



CITY HALL • 100 STATE STREET • BELOIT, WI 53511

**MEETING NOTICE AND AGENDA**  
BELOIT EQUAL OPPORTUNITIES AND HUMAN RELATIONS COMMISSION

**Wednesday, June 20, 2012 at 5:30 PM**  
**The Forum, First Floor**  
**Beloit City Hall, 100 State Street**

1. Call to Order and Roll Call
2. Approval of Minutes of the January 18, 2012 Meeting
3. Public Participation
4. Discussion of Fair Housing Goals
  - a. Duties and Activities of the EOHRG other than Fair Housing Enforcement Actions
  - b. Create Strategy to Address Impediments for the Year
5. Discussion of Whether to Apply for 2013 CDBG Funding
6. Upcoming Events
7. Adjournment

Notice Mailed: June 15, 2012

Approved: Teri Downing  
EOHRC Staff Liaison

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**Please Call 364-6650 before 3:00 p.m. on Tuesday, June 19, 2012**  
**if you are unable to attend.**

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



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**MINUTES  
BELOIT EQUAL OPPORTUNITIES  
AND HUMAN RELATIONS COMMISSION**

**Wednesday, January 18, 2012 at 5:30 PM**

1. Call to Order and Roll Call

Meeting was called to order at 5:32 PM by Chair Matt Finnegan.

Present: Commissioners Matthew Finnegan, Carolyn Lawrence, Mark Spreitzer, Joseph Hansen, Alexis Siatos, Marilyn Ohagbulem, and Staff Representative Teri Downing. Excused: Commissioner Ricardo Valdez.

2. Approval of Minutes of the September 21, 2011 Meeting

Commissioner Ohaegbulem moved for approval of the minutes of the regular meeting held on September 21, 2011 with the following corrections:

- Item #1: Commissioner Ohagegbulem's first name corrected to "Marilyn".
- Item #1: Roll Call to include Commissioner Hansen as present.
- Item #3: The first sentence should read: Staff notified the Commission that the former Chairperson, Kathryn Ingram and former Vice Chairperson, Gretchen Roy have resigned from the Commission due to family and employment commitments.

Commissioner Lawrence seconded. The motion carried.

3. Introduction and Welcome of Newly Appointed EPHRC Commissioner Alexis Siatos:

Staff introduced Ms. Siatos and the Commissioners welcomed her. An updated EOHR mailing/contact list was distributed.

4. Public Participation

There were no members of the public present.

5. Review and Discussion of the City of Beloit Analysis of Impediments (AI) to Fair Housing

Staff explained that the AI is required by the City of Beloit to fulfill CDBG funding requirements and would like the EOHR to review the draft and provide additional input.

Chair Finnegan asked the Commission if anything significant popped out at them.

Commissioner Lawrence noted that the data was out of date. Staff explained that the City is required to use the most recent data from the Census, which is 2010.

Commissioner Hansen mentioned that most of the data has been reviewed by the EOHRC before, but pointed out that during the period of 1990-2010 almost an identical % of white population left the City as the % of Hispanic population has come into the City. He also pointed out that in 20 years the population has only gone up by 3.9%. Commissioner Hansen commented on the age of Beloit's population has gotten much older over time; that the ages of 85 and older have increased by 51% and the ages between 25-34 has decreased the most. Commissioners Lawrence said that it may be due to the age of the housing stock and people may be moving to newer developments in other communities.

Commissioner Finnegan commented that what was most striking to him is that almost 10,000 people who live in the City, leave to work outside of the City; and just as many people who live outside of Beloit come into the City to work. He said that some of our biggest employers in the City are the School District and the local government. He said that this means that tax money is leaving the City because people are working here but are not living here. He said would like employers to either have a residency requirement or encourage residency in some other form. Commissioner Lawrence commented that her Beloit Minister and family could not find a suitable home in Beloit because of the older housing stock and smaller size of housing, so bought a home in Janesville.

Commissioner Finnegan said that one of the problems he sees is that low-income families tend to have issues with the large older homes because they may not be weatherized properly, so they cannot afford utilities. Commissioner Hansen said that there may other factors driving people away such as crime or the impression that the schooling may be better elsewhere.

Commissioners Finnegan and Hansen discussed the decrease in housing starts and new construction. The Commission then discussed that with so much rental housing at 50-52% in the City, rents stay low, and does not attract higher-income residents. It was pointed out that there are no higher income rental units in Beloit, which affects the lower-income housing because landlords do the bare minimum to maintain the properties. The discussion then turned to how to increase homeownership in the City.

Commissioner Hansen asked Council Representative Spreitzer if the Council would consider implementing a residency requirement for all new City employees, such as Police and Fire. Commissioner Spreitzer responded that there has been some discussion of this issue. Mr. Spreitzer asked if staff had any statistics on what percentage of City employees live in within City limits of Beloit.

Commissioner Hansen commented that Code Enforcement has not helped to improve the market in Beloit, which is evidenced by the small 3.9% growth statistic. Commissioner Spreitzer said that the Commission needs to be sure to compare that statistic in relation to the other Midwest statistics because slow growth has in the Midwest has not been unusual. Mr. Finnegan said that the percentage of rental in other Midwestern cities is much less than Beloit's percentage.

Commissioner Lawrence said that the low education level of Beloit residents stood out to her and feeds the stereotypes that Beloit has. A discussion followed regarding whether the higher educated people work here but live elsewhere. Commissioner Lawrence commented that many years ago a number of Beloit College Professors lived in the Merrill Neighborhood, but

not anymore. Commissioner Finnegan pointed out that there has been recent activity in the Merrill Neighborhood where many homes were purchased and rehabilitated in order generate interest in the neighborhood again.

Commissioner Hansen discussed gentrification and Commissioner Spreitzer explained that the situation in Beloit is difficult because if development activities raise the values of homes, it may attract higher income people but may make it unaffordable to people who are already living there, resulting in displacement. Commissioner Finnegan discussed the importance of financial literacy for people of all incomes and can become an impediment.

Commissioner Spreitzer suggested that the AI be presented at a City Council Meeting in April as a City Manager's presentation.

6. Discussion of Proposed Changes to the EOHRM Meeting Schedule

Staff explained that the Chair had suggested that the Commission decrease the amount of meetings to every-other month schedule rather than meeting every month due to the sporadic nature of the EOHRM duties. Commissioner Spreitzer asked staff whether there would be a special meeting scheduled if there were a hearing or other pressing issue, to which staff replied there would be.

Commissioner Finnegan asked staff for clarification on the average timeframe of the complaint process. Staff explained that it depends on the nature of the complaint; that some have lasted less than two weeks, and others have lasted over a year.

Commissioner Hansen moved to recommend changing the EOHRM regular meeting schedule to the third Wednesday every even month and Commissioner Lawrence seconded. Motion carried.

7. Review and Discussion of Fair Housing Month Activities

Staff explained that each year the Commission recommends activities to promote Fair Housing Month of April. She explained that there is usually a Fair Housing poster contest done by local children, and a Fair Housing Proclamation presented at the April City Council Meeting.

Commissioner Lawrence suggested contacting the Merrill Community Center again to ask if they would like to participate in the State Fair Housing Poster contest. She also suggested contacting the Art Department at the School District. Commissioner Spreitzer suggested emailing all of the principals at each school, and contacting Steve McNeal regarding the essay/poster contest. The Commission also suggested sending it to the Youth Department at the Library as well as Stateline Literacy Council. The Commission discussed having posters displayed at City Hall or the Beloit Library. The Commission also discussed holding a mock hearing every other year during Fair Housing month to bring awareness and offer training to Commissioners since there is so much turn over in the Commission. Commissioner Finnegan suggested having retired Judge Welker assist with the mock hearing because he has experience preparing fact patterns for mock hearings.

8. Upcoming Events

There were none discussed.

9. Adjournment

Commissioner Ohaegbulem moved for adjournment and Commissioner Hansen seconded. Motion carried. The meeting was adjourned at 6:45 PM by Chairperson Finnegan.

Teri Downing

Director of Community and Housing Services



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## **Report to the Beloit Equal Opportunities and Human Relations Commission**

**Agenda Item:** 4a

**Topic:** Discussion of Duties and Activities of EOHRC other than Fair Housing Enforcement Activities

**Action:** Discussion Only

### **Staff Report:**

The Equal Opportunities and Human Relations Commission (EOHRC) often only meets when there are Fair Housing enforcement activities requiring rulings from the Commission such as Hearings and Appeals. Most recently, the EOHRC was also involved in assisting with the Analysis of Impediments to Fair Housing.

The EOHRC has within its duties and powers the discretion to undertake a variety of other activities that facilitate Fair Housing in Beloit. The Chair has requested a discussion that identifies activities the EOHRC could be implementing during periods of little or no enforcement or consultation activity.

Section 1.82(6)b of the City's Ordinances outlines the duties and powers of the EOHRC.

### **Staff Recommendation:**

None

### **Attachments:**

Section 1.82(6)b of the City Beloit Code of Ordinances

**1.82 - EQUAL OPPORTUNITIES AND HUMAN RELATIONS COMMISSION. (Rep. & recr. #2648; Am. #2915)**

- (1) CREATION. The Equal Opportunities and Human Relations Commission is hereby created.
- (2) MEMBERSHIP. (Am. #3041) The Equal Opportunities and Human Relations Commission shall consist of 8 or 9 members as follows:
  - (a) Ex officio Members.
    1. City Council President.
    2. One City Council representative, who also may be the City Council President.
  - (b) Citizen Members. Seven Citizen members.
  - (c) Rights and Privileges. All members of the Equal Opportunities and Human Relations Commission shall have the same rights and privileges, including the right to vote, except that the City Council President and City Council representative shall not have the right to vote.
- (3) APPOINTMENT.
  - (a) City Councilor. The City Council representative shall be appointed by the City Council President, subject to confirmation by the City Council, at the City Council's organizational meeting in April of each year, except that the initial Council representative shall be appointed as soon as possible after the creation of the Equal Opportunities and Human Relations Commission. The City Council President may be appointed as the City Council representative.
  - (b) Citizen Members. The citizen members shall be nominated by the Appointment Review Committee and appointed by the City Council President, subject to confirmation by the City Council.
  - (c) Official Oath. All appointed members shall take and file the original oath.
- (4) TERM OF OFFICE.
  - (a) Term of Appointment. (Am. #3414) The City Council representative shall be appointed for a one-year term commencing on the date of appointment and ending on the date that a successor is appointed. Citizen members shall be appointed for 3-year terms beginning July 1 of the first year and ending June 30 of the third year.
  - (b) Reserved. (Rep. #3414)
  - (c) Subsequent Terms. No citizen member may be appointed for more than 2 successive, full terms. No citizen member who served 2 consecutive full terms on the Equal Opportunities Commission or the Human Relations Commission, including any full term completed as a member of the Equal Opportunities and Human Relations Commission may be appointed for an additional term, except as herein provided. A citizen member who serves 2 successive, full terms shall be eligible for reappointment one year after the member completes his/her last full term.
  - (d) Membership on Other Committees. No citizen member may serve on any other City board, committee or commission while that member is serving on this commission.
  - (e) Incumbents. Incumbents may continue to serve beyond the end of their terms until their successors have been appointed and seated.
  - (f) Vacancies. Vacancies shall be filled for the balance of the term. A member appointed to fill a vacancy shall be appointed in the same manner as that member's predecessor.
- (5) QUALIFICATIONS.
  - (a) Residency. All citizen members of the commission shall be residents of the City of Beloit.
  - (b)

Race and Gender. The commission shall be representative of both sexes and of each racial group residing within the City as classified by the most recent U.S. Census Bureau statistics.

- (c) City Employee's Spouse. One commission member may be a City employee's spouse or significant other, as long as the City employee's job is not affected, directly or indirectly, by the work of the commission.
- (d) Family Members.
  - 1. No more than one member of any family may serve on the commission at the same time.
  - 2. No person may be appointed to the commission if any member of that person's family is a municipal employee whose job is affected, directly or indirectly, by the work of the commission.
  - 3. No commission member may continue to serve on the commission after any member of his/her family becomes a City employee whose job is affected, directly or indirectly, by the work of the commission.
  - 4. In this paragraph, "family" means: mother, father, spouse, brother, sister, and natural or adopted son or daughter.
- (e) Present and Former City Employees. (Am. #2937; #3414) No City employee may serve on the commission. "City employee" does not include casual employees, including seasonal employees, who are employed by the City for less than 600 hours per year. No former City employee may serve on the commission if that former employee's employment was terminated for cause. No other former City employee may serve on the commission during the one-year period immediately following separation of the employee's employment with the City.

(6) PURPOSE AND DUTIES.

- (a) Purpose. The Commission has been created to improve the quality of life by the elimination of racism in the Beloit community. The purpose of the commission is to take action, study, analyze and recommend solutions with respect to the major social, economic and cultural problems that affect people residing or working within the City, including discrimination in housing, education, employment and public accommodations and facilities on the basis of sex, race, color, sexual orientation, national origin, sex, or marital status of the person maintaining a household, lawful source of income, age or ancestry and the inciting of class, race or religious hatred and prejudice.
- (b) Duties and Powers. The commission shall perform the following duties and exercise the following powers:
  - 1. Administer the Fair Housing Code found in [Chapter 20](#) of the Code of General Ordinances of the City of Beloit and perform the duties and exercise the powers set forth in §20.02 of that chapter.
  - 2. Facilitate compliance with federal, state and local laws relating to equal opportunities in education, employment, housing and recreation through informational programs. (Am. #2958)
  - 3. Examine all aspects of relations between races and ethnic groups fairly and objectively, and foster awareness, understanding and appreciation of racial and ethnic diversity in the community.
  - 4. Identify problems of racism in the community and recommend solutions and positive courses of action to the general community and to the City Council and City Manager.
  - 5. Recommend to the City Council and the City Manager the enactment of such ordinance or other action, including assignment of staff, as it deems necessary to insure all City residents the right to equal opportunity in housing, employment, public accommodations and education.
  - 6.



Initiate such public programs and studies and promote such privately sponsored programs and studies as will aid in accomplishing the commission's purposes and duties. Provide forums for dialogue on racism to improve relations.

7. Conduct public hearings in accordance with the ordinances of the City and the commission's rules of procedure.
8. Utilize the report of the Committee on Housing, Employment and Public Accommodations dated November 6, 1995, as a guide in the conduct of its affairs.
9. Accept gifts or bequests, public and private, to help finance its activities.
10. Be the official agency of the City to accept assistance under Title II of the Federal Economic Opportunity Act of 1964 approved by the City Council.
11. Be the official agency of the City to accept assistance from the Community Relations Service of the U.S. Department of Justice under Title X of the Federal Civil Rights Act of 1964, for resolution of disputes, disagreements or difficulties relating to discriminatory practices which may impair the rights of persons in the City to equal opportunities in education, employment, housing and recreation. No such assistance shall be accepted without the approval of the City Council.

(7) MEETINGS.

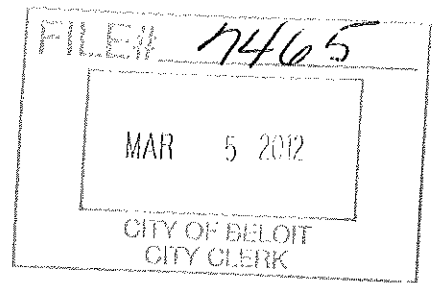
- (a) Regular Meetings. (Am. #3461) Regular meetings of the commission shall be held at Beloit City Hall, 100 State Street, Beloit, Wisconsin, or such other location designated in the notice of the meeting, at 5:30 p.m. on the third Wednesday of each even-numbered month. If any regular meeting date is a holiday, the commission shall establish another meeting date and time.
- (b) Special Meetings. (Am. #3461) Special meetings shall be held at Beloit City Hall, 100 State Street, Beloit, Wisconsin, or such other location designated in the notice of the meeting. Special meetings may be called by the commission chair or by written request of 3 of the voting members.
- (c) Notice of Meetings. Public notice of all meetings of the commission shall be given in accordance with the open meeting law of the State of Wisconsin, §§19.81 to 19.87, Wis. Stats.
- (d) Agendas. A copy of each meeting agenda shall be sent to the City Clerk and to the City Manager's office by noon on Wednesday of the week preceding the meeting. This rule does not apply to agendas for special meetings called after noon on Wednesday. The agendas for special meetings called after noon on Wednesday shall be delivered to the City Clerk and the City Manager's office at least 24 hours before the special meeting.
- (e) Meals. No meals shall be provided at City expense for any meeting expected to last less than 4 hours.

- (8) OFFICERS AND DUTIES. The Equal Opportunities and Human Relations Commission shall select a chair, vice-chair and secretary annually at its July meeting. The commission shall submit the chair's name to the City Clerk immediately after the election. The chair shall preside over all meetings of the commission. The vice-chair shall preside over the meetings in the chair's absence. In the absence of both the chair and vice-chair, a president pro tem shall be chosen from those present and shall preside. The secretary shall record the minutes of each meeting and shall transmit a written copy of the minutes and the records of the commission to the City Clerk. The City Clerk shall be the custodian of the records of the commission.

- (9) QUORUM. (Am. #3041) Four voting members shall constitute a quorum sufficient to transact business. A fewer number may adjourn any meeting.
- (10) VOTING. A majority vote shall be necessary to adopt any motion, resolution, or other proposed action, except where a greater number is required by the rules of procedure or by-laws.
- (11) RULES OF PROCEDURE AND BY-LAWS. Commission meetings shall be conducted in accordance with Robert's Rules of Order, Newly Revised. The commission may adopt by-laws or amended rules

of procedure, as necessary, and shall submit copies of the by-laws or amended rules of procedure to the City Council for approval. If the commission adopts by-laws or amended rules of procedure, the commission shall review them annually. A copy of the commission's approved by-laws and rules of procedure shall be filed with the City Clerk.

- (12) **INSPECTION OF RECORDS.** The minutes of the meetings of the commission shall be available for public inspection, except the minutes of closed sessions authorized by §19.85, Wis. Stats. All other records of the commission shall be available for public inspection, unless exempt from disclosure under the Wisconsin Public Records Law, §§19.29 to 19.39, Wis. Stats.
- (13) **COMPENSATION.** All members shall serve without compensation, except that members shall be entitled to reimbursement of their actual and necessary expenses, excluding travel to and from commission meetings, incurred in the discharge of their duties.
- (14) **ATTENDANCE.** (Am. #3041) Any member who is not planning to attend a meeting shall notify the commission chair of that fact at least 24 hours in advance of the meeting. Any member who misses more than 25 percent of the regular meetings during any year of his or her term shall be subject to removal from the commission. The City Council President and the City Council representative are not required to attend commission meetings.
- (15) **REMOVAL.** The commission may remove any member for cause. Prior to such action, the commission shall prepare a written complaint setting forth the facts that constitute cause. The complaint shall be approved by a majority of the members of the commission. The member charged in the complaint shall either admit the charge and resign or request a public hearing on the complaint before the Appointment Review Committee. If the member so charged requests a hearing, the Appointment Review Committee shall conduct a public hearing to determine whether the allegations of the complaint are true. At the conclusion of the hearing, the Appointment Review Committee shall enter written findings of fact and furnish copies of those findings to the member charged and to the commission. If the Appointment Review Committee makes a determination adverse to the member charged, that member may appeal the decision to the City Council.
- (16) **SUBCOMMITTEES.**
  - (a) Appointment. The commission chair may appoint standing or temporary subcommittees, subject to confirmation by the commission. Temporary committees shall dissolve no later than 6 months after their creation, unless their term is extended by an affirmative vote of the majority of the commission. Extensions may be granted in increments of 6 months or less.
  - (b) Membership. Members of subcommittees need not be members of the commission.
  - (c) Notice of Meetings. Public notice of all subcommittee meetings shall be given in accordance with the Wisconsin Open Meetings Law §§19.81 to 19.97, Wis. Stats.
  - (d) Records. The subcommittee shall keep minutes of its meetings. The minutes of the meetings and other records of the subcommittee shall be open to public inspection, except as otherwise provided by the Wisconsin Public Records law, §§19.29 to 19.39, Wis. Stats. Subcommittee minutes and records shall be filed with the parent committee.
  - (e) Subsections (4)(d) and (e), (5), (6), (7)(d) and (e), (8), (12), (13), (14) and (15) of this section apply to subcommittees.



**ORDINANCE NO. 3461**

**AN ORDINANCE TO AMEND SECTION 1.82(7)(a) AND (b) OF THE CODE OF GENERAL ORDINANCES OF THE CITY OF БЕЛОИТ PERTAINING TO MEETINGS OF THE EQUAL OPPORTUNITIES AND HUMAN RELATIONS COMMISSION.**

The City Council of the City of Beloit, Rock County, Wisconsin, do ordain as follows:

Section 1. Section 1.82(7)(a) and (b) of the Code of General Ordinances of the City of Beloit is hereby amended to read as follows:

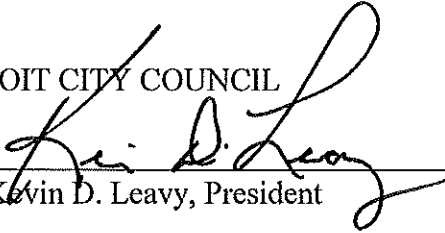
(7) MEETINGS.

- (a) Regular Meetings. Regular meetings of the commission shall be held at Beloit City Hall, 100 State Street, Beloit, Wisconsin, or such other location designated in the notice of the meeting, at 5:30 p.m. on the third Wednesday of each even-numbered month. If any regular meeting date is a holiday, the commission shall establish another meeting date and time.
- (b) Special Meetings. Special meetings shall be held at Beloit City Hall, 100 State Street, Beloit, Wisconsin, or such other location designated in the notice of the meeting. Special meetings may be called by the commission chair or by written request of three (3) of the voting members.

Section 2. This ordinance shall be in force and take effect upon passage and publication.

Adopted this 5th day of March, 2012.

BELOIT CITY COUNCIL

By:   
Kevin D. Leavy, President

ATTEST:

By:   
Rebecca Houseman, City Clerk

PUBLISHED: March 13, 2012  
EFFECTIVE DATE: March 14, 2012  
01-611100-5231-29



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## **Report to the Beloit Equal Opportunities and Human Relations Commission**

**Agenda Item:** 4b

**Topic:** Create a Strategy to Address Impediments for the Year

**Action:** Discussion Only

### **Staff Report:**

The Equal Opportunities and Human Relations Commission (EOHRC) was involved in assisting with the Analysis of Impediments to Fair Housing. This document identified a number of Fair Housing concerns and impediments. The document also outlines seven recommendations that may help address these impediments.

The Commission may wish to develop a strategy each year to address impediments identified in the Analysis. Options could range from general outreach, to coordinating trainings, to hiring consultants, etc.

### **Staff Recommendation:**

Develop an annual strategy each year at the June meeting to address impediments identified in the Analysis of Impediments to Fair Housing

### **Attachments:**

Impediments and Recommendations from the Analysis of Impediments to Fair Housing

# Identification of Impediments to Fair Housing Choice

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An impediment to fair housing is anything that may hinder or prevent a person from having equal access to housing because of membership in protected class.

In addition to the analyses presented above, the AI process included surveys, interviews with City staff, community leaders, consultation with a focus group, and a thorough review process with the Beloit Equal Opportunities and Human Relations Commission (EOHRC). The results of these activities are incorporated into the following identification of impediments and related recommendations.

## Fair Housing Concerns

Fair housing concerns consist of policies or practices that are not deemed impediments, but have the potential to turn into impediments if left as they are. These concerns should be reevaluated on a regular basis as it relates to fair housing.

### **Building Codes**

The building codes do not seem to pose an impediment to accessibility. The codes are current and proactive with regard to multi-family units. Unfortunately, the age of the housing stock may pose a barrier for visitability purposes. The City may wish to examine alternative ways of addressing this issue.

### **Boards and Commission Composition**

Ordinances regarding all of the boards and commissions of the City include the statement with regard to membership that the body “should reflect the diverse nature of the City’s population.” However, it appears that this requirement may be implemented only informally. No formal mechanism for tracking the composition of boards and commissions with regard to race, gender, age currently exists.

However, the EOHRC has historically sought out needed members for the Commission. The Commission has proactively recruited and enlisted the participation of individuals representing a variety of ethnic groups and racial groups who were subsequently appointed by the City Council.

### **Lack of Mortgage Applications by Black Households**

The EOHRC noted that the HMDA data herein shows a major discrepancy in the number of black applicants for first mortgages compared to non-minority applicants. The HMDA data is too limited to glean whether this is an accurate representation of all applications over different types of financial institutions, such as national lenders and mortgage companies.



The City should research this subject further in order to explore whether there are fair lending issues.

## **Public Sector Impediments**

### **Inconsistent Administration of the Fair Housing Code**

There are a number of concerns regarding the way in which the City has administered the Chapter 20 Fair Housing Code. Since 2004, the staff liaison to the Equal Opportunities and Human Relations Commission (EOHRC) has changed a number of times. In 2004, these responsibilities were administered jointly by the Human Resources Division and a consultant. From 2005 to mid-2007, the responsibilities were administered by the Beloit Housing Authority. From 2007 and 2008, the Housing Services Division took over these duties. And from 2009 to present, a staff person in the Community Development Department has been assigned to the EOHRC and its associated duties.

The constant change in staff liaison has resulted in much confusion by the public and City staff regarding where to direct Fair Housing complaints. There was a major deterioration in outreach efforts with a sharp drop in the number of complaints in 2007 and 2008. Documentation varies greatly from file to file over the years and procedures oftentimes did not follow what is required by ordinance. No documentation of training for changeover of staff or the EOHRC was found.

### **Lack of Bi-Lingual City Staff for Housing Programs**

The Hispanic population of the City has grown 800% over the last ten years. It is becoming increasingly apparent that simply producing bi-lingual material is not enough to serve these citizens. Specific concern is with the lack of bi-lingual staff in the housing related divisions of the City; the Housing Authority, Code Enforcement, and the Housing Loan Programs. Although translated material can offer much needed information, with one bi-lingual staff to field questions or assist with applications and other housing forms, oftentimes Spanish speaking clients are unable to be assisted unless they bring someone to translate. There is evidence that staff is aware of and taking proactive steps to meet these needs in all areas of municipal function. However, the need to recruit and retain bi-lingual staff is an area of concern. It was reported that the Police and Fire Departments have begun the conscious process of hiring bi-lingual staff members.

### **Limited Number of Housing Choice Vouchers (Section 8)**

The Beloit Housing Authority has 598 Section 8 Vouchers and consistently has a waiting list of over 500 applicants. Historically, applicants are on the list for approximately one to three years before they receive a voucher. The focus group indicated there is a great preference in the community for Section 8 vouchers because unlike other subsidized housing, the participant has a choice in where to live.



### **Low Payment Standards for Housing Choice Vouchers (Section 8)**

The focus group and the EOHRC raised a concern that Housing Choice voucher holders are (1) limited in their choice and quality of housing and, (2) are being driven to low-income and minority concentrated areas of the City due to low payment standards. Of particular concern was the two-bedroom payment standard which is extremely low. Section 8 payment standards cap the amount of rent subsidy the Housing Authority can pay as well as the portion a family is allowed to pay based on unit size.

Beloit Housing Authority payment standards are lower than the other Section 8 program operating in the community, and are lower than the amount of rent a landlord could receive if they were to rent to a non-Section 8 family. This is resulting in a drop in landlord participation in the program, which reduces the number of units available to persons seeking housing. Low payment standards also limit the choice in location of housing for households on this program. Units with lower rental amounts are concentrated in the same areas as low income and minority concentrated areas in Beloit. The current Section 8 waiting list consists of 600 applicants, of whom 63% are African American, 6% are Hispanic, and 3% are multi-racial. These areas are also the same areas that have older housing stock, which are more likely to have accessibility issues.

## **Private Sector Impediments**

### **Supply of Subsidized and Rental Housing**

The primary concerns in Beloit seem to be that the City carries a disproportionate number of the County's subsidized households. The issue isn't affordability, its adequacy. There are concerns that the quality of the housing stock, particularly rental housing is not what it could be.

### **Origination and Denial Rates**

The previous discussion regarding HMDA data indicates that loan origination rates are lower in census tracts 16, 17, and 18 where non-white populations exceed 25%. However, the consensus among focus group participants and interviewees was that the financial community was taking a very progressive approach to meeting their fair housing requirements. Participants cited a variety of efforts to work with Neighborhood Housing Services to create homeownership educational programs.

However, the focus group and the EOHRC noted that there is still a lack of general financial literacy programs in the community. This is resulting in major credit issues that are preventing families from qualifying for mortgages.

### **Language Barriers**

Limited English Proficiency (LEP) has come to the forefront of housing issues with the recent increase in Beloit's Latino population. Many of these people face language



barriers regarding the ability to read and understand leases and mortgage documents and they may not realize whether they are facing a fair housing issue.

An emerging issue among LEP residents has become Latino/Spanish speaking individuals taking advantage of other Latino/Spanish speaking individuals because the victims tend to trust people who speak their own language. According to the service providers in our focus group, housing problems are in the form of inappropriate/illegal evictions, excessive fees, or simply failing to take care of a property. An example of this was evident when a large multi-unit property in Beloit was discovered to have no heat, major fire hazards, mold, and was so poorly maintained that the buildings were posted unfit for human habitation. According to many of the Latino/Spanish speaking tenants, the Latina/Bi-lingual property manager threatened eviction or being reported to Immigration if they complained to the City.

Another recent issue is that of land contracts. LEP individuals are signing land contracts that are written in English and have terms that are not fully understood by the buyer. Oftentimes the buyer realizes much later that they have agreed to terms they would not have agreed to had they known what the document said. The City is seeing an increase in matters like this.

There has been progress however in mortgage lending. Most of the City's local lending institutions have added bi-lingual mortgage staff and some of them have ITIN loan options. These specialists understand the local housing environment and have been successful in assisting LEP individuals in making home purchases with traditional lending products. Neighborhood Housing Services of Beloit also provides free home buyer education, credit counseling, and lending services in English and Spanish. The Latino Service Providers Coalition and Stateline Literacy Council are providing English classes for little or no fee, and will assist individuals with translation when needed.

### **Resident Opposition**

There were two proposed housing developments that received major resident opposition since 2004. One proposal was the development of mixed income public housing and the other development was a multi-unit affordable elderly housing complex to be built with tax credits. In both instances, the public was notified and residents attended public hearings in opposition of the developments. The first proposal did not move forward, and although the second proposal was approved, the developer was unable to get approved for the tax credits.

### **Lack of Community Advocacy Groups for Disabled Persons and Persons with HIV**

Although there are a wide range of advocacy groups that are active in social services, community support, and housing activities, what continues to be lacking is well-organized advocacy on behalf of disabled persons. Advocates from Long Term support, and Beloit's Community Support Program identified complicated issues regarding





persons with mental illness and their ability to find and/or keep housing.

The City of Beloit's previous AI reported that persons with HIV were reported as having difficulties finding housing. Yet, the City reached out to the local AIDS Network by phone, email, and mail to participate in the focus group for this AI but received no response.



# Recommended Actions to Promote Fair Housing Choice

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## **Recommendation #1: Provide Consistent Responsibility for Administration of the City's Fair Housing Code**

The City of Beloit should assign a single Department or Division to be responsible for the accurate administration of the City's Fair Housing Code. This Department or Division should also be responsible for ensuring that appropriate training occurs in the event of staff changes. The Department or Division Head would have the opportunity on an annual basis to review fair housing activities and outline fair housing goals during the course of annual performance reviews of staff.

## **Recommendation #2: Continue Fair Housing Outreach and Education**

The City's current outreach and education consisting of flyers, brochures, and educational seminars is critical to keeping the community informed of the fair housing rights and processes. The City has begun to reach out to landlords and property managers as well to educate landlords on the rights of their tenants. This two pronged approach of educating both sides of the equation, will discourage discriminatory practices and provide victims the information needed to protect their rights. The City should also continue to take part in events during the Fair Housing Month of April to bring awareness to housing discrimination and garner more support for efforts to eliminate the issue.

## **Recommendation #3: Educate Public Officials and Relevant Groups regarding Low-income/Tax Credit Projects**

The City should provide education to community and public officials, relevant boards, and developers as early as possible when a tax credit or low/mixed income project is moving forward. The City should involve / partner with neighborhood and other advocacy groups to educate the community regarding mixed income and low income tax credit projects. Neighborhood opposition can limit the ability to develop and can affect siting of affordable housing.

## **Recommendation #4: Provide Education Regarding Housing Contracts to Linguistically Isolated Households**

The City should develop an initiative to proactively educate non-English/limited-English speaking persons about housing related contracts. This can be done with informational handouts, brochures, referrals to resources, and educational seminars. The City may want to partner with an organization that serves this demographic to provide education regarding leases and land contracts.



**Recommendation #5: Continue to Reach Out to the Disabled Community**

The City should actively seek input from advocacy groups and agencies that provide services to persons with disabilities in order to discover fair housing concerns, find better ways to reach this demographic, and incorporate changes in education efforts specific to the disabled community.

**Recommendation #6: Further Research the Low Number of Mortgage Applicants among African Americans**

The City should encourage agencies to promote their lending and credit improvement programs at agencies serving minorities, to ensure that minorities are aware of these opportunities. Currently the City funds a number of different programs that provide financial literacy and homeownership education to low-to-moderate income individuals. Minorities represent a large portion of the low-to-moderate income population in Beloit.

**Recommendation #7: Explore Options in the Housing Choice Voucher Program to Increase the Payment Standards and the Number of Vouchers Available to the Housing Authority**

The focus group and the EOHRC noted the limitations that the current Voucher program poses to its participants. The City should explore other ways to increase its capacity in Beloit. One option could be to explore obtaining specialty vouchers such as Veterans Affairs Supportive Housing (VASH) or Family Unification Program (FUP) vouchers to assist special populations.





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## **Report to the Beloit Equal Opportunities and Human Relations Commission**

**Agenda Item:** 5

**Topic:** Discussion of Whether to Apply for 2013 CDBG Funding

**Action:** Discussion Only

### **Staff Report:**

The EOHRC periodically applies for Community Development Block Grant Funding (CDBG) to fund the costs of Fair Housing investigations, conciliation, mediation, supplies, copies, mailing, and consultants. CDBG funding is a federal grant the City of Beloit receives each year to fund Community Development and Housing programs. Approximately 15% of this funding is allocated to outside agencies to provide public services to low income residents of Beloit.

The EOHRC applied for 2010 CDBG program year and received \$25,000 for Fair Housing activities.

\$12,100 = Fair Housing outreach and education  
\$10,000 = Fair Housing investigations and conciliation  
\$ 400 = Copies, supplies, mailing

Approximately \$2,500.00 remains.

The EOHRC needs to budget approximately \$12,000 per year for investigations, conciliation, mediation, supplies, copies, and mailing. If the EOHRC contracts with a consultant for outreach and education, an additional \$13,000-\$15,000 will need to be budgeted. Funds will not be available until June/July of 2013.

### **Staff Recommendation:**

Staff recommends applying for \$15,000 in 2013 CDBG funds OR \$25,000 if a consultant will be hired. Staff also recommends applying for funding each year instead of every other year.

### **Attachments:**

None