committee meetings
7	Agency/Group/Organization	Hands of Faith
	What section of the plan did this group address?	Housing, Homelessness
	How was the group consulted?	A representative attended 1 of the steering committee meetings
8	Agency/Group/Organization	Family Services
	What section of the plan did this group address?	Housing, Homelessness, Non-Homeless Special Needs
	How was the group consulted?	A representative attended 1 of the steering committee meetings
9	Agency/Group/Organization	House of Mercy
	What section of the plan did this group address?	Housing, Homelessness, Non-Homeless Special Needs
	How was the group consulted?	A representative attended 1 of the steering committee meetings.
10	Agency/Group/Organization	Beloit Housing Authority
	What section of the plan did this group address?	Housing, Homelessness, Non-Homeless Special Needs, Community Development
	How was the group consulted?	A representative attended 2 of the steering committee meetings. A meeting was also conducted with the Director for input into Public Housing specifically.
11	Agency/Group/Organization	United Way
	What section of the plan did this group address?	Community Development

	How was the group consulted?	A representative attended 1 of the steering committee meetings.
12	Agency/Group/Organization	Merrill Community Center
	What section of the plan did this group address?	Non-Homeless Special Needs, Community Development
	How was the group consulted?	A representative attended 1 of the steering committee meetings.
13	Agency/Group/Organization	Stateline Literacy Council
	What section of the plan did this group address?	Non-Homeless Special Needs, Community Development
	How was the group consulted?	A representative attended 1 of the steering committee meetings.
14	Agency/Group/Organization	Downtown Beloit Association
	What section of the plan did this group address?	Community Development
	How was the group consulted?	A representative attended 1 of the steering committee meetings
15	Agency/Group/Organization	CARITAS
	What section of the plan did this group address?	Homelessness, Non-Homeless Special Needs, Community Development
	How was the group consulted?	A representative attended 1 of the steering committee meetings.
16	Agency/Group/Organization	NAACP
	What section of the plan did this group address?	Community Development
	How was the group consulted?	A representative attended 1 of the steering committee meetings.
17	Agency/Group/Organization	Voluntary Action Center
	What section of the plan did this group address?	Community Development

	How was the group consulted?	A representative attended 1 of the steering committee meetings.
18	Agency/Group/Organization	The AIDS Network of Wisconsin
	What section of the plan did this group address?	Non-Homeless Special Needs
	How was the group consulted?	A city employee contacted a spokesperson via phone and spoke with them.
19	Agency/Group/Organization	Housing Assistance Loan Program- Community and Housing Services
	What section of the plan did this group address?	Lead based paint hazards
	How was the group consulted?	A city employee verbally contacted a spokesperson, set up a meeting, and discussed the topic.
20	Agency/Group/Organization	Downtown Beloit Association
	What section of the plan did this group address?	Community Development
	How was the group consulted?	A representative was contacted via phone and email and also attended 1 of the steering committee meetings.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Beloit did not identify any agency types that were not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Intervention Task Force (HITF) of Rock and Walworth County	The goals of the strategic plan have been coordinated with the goals of the HITF in order to address current needs.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Beloit has a good working relationship with all local agencies and governmental units. Community development personnel regularly attend local and state meetings held by various agencies to keep lines of communication open. Various agencies are contracted to provide CDBG funded public services. The community development department works very closely with these organizations.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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 several public meetings and hearings both early and later in the process to give citizens an opportunity to identify needs to be addressed in the Consolidated Plan.

Early in the process, a Consolidated Plan Steering Committee was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 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 was welcome to attend these meetings. The meetings were publically noticed on the City's main webpage and the City's CDBG webpage on April 12, 2014.

The City also held two public hearings, later in the process, to discuss the Consolidated Plan. A public notice was published on July 5, 2014 notifying the public that a public hearing would take place on July 7, 2014 during the regularly scheduled City Council meeting. Another public notice was published on July 28, 2014, notifying the public that a public hearing would take place on July 20, 2014 at the regularly scheduled Community Development Authority (CDA) meeting. All public notices were published in the Beloit Daily News, the City's website, and the City Manager discussed the public hearings 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-moderate income people in Beloit. These meetings gave citizens an opportunity to identify needs to be addressed in the Consolidated Plan and Annual Action Plan. A draft of the plan was also made available for review at City Hall, the Public Library, and the City's website. All public meetings and hearings were held in buildings that are handicapped accessible. 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.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Steering Committee Meeting #1	Local service agencies and residents of Beloit with interest in housing and homelessness	13 attendees	Priorities were established for housing and homeless needs: rental assistance, staffing needs (case management), and activities that serve the whole neighborhood were identified. See meeting summary for details.	All Comments were accepted.	
2	Steering Committee Meeting #2	Local service agencies and residents of Beloit with interest in non-homeless special needs.	8 attendees	Priorities were established for non-homeless special needs: transportation, systems navigation, care of seniors, programs tailored to unique needs, and water/sewer bill assistance were identified. See meeting summary for details.	All Comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Steering Committee Meeting #3	Local service agencies and residents of Beloit with interest in community development.	11 attendees	Priorities were established for community development needs: youth center activities; transit services, job skills, and education/training were identified. See meeting summary for details.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Steering Committee Meeting Summaries

2015-2019 Consolidated Plan Steering Committee

Wednesday, April 16, 2014 at 7:30 AM

The Forum, First Floor

Beloit City Hall, 100 State Street

Meeting 1 Summary: Housing and Homeless

Agencies Represented:

1. Community Action
2. Hands of Faith
3. Neighborhood Housing Services of Beloit
4. Rock Count ADRC
5. Family Services
6. Edgerton Community Outreach
7. Grinnell Hall
8. Salvation Army
9. House of Mercy

Needs Assessment- Housing

- Displaced Families
 - Hard time affording rent
 - Unemployment
 - Crisis situations
 - Subsidized housing not available
 - Many times rent is above 30% income- can afford until crisis happens because they have no way to save
 - Need rental assistance to bridge gaps or get into affordable housing
- Affordable Housing
 - Need education- case management with budgeting and financial edu
 - More likely to sustain with supportive services
 - Homeowner/Foreclosure
 - Land Contracts- Landlords taking advantage of people- cycle of same house
- Substandard Housing
 - RA= Inspection= compliance
 - Code enforcement helps keep housing in good condition
 - Some landlords charge more rent due to bad rental history
 - Many struggle to pass background check
 - Some need utility assistance
 - Some families are living without gas and electric
 - Some families are being displaced/evicted due to utilities not being paid
- Homeowners
 - Many do not have the means or education to repair homes- leaking roofs, etc.
 - People are willing to walk away from homes
 - Seniors are not comfortable talking about housing needs

- Delinquent property taxes
 - NHS can help with counseling but has no funds to help
- Overcrowding within homes
 - Families are doubling/tripling up
 - Young mothers with children leave overcrowded home and seek shelter but no rental history
 - Some young adults without children cannot receive funding/help
- Displacement
 - Accessibility issues with buildings for handicapped/disabled
 - Issues with mental illness, behavioral issues
- Neighborhood Conditions
 - Areas in Beloit= dangerous to raise families in
 - Many can only afford houses in the bad neighborhoods
 - Seniors/Families living in these areas can't leave because their home is worth so little now
 - Many stay because they have nowhere else to go
 - Rehab Projects need to help neighborhood get more political organization vs. actual homes being rehabbed

Needs Assessment- Homeless

- Young Adults/ Young Families- priorities are cable, phone, etc vs. suitable home
 - Need education with money management skills and life skills
 - This education should be introduced much earlier in life- some children get this at home, but many do not
 - If parents were bad financially, children are often the same
- Generational Poverty
 - Mindset of some is that money is not consistent so enjoy it while you have it
 - Some people think luxuries are necessities- priorities mixed up
- Growing Population of Homeless
 - 6% increase overall
 - Many singles can be absorbed into friends/family houses so counts are deceiving- may be many more than we think
 - Children aging out of foster care often have nowhere to go
- Chronically Homeless Population
 - Not very forgiving when it comes to evictions, drugs history, felonies, or criminal history
- Employed Families still not making a living wage

Gaps in Service

- Lack of 3 bedroom apartments that are affordable
- Lack of mental health services
- Lack of shelter for singles with criminal history or mental illness
- People coming out of criminal justice system
 - They lose their SSI benefits and reapplying can take months

Priorities for Housing and Homelessness

- Rental Assistance

- Staffing Needs- Case Management
 - Life skills and financial education, counseling
 - Start education with school age children
- Activities that serve the neighborhood, not just the houses

2015-2019 Consolidated Plan Steering Committee

Wednesday, May 7th, 2014 at 7:30 AM

The Forum, First Floor

Beloit City Hall, 100 State Street

Meeting 2 Summary: Non-Homeless Special Needs

Agencies Represented:

1. Beloit Housing Authority
2. Grinnell Hall
3. Community Action
4. Rock Count ADRC
5. Salvation Army

Needs Assessment

- Public Housing Residents- Beloit Housing Authority: Clint Cole
 - FSS Program
 - Life Skills, budgeting
 - Job skills
 - Some issues with utility payment issues
- Seniors/Elderly- Grinnell Hall: Paula Schutt
 - Senior Chore service
 - Payee program- to help them actually pay bills (not \$) sending out payment
 - Mental health
 - Assistance with minor tasks- grocery shopping, cleaning, minor repairs
 - Many don't qualify for actual programs
 - Water/sewer bill- no assistance
 - Transportation
 - Legal issues because of mental health issues/counseling
 - Gap- many people fall through cracks of qualifications for programs
- Disabled/ Mental Health
 - Transportation
 - Issues with appointments out of town (many times dr. appts.) and mileage costs for volunteer programs
 - Becomes problem when employed- can't make it to strict hour schedule
 - Being denied and waiting for disability payments
 - Appeal process for disability can take up to 1 year
 - Issues with getting proper dr. documentation and keeping it
 - DV issues with developmentally disabled, they don't understand

- Legal issues with evictions- can't find housing
- Lack of case management- public housing has preference but many don't know or don't want to disclose disability status
- TLP and DV
 - Life skills and budgeting training needed
 - Employment skills
 - Transportation becomes an issue again with trying to maintain a job
 - Problems with housing- more police calls, if they go to shelter sometimes don't understand they can't call home and say where they are
- Neighborhood Perspective
 - People returning from prison- un-served population
 - Perpetuate criminal activity= poverty cycle
 - Trying to go back into community, they want to stay away from former acquaintances but have nowhere to go
 - Cannot qualify for housing and other services
 - Often AODA and mental health issues
- AODA issues
 - Public housing- tries to link them with services and/or counseling
 - Salvation Army provides adult rehabilitation centers (ARC)
 - 90 day inpatient treatment
 - Transportation to rehab center
 - Profits from thrift store fund this
 - Public housing will work with residents if they can document that they went to a rehab facility
 - Outpatient services- extremely backed up- takes forever to get in
 - Methadone clinic in Beloit for heroin addiction has been fairly successful
- HIV/AIDS
 - Protected class- can't ask- so orgs often don't know how many people have HIV/AIDS
 - Advancement in medications makes it so there is no outside appearance of having it- hard to tell who does
 - No gap in service that we can identify but need to talk to AIDS Network
- 2.b.- Only PATH- extremely backed up- only 2 workers
 - Waiting list for everything
 - Problems sometimes with handicap accessibility
 - Issue with subsidized housing units going smoke-free, especially for seniors
 - Seniors can't afford after care services
- Systems and Programs are so "specific" that most people fall just outside the boundaries of the programs so they don't qualify
 - Contributes to difficulties in connecting resources
 - Causes confusion
 - Programs geared toward "fixing" problems instead of prevention

Geographic Needs

- Beloit Housing Authority- common needs are same throughout public housing
- ADRC- same needs throughout Beloit/Janesville
 - Starting to see needs of people in outlying communities

- Salvation Army- according to United Way 211 they are the most called
 - Systems navigation and the array of services they provide may be why
 - Some issues with water and services for farm communities/rural areas, services are limited or often denied

Prioritize Needs

- Transportation- needed everywhere for all groups
- Systems Navigation
- Seniors- After care services and mental health services needed
- Need programs that are more flexible in order to tailor assistance to unique needs
 - Many gaps of people left out or assistance only provided for one particular problem, need a more holistic/systematic approach

Gaps in Service

- Water/sewer bill assistance
- AODA- long waiting lists
 - Many disconnects/hiccups in system
 - Need case management to know where to get help and how to qualify

2015-2019 Consolidated Plan Steering Committee

Wednesday, May 21st, 2014 at 7:30 AM

The Forum, First Floor

Beloit City Hall, 100 State Street

Meeting 3 Summary: Community Development

Agencies Represented:

1. Community Action
2. United Way
3. Merrill Community Center
4. Stateline Literacy Council
5. Downtown Beloit Association
6. Caritas
7. NAACP
8. Beloit Housing Authority
9. The Salvation Army
10. Voluntary Action Center

Needs Assessment: Non-Housing Community Development Needs

- Public Facilities
 - Environmental Center
 - Something for youth- lack of activities
 - Need for affordable or FREE activities
 - Driver's education is private and expensive

- w/out driver's license they are inhibited to participate in school extracurricular activities
- Scholarship program
- Public Improvements
 - Equipment being taken away in parks and not replaced
 - Need for child friendly equipment
 - Sidewalks around all schools
 - Need for more downtown public parking

Non-Housing Community Development Assets

- Business Activity- table provided by HUD looks accurate
- Workforce and Infrastructure Needs
 - Transportation
 - Need pool of skilled workers
 - Agencies try to connect people with training, but training is not tailored to the needs of the community
 - Need for business innovation center
- Changes that will have an economic impact
 - I39-90 Expansion
 - North Star- needs highly technically skilled employees
 - Chemists, engineers, scientists
 - Kerry is expanding- also needs high tech employees
 - Acculynx- similar to google, high tech computer skills needed
- Skills and Education Corresponding to Employment
 - Need for connection between schools and jobs available, very little preparation for the types of jobs in the community
 - Schools in Community
 - Blackhawk Technical College- some technical skills, but no 4 year degree
 - UW Rock County- engineering, but few 4 year degrees
 - Beloit College- business degrees, some scholarships
 - High Schools- some machining and some industry trades
- Training Initiatives
 - "Work Today" initiative w/ workforce development board
 - Soft skills- attitude, decision making, analysis, critical thinking
 - Added CNC training, welding, and construction
 - Stateline Literacy Council- has training for math and reading and computer lab
 - Job Center in Janesville
 - Need for satellite branch- difficulty getting there
 - Caritas offers free bus tokens
 - Community Action and Library have computer labs
- Local/Regional Plans That Impact Economic Growth
 - I39-90 expansion
 - How do we get people skills for these jobs- roadwork

Needs and Market Analysis

- Racial/Ethnic minorities or low income families concentrated
 - Merrill Neighborhood and near West side- 500% increase in Latino population

- Community Assets in those neighborhoods
 - Merrill Community Center
 - Stateline Literacy Council
 - Grinnell Hall
 - Eclipse Center
 - Caritas may move
 - Library
 - Community Action
 - Veterans Affairs
- Strategic Opportunities in these areas
 - Networking Opportunities
 - Consolidating the resources and services
 - Neighborhood Groups- not as strong anymore
 - Merrill Revitalization Group (MRG)
 - PAWG
 - Near West Side
 - Poole Court Area

Anti- Poverty Strategy

- Jurisdiction goals, programs, and policies
 - Education and Training
 - Transportation
 - Childcare (2nd and 3rd shift especially)
 - Accessibility to programming
 - Need for evening hours- easier for people to find transportation
- Strategy
 - Bring groups/agencies together and modify business hours
 - Even one night per week
 - Coordinate service hours
 - Centralized intake model
 - System point of entry
 - Commonly shared intake form
 - Council of Agencies
 - Innovation centers
 - Business education summit

Prioritize Needs

- Youth center activities
- Transit services
- Driver's education
- Job skills, education, training that coordinates with available employment
- Satellite Job Center

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Beloit used the 2010 Census, the 2006-2010 ACS default needs assessment data, comments received during public meetings, and input from City employees, as well as local and regional agencies to identify the following housing, homeless, community development, and special needs for the next five years.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	35,775	37,020	3%
Households	13,424	14,143	5%
Median Income	\$36,414.00	\$37,102.00	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,565	2,075	2,555	1,865	5,080
Small Family Households *	1,070	580	975	635	2,965
Large Family Households *	200	235	220	200	450
Household contains at least one person 62-74 years of age	290	330	425	535	750
Household contains at least one person age 75 or older	250	490	570	155	185
Households with one or more children 6 years old or younger *	760	450	390	275	460
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	4	10	15	29	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	4	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	0	0	10	90	0	20	20	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	1,125	255	20	0	1,400	645	210	250	55	1,160
Housing cost burden greater than 30% of income (and none of the above problems)	205	685	235	25	1,150	65	325	420	310	1,120

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	55	0	0	0	55	80	0	0	0	80

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,200	260	30	35	1,525	655	230	270	55	1,210
Having none of four housing problems	480	910	790	460	2,640	95	670	1,465	1,320	3,550
Household has negative income, but none of the other housing problems	55	0	0	0	55	80	0	0	0	80

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	740	345	125	1,210	225	120	265	610
Large Related	110	140	4	254	60	90	30	180
Elderly	155	224	80	459	215	174	240	629
Other	375	235	45	655	220	150	145	515

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,380	944	254	2,578	720	534	680	1,934

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	740	90	20	850	215	15	50	280
Large Related	85	20	0	105	60	15	20	95
Elderly	110	100	0	210	180	79	115	374
Other	240	50	0	290	200	95	65	360
Total need by income	1,175	260	20	1,455	655	204	250	1,109

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	80	0	0	4	84	0	20	20	0	40
Multiple, unrelated family households	0	0	0	10	10	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	80	0	0	14	94	0	20	20	0	40

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Unable to find accurate resources in order to attain information.

Describe the number and type of single person households in need of housing assistance.

According to the Analysis of Impediments, created in 2012, approximately 299 households are single person male households (no children, no wife) and 728 are female single person households (no children, no husband. Of the male single person households, 38 (13%) are considered very low income and 72 (24%) are considered low income. Of the female single person households, 126 (17%) are considered very low income and 206 (28%) are considered low income. In total, there is an estimated 1,027 single person households that may be in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the Beloit Housing Authority (BHA), approximately 25% of the people on the waiting list for public housing have at least 1 family member who is disabled. With about 700 people on the waiting list, this equates to 175 individuals or families who are disable and in need of housing assistance.

From June 2013 to June 2014, the City of Beloit Police Department made 334 arrests related to domestic violence, sexual assault, and stalking. Included in that number is 17 rape by force arrests. According to the National Coalition Against Domestic Violence (NCADV), only approximately ¼ of all physical assaults, 1/5 of all rapes, and ½ of all stalkings perpetrated against females by intimate partners are reported to the police. Even if only half of these assaults are under reported, it is estimated that from 2015-2019 there will be approximately 3,340 cases of domestic violence, sexual assault, and stalking in the City of Beloit. Using the NCADV estimate that only 1/5 of all rapes are reported, of these 3,340 cases of domestic violence, assault, or stalking, 425 will be forcible rape.

More housing assistance is needed for these victims of domestic violence. Lack of affordable housing and long waiting lists for assisted housing force victims to choose between abuse at home or being homeless. Victims are often financially isolated because there abuser controls all of their financial resources, making it harder to leave. Efforts to address this include more

shelters for victims of domestic abuse, increasing the supply of affordable housing, and providing victims with supportive services.

What are the most common housing problems?

The most common housing problem is cost burden. According to the 2006-2010 CHAS data, there are 4,512 or 31.91% of homeowners and renters with a housing cost burden greater than 30% of income and 2,564 or 18.13% of homeowners and renters with a housing cost burden greater than 50% of income.

Are any populations/household types more affected than others by these problems?

Homeowners and renters with 0-30% AMI are most affected by cost burden. Small related and single family households are also affected more with housing problems including cost burden and crowding.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Characteristics of low-income individuals and families who are currently housed, but are at imminent risk of either residing in shelters or becoming unsheltered often include lack of life skills, lack of financial planning, generational poverty, and trouble making a living wage. In the second steering committee meeting, it was expressed by several agency representatives that many low income and young families are one crisis away from becoming homeless and displaced. For example, if the family car breaks down, they are forced to choose whether to fix the car or pay rent. If they choose to pay rent, then they don't have a car to get to work. Many young individuals and families need education in money management. Many times if parents were bad financially, their children are the same way, creating a cycle of generational poverty.

There are no agencies in Beloit that are currently providing rapid re-housing assistance.

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:

The City of Beloit does not provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Some characteristics that have been linked with instability and an increased risk of homelessness include substance abuse, mental illness, being a victim of domestic violence, having a criminal background, poor money management, prior evictions, unstable job history, disabilities, language barriers, discrimination, lack of credit history, and generational poverty.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A 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 (10) percentage points higher than the percentage of persons as a whole.

Housing problems would involve one or more of the following issues: 1) *Lacks complete kitchen facilities*; 2) *Lacks complete plumbing facilities*; 3) *More than one person per room*; 4) *Cost burden greater than 30%*.

Of the 9,645 households that were reported in the 2006-2010 CHAS, 6,625 (68.69%) were White, 1,620 (16.80%) were Black/African American, 30 (0.003%) were Asian, 32 (0.003%) were American Indian or Alaskan Native, and 1,185 (12.29%) were Hispanic.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,155	325	135
White	1,200	250	90
Black / African American	540	75	35
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	390	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,670	615	0
White	1,075	515	0
Black / African American	370	85	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	220	15	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,095	2,145	0
White	785	1,570	0
Black / African American	165	185	0
Asian	0	20	0
American Indian, Alaska Native	10	8	0
Pacific Islander	0	0	0
Hispanic	110	355	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	220	1,285	0
White	160	980	0
Black / African American	25	140	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	35	50	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

American Indians or Alaska Natives (100%) and Hispanics (97.5%) making less than 30% of the area median income disproportionately experience one or more of the four housing problems, outlined previously in the introduction, when compared to the jurisdiction as a whole (82.41%).

Hispanics (93.62%) making 30-50% of the area median income disproportionately experience one or more of the four housing problems when compared to the jurisdiction as a whole (73.09%).

American Indians or Alaska Natives (55.56%) making 50-80% of the area median income disproportionately experience one or more of the four housing problems when compared to the jurisdiction as a whole (33.80%).

Hispanics (41.18%) making 80-100% of the area median income disproportionately experience one or more of the four housing problems when compared to the jurisdiction as a whole (14.62%).

American Indians or Alaska Natives and Hispanics are the most affected racial/ethnic groups in regards to housing problems when compared to households that make the same area median income. However, American Indians and Alaskan Natives only make up 0.003% of the total households within the City of Beloit.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A 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 (10) percentage points higher than the percentage of persons as a whole.

Severe Housing Problems would involve one or more of the following issues: 1) *Lacks complete kitchen facilities*; 2) *Lacks complete plumbing facilities*; 3) *More than 1.5 persons per rooms*; 4) *Cost Burden greater than 50%*.

Of the 9,645 households that were reported in the 2006-2010 CHAS, 6,625 (68.69%) were White, 1,620 (16.80%) were Black/African American, 30 (0.003%) were Asian, 32 (0.003%) were American Indian or Alaskan Native, and 1,185 (12.29%) were Hispanic.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,765	710	135
White	1,045	405	90
Black / African American	370	245	35
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	335	55	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	1,895	0
White	295	1,295	0
Black / African American	80	375	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	215	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	2,910	0
White	250	2,110	0
Black / African American	45	305	0
Asian	0	20	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	15	450	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	1,415	0
White	70	1,070	0
Black / African American	0	170	0
Asian	0	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	20	65	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

American Indian or Alaska Natives (100%) and Hispanics (83.38%) making less than 30% of the area median income disproportionately experience one or more of the severe housing problems, outlined previously in the introduction, when compared to the jurisdiction as a whole (67.62%). However, American Indians and Alaskan Natives only make up 0.003% of the total households within the City of Beloit.

Hispanics (23.53%) making 80-100% of the area median income disproportionately experience severe housing problems when compared to the jurisdiction as a whole (5.98%).

All other racial or ethnic groups in the other income brackets (30-50% AMI and 50-80% AMI) experience severe housing problems proportionately. No disproportionate need exists for these income brackets in regards to severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing cost burdens exist when a household pays more than 30% of their income for housing. A severe housing cost burden exists when a household pays more than 50% of their income for housing. A disproportionately greater number of housing cost-burdened households are defined as when a racial or ethnic group at any income level experiences housing problems at a rate greater than ten (10) percentage points of the income level as a whole.

Of the 9,645 households that were reported in the 2006-2010 CHAS, 6,625 (68.69%) were White, 1,620 (16.80%) were Black/African American, 30 (0.003%) were Asian, 32 (0.003%) were American Indian or Alaskan Native, and 1,185 (12.29%) were Hispanic.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,835	2,844	2,450	160
White	7,235	1,760	1,605	115
Black / African American	695	695	490	35
Asian	120	0	0	0
American Indian, Alaska Native	24	10	4	0
Pacific Islander	0	0	0	0
Hispanic	655	375	320	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

Within the <=30% area median income, Asians (100%), have a disproportionate need compared to the jurisdiction as a whole (61.83%). However, Asians only make up 0.003% of the total households within the City of Beloit. Within the 30-50% area median income, Black/African Americans (36.29%) have a disproportionately greater need compared to the jurisdiction as a whole (19.90%).

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In regards to housing problems and severe housing problems, American Indians or Alaska Natives in all income levels, except 30-50% AMI, show a disproportionately greater need than those in the same income levels. However, because American Indians or Alaska Natives make up only 0.003% of households in the City of Beloit, these numbers are skewed when compared to other racial/ethnic groups. Hispanics also show a disproportionately greater need in all income levels, except 50-80% AMI, than those in the same income levels.

In regards to housing cost burdens, Asians with income that is <30% AMI have a disproportionately greater need than those in the same income bracket. However, because Asians make up only 0.003% of households in the City of Beloit, these numbers are skewed when compared to other racial/ethnic groups. Black/African Americans with incomes that are 30-50% AMI also have a disproportionately greater need, in regards to housing cost burdens, as those in the same income levels.

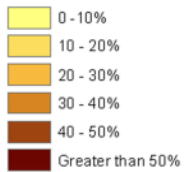
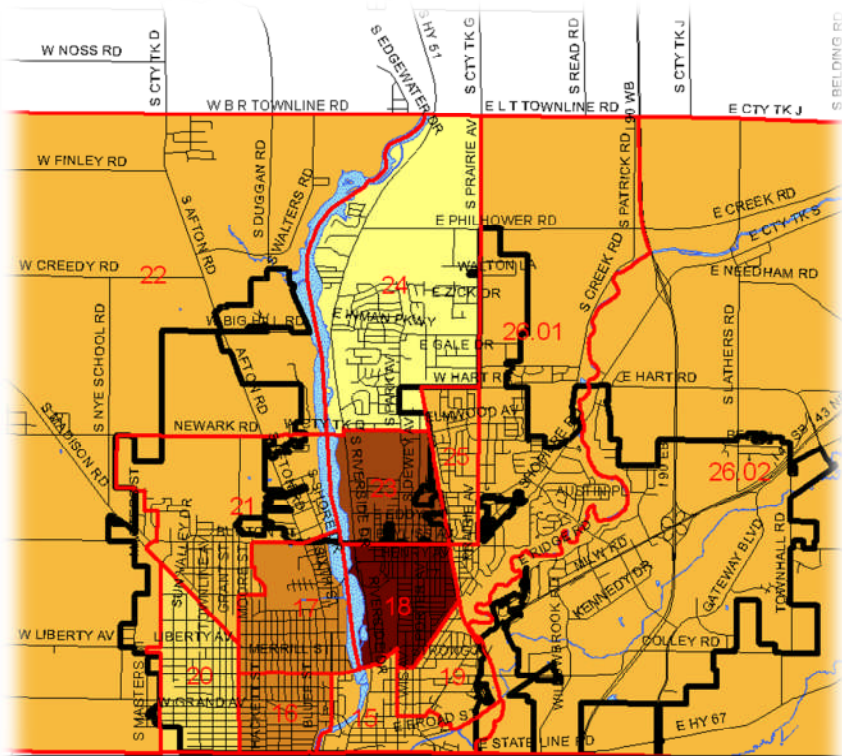
If they have needs not identified above, what are those needs?

No other needs were identified other than the ones above.

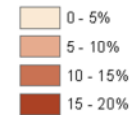
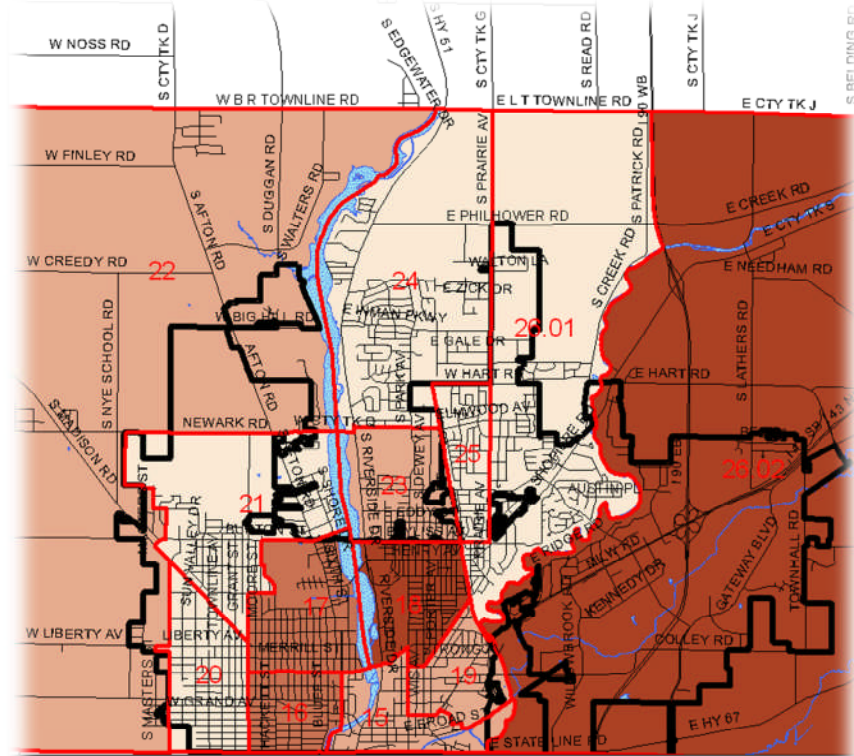
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Areas of minority concentrations are census tracts where the percentage of racial minority population exceeds the overall percentage of racial minority population for the City of Beloit. According to our Analysis of Impediments, created in 2012, there are minority concentrations within census tracts 16, 17, 18, and 23. With the exception of census tract 16, the previously mentioned census tracts have been areas of minority concentration since 1990. The Analysis of Impediments also identified areas of Hispanic or Latino concentrations within census tracts 16, 17, 18, 19, and 23. Both minority concentrations and Hispanic or Latino concentrations tend to be in areas close to the center of the City, which is the oldest part of the City. Attached are maps from 2010 showing minority concentrations within the City of Beloit and Hispanic or Latino concentrations within the City of Beloit.

Areas of Minority Concentration 2010



Areas of Hispanic or Latino Concentration 2010



NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	93	593	0	588	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,241	10,593	0	10,547	0	0	
Average length of stay	0	0	3	6	0	6	0	0	
Average Household size	0	0	2	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	13	85	0	85	0	0
# of Disabled Families	0	0	19	186	0	184	0	0
# of Families requesting accessibility features	0	0	93	593	0	588	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	37	140	0	139	0	0	0
Black/African American	0	0	55	453	0	449	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	27	0	27	0	0	0
Not Hispanic	0	0	89	566	0	561	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The majority of tenants and applicants on the waiting list are low-income and for many, their only source of income is social security or supplemental security income (SSI). There is a great need for affordable housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need of residents of Public Housing and Housing Choice vouchers is education, job training, and resources such as child care. Increasing employability of these residents will increase self-sufficiency.

How do these needs compare to the housing needs of the population at large

The difference between the needs of residents of public housing and the population at large is that residents of public housing are low to moderate income individuals or families, often with very little opportunity for advancement and economic security. Public Housing residents often do not have the education or skills for higher paying jobs. Many times, the jobs that they do have provide inadequate benefits and no room for advancement. Both public housing residents and the population at large experience housing cost difficulties. Most people are on a fixed income and there is not enough affordable housing available in the City of Beloit. The 2006-2010 CHAS data shows that the most common housing problem is cost burden.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homeless needs are found in a variety of ways, including the Point in Time Count, regular meetings of the Homeless Intervention Task Force (HITF), which is Beloit’s Continuum of Care, and regular communication and discussion with local outreach workers, emergency shelters, and supportive and transitional housing programs.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Please see data below. These numbers are based off the July 2014 point in time count. All numbers are reflective of both Rock and Walworth counties.

Chronically Homeless	Total Clients
Yes	208
Mental Health Problem	Total Clients
Mental Health Problem (HUD 40118)	1,028
Chronic Substance Abuse	Total Clients
Alcohol Abuse (HUD 40118)	138
Both alcohol and drug abuse (HUD 40118)	54
Drug Abuse (HUD 40118)	94
Veterans	Total Clients
Yes (HUD)	248
HIV/AIDS	Total Clients
HIV/AIDS (HUD 40118)	7
Victims of Domestic Violence	Total Clients
Yes (HUD)	974
Unaccompanied Youth	
	34
Family Count	
	2,645
Count Adults in Families	
	4,763

Children in Families	
	3,866
Count Singles	
	2,235

The Homeless Intervention Task Force (HITF) does a point in time count twice a year to count how many homeless people are in Rock County. This count includes people who were found during the point in time count, as well as people currently in shelters. The Summer Homeless Count was held on July 30, 2014. 49 volunteers, including City staff, went out into the streets of Rock County from 11:30pm to 4:00am. 10 people were found out on the streets; we were only able to provide them with a care packages due to lack of motel room availability. 149 people were being housed in a motel voucher or emergency shelter program. 243 people were being housed in a transitional living program (all participants were homeless upon entry to program). Data is provided below.

Nature and Extent of Homelessness: (Optional)

Data below is based on the July 2014 point in time count. Numbers are reflective of both Rock and Walworth counties.

Race	All Clients	Ethnicity	All Clients
American Indian or Alaska Native (HUD)	139	Don't Know (HUD)	37
Asian (HUD)	66	Hispanic/Latino (HUD)	1,005
Black or African American (HUD)	2,040	Non-Hispanic/ Non-Latino (HUD)	8,931
Don't Know (HUD)	41	Refused (HUD)	4
Native Hawaiian or Other Islander (HUD)	10	Unknown	659
Other	167	Sum:	10,636
Other Multi-Racial	32		
Refused (HUD)	16		
Unknown	365		
White (HUD)	7,757		
Sum:	10,633		

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The special needs population in Beloit includes elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Describe the characteristics of special needs populations in your community:

According to the U.S. Census Bureau, there is an estimated 5,663 persons of 62 years of age or older in the City of Beloit. Of these, approximately 2,149 are 75 years of age or older. While it is not true for all elderly, many of these residents need help with daily activities, such as cooking, cleaning, grocery shopping, and transportation to visit family or go to the doctor's office.

There is an estimated 5,884 disabled persons living in the City of Beloit. This is approximately 16% of the population. Many mentally and physically disabled persons struggle with finding transportation, employment, and housing. The Beloit Housing Authority does give preference to disabled persons and elderly, however, often disabled persons do not want to disclose that they have a disability.

What are the housing and supportive service needs of these populations and how are these needs determined?

According to the providers that attended the steering committee meetings, the following needs were identified for the non-homeless special needs population: transportation, systems navigation (to help individuals find resources that are available), financial and life skills, employment training, outpatient medical services, and programs that are more flexible in order to tailor assistance to individual's unique needs. Additional needs were determined specifically for elderly and frail elderly populations, including: assistance with daily chores and minor household repairs and upkeep and mental health services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The AIDS Network of Wisconsin has an office located in Beloit which provides free testing for HIV/AIDS and HCV. They also provide care for those who have already tested positive. According to a spokesperson from the AIDS Network of Wisconsin, the fastest growing HIV/AIDS population is amongst Black/African American men. In Rock County, there are 74 confirmed cases of HIV and 87 confirmed cases of AIDS. The AIDS Network of Wisconsin also estimates at least 222 individuals in Beloit are unaware they have HIV. The AIDS Network

performs outreach in the community, as well as provides prevention services, such as free and anonymous testing for HIV/AIDS and other sexually transmitted diseases. Needle exchange, free condoms, and free educational information are also provided by the AIDs Network of Wisconsin. They have case managers on site to connect clients with services and resources. The AIDS Network also provides a food pantry for low income residents who test positive for HIV/AIDS.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The City of Beloit continues to improve its public facilities to the best of its abilities. These facilities may include parks, senior centers, youth centers, environmental centers, health facilities, as well as many others. The following public facility needs have been identified as a priority:

- Affordable or free activities for youth in middle or high school, as there is a gap in activities available to them.
- Providing driver’s education classes at a lower cost. Currently, driver’s education classes are private and expensive. Without a driver’s license, youth are inhibited to participate in extra-curricular activities.
- Creating a satellite location for the Rock County Job Center. Currently, the Job Center is located in Janesville, WI. Many residents have a hard time getting to and from the Job Center to look for employment. If a satellite location was available, residents of Beloit would have much easier access to the resources they provide.

How were these needs determined?

These needs were determined through discussion with stakeholders and agency representatives during the third steering committee meeting.

Describe the jurisdiction’s need for Public Improvements:

The City of Beloit’s public improvement needs include adding sidewalks around some schools, creating more downtown public parking, and updating equipment in parks to make it more child-friendly and safe.

How were these needs determined?

These needs were determined through discussion with stakeholders and agency representatives during the third steering committee meeting.

In addition, the City’s Engineering Division along in consultation with other City Departments has a program of evaluating public improvement needs each year to upgrade the water system, parks, and other public facilities. In an average year, the City invests at least \$1.0 million in public improvements in our low-income areas. This investment is paid for out of the City’s CIP budget.

Describe the jurisdiction's need for Public Services:

Public Services needed in the City of Beloit include senior services, youth services, transportation services, services for victims of domestic violence, health services, substance abuse services, employment and job skill training, child care services, mental health services, fair housing counseling, and life skills/financial training services. Public services that the City of Beloit will focus on include: comprehensive case management strategies, neighborhood stabilization activities, education in financial budgeting and life skills, employment training that corresponds with local employment opportunities, code enforcement, housing rehabilitation, and economic development activities, with priority given to technical job training.

How were these needs determined?

These needs were determined through discussion with stakeholders and agency representatives at the third steering committee meeting, as well as discussion with City of Beloit employees.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section provides information on the condition and affordability of the housing market in the City of Beloit. The 2006-2010 American Community Survey (ACS) data shows that the City of Beloit has a total of 15,747 housing units, with the large majority (72%) being 1-unit detached structures.

According to the 2006-2010 CHAS data, the majority of housing units were built between 1950 and 1979; 6,188 units (43.75%). The second largest category of housing units was built before 1950; 5,263 units (37.21%). Housing units built between 1980 and 1999 total 1,615 (11.42%) and units built in 2000 or later total 1,077 (7.62%). This means that 81% of the available housing stock (owner and renter occupied) in the City of Beloit was built before 1980. With the majority of the housing stock built before 1980, 11,451 units, there is a great risk for lead-based paint hazards.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,338	72%
1-unit, attached structure	547	3%
2-4 units	1,727	11%
5-19 units	855	5%
20 or more units	1,138	7%
Mobile Home, boat, RV, van, etc	142	1%
Total	15,747	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	114	2%
1 bedroom	268	3%	1,369	29%
2 bedrooms	2,210	24%	1,861	39%
3 or more bedrooms	6,868	73%	1,453	30%
Total	9,346	100%	4,797	100%

Table 27 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The residents that receive assistance with housing are in the low to moderate income level. Beloit Housing Authority (BHA) does give a preference to elderly and disabled persons. They also give a preference to people who live in the City of Beloit, work in the City of Beloit, or those who are in school or a job training program.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

It is not expected that any units will be removed from the public housing inventory in the near future. Given the length of the waiting lists, we do not anticipate a decrease in the number of public housing units.

Does the availability of housing units meet the needs of the population?

There is a greater need for affordable housing for low to moderate income residents in the City of Beloit. Public Housing and Section 8 always have a very long waiting list, sometimes upwards of 700-800 people.

Describe the need for specific types of housing:

Large family sized units are needed to accommodate the families in Beloit. Currently many families in Beloit are doubling or tripling up on bedrooms because there is not enough large family sized units available and affordable to them.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing units are considered affordable if the household occupant pays no more than 30% of its income on housing costs. If the household spends more than 30% of its income on housing costs, the household is considered to be cost-burdened. Cost burdened households have less financial resources to meet other basic needs such as food, clothes, transportation, medical expenses, etc. Cost burdened households also have less financial means to properly maintain the housing structure. These households are at a greater risk of eviction, foreclosure, and code violations from the City's Code Enforcement Program.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	67,500	89,800	33%
Median Contract Rent	431	548	27%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,703	35.5%
\$500-999	3,080	64.2%
\$1,000-1,499	11	0.2%
\$1,500-1,999	3	0.1%
\$2,000 or more	0	0.0%
Total	4,797	100.0%

Table 29 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	625	No Data
50% HAMFI	1,980	1,450
80% HAMFI	4,150	3,370
100% HAMFI	No Data	4,779
Total	6,755	9,599

Table 30 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$449	\$572	\$755	\$952	\$1,009
High HOME Rent	\$459	\$584	\$771	\$972	\$1,030
Low HOME Rent	\$459	\$584	\$736	\$850	\$948

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a great need for sufficient housing for those individuals in the low to moderate income level. There are upwards of 700-800 individuals on the waiting list for public housing and section 8. Data from the 2000 Census and the 2006-2010 ACS show that median home value in 2000 was \$67,500. Median home value in 2010 was \$89,800. While home values have gone up 33%, this makes it more difficult for people trying to purchase their first home. The vast majority of renters (64.2%) are paying \$500-\$999 monthly for rent. For rental units, only 625 (9.25%) are considered affordable for households earning 30% HAMFI.

How is affordability of housing likely to change considering changes to home values and/or rents?

From 2000 to 2010, median home values went up 33% and median contract rent went up 27%. With housing and rent values rising, more and more households are paying more than 30% of its income, creating more cost-burdened households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the 2006-2010 ACS, the Area Median Rent (AMR) in Beloit was \$548/month in 2010. The average fair market rent was \$747/month, the average high HOME rent was \$763/month and the average low HOME rent was \$715/month. Given that the AMR in Beloit is lower, it appears that rent is affordable. However, when we look at incomes compared to rent, we see that housing is not affordable and cost burden is still the most common housing issue in the City. Based on this information, the City will continue to support programs that maintain our current housing stock. The City will also support programs that would increase income and financial management, such as education and training, utility assistance, and financial budget training.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The table below shows the number of housing units, by tenure, based on the number of conditions or characteristics the unit has. The table also includes the calculations for the percentage of total units that category represents.

Renter-occupied units have a higher percent of units with a substandard condition; however, almost all of those units have only one substandard condition.

Definitions

Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,724	29%	2,634	55%
With two selected Conditions	32	0%	50	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,590	71%	2,113	44%
Total	9,346	100%	4,797	100%

Table 32 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	533	6%	544	11%
1980-1999	819	9%	796	17%
1950-1979	4,401	47%	1,787	37%
Before 1950	3,593	38%	1,670	35%
Total	9,346	100%	4,797	100%

Table 33 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,994	86%	3,457	72%
Housing Units build before 1980 with children present	245	3%	4,200	88%

Table 34 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Unknown	Unknown	557
Abandoned Vacant Units	Unknown	Unknown	Unknown
REO Properties	Unknown	Unknown	88
Abandoned REO Properties	Unknown	Unknown	Unknown

Table 35 - Vacant Units

By using water meter data, the City of Beloit estimates that approximately 557 units or (4%) of the housing stock in the City is vacant. This is the City’s best estimate; however, this number may not be accurate due to system deficiencies when defining an inactive property.

The City of Beloit does not have a listing of vacant properties; however the City is currently researching options to adopt a vacant property registration program. The City’s Code Enforcement staff has reported an increase in properties that are abandoned and have severe code violations. Many of these properties are in great need of rehabilitation and some require demolishing. We are looking to propose the Vacant Property Registration Program in the next two years.

Need for Owner and Rental Rehabilitation

The age of housing is commonly used by State and Federal housing programs as a factor to estimate the condition of housing stock. Typically, most homes begin to require major repairs and rehabilitation at around 30 years of age. Approximately 72% of homes in the City were 30 years or older as of 2010, according to the 2006-2010 CHAS data.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The City of Beloit Housing Services Division estimates the percentage of homes that may be affected by lead-based paint to be 81% of the total housing stock. This equates to approximately 11,457 units. These numbers are estimated based off the 2006-2010 ACS and the 2006-2010 CHAS which revealed that 81% of the units were built before 1980. It also

showed that approximately 31.4 percent of the homes built before 1980 have children present. This equates to approximately 4,445 units with children present.

With approximately 11,457 units with lead based paint hazards, this equates to the following when translated by income:

- 2,078 extremely low income households or (18.14%) of extremely low income households have a lead-based paint hazard.
- 1,681 very low income households or (14.67%) of very low income households have a lead-based paint hazard.
- 2,070 low income households or (18.07%) of low income households have a lead-based paint hazard.
- 1,511 moderate income households or (13.19%) of moderate income households have a lead-based paint hazard.

These numbers were estimated based on the total number of households within the extremely low, very low, low, and moderate income levels multiplied by the 81% of housing stock built before 1980.

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,565	2,075	2,555	1,865	5,080

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Beloit Housing Authority (BHA) currently oversees 131 public housing units. There is a greater need for public housing in the City of Beloit and there are often very long waiting lists for public housing.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			131	598				0	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The current supply of public housing includes 131 units. Of these units, 41 units are designated specifically for elderly and disabled persons. There are also 6 handicap accessible units. These units are comprised of apartments, townhouses, duplexes and single family houses.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The physical condition of the public housing units is good. Within the last 5 years, the units were completely gutted and renovated. These renovations were through a Low-Income Housing Tax Credit project. Updates to public housing units included new roofing

and siding, flooring, mechanicals, lighting, appliances, and in some cases construction of additions and garages. Renovations also focused on energy efficiency.

Public Housing Condition

Public Housing Development	Average Inspection Score
All Public Housing Developments (Pending additional information from BHA)	88

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Within the past three years, all public housing has undergone an extensive modernization through a Low-Income Housing Tax Credit project, including new construction of Parker Bluff; a 41-unit apartment building for senior and disabled individuals. Additional public housing updates included cosmetic and physical upgrades to the family housing sites. These upgrades included roofing and siding, flooring, mechanicals, lighting, appliances, and in some cases, construction of additions and garages.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The BHA has a full time Family Self-Sufficient Coordinator, whose primary duty is to identify the individual needs of the diverse population of Public Housing and Housing Choice Voucher participants, and directly link them to the appropriate services to address those needs. This is accomplished by the creation of partnerships with local and state agencies, who serve low to moderate-income families, the elderly, and persons with disabilities to provide services. In many cases, these agencies conduct programs on-site at the BHA, which enables more residents to have access to their services. A large focus of BHA’s Family Self-Sufficiency program is to provide homeownership opportunities for program participants, allowing them to cycle off of public assistance programs so others can allow the BHA to serve additional low-income individuals and families.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Beloit has several organizations that provide supportive services and housing opportunities to the area’s homeless populations. These organizations provide a wide variety of programs to assist homeless individuals and families attain the goal of permanent housing and self-sufficiency.

Facilities and Housing Targeted to Homeless Households

This data includes both Rock and Walworth County.

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	106	32	134	21	
Households with Only Adults	28		76	108	
Chronically Homeless Households					
Veterans					
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Beloit Area Community Health Center is a medical facility that uses a sliding scale based on your annual income and family size. They provide dental care, health education, pregnancy testing, family planning, teen health and youth programs, child exams, school and sports exams and physicals, treatment for chronic illness, geriatric counseling and treatment, mental health counseling, AODA counseling, confidential STD/HIV testing, comprehensive care of HIV positive patients, and social service referrals.

HealthNet of Rock County is a non-profit, volunteer based health and dental clinic offering services free of charge to uninsured residents of Rock County that are at or below 185% of the federal poverty level. They provide general primary medical care and pediatrics, mental health care, dental care, vision care, and prescription medications.

Family Services also provides an array of services that focus on prevention, mental health counseling and advocacy, case management, advocacy for sexual assault victims and abused/neglected children, education, and therapy. This agency is accredited by the *Council on Accreditation*.

The Rock County Job Center, operated by the Wisconsin Department of Workforce Development and the Wisconsin Job Center System, is a Wisconsin-centered employment exchange linking employers in all parts of the state and communities with anyone looking for a job. The Rock County Job Center is located in Janesville, WI, but JobCenterofWisconsin.com is available at no cost to both employers and job seekers and is available 24-hours a day.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The needs of individuals and families that find themselves without shelter in Beloit are met by the following agencies. 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.

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 collaborated with Family Services to provide funding to families in order to secure housing.

Family Services utilized Homeless Prevention and Rapid Re-housing Program (HPRP) funding to assist these families and the City provided CDBG funding to assist with staff costs to provide case management and supportive services. These funding sources provided rental assistance to the families for up to 18 months in order to transition families out of homelessness and into permanent housing. HPRP funds are no longer available.

Family Services also operates the Beloit Domestic Violence Center. Clients secure their own living quarters and services are provided to these clients for a maximum of 18 months. In addition, Family Services operated The Key transitional living center until 2012. This facility could house four single women without children and could to stay at the center for a maximum of 12 months. The Key also had a food and clothing pantry.

The Sparrow's Nest is a 24 hour shelter for homeless, 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.

Community Action of Rock and Walworth Counties provides scattered site Transitional Housing which is homeless individuals and families who reside in Rock and Walworth Counties with an emphasis on 18-21 year old parents in the City of Beloit. Participants receive rent assistance and direct assistance, intensive case management, employment workshops, educational support and life skills trainings. The program lasts 18 months.

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.

Neighborhood Housing Services of Beloit operates the Britton House, a Single Room Occupancy (SRO) program which a project based Section-8 housing facility that provides 45 rooms for men.

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.

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 and several area churches sponsor free meal programs.

The City continues to participate in the Homeless Intervention Task Force and its subcommittees. This group works collaboratively on a countywide basis to address the needs of homeless individuals and families.

City staff also works with persons who are homeless due to housing that has been deemed unfit, condemned, or that has been damaged by flood, fire, or other disaster. Staff assists these residents in navigating the social service system to connect them with an appropriate agency that can serve their needs.

As a part of HITF and DART, the City was able to coordinate and organized response to two mass displacements in 2013. One was the result of a fire at a 31-unit multifamily residential building that houses elderly and disabled residents, in which all residents were displaced. The

City and DART met with residents nightly to identify needs, and coordinate a caseworker workshop which was set-up for two full days in a local church. Displaced residents were able to meet with caseworkers from the COC/HITF network and connected to resources and programs. The workshops enabled all tenants to be placed in either temporary housing with a program and/or case worker, or permanent housing.

A second mass displacement occurred in which a 54-unit building needed to be vacated as a result of the frigid cold temperature and pipes bursting. These events made the building's heating system inoperable, caused flooding, and caused ceilings to fall in. All residents were displaced from this building as well. The City and DART coordinated an organized response to this displacement by creating triage system in which residents could call a main number and speak to a case worker. The case worker would then meet with the tenant and connect them with emergency resources available throughout the COC/HITF network.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Throughout the City of Beloit, there are various subpopulations that are not homeless, but have specific housing needs and may also require special attention due to their current or prospective service needs. The City of Beloit recognizes the following subpopulations as special needs: elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and victims of domestic violence, dating violence, sexual assault, and stalking.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The needs identified for special needs population in regards to supportive housing needs tend to be specific to their special need. For elderly, frail elderly, and persons with physical disabilities, we anticipate seeing a greater need for specialized housing, such as housing specifically for elderly, or handicap accessible housing. Many smoking bans in apartments have displaced people, especially seniors. The Center for Disease Control and Prevention estimates that 9% of those over 65 years of age and older smoke cigarettes on a daily basis. Persons with physical, mental, or developmental disabilities may have trouble maintaining housing due to behavioral issues, trouble finding employment, or being denied for disability. The appeal process on disability can take up to a year and many have trouble obtaining the proper documentation from doctors to apply for disability. Victims of domestic violence often become chronically homeless due to more police calls and uneducated landlords who victim blame if they stay with their abuser. They also have a hard time getting subsidized housing with eviction/s on record. Many times, victims of domestic violence refuse to go to shelters because if they do, they are not allowed to call home. Service providers who attended the steering committee meetings indicated that those with criminal backgrounds have trouble finding housing because of background checks. Many people getting out of prison realize that they do not want to associate with previous acquaintances, however, if they cannot find anywhere else to go, they often return to those people and the chronic criminal cycle begins. The City of Beloit has recognized a need for services for those with criminal backgrounds to help them overcome obstacles in the way of housing. Those with alcohol and other drug addictions often need to participate in a 90 day inpatient care rehabilitation and prove they have tried to help themselves before public housing will work with them.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Community Action’s Shelter Plus Care program partners with [Rock County Human Services](#) to provide rental counseling and assistance to homeless, mentally ill households in Rock County. The program provides a rental subsidy to assist these households in accessing permanent housing, while the Rock County Community Support Program provides intensive case management to assist households in becoming stable.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

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

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

The Beloit Housing Authority has 41 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 programs that the City of Beloit supports through CDBG are listed below:

List programs approved that relate to special needs!

TBD

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The programs listed above are the activities that the City of Beloit plans to undertake during the next year to address the housing and supportive service needs identified in accordance.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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. The City's Future Land Use Map (2008) identifies most future residential growth areas as "Planned Neighborhood," which is a land use category that is intended to provide for a variety of housing choices and a mix of non-residential uses. Within Planned Neighborhood areas, the City's stated goal is to accommodate a mixture of housing types, costs, and densities. This will be accomplished through the use of Planned Unit Development (PUD) and Traditional Neighborhood Development (TND) zoning, as well as through conventional zoning districts. Within existing urbanized areas of the City, multi-family dwellings are permitted by-right in two residential zoning districts and above the ground floor in the central business district. Other factors that contribute to the availability of fair and affordable housing include low permit fees, small minimum lot sizes to keep lots affordable, and a zoning provision that allows single-family homeowners to rent up to two rooms to unrelated "roomers."

As stated above, the City strives to provide public policies that pose no barrier to affordable and fair housing for residents. The City's 2012 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's Equal Opportunity Commission (EOC) will solicit bids in 2015 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 2016.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

To provide long-term solutions for residents continuing to face economic downturn, the City must generate new opportunities for economic success and stability for families city-wide. The following information identifies economic sectors in the City of Beloit where job opportunities exist and identifies reasons why some employment sector positions are not being filled.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	86	26	1	0	0
Arts, Entertainment, Accommodations	1,418	1,507	11	12	0
Construction	465	253	4	2	-2
Education and Health Care Services	2,061	2,709	17	21	5
Finance, Insurance, and Real Estate	580	541	5	4	0
Information	211	115	2	1	-1
Manufacturing	3,210	2,994	26	24	-2
Other Services	490	433	4	3	-1
Professional, Scientific, Management Services	627	1,181	5	9	4
Public Administration	80	26	1	0	0
Retail Trade	1,514	1,580	12	12	0
Transportation and Warehousing	393	226	3	2	-1
Wholesale Trade	569	644	5	5	0
Total	11,704	12,235	--	--	--

Table 39 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	18,456
Civilian Employed Population 16 years and over	15,910
Unemployment Rate	13.79
Unemployment Rate for Ages 16-24	24.51
Unemployment Rate for Ages 25-65	10.30

Table 40 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	2,168
Farming, fisheries and forestry occupations	459
Service	1,985
Sales and office	2,440
Construction, extraction, maintenance and repair	1,120
Production, transportation and material moving	1,642

Table 41 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,660	77%
30-59 Minutes	2,774	18%
60 or More Minutes	651	4%
Total	15,085	100%

Table 42 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,655	527	1,276
High school graduate (includes equivalency)	4,505	871	1,377
Some college or Associate's degree	3,602	344	884

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	2,405	98	305

Table 43 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	123	288	165	481	418
9th to 12th grade, no diploma	777	970	428	1,126	595
High school graduate, GED, or alternative	1,733	1,608	1,861	3,284	2,147
Some college, no degree	1,727	999	818	1,627	695
Associate's degree	139	310	465	611	117
Bachelor's degree	163	465	429	903	277
Graduate or professional degree	11	99	197	729	308

Table 44 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,235
High school graduate (includes equivalency)	25,675
Some college or Associate's degree	28,773
Bachelor's degree	39,229
Graduate or professional degree	51,413

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

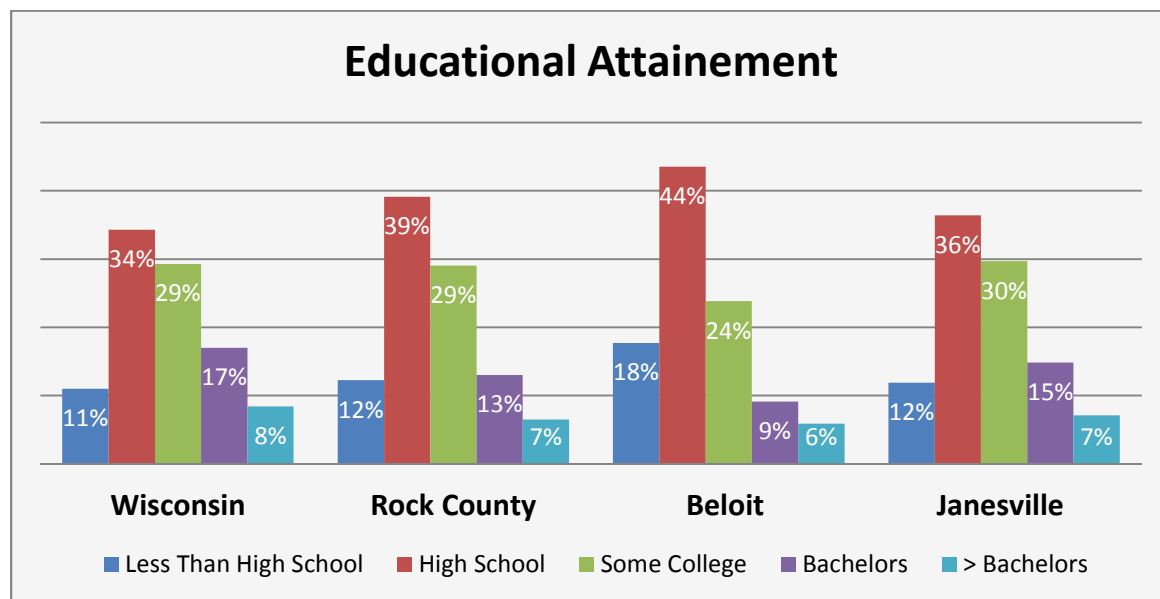
Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sector within the City of Beloit is manufacturing at 26% share of workers. Education and health care services come in second with 17% share of workers. Retail trade and arts, entertainment, and accommodations come in third and fourth with 12% and 11% share of workers respectively.

Describe the workforce and infrastructure needs of the business community:

The City of Beloit is lacking in training programs that are specifically tailored to the jobs in our community. We have many skilled jobs, but not enough highly skilled individuals to fill those jobs. According to the *2009 On The Map* from the United States Census, of the 15,584 residents who live in Beloit and journey to work, only 33.5% work inside the City limits, while 66.5% of workers journey outside the City for employment.

Higher education is the most immediate need for the workforce and infrastructure needs of the business community in the City of Beloit. The chart below shows the educational attainment levels of individuals within the City of Beloit, Rock County, Janesville, and Wisconsin. The chart reveals that sixty-two percent (62%) of Beloit’s educated population has obtained an education level of high school or less. For other education attainment levels beyond high school, the City of Beloit has less representation at those attainment levels compared to other locations in the chart. In fact, only thirty-nine percent (39%) of Beloit’s educated population have obtained an education beyond high school. When this is compared to other listed places in the chart, the educated population for the City of Beloit lags behind. For example, forty-nine percent (49%) of the educated population for Rock County have obtained an education beyond high school, fifty-two percent (52%) for Janesville, and fifty-four percent (54%) for Wisconsin.



Source: U.S. Census Bureau; American Community Survey, 2005-2009

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Currently, the skills and education of the current workforce do not correspond well to the employment opportunities available. According to a representative from the Downtown Beloit Association, the biggest complaint from businesses is that there is not a pool of skilled workers. Without a skilled workforce, the residents of Beloit are not meeting the needs of employers in the area, forcing companies to find employees elsewhere.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Beloit does have some resources available for workforce training. The educational institutions in the community include local high schools, Blackhawk Technical College, Beloit College, and the University of Wisconsin Rock County. During the third steering committee meeting, agency representatives and service providers spoke about these educational institutions and how they relate to the needed workforce in the community. They expressed many concerns. In high school, adolescents are getting some machining and industry trades education, but only when they choose these classes as an elective, and even then, they are relatively general. Beloit College offers business degrees, but is a private school and is relatively expensive. Limited scholarships are available. Blackhawk Technical College offers some technical degrees; however, they do not offer a four year Bachelor's degree. University of Wisconsin Rock County offers courses in engineering, liberal arts, nursing, and criminal justice, however, in order to get a four year Bachelor's degree, you must collaborate with another UW school. The options of Bachelor's Degree majors are very limited.

Another program that provides workforce training in the Beloit community is Community Action Inc. Community Action offers a Skills Enhancement Program with that focuses on facilitating training that will increase the participants' earned income. Participants work at least 20 hours per week and learn job skills in fields with growing demand and possibility for advancement. Community Action covers the cost of tuition, books, fees, and associated costs such as childcare or transportation. This program allows low-wage workers to secure training and supports their need to get out of dead-end-jobs, and instead enter fields that are growing in demand.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The City of Beloit does not participate in a Comprehensive Economic Development Strategy.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Regional Economic Development activities/organizations that the City of Beloit is involved with include:

- Rock County Development Alliance
- Rock County 5.0
- MepREP (Madison Area Economic Development Partnership)
- Tri-State Alliance

Although the City of Beloit is involved with these partnerships, they are all private ventures and not government programs.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

What are the characteristics of the market in these areas/neighborhoods?

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The mission of the City of Beloit in administering the CDBG programs is to assist those at risk of becoming homeless, create new jobs, retain existing jobs, assist low to moderate income people, assist special needs populations, such as public housing residents, elderly, homeless, and victims of domestic violence, increase property values, and improve the quality of housing stock. 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.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

Geographically, Beloit has many of the same common needs throughout the entire city. Both Beloit Housing Authority and the Rock County ADRC expressed that they see somewhat similar needs throughout the community, with no specific geographic areas with extremely high need.

Although the City of Beloit will not be dedicating a certain percentage of funds to any particular area, there are minority concentrations within census tracts 16, 17, 18, and 23 that have a higher need than the City as a whole. All of these census tracts also have high concentrations of very low income households and may be given a high priority.

One area of these areas, in particular, that may be considered a higher need area would be the Merrill area. This area is considered one of the bad neighborhoods and tends to be dangerous to raise families in. Many homeowners in this area do not have the funds or resources to make even minor repairs to their homes. Many seniors and families located in this area are unable to leave because they would have to sell their homes at an enormous loss.

Another area of concern is outlying and rural areas around Beloit. Because people living in the areas are not within City jurisdiction, they are not qualified to receive many funds and resources that are available to residents within City limits.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary TBD

Narrative (Optional)

Priority needs were identified through discussion with the Consolidated Plan Steering Committee, which was established including City staff and representatives of CDBG-funded and non-CDBG funded programs. This Committee met three times over a 6 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.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Expected to decrease
TBRA for Non-Homeless Special Needs	Expected to decrease
New Unit Production	Stagnant
Rehabilitation	Expected to increase
Acquisition, including preservation	Expected to increase

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) TBD

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG								

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Beloit	Public	Grantee	City of Beloit
Others TBD			

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance			
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X		X
Transportation	X		
Other			
Free Meal Programs	X	X	X

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4) TBD - Budget approval will determine

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 52 – Goals Summary

Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Beloit is not required by a Section 504 Voluntary Compliance Agreement to increase the number of accessible units.

Activities to Increase Resident Involvements

The BHA will encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the Community Development Authority (CDA).

Is the public housing agency designated as troubled under 24 CFR part 902?

The Beloit Housing Association (BHA) is not designated as troubled.

Plan to remove the ‘troubled’ designation

The BHA is not designated as troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City updated its Analysis of Impediments to Fair Housing in January of 2012. The report concluded that the City has and continues to meet the goals of affordable and fair housing. The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable or fair housing goals for the City.

SP-60 Homelessness Strategy – 91.215(d)

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.

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.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

How are the actions listed above related to the extent of lead poisoning and hazards?

How are the actions listed above integrated into housing policies and procedures?

The City of Beloit has funds dedicated to promote lead-safe and healthy homes. These funds provide lead hazard control and healthy homes intervention measures to mitigate lead hazards, lead paint poisoning and health hazards in households with children under the age of 6 and/or where children under the age of 6 are likely to reside.

Housing rehabilitation funds are used in conjunction with the lead funds to address other rehabilitation work needed to bring the home to code compliance. Housing Rehabilitation Programs will overlap with the Lead Grant Program and can be combined to provide a greater funding opportunity to address all lead hazards and healthy homes initiatives. A single application stream lines the process for the applicants.

A lead paint inspection and risk assessment is required of all properties to be funded with lead hazard control funds. Presumption of lead based paint based upon age of the property is insufficient. The inspection/assessment is performed by a certified lead risk inspector utilizing an X-Ray Fluorescence (XRF) tool, lead dust sampling, paint chip sampling, and soil testing. Testing is consistent with Chapters 5 and 7 of the HUD *Guidelines for Evaluation and Control of Lead-Based Paint Hazards in Housing*. The lead paint inspection is conducted in accordance with EPA and HUD Guidelines.

The Rock County Health Department utilizes their current Birth Certificate Program to identify newborns in housing built prior to 1950 and seek to enroll those households in the grant program. Children with identified lead poisoning and elevated blood lead levels are currently referred to health department for follow up and will also be candidates for referral.

The City of Beloit Code Enforcement and Systematic Rental Inspection Programs identify housing with deteriorating paint hazards. When violations are noted, the property owner is referred to the housing loan/lead grant programs for potential assistance to address hazard conditions.

To ensure the units assisted are maintained in a lead-safe manner, procedures to educate households to perform proper cleaning and maintenance of their properties, including providing written guidelines within the lead clearance report, continued case management by the health department with households. Follow-up visual assessments and post construction inspections are performed of each unit at six and eighteen months.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families:

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

- The Beloit Housing Authority will continue its Family Self-Sufficient Program from 2015-2019.
- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- 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 2015-2019.
- The City will support non-profit organizations that provide comprehensive case management and advocacy to low and moderate- income residents.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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 report.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2) TBD – Depending on Budget approval

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives **TBD – Depending on Budget approval**

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d) **TBD – Depending on Budget approval**

Introduction

Projects

#	Project Name

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary TBD - Depending on Budget approval

Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDBG programming will be provided City-wide, with priority given to areas with minority or low-income concentrations. Areas of minority concentrations are census tracts where the percentage of racial minority population exceeds the overall percentage of racial minority population for the City of Beloit. According to our Analysis of Impediments, created in 2012, there are minority concentrations within census tracts 16, 17, 18, and 23. With the exception of census tract 16, the previously mentioned census tracts have been areas of minority concentration since 1990. The Analysis of Impediments also identified areas of Hispanic or Latino concentrations within census tracts 16, 17, 18, 19, and 23. Both minority concentrations and Hispanic or Latino concentrations tend to be in areas close to the center of the City, which is the oldest part of the City.

The 2005-2009 American Community Survey data shows low-income census tracts in the City of Beloit as 15, 16, 17, 18, and 21. All of these census tracts also have high concentrations of very-low income households. Roughly 26% of households in the City of Beloit are living at incomes at or below 30% of the County Median Income. However, the City will not be dedicating a set percentage of funds to any minority or low-income area.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	500
Special-Needs	50
Total	570

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	800
The Production of New Units	0
Rehab of Existing Units	30
Acquisition of Existing Units	2
Total	832

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Beloit Housing Authority (BHA) will network with local agencies, departments, and businesses to inform the public of available services for extremely low-income, low-income, and moderate-income individuals.

Actions planned during the next year to address the needs to public housing

- The BHA will work with Neighborhood Housing Services (NHS) to provide homeownership opportunities for its resident.
- The BHA will work with community partners to provide volunteer opportunities for BHA residents and applicants, which exposes the extremely low-income, low-income, and moderate-income households to opportunities to increase their job training skills, people skills, and self-sufficiency.
- The BHA will market available programs through local newspapers and radio stations. BHA staff will attend area Senior, Health, and Family events.
- The BHA will encourage extremely low-income, low-income, and moderate-income families to utilize the least restrictive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership, and Family Self-Sufficiency.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The BHA will encourage residents to participate in the management of BHA through opportunities to serve on a resident council or the governing board, the Community Development Authority (CDA). There is currently one Public Housing resident on the CDA.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The BHA is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

- 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 41 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.
- 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.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion:

The City updated its Analysis of Impediments to Fair Housing in January of 2012. The report concluded that the City has and continues to meet the goals of affordable and fair housing. City staff will continue enforcement activity in 2015. The City's zoning and development regulations are comprehensive and progressive and pose no barrier to affordable and fair housing goals for the City.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion:

None at this time

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	\$500,000**
**Please note that this amount will be updated as the year continues and funds are received and expended.	
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	0
-----------------------------------------	---

Discussion:



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REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5b

TOPIC: Resolution 2014-22

ACTION: Consideration of Resolution 2014-22 Recommending Approval of the 2015 Community Development Block Grant budget

PRESENTER: Teri Downing

STAFF REPORT:

Attached is a resolution recommending approval of the 2015 CDBG budget and the spreadsheet listing the agencies requesting funding. The Department of Housing and Urban Development has not given us an estimate for CDBG funding this year. Therefore, we are estimating an award of \$560,000, which is similar to last year's award.

The attached spreadsheet has a column for a staff recommendation and CDA recommendation. The CDA recommendation will be listed when it is presented to the City Council during their October 20th meeting.

Public Services: Cap = \$113,445

The spreadsheet lists the maximum funding level allowed for public services at \$113,445 which is 15% of the 2015 grant plus 2014 program income. This is significantly lower than it has been in the past because there has been a dramatic decrease in program income.

Planning and Administration: Cap = \$151,260

Also reflected on this spreadsheet is the maximum amount you may award for planning and administration, which we are recommending capping at \$151,260.

Balance for Other Programming = \$264,145

Please note that three activities have a relationship to the City of Beloit's proposed Operating Budget or Capital Improvement Budget. These are all eligible CDBG expenditures, but funding these below the requested amount would have an impact on the City's Proposed Budgets.

- The Code Enforcement/Inspection program provides funding for all or a portion of salaries and benefits for the Director of Community and Housing Services, one secretary and two or more inspectors' salary and benefits.
- The Housing Rehabilitation Revolving Loan Program includes funding for two positions which are required to operate the program.
- The Planning and Administration budget includes funding for several people required to operate the CDBG program.

Program Income:

Also, included on the spreadsheet is the projected 2015 Program Income, which revolves back into the program that created the income. You have the option however, to allocate those funds to other eligible activities.

Once the CDA has made its recommendation, the budget will be incorporated into the City's draft Annual Action Plan, which is required in order to receive CDBG funds. There are individual project sheets that are also submitted to HUD along with the Plan. A 30-day public review period is also required, which will begin October 1st.

- **October 1 – October 31: Public Review Period:** A notice announcing the 30-day public review period will be published in the Beloit Daily News, posted on the front page of the City's website, and mailed to agencies and individuals on the CDBG mailing list. During the 30-day public review period the Annual Action Plan and 2015 budget will be available to the public at the Beloit Public Library, 3rd floor of City Hall, and on the City's website. Public comments submitted during this time period are incorporated into the Plan.
- **October 20: Public Hearing at City Council:** The City Council will hold a public hearing on the Annual Action Plan and 2015 CDBG budget. Public comments are incorporated into the Plan from this hearing as well.
- **November 3: City Council Approval:** Once the required 30-day public review period is completed, the City Council will act on the plan.
- **November 15: Annual Action Plan submitted to HUD:** The Annual Action Plan and CDBG Budget are reviewed by HUD staff for approval.

A summary of the 2015 applications that were submitted and the monitoring results for the 2014 CDBG Program Year will be provided at the CDA Meeting.

STAFF RECOMMENDATION:

Staff recommends that the Resolution 2014-22 be approved.

ATTACHMENTS:

Resolution 2014-22, 2014 CDBG Budget, Application Summaries, and Monitoring Summaries

**RESOLUTION 2014-22
RECOMMENDING APPROVAL
OF THE 2015 COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) BUDGET**

WHEREAS, the City of Beloit expects to receive \$560,000 in 2015 Community Development Block Grant (CDBG) funds, and

WHEREAS, all recommended projects are consistent with the 2015 - 2019 Consolidated Plan and 2015 Annual Action Plan, and

WHEREAS, all recommended projects are eligible CDBG activities.

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends the 2015 CDBG budget as identified on the attached budget spreadsheet.

Adopted this 24th day of September, 2014.

Thomas M. Johnson, Chairman
Beloit Community Development Authority

ATTEST:

Julie Christensen, Executive Director
Beloit Community Development Authority

ATTACHMENT A

2015 Community Development Block Grant Budget Spreadsheet

	2014 Award	2015 Request	2015 Staff Recommendation	2015 CDA Recommendation
Public Service: 15% cap =	\$113,445			
1 Community Action - Fatherhood Initiative and Skills Enhancement	\$ 25,956	\$ 30,000	\$ 16,000	
2 Family Services - Beloit Domestic Violence Center: Emergency Housing	\$ 14,487	\$ 15,000	\$ 8,000	
3 Family Services - Home Companion Registry for Senior Personal Care	\$ 18,109	\$ 16,140	\$ 8,445	
4 Hands of Faith - Emergency Shelter for Homeless Families	\$ 11,469	\$ 11,500	\$ 7,000	
5 HealthNet: Primary Care - Medical, Dental, Vision Clinic	\$ -	\$ 15,000	\$ 8,000	
6 Merrill Community Center - Youth and Senior Programs	\$ 25,956	\$ 30,000	\$ 16,000	
7 NHS - Homeownership: The Solution to Eliminating Blight in the City of Beloit	\$ 25,956	\$ 30,000	\$ 16,000	
8 Salvation Army: Supportive Services	\$ -	\$ 10,000	\$ 5,000	
9 Salvation Army: Systems Navigator	\$ -	\$ 15,000	\$ 8,000	
10 Stateline Literacy Council - Hispanic Outreach for Comprehensive Literacy	\$ 25,956	\$ 30,000	\$ 16,000	
11 Voluntary Action Center - Beloit Senior Chore Service	\$ 8,209	\$ 8,209	\$ 5,000	
Services	\$ 156,098	\$ 210,849	\$ 113,445	\$ -
Surplus/Deficit		\$ (97,404)		
Planning and Program Administration: 20% cap =	\$151,260			
12 Fair Housing Activities	\$ 5,000	\$ 10,000	\$ 10,000	
13 Program Administration (No Application Needed)	\$ 125,000	\$ 135,000	\$ 135,000	
Total Planning and Program Administration	\$ 130,000	\$ 145,000	\$ 145,000	\$ -
Code Enforcement				
14 Community Development Dept. - Code Enforcement / Inspection Program	\$ 115,000	\$ 50,000	\$ 50,000	
Total Code Enforcement	\$ 115,000	\$ 50,000	\$ 50,000	\$ -
Housing Rehabilitation				
15 Community Development Dept. - Housing Rehabilitation Revolving Loan Program	\$ 171,242	\$ 160,000	\$ 171,555	
Total Housing Rehabilitation	\$ 171,242	\$ 160,000	\$ 171,555	\$ -
Economic Development				
16 Downtown Beloit Association: Storefront Improvements	\$ -	\$ 30,000	\$ 30,000	
17 Downtown Beloit Association: Upper Story Development	\$ -	\$ 50,000	\$ 50,000	
Total Economic Development	\$ -	\$ 80,000	\$ 80,000	\$ -
GRAND TOTAL	\$ 572,340	\$ 645,849	\$ 560,000	\$ -
Available	\$ 572,340	\$ 560,000	\$ 560,000	\$ 560,000
Surplus/Deficit	\$ -	\$ (85,849)	\$ -	\$ -
Estimated Program Income	2014 Estimated Program Income	2014 Actual Program Income	2015 Projected Program Income	2015 Program Income
18 Economic Development Revolving Loan Fund	\$31,800	\$ 31,800	\$ 31,800	
19 Code Enforcement	\$75,000	\$ 75,000	\$ 75,000	
20 Housing Rehabilitation Revolving Loan Fund	\$85,000	\$ 85,000	\$ 85,000	
21 Neighborhood Housing Services	\$4,500	\$ 4,500	\$ 4,500	
Total Estimated Program Income	\$196,300	\$ 196,300	\$ 196,300	\$ -
Total CDBG Budget	\$768,640	\$ 756,300	\$ 756,300	\$ -

Pub Service Cap = (2015 Grant + 2014 PI) x 15%	113,445
Planning Cap = (2015 Grant + 2015 PI) x 20%	151,260



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REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5c

TOPIC: Resolution recommending a 2015 HOME budget to City Council

ACTION: Consideration of Resolution 2014-23 Recommending Approval of the 2015 HOME Investment Partnerships Program budget

PRESENTER: Julie Christensen

STAFF REPORT:

In July 2001, the City Council approved an intergovernmental agreement with Rock County and Janesville regarding a Rock County HOME Consortium. This agreement created the Consortium and made us eligible to receive an annual allocation of HOME dollars. According to HOME Investment Partnership Program guidelines, 15 percent must be allocated to a Community Housing Development Organization (CHDO). In this HOME agreement, it was determined that this 15 percent would be allocated to a CHDO in Beloit. This agreement also established that the City of Beloit would receive 19 percent of the Consortium dollars awarded.

For 2015, we are estimating that the Consortium will receive \$404,922. Based on that budget, the City of Beloit's share would be \$76,935, and the CHDO share would be \$60,738. Staff is recommending that the City's dollars be used for owner-occupied rehab loans, and that the CHDO dollars be allocated for acquisition-rehabilitation projects.

STAFF RECOMMENDATION:

Staff recommends that the Resolution 2014-23 be approved.

ATTACHMENTS:

Resolution 2014-23

RESOLUTION 2014-23
RECOMMENDING APPROVAL OF THE 2015 HOME INVESTMENT PARTNERSHIP
(HOME) BUDGET

WHEREAS, the City of Beloit is expected to receive \$76,935 in HOME Investment Partnership (HOME) funds for City projects and \$60,738 in Community Housing Development Organization (CHDO) projects in 2015, and

WHEREAS, CHDO dollars are required to be expended on development activities and are recommended to be used for acquisition-rehabilitation projects, and

WHEREAS, the City's housing rehabilitation loan program and acquisition-rehabilitation projects are eligible HOME projects, and

WHEREAS, the two recommended projects are consistent with the City's Consolidated Plan.

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends that the City Council allocate the 2015 City HOME funds to the City's housing rehabilitation loan program for owner-occupied rehabilitation projects and the 2015 CHDO funds for acquisition-rehabilitation programs.

Adopted this 24th day of September, 2014.

Thomas M. Johnson, Chairman
Beloit Community Development Authority

ATTEST:

Julie Christensen, Executive Director
Beloit Community Development Authority