



PUBLIC NOTICE & AGENDA
BELOIT COMMUNITY DEVELOPMENT AUTHORITY
City Hall Forum - 100 State Street, Beloit, WI 53511
4:30 PM
Wednesday, June 22, 2022

1. CALL TO ORDER AND ROLL CALL
2. PUBLIC COMMENT
3. MINUTES
 - 3.a. Consideration of the minutes of the April 27, 2022 Community Development Authority meeting
[Attachment](#)
4. BELOIT HOUSING AUTHORITY
 - 4.a. Consideration of the April/May Activity Report (Cole)
[Attachment](#)
 - 4.b. Consideration of the First Quarter 2022 Financial Report (Cole)
[Attachment](#)
 - 4.c. Consideration of Resolution 2022-06 approving the Beloit Housing Authority's 2022 Capital Fund Program Budget (Cole)
[Attachment](#)
 - 4.d. Discussion of Foster Youth to Independence program (Cole)
[Attachment](#)
5. COMMUNITY AND HOUSING SERVICES
 - 5.a. Consideration of Resolution 2022-05 approving 2023 Local Funding Priorities (Christensen)
[Attachment](#)
 - 5.b. Consideration of Resolution 2022-07 recommending award of Home Investment Partnership Program (HOME) funds for the 2022-23 program year (Christensen)
[Attachment](#)
6. SUCH OTHER MATTERS AS AUTHORIZED BY LAW
No business to consider.
7. ADJOURNMENT

** 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 to request this service, please contact the City Clerk's Office at 364-6680, 100 State Street, Beloit, WI 53511.



MINUTES
COMMUNITY DEVELOPMENT AUTHORITY
City Hall Forum - 100 State Street, Beloit, WI 53511
4:30 PM
Wednesday, April 27, 2022

The regular meeting of the City of Beloit Community Development Authority was held on Wednesday, April 27, 2022 in the Forum of Beloit City Hall, 100 State Street.

1. CALL TO ORDER AND ROLL CALL

Meeting was called to order by Vice-Chairperson Kaylynn Rodriguez at 4:32 p.m. Commissioners Rodriguez, Hartke, and Elliott and Councilor Leavy were present.

2. PUBLIC COMMENT

None

3. MINUTES

3.a. Consideration of the minutes of the regular Community Development Authority meeting held on March 23, 2022

Motion to approve was made by Councilor Leavy and seconded by Commissioner Hartke. Motion was approved, voice vote.

4. BELOIT HOUSING AUTHORITY

4.a. Consideration of the March Activity Report

The March Activity Report was presented by Clinton Cole, Director of the Beloit Housing Authority (BHA). Clint also discussed processes being put in place to increase Housing Choice Voucher utilization.

4.b. Consideration of Resolution 2022-04 Approving Disposal of Beloit Housing Authority Maintenance Vehicle

The staff report and recommendation was presented by Clinton Cole, Director of BHA. Motion to approve was made by Commissioner Elliot and seconded by Commissioner Hartke. Motion was approved, voice vote.

5. COMMUNITY AND HOUSING SERVICES

No business discussed.

6. SUCH OTHER MATTERS AS AUTHORIZED BY LAW

No business discussed.

7. Adjournment

- 7.a. Motion was made by Commissioner Rodriguez and seconded by Commissioner Hartke to adjourn the meeting at 4:57 p.m. Motion was approved, voice vote.

Philip Gorman, Chairperson

REPORTS AND PRESENTATIONS TO COMMUNITY DEVELOPMENT AUTHORITY



Agenda Number:	4a		
Topic:	April/May Activity Report		
Date:	June 22, 2022		
Presenter:	Clinton Cole	Division:	Beloit Housing Authority

Overview/Background Information

The Housing Authority provides monthly activity reports to the Community Development Authority. This report is for information only.

Key Issues

Public Housing:
At the end of this reporting period, there were four public housing vacancies. The BHA received approval from HUD to temporarily remove one public housing unit from its inventory in order to complete necessary structural repairs. 17 annual and 13 interim certifications were completed. 21 public housing inspections were conducted.

Section 8:
462 vouchers were housed on May 31, 2022. Four portable vouchers were paid by BHA, and six port-in vouchers were administered. The Housing Specialists completed 46 annual and 163 interim recertifications during this reporting period. 84 Housing Quality Standards (HQS) inspections were completed. The BHA Inspector is utilizing personal protective equipment (PPE) to ensure her safety, as well as the safety of the families occupying the units.

Family Self-Sufficiency:
Currently there are 24 Section 8 and 14 Public Housing participants enrolled in BHA’s Family Self-Sufficiency (FSS) program. BHA’s Special Programs Administrator has been working with FSS participants to develop individual training and services plans to set a series of intermediate and long-term goals. Participants are then linked to services and resources they may need to access to achieve those goals and to increase their earned income and reduce their dependency on welfare assistance and rental subsidies.

Conformance with Strategic Plan

Approval of this action would conform with the stated purpose of the following strategic goal:

- Goal #1 - Create and Sustain Safe and Healthy Neighborhoods
- Goal #2 - Create and Sustain a High Performing Organization
- Goal #3 - Create and Sustain Economic and Residential Growth
- Goal #4 - Create and Sustain a High Quality of Life
- Goal #5 - Create and Sustain High Quality Infrastructure and Connectivity
- Goal #6 - Create and Sustain Enhanced Communications and Community Engagement, while maintaining a Positive Image

Sustainability

If applicable, briefly comment on the environmental, economic, and/or social sustainability of this policy or program. Consider how current needs are met without compromising the ability of future generations to meet their own needs.
Write N/A if not applicable: N/A

Action Required/Recommendation

No action required. Information only.

Fiscal Note/Budget Impact

All fiscal/budget impacts are noted in the report.

Attachments

April/May 2022 Activity Report

**Beloit Community Development Authority
Activity Report to Board for April/May 2022**

PUBLIC HOUSING

Total Public Housing Units	131 Units	
Occupied on 5/31/2022	127 Units	97% Occupancy
Vacancies on 5/31/2022	4 Units	3% Vacancy
Vacancies by Type		
Elderly	2 Units	95% Occupancy
Family	2 Units	98% Occupancy

Public Housing Inspections

13 annual inspections, five reinspections, and three move-in inspections were completed during this reporting period.

Public Housing Activities

Annual Recertifications	17
Interim Recertifications	13
Tenant notices to Vacate *Not due to eviction	0
New Tenants	2
Transfers	0
Lease Terminations	0
Possible Program Violations	1
Evictions	0

Public Housing Briefings

Number Notified	20
Number Briefed	15

Section 8 Program

Total Under Lease on 5/31/2022	462 Vouchers
Total Portable Vouchers Paid	4 Vouchers
Total Port Out*	4 Vouchers
Total Port In*	6 Vouchers
April-May HCV HAP Funds Received	\$463,211
April-May HCV HAP Funds Expended	\$484,827
Current Per Unit Cost (PUC)	\$525

* Port Out – Not absorbed by other Housing Authorities; paid by Beloit Housing Authority

* Port In – Portable vouchers administered by BHA but paid by other Housing Authorities

Section 8 Inspections

The BHA Inspector completed 50 annual inspections, 7 initial inspections, 25 reinspections, and two special inspections during this reporting period.

Section 8 Activities

New Participants	9
Annual Recertifications	46
Interim Recertifications	163
Abatements	5
Unit Transfers	7
Possible Program Violations	0
End of Program	3
Port Ins	3
Port Outs	0

Section 8 Briefings

Number Notified	50
Number Briefed/Vouchers Issued	0

APPLICATIONS ON WAITING LIST

Public Housing East	105
Public Housing West	98
Parker Bluff	262
Section 8 Program	321

Family Self-Sufficiency Participants

Section 8 – 24

Public Housing – 14

REPORTS AND PRESENTATIONS TO COMMUNITY DEVELOPMENT AUTHORITY



Agenda Number:	4b		
Topic:	First Quarter 2022 Financial Report		
Date:	June 22, 2022		
Presenter:	Clinton Cole	Division:	Beloit Housing Authority

Overview/Background Information

Each month, the Housing Authority provides a financial report to the Community Development Authority. This report is for information only.

Key Issues

Attached is the Beloit Housing Authority Financial Statement prepared by the BHA Accountant as of March 31, 2022.

At the end of this reporting period, the Low Income Public Housing (LIPH) program income was \$116,962.70 and the LIPH expenses were \$101,524.61. There was a surplus of \$15,438.09 in LIPH.

At the end of this reporting period, inflows of revenue from LIPH Grants total \$130,312.87 and related grant expenses total \$130,312.87.

At the end of this reporting period, the Project Based Voucher (PBV) program income was \$0.00 and the expenses were \$701.51. The PBV had a deficit of \$701.51. The deficit is the result of the program ceasing operations. Operational expenses will continue to be incurred until a decision is made regarding the property at 240 Portland Avenue. Currently this property is offline and not eligible to be leased or sold until guidance is provided by HUD.

At the end of this reporting period, Phase 1 program income was \$56,986.47 and the expenses were \$59,977.35. Phase 1 had a deficit of \$2,990.88. Of this deficit, \$.30 is the Housing Authority's portion. Phase 1 operating subsidy earned to date is low as a result of year-to-date operating expenditures. As additional operating expenditures are incurred, operating subsidy earned will increase, which will improve the current financial position.

At the end of this reporting period, Phase 2 program income was \$77,618.13 and the expenses were \$79,772.78. Phase 2 had a deficit of \$2,154.65. Of this deficit, \$.22 is the Housing Authority's portion. The Phase 2 Program incurred greater than anticipated unit maintenance costs during the first quarter of this year.

At the end of this reporting period, the Housing Choice Voucher (HCV) program income was \$767,553.29 and expenses were \$789,870.67. The HCV program had a deficit of \$22,317.38. Unit payment standards increased this year; however, HAP subsidy payments received from HUD have not caught up at this time. It is anticipated that HAP subsidy payments will increase over time to reflect current HAP expense levels.

Debts owed BHA collected through March 2022: Total \$5,603.36
 TRIP Program: \$5,603.36 Repayments: \$0.00

Conformance with Strategic Plan

- Approval of this agreement would conform with the stated purpose of the following strategic goal:
- Goal #1 - Create and Sustain Safe and Healthy Neighborhoods
 - Goal #2 - Create and Sustain a High Performing Organization
 - Goal #3 - Create and Sustain Economic and Residential Growth
 - Goal #4 - Create and Sustain a High Quality of Life
 - Goal #5 - Create and Sustain High Quality Infrastructure and Connectivity
 - Goal #6 - Create and Sustain Enhance Communications and Community Engagement, while maintaining a Positive Image

Sustainability

If applicable, briefly comment on the environmental, economic, and/or social sustainability of this policy or program. Consider how current needs are met without compromising the ability of future generations to meet their own needs.
Write N/A if not applicable: N/A

Action Required/Recommendation

No action required. Information only.

Fiscal Note/Budget Impact

All fiscal/budget impacts are noted in the report.

Attachments

First Quarter 2022 Financial Report

Consolidated 2022 Budget Report for LIPH/PBV - As of March 31, 2022

	YTD Actual					Annual Board Approved Budget		
	Income	Approved YTD	LIPH	LIPH Grants	PBV	Total	LIPH/PBV	Total
1 Dwelling Rental	-					-		-
2 Excess Utilities	-					-		-
3 Interest on Unrestricted Fund Investments	12.50		8.97			8.97	50.00	50.00
4 Income - Transfer In from Other Funds	-					-		-
5 Other Income - Tenants	-					-		-
6 HAP Fraud Recovery & FSS Forfeitures	-					-		-
7 Other Income - Bad Debt Collections	750.00		1,259.95			1,259.95	3,000.00	3,000.00
8 Other Income - Laundry/Copy Fees/Misc	7,000.00		5,222.78			5,222.78	28,000.00	28,000.00
9 Other Income - CFP Operation Money	42,500.00			127,116.31		127,116.31	170,000.00	170,000.00
10 Other Income - Sale of Asset Gain/Loss	-					-		-
11 Admin Fees Earned - HUD	-					-		-
12 Incoming Billable Admin Fees/Oper Sub	4,477.79					-	17,911.14	17,911.14
13 ROSS/FSS Grant	20,532.63			3,196.56		3,196.56	82,130.53	82,130.53
14 HAP Subsidy	-					-		-
15 Operating Subsidy	122,679.50		110,471.00			110,471.00	490,718.00	490,718.00
Total Income	197,952.42		116,962.70	130,312.87	-	247,275.57	791,809.67	791,809.67
Expenses								
	Approved YTD	LIPH	LIPH Grant	PBV	Total	LIPH/PBV	Total	
Administrative Expenses								
16 Admin Salaries	20,782.69	21,134.53			21,134.53	83,130.74	83,130.74	
17 ROSS/FSS Coordinator Admin Salaries	16,018.08		2,429.74		2,429.74	64,072.32	64,072.32	
18 Admin Employee Benefits	10,228.20	6,738.44			6,738.44	40,912.80	40,912.80	
19 ROSS/FSS Coordinator Admin Benefits	4,873.86		766.82		766.82	19,495.44	19,495.44	
20 Advertising & Marketing	12.50				-	50.00	50.00	
21 Legal	25.00				-	100.00	100.00	
22 Staff Training	625.00				-	2,500.00	2,500.00	
23 Travel	62.50	40.07			40.07	250.00	250.00	
24 Accounting Consultants	1,812.50	1,845.00		408.00	2,253.00	7,250.00	7,250.00	
25 Audit Fee	2,860.00				-	11,440.00	11,440.00	
26 Telephone	475.49	229.63			229.63	1,901.94	1,901.94	
27 Postage	699.86	652.80			652.80	2,799.44	2,799.44	
28 Office Supplies	100.00	28.28			28.28	400.00	400.00	
29 Memberships & Publications	512.00	248.42			248.42	2,048.00	2,048.00	
30 Bank Fees	-				-		-	
31 Computer Maintenance	-				-		-	
32 Copier Expenses	625.00	155.89			155.89	2,500.00	2,500.00	
33 Office Equipment Maintenance	-				-		-	
34 Postage Machine	-				-		-	
35 Software Maintenance	1,000.00	989.51			989.51	4,000.00	4,000.00	
36 Outgoing Portable Admin Fees	-				-		-	
37 Sundry Administration/Compliance Fees	175.00	63.39			63.39	700.00	700.00	
38 Port-In HAP Expense	-				-		-	
39 Management Fees	-				-		-	
40 Eviction & Collection Agent Fees	-				-		-	
41 HAP Expense (net fraud recovery to HUD)	-				-		-	
HAP Overfunding (Underfunding)	-				-		-	

	Maintenance Expenses	-							
42	Maintenance Salaries	750.00				-	3,000.00		3,000.00
43	Casual Labor - Maintenance	-				-			-
44	Maintenance Benefits	250.00				-	1,000.00		1,000.00
45	Maintenance Materials & Supplies	125.00				-	500.00		500.00
46	Plumbing Supplies	-	67.93			67.93			-
47	Locks, Locksets & Keys	-				-			-
48	Electrical Supplies	-				-			-
49	Painting Supplies	-				-			-
50	Cleaning Supplies	50.00	75.38			75.38	200.00		200.00
51	Equipment Repair Parts	-				-			-
52	Maintenance Contracted Services	375.00				-	1,500.00		1,500.00
53	Refuse Removal Services	25.00				-	100.00		100.00
54	Plumbing Repair Services	-				-			-
55	Heating/AC Repair Services	-				-			-
56	Electric Repair Service	-				-			-
57	Window Repair Service	-				-			-
58	Automotive Repairs/Fuel	-	282.46			282.46			-
59	Elevator Repair & Maintenance	375.00				-	1,500.00		1,500.00
60	Pest Control Services	-				-			-
61	Cable TV	-				-			-
62	Answering Service	800.00	1,176.25			1,176.25	3,200.00		3,200.00
63	Misc Contracts	-				-			-
64	Clean/Paint Units	-				-			-
	Utilities Expenses	-							
65	Water/Sewer	400.00	226.03		78.22	304.25	1,600.00		1,600.00
66	Electricity	1,375.00	1,327.61		36.73	1,364.34	5,500.00		5,500.00
67	Natural Gas	625.00	1,279.22		129.60	1,408.82	2,500.00		2,500.00
	Other Operating Expenses	-							
68	Protective Services Contract	500.00	457.88			457.88	2,000.00		2,000.00
69	Insurance	3,982.44	3,933.47		48.96	3,982.43	15,929.75		15,929.75
70	PILOT	-				-	-		-
71	Compensated Absences	-				-			-
72	Collection Losses	-				-			-
73	Replacement Reserves & Debt Pmt-Princ	-				-			-
74	Other General Expense/Asset Mgmt Fees	75,346.98	60,572.42			60,572.42	301,387.92		301,387.92
75	Casualty Losses - Non Capitalized	-				-			-
76	Capital Expenditures	41,875.00		127,116.31		127,116.31	167,500.00		167,500.00
77	Transfer In / Out	-				-			-
	Total Expense	187,742.09	101,524.61	130,312.87	701.51	232,538.99	750,968.35	-	750,968.35

Net Income/(Loss):

15,438.09	-	(701.51)	14,736.58
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**Cash Flow Statement
Beloit Housing Authority
LIPH/PBV
As of 3/31/2022**

	BHA YTD Actual	LIPH Grants Actual	YTD Budget	Percentage of Budget Used	Variance Over (Under)
Income					
Dwelling Rent/Utilities	-		-		-
Interest on Investments	8.97		50.00	0.00%	(41.03)
Other Income	6,482.73	127,116.31	201,000.00	66.47%	(67,400.96)
HUD Admin Fees			-		-
HUD Grants/Subsidies	110,471.00	3,196.56	590,759.67	19.24%	(477,092.11)
Total Income	116,962.70	130,312.87	791,809.67		(544,534.10)

	BHA YTD Actual	LIPH Grants Actual	YTD Budget	Percentage of Budget Used	Variance Under (Over)
Expenses					
Administrative					
Salaries/Benefits	27,872.97	3,196.56	207,611.30	14.97%	176,541.77
Office Expenses	3,515.59	-	33,439.38	10.51%	29,923.79
Office Contracted Services	1,145.40		6,500.00	17.62%	5,354.60
Oper Sub Transfer/Mgmt Fee Pd			-		-
Housing Assistance Pmts			-		-
HAP Payments Port In					
Maintenance					
Salaries/Benefits	-		-		-
Materials & Supplies	143.31	-	700.00	20.47%	556.69
Maintenance Contracts	1,458.71		6,300.00	23.15%	4,841.29
Utilities	3,077.41		9,600.00	32.06%	6,522.59
Other Operating					
Protective Services	457.88		2,000.00	22.89%	1,542.12
Insurance	3,982.43		15,929.75	25.00%	11,947.32
PILOT	-		-	0.00%	-
Other Operating Expenses	60,572.42	127,116.31	468,887.92	40.03%	281,199.19
Total Expenses	102,226.12	130,312.87	750,968.35		518,429.36

Net Admin Income (Loss)	14,736.58	-			
Net HAP Income (Loss)					
Total YTD Income (Loss)	14,736.58	-			

Consolidated 2021 Budget Report for Phase 1 - As of March 31, 2022

	Income	YTD Actual			Annual Board Approved Budget	
		Approved YTD	Phase 1	Phase 1 Total	Phase 1	Total
1	Dwelling Rental	29,500.00	31,275.24	31,275.24	118,000.00	118,000.00
2	Excess Utilities	-	-	-	-	-
3	Interest on Unrestricted Fund Investments	50.00	41.45	41.45	200.00	200.00
4	Income - Transfer In from Other Funds	-	-	-	-	-
5	Other Income - Tenants	1,626.35	4,667.97	4,667.97	6,505.38	6,505.38
6	HAP Fraud Recovery & FSS Forfeitures	-	-	-	-	-
7	Other Income - Bad Debt Collections	1,250.00	195.22	195.22	5,000.00	5,000.00
8	Other Income - Laundry/Copy Fees/Misc	-	-	-	-	-
9	Other Income - CFP Operation Money	-	-	-	-	-
10	Other Income - Sale of Asset Gain/Loss	-	-	-	-	-
11	Admin Fees Earned - HUD	-	-	-	-	-
12	Incoming Billable Admin Fees/Oper Sub	40,471.98	20,806.59	20,806.59	161,887.92	161,887.92
13	ROSS/CFP Grant	-	-	-	-	-
14	HAP Subsidy	-	-	-	-	-
15	Operating Subsidy	-	-	-	-	-
	Total Income	72,898.33	56,986.47	56,986.47	291,593.30	291,593.30

	Expenses	YTD Actual			Annual Board Approved Budget	
		Approved YTD	Phase 1	Phase 1 Total	Phase 1	Total
	Administrative Expenses					
16	Admin Payroll Expenses	21,812.17	17,236.78	17,236.78	87,248.68	87,248.68
17	FSS Coordinator Admin Salaries	-	-	-	-	-
18	FSS Coordinator Admin Benefits	-	-	-	-	-
19	Advertising & Marketing	12.50	-	-	50.00	50.00
20	Legal	550.00	(192.50)	(192.50)	2,200.00	2,200.00
21	Staff Training	-	-	-	-	-
22	Travel	-	-	-	-	-
23	Accounting Consultants	1,575.00	1,531.00	1,531.00	6,300.00	6,300.00
24	Audit Fee	3,000.00	-	-	12,000.00	12,000.00
25	Telephone	-	-	-	-	-
26	Postage	-	-	-	-	-
27	Office Supplies	65.00	18.38	18.38	260.00	260.00
28	Memberships & Publications	-	-	-	-	-
29	Bank Fees	12.90	20.60	20.60	51.60	51.60
30	Computer Maintenance	-	-	-	-	-
31	Copier Expenses	-	-	-	-	-
32	Office Equipment Maintenance	-	-	-	-	-
33	Postage Machine	-	-	-	-	-
34	Software Maintenance	829.47	962.17	962.17	3,317.88	3,317.88
35	Outgoing Portable Admin Fees	-	-	-	-	-
36	Sundry Administration/Compliance Fees	1,000.00	3,797.81	3,797.81	4,000.00	4,000.00
37	Port-In HAP Expense	-	-	-	-	-
38	Management Fees	1,460.90	1,542.43	1,542.43	5,843.60	5,843.60

39	Eviction & Collection Agent Fees	-	-	-	-	-	
40	HAP Expense (net fraud recovery to HUD)	-	-	-	-	-	
	HAP Overfunding (Underfunding)	-	-	-	-	-	
	Maintenance Expenses	-	-	-	-	-	
42	Maintenance Payroll Expenses	25,055.48	17,400.66	17,400.66	100,221.93	100,221.93	
43	Casual Labor - Maintenance	-	-	-	-	-	
44	Maintenance Materials & Supplies	1,750.00	2,047.18	2,047.18	7,000.00	7,000.00	
45	Plumbing Supplies	-	-	-	-	-	
46	Locks, Locksets & Keys	-	-	-	-	-	
47	Electrical Supplies	-	-	-	-	-	
48	Painting Supplies	-	-	-	-	-	
49	Cleaning Supplies	-	-	-	-	-	
50	Equipment Repair Parts	-	-	-	-	-	
51	Maintenance Contracted Services	2,687.50	975.59	975.59	10,750.00	10,750.00	
52	Refuse Removal Services	312.50	-	-	1,250.00	1,250.00	
53	Plumbing Repair Services	-	-	-	-	-	
54	Heating/AC Repair Services	250.00	854.50	854.50	1,000.00	1,000.00	
55	Electric Repair Service	-	-	-	-	-	
56	Window Repair Service	-	-	-	-	-	
57	Automotive Repairs/Fuel	569.09	268.41	268.41	2,276.34	2,276.34	
58	Elevator Repair & Maintenance	-	-	-	-	-	
59	Pest Control Services	250.00	-	-	1,000.00	1,000.00	
60	Cable TV	-	-	-	-	-	
61	Answering Service	-	-	-	-	-	
62	Misc Contracts	-	-	-	-	-	
63	Clean/Paint Units	-	-	-	-	-	
	Utilities Expenses	-	-	-	-	-	
64	Water/Sewer	1,375.00	1,465.13	1,465.13	5,500.00	5,500.00	
65	Electricity	350.00	94.75	94.75	1,400.00	1,400.00	
66	Natural Gas	250.00	11.06	11.06	1,000.00	1,000.00	
	Other Operating Expenses	-	-	-	-	-	
67	Protective Services Contract	2,500.00	1,250.00	1,250.00	10,000.00	10,000.00	
68	Insurance	3,520.83	3,520.83	3,520.83	14,083.30	14,083.30	
69	PILOT	2,875.00	3,110.08	3,110.08	11,500.00	11,500.00	
70	Compensated Absences	-	-	-	-	-	
71	Collection Losses	-	-	-	-	-	
72	Replacement Reserves & Debt Pmt-Princ	-	-	-	-	-	
73	Other General Expense/Asset Mgmt Fees	818.75	4,062.49	4,062.49	3,275.00	3,275.00	
74	Casualty Losses - Non Capitalized	-	-	-	-	-	
75	Capital Expenditures	-	-	-	-	-	
76	Transfer In / Out	-	-	-	-	-	
	Total Expense	72,882.08	59,977.35	59,977.35	291,528.33	-	291,528.33

Net Income/(Loss): (2,990.88) (2,990.88)
Housing Authority's Portion of Net Income/(Loss): (0.30)

Cash Flow Statement
Beloit Housing Authority
Phase 1
As of 3/31/2022

	LLC Phase 1 Actual	YTD Budget	Percentage of Budget Used	Variance Over (Under)
Income				
Dwelling Rent/Utilities	31,275.24	118,000.00	26.50%	(86,724.76)
Interest on Investments	41.45	200.00	20.73%	(158.55)
Other Income	25,669.78	173,393.30	14.80%	(147,723.52)
HUD Admin Fees		-		-
HUD Grants/Subsidies		-		-
Total Income	56,986.47	291,593.30		(234,606.83)
		-		
Expenses				
Administrative				
Salaries/Benefits	17,236.78	87,248.68	19.76%	70,011.90
Office Expenses	6,137.46	24,861.60	24.69%	18,724.14
Office Contracted Services		3,317.88		3,317.88
Oper Sub Transfer/Mgmt Fee F	1,542.43	5,843.60	26.40%	4,301.17
Housing Assistance Pmts		-		-
HAP Payments Port In				
Maintenance				
Salaries/Benefits	17,400.66	100,221.93	17.36%	82,821.27
Materials & Supplies	2,047.18	7,000.00	29.25%	4,952.82
Maintenance Contracts	2,098.50	16,276.34	12.89%	14,177.84
Utilities	1,570.94	7,900.00	19.89%	6,329.06
Other Operating				
Protective Services	1,250.00	10,000.00		8,750.00
Insurance	3,520.83	14,083.30	25.00%	10,562.47
PILOT	3,110.08	11,500.00	27.04%	8,389.92
Other Operating Expenses	4,062.49	3,275.00	124.05%	(787.49)
Total Expenses	59,977.35	291,528.33		231,550.98
Net Admin Income (Loss)	(2,990.88)			
Net HAP Income (Loss)				
Total YTD Income (Loss)	(2,990.88)			
Housing Authority's Portion	(0.30)			

Consolidated 2021 Budget Report for Phase 2 - As of March 31, 2022

		YTD Actual			Annual Board Approved Budget	
Income		Approved YTD	Phase 2	Phase 2 Total	Phase 2	Total
1	Dwelling Rental	35,250.00	36,186.00	36,186.00	141,000.00	141,000.00
2	Excess Utilities	-	-	-	-	-
3	Interest on Unrestricted Fund Investments	187.50	83.00	83.00	750.00	750.00
4	Income - Transfer In from Other Funds	-	-	-	-	-
5	Other Income - Tenants	300.00	1,583.30	1,583.30	1,200.00	1,200.00
6	HAP Fraud Recovery & FSS Forfeitures	-	-	-	-	-
7	Other Income - Bad Debt Collections	1,250.00	-	-	5,000.00	5,000.00
8	Other Income - Laundry/Copy Fees/Misc	-	-	-	-	-
9	Other Income - CFP Operation Money	-	-	-	-	-
10	Other Income - Sale of Asset Gain/Loss	-	-	-	-	-
11	Admin Fees Earned - HUD	-	-	-	-	-
12	Incoming Billable Admin Fees/Oper Sub	34,875.00	39,765.83	39,765.83	139,500.00	139,500.00
13	ROSS/CFP Grant	-	-	-	-	-
14	HAP Subsidy	-	-	-	-	-
15	Operating Subsidy	-	-	-	-	-
Total Income		71,862.50	77,618.13	77,618.13	287,450.00	287,450.00

Expenses		Approved YTD	Phase 2	Phase 2 Total	Phase 2	Total
Administrative Expenses						
16	Admin Payroll Expenses	17,634.14	14,727.34	14,727.34	70,536.57	70,536.57
17	FSS Coordinator Admin Salaries	-	-	-	-	-
18	FSS Coordinator Admin Benefits	-	-	-	-	-
19	Advertising & Marketing	12.50	-	-	50.00	50.00
20	Legal	375.00	-	-	1,500.00	1,500.00
21	Staff Training	-	-	-	-	-
22	Travel	-	-	-	-	-
23	Accounting Consultants	1,575.00	1,531.00	1,531.00	6,300.00	6,300.00
24	Audit Fee	2,750.00	8,500.00	8,500.00	11,000.00	11,000.00
25	Telephone	-	-	-	-	-
26	Postage	-	-	-	-	-
27	Office Supplies	65.00	18.38	18.38	260.00	260.00
28	Memberships & Publications	-	-	-	-	-
29	Bank Fees	-	-	-	-	-
30	Computer Maintenance	-	-	-	-	-
31	Copier Expenses	-	-	-	-	-
32	Office Equipment Maintenance	-	-	-	-	-
33	Postage Machine	-	-	-	-	-
34	Software Maintenance	829.47	962.17	962.17	3,317.87	3,317.87
35	Outgoing Portable Admin Fees	-	-	-	-	-
36	Sundry Administration/Compliance Fees	1,000.00	3,441.71	3,441.71	4,000.00	4,000.00
37	Port-In HAP Expense	-	-	-	-	-
38	Management Fees	3,016.89	3,680.35	3,680.35	12,067.54	12,067.54

39	Eviction & Collection Agent Fees	-	-	-	-	-	
40	HAP Expense (net fraud recovery to HUD)	-	-	-	-	-	
	HAP Overfunding (Underfunding)	-	-	-	-	-	
	Maintenance Expenses	-	-	-	-	-	
42	Maintenance Payroll Expenses	18,807.53	19,511.56	19,511.56	75,230.12	75,230.12	
43	Casual Labor - Maintenance	-	-	-	-	-	
44	Maintenance Materials & Supplies	1,750.00	1,600.36	1,600.36	7,000.00	7,000.00	
45	Plumbing Supplies	-	-	-	-	-	
46	Locks, Locksets & Keys	-	-	-	-	-	
47	Electrical Supplies	-	-	-	-	-	
48	Painting Supplies	-	-	-	-	-	
49	Cleaning Supplies	-	-	-	-	-	
50	Equipment Repair Parts	-	-	-	-	-	
51	Maintenance Contracted Services	2,500.00	3,680.95	3,680.95	10,000.00	10,000.00	
52	Refuse Removal Services	750.00	90.00	90.00	3,000.00	3,000.00	
53	Plumbing Repair Services	-	-	-	-	-	
54	Heating/AC Repair Services	300.00	1,353.53	1,353.53	1,200.00	1,200.00	
55	Electric Repair Service	-	-	-	-	-	
56	Window Repair Service	-	-	-	-	-	
57	Automotive Repairs/Fuel	469.34	231.89	231.89	1,877.36	1,877.36	
58	Elevator Repair & Maintenance	687.50	-	-	2,750.00	2,750.00	
59	Pest Control Services	125.00	-	-	500.00	500.00	
60	Cable TV	437.50	1,289.66	1,289.66	1,750.00	1,750.00	
61	Answering Service	-	-	-	-	-	
62	Misc Contracts	-	-	-	-	-	
63	Clean/Paint Units	-	-	-	-	-	
	Utilities Expenses	-	-	-	-	-	
64	Water/Sewer	1,750.00	1,916.13	1,916.13	7,000.00	7,000.00	
65	Electricity	3,000.00	3,992.74	3,992.74	12,000.00	12,000.00	
66	Natural Gas	1,750.00	3,038.43	3,038.43	7,000.00	7,000.00	
	Other Operating Expenses	-	-	-	-	-	
67	Protective Services Contract	2,750.00	1,450.76	1,450.76	11,000.00	11,000.00	
68	Insurance	3,760.51	3,760.52	3,760.52	15,042.04	15,042.04	
69	PILOT	2,875.00	2,777.82	2,777.82	11,500.00	11,500.00	
70	Compensated Absences	-	-	-	-	-	
71	Collection Losses	-	-	-	-	-	
72	Replacement Reserves & Debt Pmt-Princ	-	-	-	-	-	
73	Other General Expense/Asset Mgmt Fees	1,756.25	2,217.48	2,217.48	7,025.00	7,025.00	
74	Casualty Losses - Non Capitalized	-	-	-	-	-	
75	Capital Expenditures	-	-	-	-	-	
76	Transfer In / Out	-	-	-	-	-	
	Total Expense	70,726.63	79,772.78	79,772.78	282,906.50	-	282,906.50

Net Income/(Loss):	<u>(2,154.65)</u>	<u>(2,154.65)</u>
Housing Authority's Portion of Net Income/(Loss):	<u>(0.22)</u>	

Cash Flow Statement
Beloit Housing Authority
Phase 2
As of 3/31/2022

	LLC Phase 2 Actual	YTD Budget	Percentage of Budget Used	Variance Over (Under)
Income				
Dwelling Rent/Utilities	36,186.00	141,000.00	25.66%	(104,814.00)
Interest on Investments	83.00	750.00	11.07%	(667.00)
Other Income	41,349.13	145,700.00	28.38%	(104,350.87)
HUD Admin Fees		-		-
HUD Grants/Subsidies		-		-
Total Income	77,618.13	287,450.00		(209,831.87)

	LLC Phase 1 Actual	YTD Budget	Percentage of Budget Used	Variance Under (Over)
Expenses				
Administrative				
Salaries/Benefits	14,727.34	70,536.57	20.88%	55,809.23
Office Expenses	14,453.26	23,110.00	62.54%	8,656.74
Office Contracted Services		3,317.87		3,317.87
Oper Sub Transfer/Mgmt Fee F	3,680.35	12,067.54	30.50%	8,387.19
Housing Assistance Pmts		-		-
HAP Payments Port In				
Maintenance				
Salaries/Benefits	19,511.56	75,230.12	25.94%	55,718.56
Materials & Supplies	1,600.36	7,000.00	22.86%	5,399.64
Maintenance Contracts	6,646.03	21,077.36	31.53%	14,431.33
Utilities	8,947.30	26,000.00	34.41%	17,052.70
Other Operating				
Protective Services	1,450.76	11,000.00	13.19%	9,549.24
Insurance	3,760.52	15,042.04	25.00%	11,281.52
PILOT	2,777.82	11,500.00	24.15%	8,722.18
Other Operating Expenses	2,217.48	7,025.00	31.57%	4,807.52
Total Expenses	79,772.78	282,906.50		203,133.72

Net Admin Income (Loss)	(2,154.65)
Net HAP Income (Loss)	
Total YTD Income (Loss)	(2,154.65)
Housing Authority's Portion	<u>(0.22)</u>

Consolidated 2021 Budget Report for Housing Choice Voucher - As of March 31, 2022

	YTD Actual				Annual Board Approved Budget		
	Income	Approved YTD	HCV	HCV Total	HCV	Total	
1 Dwelling Rental	-			-			-
2 Excess Utilities	-			-			-
3 Interest on Unrestricted Fund Investments	187.50		106.86	106.86	750.00		750.00
4 Income - Transfer In from Other Funds	-			-			-
5 Other Income - Tenants	-			-			-
6 HAP Fraud Recovery & FSS Forfeitures	125.00			-	500.00		500.00
7 Other Income - Bad Debt Collections	-		1,427.59	1,427.59			-
8 Other Income - Laundry/Copy Fees/Misc	8,512.57		9,613.84	9,613.84	34,050.26		34,050.26
9 Other Income - CFP Operation Money	-			-			-
10 Other Income - Sale of Asset Gain/Loss	-			-			-
11 Admin Fees Earned - HUD	84,347.50		81,924.00	81,924.00	337,390.00		337,390.00
12 Incoming Billable Admin Fees/Oper Sub	500.00			-	2,000.00		2,000.00
13 ROSS/CFP Grant	-			-			-
14 HAP Subsidy	723,048.00		674,481.00	674,481.00	2,892,192.00		2,892,192.00
15 Operating Subsidy	-			-			-
Total Income	816,720.57		767,553.29	767,553.29	-	3,266,882.26	3,266,882.26

	YTD Actual				Annual Board Approved Budget		
	Expenses	Approved YTD	HCV	HCV Total	HCV	Total	
Administrative Expenses							
16 Admin Salaries	52,427.55		53,940.10	53,940.10	209,710.20		209,710.20
17 FSS Coordinator Admin Salaries	-			-			-
18 Admin Employee Benefits	18,072.02		14,370.27	14,370.27	72,288.08		72,288.08
19 FSS Coordinator Admin Benefits	-			-			-
20 Advertising & Marketing	12.50			-	50.00		50.00
21 Legal	125.00			-	500.00		500.00
22 Staff Training	437.50			-	1,750.00		1,750.00
23 Travel	125.00		216.17	216.17	500.00		500.00
24 Accounting Consultants	1,553.50		1,322.00	1,322.00	6,214.00		6,214.00
25 Audit Fee	2,750.00			-	11,000.00		11,000.00
26 Telephone	385.24		155.62	155.62	1,540.96		1,540.96
27 Postage	-			-			-
28 Office Supplies	500.00		141.38	141.38	2,000.00		2,000.00
29 Memberships & Publications	175.00		178.42	178.42	700.00		700.00
30 Bank Fees	726.41		1,033.68	1,033.68	2,905.64		2,905.64
31 Computer Maintenance	-			-			-
32 Copier Expenses	625.86		155.90	155.90	2,503.42		2,503.42
33 Office Equipment Maintenance	-			-			-
34 Postage Machine	875.00		911.95	911.95	3,500.00		3,500.00
35 Software Maintenance	1,437.50		1,059.67	1,059.67	5,750.00		5,750.00
36 Outgoing Portable Admin Fees	-			-			-
37 Sundry Administration/Compliance Fees	875.00		249.56	249.56	3,500.00		3,500.00
38 Port-In HAP Expense	-		8,775.00	8,775.00			-

39	Management Fees	-		-			
40	Eviction & Collection Agent Fees	-		-			
41	HAP Expense (net fraud recovery to HUD)	689,715.99		706,512.00	706,512.00	2,758,863.94	2,758,863.94
	HAP Overfunding (Underfunding)	33,457.02		(32,031.00)		133,828.06	133,828.06
	Maintenance Expenses	-		-			
42	Maintenance Salaries	-		-			
43	Casual Labor - Maintenance	-		-			
44	Maintenance Benefits	-		-			
45	Maintenance Materials & Supplies	-		-			
46	Plumbing Supplies	-		-			
47	Locks, Locksets & Keys	-		-			
48	Electrical Supplies	-		-			
49	Painting Supplies	-		-			
50	Cleaning Supplies	-		-			
51	Equipment Repair Parts	-		-			
52	Maintenance Contracted Services	-		-			
53	Refuse Removal Services	125.00		-		500.00	500.00
54	Plumbing Repair Services	-		-			
55	Heating/AC Repair Services	-		-			
56	Electric Repair Service	-		-			
57	Window Repair Service	-		-			
58	Automotive Repairs/Fuel	89.25		-		357.00	357.00
59	Elevator Repair & Maintenance	-		-			
60	Pest Control Services	-		-			
61	Cable TV	-		-			
62	Answering Service	-		-			
63	Misc Contracts	-		-			
64	Clean/Paint Units	-		-			
	Utilities Expenses	-		-			
65	Water/Sewer	-		-			
66	Electricity	-		-			
67	Natural Gas	-		-			
	Other Operating Expenses	-		-			
68	Protective Services Contract	-		-			
69	Insurance	526.48		526.48	526.48	2,105.91	2,105.91
70	PILOT	-		-			
71	Compensated Absences	-		-			
72	Collection Losses	-		-			
73	Replacement Reserves & Debt Pmt-Princ	-		-			
74	Other General Expense/Asset Mgmt Fees	1,100.00		322.47	322.47	4,400.00	4,400.00
75	Casualty Losses - Non Capitalized	-		-			
76	Capital Expenditures	-		-			
77	Transfer In / Out	-		-			
	Total Expense	806,116.80		789,870.67	789,870.67	-	3,090,639.15
							3,224,467.21

Net Income/(Loss):

(22,317.38)

**Cash Flow Statement
Beloit Housing Authority
Housing Choice Voucher
As of 3/31/2022**

	HCV YTD Actual	YTD Budget	Percentage of Budget Used	Variance Over (Under)
Income				
Dwelling Rent/Utilities		-		-
Interest on Investments	106.86	750.00	14.25%	(643.14)
Other Income	11,041.43	36,550.26	30.21%	(25,508.83)
HUD Admin Fees	81,924.00	337,390.00	24.28%	(255,466.00)
HUD Grants/Subsidies	674,481.00	2,892,192.00	0.00%	(2,217,711.00)
Total Income	767,553.29	3,266,882.26		(2,499,328.97)

	HCV YTD Actual	YTD Budget	Percentage of Budget Used	Variance Under (Over)
Expenses				
Administrative				
Salaries/Benefits	68,310.37	281,998.28	24.22%	213,687.91
Office Expenses	3,296.83	30,660.60	10.75%	27,363.77
Office Contracted Services	2,127.52	11,753.42	18.10%	9,625.90
Oper Sub Transfer/Mgmt Fee Pd		-		-
Housing Assistance Pmts	706,512.00	2,758,863.94	25.61%	2,052,351.94
HAP Payments Port In	8,775.00		0.00%	(8,775.00)
Maintenance				
Salaries/Benefits		-		-
Materials & Supplies		-		-
Maintenance Contracts		857.00	0.00%	857.00
Utilities		-		-
Other Operating				
Protective Services		-		-
Insurance	526.48	2,105.91	25.00%	1,579.43
PILOT		-		-
Other Operating Expenses	322.47	4,400.00	7.33%	4,077.53
Total Expenses	789,870.67	3,090,639.15		2,300,768.48

Net Income/(Loss): (22,317.38)

REPORTS AND PRESENTATIONS TO COMMUNITY DEVELOPMENT AUTHORITY



Agenda Number:	4c		
Topic:	2022 Beloit Housing Authority Capital Fund Budget		
Date:	June 22, 2022		
Presenter:	Clinton Cole	Division:	Beloit Housing Authority

Overview/Background Information

The Beloit Housing Authority (BHA) develops an annual Capital Fund Program (CFP) budget as a component of its annual budget process to outline anticipated expenditure of CFP funds received. The BHA then develops a more detailed CFP budget once the amount of CFP funding allocated to the agency is known.

Key Issues

1. In December 2021 the Community Development Authority (CDA) Board of Commissioners approved the 2022 Operating Budget that was developed by the Beloit Housing Authority (BHA) and included an estimate of the 2022 CFP funding that would be received by the BHA from the Department of Housing and Urban Development (HUD). BHA doesn't prepare a detailed budget for these funds until we receive our actual allocation from HUD.
2. In May 2022, HUD notified BHA that it will receive \$294,672 in 2022 CFP funding., The BHA Director has prepared a CFP budget for CDA consideration.
3. Projects outlined in this budget include the replacement of roofs at Phase 1 public housing units, replacement of gutters and soffits at Phase 2 Scattered-Site units, replacement of flooring, replacement of appliances, and unit turnovers.
4. This budget was entered into HUD's Energy and Performance Information Center (EPIC) online system, and will be submitted upon CDA Board approval.

Conformance with Strategic Plan

Approval of this agreement would conform with the stated purpose of the following strategic goal:

- Goal #1 - Create and Sustain Safe and Healthy Neighborhoods
- Goal #2 - Create and Sustain a High Performing Organization
- Goal #3 - Create and Sustain Economic and Residential Growth
- Goal #4 - Create and Sustain a High Quality of Life
- Goal #5 - Create and Sustain High Quality Infrastructure and Connectivity
- Goal #6 - Create and Sustain a Positive Image, Enhance Communications and Engage the Community

Sustainability

If applicable, briefly comment on the environmental, economic, and/or social sustainability of this policy or program. Consider how current needs are met without compromising the ability of future generations to meet their own needs. Write N/A if not applicable: N/A

Action Required/Recommendation

Staff recommends approval of the attached resolution.

Fiscal Note/Budget Impact

N/A

Attachments

Resolution 2022-06 and 2022 Capital Fund Budget

COMMUNITY DEVELOPMENT AUTHORITY

RESOLUTION 2022-06

**APPROVING THE BELOIT HOUSING AUTHORITY’S (BHA) 2022 PUBLIC HOUSING
AUTHORITY (PHA) CAPITAL FUND PROGRAM (CFP) BUDGET**

WHEREAS, the Beloit Community Development Authority (CDA) Board of Commissioners previously approved BHA’s 2022 Operating Budget that included an estimate of the 2022 CFP funding that would be received by the BHA from the Department of Housing and Urban Development (HUD), and

WHEREAS, BHA received notice from HUD in May 2022 that the BHA will receive \$294,672 in 2022 CFP funding from HUD, and the BHA Director has updated the Five-Year Plan and developed a more detailed budget that outlines the use of CFP funds for the period 2022-2026, and

WHEREAS, the revised 2022 CFP plan was entered into HUD’s Energy and Performance Information Center (EPIC) online system and will be submitted upon CDA approval.

NOW, THEREFORE BE IT RESOLVED, that the Community Development Authority (CDA) Board of Commissioners approve the revised 2022 CFP budget as attached and authorizes the BHA Director to take such necessary action to effectuate the purpose of this resolution.

Adopted this 22nd day of June, 2022

Community Development Authority

Philip Gorman, Chairperson

Attest:

Julie Christensen, CDA Executive Director

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (\$)				
Work Statement for Year 1		2022		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$25,000.00
ID0004	Replacement Reserves/Administration (1410)-Other	In accordance with the Beloit Apartments Redevelopment Phase 1 and Phase 2 Regulatory and Operating Agreements, the Beloit Housing Authority must annually fund a Replacement Reserve account for the purpose of replacing capital assets and providing capital improvements in connection with the projects.		\$25,000.00
	BELOIT APTS. REDEVELOPMENT PHASE 1 (W7064000004)			\$185,204.80
ID0008	Phase 1 Unit Repair(Dwelling Unit-Exterior (1480)-Other)	Foundation and other structural repairs are required to 1017 Risher St., Beloit - a public housing unit. The addition that was constructed in 2009 is separating from the main structure, and a structural engineer has provided recommended specifications to stabilize the unit and bring it back online.		\$20,000.00
ID0025	Phase 1 Flooring Replacement(Dwelling Unit-Interior (1480)-Flooring (non routine))	Removal and replacement of aging carpet and linoleum flooring at Phase 1 public housing sites.		\$40,000.00
ID0026	Phase 1 Unit Turnovers(Dwelling Unit-Interior (1480)-Other)	As these units are up to date with their Capital needs according to our PNA, we have met debt service obligations, and there are no emergency needs, we intend to use these funds for the Capital costs associated with the turnover of Phase 1 public housing units.		\$10,000.00
ID0030	Phase 1 Roof Replacement(Dwelling Unit-Exterior (1480)-Roofs)	Removal and replacement of shingles and any deteriorated decking at twelve Phase 1 public housing sites.		\$100,204.80

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (\$)				
Work Statement for Year 1		2022		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0050	Phase 1 Unit Appliance Replacement(Dwelling Unit-Interior (1480)-Appliances)	Replacement of aging appliances, including stoves, refrigerators, washers and dryers at Phase 1 public housing units.		\$15,000.00
	BELOIT APTS. PHASE 2 - SCATTERED SITES (WI064000007)			\$80,000.00
ID0022	Phase 2 Scattered Site Flooring Replacement(Dwelling Unit-Interior (1480)-Flooring (non routine))	Removal and replacement of aging carpet and linoleum flooring at Phase 2 Scattered Site public housing units.		\$10,000.00
ID0041	Phase 2 Scattered Site Gutter and Soffit Replacement(Dwelling Unit-Exterior (1480)-Siding)	Replacement of aluminum gutters and soffit at eight Phase 2 Scattered Site public housing units.		\$70,000.00
	BELOIT APTS. - PHASE 2 PARKER BLUFF (WI064000005)			\$4,467.20
ID0067	Parker Bluff Unit Turnovers(Dwelling Unit-Interior (1480)-Bedroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Interior Doors,Dwelling Unit-Interior (1480)-Other)	As these units are up to date with their Capital needs according to our PNA, we have met debt service obligations, and there are no emergency needs, we intend to use these funds for the Capital costs associated with the turnover of Phase 2-Parker Bluff public housing units.		\$4,467.20
	Subtotal of Estimated Cost			\$294,672.00



FOSTER YOUTH TO INDEPENDENCE

NOTICE EXPLANATION

Foster Youth to Independence FYI ([Notice PIH 2020-28](#)) allows for Public Housing Authorities (PHAs) to request housing choice vouchers (HCVs) to serve youth under the age of 25 with a history of child welfare involvement (see specific youth eligibility criteria below), for up to 36 months, with Foster Youth to Independence (FYI vouchers). For more information see the [FYI homepage](#) which includes a Frequently Asked Questions document. Send unanswered questions to: FYI@hud.gov.

The initiative aims to help communities across the country:

1. Address gaps in the availability of FUP for youth across the country.
2. Contribute to the federal goal of preventing and ending youth homelessness outlined in [Home Together: The Federal Strategic Plan to Prevent and End Homelessness](#).
3. Set youth on a path to self-sufficiency by providing a suite of supportive services for the duration of a youth's 36 months of assistance on the program.

Public Housing Authority (PHA) Eligibility & Requirements

In order for a PHA to be eligible to request FYI-TPV it must meet all of the following:

- Currently administering the HCV program.
- Either does not currently administer FUP vouchers OR has a FUP utilization of 90 percent or greater.
- Partnership with a public child welfare agency (PCWA).
- Accept FUP-eligible youth referral.
- Determine HCV eligibility.
- Update administrative plan.

Youth Eligibility

A young person eligible to receive a FYI voucher under the notice must meet **ALL** of the following requirements:

1. Has attained at least 18 years and not more than 24 years of age;
2. Left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act; and
3. Is homeless or is at risk of becoming homeless at age 16 or older.

A young person who meets the above requirements and is pregnant and parenting is also eligible.

REQUIRED PARTNERSHIP AGREEMENT TO ADMINISTER FYI

PHAs requesting FYI voucher assistance from HUD must enter into a partnership agreement with a public child welfare agency (PCWA). HUD also strongly encourages involvement of State, local, philanthropic, faith-based organizations, Continuum of Care (CoC), or designated CoC recipient. At minimum this agreement must:

1. Be in the form of Memorandum of Understanding (MOU) or letters of intent between the parties;
2. Outline the definition of FYI eligible youth. HUD strongly encourages a prioritization policy for this limited resource;
3. Outline the supportive services provided based on requirements, including which entity will provide the supportive services; and
4. Describe the PHA, PCWA and (if applicable) third-party responsibilities.

SUPPORTIVE SERVICE REQUIREMENTS

Requirements for administering supportive services

- PCWA is required to provide or secure supportive services for participating youth
- Services must be provided for a period of 36 months
- Notice describes the required services; additional services may be provided
- HUD encourages full participation in self-sufficiency services for the participating youth.

Required types of supportive services

- Basic life skills training
- Housing counseling
- Landlord support services
- Employment and training
- Education and career advancement services

ROLE OF PARTNERS

Public Child Welfare Agency (PCWA)	Public Housing Authority (PHA)	Third-party responsibilities
Identify eligible youth within agency's caseload. Verify eligibility of youth identified by the PHA and third-party partners.	Accepts referrals from PCWA	Assist in identifying youth with a child welfare history and housing need, and connecting the youth to the PCWA.
Develop a system of prioritization for referral to the PHA based on the youth's level of need and the appropriateness of the intervention.	Verify eligibility for HCV and place youth on the HCV waiting list if they are not already on the list.	Work with the PCWA and PHA to match eligible youth to services.
Provide a written certification to the PHA verifying eligible child welfare history.	Request FYI vouchers from HUD.	
Provide or secure 36 months of supportive services.	Update administrative plan.	
	Administer FYI vouchers for eligible youth for up to 36 month.	
	Continue to use FYI voucher for eligible youth upon turnover	

PROCESS FOR REQUESTING FYI-TPV FROM HUD

1. Before requesting FYI vouchers from HUD, a local public housing authority and a local public child welfare agency must enter into a partnership agreement as described on the bottom of the previous page.
2. Once the agreement is in place, the public child welfare agency must send a referral to the PHA with a written certification of their eligible child welfare history.
3. The public housing authority must verify the youth's eligibility for an HCV and compare the name(s) with youth already on the PHA's HCV waiting list. Any youth on the PHA's HCV waiting list that matches with the PCWA's referral must be assisted in order of their position on the waiting list in accordance with PHA admission policies.
4. The PHA must send a request to HUD via email to FYI@hud.gov. For a full explanation of the email request see section 14 of the notice.
5. Upon receipt of the email request from the PHA, HUD will conduct an eligibility determination.
6. Eligible applications will result in issuance of amended Annual Contributions Contract (ACC) to the PHA to administer the FYI vouchers.



REPORTS AND PRESENTATIONS TO COMMUNITY DEVELOPMENT AUTHORITY



Agenda Number:	5a		
Topic:	Consideration of Resolution 2022-05, Recommending approval of the 2023 Community Development Block Grant (CDBG) Local Funding Priorities		
Date:	June 22, 2022		
Presenter:	Teri Downing	Division:	Community & Housing Services

Overview/Background Information

HUD recommends that municipalities establish local funding priorities in order to guide the allocation of local CDBG funds. The funding priorities approved at this CDA meeting will be recommended to City Council for approval during the July 5, 2022 City Council meeting. The priorities will then be incorporated into the 2023 application process which begins in mid to late July.

The City prepared the 2020-2024 Consolidated Plan, which is a 5-year strategic plan for the use of CDBG funds. Staff held three Steering Committee meetings 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 housing assistance (emergency shelter, transitional living, long term, and permanent supportive housing)
 - Need for more case management and education in life education skills and financial/budgeting
 - Need for Advocates (Tenants and Housing Stock Conditions)
 - Need for activities that serve that comprehensively serve the neighborhood, not just the houses
 - Need for Preventative/Emergency Rental assistance
 - Need for tenant education, accessible community legal services, and protection from retaliation
 - Need for diverse resource/support systems

- Meeting 2: Non-homeless Special Needs
 - Elderly/Frail Elderly, Public Housing Residents, and Persons with Disabilities
 - Transportation, Access to food, Awareness and education, Financial Literacy, and Advocacy
 - Persons with AODA/HIV AIDS
 - Access to mental health care, medications, and intense need services. Access to immediate assistance
 - Increase in services available to avoid long wait lists.
 - Prevention/Intervention Services
 - Family Support
 - Advocacy
 - Access to education and preventative services

- Meeting 3: Community and Economic Development Needs
 - Childcare/Early Literacy
 - Transportation
 - Future Ready Skills (soft, life, and sex education skills)
 - Healthcare
 - Housing

The City also held listening sessions with the public, in which the following needs were identified: employment training, youth programming, deteriorating and vacant properties, and job opportunities

Key Issues

Based on the information above, staff recommends the following funding priorities:

1. Public Service Programs which focus on comprehensive case management strategies (that offer advocacy as well), with priority given to neighborhood stabilization activities, housing assistance, education in life skills, employment training that corresponds with local employment opportunities, healthcare access, transportation, childcare, and activities which meet one of the NRSA objectives.
2. Code Enforcement
3. Housing Rehabilitation
4. Housing Activities (Direct Homeownership Assistance/Down-payment and closing cost assistance)
5. Economic Development Activities, with priority given to Small Business and Microenterprise Assistance and Technical Job Training
6. Program Administration
7. Fair Housing

Eligible CDBG project categories are also attached for your information.

Conformance with Strategic Plan

Approval of this agreement would conform with the stated purpose of the following strategic goal:

- Goal #1 - Create and Sustain Safe and Healthy Neighborhoods
- Goal #2 - Create and Sustain a High Performing Organization
- Goal #3 - Create and Sustain Economic and Residential Growth
- Goal #4 - Create and Sustain a High Quality of Life
- Goal #5 - Create and Sustain High Quality Infrastructure and Connectivity
- Goal #6 - Create and Sustain a Positive Image, Enhance Communications and Engage the Community

Sustainability

If applicable, briefly comment on the environmental, economic, and/or social sustainability of this policy or program. Consider how current needs are met without compromising the ability of future generations to meet their own needs. Write N/A if not applicable

This request complies with Social Sustainability by giving the community an opportunity to give input on funding priorities. This will allow the City Council to set funding priorities that are in the best interest of the health and well-being of our residents.

Action Required/Recommendation

Staff recommends approval of the attached resolution.

Fiscal Note/Budget Impact

These funding priorities will allow the City to fund the highest priority needs with the CDBG grant dollars.

Attachments

Resolution 2022-05, Recommending 2023 Community Development Block Grant Local Funding Priorities, Attachments A and B.

COMMUNITY DEVELOPMENT AUTHORITY

**RESOLUTION 2022-05
RECOMMENDING APPROVAL OF THE 2023 COMMUNITY
DEVELOPMENT BLOCK GRANT (CDBG) LOCAL FUNDING PRIORITIES**

WHEREAS, the City of Beloit will be allocating Community Development Block Grant (CDBG) funds to eligible projects for 2023, and

WHEREAS, CDBG funds awarded to the City of Beloit are limited, and

WHEREAS, the Community Development Authority recommends that setting priorities for funding will ensure allocation to projects which will meet the greatest needs for the dollars spent.

NOW THEREFORE BE IT RESOLVED, that the 2023 CDBG local funding priorities are recommended to the City Council as shown on Attachment A.

Adopted this 22nd day of June, 2022.

Community Development Authority

Philip Gorman, Chairperson

ATTEST:

Julie Christensen, Executive Director

Attachment A
To CDA RESOLUTION 2022-05
RECOMMENDING 2023 COMMUNITY DEVELOPMENT BLOCK GRANT
LOCAL FUNDING PRIORITIES
(6-22-2022)

1. Public Service Programs which focus on comprehensive case management strategies (that offer advocacy as well), with priority given to neighborhood stabilization activities, housing assistance, education in life skills and financial management, assistance in obtaining jobs in the health care industry or teaching profession, employment training that corresponds with local employment opportunities, healthcare access, transportation, childcare, mental health, youth and young adult programming, and activities which meet one of the NRSA objectives.
2. Code Enforcement
3. Housing Rehabilitation
4. Housing Activities (Direct Homeownership Assistance/Down-payment and closing cost assistance)
5. Economic Development Activities, with priority given to Small Business and Microenterprise Assistance and Technical Job Training
6. Program Administration
7. Fair Housing

NRSA VISION

Establish safe, healthy, and stable neighborhoods and ensure all Beloit residents have meaningful opportunities for economic stability and growth.

NRSA GOALS

- Reduce crime, fear, and disorder.
- Provide opportunities for job growth and education that create meaningful jobs for unemployed and low-moderate income residents.
- Encourage collaboration and coordination between community organizations.
- Improve the physical environment of the City's neighborhoods.
- Provide positive outlets for youth in the community.
- Restore a strong sense of community pride.

NRSA STRATEGIES

Neighborhood Revitalization

Objective 1: Improve the quality of the housing stock.

Objective 2: Reduce property related nuisances.

Objective 3: Increase the percentage of long-term residents in the neighborhoods.

Resident Empowerment

Objective 4: Increase programming for job training and life skills education.

Objective 5: Enhance programming activity for youth.

Objective 6: Increase the involvement of residents in their neighborhoods.

Objective 7: Connect residents to financial and supportive resources they need to be successful.

Objective 8: Enhance affordable and reliable transportation options for residents.

Public Safety

Objective 9: Enhance Community Policing strategies.

Objective 10: Enhance statistical data analysis in order to assist with crime analysis, goals, and strategic development.

Objective 11: Improve transparency and communication regarding crime and prevalence of crime.

Eligible CDBG Projects

Public Services: Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, homebuyer down payment assistance, or recreational needs.

Housing: This includes labor, materials, and other costs of rehabilitating houses; loans for financing indebtedness secured by a property being rehabilitated with CDBG funds; improvements to houses to increase energy efficiency; improvement to houses to increase water efficiency; connection of residential structures to water or sewer mains; administrative expenses related to a rehabilitation project funded with CDBG; and improvements to houses to improve the accessibility.

Property Acquisition: Acquisition of property for any public purpose which meets one of the national objectives.

Demolition: Clearance, demolition or removal of buildings and improvements, including movement of structures to other sites.

Code Enforcement: Costs incurred for inspection for code violations and enforcement of codes in deteriorating or deteriorated areas when such enforcement together with public or private improvements, rehabilitation or services to be provided maybe expected to arrest the decline of the area.

Commercial or Industrial Rehabilitation: The acquisition, construction, rehabilitation or installation of commercial or industrial buildings, structures and other real property equipment and improvements, including railroad spurs or similar extensions.

Micro-enterprise Assistance: The provision of assistance to businesses having five or fewer employees.

Planning: Activities that consist of data gathering, studies, analysis, and preparation of plans and the identification of actions that will implement such plans.

Public Facilities and Improvements: Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements.

Special Economic Development Activities: Provision of assistance to a private for-profit business and economic development services related to the provision of assistance.

Fair Housing: Provision of fair housing service and fair housing enforcement, education and outreach

Interim Assistance: In areas where there are signs of physical deterioration and immediate action is needed, the repair of public infrastructure and special garbage, trash, and debris removal may

be completed. Additionally, in emergency situations where public health and safety is at risk, the repair of streets, sidewalks, publicly owned utilities, and public buildings; the clearance of streets, and the improvement of private properties may be completed. These activities can only be completed to extent necessary to alleviate the emergency conditions.

Privately-owned Utilities: Acquire, construct, reconstruct, rehabilitate, or install distribution lines and facilities of privately-owned utilities.

Technical Assistance: Provide technical assistance to public or nonprofit entities to increase the capacity of such entities to carry out eligible neighborhood revitalization or economic development activities.

REPORTS AND PRESENTATIONS TO COMMUNITY DEVELOPMENT AUTHORITY



Agenda #:	5b		
Topic:	Resolution 2022-07, Recommending a New Construction project with the City's HOME funds		
Date:	June 22, 2022		
Presenter:	Julie Christensen	Division:	Community and Housing Services

Overview/Background Information

The City is a member of the Rock County HOME Consortium. As a result, the City receives an annual allocation of Home Investment Partnership Program (HOME) funds. On November 1, 2021, the City Council approved the allocation of HOME funds for New Construction or Acquisition-Rehab projects in the Neighborhood Revitalization Strategy Area (NRSA) which is defined as the Hackett and Merrill Neighborhoods. The plan includes a total of \$400,000 towards up to 2 Acquisition/Rehab projects and up to \$540,000 towards up to 3 New Construction projects.

Key Issues

1. City staff prepared a HOME grant application and submitted it to eligible non-profits. We received an application from Community Action for one new construction project under the Fresh Start program on property they own at 1312 Nelson, and an application from the Wisconsin Partnership for Housing Development (WPHD) for one acquisition/rehab for 737 Bluff Street and three new construction projects in the NRSA neighborhoods.

2. The requests are as follows:

CAI	1 New Construction - 1312 Nelson Avenue	\$140,000
WPHD	1 Acquisition/Rehab - 737 Bluff Street	\$200,000
	3 New Construction on City lots	\$172,000/house

3. City staff recommends awarding Community Action \$140,000 for a new construction under the Fresh Start program in a NRSA Neighborhood and WPHD \$200,000 to rehab 737 Bluff Street and \$344,000 for two new construction projects in the NRSA neighborhoods.
4. This would still leave enough HOME funds for the City to complete an Acquisition-Rehab project and provide funding for the City's Housing Rehab Revolving Loan Fund.

Conformance with Strategic Plan

Approval of this agreement would conform with the stated purpose of the following strategic goal:

- Goal #1 - Create and Sustain Safe and Healthy Neighborhoods
- Goal #2 - Create and Sustain a High Performing Organization
- Goal #3 - Create and Sustain Economic and Residential Growth
- Goal #4 - Create and Sustain a High Quality of Life
- Goal #5 - Create and Sustain High Quality Infrastructure and Connectivity
- Goal #6 - Create and Sustain a Positive Image, Enhance Communications and Engage the Community

Sustainability

(If applicable, briefly comment on the sustainable long term impact of this policy or program related to how it will impact both the built and natural environment. Consider whether the policy of program will reduce dependence upon fossil fuels, reduce dependence on chemicals and other manufacturing substances that accumulate in nature, reduce dependence on activities that harm life sustaining eco-systems, and/or meet the hierarchy of present and future human needs fairly and efficiently. Write N/A if not applicable)

N/A

Action Required/Recommendation

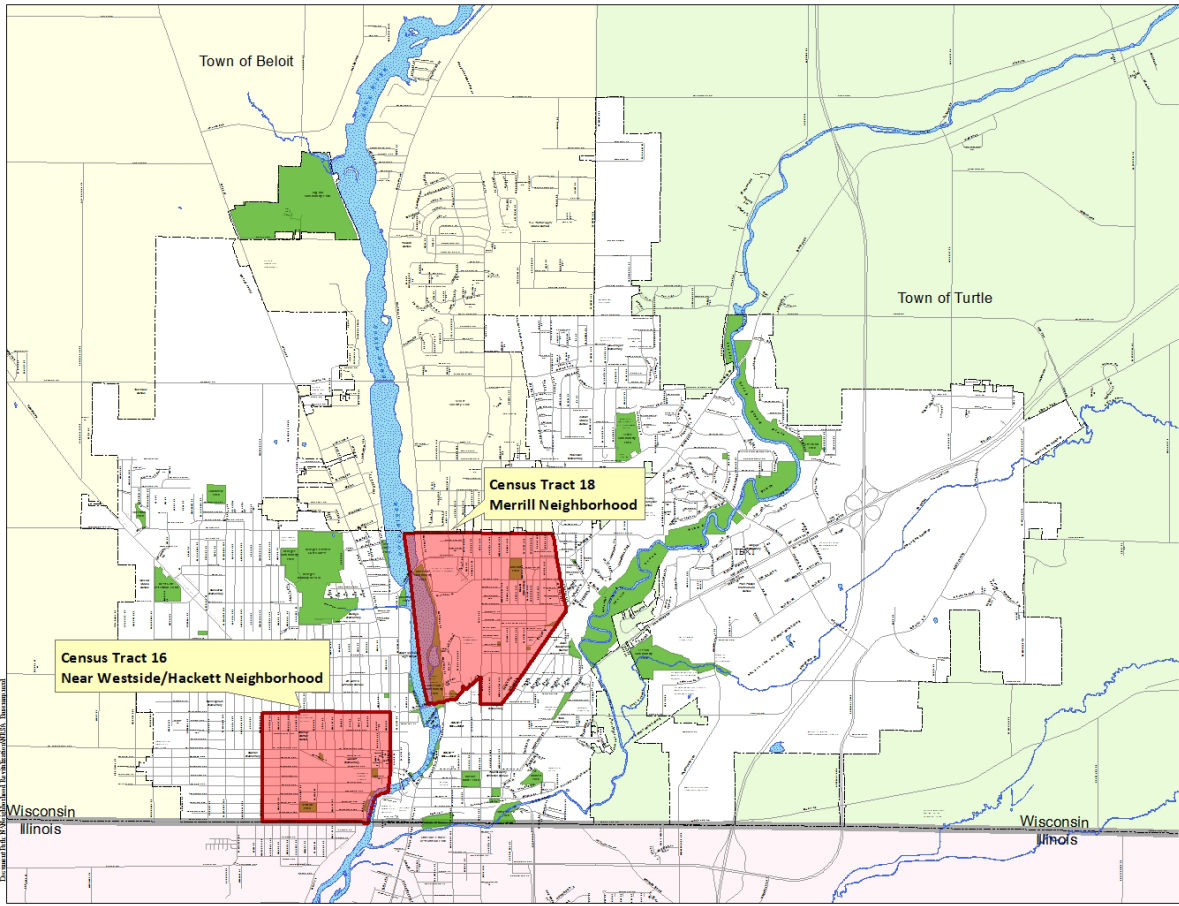
Staff recommends approval of Resolution 2022-07

Fiscal Note/Budget Impact

All fiscal/budget impacts are noted in the report.


Attachments

NRSA map, Resolution, and HOME applications



Neighborhood Revitalization Strategy Areas (NRSAs)

Map 1 : Location Map

 Neighborhood Strategy Areas



0 0.25 0.5 1 Miles

Map Created: April 2016
Data Source: City of Beloit

COMMUNITY DEVELOPMENT AUTHORITY

RESOLUTION 2022-07
RECOMMENDING AWARD OF HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
FUNDS FOR THE 2022-23 PROGRAM YEAR

WHEREAS, on November 1, 2021, the City Council of Beloit approved the 2022 HOME budget which included \$100,000 for the City's Housing Rehab Program for owner-occupied rehabilitation projects citywide, \$160,000 to Wisconsin Partnership for Housing Development (WPHD) for 2 new construction projects in the Hackett and Merrill Neighborhood Revitalization Strategy Areas (NRSAs), and the remaining funds to be used for new construction and/or acquisition-rehab projects in the NRSA neighborhoods, and

WHEREAS, the City of Beloit solicited HOME applications from eligible non-profit entities, and

WHEREAS, the City of Beloit received two applications, one each from Community Action, Inc. (CAI) and WPHD for acquisition/rehab and new construction projects, and

WHEREAS, the applications presented comply with HOME requirements and the resolution approved by City Council on November 1, 2021, and

WHEREAS, the recommended project is consistent with the City's Consolidated Plan and the HOME plan submitted as part of the HOME Consortium plan approved by the Department of Housing and Urban Development.

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends that the City award HOME funds to CAI for one new construction project and to WPHD for an acquisition-rehab project and two new construction projects in the NRSA neighborhoods as described in their applications.

Adopted this 22nd day of June, 2022.

Philip Gorman, Chairperson

ATTEST:

Julie Christensen, Executive Director

CITY OF BELOIT

Application for HOME Project for Fiscal Year 2022

1. APPLICATION COVER SHEET

Project Title: Community Action Inc. Beloit FreshStart Youthbuild – New Construction

Project Applicant Contact Information: Marc Perry, Executive Director

mperry@community-action.org 608-313-1338

Legal Name of Applicant/Organization: Community Action Inc. of Rock and Walworth Counties

Applicant is: Unit of Local Government Municipal Corporation
 Religious Organization Educational Institution Economic Development Corporation
 Private, Non-Profit Organization EIN# 39-1052077
 Other (explain) _____

UEI # TKJCKNKAK2P7

Primary Contact Name: Laura Laux

Title: Deputy Director

Mailing Address: 20 Eclipse Center, Beloit, WI 53511

Phone: 608-755-2462 E-mail: llaux@community-action.org

Address of Project: 1312 Nelson Ave Beloit, WI 53511

Has your agency previously received HOME funding? Yes/No

Amount of Request \$140,000

CERTIFICATION and AUTHORIZED SIGNATURE: To the best of my knowledge and belief, the information contained in this application, and in the additional required documentation submitted with this application, is true and correct. The submission of this application has been duly authorized by the governing body of the Applicant. The Applicant agrees that if the project is allocated funding, it will comply with all federal, state and local statutes, regulations, policies and requirements applicable to CDBG/HOME funding.

Marc Perry
Signature of Authorized Applicant Representative

5/10/22
Date

Marc Perry – Executive Director

Name and Title of Authorized Applicant Representative (Please Print or Type)

2022 HOME APPLICATION

A. THRESHOLD AND ELIGIBILITY

Answer each question fully but concisely.

If applying for HOME funds, what category does your project fit into?

Please describe what process is used to select your program participants. How long has your organization provided this type of service.

Homebuyer Activities

- a. Construction of 1235 Dewey Avenue (in NRSA area)
- b. Rehabilitation of 737 Bluff Street (in NRSA area)
- c. New Construction only
- d. **New Construction and Direct Homebuyer Assistance**
- e. Acquisition, Rehab, Resale only
- f. Acquisition, Rehab, Resale and Direct Homebuyer Assistance

B. PROJECT DESCRIPTION & SOUNDNESS

1. Project Description: Please describe the project for which you are requesting funding.

Community Action Inc. (CAI) is requesting HOME funds from the City of Beloit for the new construction of one, 2-bedroom, single-family home, utilizing a vacant lot owned by CAI at 1312 Nelson Ave. This project proposal will serve as the project site for the 2022-2023 Beloit FreshStart Program. City of Beloit and Rock County HOME Consortium funds have been used to support the FreshStart Program for the past 15+ years.

While this project is smaller in size, 2-bedroom rather than 3, it is our intention to complete the project within one program year rather than over the course of two program years as we have traditionally done in the past.

Community Action recognizes that the availability of affordable housing is in short supply. We will continue to do what we can to support the need for affordable housing however with this project we will take our response one step further and create an affordable housing opportunity who also needs accessibility. This project will provide a homeownership opportunity to someone needing both affordable and accessible housing.

2. What are the specific output goals for the proposed project?

Households Served. Indicate the number of unduplicated households and persons to be assisted in total and the number to be assisted with HOME funds requested. Unduplicated means that each household and person served by the project is counted only once during the program year.

	PY2022	PY2023
Project Outputs	Households	Households
1. Total assisted with HOME funds	0	1 (1-3 individuals)

3. HUD requires recipients of federal funding to access outcomes for the program. All approved applicants are required to comply with the Performance Measurement System. Please complete the following:

A. State the outcome. Outcomes are the benefits or impacts that result from the services provided. Outcomes measure a change in knowledge, attitude, skills, behavior, conditions or status in the persons served.

Project Outcome is to (1) complete the new construction of a 2-bedroom, single-family home and (2) sell to an income eligible homeowner. Community Action Inc. believes in providing access and opportunity to assist individuals and families in achieving economic self-reliance. Having a safe, affordable home is critical for anyone to be successful in achieving their personal and professional goals.

B. Indicate the anticipated percentage and number out of total families/households served who will achieve the outcome each year.

Service Number this project will provide one (1) household or 1-3 individuals the opportunity to purchase a single-family home within the contract period of performance. Our anticipated timeline is August 2022 with a completion of June 2023.

C. List the indicators that will be used to show that the persons served achieved the outcome.

Successful Outcome Once completed this project will be sold to an income eligible homeowner. Eligibility is determined and outlined by HOME funding requirements, household county median income, and household size at the time of application and offer to purchase. Income eligible applicant completes first time homebuyer class, meets independent lending requirements for a mortgage, intends to reside in the home, submits an accepted offer to purchase and goes to closing.

D. State the basis for selecting the outcome and how it demonstrates achievement of the overall goals of the project.

Basis for Outcomes on the surface this request provides funds to complete a newly constructed single-family home to an income eligible, low-income family. This alone is a success and meets the goal. BUT this project does more! It affords an opportunity for up to 42 Beloit FreshStart students to experience; construction trades, teamwork, accountability, dedication, commitment, follow through, and accomplishment in providing safe, affordable housing to someone in their own community. This project, once complete, is a beacon for every student who pounded a nail to build the home.

Community Action believes that projects such as this one, in partnership with the Beloit FreshStart program are establishing and achieving goals before, during and after the construction is complete.

E. Indicate how you are going to measure the outcome include the data collection tools, the measurement timeline, and who will be responsible for monitoring progress and compiling the information required for reporting.

The tool of measurement will be the ability for Community Action Inc. to promote the project to those most likely to income qualify and want to become a homebuyer. Community Action will work with a local realtor to market the home, local lenders to facilitate understanding of eligibility requirements and NeighborWorks Blackhawk Region for first time homebuyer education and homebuyer assistance programs if available.

Final sale and closing of the home will be the final indicator of the goal being achieved.

4. What experience do you have in serving the target population and in providing the type of service in the proposed project?

Describe past experience and performance achieved by this project or similar project; include any barriers encountered and how those barriers were addressed, as well as whether project goals were achieved.

Experience Community Action Inc., and the Beloit FreshStart Program have been fortunate to have ongoing support from the City of Beloit and the Rock County HOME Consortium since 2006 for FreshStart Program construction and rehab funds. While all construction projects come with unique challenges Community Action and the Beloit FreshStart Program is nearing completion of its 13th housing project. This request for funding will be the programs 14th project to date.

C. ORGANIZATIONAL CAPACITY

- **What is your organization's experience in managing publicly funded projects?**
 - A. Describe any specific experience your organization has in the administration of federal, state, and local government funds. If your organization does not have experience as an organization, then the relevant experience of board members or staff may be used.

Community Action's budget is comprised of a variety of federal, state, and local government contracts, program income, donations, foundations and fundraising. With extensive grant management experience, we are often requested to be the fiscal agent for other local organizations. Community Action works closely with area providers to identify community needs, evaluate the effective delivery of program services, and obtain resources.

- B. Describe your organization's fiscal management including financial reporting, record keeping and accounting systems.

Community Action, Inc. of Rock and Walworth Counties (CAI) maintains a uniform double-entry, full accounting system and financial management information system in accordance with Generally Accepted Accounting Principles. A chart of accounts is maintained to ensure proper segregation of funds and to support accurate accounts of revenue and expenses for billing purposes. The accounting principles of CAI are consistent with all applicable laws and regulations as required by funding sources, grants, contracts, and to maintain not-for-profit status.

CAI is required to follow various guidelines for allocating costs benefitting more than one program or grant. For this purpose, a Cost Allocation Plan is developed outlining the various methods of cost allocating expenses. A cost allocation basis is adopted each year that satisfies the requirements of all grants for that year. The cost allocation basis is modified any time a new program is started or at the end or beginning of any fiscal year. Due to the frequent modifications to the cost allocation basis, it is maintained outside of the accounting procedures manual.

An internal control system assures that there is sufficient segregation of duties to allow checks and balances within the Finance Department. An additional key aspect of internal control is that the Director of Finance reviews the transactions of the other employees & is responsible for

communicating any problems to the Executive Director and/or the Finance Committee. An inventory of all property and equipment with a value or cost of \$1,000 or more is maintained. The inventory document contains sufficient information for insurance and grant requirements.

- C. Describe whether your organization has a written personnel policy manual that includes procedures for personnel and financial management, a process for grievance, and a plan for affirmative action.

CAI maintains a full personnel policy manual that includes procedures for personnel and financial management, grievance, and affirmative action.

- D. If you have current HOME projects/contracts, are they progressing timely and in accordance with the project accomplishments and schedule? If not, explain why.

Community Action Inc. Beloit FreshStart program is in the completion stage of a similar project at 1256 Dewey Avenue, Beloit. Due to circumstances outside of our control beginning in early 2020 project timeline did not progress as planned but has leveled out. The 1256 Dewey St. project is anticipated to be complete and listed on the market in early July and sold to an income eligible homeowner before the end of 2022.

- **List funders and describe type and frequency of monitoring, as well as any findings, and the resolution of those findings.**

CAI is routinely monitored by various funding sources to test and ensure compliance with individual funding requirements. All monitoring events are tracked and documented for the Board of Directors and presented at each board of directors meeting.

- **Department of Housing and Urban Development** – HUD requires monthly reporting for CoC funded programs and ongoing HMIS data entry. In addition, the Balance of State CoC and HUD Regional Office monitor all HUD funded programs on a periodic basis.
- **United Way Blackhawk Region** – UWBR does not perform an official monitoring but does require annual reporting of fiscal expenditures of funding dollars.
- **Community Services Block Grant (CSBG)** – CSBG monitors Community Action, Inc. on an annual basis (audit-type monitoring where the testing is more of sampling of various CAI

programs). No findings were given in the last year's annual auditing/sampling of CSBG monitoring.

- **Community Development Block Grant – City of Beloit** – The City of Beloit, throughout the program year, works closely with grantees, such as Community Action, Inc., to monitor their fiscal and programmatic progress and compliance with federal regulations.
- In addition, Community Action, Inc. of Rock & Walworth Counties undergoes an annual single audit as required under OMB Circular A-133. There were no findings in the most recent auditing cycle.
 - **What are the qualifications of the staff members involved in the project?**
Describe the qualifications (e.g., education, training, experience) of the specific staff members who will manage the project and provide services.

Laura Laux has served Community Action in a variety of roles for the last 16 years. She has experience in providing direct service to those experiencing homelessness and foreclosure as well as administrative experience in managing funding contracts. In 2022 she transitioned into the Deputy Director position and will continue to administer and oversee compliance of HOME related projects just as she has for the past six years.

Josh Kirkpatrick joined the FreshStart Program team in September of 2021 as the construction trainer. In 2022, as the construction manager, Josh will oversee the day-to-day planning, coordination, and management of this project to ensure all phases of construction meet required and necessary compliance standards and inspections. In 2022, the FreshStart Program will add an additional construction trainer to the program to assist the construction manager in the day-to-day phases of the project and to work with students on the training site. Elena Henry, Fresh Start Program Manager oversees the day-to-day operation of programming and will work with Laura and Josh to manage and monitor the progress of this project.

- **How will your organization assure that project services are provided in a culturally competent and linguistically accessible manner?**
Explain your agency's commitment to and ability to provide services that are culturally competent and linguistically accessible. Include a description of:
 - A. How the project's service design and delivery provide for the cultural and linguistic needs of project clients;
 - B. The cultural backgrounds and experiences of board members and staff; and
 - C. The training and policy guidance provided to board members and staff regarding cultural competence and language barriers.

CAI prides itself recruiting Board members and staff members through an “equity lens”. The communities we serve are racially, ethnically, and culturally diverse. It is part of our core values that all the populations that we serve are represented at all levels of our organization.

CAI Executive Director Marc Perry, one of a disturbingly small percentage of BIPOC nonprofit CEOs in our country, has more than 20 years’ experience providing cultural equity training and education throughout the U.S. for other nonprofit organizations, law enforcement, school districts, for-profit businesses, post-secondary institutions, and government entities at various levels. He routinely provides training and educational opportunities for staff, Board members and other volunteers. He also ensures that our planning and program implementation processes occur through an equity lens.

Community Action Inc. makes every effort to be mindful and aware of the diverse needs of its customers and potential customers. We want all services to be provided in a manner that meet the individual needs of our participants so that they have a positive and beneficial experience. Our website and agency materials can and/or will be translated to the language needed and contracts with Language Line to provide more comprehensive verbal translation services when needed/requested.

Community Action Inc. adheres to the following Diversity and Inclusion Creed:

“We recognize that we are part of a broader, diverse community and that this impacts our responsibility to our participants. We believe that culturally diverse teams yield more creative, synergistic and effective outcomes. We believe that attracting, developing and retaining a base of employees that reflects the diversity of our customers is essential to our success.

We embrace the opportunities that exist when we strive for inclusiveness. We are also willing to accept and address the conflict that arises as a normal part of existence in a diverse environment in order to work towards acknowledging, addressing and confronting our differences positively. We recognize that the development and maintenance of a multicultural organization is a journey not a final destination, so we are prepared to learn and grow as issues emerge.

A core component of the CAI onboarding and new hire orientation is a half-day diversity training that includes education and expectations of the agency’s core values and Diversity and Inclusion

Creed. CAI also encourages and provides ongoing education and training opportunities for staff to promote their own development and self-exploration of diversity and inclusion. All new Community Action Board members participate in an orientation process, which includes education and expectations regarding our Diversity and Inclusion Creed as well as our organizations core values. Training and educational opportunities are also offered to board members so that they too have opportunities for growth and development.

- **How does your organization use collaboration with other local community organizations to support the proposed project?**

- A. List the committees, groups, or meetings your organization participates in. For recurring meetings, the expectation is that you list organizations where your agency is present at 75% or more of meetings.

CAI staff participate in many local and statewide efforts to not only promote Community Action programming but to remain engaged and aware of the many other programs and services that may be available to CAI participants. Specifically relating to housing, CAI is engaged with the Rock and Walworth County Homeless Intervention Task Force, the Rock/Walworth Continuum of Care, coordinates first time homebuyer education and down payment assistance with NeighborWorks Blackhawk Region and serves on the Board of ACTS Housing. These relationships directly support the ongoing work and support the efforts requested in this proposal.

- B. Describe how the collaborations listed help to develop support for the proposed project (such as enhanced access to services needed by project clients, a shared scarce resource, or improved public policy).

Collaborating with our community partners ensures that our participants have access to a wide variety of services but ensures those services are not duplicated. Working in conjunction with NeighborWorks Blackhawk Region and ACTS Housing provides potential buyers of this project to have access to homebuyer education opportunities and financial assistance programs not offered by Community Action.

D. FINANCIAL FEASIBILITY

1. Provide a copy of the latest Budget Summary for your organization. (ATTACHED TO END)

A. Detail by line item the applicant’s proposed project budget separating requested HOME funding from additional agency funding dedicated to the project.

<u>Use of Funds</u>		<u>Budget and Source/s of Funding</u>		<u>Source of Funds</u>	
Acquisition	\$0			Rock County Consortium HOME Funds	\$
Construction	\$250,000			City of Beloit HOME Funds	\$140,000
Contingency	\$30,000			Community Action	\$119,000
Developer Fee	\$14,000			In Kind Match (25% of HOME)	\$35,000
Total Cost	\$294,000			Total	\$294,000

B. Explain in narrative form how HOME funds will be used as shown in the budget summary and budget worksheets (e.g. specific positions, type of communication costs, type of supplies, description of equipment items in support of direct services). If your program generates program fees or program income, explain how these dollars are generated (ex. late fees, counseling fees, etc.). For each position for which you are requesting full or partial HOME funding, attach a current job description that includes a list of the duties and minimum qualifications for filling the position.

The requested HOME funds will be used solely for the purchase of construction materials and contracted services. This project will provide Beloit FreshStart YouthBuild students hands on construction and homebuilding experience while working under the direction and supervision of the program construction manager, construction trainer and certified professional contractors. Example of materials and services that will be purchased and procured for this project include lumber, drywall, paint, carpet, appliances, cabinets, fixtures, excavating, plumbing, and electrical.

2. If funded, will the proposed project leverage additional resources?

List the source and amount of funds to be leveraged with HOME funding for this project on the Budget Summary for each year of funding requested. Identify which of those funds have been secured, applied for, or are anticipated to be applied for in the future. Match is required for HOME funds. Therefore, please indicate the source and amount for any eligible match that you will contribute to the project. Priority will be given to projects which require match.

This project will leverage additional in-kind and financial support from the Department of Labor

(DOL), Americorps YouthBuild, and the school district of Beloit. DOL is the primary funder for the Community Action FreshStart program, but additional resources are provided by Americorps YouthBuild and the School District of Beloit. Fresh Start youth will provide most of the labor for the building project. This request is for construction materials and contracted services only and does not support other program related expenses such as staffing, certifications, or student incentives.

3. If the proposed project is funded at a level lower than requested, at what amount of funding can the sponsoring agency still deliver meaningful service?

Due to the limited availability of resources it is often necessary to fund proposed projects at levels below the levels requested. Please describe a reduced level of funding at which effective service can be delivered and what reductions in your budget can be made.

Should this request not be funded at the level requested Community Action will identify other resources to close the funding gap or reconsider the scope of the project. The project budget can and will be evaluated on an ongoing basis however it may not be possible to reduce hard construction costs and services. The current and future economic climate will determine the cost of construction materials and services. The cost of fuel will also have an impact on all related components of home construction and impact this budget.

4. Financial Planning for Project Sustainability.

Describe efforts by the agency to develop:

A. alternative future sources of funding to support the proposed project, and *Community Action is always seeking new sources of revenue to support its programs, including housing development. Should HOME funds not be made available with this request CAI will seek to identify financial resources however this will be challenging as there are very few options for this project type.*

B. a financial contingency plan in preparation for possible funding reductions.

Should this project not be funded at the level requested, CAI will consider other funding options and their availability. Additional resources may include HOME funds through the Rock County HOME Consortium, funds have been used in conjunction with City of Beloit funds in the past.

5. Financial Management Capability:

Provide a narrative of your agency's financial management capacity and include

financial audits; describe type, frequency, findings, and resolution to findings.

Community Action is supported by a financial management staff consisting of a Finance Director, three fiscal managers, and one administrative assistant. Each fiscal manager is assigned financial oversight of specific agency programs. All fiscal managers are knowledgeable about the needs and requirements of agency programs and specific funding source requirements.

Community Action undergoes an annual single audit as required under OMB Circular A-133.

There were no findings in the most recent auditing cycle.

E. CONFLICT OF INTEREST

1. Please indicate if any of your agency's staff and/or board/committee members has served on the Beloit Community Development Authority and/or Beloit City Council. Please also indicate if any of your agency's staff and/or board/committee members has served in the last year on the Beloit Community Development Authority and/or Beloit City Council.

If yes, please list their information below.

Name	Title or Position

**APRIL 2022 BUDGET SUMMARY
COMMUNITY ACTION, INC.**

Program	Total Budget	Actual Expenses To Date	Budgeted Indirect	% of Total Expense	Actual Indirect To Date	CSBG Projected	CSBG Actual	Fundraising		Net Assets	
								Fundraising Projected	Fundraising Actual	Balance 2021	Budgeted Use in 2022
Administration	853,000	267,110									
CSBG (specific exp)	26,175	18,895	3,000	11.5%	2,262	26,175	18,895	-	-	-	-
Corporate	265,165	104,474	27,715	10.5%	11,694	-	-	144,552	12,889	-	-
Permanent Supportive Housing	260,638	89,318	15,091	5.8%	6,115	19,490	12,091	-	-	-	-
Supportive Service Only - Domestic Violence	40,222	4,110	4,627	11.5%	480	8,045	675	-	-	-	-
Supportive Service Only	7,375	13,353	849	11.5%	1,558	1,475	3,176	-	-	-	-
TEFAP	91,249	28,445	10,475	11.5%	3,394	30,425	6,073	-	-	-	-
CK-Janesville	1,252,116	431,795	144,482	11.5%	51,964	47,166	10,000	-	-	-	-
CK-Pathways	45,870	16,792	5,277	11.5%	1,792	7,170	1,228	-	-	-	-
CK-Beloit / HS	124,157	43,118	14,284	11.5%	4,299	19,457	-	-	-	-	-
CSBG CARES ACT	226,332	25,815	26,038	11.5%	3,031	-	-	-	-	-	-
Prep	255,475	56,913	30,128	11.8%	6,193	32,584	-	-	-	-	-
Merrill After School & Senior Programs	93,852	27,784	10,798	11.5%	3,672	19,352	4,551	-	-	-	-
Beyond the Classroom	473,234	100,497	49,266	10.4%	9,602	-	-	-	-	-	-
Fatherhood	175,000	32,451	17,900	10.2%	3,427	-	-	120,000	475	20,000	20,000
Transitional Jobs	170,000	29,195	9,975	5.9%	3,464	4,680	-	-	-	-	-
Rapid Re-Housing	601,631	168,135	31,992	5.3%	10,750	67,826	16,149	-	-	-	-
ESG Cares	485,670	265,007	33,670	6.9%	31,818	7,850	1,821	-	-	-	-
WERA	374,527	145,709	42,637	11.4%	17,134	5,760	-	-	-	-	-
Homeowners Assistance	200,000	14,529	25,133	12.6%	1,716	-	-	-	-	-	-
Twin Oaks Shelter/SSSG/ETH	374,722	69,549	41,900	11.2%	13,143	57,177	-	130,448	50,032	50,030	-
NRSA - CDBG	79,569	40,024	9,154	11.5%	4,782	29,569	13,325	-	-	-	-
Driver's Licensing Program	26,600	5,204	3,050	11.5%	623	-	-	-	-	74,543	26,600
Neighborhood Clean-Up	9,040	-	1,040	11.5%	-	1,040	-	-	-	-	-
AWARE	146,850	32,014	16,875	11.5%	3,843	-	-	85,000	10,676	110,382	34,850
Beloit Merrill Initiative (Gardens)	9,100	2,573	1,047	11.5%	308	8,000	2,573	-	-	-	-
Housing Development	87,300	40,934	9,300	10.7%	4,363	-	-	-	-	87,300	87,300
Rental Hsg	56,330	12,317	6,375	11.3%	1,404	-	-	-	-	-	-
Fresh Start - 6 month budget	261,398	168,772	19,454	7.4%	13,785	-	-	-	4,524	-	-
Weatherization	1,892,141	474,711	217,680	11.5%	47,471	31,629	-	-	-	-	-
Emergency Furnace	334,602	158,980	38,494	11.5%	17,519	8,883	-	-	-	-	-
CAI Training	23,316	2,342	2,940	12.6%	280	-	-	-	-	-	-
Total	8,469,656	2,623,754	870,646		281,886	433,753	90,557	480,000	78,596	342,255	168,750
Percent of Total Budget	100.0%			10.3%							
								\$450,573 Total CSBG 2022 Available \$90,557 Total Used YTD <u>\$360,017</u> Balance Available			

CITY OF БЕЛОIT

Application for HOME Project for Fiscal Year 2022

1. APPLICATION COVER SHEET

Project Title: 2022 Beloit Affordable Housing Development

Project Applicant Contact Information

Todd Mandel, Executive Director

608-258-5560 x34, toddmandel@wphd.org

Legal Name of Applicant/Organization: Wisconsin Partnership for Housing Development

Applicant is: Unit of Local Government Municipal Corporation

Religious Organization Educational Institution Economic Development Corporation

Private, Non-Profit Organization EIN# 39-1508503

Other (explain) _____

UEI #**RR7NWXCYH5C9**

Primary Contact Name: Todd Mandel Title: Executive Director

Mailing Address: 821 E. Washington Avenue, Suite 200W, Madison, WI 53703

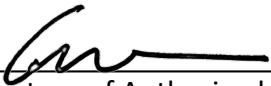
Phone: 608-258-5560x34 E-mail: toddmandel@wphd.org

Address of Project: Varied – all projects will be located within the NRSA _____

Has your agency previously received HOME funding? Yes No

Amount of Request \$716,000

CERTIFICATION and AUTHORIZED SIGNATURE: To the best of my knowledge and belief, the information contained in this application, and in the additional required documentation submitted with this application, is true and correct. The submission of this application has been duly authorized by the governing body of the Applicant. The Applicant agrees that if the project is allocated funding, it will comply with all federal, state and local statutes, regulations, policies and requirements applicable to CDBG/HOME funding.



Signature of Authorized Applicant Representative

6/9/2022

Date

Todd Mandel, Executive Director
Name and Title of Authorized Applicant Representative (Please Print or Type)

2022 HOME APPLICATION

A. THRESHOLD AND ELIGIBILITY

Answer each question fully but concisely.

If applying for HOME funds, what category does your project fit into?

Please describe what process is used to select your program participants. How long has your organization provided this type of service.

Homebuyer Activities

- a. Construction of 1235 Dewey Avenue (in NRSA area)
- b. Rehabilitation of 737 Bluff Street (in NRSA area)
- c. New Construction only
- d. New Construction and Direct Homebuyer Assistance
- e. Acquisition, Rehab, Resale only
- f. Acquisition, Rehab, Resale and Direct Homebuyer Assistance

B. PROJECT DESCRIPTION & SOUNDNESS

1. Project Description: Please describe the project for which you are requesting funding.

2. What are the specific output goals for the proposed project?

Households Served. Indicate the number of unduplicated households and persons to be assisted in total and the number to be assisted with HOME funds requested. Unduplicated means that each household and person served by the project is counted only once during the program year.

	PY2022	PY2023
Project Outputs	Households	Households
1. Total assisted with HOME funds	0	4

3. HUD requires recipients of federal funding to access outcomes for the program. All approved applicants are required to comply with the Performance Measurement System.

Please complete the following:

- A. State the outcome. Outcomes are the benefits or impacts that result from the services provided. Outcomes measure a change in knowledge, attitude, skills, behavior, conditions or status in the persons served.
- B. Indicate the anticipated percentage and number out of total families/households served who will achieve the outcome each year.
- C. List the indicators that will be used to show that the persons served achieved the outcome.
- D. State the basis for selecting the outcome and how it demonstrates achievement of the overall goals of the project.

- E. Indicate how you are going to measure the outcome include the data collection tools, the measurement timeline, and who will be responsible for monitoring progress and compiling the information required for reporting.

Participants in this program will become homeowners. 100% of participants will meet the condition. The condition will be indicated through fee simple title held by the participant. This condition was selected as the primary goal of the program is to create homeownership opportunities for low-income households.

4. What experience do you have in serving the target population and in providing the type of service in the proposed project?

Describe past experience and performance achieved by this project or similar project; include any barriers encountered and how those barriers were addressed, as well as whether project goals were achieved.

WPHD has been developing homeownership opportunities for low-income households for more than 20 years. Over that time, we have developed more than 40 homeownership projects. Typical barriers involve locating suitable properties, contracting issues, design challenges, and costs. We have solved these challenges by developing partnerships and relationships as well as creating efficient processes.

C. ORGANIZATIONAL CAPACITY

1. What is your organization’s experience in managing publicly funded projects?

- A. Describe any specific experience your organization has in the administration of federal, state, and local government funds. If your organization does not have experience as an organization, then the relevant experience of board members or staff may be used.
- B. Describe your organization’s fiscal management including financial reporting, record keeping and accounting systems.
- C. Describe whether your organization has a written personnel policy manual that includes procedures for personnel and financial management, a process for grievance, and a plan for affirmative action.
- D. If you have current HOME projects/contracts, are they progressing timely and in accordance with the project accomplishments and schedule? If not, explain why.

WPHD has more than 20 years of experience in managing and utilizing federal funds, and specifically HOME funds, in the production of affordable housing. Our agency utilizes a professional accounting service with experience in non-profit programs and operations. We generate monthly financial statements that are reviewed by management and the board, and we have an annual audit. WPHD maintains a written personnel policy manual as well as a financial procedures manual. Our agency has grievance and whistleblower policies as well as a written affirmative action plan.

Our agency currently has open HOME projects in Beloit and Janesville. Our Beloit projects have been sold and are awaiting closeout. We will be initiating

additional projects shortly. All projects are experiencing some delays at present due to supply chain challenges and financing delays related to COVID-19 and the knock-on effects of the pandemic.

2. List funders and describe type and frequency of monitoring, as well as any findings, and the resolution of those findings.

We have no findings from funders or auditors.

3. What are the qualifications of the staff members involved in the project?

Describe the qualifications (e.g., education, training, experience) of the specific staff members who will manage the project and provide services.

Todd Mandel serves as the Executive Director and has more than 20 years of non-profit and affordable housing development experience. He has developed single-family and multi-family projects utilizing HOME, CDBG, AHP, USDA, and other federal and state funds. He is a HUD-certified HOME Program Specialist and a trained HQS inspector. Todd holds a Bachelor of Science degree in Applied Business and a master's degree in Servant Leadership from Viterbo University.

Heather Boggs has worked for WPHD for over 12 years and holds certifications in Part 5 income calculations, homebuyer education, and foreclosure prevention. She manages client and project eligibility determination processes for multiple grants and grantees.

Tyler Goedtke serves as WPHD's Construction Manager and is the direct interface with contractors and suppliers. Tyler holds a bachelor's degree in construction management and has more than eight years of experience working in non-profit construction management.

4. How will your organization assure that project services are provided in a culturally competent and linguistically accessible manner?

Explain your agency's commitment to and ability to provide services that are culturally competent and linguistically accessible. Include a description of:

- A. How the project's service design and delivery provide for the cultural and linguistic needs of project clients;
- B. The cultural backgrounds and experiences of board members and staff; and
- C. The training and policy guidance provided to board members and staff regarding cultural competence and language barriers.

Developed properties are made available for purchase utilizing an affirmative marketing program whereby organizations and entities that represent or assist traditionally marginalized communities are given advance notice of property availability prior to the property being listed for sale. Buyers who need translation or language services are provided that assistance. WPHD staff and board members receive annual training on cultural competence as well as reports on language or other assistance requests.

5. How does your organization use collaboration with other local community organizations to support the proposed project?

- A. List the committees, groups, or meetings your organization participates in. For recurring meetings, the expectation is that you list organizations where your agency is present at 75% or more of meetings.
- B. Describe how the collaborations listed help to develop support for the proposed project (such as enhanced access to services needed by project clients, a shared scarce resource, or improved public policy).

WPHD collaborates with Neighborworks Blackhawk Region to provide downpayment assistance to homebuyers as well as ensure that buyers receive homebuyer education. Our agency also collaborates with Focus on Energy to provide free solar arrays to new construction homes.

D. FINANCIAL FEASIBILITY

1. Provide a copy of the latest Budget Summary for your organization.

- A. Detail by line item the applicant's proposed project budget separating requested HOME funding from additional agency funding dedicated to the project.
- B. Explain in narrative form how HOME funds will be used as shown in the budget summary and budget worksheets (e.g. specific positions, type of communication costs, type of supplies, description of equipment items in support of direct services). If your program generates program fees or program income, explain how these dollars are generated (ex. late fees, counseling fees, etc.). For each position for which you are requesting full or partial HOME funding, attach a current job description that includes a list of the duties and minimum qualifications for filling the position.

HOME funds will be used as development subsidy. These funds will be used for construction costs. Projects will utilize the recapture method of providing affordability via the downpayment partnership with NWBR.

2. If funded, will the proposed project leverage additional resources?

List the source and amount of funds to be leveraged with HOME funding for this project on the Budget Summary for each year of funding requested. Identify which of those funds have been secured, applied for, or are anticipated to be applied for in the future. Match is required for HOME funds. Therefore, please indicate the source and amount for any eligible match that you will contribute to the project. Priority will be given to projects which require match.

Each new construction property will receive approximately \$17,500 of Focus on Energy funding which will manifest in a 7kwh solar system installed on each new construction home. Additionally, for eligible buyers using an FHLBC member lender, buyer will receive \$6,000 in AHP downpayment assistance.

3. If the proposed project is funded at a level lower than requested, at what amount of funding can the sponsoring agency still deliver meaningful service?

Due to the limited availability of resources, it is often necessary to fund proposed projects at

levels below the levels requested. Please describe a reduced level of funding at which effective service can be delivered and what reductions in your budget can be made.

Proposed project budgets are set to be affordable to a buyer at 60% CMI. If funding were reduced the targeted sale income level would increase thus requiring less subsidy. However, increasing the target buyer income level also increases project risk as there are less individuals eligible to purchase the house.

4. Financial Planning for Project Sustainability.

Describe efforts by the agency to develop:

- A. alternative future sources of funding to support the proposed project, and
- B. a financial contingency plan in preparation for possible funding reductions.

Due to the intense capital demands of housing development, there aren't any truly viable alternatives to HOME funds. Private donations could potentially fill gaps, however it would reduce production to one unit every four to five years.

If funding were reduced, some adjustments could be made to income targeting or seeking additional downpayment assistance resources, however these would delay production due to the time required to develop/locate more resources.

5. Financial Management Capability:

Provide a narrative of your agency's financial management capacity and include financial audits; describe type, frequency, findings, and resolution to findings.

WPHD utilizes a full-service accounting firm to track income and expenditures as well as to create monthly financial reports. WPHD conducts an annual audit by a certified auditing firm. We have no findings in our latest audit report.

E. CONFLICT OF INTEREST

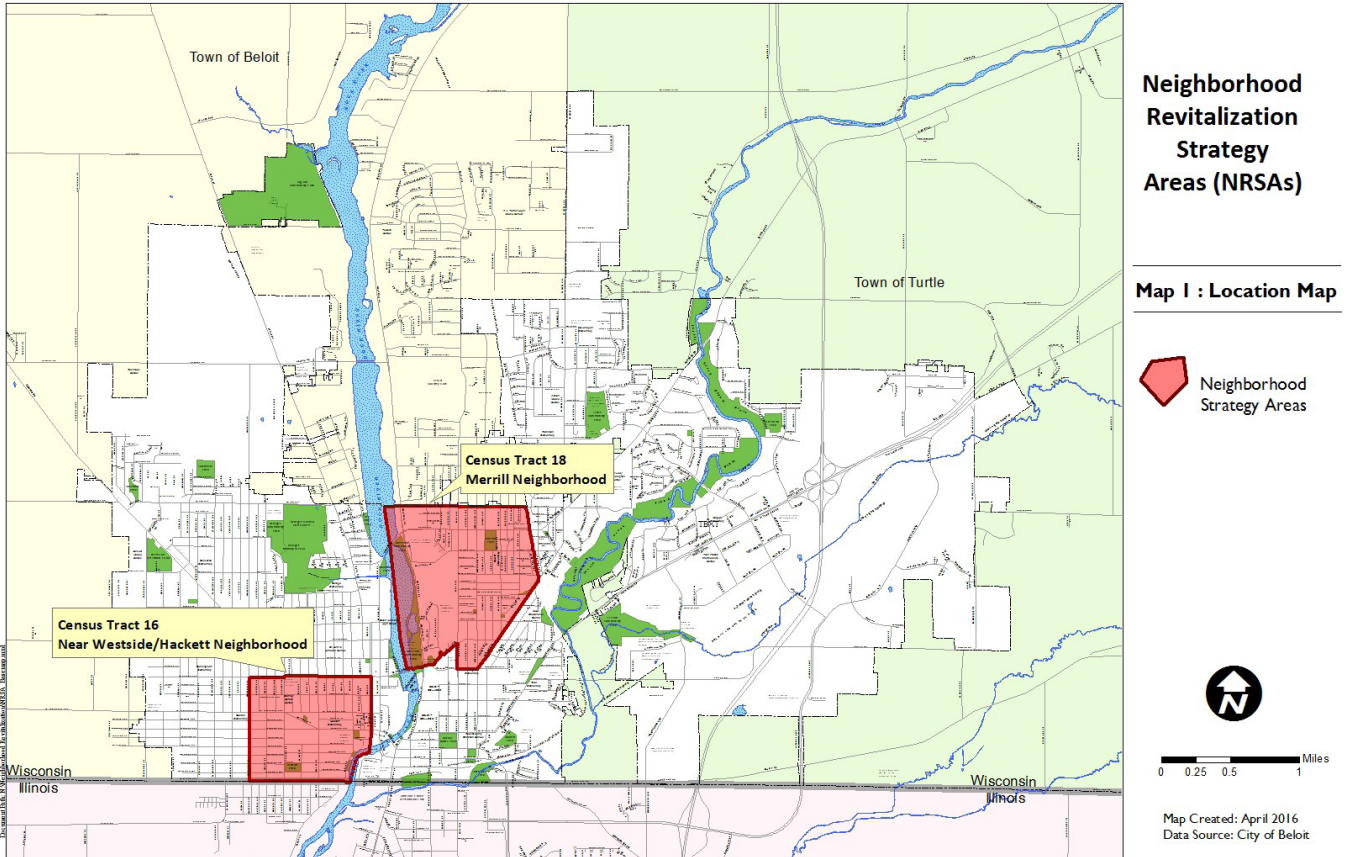
1. Please indicate if any of your agency's staff and/or board/committee members has served on the Beloit Community Development Authority and/or Beloit City Council. Please also indicate if any of your agency's staff and/or board/committee members has served in the last year on the Beloit Community Development Authority and/or Beloit City Council.

If yes, please list their information below.

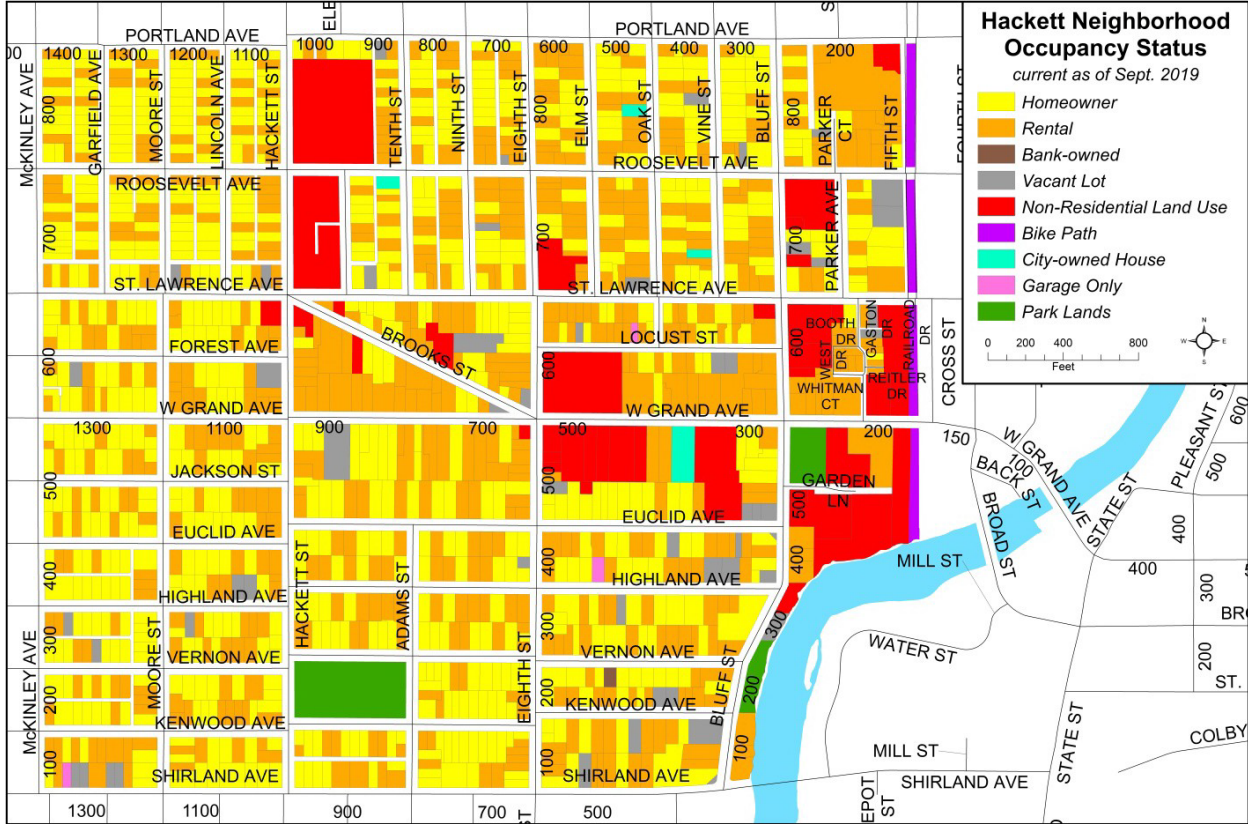
Name	Title or Position

Appendix A

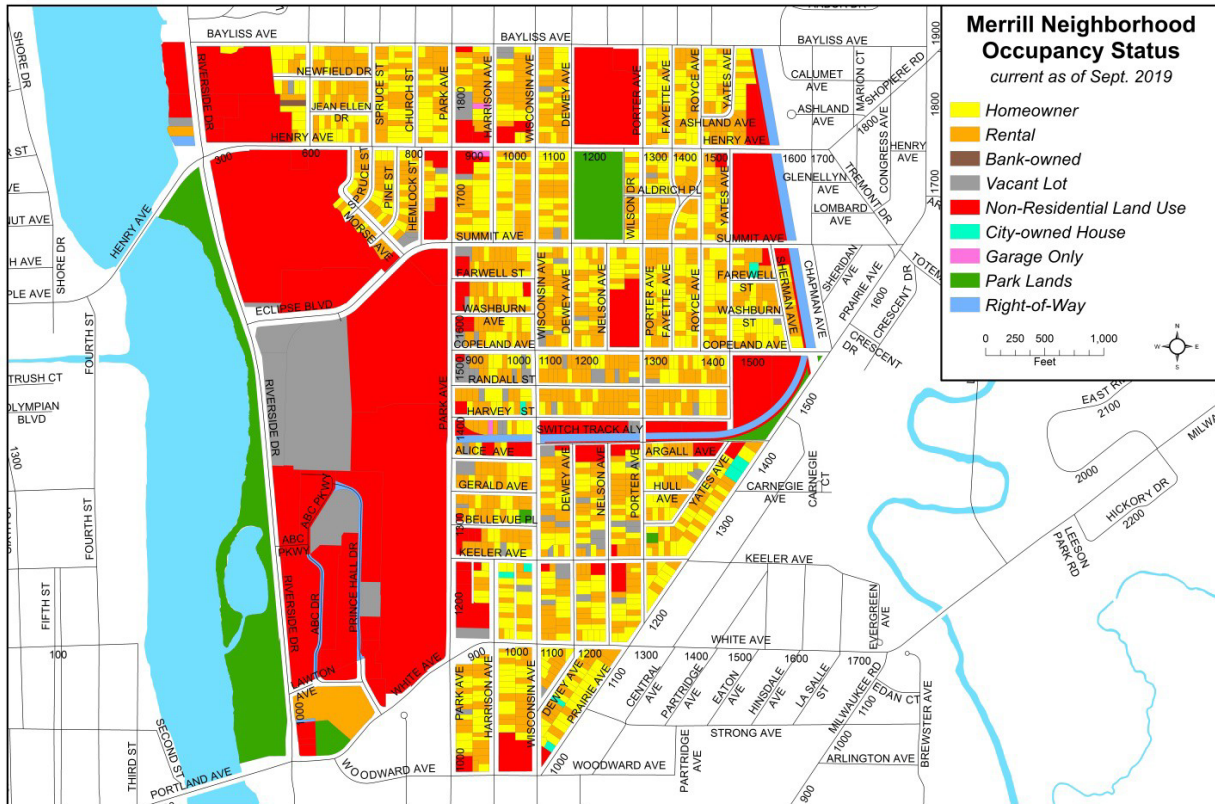
Map of Neighborhood Revitalization Strategy Areas (NRSAs)



NRSA Area Hackett Neighborhood



NRSA Area Merrill Neighborhood



WISCONSIN PARTNERSHIP FOR HOUSING DEVELOPMENT SOURCES AND USES OF FUNDS		Development period (months) 18				
737 Bluff Street, Beloit		Draw 1	Draw 2	Draw 3	Draw 4	Draw 5
BUDGET		DATE	DATE	DATE	DATE	DATE
Sources of Funds						
HOME/WRRP/Other Funds	\$ 200,000.00					
FCI Construction Loan	\$ 77,900.00	\$ -				
WPHD funds forwarded	\$ 52,505.50	\$ -				
TOTAL SOURCES	\$ 330,405.50	\$ -	\$ -	\$ -	\$ -	\$ -
Uses of Funds						
Acquisition (Hard Cost)						
Purchase Price	\$ -					
Closing Costs	\$ -					
Property Tax Pro-ration	\$ -					
<i>Subtotal</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Construction Hard Costs						
Construction Contract	\$ 225,000.00					
Change Orders	\$ -					
Appliances	\$ 2,900.00					
Contingency	\$ 50,000.00					
<i>Subtotal</i>	\$ 277,900.00	\$ -	\$ -	\$ -	\$ -	\$ -
Soft Costs						
Construction Loan Fees/Interest	\$ 3,505.50					
Insurance	\$ 2,500.00					
Maintenance (Lawn/Snow)	\$ 4,500.00					
Utilities	\$ 6,000.00					
Real Estate Taxes	\$ 4,500.00					
Architect	\$ -					
Appraisal post-rehab	\$ 400.00					
Lead and Environmental Assessments	\$ 2,000.00					
Other Soft Costs, Travel	\$ 10,000.00					
HQS Inspection pre-purchase	\$ -					
HQS Inspection post-purchase	\$ -					
Homebuyer Counseling	\$ 100.00					
Closing costs	\$ 3,000.00					
Developer Fee	\$ 16,000.00					
<i>Subtotal</i>	\$ 52,505.50	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL USES	\$ 330,405.50	\$ -	\$ -	\$ -	\$ -	\$ -
Net Available	\$ -					

Sales Analysis		Targeting Analysis		
TDC	\$ 330,405.50	Buyer mortgage	\$ 125,000.00	
LESS Buyer's funds	\$ 125,000.00	P&I	\$ 633.36	4.50%
LESS Buyer side DPA	\$ 15,000.00	Taxes	\$ 400.00	0.0032
Remaining balance	\$ 190,405.50	PMI	\$ 208.33	0.02
ADD Broker's fee	\$ 7,500.00	PITI	\$ 1,241.69	
Remaining balance	\$ 197,905.50	Req'd inc	\$ 49,667.60	
LESS HOME funds	\$ 200,000.00	Target CMI	61%	
LESS DPA source	\$ -			
LESS DPA source	\$ -			
Short / (Over) (Over is CHDO Proceeds)	\$ (2,094.50)			

WISCONSIN PARTNERSHIP FOR HOUSING DEVELOPMENT		
Beloit HOME 2022-2023 New Construction House Budget		
BUDGET		
Sources of Funds		
	1 home	3 homes
HOME/WRRP/Other Funds	\$ 172,000.00	\$ 516,000.00
CHDO Proceeds	\$ 10,000.00	\$ 30,000.00
FCI Construction Loan	\$ 92,400.00	\$ 277,200.00
Focus on Energy	\$ 17,000.00	\$ 51,000.00
WPHD funds forwarded	\$ 26,750.00	\$ 80,250.00
TOTAL SOURCES	\$ 318,150.00	\$ 954,450.00
Uses of Funds		
Acquisition (Hard Cost)		
Purchase Price	\$ -	\$ -
Closing Costs	\$ -	\$ -
Property Tax Pro-ration	\$ -	\$ -
<i>Subtotal</i>	\$ -	\$ -
Construction Hard Costs		
Construction Contract	\$ 282,000.00	\$ 846,000.00
Change Orders	\$ -	\$ -
Appliances	\$ 2,900.00	\$ 8,700.00
Contingency	\$ 5,000.00	\$ 15,000.00
<i>Subtotal</i>	\$ 289,900.00	\$ 869,700.00
Soft Costs		
Construction Loan Fees/Interest	\$ -	\$ -
Insurance	\$ 1,500.00	\$ 4,500.00
Maintenance (Lawn/Snow)	\$ 2,000.00	\$ 6,000.00
Utilities	\$ 750.00	\$ 2,250.00
Real Estate Taxes	\$ 1,500.00	\$ 4,500.00
Architect	\$ 1,500.00	\$ 4,500.00
Appraisal post-rehab	\$ 400.00	\$ 1,200.00

Lead and Environmental Assessments	\$ -	\$ -
Other Soft Costs, Travel	\$ 4,000.00	\$ 12,000.00
HQS Inspection pre-purchase	\$ -	\$ -
HQS Inspection post-purchase	\$ -	\$ -
Homebuyer Counseling	\$ 100.00	\$ 300.00
Closing costs	\$ 3,000.00	\$ 9,000.00
Developer Fee	\$ 13,500.00	\$ 40,500.00
<i>Subtotal</i>	\$ 28,250.00	\$ 84,750.00
TOTAL USES	\$ 318,150.00	\$ 954,450.00
Net Available	\$ -	

Sales Analysis

TDC	\$ 318,150.00
LESS Buyer's funds	\$ 147,000.00
LESS Buyer side DPA	\$ 15,000.00
Remaining balance	\$ 156,150.00
ADD Broker's fee	\$ 8,820.00
Remaining balance	\$ 164,970.00
LESS HOME funds	\$ 172,000.00
LESS DPA source	\$ -
LESS DPA source	\$ -
Short / (Over) (Over is CHDO Proceeds)	\$ (7,030.00)

Targeting Analysis

Buyer mortgage	\$ 147,000.00	
P&I	\$ 723.15	4.25%
Taxes	\$ 470.40	0.0032
PMI	\$ 245.00	0.02
PITI	\$ 1,438.55	
Req'd inc	\$ 57,542.07	
Target CMI		71%

Sales price
\$ 162,000.00