



# Third Program Year CAPER

The CPMP 2007 Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## GENERAL

**GRANTEE: City of Beloit**  
**CON PLAN PERIOD: 2005 to 2009**

### **Executive Summary (92.220(b))**

PY 2007 Action Plan Executive Summary:

Neighborhood Housing Services completed and sold five houses in two of our target neighborhoods. The houses were constructed over the last two to three years and resulted in five new homeowners.

The City continues to fund agencies, such as the Merrill Community Center and Love For Children, who provided the necessary social service resources in two of our targeted neighborhoods. Merrill Community Center and Love for Children provided service to 341 persons in 2007.

The City provides funding to two senior programs, which make it possible for seniors to remain living independently in their current homes. Combined, they provided service to 314 seniors.

The City provided funding to four agencies that serve homeless groups in the City. These programs allowed families to have safe shelter during this difficult time in their lives. Three of these agencies also provided case management to these families to help them get back on their feet and give them the necessary tools to ensure that this does not happen to them again. The funding provided allowed 355 people to receive services.

The City provided code enforcement in the City's low to moderate income neighborhoods. This help clean-up the target neighborhoods. Over 5,000 inspections were performed in 2007.

The City provided funding to the Paint program, which provides paint and other supplies to homeowners who want to paint their houses. This is a cooperative effort with the City's Code Enforcement program. Seven households received assistance in 2007.

The Housing Authority continued its Family Self-Sufficiency and Homeownership Voucher program. Credit counseling was provided to 20 individuals in these two programs.

Stateline Literacy Council provided literacy services to over 100 Spanish-speaking individuals to increase their ability to get a better job.

The Housing Authority completed a project to improve the water distribution system for the elderly-disabled units. Prior to the project, all 40 units ran off one long water service line so that when a water line broke, all 40 units did not have water. This year, it was reconstructed to allow for more service lines to serve the units. This should greatly improve conditions for the public housing tenants.

## Summary of Resources and Distribution of Funds

- 1) Provide a description of the geographic distribution and location of investment (including areas of low-income and minority concentration).

### PY 2007 CAPER #1 response:

CDBG programming was provided City-wide, with priority given to those areas with minority or low-income concentrations. Census tracts 15, 17, 18 and 23 are classified as areas of minority concentration, and census tracts 16 and 18 and portions of census tract 17, 20, and 26.01 are classified as areas of low to moderate-income concentrations. The map attached to the back of the report identifies the City's low-mod areas. Our NRSA is focused in two of the LMI areas, census tract 16 and 18.

The Merrill Community Center, the BOBBY Program and Love for Children, located in census tracts 18, 16 and 17 respectively, provide programming to children residing within these census tracts. In 2007, these three agencies were awarded \$32,500 in total. \$27,500 of these funds was expended within the 2007 fiscal year. Our code enforcement program is focused in all of the LMI census tracts, and \$211,925 was budgeted for 2007. The remaining CDBG dollars were awarded City-wide.

## General CAPER Narratives:

### 2) **Assessment of Three to Five Year Goals and Objectives**

- a) Describe the accomplishments in attaining the goals and objectives for the reporting period.
- b) Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

*\*If not using the CPMP Tool: Use Table 2A, 2B, 3B, 1C, 2C, 3A*

*\*If using the CPMP Tool: Use Needs Tables, Annual Housing Completion Goals, Summary of Specific Annual Objectives. (Use of these tables is sufficient, additional narrative is not required.)*

- c) If applicable, explain why progress was not made towards meeting the goals and objectives.

PY 2007 CAPER General Questions #2c response:

With funding continuing to decline each year, we have not been able to meet all the five-year goals we established in 2005. In 2004 when the plan was initially prepared, we were received around \$800,000. At this point, we are receiving more than \$100,000 less than that which limits the ability to complete all the goals established at the beginning of the planning process. We are still using our goals to fund programs, but are simply not able to fund everything we had anticipated.

3) **Affirmatively Furthering Fair Housing**

- a. Provide a summary of impediments to fair housing choice.

PY 2007 CAPER General Questions # 3a response:

The City completed its Analysis of Impediments to Fair Housing in July 2004. Listed below are the impediments identified as part of that analysis.

1. Origination and Denial Rates for minority lenders - Minority persons may have a more difficult time getting approved for a bank loan and are being targeted by predatory lenders.
  2. Language barriers – Language barriers for New Americans and lack of a credit history.
  3. Discriminatory Impediments - Hispanic, disabled, and persons with HIV issues are less likely to feel comfortable filing a fair housing complaint.
  4. Accessibility Impediments - Due to the age of the housing stock, there is a lack of handicapped accessible housing units.
  5. Community Advocacy Groups - Lack of an advocacy group for disabled individuals.
- b. Identify actions taken to overcome effects of impediments identified in the jurisdiction's Analysis of Impediments.

PY 2007 CAPER General Questions # 3b response:

**Impediment #1 – Origination and Denial Rates for Minorities**

- 1) Neighborhood Housing Services of Beloit, Inc. provided credit counseling to 4 minority individuals, which helps them strengthen their credit in order to get approved for bank loans. The Housing Authority provided credit counseling through its Family Self-Sufficiency and Homeownership Voucher programs to 18 non-white individuals.
- 2) Neighborhood Housing Services will not approve down payment assistance for a household with a predatory loan. They are also educating people about predatory loans in their homebuyer classes. In 2007, NHS provided homebuyer education to 134 minority individuals to help them obtain a home of their own. NHS also provided down payment assistance to 19 minority families to enable them to purchase their own home.

**Impediment #2 – Language Barriers**

- 1) Neighborhood Housing Services is providing homebuyer classes in Spanish and English. They hired an additional Spanish-speaking person in 2007. These two people provide the credit counseling, homebuyer education, and foreclosure prevention assistance. In 2007, NHS

provided homebuyer education to 135 minority individuals to help them obtain a home of their own.

- 2) Equal Opportunities and Human Relations Commission's (EOHRC) brochure on fair housing is available in both English and Spanish in attempt to reach out to all populations in Beloit. This brochure is placed at many social service agencies and other businesses where different populations may be.
- 3) Blackhawk Bank has a bi-lingual loan officer to assist Spanish-speaking people with obtaining mortgage loans.
- 4) The Beloit Housing Authority has a bi-lingual staff person who works with those persons interested in the Family Self-Sufficiency program and Homeownership Voucher program.

**Impediment #3 – Discriminatory Impediments**

- 1) EOHRC's brochure on fair housing has been translated it into Spanish to reach out to the Hispanic populations. This brochure is placed at many social service agencies and other businesses where different populations may visit. They have also distributed public service announcements regarding fair housing. Staff to the EOHRC met with several people to discuss discrimination issues, but no fair housing complaints were filed.

**Impediment #4 – Accessibility Impediments**

- 1) The City provides housing rehab loans to people wishing to make their housing units handicapped accessible. No loan applications were received for these types of loans in 2007, however.
- 2) The Housing Authority received a grant award in 2007 for a 2008 project to make the bathrooms handicapped accessible in 41 public housing units.
- 3) The Beloit Housing Authority has conducted outreach efforts with local agencies and social groups to increase accessibility to under-served populations.

**Impediment #5 – Community Advocacy Groups**

No actions were undertaken in 2007 which addressed this fair housing impediment.

**4) Address Obstacles to Meeting Underserved Needs**

Identify actions taken to address obstacles to meeting underserved needs.

PY 2007 CAPER General Questions # 4 response:

- a. The City has provided funding to the Stateline Literacy Council for literacy services. This will help Hispanic persons get better jobs and have better income opportunities. In 2007, they served 158 people, with 147 of these being Hispanic.
- b. The City has provided funding to youth organizations, such as the Merrill Community Center, the BOBBY Program, and Love for Children, to meet the needs of the young people in our low- to moderate-income neighborhoods.
- c. The City and NHS provide financial resources to low- to moderate-income persons to enable them to live in quality housing units with modern amenities.

**5) Foster and Maintain Affordable Housing**

Identify actions taken to foster and maintain affordable housing.

PY 2007 CAPER General Questions # 5 response:

The City supported the tax credit applications for two developers in 2007. Silverstone Partners remodeled an apartment complex with these dollars that provides project-based Section 8. This funding enabled the project to remain available to low to moderate income households.

The City also supported Gorman and Company's application for the rehabilitation of the Fairbanks Flats. These units will remain affordable during the 15-year time frame for the tax credits.

The City provides deferred rehab loans to allow eligible homeowners to make improvements to their homes without having to take on extra debt. The City provides funding to NHS for its purchase rehab program, which provides newly remodeled houses to low to moderate income households.

**6) Leveraging Resources**

- a. Identify progress in obtaining "other" public and private resources to address needs.

PY 2007 CAPER General Questions # 6a response:

- 1) Neighborhood Housing Services was successful in obtaining Affordable Housing Program (AHP) dollars from the Federal Home Loan Bank to provide down payment assistance to households in the City's targeted neighborhoods.
- 2) Community Action of Rock and Walworth County has applied for and received YouthBuild funds to help troubled youth learn a skill. Additionally, WHEDA has contributed funds to this project as well as Hendricks Development, a local business owner.
- 3) The business community has helped raise money for organizations such as the Merrill Community Center and Stateline Literacy Council.
- 4) The Stateline United Way funds many of the social service agencies that are served by the City's CDBG funds to meet critical needs.
- 5) The churches provide funding to some of the homeless organizations like Hands of Faith and Caritas.

- b. Describe how Federal resources from HUD leveraged other public and private resources.

PY 2007 CAPER General Questions # 6b response:

Most non-profits who receive CDBG funds from the City used these funds as match to leverage other funding sources. Examples of other resources are United Way dollars, Federal Home Loan dollars, WHEDA funds, and funds from local foundations.

- c. Describe how matching requirements were satisfied.

PY 2007 CAPER General Questions # 6c response:

There are no matching requirements for CDBG. HOME match is reported by the City of Janesville since they are the lead agency for the Rock County HOME Consortium.

7) **Citizen Participation**

- a. Provide a summary of citizen comments.

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

PY 2007 CAPER Citizen Participation # 7a response:

A public notice was published in the Beloit Daily News on March 1. Two individuals stopped in the planning office to review the CAPER, but no comments were submitted.

- b. Describe how consideration was given to comments or views of citizens, received in writing or orally at public hearings, in preparing the CAPER.

PY 2007 CAPER Citizen Participation # 7b response:

No comments were received during this public review period, but the City incorporates all comments received in the CAPER and the Annual Plan.

8) **Institutional Structure**

Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

PY 2007 CAPER Institutional Structure # 8 response:

City staff is involved in activities of different non-profit organizations. City staff is involved in the housing development and loan activities of Neighborhood Housing Services. Staff attends the Homeless Intervention Task Force, which is an organization of various homeless and supportive service providers that serve the City of Beloit. City staff is a member of the Domestic Violence Task Force. The City is also working with Community Action of Rock and Walworth Counties and Neighborhood Housing Services of Beloit in partnership to try to more effectively target our resources.

9) **Monitoring**

- a. **Describe actions taken to monitor the jurisdiction's performance in meeting objectives and outcomes set forth in its strategic plan.**

PY 2007 CAPER Monitoring # 9a response:

When preparing the Annual Action Plan and preparing the CDBG budget, staff works to ensure that these are both consistent with the strategic plan. Additionally, once the budget has been approved and funds are available, staff prepares contracts for subgrantees which outline the performance requirements of each agency. This includes number of persons served as well as meeting other objectives included in the strategic plan. The

subgrantees are then required to report progress made each quarter through their quarterly reports.

- b. Describe how and the frequency with which you monitored your activities, including subrecipients (including sponsors or administering agents).

PY 2007 CAPER Monitoring # 9b response:

All programs are monitored once each calendar year.

- c. Describe the results of your monitoring including any improvements made as a result.

PY 2007 CAPER Monitoring # 9c response:

The City has required more detailed reporting due to the increased need for data in the IDIS system. The subgrantees have followed through and submitted more complete reports in 2007.

- d. **Describe actions taken to insure compliance with program requirements, including requirements involving the timeliness of expenditures.**

PY 2007 CAPER Monitoring # 9d response:

The City uses the quarterly reporting system to ensure that the subgrantees are complying with program guidelines, and the City works with subgrantees to ensure that funds are drawn down in a timely manner. Funds which are not expended in a timely manner are reprogrammed to other eligible activities.

- e. **Describe steps/actions taken to ensure long-term compliance with housing codes, including any actions or on-site inspections undertaken during the program year.**

PY 2007 CAPER Monitoring # 9e response:

The City has inspectors who ensure compliance with all housing codes. Additionally, the City also has a construction specialist, who ensures that all housing codes are followed for our housing rehab program. He has a list of approved contractors for the housing rehab jobs for people to select from, and ensures that work is completed before contractors are paid. Pictures are taken to document the work completed.

- f. What is the status of your grant programs?
- i. Are any activities or strategies falling behind schedule?
  - ii. Are grant disbursements timely?
  - iii. Do actual expenditures differ from letter of credit disbursements?

PY 2007 CAPER Monitoring # 9f response:

The majority of the funded activities have not fallen behind schedule. Due to staff turnover, funds were not expended a year ago as anticipated. Therefore, we are behind to expending the 2007 dollars as a result. Consequently, additional dollars were not budgeted for this program in 2008. During 2008, they will spend 2007 dollars. Additionally, the economic development loan program has had little activity in 2007, although no new grant dollars have been allocated to this program. This program is a revolving loan fund. Overall, we do not have any issues with disbursing grant dollars in a timely basis.

#### 10) **Antipoverty Strategy**

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

PY 2007 CAPER Antipoverty Strategy #10 response:

The Housing Authority continued its Family Self-Sufficiency and Homeownership Voucher program. Credit counseling was provided to 20 individuals in these two programs.

The City provided CDBG funds to non-profit agencies who provided services to low- to moderate-income clientele. Funds were awarded to the Beloit Home Companion Registry and Senior Chore Services to provide inexpensive assistance to enable them to remain in their homes. Stateline Literacy Council provided literacy services to over 100 Spanish-speaking individuals to increase their ability to get a better job.

The Housing Authority requires all public housing tenants to perform eight hours of community service per month when the participating adult is unemployed and is not participating in any self-sufficiency activities. This practice is helping residents learn new skills.

### **Self-Evaluation**

- 11) **Provide an evaluation of accomplishments. This evaluation must include a comparison of the proposed versus actual outcomes of each outcome measure submitted with the strategic plan and explain, if applicable, why progress was not made toward meeting goals and objectives.**

*\*If not using the CPMP Tool: Use Table 1C, 2C, 3A*

*\*If using the CPMP Tool: Use Summary of Specific Annual Objectives.*

**(The following IDIS Reports will be reviewed to determine satisfaction of this requirement: PR03, PR06, PR23, PR80, PR81, PR82, PR83, PR84, PR85)**

**Consider the following when providing this self-evaluation:**

- a. **Describe the effect programs had in solving neighborhood and community problems.**
- b. **Describe the progress made in meeting priority needs and specific objectives.**
- c. **Describe how activities and strategies made an impact on identified needs.**



- d. **Identify indicators that best describe the results of activities during the reporting period.**
  - e. **Identify barriers that had a negative impact on fulfilling the strategic and overall vision.**
- 12) **Identify whether major goals are on target and discuss reasons for those that are not on target.**
- 13) **Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.**

PY 2007 CAPER Self-Evaluation # 11, 12, 13 response:

The City of Beloit made good progress towards its goals and objectives which are reflected in the needs tables.

Neighborhood Housing Services completed and sold five houses in two of our target neighborhoods. The houses were constructed over the last two to three years and resulted in five new homeowners.

The City continues to fund agencies, such as the Merrill Community Center and Love For Children, who provided the necessary social service resources in two of our targeted neighborhoods.

The City provides funding to three senior programs, which make it possible for seniors to remain living independently in their current homes.

The City provided funding to four agencies that serve homeless groups in the City. These programs allowed families to have safe shelter during this difficult time in their lives. Three of these agencies also provided case management to these families to help them get back on their feet and give them the necessary tools to ensure that this does not happen to them again.

The City provided code enforcement in the City's low to moderate income neighborhoods. This help clean-up the target neighborhoods.

The City provided funding to the Paint program, which provides paint and other supplies to homeowners who want to paint their houses. This is a cooperative effort with the City's Code Enforcement program.

## HOUSING

### Affordable Housing

- 14) Evaluate progress in meeting its specific affordable housing objectives, including:
- a. Comparison of proposed numeric goals (from the strategic plan and annual plan) with the actual number of extremely low-income, low-income, and moderate-income renter and owner households assisted during the reporting period.

*\*If not using the CPMP Tool: Use Table 2A, 3B, 2B, 1C, 2C, 3A)*

*\* If using the CPMP Tool: Use Need/Housings, Needs/Community Development, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER Affordable Housing # 14a response:

With its resources, the City tends to provide more assistance to the extremely low-income and low-income renters, rather than the moderate-income renter. There are many options out in the community for moderate-income renters. Generally, the properties within the City of Beloit are affordable. The table reflects this trend. With the City's CDBG funds, Caritas' program provided emergency rental assistance to 128 extremely low income or low income residents. The City continued to provide assistance to its tenants, and with the ESG funds received through the State of Wisconsin, the City provided emergency rental assistance to 43 low-income families.

- b. Report the number of households served meeting the Section 215 requirements of affordable housing (essentially meeting the definitions in 24 CFR 92.252 and 92.254 for renters and owners, respectively).

*\*If not using the CPMP Tool: Use Table 3A*

*\* If using the CPMP Tool: Annual Housing Completion Goals*

*(Use of this table is sufficient no additional narrative is required)*

- c. Describe efforts to address worst case needs (defined as low-income renters with severe cost burden, in substandard housing, or involuntarily displaced).

PY 2007 CAPER Affordable Housing # 14c response:

The Beloit Housing Authority continues to operate and maintain 131 public housing units and 598 Housing Choice Vouchers. They tend to rent to the lowest-income renters. These programs ensure that these renters do not pay more than 30 percent of their income for rent.

The City endorsed a tax credit application for Silverstone Partners, which allowed the Summerset Apartments to remain project based Section 8.

The City performs rental inspections on every rental property once every 3 years and on Section 8 rental properties once a year to ensure that they meet minimum property maintenance standards. This ensures that properties available to rent are maintained in a standard condition or are not allowed to be rented to tenants.

- d. Description of efforts to address the accessibility needs of persons with disabilities.

PY 2007 CAPER Affordable Housing # 14d response:

The City makes funds available through its housing rehab program for accessibility improvements. No one took advantage of the program in 2007.

The Housing Authority applied for WHEDA funds to improve the accessibility of its 40 elderly-disabled units. However, the Housing Authority was not awarded the funds. Funding sources have been secured for 2008, however.

The City did fund two programs with CDBG funds, Senior Chore Service and Home Companion Registry that allow the elderly-disabled to remain in their homes.

## Public Housing Strategy

- 15) Describe actions taken during the last year to improve public housing and resident initiatives.

PY 2007 CAPER Public Housing #15 response:

The Housing Authority completed a project to improve the water distribution system for the elderly-disabled units. Prior to the project, all 40 units ran off one long water service line so that when a water line broke, all 40 units did not have water. This year, it was reconstructed to allow for more service lines to serve the units. This should greatly improve conditions for the public housing tenants.

## Barriers to Affordable Housing

- 16) Describe actions taken during the last year to eliminate barriers to affordable housing.

PY 2007 CAPER Barriers to Affordable Housing #16 response:

Since the City has a fairly large supply of affordable housing, our focus has been on working with people to allow them to purchase the houses. NHS, Family Services, and the City provided credit counseling to their clients. NHS worked with clients to help them either obtain a home or keep them from losing the home they already have. Family Services provides general credit counseling. The Housing Authority works with its Family Self Sufficiency and Homeownership Voucher clients to either help them obtain a home or to get over financial hurdles to allow them to stay in their home, whether they are renting or seeking homeownership. The City also received ESG funds through Community Action from the state to provide emergency rental assistance, which often included providing assistance with utilities.

## Lead-based Paint

- 17) Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

PY 2007 CAPER Lead-based Paint #17 response:

The City of Beloit has funds dedicated to making houses lead safe. They are used in concert with the housing rehab funds. The lead funds are used for the lead elements to make the house lead safe, and then the housing rehab funds are used to other rehab work the homeowner would like to do.

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

## HOMELESS

### Homeless Needs

- 18) Identify actions taken to address needs of homeless persons.

PY 2007 CAPER Homeless Needs #18 response:

The City of Beloit provided CDBG funds to Hands of Faith for its homeless program. Additionally, the City provided funds to Caritas to provide funds to tenants on the brink of being evicted, to stop them from becoming homeless. Funds were also provided to two programs provided by Family Services which assist victims of domestic violence.

The Housing Authority works with Family Services to try to house victims of domestic violence as they are leaving the short-term emergency shelter environment. The Housing Authority has a local preference for individuals and families who are participants of one of these programs.

- 19) Identify actions to help homeless persons make the transition to permanent housing and independent living.

PY 2007 CAPER Homeless Need #19 response:

The City provided funding to Hands of Faith, who provides case management to homeless families to enable them to make the transition from the program to permanent housing.

The City provided funding to Family Services, who provides transitional housing to individuals and families leaving the short-term shelter environment. Supportive services are also provided to these clients by the two programs – the Domestic Violence Center and My Sister’s Place. They also have a scattered site transitional housing program.

- 20) Identify actions taken to implement a continuum of care strategy for the homeless and new Federal resources obtained during the program year, including from the Homeless SuperNOFA.

*\*If not using the CPMP Tool: Use Table 3B, 1C*

*\*If using the CPMP Tool: Use Needs/Homeless, Needs/Non-Homeless, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER Homeless Needs #20 response:

The City did not receive additional Federal funds during the program year, except CDBG and HOME Consortium funds through the City of Janesville.

The City provides funding to agencies who provide homeless services and facilities, transitional housing for the homeless, and permanent housing for low to moderate income populations.

The Domestic Violence Center received funds to provide short-term emergency housing to victims of domestic violence. They also provide a food and clothing pantry and offer support groups. Hands of Faith received funds to operate its homeless program, which helps families only. They also provide case management and transportation. Caritas received funds to provide first-month's rent and eviction protection program to keep people in their homes and help them get into new homes. They also have a clothing and food pantry.

There are a few transitional housing programs in Beloit. My Sister's Place and Community Action provide transitional housing. They both provide counseling and case management and work to move people into independent living.

There is also a homeless shelter operating in the City called Sparrow's Nest which has facilities for 18 individuals and one family. The Britton House is a Single Room Occupancy (SRO) which provides 45 rooms for men. Community Action provides a transitional housing program for homeless pregnant teens and teen parents. They provide 18 months of housing assistance and 24 months of case management.

The Beloit Housing Authority provides 131 public housing units and has 598 Section 8 vouchers. They also had funds in 2007 to assist with emergency housing needs. The Housing Authority has a Family Self-Sufficiency program which helps selected Section 8 tenants move off the program and into self-sufficiency.

## Specific Homeless Prevention Elements

21) Identify actions taken to prevent homelessness.

PY 2007 CAPER Specific Homeless Prevention #21 response:

The City of Beloit provided funds to Caritas to provide emergency rental assistance to prevent tenants from being evicted. This program provided assistance to 128 residents.

The City of Beloit received ESG funds through Community Action and provided emergency rental assistance to 43 people.

## Emergency Shelter Grants (ESG)

22) Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).

PY 2007 CAPER ESG # 22 response:

The City does not receive ESG funds as an entitlement community.

23) Assessment of Relationship of ESG Funds to Goals and Objectives  
a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.

*\*If not using the CPMP Tool: Use Table 2A, 3B, 2B, 1C, 2C, 3A)*

*\* If using the CPMP Tool: Use Need/Housings, Needs/Community Development, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER ESG Evaluate Progress # 23a response:

The City does not receive ESG funds as an entitlement community.

- b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.

PY 2007 CAPER ESG # 23b response:

The City does not receive ESG as an entitlement community.

24) Matching Resources

- a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.

PY 2007 CAPER ESG # 24 response:

The City does not receive ESG as an entitlement community.

25) State Method of Distribution

- a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.

PY 2007 CAPER ESG # 25 response:

The City does not receive ESG as an entitlement community.

26) Activity and Beneficiary Data

- a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESG expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.

PY 2007 CAPER ESG # 26a response:

The City does not receive ESG funds as an entitlement community.

- b. Homeless Discharge Coordination

- i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.

- ii. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

PY 2007 CAPER ESG # 26b response:

The City does not receive ESG funds as an entitlement community.

## NON-HOMELESS SPECIAL NEEDS

### Non-homeless Special Needs

\*Refer to the Non-homeless Special Needs Table in the Needs.xls workbook or Table 1C.

- 27) Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

PY 2007 CAPER Non-homeless Special Needs #26 response:

The City provided funding to Senior Chore Service and Home Companion Registry who provide assistance to elderly and disabled populations to enable them to remain in their homes.

Beloit Inner City Council provides assistance to persons with HIV/AIDS and their families and people with drug and/or alcohol addictions. This program has not been funded by CDBG funds, however.

## COMMUNITY DEVELOPMENT

### Community Development Block Grant

- 28) Assessment of Relationship of CDBG Funds to Goals and Objectives
  - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.

*\*If not using the CPMP Tool: Use Table 2A, 3B, 2B, 1C, 2C, 3A)*

*\* If using the CPMP Tool: Use Need/Housings, Needs/Community Development, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER CDBG Assessment # 28a response:

The highest priority activities identified in our Consolidated Plan were public service activities. With declining dollars, the amount we can fund with public services declines each year. We attempt to fund as much public service activities as we can with the dollars we have and attempt to fund the most critical needs.

- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.

*\*If not using the CPMP Tool: Use Table 2A, 3B, 2B, 1C, 2C, 3A)*

*\*If using the CPMP Tool: Use Need/Housings, Needs/Community Development, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER CDBG Progress Evaluation # 28b response:

The City of Beloit did an adequate job of meeting goals established related to affordable housing. Limited funds made it difficult to meet all goals.

- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

PY 2007 CAPER CDBG LMI Benefit # 28c response:

All CDBG funds expended were used to provide services to low- to moderate-income persons. Specifically, public service activities primarily benefited those who were either low or extremely low income. Housing activities primarily benefit those who are moderate income.

29) Changes in Program Objectives

- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

PY 2007 CAPER CDBG #29 response:

There were no changes in program objectives in 2007. However, if the City received citizen comment that we were not serving a need population, we would modify our program objectives to serve that population.

30) Assessment of Efforts in Carrying Out Planned Actions

- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
- b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
- c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

PY 2007 CAPER CDBG # 30 response:

The City of Beloit received CDBG and HOME funds, and also worked with Community Action to receive ESG funds in 2007. The Housing Authority also received its HUD dollars, included CFP dollars, which helped with improving public housing stock in the City.

Certifications of consistency were provided for programs which were included in our Consolidated Plan or that were consistent with our Consolidated Plan.

The City of Beloit ensured that funded activities conformed to the Consolidated Plan, and that the most urgent needs were funded.



31) For Funds Not Used for National Objectives

- a. Indicate how use of CDBG funds did not meet national objectives.
- b. Indicate how use of CDBG funds did not comply with overall benefit certification.

PY 2007 CAPER CDBG #31 response:

All CDBG activities met a national objective and complied with the overall benefit certification.

32) Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property

- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.

PY 2007 CAPER CDBG # 32a response:

The City did not acquire or demolish any property with CDBG funds in 2007. Regarding rehabilitation, we did not rehab any house which required residents to be displaced.

- b. Describe steps taken to identify households, businesses, farms or nonprofit organizations that occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.

PY 2007 CAPER CDBG # 32b response:

The City of Beloit did not displace any households, businesses, farms, or nonprofit organizations as part of activities undertaken with CDBG funds.

- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

PY 2007 CAPER CDBG # 32c response:

The City of Beloit did not displace any households, businesses, farms, or nonprofit organizations as part of activities undertaken with CDBG funds.

33) Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons

- a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.

PY 2007 CAPER CDBG # 33a response:

Any jobs created as part of a CDBG-funded program are published in the Shopper, which is delivered to all households, and also is made available through the Job Center.

- b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.

PY 2007 CAPER CDBG # 33b response:

No loans were approved in 2007. No new jobs were created or retained in 2007.

- c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

PY 2007 CAPER CDBG # 33c response:

Not applicable.

- 34) Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit

- a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of who are low- and moderate-income.

PY 2007 CAPER CDBG # 34a response:

Merrill Community Center and Love for Children provided neighborhood programming in neighborhoods classified as low- to moderate-income areas. Since they serve children and other young people who walk to the facilities or live nearby, they were presumed to be low income based on the location of the program.

- 35) **Program income received**

- a. **Detail the amount repaid on each float-funded activity.**

PY 2007 CAPER CDBG # 35a response:

The City of Beloit did not have any float-funded activities.

- b. **Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.**

PY 2007 CAPER CDBG # 35b response:

Rehabilitation Loans - \$160,963.67 in repayments  
Business Development Loans - \$54,537.12 in repayments

- c. **Detail the amount of income received from the sale of property by parcel.**

PY 2007 CAPER CDBG # 35c response:

The City of Beloit did not receive any program income from the sale of property.

- 36) **Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:**

- a. **The activity name and number as shown in IDIS;**

PY 2007 CAPER CDBG # 36a response:

There were no disallowed expenditures.

- b. **The program year(s) in which the expenditure(s) for the disallowed activity (ies) was reported;**

PY 2007 CAPER CDBG # 36b response:  
There were no disallowed expenditures.

- c. **The amount returned to line-of-credit or program account; and**

PY 2007 CAPER CDBG # 36c response:  
There were no disallowed expenditures.

- d. **Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.**

PY 2007 CAPER CDBG # 36d response:  
There were no disallowed expenditures.

37) **Loans and other receivables**

- a. **List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.**

PY 2007 CAPER CDBG #37a response:  
There were no float-funded activities.

- b. **List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.**

PY 2007 CAPER CDBG #37b response:  
Housing Rehabilitation – there are 30 installment loans outstanding for a total of \$339,679.18. There are 163 deferred loans outstanding for a total of \$1,795,114.90.  
Economic Development – there are 7 installment loans outstanding for a total of \$291,137.16

- c. **List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.**

PY 2007 CAPER CDBG #37c response:  
163 Housing Rehab loans are deferred until the house is sold. The total amount outstanding is \$1,795,114.90.

- d. **Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.**

PY 2007 CAPER CDBG #37d response:  
No loans were written off in 2007.

- e. **Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.**

PY 2007 CAPER CDBG #37e response:

Not applicable.

38) **Lump sum agreements**

- a. **Provide the name of the financial institution.**

PY 2007 CAPER CDBG #38a response:

The City of Beloit does not have any lump sum agreements.

- b. **Provide the date the funds were deposited.**

PY 2007 CAPER CDBG #38b response:

Not applicable.

- c. **Provide the date the use of funds commenced.**

PY 2007 CAPER CDBG #38c response:

Not applicable.

- d. **Provide the percentage of funds disbursed within 180 days of deposit in the institution.**

PY 2007 CAPER CDBG #38d response:

Not applicable.

## NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)

- 39) Jurisdictions with HUD-approved neighborhood revitalization strategy must describe progress against benchmarks for the program year.

PY 2008 CAPER NRSA # 38 response:

NHS replatted a section of Gaston Drive to reduce density in an area where they were completing purchase-rehab projects.

NHS completed sold the last new construction project.

NHS completed one purchase-rehab project on the Westside.

NHS, in cooperation with local lenders and realtors, provided several homebuyer sessions, with information provided on predatory lending.

The City continues to promote the use of the two-party complaint form among neighborhood residents in both target neighborhoods.

NHS worked with the neighborhood groups to host a neighbor clean-up day.

Neighborhood groups worked through the Comprehensive Planning process to include the idea of re-instituting the neighborhood resource officer.

Both neighborhood groups had representation on the Comprehensive Plan Steering Committee.

The City has prepared a list of historic properties in the Near Westside neighborhood.

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## HOME/ADDI

### HOME/ American Dream Down Payment Initiative (ADDI)

#### NA

- 40) Assessment of Relationship of HOME Funds to Goals and Objectives
- a. Assess the use of HOME funds in relation to the priorities, needs, goals, and specific objectives in the strategic plan, particularly the highest priority activities.

*\*If not using the CPMP Tool: Use Table 2A, 3B, 2B, 1C, 2C, 3A)*

*\*If using the CPMP Tool: Use Need/Housings, Needs/Community Development, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER HOME Assessment # 40a response:

The City does not receive HOME funds as an entitlement community.

- b. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.

*\*If not using the CPMP Tool: Use Table 2A, 3B, 2B, 1C, 2C, 3A)*

*\*If using the CPMP Tool: Use Need/Housings, Needs/Community Development, Annual Housing Completion Goals, Summary of Specific Annual Objectives.*

PY 2007 CAPER HOME Progress Evaluation # 40b response:

The City does not receive HOME funds as an entitlement community.

- c. Indicate the extent to which HOME funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

PY 2007 CAPER HOME # 40c response:

The City does not receive HOME funds as an entitlement community.

41) HOME Match Report

- a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.

42) HOME MBE and WBE Report

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

43) Assessments

- a. Detail results of on-site inspections of rental housing.

PY 2007 CAPER HOME Rental # 43a response:

The City does not receive HOME dollars as an entitlement community.

- b. Describe the HOME jurisdiction's affirmative marketing actions.

PY 2007 CAPER HOME # 43b response:

The City does not receive HOME dollars as an entitlement community.

- c. Describe outreach to minority and women owned businesses.

PY 2007 CAPER HOME/ADDI # 43c response:

The City does not receive HOME dollars as an entitlement community.

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## HOPWA

### Specific HOPWA Objectives

44) Assessment of Relationship of HOPWA Funds to Goals and Objectives.

- a. Assess the use of HOPWA funds in relation to the priorities, needs, goals, and specific objectives in the strategic plan, particularly the highest priority activities.

*\*If not using the CPMP Tool: Use Table 2A, 1C, 2C, 3A)*

*\*If using the CPMP Tool: Use Need/Housings, Summary of Specific Annual Objectives.*

PY 2007 CAPER Specific HOPWA Objectives # 43 response:

The City of Beloit does not receive HOPWA funds.

- b. Evaluate progress made towards meeting the goals of providing affordable housing using HOPWA funds, including the number and types of households served.

*\*If not using the CPMP Tool: Use Table 2A, 1C, 2C, 3A)*

*\*If using the CPMP Tool: Use Need/Housings, Summary of Specific Annual Objectives.*

PY 2007 CAPER Specific HOPWA Objectives # 43 response:

The City of Beloit does not receive HOPWA funds.

*To report progress under the general and HOPWA specific requirements, the grantee may integrate the HOPWA elements in their standard CAPER report or establish a*

*HOPWA-specific narrative by completing the following information. IDIS Report PR80 has useful financial and accomplishments information for end of year reporting.*

## **HOPWA EXECUTIVE SUMMARY**

- 45) Provide an executive summary (1-3 pages) and a specific objectives narrative which address the following:
- a. Grantee and Community Overview.
    - i. A brief description of the grant organization, the area of service, the name of the program contact(s), and a broad overview of the range/type of housing activities, along with information on each sponsor by name, main project site by zip code and related organization information.
  - b. Annual Performance under the Action Plan
    - i. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
    - ii. Evaluate the progress in meeting the project's objectives for providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
    - iii. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
    - iv. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan. Report the number of stewardship units of housing which have been created through acquisition, rehabilitation or new construction with any HOPWA funds.
    - v. Describe any other accomplishments recognized in the community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
    - vi. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Strategic Plan.
  - c. Barriers or Trends Overview
    - i. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement;
    - ii. Describe any expected trends facing the community in meeting the needs of persons with HIV/AIDS, and provide any other information important in providing services to persons with HIV/AIDS.
    - iii. Note any evaluations, studies, or other assessments of the HOPWA program available to the public.
  - d. Project Accomplishment Data:

- i. Complete and submit CAPER Performance Chart 1 Planned Goals and Chart 2 Actual Performance;
- ii. Complete and submit CAPER Performance Chart 3 for Housing Stability Outcomes, HOPWA Outcomes on Access to Care and Support in conjunction with HOPWA-funded Housing assistance, Monthly Household Income in conjunction with HOPWA-funded Housing Assistance, and HOPWA Outcomes on Access to Care and Support not in conjunction with HOPWA-funded Housing Assistance.

PY 2007 CAPER HOPWA Executive Summary response:

The City of Beloit does not receive HOPWA funds.

## OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

PY 2007 CAPER Other Narrative response: