



CITY HALL • 100 STATE STREET • BELOIT, WI 53511

**MEETING NOTICE AND AGENDA
Community Development Authority
September 26, 2012 at 4:30 pm
Beloit City Hall, Fourth Floor
City Manager's Conference Room
100 State Street**

1. Call to Order and Roll Call
2. Approval of the Minutes of the Regular Meeting held on August 28, 2012 and the Special Meeting held on September 12, 2012
3. Citizen Participation
4. Housing Authority
 - a. Presentation of the August Activity Report (Pollard)
 - b. Presentation of the August Financial Report (Pollard)
 - c. Review and Consideration of Resolution 2012-38, Approval of the 2013 Beloit Housing Authority Public Housing, Section 8, and Administrative Budgets (Pollard)
 - d. Review and Consideration of Resolution 2012-39, Approval of the Beloit Housing Authority 2013 Annual Public Housing Authority Plan and the Five Year Plan (Pollard)
 - e. Review and Consideration of Resolution 2012-40, Awarding the Painting Contract for the BHA Administrative Building to Peters and Sons (Pollard)
 - f. Review and Consideration of Resolution 2012-45, Adopting the Project-Based Housing Choice Voucher Lease (Pollard)
5. Community Development
 - a. Review and Consideration of Resolution 2012-41, Recommending Approval of the 2013 Annual Action Plan (Downing)
 - b. Review and Consideration of Resolution 2012-42, Recommending Approval of the 2013 Community Development Block Grant Budget (Downing)
 - c. Review and Consideration of Resolution 2012-43, Recommending Approval of the 2013 HOME Investment Partnerships Program (HOME) Budget (Christensen)

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

- d. Review and Consideration of Resolution 2012-44, Awarding the Demolition Contract for 517 Liberty Avenue (Christensen)

6. Adjournment

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

Notice Mailed: September 21, 2012

Approved: Julie Christensen
Executive Director

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

Minutes
Beloit Community Development Authority
100 State Street, Beloit WI 53511
August 28, 2012
4:30 P.M.

The regular meeting of the City of Beloit Community Development Authority was held on Wednesday, August 28, in the Forum of Beloit City Hall, 100 State Street.

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

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

Present: Commissioners Jacobs, Johnson, Leavy, and Luebke

Absent: Commissioners Adama and Simpkins

Staff Present: Cathy Pollard, Julie Christensen, Scott Schneider, and Ann Purifoy

2. **Approval of Minutes:**

Motion was made by Commissioner Luebke and seconded by Commissioner Leavy to approve the Minutes of the meeting held on June 29, 2012. Motion carried unanimously.

3. **Citizen Participation:**

None

4. **Housing Authority:**

a. **Presentation of June and July Activity Reports and Financial Reports**

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

We are working with HUD to get all of our units correctly listed in PIC, our information center. Currently, we are preparing our 2013 budget, which will reflect our new developments and working to get Capital Funds allocated.

b. **Review and Consideration of Resolution 2012-36, Authorization to Write-Off Beloit Housing Authority Public Housing Tenants Accounts Receivable Second Quarter Vacated Residents**

Cathy Pollard presented the staff report and recommendation.

Commissioner Luebke moved and Commissioner Leavy seconded a motion to approve Resolution 2012-36. Motion carried unanimously.

5. **Community Development:**

- a. Review and Consideration of Resolution 2012-34, Approving Bids for the Demolition of 1123 Highland Avenue

Scott Schneider presented the staff report and recommendation.

Commissioner Luebke moved and Commissioner Jacobs seconded a motion to approve Resolution 2012-34. Motion carried unanimously.

- b. Review and Consideration of Resolution 2012-35, Recommending Amendments to the 2011 and 2012 HOME Budget

Julie Christensen presented the staff report and recommendation.

Commissioner Jacobs moved and Commissioner Leavy seconded a motion to approve Resolution 2012-35. Motion carried unanimously.

6. **Adjournment:**

Motion by Commissioner Leavy and second by Commissioner Luebke to adjourn.
Meeting was adjourned at 4:39 p.m.

Minutes

Beloit Community Development Authority

100 State Street, Beloit WI 53511

September 12, 2012

4:30 P.M.

The special meeting of the City of Beloit Community Development Authority was held on Wednesday, September 12, 2012, in the Forum of Beloit City Hall, 100 State Street.

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

Meeting was called to order by Chairperson Johnson at 4:30 p.m.

Present: Commissioners Adama, Jacobs, Johnson, Leavy, and Luebke

Absent: Commissioner Simpkins

Staff Present: Teri Downing and Julie Christensen

2. **Review and Consideration of Resolution 2012-37, Increasing the NSP3 Budget for 122 Hackett Street**

Scott Schneider, Project Manager, presented the staff report and recommendation. Motion was made by Commissioner Luebke and seconded by Commissioner Jacobs to approve the resolution as presented. Motion carried with a vote of 5-0.

3. **Presentation of 2013 CDBG Applications**

Marc Perry, Community Action, presented the application for the Fatherhood Initiative and Skills Enhancement programs. Commissioner Luebke stressed the importance of having a father or father figure in a child's life.

John Pfleiderer, Family Services of Southern Wisconsin and Northern Illinois, presented the applications for the Key: Transitional Living Program, the Beloit Domestic Violence Center: Emergency Housing program, Home Companion Registry for Senior Personal Care, and Homelessness Prevention and Rapid Rehousing Project. There were no questions from the Board.

Jeff Hoyt, Hands of Faith, presented the application for Emergency Shelter for Homeless Families. There were no questions from the Board.

Dina Knibbs, Neighborhood Housing Services of Beloit, presented the application for Promoting and Preserving Homeownership through Education and Counseling. There were no questions from the Board.

Teri Downing, City of Beloit Community and Housing Services Division, presented the applications for Code Enforcement/Inspection Program, Housing Rehab Revolving Loan Fund, and Fair Housing Activities. There were no questions from the Board.

Regina Dunkin and Dr. Elzy, Merrill Community Center, presented the application for Youth and Senior Programs. There were no questions from the Board.

Barbara Peterson, Stateline Literacy Council, presented the application for Hispanic Outreach for Comprehensive Literacy. Commissioner Johnson complimented them on their proposed changes. Commissioner Luebke said that he agreed with charging fees for the programs they provide.

Dave Zimdars, Voluntary Action Center, presented the application of Beloit Senior Chore Service. There were no questions from the Board.

Andrew Janke, Greater Beloit Economic Development Corporation, presented the application for the Commercial and Industrial Revolving Loan Fund. There were no questions from the Board.

4. **Adjournment**

Motion by Commissioner Jacobs and seconded by Commissioner Luebke to adjourn the meeting. Meeting was adjourned at 5:55 p.m.

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4a

TOPIC: August Activity Report

REQUESTED ACTION: Information only- No action required

PRESENTER: Cathy Pollard

STAFF REPORT:

Public Housing:

There were fourteen vacancies in public housing units in August and no upcoming vacancies in September of 2012. Public housing accounts receivable on occupied units totaled \$1,519.22 and vacated units totaled \$24,112.67 at the end of August, 2012 which brings the totaled outstanding public housing accounts receivable to \$25,631.89. Sixteen applicants were pulled from the public housing waiting list in August; fourteen applicants were briefed. Twenty public housing inspections and thirty annual and interim re-certifications were completed in August.

Section 8:

573 vouchers were housed by August 31, 2012 with 12 voucher holders either searching for units or waiting for passed inspections. Twelve portable vouchers were paid by BHA in August with another six families waiting to Port-Out. 89 Section 8 inspections were completed in August, and the Housing Specialists completed 99 annual or interim re-certifications in August. Twenty-eight applicants were notified; twenty-two were briefed.

ATTACHMENTS:

August Activity Report

**Beloit Community Development Authority
Activity Report to Board for September 2012**

August Activity Report

Public Housing

Tenants Accounts Receivable

Outstanding Receivables – Occupied Units 7/31/12	\$ 1996.54
Outstanding Receivables – Vacated Units 7/31/12	\$ 20,849.14
Outstanding Receivables – Occupied Units 8/31/12	\$ 1,519.22
Outstanding Receivables – Vacated Units 8/31/12	\$ 24,112.67
Total July 31, 2012 Outstanding Receivables:	\$ 22,890.68
Total August 31, 2012 Outstanding Receivables:	\$ 25,631.89
Increase of:	\$ 2,741.21

Vacancies – 08/31/12

<u>Total Public Housing Units</u>	131 Units
	99% Occupancy

14 Vacancies: 14 Elderly - 100% Occupancy (per Demo-Dispo)
 1 Family - 99% Occupancy

Vacancies:

Demo- Dispo Vacancies: All Parker Bluff four-plexes have been demolished. The new building has fifteen tenants leased and housed by August 31, 2012. Another twelve residents hold leases and will be moved in the week of September 10th, 2012. This leaves fourteen leases to be signed by September 30, 2012.

Public Housing Inspections

20 Inspections completed. There were 1 annual inspection; there were 16 move-in inspections. There were 3 move-out inspections. There were 0 housekeeping inspections, or preventative maintenance inspections.

Public Housing Activities

Annual Recerts:	16
Interim Recerts:	14
Notice to Vacate:	0
New Tenants:	2
Transfers:	15
Lease Terminations:	1
Possible Program Violations:	9
Evictions	0

Public Housing Briefings

Number Notified:	16
Number Briefed:	14

Section 8 Program

Total Section 8 Vouchers

598 Vouchers

August

573 under lease - 97% Occupancy
12 Portable Vouchers –12 Not Absorbed (0/Port-In)
12 Voucher holders searching or waiting for passed inspections

Section 8 Inspections

89 inspections were completed in August. 53 were annual inspections. 22 were initial inspections, 13 were re-inspections and there was 1 special inspection.

Section 8 Activities

New Participants:	8	
Annual Recerts:	56	
Interim Recerts:	43	
Abatements:	1	
Movers:	7	
Possible Program Violations:	5	program violations
End of Program	6	

Section 8 Briefings

Number Notified: 28
Number Briefed: 22

APPLICATIONS

Applications Taken: 42 East 22
 Parker Bluff 7
 West 26
 Sec. 8 43
 Proj. Based 13

Waiting List: 190 Public Housing East
 199 Public Housing West
 70 Parker Bluff
 16 Project-Based
 567 Sec. 8

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

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4b

TOPIC: Monthly Reports

REQUESTED ACTION: Information only – No action required

PRESENTER: Cathy Pollard

STAFF REPORT:

Attached is the Beloit Housing Authority Financial Statement for the month ending August 31, 2012 prepared by the BHA Accountant. Beloit Apartments Redevelopment, LLC activities are included with Public Housing for purposes of this report.

Through the month of August, the Low Income Public Housing (LIPH) program income was \$587,914 and the Housing Choice Voucher (HCV) program was \$2,226,140, for a combined income of \$2,814,054, which is \$235,509 less than budgeted year-to-date.

Through the month of August, the Low Income Public Housing (LIPH) program expenses were \$629,889 and the Housing Choice Voucher (HCV) program expenses were \$2,249,641. Combined program expenses are \$2,879,530, which is \$68,427 less than the approved budget year to date.

Through the month of August, the Housing Authority shows an overall deficit of (\$65,475) year-to-date. Public Housing deficit is (\$70,865), Redevelopment Phase 1 & 2 surplus is \$28,890, Section 8 administrative deficit is (\$24,739), and Section 8 HAP surplus is \$1,239.

Through the month of August, the FSS program has 9 of the 25 enrolled tenants holding escrow accounts totaling \$19,823.32. The Homeownership program has 5 tenants receiving homeownership assistance payments in August totaling \$1,783, with one of the participants paying their full mortgage since March 2012.

ATTACHMENTS:

Monthly Financial Report

Cash Flow Statement
Beloit Housing Authority
August 31, 2012

	LIPH YTD Actual	Phase 1 & 2 Actual	HCV YTD Actual	YTD Budget	Variance Over (Under)
Income					
Dwelling Rent/Utilities	28,071.00	81,245.00	-	119,130.67	(9,814.67)
Interest on Investments	764.69	14.05	315.75	2,066.67	(972.18)
Other Income	117,538.80	112,975.98	18,256.76	228,057.33	20,714.21
HUD Admin Fees	-	-	217,007.00	46,000.00	171,007.00
HUD Grants/Subsidies	247,304.32	-	1,990,560.80	2,381,126.00	(143,260.88)
Total Income	393,678.81	194,235.03	2,226,140.31	2,776,380.67	37,673.48
Expenses					
Administrative					
Salaries/Benefits	159,777.37	-	220,866.14	437,883.68	57,240.17
Office Expenses	36,938.29	27,630.37	36,570.96	128,446.67	27,307.05
Office Contracted Services	2,161.16	-	1,381.89	-	(3,543.05)
Oper Sub Transfer/Mgmt Fee Pd	84,100.22	47,235.17	-	-	(131,335.39)
Housing Assistance Pmts	-	-	1,989,322.23	2,086,276.00	96,953.77
Maintenance					
Salaries/Benefits	135,621.30	-	-	137,377.65	1,756.35
Materials & Supplies	7,502.85	395.16	-	5,133.33	(2,764.68)
Maintenance Contracts	12,565.27	63,173.52	-	110,420.00	34,681.21
Utilities	10,376.78	11,326.14	-	11,133.33	(10,569.59)
Other Operating					
Protective Services	1,311.50	414.04	-	866.67	(858.87)
Insurance	5,629.27	7,208.96	1,226.00	18,866.67	4,802.44
PILOT	1,769.43	6,979.18	-	11,552.67	2,804.06
Other Operating Expenses	6,790.13	982.68	273.66	-	(8,046.47)
Total Expenses	464,543.57	165,345.22	2,249,640.88	2,947,956.67	68,427.00
Net Admin Income (Loss)	(70,864.76)	28,889.81	(24,739.14)		
Net HAP Income (Loss)			1,238.57		
Total YTD Income (Loss)	(70,864.76)	28,889.81	(23,500.57)		

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4c

TOPIC: Resolution No.2012-38
Approval of the Beloit Housing Authority (BHA)
2013 Annual Public Housing, Section 8,
and Administrative Budgets

REQUESTED ACTION: Approval of Resolution No. 2012-38

PRESENTER: Cathy pollard

STAFF REPORT:

The 2013 BHA budget was completed by the fee accountant in their standard template, using the 2012 actual program costs and revenues to date as a guideline for making any additions/subtractions. This is an estimation of costs, as always.

This is the final budget and must be submitted to HUD by October 1, 2012. The BHA budget, once submitted, can be amended by Board approval at any time necessary to reflect changes in unanticipated expenses, revenues, or staff.

STAFF RECOMENDATION:

Staff recommends approval of Resolution No. 2012-38

ATTACHMENTS:

Resolution No. 2012-38

2013 BHA Budget will
be presented at meeting

RESOLUTION NO. 2012-38

**APPROVAL OF THE 2013 БЕЛОIT HOUSING AUTHORITY (BHA)
PUBLIC HOUSING, SECTION 8, AND
ADMINISTRATIVE BUDGETS**

WHEREAS, the Beloit Housing Authority is required to be fiscally responsible and provide for efficient use of funds; and

WHEREAS, the Beloit Housing Authority has prepared program budgets based upon projected income and expenses;

THEREFORE BE IT RESOLVED that the Beloit Housing Authority through the Community Development Authority Board of Commissioners resolve to approve the attached budgets;

NOW BE IT FURTHER RESOLVED that the Chairman is hereby authorized to sign the HUD required forms approving the budgets on behalf of the Beloit Housing Authority.

Adopted this 26th day of September, 2012.

Thomas Johnson, Chair
Beloit Community Development Authority

ATTEST:

Julie Christensen, CDA Executive Director

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4d

TOPIC: Resolution No. 2012-39:
Approval of the Beloit Housing Authority (BHA)
2013 Annual Public Housing Authority (PHA) Plan
And the Five year Plan

REQUESTED ACTION: Approval of Resolution No. 2012-39

PRESENTER: Cathy Pollard

STAFF REPORT:

HUD requires all housing authorities to submit an annual PHA Plan, and this year a review of our Five Year Plan also. The PHA template is the same each year. We fill in the required information and insert the BHA Consolidated Fund Program (CFP) budgets.

Open CFP grants at this time are 2010, 2011, 2012 and 2012 RHF. The monies in these grants have be designated in the plan to cover remaining expenses in the Beloit Redevelopment Phase 2 Project, the replacement of sidewalks and driveways throughout the portfolio, the upgrade of the exterior of the Administration Building at 210 Portland Ave., and the upgrade of the elevator at that same address.

STAFF RECOMMENDATION:

Staff recommends approval of Resolution 2012-39

ATTACHMENTS:

Resolution No. 2012-39 and attached detail will be presented at the September 26, 2012 meeting.

RESOLUTION NO. 2012-39

**APPROVAL OF THE BELOIT HOUSING AUTHORITY (BHA)
2013 ANNUAL PUBLIC HOUSING AUTHORITY (PHA) PLAN AND
THE FIVE YEAR PHA PLAN**

WHEREAS, the Beloit Housing Authority (BHA) is required to submit a Public Housing Authority (PHA) Annual Plan and a Five Year Plan to HUD outlining the programs that will be operated by the Housing Authority in the coming fiscal year(s); and

WHEREAS, the Beloit Housing Authority has prepared these Plans, published a notice, held a Public Hearing, and had the Plans available for Public comment for 30 days as HUD requires; and

THEREFORE BE IT RESOLVED that the Beloit Housing Authority through the Community Development Authority Board of Commissioners resolve to approve the 2013 Annual Public Housing Authority Plan and the Five Year Plan;

NOW BE IT FURTHER RESOLVED that the Chairman is hereby authorized to sign the HUD required forms approving the Plans on behalf of the Beloit Housing Authority.

Adopted this 26th day of September, 2012.

Thomas Johnson

Beloit Community Development Authority

ATTEST:

Julie Christensen, CDA Executive Director

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4e

TOPIC: Resolution No. 2012-40
Authorization To Award the Bid to Paint Exterior of
Administration Building to Ken Peters & Sons

REQUESTED ACTION: Approval of Resolution No. 2012-40

PRESENTER: Cathy Pollard

STAFF REPORT:

HUD requires the Beloit Housing Authority (BHA) follow CDA approved procurement polices. The procurement policy states at least three quotes will be secured in a sealed bid process for any contract using HUD funds. From those sealed bids a selection will be made for the lowest, qualified bidder.

Two (2) sealed bids were collected through an advertised process. Of those two bids, Ken Peters & Sons is the lowest qualified bidder with a bid of \$11,989. It is recommended the CDA Board approve the acceptance of the Ken Peters & Sons bid for painting the exterior of the administration building.

STAFF RECOMENDATION:

Staff recommends approval of Resolution 2012-40

ATTACHMENTS:

Resolution No. 2012-40 and attached detail

RESOLUTION NO. 2012-40
BELOIT HOUSING AUTHORITY (BHA) RECOMMEND THAT THE
COMMUNITY DEVELOPMENT AUTHORITY (CDA) APPROVE
AWARDING THE EXTERIOR PAINTING OF ADMIN BUILDING CONTRACT
TO WINNING BIDDER

WHEREAS, the Beloit Housing Authority (BHA) Staff reviewed and evaluated the
bids: Ken Peters & Sons \$11,989.
Howard Grote & Sons \$14,575.; and

WHEREAS, after consideration of the bid amount and proof of liability insurance;

THEREFORE BE IT RESOLVED that the Community Development Authority Board
of Commissioners authorize awarding said Contract to our lowest bidder,
Ken Peters & Sons, in the amount of \$11,989.

Adopted this 26th day of September, 2012

Thomas Johnson, Chairman
Beloit Community Development Authority

ATTEST:

Julie Christensen, Executive Director
Beloit Community Development Authority

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 4f

TOPIC: Project –Based Housing Choice Voucher Lease
Beloit Housing Authority (BHA) Tenant Lease.

REQUESTED ACTION: Approval of Resolution 2012 – 45 Adoption of Project –Based
Voucher Lease

PRESENTER: Cathy Pollard

STAFF REPORT:

The Department of Housing and Urban Development (HUD) requires a valid lease agreement for any property which receives subsidy from that department whether agency owned or market rate rental. Due to the conversion of ten public housing units into Project – Based Housing Choice Voucher properties, it is necessary to adopt a lease which outlines tenant and Housing Authority obligations and responsibilities within that program.

ATTACHMENTS:

Project – Based HCV Lease

RESOLUTION NUMBER 2012-45

**ADOPTION OF THE BELOIT HOUSING AUTHORITY
PROJECT-BASED HOUSING CHOICE VOUCHER LEASE**

WHEREAS, the Beloit Housing Authority is required by HUD to have a valid lease in place for each and every unit which receives subsidy; and

WHEREAS, the Beloit Housing Authority is transferring ten Public Housing properties into the Project-Based Housing Choice Voucher program; and

WHEREAS, HUD has given the authority for these ten units to be designated Project-Based Housing Choice Voucher for a period not to exceed 5 years;

NOW THEREFORE BE IT RESOLVED, that the Beloit Community Development Authority Board of Commissioners authorize the BHA Director to adopt the Project-Based Housing Choice Voucher Lease for the period approved by HUD.

Adopted this 26th day of September, 2012.

Thomas Johnson, Chairman
Beloit Community Development
Authority

ATTEST:

Julie Christensen, Executive Director
Beloit Community Development Authority

Beloit Housing Authority
100 State Street
Beloit, WI 53511-6234
(608) 364-8740

PROJECT-BASED HOUSING CHOICE VOUCHER HOUSING LEASE

1. IDENTIFICATION OF THE PARTIES AND PREMISES

The Beloit Housing Authority of the City of Beloit, Wisconsin, (Landlord) hereby leases to _____, (Resident) _____ (address) in the City of Beloit, County of Rock, Wisconsin 53511 under the following conditions to be OCCUPIED BY THE FOLLOWING HOUSEHOLD MEMBERS ONLY:

- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

LEASE TERM: From _____ to _____ 20 .

The lease is subject to annual renewal. This lease remains in effect on a month to month basis until a new lease is signed. A new lease must be signed every year during recertification.

2. PAYMENTS DUE UNDER THE LEASE

I have the choice of rent I wish to pay. Rent may be paid based upon 30% of my household adjusted income or I may choose to pay a flat rent. I may choose flat rent only at recertification. If I choose flat rent and my income changes I may at any point ask to have my rent changed to income based rent. However, should an income increase go into effect, I cannot then ask for my rent to be readjusted to flat rent until my next recertification.

Initial Choice:

_____ I agree to pay rent based upon 30% of my income.

Monthly rent of \$ _____ is due in advance on the first (1st) day of each month beginning _____, 20 _____. A late payment penalty of \$ 25.00 shall be assessed if the rent payment is not received by 4:30 p.m. the fifth (5th) working day following the due date. **THE LEASE MAY BE TERMINATED WHEN RENT PAYMENTS ARE LATE THREE TIMES IN ANY 12-MONTH PERIOD**, PER THE DISCRETION OF THE BELOIT HOUSING AUTHORITY.

3. SECURITY DEPOSIT

Upon lease of the premises, the Resident shall pay a security deposit in the amount of \$ _____ for repair of damages and cleaning of the premises beyond normal wear and tear, consumption of excess utility charges, and any rent or other charges owed by Resident after vacating the premises. Provisions may be made to pay the security deposit in no more than four (4) monthly installments. If such arrangements are made, the monthly installments shall be \$ _____, payable with the first four months' occupancy, due on _____, _____, _____, and _____.

Landlord shall return the security deposit to Resident within 21 days of when Resident vacates, less any deductions for any of the estimated costs of repairs and cleaning, excess utility charges or rents indicated above. If such deductions are made, Landlord will send to the Resident a written statement of any such charges deducted from the security deposit. The security deposit **MAY NOT** be used to pay rent or other charges while Resident occupies the premises. The charges for the repair of damages and excess utilities are determined in accordance with the schedule of charges for repair and utility charges posted at the Office of the Landlord. Any charges in excess of the security deposit are due and payable within 30 days of billing or in accordance with a written payment plan agreeable to the Authority. Charges not paid within 30 days will be referred to a collection agency and/or the courts unless a payment plan has been agreed upon.

Failure to keep a payment plan current may result in the entire balance becoming due and payable on the first of the following month.

4. UTILITIES

FAMILY DUPLEXES AND SINGLE FAMILY DWELLINGS:

Landlord is not obliged to furnish utilities. Before the move-in date, Resident must make personal arrangements in the name of the head or co-head of household for payment of utilities (gas, electricity). The Beloit Housing Authority – will verify utilities are in the proper name at time of move-in/move-out.

The Beloit Housing Authority receives a bill from the City of Beloit for water and sewer services for resident's unit. The City of Beloit invoices will be billed to the resident as received from the City, preferably monthly. Resident is responsible for paying these charges. Resident is required to maintain utility service so as to prevent damage to the premises. Resident must notify the Beloit Housing Authority (immediately) if resident is notified by **Alliant Energy** that gas or electricity is to be disconnected. Disconnection of utility service or failure to report disconnections will be grounds for termination and eviction. Any damages caused as a result of the tenant not providing the required utilities will be charged to Resident. The Resident must make arrangements with Alliant within 72 hours upon receipt of a disconnect notice to avoid disconnection of utilities. **Two or more disconnections within a 12 month period may result in termination and eviction.**

Resident will receive a utility allowance of \$ _____ per month. Any overages of utilities are the responsibility of the Resident. Any credits will be used to pay resident's water and sewer bill. If a credit still remains, the balance will be sent by the Beloit Housing Authority to Alliant referencing the account number provided by the Resident.

5. REDETERMINATION OF RENT, DWELLING SIZE AND ELIGIBILITY

A. REGULAR RENTAL REDETERMINATION: At least annually, per HUD Regulations, at the request of the Beloit Housing Authority – , Resident shall provide accurate and complete information on income, expenses, family size and other information in order to determine the correct rent, dwelling size and eligibility for continued occupancy.

Failure to complete required forms accurately and supply requested information is grounds for termination and eviction. Resident must report all changes to the Landlord within

ten (10) calendar days. Resident agrees to move to an appropriate size dwelling unit based on family composition upon appropriate notice by Landlord that such a dwelling is available. Resident is responsible for moving costs.

B. INTERIM RENTAL REDETERMINATION: The rent stated above will remain in effect between rent redetermination unless:

(1) Resident documents a change in circumstances (such as a decrease or increase in income, family size or allowances) which would justify a change or such other circumstances as would create a hardship for Resident, based on the Beloit Housing Authority's determination.

(2) Resident intentionally misrepresents or fails to inform Landlord of facts upon which the rent is based, in which case any increase in rent shall be made retro-active to the date the rent would have increased, and the lease may be terminated. Based on the situation, the Beloit Housing Authority may agree to a repayment agreement.

C. NOTICE OF RENTAL REDETERMINATION: In the event of any rental redetermination, Landlord shall mail a "Notice of Rent Adjustment" as stated herein.

If the rent decreases, the decrease will take effect the first day of the following month after the change has been reported. If the rent increases, the increase will take effect the first day of the second following month, unless the rent increase results from circumstances calling for a retroactive increase in rent, as stated previously.

6. RESIDENT'S RIGHT TO USE AND OCCUPY

Resident shall have the right to exclusive use and occupancy of the leased premises. Resident shall not assign this lease, nor sublet or transfer possession of the premises, nor give accommodation to boarders or lodgers. Only the persons whose names appear on the lease may use the address of the residence: **no one else can receive mail or checks at this address if they are not listed on the lease. ANY PROPOSED CHANGE IN THE NUMBER OF PERSONS OCCUPYING THE DWELLING MUST BE APPROVED BY THE BELOIT HOUSING AUTHORITY – BEFORE ANYONE ELSE CAN MOVE INTO THE UNIT.** Failure to comply is grounds for immediate termination or eviction.

Resident is permitted to have occasional overnight guests not to exceed 14 calendar days within a 12-month period. Approval for extended visitations must be requested by the Resident and approved by the Authority in writing. Failure to do so may result in lease termination.

Resident shall not use or permit the use of the premises for any purpose other than as a private dwelling solely for Resident and Resident's household members, except, with the written permission of Landlord. Resident may care for foster children and provide live-in care for a member of Resident's family if doing so does not break occupancy rules of Beloit Housing Authority – for that unit size. The premises may not be used for any commercial enterprise, including babysitting, day care services, laundry service, catering, beautician work, or other home businesses without specific prior written approval of the Authority, and compliance with state and local ordinances.

Resident shall abide by such necessary and reasonable rules and regulations as may be made by the Landlord for the benefit and well being of the Beloit Housing Authority and Residents. The rules and regulations are attached to this lease and posted in the office of the Landlord.

Neither the Resident, a member of the Resident's household, nor may a guest of the Resident occupy for sleeping purposes any basement area at any time.

7. DAMAGE, REPAIR AND MAINTENANCE OF PREMISES

Resident will use reasonable care to prevent health or sanitation problems from arising in, at, or around the dwelling unit.

Resident shall notify Landlord immediately of known need for repairs to the premises and of

known unsafe conditions in the rental unit, in the common areas and grounds of the property. Failure to report immediately the need for repairs may result in charges to Resident for repairs of damages caused by not reporting immediately.

CHARGES: Except for normal wear and tear, Resident agrees to pay reasonable charges for repair to leased premises, common areas, or to the grounds; and/or to other properties owned by the Authority, caused by Resident, other household members or visitors. Such charges will be billed to Resident and will specify the damaged items involved, corrective action taken, and the cost, based on actual costs incurred by the Beloit Housing Authority or on the posted schedule of charges if applicable.

Landlord agrees to accept rental money without regard to any other charges owed by Resident; but, Landlord will take action to terminate the lease or evict if other charges are not paid after 2 months of billing unless a formal payment plan is arranged and kept current.

Beloit Housing Authority may contract with an exterminator to spray, fog, or otherwise treat Resident's units on a regular schedule or as deemed necessary to control pests. Resident shall be notified of the scheduled times. Failure to admit the Exterminator, without prior approval for good reason or failure to prepare unit for Exterminator in accordance with instructions shall result in charges (time lost) to Resident. If two (2) consecutive scheduled exterminations are missed because of Resident's actions, the Authority may, at its option, enter and provide extermination services, after appropriate notice to the Resident. If infestation is caused by Resident's housekeeping or habits, the Resident will be charged each time extermination services are necessary to eradicate the problem.

If repairs of defects hazardous to life, health, and safety are not made or temporary alternative accommodations offered to the Resident within 12 hours of Resident's reporting same to management, and it was within management's ability to correct the defect or obtain the correction thereof, then Resident's rent shall abate during the entire period of the existence of such defect while he/she is residing in the unrepaired dwelling.

In the case of emergency repairs through no fault of the Resident, the Beloit Housing Authority will assist in, but is not responsible for, finding temporary living quarters until the unit can be reoccupied. If the Resident is responsible for the condition, no responsibility for finding temporary accommodations or permitting the Resident to return to occupancy accrues to the Authority.

In addition, the Resident agrees to remove personal possessions at the request of the Authority or the Authority may do so at the expense of the Resident. The Authority will have no responsibility whatsoever for Resident's possessions.

8. INSPECTIONS

A. MOVE-IN: At the beginning of the Tenancy, a Beloit Housing Authority representative and the Resident will inspect the premises and a written statement will be prepared noting any defects or damage to the premises or the equipment in it. Both parties shall sign the move-in inspection report. Resident has the right to report in writing any other defects found within 7 calendar days of the move-in date.

B. PERIODIC: Periodic inspection shall be made at least annually, per HUD regulations, at the discretion of the Landlord to determine condition of the unit, including the need for repairs and improved housekeeping. Resident shall permit the authorized agent of the Landlord to enter Resident's dwelling unit for the purpose of making the inspection, and the entry may be made only during reasonable hours, after advance notice in writing or by telephone to the Resident specifying the intended date and time. The Resident may not unreasonably withhold permission to inspect. In addition, the Landlord has the right to enter Resident's dwelling unit for purposes of inspection or to make repairs without prior notice, if Landlord reasonably believes an emergency exists which requires such entrance.

C. MOVE-OUT: The Landlord's representative, preferably with Resident in attendance, shall conduct the move-out inspection on the last date of the rental period or at such earlier time as is mutually convenient if the Resident can be contacted by telephone or mail; and after personal belongings, trash and debris have been or are believed to have been removed from the unit.

Since the units are thoroughly cleaned and often freshly painted when tenants move in, Resident must leave the apartment/house in the same clean condition when vacating. Charges will be incurred by the Resident for cleaning and repairs to the unit when vacated.

Resident must return all keys to the Beloit Housing Authority – at the time of the move-out inspection or a charge will be assessed for a \$10.00 fee plus \$2.95 for each missing key. Any charges to Resident will be based on the actual or estimated costs of cleaning and/or repairs and will be discussed with Resident and noted on the inspection report. Should the Resident not keep the move-out inspection appointment or otherwise not be available, the BHA will proceed with the inspection.

At the Beloit Housing Authority's option, videotape or digital photographs may be used to document the condition of the unit after the Resident's move-out.

D. INSPECTION REPORT: The original inspection report shall be maintained by the Landlord. A copy shall be given to the Resident. If the Resident disagrees with comments and/or charges, the Resident shall note such on the inspection report at the time of inspection which will then be reviewed and a determination made by the Beloit Housing Authority Management. Likewise, the Resident may request to view the video or photos if made, and to provide written comment.

9. LEGAL NOTICES

A. NOTICE BY LANDLORD: Any notice required under this agreement shall be in writing and delivered to Resident or a member of Resident's household residing in the dwelling age 13 or over; or may be sent by prepaid first-class mail properly addressed to Resident. As an alternate because of time or other constraints, such that notice cannot be given as outlined above, the Landlord or Landlord's representative may affix a copy of the notice in a conspicuous place on the premises where it can be conveniently read, and mail a copy by first class mail addressed to the Resident.

B. NOTICE BY RESIDENT: Any notice given by or required of a Resident shall be in writing, delivered to the Beloit Housing Authority – office or sent by prepaid first-class mail, properly addressed to **Beloit Housing Authority, 100 State Street, Beloit, WI 53511.**

Notice of an emergency nature should be made by telephoning the Authority's 24 hour Emergency Answering Service at **608-364-8740.**

10. TERMINATION

This agreement may be terminated by Resident at any time after the first year by giving at least thirty (30) days written notice **on or before the first day of the month**, in the manner specified herein. Resident shall schedule a move-out inspection with the Landlord at the time the notice to vacate is given.

The Beloit Housing Authority will not terminate or refuse to renew the lease other than for serious or repeated violations of material terms of this agreement, such as non compliance with the Community Service requirements, Resident's failure to disclose all household income, make payments due under this agreement, permit unauthorized persons extended visitation privileges, failure to provide a drug-free environment, or to fulfill the tenant obligations stated herein, or for other good cause.

The Beloit Housing Authority will give written notice of termination of the lease per the following schedule:

- a. 14 days in the case of failure to pay rent;
- b. 28-days in all other cases such as provided by law.

The notice of termination to Resident shall state reasons for the termination, shall inform Resident of his/her right to make such reply as he/she may wish and of his/her right to request a hearing in accordance with the Beloit Housing Authority's Grievance Procedure.

11. GRIEVANCE PROCEDURE

All grievances or appeals arising under this lease shall be processed and resolved according to the grievance policies in effect at the time of the appeal. The policy is posted in the office of the Landlord and is incorporated herein by reference. A copy may be obtained from the Landlord by request.

12. THE BELOIT HOUSING AUTHORITY OBLIGATIONS

Landlord shall:

- A. Maintain the premises in decent, safe and sanitary condition;
- B. Comply with requirements of applicable building codes, housing codes, and HUD regulations materially affecting health and safety;
- C. Make necessary repairs to the premises in a timely manner;
- D. Maintain buildings, facilities and common areas, not otherwise assigned to the Resident for maintenance and upkeep, in a clean and safe condition;
- E. Maintain in good and safe working order and condition electrical, plumbing, sanitary, heating, ventilating and other facilities and appliances, including elevators, supplied or required to be supplied by the Beloit Housing Authority ;
- F. Provide and maintain appropriate receptacles and facilities (except containers for the exclusive use of an individual Resident family) for the deposit of garbage, rubbish, and other waste removed from the premises by the Resident as outlined below. Recycling bins destroyed or removed by the Resident will be charged to the Resident.
- G. Supply running water and reasonable amounts of hot water and reasonable amounts of heat at appropriate times of the year (according to local custom and usage) except where heat or hot water is generated by an installation within the exclusive control of the Resident and supplied by a direct utility connection; and
- H. Maintain all smoke detectors, which are hard-wired, in Beloit Housing Authority housing units. Smoke detectors are not to be removed or tampered with by the Resident. Any problem with the smoke detector should be reported to the Landlord immediately. Resident will be responsible for Resident-caused damage to the smoke detector.

13. RESIDENT'S OBLIGATIONS

The Resident will:

- A. Not assign the lease or sublease the premises;
- B. Not provide accommodations for boarders/lodgers, for extended visits by family or others; and/or allow others to use their address.
- C. Use the premises solely as a private dwelling for the Resident and the Resident's household as identified in the lease, and will not use or permit its use for any other unapproved purpose;
- D. Abide by necessary and reasonable rules and regulations set forth by the BHA for the benefit and well-being of the Authority and the Residents which will be posted in the Landlord's Office and are incorporated by reference in the lease;
- E. Comply with all obligations imposed upon Residents by applicable provisions of building and housing codes materially affecting health and safety;

- F. Keep the premises and such other areas as may be assigned to you for your exclusive use in a clean and safe condition;
- G. Dispose of all garbage, rubbish, and other waste from the premises in a sanitary and safe manner;
- H. Use only in a reasonable manner all electrical, plumbing, sanitary, heating, ventilating, air conditioning and other facilities and attachments including elevators;
- I. Refrain from, and require Resident's household and guests to refrain from destroying, defacing, damaging, or removing any part of the premises or property;
- J. Pay reasonable charges (other than for normal wear and tear) for the repair of damages to the premises, buildings, facilities, fixtures, furnishings, or common areas caused by the Resident, your household or guests (Repeated damages may result in lease termination);
- K. Conduct yourself and require other persons who are on the premises with your consent to conduct themselves in a manner which will not violate applicable laws or disturb the neighbors' peaceful enjoyment of their accommodations and will be conducive to maintaining the property in a decent, safe and sanitary condition;
- L. Refrain from, and require Resident's household members and guests to refrain from engaging in criminal activity, including drug-related criminal activity, drug or alcohol abuse, gang related activity or other illegal activity as stated in the Crime Free Lease Addendum, while the Resident is a tenant in public housing. Such activity will be cause for termination of tenancy (**The term "drug-related criminal activity" means illegal manufacture, sale, distribution, use or possession with intent to manufacture, sell, distribute or use a controlled substance [as defined in section 102 of the Controlled Substances Act (21 U.S.C. 892)]**). The BHA has adopted a "Crime Free Policy" which is strictly enforced for any drug, violent criminal, or history of criminal activity.

14. ABANDONED PROPERTY

Any property left in the unit or on the property of the unit, which has been leased and remains after the unit has been vacated will be considered abandoned. Abandoned property will NOT be stored. Abandoned property will be disposed of by the Beloit Housing Authority staff through refuse (waste) removal services or donation pick-up services, whichever is most cost effective for the Beloit Housing Authority – . IN NO EVENT WILL THE HOUSING AUTHORITY OR ITS STAFF KEEP, STORE, OR HOLD ANY ABANDONED PROPERTY.

All items such as memorabilia, pictures, birth certificates, Social Security cards, wedding certificates, etc will be disposed of through the refuse (waste) system.

A 24 hour notice will posted on the front door of the unit if the Beloit Housing Authority – has reason to believe the tenant has skipped out on the lease or abandoned the unit and/or property. No further notice will be given to tenant.

15. CHANGES

This agreement, together with any future adjustments of rent or change of dwelling unit, evidences the entire agreement between Landlord and Resident. No changes, other than those mentioned in this lease, shall be made except in writing, signed, and dated by both parties.

16. RULES AND REGULATIONS

Occupancy and use of the premises by Resident shall be subject to such other and further rules and

regulations as may be established from time to time by Resolutions of the Community Development Authority Board of Commissioners on behalf of the BHA. Said rules and regulations are attached as part of the lease and shall be available at the Office of the Beloit Housing Authority ; and affected Residents will be informed with their next rent statement.

17. PROHIBITED EQUIPMENT

The Beloit Housing Authority prohibits the use, operation, collection, or storage of pools, hot tubs, Jacuzzis, saunas, ponds, wading pools, swing sets, and trampolines on Public Housing property.

FRAUD AND MISREPRESENTATION

Do not sign any form unless you have read it, understand it, and are sure all information is complete and accurate. By signing the application and the certification/recertification forms, you are certifying that they are complete and accurate to the best of your knowledge and belief. You may be committing fraud if you sign a form knowing that it contains false or misleading information. **The same is true of the “CRIME FREE ADDENDUM”.**

The Beloit Housing Authority will verify information you give on your application. In addition, HUD may do computer matches of the income you report with various Federal, State or a private agency to verify that it is correct.

The United States Department of HUD places a high priority on preventing fraud. If your application or recertification forms contain false or incomplete information, you may be:

- Evicted from your apartment or house;
- Required to repay all overpaid rental assistance you received;
- Fined up to \$10,000.00;
- Imprisoned for up to 5 years; and/or
- Prohibited from receiving future assistance.

18. IN CASES OF EVICTION

Any tenant or tenant’s household members evicted by the Landlord will not be allowed on any property owned, operated, or managed by Landlord. Any person or persons evicted by Landlord will be considered trespassing and a no-trespass order may be issued, and enforced by law enforcement.

CERTIFICATIONS

I certify I have read and/or been explained the lease for which I am signing. I further certify that I have received a copy of the following items:

- | | |
|--------------------------------------|-------------------------------|
| (X) Protecting Your Family From Lead | (X) Crime Free Lease Addendum |
| (X) 10 Day Policy | (X) Household Composition |
| (X) Minimum Rent Hardship | (X) Community Service Rules |
| (X) Pet Policy | () Other _____ |
| (X) Family Obligations | |

IN WITNESS WHEREOF, the parties understand, execute and agree to the above terms of this agreement this _____ day of _____, 20____, at Beloit, Wisconsin.

THE Beloit Housing Authority –

By _____
(Beloit Housing Authority – Representative)

Title Public Housing Coordinator

Tenant _____
(Head of Household)

Tenant _____
(Co-head of Household)



CITY HALL • 100 STATE STREET • BELOIT, WI 53511

REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5a

TOPIC: 2013 Annual Action Plan

ACTION: Consideration of Resolution 2012-41 Recommending Approval of the 2013 Annual Action Plan

PRESENTER: Teri Downing

STAFF REPORT:

Attached is a resolution recommending approval of the 2013 Annual Action Plan. The Department of Housing and Urban Development (HUD) requires each entitlement community receiving an annual allocation of CDBG funds to submit an Annual Action Plan each year. It is a template created by HUD and includes specific objectives for housing, homelessness, public housing and community development. It also includes information on the CDBG process, affordable housing, and special needs populations.

A 30-day review period is required for the Annual Action Plan, which will begin October 1st. The City Council will hold a public hearing on the Annual Action Plan and CDBG budget on October 15. A notice announcing the 30-day public review period will be published in the Beloit Daily News, posted on the front page of the City's website, mailed to agencies and individuals on the CDBG mailing list. During the 30-day public review period the Annual Action Plan and 2013 budget will be available to the public at the Beloit Public Library, 3rd floor of City Hall, and on the City's website. Once the required 30-day public review period is completed, the City Council will act on the plan and it will be submitted to HUD for their review and approval.

Attached is the proposed Annual Action Plan.

STAFF RECOMMENDATION:

Staff recommends that the Resolution 2012-41 be approved.

ATTACHMENTS:

Annual Action Plan and Resolution 2012-41

**RESOLUTION 2012-41
RECOMMENDING APPROVAL OF THE
2013 ANNUAL ACTION PLAN**

WHEREAS, the Department of Housing and Urban Development (HUD) requires all local units of government that receive Community Development Block Grant (CDBG) funds to submit an annual plan for each year that they receive CDBG funding, and

WHEREAS, the plan provides guidance in how CDBG funds will be allocated over the next year and how the City of Beloit intends to address its housing, public housing, homeless and community development needs, and

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

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends approval of the 2013 Annual Action Plan.

Adopted this 26th day of September, 2012.

Thomas M. Johnson, Chairman

ATTEST:

Julie Christensen, Executive Director



Fourth Program Year 2013 Action Plan

The CPMP 2013 Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. As of May 2006, the Executive Summary narratives are required.

Narrative Responses

GENERAL

GRANTEE: City of Beloit

CON PLAN PERIOD: 2010 to 2014

Executive Summary (92.220(b))

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

PY 2013 Action Plan Executive Summary:

Specific Housing Objectives

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

Evaluation of Past Performance

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

Public Housing Strategies

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

Evaluation of Past Performance

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

Specific Homeless Strategies

- The City will continue to support and strengthen the limited resources of agencies that provide services and facilities for homeless persons in the City of Beloit.
- The City will continue to support Family Services Association and Community Action, Inc. and their transitional housing programs.

- The City will continue to support non-profits such as NHS and Family Services Association that provide programs to prevent foreclosures such as credit counseling and foreclosure prevention grants.
- The City will support programs that provide a comprehensive strategy to address clients' needs including case management, supportive housing, and client advocacy.

Evaluation of Past Performance

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

Action Plan Required Elements:

Geographic Distribution/Allocation Priorities:

1. **Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.**

*Please note that maps or other attachments may be included as additional files within the CPMP Tool.

PY 2013 Action Plan Geographic Distribution/Allocation response:

CDBG programming will be provided City-wide, with priority given to areas with minority or low-income concentrations. Minority concentrations are census tracts in which the total percentage of minority households is higher than would be expected based upon average racial distributions. Census tracts 16, 17, 18 and 23 are classified as areas of minority concentration.

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

2. **Describe the reasons for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.**

PY 2013 Action Plan Geographic Distribution/Allocation response:

Priority is given to those serving minority or low-income populations. The City also attempts to fund activities each year in the City's targeted neighborhoods, which include the Near Westside, Merrill and Shore Drive neighborhoods. The relative priority of needs was determined based on public comment received over the past five years. The City will not be dedicating a set amount of funds to any geographic area of the City. The majority of the programs funded are provided on a City-wide basis.

3. **Describe actions that will take place during the next year to address obstacles to meeting underserved needs.**

PY 2013 Action Plan Geographic Distribution/Allocation response:

One of the key obstacles to meeting the underserved needs in Beloit is lack of adequate funding or other non-financial resources to adequately address a particular problem. Insufficient funding precludes the City from appropriately addressing every worthy project and often includes allocating funding at less than an optimal amount. The City does not fund programs which duplicate the work of other programs.

Non-financial resource limitations include insufficient numbers of trained volunteers or staff to provide expertise and support for programs and language barriers. The City will also partner with the non-profits and others to consolidate resources. The City is part of the Rock County Homeless Intervention Task Force which works to consolidate resources, financial and non-financial, to meet the needs of all of Rock County.

Sources of Funds:

- 4. Identify the federal, state, and local resources the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan. (92.220(c)(1))**

PY 2013 Action Plan Sources of Funds response:

\$485,000 in Community Development Block Grant, \$137,673 in HOME Investment Partnerships program funds, approximately \$400,000 in Low Income Public Housing Operating Subsidy, \$3,135,000 in Housing Choice Voucher Housing Assistance Payment Subsidy, \$340,000 in Housing Choice Voucher Administrative Subsidy, and \$165,000 in Capital Fund Program dollars are expected to be available in 2013.

- 5. If you plan to dedicate funds within a local targeted area, provide the boundaries of the targeted area and an estimate of the percentage of funds you plan to dedicate to target area(s). (91.220(f))**

PY 2013 Action Plan Sources of Funds response:

We do not intend to dedicate funds within a local targeted area in 2013.

- 6. If your plan includes a Neighborhood Revitalization Strategy Area or Areas, please identify the census tracts for each NRSA and an estimate of the percentage of funds you plan to dedicate to the NRSA(s).**

PY 2013 Action Plan Sources of Funds response:

Our plan does not include a Neighborhood Revitalization Strategy Area.

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

PY 2013 Action Plan Sources of Funds response:

The Community Development Block Grant funds used by local agencies are only a small portion of their overall budgets. However, these funds allow them to leverage other local dollars, including United Way funds, and other state, federal and private funds.

8. Provide a description of how matching requirements of HUD’s programs will be satisfied.

PY 2013 Action Plan Sources of Funds response:

There are no matching requirements for Community Development Block Grant Program. Janesville is the PJ for our HOME dollars, so the match requirements for the HOME program will be reflected in its Annual Action Plan. We do not receive any other federal funds with match requirements.

9. If the jurisdiction deems it appropriate, indicate publicly owned land or property located within the jurisdiction that may be used to carry out the plan.

PY 2013 Action Plan Sources of Funds response:

There is no publicly owned land or property which will be used to carry out the plan.

Managing the Process

10. Identify the significant aspects of the process, by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

PY 2013 Action Plan Managing the Process response:

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

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

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

For the Annual Plan, a public hearing was held on July 18 to solicit citizen input on community development, housing, public housing and homeless needs in the City of Beloit. A notice was published in the newspaper and a notice was mailed to the City’s CDBG mailing list which includes service providers, citizens, neighborhood representatives, and business advocates. No one spoke at the public hearing.

- 11. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.**

PY 2013 Action Plan Managing the Process response:

The City is an active participant on several committees and boards including Neighborhood Housing Services of Beloit, African American Infant Mortality Coalition, Homeless Education Action Team, and the Homeless Intervention Task Force. Additionally, a City Council member is appointed to the Community Action Board. The City also has a good relationship with Rock County's Community Development and Health departments, and the City Manager meets with Rock County officials on a regular basis.

Citizen Participation (91.220(b))

- 12. Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated annual plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.**

PY 2013 Action Plan Citizen Participation response:

The City of Beloit gave its citizens the opportunity to participate in an advisory role in planning, implementing, and assessing CDBG programs. Information about the goals of the CDBG program and the activities it funds was provided to all interested stakeholders. Public hearings were held to gauge the views of citizens. The City held a public hearing on July 16, 2012 to give citizens an opportunity to identify issues which needed to be identified in the Annual Plan. A notice was published in the Beloit Daily News on July 16 notifying the public of the public hearing. Additionally, the City put the notice on the City's website on July 11, and the City Manager discussed the public hearing in his weekly e-newsletter to the citizens. The notice was also mailed to the CDBG mailing list, which includes the non-profit organizations and other interested agencies which provide services to low income people in Beloit.

The Community Development Authority recommended the following funding priorities at their June 27 meeting and the City Council adopted them at the July 16, 2012 hearing: Public Service programs which help stabilize neighborhoods by keeping people in their homes, with priority given to innovative evidence based homeless assistance programs, foreclosure prevention, credit counseling, financial counseling, and utility assistance; Code enforcement; Housing Rehabilitation; Economic Development activities with priority given to Microenterprise Assistance; Program Administration; and Fair Housing.

The CDBG budget process began when a notices were published on July 21 in the Beloit Daily News and July 22 in The Stateline News announcing that applications were available. A notice was also mailed to the CDBG mailing list on July 21, 2012 notifying agencies and interested parties that applications were

available. Anyone needing assistance with filling out an application, determining the eligibility of a project or other CDBG assistance was helped.

The CDA reviewed the Annual Plan and budget on September 26, 2012 and recommended approval of both the plan and the budget. This meeting was provided to the media and posted on the City's website on September 21. A notice was published in the Stateline News on September 30, 2012 and in the Beloit Daily News on September 29, 2012 notifying the public of the 30-day public review period which began on October 1, 2012 and ended on October 31, 2012. This notice also notified the public that the plan and budget were available on the City's website, at City Hall and at the Beloit Public Library. It also informed the public that a public hearing would be held on October 15 and that final City Council action would take place on November 5, 2012. This notice was also mailed to the CDBG mailing list.

On October 15, a public hearing was held to give citizens an opportunity to comment on the proposed Annual Plan and proposed 2013 CDBG budget. On November 5, the Annual Plan, and 2013 CDBG budget were reviewed and approved at a City Council meeting.

The Beloit Daily News, Stateline News, City Hall, the Public Library, and the City of Beloit's website were also utilized to disseminate information to the public. The Beloit Daily News ran an article in the newspaper on September 1, 2012, as the Community Development Authority began the process of developing the CDBG budget, outlining the applications and the public process. The Beloit Daily News also included the CDBG Budget in an article on October 15, 2012 about the City's budget before it was approved on November 5. Citizens were able to review the Annual Plan at City Hall or the Beloit Public Library, and it was also posted on the City's website. Staff was available to provide assistance to Spanish-speaking residents who were interested in the plan documents. The City has bi-lingual staff in the Department who can provide this assistance.

- 13. Provide a summary of efforts made to broaden public participation in the development of the consolidated annual plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.**

PY 2013 Action Plan Managing the Process response:

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

Organizations which provide assistance to person with disabilities including Home Companion Registry, the Beloit Housing Authority, and Senior Chore Service were represented on the committee. Stateline Literacy Council which provides services to the growing Hispanic population was also involved in the process. Hands of Faith, an organization which provides services to homeless families, and Community Action, which provides a multitude of housing and homeless programs, was represented on the committee. For the 2013 Annual Plan, objectives and goals were reflective of the original five-year plan, which included input from a broad array of groups.

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

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

PY 2013 Action Plan Managing the Process response:

No one spoke during the public hearing on July 16, 2012 or at the public hearing on October 15, 2012. No written comments were filed.

15. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

PY 2013 Action Plan Managing the Process response:

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

Institutional Structure

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

PY 2013 Action Plan Institutional Structure response:

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

The entire Community Development Department, including the Beloit Housing Authority, is now located on the third floor of City Hall. Therefore, the City and the Housing Authority are now able to work more closely together and are striving to partner, where it is appropriate.

Monitoring

17. Describe actions to be taken that will take place during the next year to monitor your performance in meeting goals and objectives set forth in your Consolidated Plan.

PY 2013 Action Plan Monitoring response:

On a quarterly basis, all CDBG applicants submit quarterly reports to the City, which are reviewed by City staff. Additionally, the City of Beloit will review the plan on a quarterly basis to ensure that goals and objectives are being addressed.

18. Describe steps/actions to be taken during the next year to ensure compliance with program requirements, including requirements involving the timeliness of expenditures.

PY 2013 Action Plan Monitoring response:

CDBG Subgrantees will continue to be required to submit quarterly reports, which contain information on the number of people served, progress made toward meeting their objectives and their financial status. Community Development staff will monitor the Subgrantees on an annual basis to ensure compliance with HUD regulations. Their financial reports are also reviewed at this time. Following these visits, letters are sent to Subgrantees when any problems are identified. Monitoring summaries are shared with the CDA and the City Council when they review and approve the CDBG budget.

On an annual basis, the City reviews the Consolidated Plan and Annual Action Plan to determine the progress made toward the goals, objectives and activities listed in the reports.

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

The City of Beloit will monitor the progress of subgrantees throughout the year to ensure that they are expending their funds in a timely manner and providing the data required by the CDBG program. Additionally, the City will reallocate funds which are not being expended in a timely manner and/or work with subgrantees to ensure that funds are spent.

19. Describe steps/action you will use to ensure long-term compliance with housing codes, including actions or on-site inspections you plan to undertake during the program year.

PY 2013 Action Plan Monitoring response:

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

The City also ensures that Neighborhood Housing Services obtains the required building permits for their new construction and housing rehab projects and provides on-site inspections of the projects. Additionally, the City has a fair housing code, and the Equal Opportunities and Human Relations Commission is responsible for any fair housing cases submitted to the City.

20. Describe actions to be taken to monitor subrecipients (including sponsors or administering agents) during the next program year. This includes the monitoring of all programs, CDBG, HOME, ESG, or HOPWA, as applicable.

PY 2013 Action Plan Monitoring response:

CDBG subgrantees will submit quarterly reports, which contain information on the number of people served, progress made toward meeting their objectives and their financial status. Staff will review the quarterly reports and ensure that subgrantees are meeting the goals and objectives outlined in their contracts and completing the tasks in a timely basis. Community Development staff monitor the subgrantees on an annual basis to ensure compliance with HUD regulations.

Their financial reports will also be reviewed at this time. Following these visits, letters will be sent to subgrantees when any problems are identified. Monitoring summaries will be shared with the Community Development Authority and the City Council when they review and approve the CDBG budget.

On an annual basis, the City reviews the Consolidated Plan and Annual Action Plan to determine the progress made towards the goals, objectives and activities listed in the reports.

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

Description of Activities

****If not using the CPMP Tool:** Complete and submit Table 3C*

****If using the CPMP Tool:** Complete and submit the Projects Worksheets and the Summaries Table.*

21. **The action plan must provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.**

PY 2013 Action Plan Description of Activities response: (Use of the Summaries Table and Project Worksheets or Table 3C/2A will be sufficient. No additional narrative is required.)

The Projects Worksheets and Summaries Table provide information on the proposed projects for the 2013 Program Year.

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

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

- Stateline Literacy Council – Hispanic Outreach
- Beloit Senior Chore Service

Summary of Specific Annual Objectives and Outcome Measures

**If not using the CPMP Tool: Complete and submit Table 2C and Table 3A.*

**If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls*

22. Provide a summary of specific objectives that will be addressed during the program year. (91.220(c)(3))

PY 2013 Action Plan Summary of Specific Annual Objectives response:

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

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

23. Describe the Federal Resources, and private and non-Federal public resources expected to be available to address priority needs and specific objectives during the program year.

PY 2013 Action Plan Summary of Specific Annual Objectives response:

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

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

24. Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). 91.220(e)

PY 2013 Action Plan Summary of Objectives/Outcomes response: (Use of the Summaries Table or Table 2C/Table 3A will be sufficient. No additional narrative is required.)

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

HOUSING

Annual Affordable Housing Goals (91.220(g))

**If not using the CPMP Tool: Complete and submit Table 3B Annual Housing Completion Goals.*

**If using the CPMP Tool: Complete and submit the Table 3B Annual Housing Completion Goals.*

25. **Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.**

PY 2013 Action Plan Annual Affordable Housing Goals response:
The information is provided in Table 3B.

Needs of Public Housing (92.220(b))

26. **Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.**

PY 2013 Action Plan Needs of Public Housing response:

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

- The BHA will partner with NHS to provide homeownership opportunities for its residents.
- The BHA will work with community partners to provide volunteer opportunities for BHA residents and applicants, which exposes the extremely low-income, low-income and moderate-income households to opportunities to increase their job training skills, people skills and self-esteem.
- The BHA will market available programs through local newspapers and radio stations. BHA staff will attend area Senior, Health, and Family events.
- The BHA will conduct strategic planning to address immediate capital needs with HUD's Capital Fund Program.
- The BHA will encourage extremely low-income, low-income and moderate-income families to utilize the least resistive housing opportunities available to them. They have a choice of programs that include public housing, Section 8 rental assistance, Section 8 homeownership and Family Self-Sufficiency.

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

The Beloit Housing Authority maintains 131 public housing units and 598 Section 8 vouchers. As of October 2011, the waiting lists for housing were 276 for public housing and 549 for Section 8 vouchers.

Of the 131 Public Housing units, 65 units have undergone major rehab which was completed in December of 2011. Phase 2 which is comprised of the remaining 66 units, began in October of 2011 and will be completed in October of 2012. This project is possible due to tax credit investors and the use of HUD Capital Fund monies.

It is not expected that any units will be removed from the public housing inventory in the near future, but some were downsized due to the need of smaller units rather than the larger 4-bedroom units. Given the length of the waiting lists, we do not anticipate a decrease in the number of public housing units. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

PY 2013 Action Plan Needs of Public Housing response:

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

Antipoverty Strategy

27. **Briefly describe the actions that will take place during the next year to reduce the number of poverty level families (as defined by the Office of Management and Budget and revised annually), taking into consideration factors over which the jurisdiction has control.**

PY 2013 Action Plan Antipoverty Strategy response:

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

- The City will support programs that provide assistance to persons to increase their job skills and marketability.
- The Beloit Housing Authority will continue its Family Self-Sufficiency Program in 2013.
- The Beloit Housing Authority will continue to provide homeownership opportunities to Section 8 participants in cooperation with NHS in 2013.
- The City will support non-profit organizations that provide assistance and advocacy to low- and moderate-income residents.
- The City will use the Economic Development Revolving Loan Fund to increase the number of living wage jobs to low- and moderate-income persons in the community.

The Housing Authority requires all public housing residents to perform 8 hours of community service per month when the participating adult is unemployed. By doing this, adults are learning new skills, acquiring self confidence and opening doors for new opportunities.

The Housing Authority offers intensive case management to families which includes budgeting classes, mentors, educational opportunities, and preferences with local employers. Through local partnerships, the City is increasing employment while educating citizens and providing life improvement skills.

Barriers to Affordable Housing

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

PY 2013 Action Plan Barriers to Affordable Housing response:

1. The City updated its Analysis of Impediments to Fair Housing in January of 2012. The report concluded that the City has continues to meet the goals of affordable and fair housing.

The City has applied for 2013 CDBG funds to hire an intern to perform fair Housing outreach and education on a quarterly basis. City staff will continue enforcement activity in 2013.

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

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

PY 2013 Action Plan Barriers to Affordable Housing response:

The City of Beloit will ensure that the affordable rental units are decent, safe and sanitary and meet local codes through its systematic rental inspection program.

The City of Beloit will support efforts by others to rehabilitate current tax credit projects.

The City of Beloit will provide financial resources for owner-occupants to maintain their homes.

The City of Beloit will provide financial resources for landlords to upgrade their rental units.

Lead-based Paint

30. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

PY 2013 Action Plan Lead-based Paint response:

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

The City of Beloit will use its Lead Hazard Control Grant funds in concert with its housing rehabilitation funds. The lead funds will be used for the lead elements to make the house lead safe, and then the housing rehabilitation funds are used for other rehabilitation work needed to bring the home up to code. The City received additional lead dollars in 2009, which will expire in November of 2012. The City receives these funds through the State of Wisconsin, and they have applied for an extension through 2013 and are awaiting response.

The City of Beloit Housing Services Division requires all contractors hired through the Housing Rehabilitation Loan program to be certified lead safe, ensuring all work completed in project homes is performed in a lead safe manner and with lead-free replacement products.

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

HOMELESS

Specific Homeless Prevention Elements

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

31. **Please describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2013. Again, please identify barriers to achieving this.**

PY 2013 Action Plan Specific Homeless Prevention response:

The City will provide funding through the CDBG program to programs that help chronically homeless individuals and families move into permanent housing and assist with any other issues they may have. Specifically, the City will support programs that provide:

- Outreach and assessment
- Supportive services
- Long-term case management and client advocacy
- Transitional housing
- Stabilization strategies to move homeless individuals into economic independence

The Beloit Housing Authority has established a local preference for individuals and families who are participants in the transitional living program for housing rental assistance and those who are victims of domestic violence.

A potential barrier to accomplishing these activities would be the financial viability of the agencies which provide homeless programs. For example, the Domestic Violence Center has struggled over the past several years financially, and continuing the transitional portion of the program, which provides the longer-term support and ensures that people stop the homeless cycle, is essential to achieving the goal of ending homelessness. Another barrier is the public support for these programs. If the public does not support these programs, the City Council could quit funding these programs with CDBG funds.

32. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

PY 2013 Action Plan Specific Homeless Prevention response:

The City will continue to fund programs that provide financial assistance to individuals and families to prevent them from becoming homeless such as foreclosure prevention and emergency rental assistance identified through supportive case management.

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

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

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

33. Discharge Coordination Policy—The jurisdiction must certify it established a policy for discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care, or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. (91.225 (c)(10))

PY 2013 Action Plan Specific Homeless Prevention response:

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

Emergency Shelter Grants (ESG)

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

PY 2013 Action Plan ESG response:

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

35. **(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.**

PY 2013 Action Plan ESG response:
Not Applicable.

NON-HOMELESS SPECIAL NEEDS HOUSING

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

**If not using the CPMP Tool: Complete and submit Table 1B.*

**If using the CPMP Tool: Complete and submit Needs Table/Non-Homeless Needs.*

36. **Please describe any supportive housing activities being undertaken to address the priority housing needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, persons with alcohol or other substance abuse problems).**

PY 2013 Action Plan Non-homeless Special Needs response:

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

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

The Beloit Housing Authority has 40 housing units for the elderly and disabled, and has established a local preference for elderly and disabled residents.

The City will make special needs issues a priority when budgeting CDBG funds. The Beloit Housing Authority will continue to use its funds to provide services and housing to these populations.

COMMUNITY DEVELOPMENT

Community Development Block Grant

**If not using the CPMP Tool: Complete and submit Table 2B, Table 1C Summary of Specific Objectives.*

**If using the CPMP Tool: Complete and submit the Needs Worksheets/Non-Housing Community Development and Summary of Specific Annual Objectives Worksheets or Summaries.xls*

37. **Identify the estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income (an amount generally not to exceed ten percent of the total available CDBG funds may be excluded from the funds for which eligible activities are described if it has been identified as a contingency for cost overruns.)**

PY 2013 Action Plan Community Development response:

\$485,000 in 2013 new grant dollars and an estimated \$195,100 in program income will be used for activities that benefit person of low- and moderate-income. \$74,100 of this is generated from LMI rental properties in the City-wide Rental Dwelling Permit program. This program requires all rental units to be inspected on a three year cycle to ensure the properties are maintained to the minimum standards outlined in the City's Property Maintenance Code.

38. CDBG resources must include the following in addition to the annual grant:

a. **Program income expected to be received during the program year, including:**

i. **The amount expected to be generated by and deposited to revolving loan funds;**

PY 2013 Community Development response:

\$120,000 is expected to be generated by and deposited to revolving loan funds.

The total amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

PY 2013 Community Development response:

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

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

PY 2013 Community Development response:

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

c. **Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives in its strategic plan;**

PY 2013 Community Development response:

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

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

PY 2013 Community Development response:

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

e. **Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.**

PY 2013 Community Development response:

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

41. NA If a jurisdiction intends to carry out a new CDBG float-funded activity, the jurisdiction's plan must include the following information:

- a. **For the program income included in 1(b) above, the jurisdiction should identify the month(s) and year(s) in which the program income will be received; and which of the following options it will take for each float-funded activity to address the risk that the activity may fail to generate adequate program income:**
 - i. **amend or delete activities in the amount equal to any amount due from default or failure to produce sufficient income in a timely manner. (If this option is chosen, the action plan must include a description of the process it will use to select activities to be amended or deleted and how it will involve citizens in that process), OR**
 - ii. **obtain an irrevocable line of credit from a commercial lender for the full amount of the float-funded activity. (If this option is chosen, information on the float-funded activity in the action plan must include the lender and the terms of the irrevocable line of credit), OR**
 - iii. **agree to transfer general local government funds to the CDBG line of credit in the full amount of any default or shortfall within 30 days of the float-funded activity's failure to generate projected program income on schedule.**

PY 2013 Community Development response:

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

39. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs, public facilities, public improvements, public services and economic development. (Use of Table 2B or the Community Development Needs Table is sufficient, additional narrative is not required)

- a. **For activity for which the jurisdiction has not yet decided on a specific location, such as when a jurisdiction is allocating an amount of funds to be used for making loans or grants to businesses or for residential rehabilitation, provide a description of who may apply for the assistance, the process by which the grantee expects to select who will receive the assistance (including selection criteria), and how much and under what terms the assistance will be provided.**

PY 2013 Community Development response:

Economic Development Revolving Loan Fund: This loan fund provides loans to for-profit commercial, industrial or service sector businesses that will locate or expand in the City of Beloit by creating or retaining jobs.

Program funds are used to assist a business to finance exterior and interior building improvements, purchase land and building, new construction, purchase of machinery and equipment, land improvements, demolition, and leasehold improvements.

The program will loan a business up to 30 percent of the total project cost. The interest rate is as follows:

- If loaned in conjunction with a bank loan, 75 percent of the bank rate.
- Stand alone loans will be set at 75 percent of the Wall Street Prime rate at time of loan approval for projects with loan term greater than 10 years. 65 percent of Wall Street Prime rate for 1-10 year loan term.

The repayment terms are up to 25 years for land and buildings and 10 years for machinery and equipment.

The criteria used are the following:

- Ratio of Program dollars to the number of full-time equivalent (FTE) jobs created or retained, not to exceed \$35,000 per job. For FTE calculations, a full-time position will be employed 35 hours per week.
- At least 51 percent of the jobs created or retained must be available for low- to moderate-income persons.
- Ratio of Program dollars to private dollars in a project cannot be less than two private dollars for each Program dollar.
- Only those expenditures made within 18 months after approval of the Program loan shall be counted in the public/private dollar match.
- Applicant must contribute at least 10 percent equity into the project.

Housing Rehab Revolving Loan Fund: Housing rehab loans are available to any low- to moderate-income homeowner in the City of Beloit and any investor-owned rental units in the City of Beloit which is occupied by a low- to moderate-income family.

Additional Criteria: For homeowner loans, applicants must have equity in their homes, be free and clear of any judgments, and be current with their property taxes, with no delinquencies.

The individual loans available to owner-occupied properties are tailored to meet the applicant's financial needs and resources. Owner-occupied interest rates are 0 percent deferred payment loans or a 3 percent amortized loan. Investment property loans are offered at a fixed 3 percent rate.

The maximum loan amount for rehabilitation loans is \$20,000 for one dwelling unit, \$25,000 for two units and \$8,000 for additional dwelling units.

Owner-occupied property loans are available up to a 15-year term or can be deferred as long as the owner occupies the home. Investment property loans are available for ten years.

The Housing Rehab program consists of four loan programs: Owner-occupied Low Interest and Deferred Payment Loans, Rental Housing Rehab Program, Distressed Property Loan Program, and Construction Loan Program.

40. **Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.**

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

PY 2013 Community Development response:

This information is provided in Table 2B.

41. **An “urgent need” activity may be included in the action plan only if the jurisdiction certifies that the activity is designed to meet other community development needs having a particular urgency because existing conditions pose a serious and imminent threat to the health or welfare of the community and other financial resources are not available.**

PY 2013 Community Development response:

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

HOME/ American Dream Down payment Initiative (ADDI)

NA

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

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

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

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

44. **If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.**

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

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

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

46. **Describe actions to be taken to establish and oversee a minority outreach program within the jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking, underwriters, accountants, and providers of legal services, in all contracts, entered into by the PJ with such persons or entities, public and private, in order to facilitate the activities of the PJ to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.**

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

47. **NA If you intend to use HOME funds for Tenant-Based Rental Assistance, describe the local market conditions that led to the use of the HOME funds for a tenant-based rental assistance program.**

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

48. **NA If the TBRA program will target or provide preference for a special needs group, identify that group from the Consolidated Plan as having an unmet need and show that the preference is needed to narrow the gap in benefits and services received by that population?**

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

49. **NA If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:**

- a. **Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.**

- b. **Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.**
- c. **State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.**
- d. **Specify the required period of affordability, whether it is the minimum 15 years or longer.**
- e. **Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.**
- f. **State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.**

PY 2013 Action Plan HOME/ADDI response:

Not applicable.

50. **NA If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:**

- a. **Describe the planned use of the ADDI funds.**
- b. **Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.**
- c. **Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.**

PY 2013 Action Plan HOME/ADDI response:

Not applicable

Housing Opportunities for People with AIDS **NA**

**If not using the CPMP Tool: Complete and submit Table 1B.*

**If using the CPMP Tool: Complete and submit Needs Table/HOPWA.*

51. **Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.**

PY 2013 Action Plan HOPWA response:

Not applicable.

52. **Specify the one-year goals for the number of low-income households to be provided affordable housing using HOPWA funds for short-term rent, mortgage, and utility payments to prevent homelessness; tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.**

PY 2013 Action Plan HOPWA response:
Not applicable.

53. **Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.**

PY 2013 Action Plan HOPWA response:
Not applicable.

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

PY 2013 Action Plan HOPWA response:
Not applicable.

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

PY 2013 Action Plan HOPWA response:
Not applicable.

Other Narrative

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

No Additional Narrative will be provided.



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REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5b

TOPIC: Resolution 2012-42

ACTION: Consideration of Resolution 2012-42 Recommending Approval of the 2013 Community Development Block Grant budget

PRESENTER: Teri Downing

STAFF REPORT:

Attached is a resolution recommending approval of the 2013 CDBG budget and the spreadsheet listing the agencies requesting funding. The Department of Housing and Urban Development has not given us an estimate for CDBG funding this year. Therefore, we are estimating an award of \$485,000, which is similar to last year's award.

At its July 2012 meeting, the CDA recommended the following funding priorities: Public Service programs which help stabilize neighborhoods by keeping people in their homes, with priority given to innovative evidence based homeless assistance programs, foreclosure prevention, credit counseling, financial counseling, and utility assistance; Code enforcement; Housing Rehabilitation; Economic Development activities with priority given to Microenterprise Assistance; Program Administration; and Fair Housing.

The spreadsheet lists the maximum funding level \$116,850 allowed for public services, which is 15% of the 2013 grant plus 2012 program income. Also reflected on this spreadsheet is the maximum amount you may award for planning and administration, which we are recommending capping at \$136,020.

Also, included on the spreadsheet is the projected 2013 Program Income. These funds are normally allowed to revolve back into the program that created the income. You have the option however, to allocate those funds to other eligible activities.

Please note that three activities have a relationship to the City of Beloit's proposed Operating Budget or Capital Improvement Budget. The Code Enforcement/Inspection program provides

funding for all or a portion of salaries and benefits for the Director of Community and Housing Services, one secretary and two or more inspectors' salary and benefits. The Housing Rehabilitation Revolving Loan Program includes funding for two positions which are required to operate the program. The Planning and Administration budget includes funding for several people required to operate the CDBG program. These are all eligible CDBG expenditures, but funding these below the requested amount would have an impact on the City's Proposed Budgets.

The attached spreadsheet has a column for a staff recommendation and CDA recommendation. A budget worksheet with a staff recommendation will be handed out at the CDA meeting. The CDA recommendation will be listed when it is presented to the City Council before the October 15 meeting.

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

- **October 1 – October 31: Public Review Period:** A notice announcing the 30-day public review period will be published in the Beloit Daily News, posted on the front page of the City's website, and mailed to agencies and individuals on the CDBG mailing list. During the 30-day public review period the Annual Action Plan and 2013 budget will be available to the public at the Beloit Public Library, 3rd floor of City Hall, and on the City's website. Public comments submitted during this time period are incorporated into the Plan.
- **October 15: Public Hearing at City Council:** The City Council will hold a public hearing on the Annual Action Plan and CDBG budget. Public comments are incorporated into the Plan from this hearing as well.
- **November 5: City Council Approval:** Once the required 30-day public review period is completed, the City Council will act on the plan.
- **November 15: Annual Action Plan submitted to HUD:** The Annual Action Plan and CDBG Budget are reviewed by HUD staff for approval.

Also attached to this staff report is a summary of the 2013 applications that were submitted and the monitoring results for the 2011 CDBG Program Year.

STAFF RECOMMENDATION:

Staff recommends that the Resolution 2012-42 be approved.

ATTACHMENTS:

Resolution 2012-42, 2013 CDBG Budget spreadsheet, Application Summaries, and Monitoring Summaries

**RESOLUTION 2012-42
RECOMMENDING APPROVAL
OF THE 2013 COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) BUDGET**

WHEREAS, the City of Beloit expects to receive \$485,000 in 2013 Community Development Block Grant (CDBG) funds, and

WHEREAS, all recommended projects are consistent with the 2010 - 2014 Consolidated Plan and 2013 Annual Action Plan, and

WHEREAS, all recommended projects are eligible CDBG activities.

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends the 2013 CDBG budget as identified on the attached budget spreadsheet.

Adopted this 26^h day of September, 2012.

Thomas M. Johnson, Chairman

ATTEST:

Julie Christensen, Executive Director

2013 Community Development Block Grant Budget Spreadsheet

	2012 Award	2013 Request	2013 Staff Recommendation	2013 CDA Recommendation
Public Service: 15% cap = \$116,850				
1 Community Action - Fatherhood Initiative and Skills Enhancement	\$ 18,193	\$ 60,000		
2 Family Services - The Key: Transitional Living Program	\$ 6,367	\$ 8,000		
3 Family Services - Beloit Domestic Violence Center: Emergency Housing	\$ 6,367	\$ 7,000		
4 Family Services - Home Companion Registry for Senior Personal Care	\$ 18,193	\$ 15,000		
5 Family Services - Homelessness Prevention and Rapid Rehousing Project	\$ 4,548	\$ 15,000		
6 Hands of Faith - Emergency Shelter for Homeless Families	\$ 6,822	\$ 9,000		
7 Merrill Community Center - Youth and Senior Programs	\$ 18,193	\$ 20,000		
8 NHS - Promoting and Preserving Homeownership through Education and Counseling	\$ 17,551	\$ 50,000		
9 Stateline Literacy Council - Hispanic Outreach for Comprehensive Literacy	\$ 18,193	\$ 30,000		
10 Voluntary Action Center - Beloit Senior Chore Service	\$ 6,367	\$ 7,202		
Total Public Services	\$ 120,794	\$ 221,202	\$ -	\$ -
Planning and Program Administration: 20% cap = \$136,020				
*11 Fair Housing Activities	\$ -	\$ 25,000		
12 Program Administration (No Application Needed)	\$ 155,000	\$ 134,000		
Total Planning and Program Administration	\$ 155,000	\$ 159,000	\$ -	\$ -
Code Enforcement				
13 Community Development Dept. - Code Enforcement / Inspection Program	\$ 96,000	\$ 135,000		
Total Code Enforcement	\$ 96,000	\$ 135,000	\$ -	\$ -
Housing Rehabilitation				
14 Community Development Dept. - Housing Rehabilitation Revolving Loan Program	\$ 115,971	\$ 162,500		
Total Housing Rehabilitation	\$ 115,971	\$ 162,500	\$ -	\$ -
Economic Development				
*15 Economic Development - Commercial and Industrial Revolving Loan Fund	\$ -	\$ 50,000	\$ -	
Total Economic Development	\$ -	\$ 50,000	\$ -	\$ -
GRAND TOTAL	\$ 487,765	\$ 727,702	\$ -	
CDBG Funds Available	\$ 487,765	\$ 485,000	\$ 485,000	
Surplus/Deficit	\$ 0	\$ (242,702)	\$ 485,000	

Estimated Program Income	2012 Estimated Program Income	2012 Actual Program Income	2013 Projected Program Income	
17 Economic Development Revolving Loan Fund	\$40,000	\$ 35,000	\$ 63,000	
18 Code Enforcement	\$200,000	\$ 200,000	\$ 74,100	
19 Housing Rehabilitation Revolving Loan Fund	\$100,000	\$ 50,000	\$ 50,000	
20 Neighborhood Housing Services	\$10,000	\$ 9,000	\$ 8,000	
Total Estimated Program Income	\$350,000	\$ 294,000	\$ 195,100	
Total CDBG Budget	\$837,765		\$ 680,100	

2012 CDBG Application Summaries

	Name of Agency	Name of Project	Funds Requested		Project Description
			New Grant Dollars	Program Income Earned by the Program	
1	Community Action, Inc. of Rock and Walworth Counties	Supportive Services	\$60,000	\$0	The proposed project will address the supportive service needs of Community Action program participants involved in the Skills Enhancement and Fatherhood Initiative programs in Beloit.
2	Family Services	The Key: Case Management for Survivors of Domestic Violence	\$8,000	\$0	The proposed project assists individuals in transitioning from a violent and impoverished environment to a safe and economically autonomous status. This transitional living program seeks to provide a stable housing platform from which participants can work on improving their work skills as well as their life skills
3	Family Services	Emergency Housing & Case Management for Homeless Victims of Domestic Violence	\$7,000	\$0	This program is dedicated to the purpose of facilitating persons toward housing stability through short-term emergency house and related services. The funding would be used to enhance the case management component of the services provided to improve success rates of families that have been displaced due to domestic violence
4	Family Services	Greater Beloit Home Companion Registry for Senior Personal Care	\$15,000	\$0	The registry provides supportive care and assistive care to the elderly, ill and disabled to enable them to remain independent. The registry provides cost-effective services to clients and registry-approved caregivers. This program also provides job training for personal care workers.
5	Family Services	Homelessness Prevention and Rehousing Project	\$15,000	\$0	This program will assist families facing homelessness due to temporary loss of resources to pay rent, assist families in transitioning from homelessness to stable housing and increase the systemic efficiency in linking community resources with community need through a single point of contact for local housing.

2012 CDBG Application Summaries

6	Hands of Faith	Emergency Shelter for Homeless Families	\$9,000	\$0	This is a 30-day emergency shelter for homeless families. Hands of Faith relies on local houses of worship to provide the meals and overnight accommodations for our homeless families. Case management and short-term rental assistance/security deposits are provided to assist participants in obtaining permanent housing.
7	Merrill Community Center	Youth and Senior Programs	\$20,000	\$0	This program provides case management and programming for participants of the After School and Summer Youth programs and the adult-senior programs.
8	Neighborhood Housing Services (NHS) of Beloit	Promoting and Preserving Homeownership through Education and Counseling	\$50,000	\$0	This project will allow NHS to provide pre-purchase counseling to prospective homebuyers. Foreclosure prevention counseling will also be provided to families at risk of losing their homes to foreclosure.
9	Stateline Literacy Council	Hispanic Outreach	\$30,000	\$0	This project provides literacy services to English and non-English speaking adults with limited basic skills and limited proficiency in English. The students will gain at least the minimum educational level to qualify for a job above minimum wage and/or to increase their job skills by increasing their communication levels.
10	Voluntary Action Center	Beloit Senior Chore Service	\$7,202	\$0	This project refers seniors to skilled, independent contractors from a screened registry of workers offering services at modest costs. The primary purpose of the program is to stabilize Beloit neighborhoods by allowing seniors to remain in their residences.

Public Service Cap = \$116,850

\$221,202 Requested

2012 CDBG Application Summaries

11	City of Beloit - Community Development	Fair Housing Activities	\$25,000	\$0	This program will provide fair housing outreach, education, investigation, and mediation in the City of Beloit in order to achieve equal opportunity for housing.
12	City of Beloit - Community Development	Program Administration (No Application Needed)	\$134,000	\$0	Administrative expenses related to operating the Community Development Block Grant program. This includes salaries and benefits, office supplies, copies, etc.

Planning and Program Administration Cap = \$136,020 **\$159,000 Requested**

14	City of Beloit -Community Development	Code Enforcement / Inspection Program	\$135,000	\$74,100	This program was developed to help maintain and improve safety conditions, property values and quality of life in Beloit's neighborhoods. This funding would allow us to maintain the City-wide Code Enforcement that we currently provide.
15	City of Beloit - Community Development	Housing Rehabilitation Revolving Loan Program	\$162,500	\$50,000	This program helps low to moderate income families by offering financial solutions to make necessary repairs or improvements to their property.
16	City of Beloit - Economic Development	Commercial and Industrial Loan Program	\$50,000	\$63,000	This program provides loans on terms tailored to meet the needs of qualified borrowers for projects that promote local economic development through the expansion and retention of employment and business opportunities in the City of Beloit.

Code Enforcement, Demolition, Housing Rehab, Public Facilities **\$347,500 Requested**

\$727,702 TOTAL REQUESTED

\$485,000 2012 CDBG FUNDS AVAILABLE (ESTIMATE)

(\$242,702) Deficit

2010 CDBG Monitoring Summaries

Subgrantee	Project	2011	Description of Activities	2011 Goals	2011 Accomplishments	Comments	Concerns	Requested Action
Public Service								
Community Action Inc.	Supportive Services	\$18,193	Provides assistance with supportive services costs related to employment, education, basic needs, child care, and transportation for participants in the (HUB) Teen Parent Program, Beloit Fresh Start, Fatherhood Initiative, and Skills Enhancement programs.	Work with of 341 participants to reach various educational and employment goals to increase skills and income.	Provided services to 240 participants in 2011 and provided services to an additional 81 participants in the beginning of 2012., totalling 321 persons served.	These projects are well-run and are meeting all the obligations, financial reporting and record-keeping requirements of their CDBG contract.	None	None
Family Services	They Key - Transitional Housing	\$6,367	This program provides transitional housing and case management services to women who are homeless due to victimization from domestic violence as a "stepping stone" between the crisis shelter and independent living.	Case manage 24 participants in setting and attaining the goals necessary for functional self-sufficiency.	Provided services to63 participants.	This program is meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.	None	None
Family Services	Short-Term Emergency Housing	\$6,367	Provides emergency short-term shelter to women and children who are homeless as a result of domestic violence and provides a wide array of services designed to decrease the likelihood of subsequent homelessness.	Provide temporary housing, implement individualized service plans, and follow up care for 140 households.	Provided services to 41 households.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.	None	None
Family Services	Beloit Home Companion Registry	\$18,193	Provides supportive and cost-effective home care to elderly, ill and disabled individuals, permitting them to remain in their homes. It also includes a case management element, and offers training to individuals to become employed as home care workers.	Assist 24 elderly, ill, and disabled residents.	Provided services to 73 individuals.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.	(1) No documentation on file that elderly, disabled status, or income levels are not being verified. (2) No documentation on file verifying US legal status. (Repeat Finding)	(1) Must keep documentation on file that indicates verification of one of the status' that makes a participant eligible; elderly, disabled, or low-mod income. (2) Must keep documentation on file that indicates verification of US legal status.
Family Services	Homeless Prevention and Rehousing Program	\$4,548	Assists families facing homelessness due to temporary loss of resources to pay rent. Also assists families transistioning from homelessness to stable housing.	To assist 34 homeless families. Provide case management and/or referral assistance to at least 34 individuals.	Provided services to 22 individuals were assisted with CDBG funds. However a total of 233 individuals were assisted in the entire program.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		

2010 CDBG Monitoring Summaries

Subgrantee	Project	2011	Description of Activities	2011 Goals	2011 Accomplishments	Comments	Concerns	Requested Action
Hands of Faith	Emergency Shelter for Homeless Families	\$6,822	Provides comprehensive emergency shelter for a period of 30-45 days per family, case management services including service referral, vocational counseling and housing counseling, and informal support.	To assist 79 homeless families in finding transitional or permanent housing and employment.	Provided services to 84 individuals.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics. Organization regarding required documents; contract, quarterly reports,	(1) No documentation on file of homelessness.	Either income or homelessness status must be verified. Income of clients is self reported., therefore self-certification of homelessness or verification of homelessness required to be on-file.
Merrill Community Center	Youth and Senior Programs	\$18,193	Provides organized and structured educational, recreational, and enrichment activities to youth and seniors while meeting the growing needs of the community.	To provide services to an average of 50 youth and 21 seniors.	Provided services to at least 50 youth per quarter and 36 seniors per quarter.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		
NHS of Beloit	Promoting and Preserving Homeownership through Education and Counseling	\$17,551	Provide home buyer education, post purchase education, and foreclosure prevention services.	Provide homebuyer education to 24 individuals and provide foreclosure prevention services to 24 individuals.	Provided services to 38 total individuals. (However, there was some confusion that these numbers may be households and not individuals. This has been clarified to be households for next year.)	This program is meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		
Stateline Literacy Council	Hispanic Outreach for Comprehensive Literacy	\$18,193	Provides educational services to Beloit residents wanting to improve their literacy skills. This involves recruiting and training volunteer tutors, doing pre- and post-assessments of ESL students' English levels, plan and review students' educational goals.	Provide literacy services to 120 clients	Provided literacy services to 196 clients.	This program is generally well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract.	(1) Income of clients is self reported. No verification / check stubs are obtained. (2) US legal status verification not on file. (Repeat Finding)	(1) Must keep documentation on file that indicates verification of one of the status' that makes a participant eligible of low-mod income. (2) Must keep documentation on file that indicates verification of US legal status.
Voluntary Action Center	Beloit Senior Chore Service	\$6,367	Refers seniors to skilled, independent contractors from a screened registry of workers offering services at modest costs.	Process 100 requests for services.	Processed 516 requests for service.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract.	(1) Income of clients is self reported. No verification / check stubs are obtained. (2) US legal status verification not on file. (Repeat Finding)	(1) Must keep documentation on file that indicates verification of one of the status' that makes a participant eligible of low-mod income. (2) Must keep documentation on file that indicates verification of US legal status.
Planning and Program Administration								
City of Beloit - Community Development	Program Administration (No Application Needed)	\$155,000	This activity does not require monitoring. The funding is used for staff costs and other expenses related to operating the CDBG program.	Monitoring not required.	Monitoring not required.	Monitoring not required.		

2010 CDBG Monitoring Summaries

Subgrantee	Project	2011	Description of Activities	2011 Goals	2011 Accomplishments	Comments	Concerns	Requested Action
Code Enforcement								
City of Beloit - Housing Services	Housing Services Code Enforcement / Inspection Program	\$96,000	Code enforcement officials inspect the exterior of all properties and the interior of all rental properties in the City of Beloit.	Continue code enforcement patrols and conduct interior and exterior inspection of properties for code violations.	Conducted over 6,000 inspections. 3,736 inspection in LMA areas of Beloit.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		
	(2012 Program Income)	\$200,000						
Economic Development								
City of Beloit - Economic Development	Revolving Loan Fund	\$0	Provides affordable capital and flexible-term financing to small businesses and entrepreneurs that complement traditional financing programs of private sector lending institutions.	Market the economic development loan program and make 1 loan per year.	Marketed the loan program through distribution of brochures, emails, and responding to phone calls. No loans made in 2011.	Quarterly reports are being submitted in a timely manner and contain the required documentation on job creation, income, and household characteristics.		
	(2012 Program Income)	\$40,000						
Housing Rehabilitation								
City of Beloit - Housing Services	Housing Rehabilitation Revolving Loan Program	\$115,971	Offers financial assistance to low to moderate income families in the form of low-interest or deferred loans so that they may make improvements to their homes.	Provide home improvement / rehab loans for 10 dwelling units.	Provided 15 home improvement loans for with CDBG funds and 20 with HOME funds. 29 units were rehabilitated. However, there were a total of 143 applicants that this program worked with, which includes lead abatement grants.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		
	(2012 Program Income)	\$50,000						
Community Action Inc.	Merrill Housing Initiative (Reallocated funds from previous CDBG Years)	\$39,653	Acquisition and rehabilitation of vacant homes in the Merrill Neighborhood. Completed houses are sold to low/moderate income families.	Rehabilitation of 1336 Porter, 1426 Dewey, and 1411 Dewey.	Completed the rehabilitation of 1426 Dewey and 1336 Porter. 1336 Porter was sold to an LMI household. 1411 Dewey still under construction.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		
NHS of Beloit	Purchase -Rehab and Homebuyer Education Revolving Loan Fund (2012 Program Income)	\$9,000	Purchase and rehabilitation of houses in the NHS priority neighborhoods. to be resold to low-moderate income households. This program also provides low-interst loans for down payment assistance to low-moderate income families.	Maintain poperties during planning phase for their rehabilitation. Provide loans to _LMI households.	Awarded 3 loans to LMI households for down payment assistance. Rehab projects are ongoing.	This program is well-run and meeting all contract obligations, financial reporting and record-keeping requirements of their CDBG contract. Quarterly reports are being submitted in a timely manner and contain the required documentation on income and household characteristics.		



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REPORT TO THE БЕLOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5c

TOPIC: Resolution recommending a 2013 HOME budget to City Council

ACTION: Consideration of Resolution 2012-43 Recommending Approval of the 2013 HOME Investment Partnerships Program budget

PRESENTER: Julie Christensen

STAFF REPORT:

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

For 2013, we are estimating that the Consortium will receive \$404,922. Based on that budget, the City of Beloit's share would be \$76,935, and the CHDO share would be \$60,738. Staff is recommending that the City's dollars be used to fund the City's Housing Rehabilitation Revolving Loan Fund. At this time, staff is recommending that the CHDO dollars remain unallocated. Given the issues we have had with utilizing the CHDO dollars, we would like to award those dollars at a later point. We will bring the CHDO portion of the budget to the CDA when we are prepared to recommend which agency (NHS or Community Action) has the capacity to spend these dollars. In either case, we would recommend the funds be awarded to acquisition-rehabilitation projects.

STAFF RECOMMENDATION:

Staff recommends that the Resolution 2012-43 be approved.

ATTACHMENTS:

Resolution 2012-43

RESOLUTION 2012-43
RECOMMENDING APPROVAL OF THE 2013 HOME INVESTMENT PARTNERSHIP
(HOME) BUDGET

WHEREAS, the City of Beloit is expected to receive \$76,935 in HOME Investment Partnership (HOME) funds for City projects and \$60,738 in Community Housing Development Organization (CHDO) projects in 2013, and

WHEREAS, Neighborhood Housing Services of Beloit (NHS) and Community Action, Inc. (CAI) are both eligible Community Housing Development Organizations in the City of Beloit, and

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

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

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

NOW THEREFORE BE IT RESOLVED, that the Community Development Authority recommends that the City Council allocate the 2013 City HOME funds to the City's housing rehabilitation loan program for owner-occupied and rental rehabilitation projects and the 2013 CHDO funds to either NHS' or CAI's acquisition-rehabilitation programs.

Adopted this 26th day of September, 2012.

Thomas M. Johnson, Chairman
Beloit Community Development Authority

ATTEST:

Julie Christensen, Executive Director
Beloit Community Development Authority



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REPORT TO THE BELOIT COMMUNITY DEVELOPMENT AUTHORITY

AGENDA ITEM: 5d

TOPIC: Resolution 2012-44, Award Demolition Contract to Gensler Excavation and Snow Plowing For 517 Liberty Avenue

REQUESTED ACTION: Approval of Resolution 2012-44

PRESENTER: Scott Schneider

STAFF REPORT:

The Neighborhood Stabilization Program (NSP) is authorized under Title III of Division B of the Housing and Economic Recovery Act (HERA), 2008 for emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties. The Department of Housing and Urban Development awarded \$38,779,123 in NSP funds to the State of Wisconsin. \$772,111 of these NSP grant funds were awarded to the City of Beloit and will be utilized in Beloit's neighborhoods most affected by foreclosures. The City will administer these funds in cooperation with Neighborhood Housing Services of Beloit. These funds will be used to buy foreclosed houses and either rehabilitate and resell them or demolish them.

The property located at 517 Liberty Avenue was acquired by the CDA for the NSP1 program. We have met our contractual obligations for the NSP1 demolition quota, but we are able to use program income from the sale of other NSP1 property to facilitate this demolition. Once the house is demolished, the lot will be offered for sale to the adjoining neighbors.

On September 18, 2012 we received three bids for the demolition of 517 Liberty Avenue. They are listed below. The lowest bid was from Gensler Excavating at \$6,830.

Name of Contractor	Bid Amount
Gensler Excavating	\$6,830
Northern Illinois Service Co.	\$9,925
Earth Construction	\$9,000

STAFF RECOMENDATION:

Staff recommends that the Community Development Authority approve Resolution 2012-44, Awarding the Demolition Contract to Gensler Excavating

ATTACHMENTS:

Resolution 2012-44

**RESOLUTION 2012-44
AWARDING THE DEMOLITION CONTRACT FOR
517 LIBERTY AVENUE**

WHEREAS, the City of Beloit has received \$772,111 for the Neighborhood Stabilization Program (NSP) under Title III of Division B of the Housing and Economic Recovery Act (HERA), 2008 for emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties; and

WHEREAS, the demolition of 517 Liberty Avenue is part of the NSP1 area, three bids for the demolition of the house were received, the low bid was from Gensler Excavating and Snow Plowing for \$6,830.00, and Gensler Excavating and Snow Plowing is a qualified bidder.

NOW THEREFORE BE IT RESOLVED, that the contracts for the demolition of 517 Liberty Avenue, and hereby is, awarded to Gensler Excavating and Snow Plowing, Janesville, Wisconsin, in the following amounts:

Greg Gensler DBA Gensler Excavating and Snow Plowing 3348 N Cty Rd E Janesville, WI 53548	\$6,830.00
TOTAL PROJECT COST	\$6,830.00

NOW THEREFORE BE IT FURTHER RESOLVED, that the amount of \$6,830.00 be, and hereby is, funded as follows:

FUNDING:

73675200-524028-10479	NSP Demo – Beloit	\$ 6,830.00
TOTAL AVAILABLE FUNDING		<u>\$ 6,830.00</u>

Adopted this 26th day of September, 2012.

Thomas M. Johnson, CDA Chairperson

ATTEST:

Julie Christensen, Executive Director