



Fourth Program Year CAPER

The CPMP 2008 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 2008 Action Plan Executive Summary:

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

The City continues to fund the Merrill Community Center, which provided the necessary social service resources in one of our targeted neighborhoods. Merrill Community Center provided services to 122 persons in 2008.

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 367 seniors.

The City provided funding to three agencies that serve homeless groups in the City. These programs allowed families to have safe shelter during this difficult time in their lives. All 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 256 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 2008.

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. Twenty households received assistance in 2008.

The Housing Authority continued its Family Self-Sufficiency and Homeownership Voucher program. Credit counseling was provided to 15 individuals in these two programs.

Stateline Literacy Council provided literacy services to over 200 Spanish-speaking individuals to increase their ability to get a better job.

The Housing Authority received a grant award in 2008 for a project to make the bathrooms handicapped accessible in 41 public housing units. The kitchen of one of these units was made handicap accessible as well.

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 2008 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 located in census tracts 18 provided programming to children residing within this census tract. In 2008, the agency was awarded \$28,870 and carried over \$4,330 from 2007. \$22,869 of these funds was expended within the 2008 fiscal year. Our code enforcement program is focused in all of the LMI census tracts, and \$220,304 was budgeted for 2008. 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 2008 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 2008 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 2008 CAPER General Questions # 3b response:

Impediment #1 – Origination and Denial Rates for Minorities

- 1) Neighborhood Housing Services of Beloit, Inc. provided credit counseling to 10 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 13 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 2008, NHS provided homebuyer education to 66 minority individuals to help them obtain a home of their own. NHS also provided down payment assistance to 11 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 2008, NHS provided homebuyer education to 66 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 two bi-lingual loan officers 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 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. One loan application was received for this type of loan in 2008.
- 2) The Housing Authority received a grant award in 2008 for a project to make the bathrooms handicapped accessible in 41 public housing units. The kitchen of one of these units was made handicap accessible as well.
- 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 2008 which addressed this fair housing impediment.

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

Identify actions taken to address obstacles to meeting underserved needs.

PY 2008 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 2008, they served 263 people, with 239 of these being Hispanic.
- b. The City has provided funding to youth organizations, such as the Merrill Community Center, to meet the needs of the young people in one of 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.
- d. The City provided funding to Rock Valley Community Program to assist persons in obtaining equipment needed for job readiness post-incarceration.

5) **Foster and Maintain Affordable Housing**

Identify actions taken to foster and maintain affordable housing.

PY 2008 CAPER General Questions # 5 response:

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.

Community Action's receives YouthBuild funding for its Fresh Start program whose participants rehab homes and which are then sold to low to moderate income households.

6) Leveraging Resources

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

PY 2008 CAPER General Questions # 6a response:

- 1) Neighborhood Housing Services used HOME and NeighborWorks funding 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 AmeriCorps funds to help troubled youth learn a skill. Additionally, funding was received from the Department of Corrections, School District of Beloit, HOME and private donations.
- 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.
- 6) ESG/HPP/THP funding was obtained by Community Action and Family Services to assist in supportive services and emergency needs of participants.

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

PY 2008 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, FEMA, WHEDA funds, and funds from local foundations.

- c. Describe how matching requirements were satisfied.

PY 2008 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 2008 CAPER Citizen Participation # 7a response:

A public notice was published in the Beloit Daily News on February 28. No individuals stopped in the planning office to review the CAPER.

- 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 2008 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 2008 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 (HITF), which is an organization of various homeless and supportive service providers that serve the City of Beloit. City staff sits on the HITF Resource Committee which identifies gaps in services, researches funding opportunities, and shares and updates available resources in the community. 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.

The City is part of a Consortium that administers the Healthy Homes/Healthy Kids Control Program. Funds are used for the removal of lead elements to make the house lead safe, and then housing rehab funds are used for other rehab work the home may need.

9) **Monitoring**

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

PY 2008 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 2008 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 2008 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 2008.

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

PY 2008 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 2008 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 2008 CAPER Monitoring # 9f response:

The majority of the funded activities have not fallen behind schedule. The economic development loan program is a revolving loan fund and has provided two loans to businesses in 2008.

10) **Antipoverty Strategy**

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

PY 2008 CAPER Antipoverty Strategy #10 response:

The Housing Authority continued its Family Self-Sufficiency and Homeownership Voucher program. Credit counseling was provided to 15 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 200 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.

City staff partnered with NHS of Beloit in 2008 to provide free Financial Literacy classes to the public. The classes are a 5-part series that educates participants on credit, banking, budgeting, homeownership, and investing. NHS and the City provided financial literacy education to 22 people in 2008.

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 2008 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 three houses in two of our target neighborhoods and sold two of those houses in the Westside neighborhood. The houses were constructed over the last two to three years and resulted in two new homeowners.

The City continues to fund agencies, such as the Merrill Community Center, which provided necessary social service resources in one of our targeted neighborhoods.

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

The City provided funding to three agencies that serve homeless groups in the City. These programs allowed families to have safe shelter during this difficult time in their lives. 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.

The City provided funding to Rock Valley Community Program to assist persons in obtaining equipment needed for job readiness post-incarceration.

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 2008 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.

- 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 2008 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 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 2008 CAPER Affordable Housing # 14d response:

The City makes funds available through its housing rehab program for accessibility improvements. One person applied for the program in 2008 but was ineligible.

The City provided funds to the Housing Authority to improve the accessibility of its 41 elderly-disabled units.

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 2008 CAPER Public Housing #15 response:

The Housing Authority completed a project to improve the accessibility of the bathrooms in 41 of their elderly-disabled units. The kitchen was also made handicap accessible in one of the units.

Barriers to Affordable Housing

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

PY 2008 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.

Lead-based Paint

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

PY 2008 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 for other rehab work needed to bring the home up to code. Then if funds allow, any 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 2008 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 2008 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 2008 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 has 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 2008 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 2008 CAPER Specific Homeless Prevention #21 response:

NHS of Beloit, Rock County Human Services, and ECHO of Janesville provided emergency rental assistance for Beloit residents in 2008. The Salvation Army of Beloit provided Motel Vouchers for homeless individuals or those in danger of homelessness.

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 2008 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 2008 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 2008 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 2008 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 2008 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 2008 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 2008 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 2008 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.

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 2008 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 2008 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 2008 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 2008 CAPER CDBG #29 response:

There were no changes in program objectives in 2008. 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 2008 CAPER CDBG # 30 response:

The City of Beloit received CDBG and HOME funds in 2008. 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 2008 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 2008 CAPER CDBG # 32a response:

The City did not acquire or demolish any property with CDBG funds in 2008. Regarding rehabilitation, the City provided funds to make 41 Public Housing units handicap accessible. One of the units had the entire bathroom and kitchen rehabbed so the family was displaced during the construction period of three weeks. During this time, the family was placed in a handicap accessible room at a local hotel at no cost to the family. The family was also given a food allowance during that time.

Forty of the units had the toilets replaced. The time involved to replace the toilets was one hour. The families would not be displaced during this time; however each family had access to the Community Room of the Housing Authority as well as the bathrooms during this time. The Housing Authority building is located within a short walking distance and shares a parking lot with the 40 units.

- 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 2008 CAPER CDBG # 32b response:

Forty Public Housing units had the toilets replaced. The time involved to replace the toilets was one hour. The families would not be displaced during this time.

One unit had an entire remodel of the bathroom and the kitchen so the family was displaced for a period of three weeks.

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

PY 2008 CAPER CDBG # 32c response:

The City notified residents of the 41 Public Housing units in writing of the planned construction activities one month in advance, again one week in advance, and a third time one to two days before work began. The letters were hand delivered by maintenance staff.

- 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 2008 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 2008 CAPER CDBG # 33b response:

There were 14 jobs created in 2008. Twelve of these are full-time and 5 are part-time jobs. The following positions were created: 1 bagger, 2 cashiers, 1 customer service agent, 6 management positions, 1 stocker, 1 bakery worker, 2 deli workers, and 1 position with no title reported. All of these were taken by low/mod individuals except 2 of the management positions.

- 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 2008 CAPER CDBG # 33c response:

No positions required special skills or education.

- 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 2008 CAPER CDBG # 34a response:

Merrill Community Center provided neighborhood programming in one neighborhood classified as low- to moderate-income areas. Since they serve children, other young people, and elderly 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 2008 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 2008 CAPER CDBG # 35b response:

Rehabilitation Loans - \$124,916.91 in repayments

Business Development Loans - \$127,998.64 in repayments

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

PY 2008 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 2008 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 2008 CAPER CDBG # 36b response:

There were no disallowed expenditures.

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

PY 2008 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 2008 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 2008 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 2008 CAPER CDBG #37b response:
Housing Rehabilitation – there are 23 installment loans outstanding for a total of \$263,212.56. There are 152 deferred loans outstanding for a total of \$1,710,529.25.
Economic Development – there are 8 installment loans outstanding for a total of \$456,807.77

- 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 2008 CAPER CDBG #37c response:
152 Housing Rehab loans are deferred until the house is sold. The total amount outstanding is \$1,710,529.25.

- 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 2008 CAPER CDBG #37d response:
Nine loans were written off in the amount of \$106,351.41 in 2008.

- 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 2008 CAPER CDBG #37e response:
Not applicable.

38) **Lump sum agreements**

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

PY 2008 CAPER CDBG #38a response:
The City of Beloit does not have any lump sum agreements.

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

PY 2008 CAPER CDBG #38b response:
Not applicable.

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

PY 2008 CAPER CDBG #38c response:
Not applicable.

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

PY 2008 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 completed one purchase-rehab project in the Merrill Neighborhood.

NHS, in cooperation with local lenders and realtors, provided 18 homebuyer sessions, 12 in English and 6 in Spanish, with information provided on predatory lending.

NHS, in partnership with the City, local banks, and Alliant Energy, provided two 5-part series on financial literacy. These classes were provided free of charge.

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

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

Community Action purchased properties in the Merrill Neighborhood, and utilized their Fresh Start Program participants to rehab the properties. The first property

was completed in 2008. Fresh Start is a program for troubled youth that assists them in obtaining a GED while learning construction skills.

The City's Equal Opportunities and Human Relations Commission distributed Fair Housing brochures and posters to local agencies. The Commission also enforces Fair Housing violations.

HOME/ADDI

HOME/ American Dream Down Payment Initiative (ADDI)

NA

- 40) Assessment of Relationship of HOME Funds to Goals and Objectives
- 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 2008 CAPER HOME Assessment # 40a response:

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

- 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 2008 CAPER HOME Progress Evaluation # 40b response:

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

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

PY 2008 CAPER HOME # 40c response:

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

- 41) HOME Match Report
- 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
- 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 2008 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 2008 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 2008 CAPER HOME/ADDI # 43c response:

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

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 2008 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 2008 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 2008 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 2008 CAPER Other Narrative response: