

# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The City of Janesville, Wisconsin is a formula grantee under the U.S. Department of Housing & Urban Development (HUD) Community Development Block Grant (CDBG) Program and the lead entity or Participating Jurisdiction (PJ) for the Rock County HOME Consortium (HOME). As is its obligation under these Programs, an Annual Action Plan is required to identify specific activities and initiatives as to how the community and its HOME consortium partners plan to utilize CDBG and HOME funding and best meet the goals, objectives and needs of the community identified within the Five-Year Consolidated Plan.

Janesville's Community Development Authority (CDA), a 7-member committee, convenes monthly to review and set the goals, priorities and strategies to meet the needs of community members with low and moderate-income levels that can be addressed with the use of CDBG and HOME funding, as well as approve the budget for the various programs and activities carried out by the Neighborhood & Community Services Department (NCS). At its regular meeting held on June 15, 2023, the CDA reaffirmed the high priority strategies identified in the 2020-2024 Consolidated Plan as a framework to develop its 2024 Annual Action Plan.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Consolidated Plan identified several high-priority strategies that could be implemented with the Federal funds, including housing, homelessness, community development, and administration, planning and management. For 2024, specific activities include:

**Housing Strategy**- there is a need to increase, preserve, and expand the amount of affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters with low-and moderate-income levels. The following goals and activities are planned:

**Housing Rehabilitation** - Continue to rehabilitate existing owner-occupied housing units in Janesville and the Rock County HOME Consortium by addressing code violations, lead hazard reduction, energy efficiency improvements, and handicap accessibility. In Janesville, \$374,500 of CDBG Program funding is

budgeted to rehab the exterior of 15 housing units. This also includes service delivery (\$74,500) to operate the program. The City of Beloit proposes the use of \$80,000 to complete four units. Rock County HOME Consortium proposes to rehabilitate 10 units budgeted at \$350,000.

**Housing Construction** – Increase affordable housing units in the Consortium for owners and renters by assisting with acquisition, development fees, and construction. Janesville is budgeting \$226,400 in HOME funds to construct 2 single-family homeownership units in the Look West or Fourth Ward Neighborhoods. Janesville is also budgeting \$1,000,000 of its HOME funds for use in conjunction with HOME-ARP funds to create 25 affordable housing units yet to be identified. The City of Beloit is budgeting \$1,200,799.78 to construct 7 affordable single-family homes for sale to low-income homebuyers. Rock County is planning to develop 6 new rental units for of \$300,000.

**Homeownership** – Continue to assist low- to moderate-income homebuyers with down payment and closing costs of the purchase of a home. Janesville is budgeting \$120,400 in HOME funds to assist 12 first-time homebuyers through the HOME-Possible Program. The City of Beloit is budgeting \$175,000 to assist 11 low-to-moderate income first-time homebuyers.

**Community Development Strategy** - There is a need to improve community, neighborhood facilities, infrastructure, access to public services, and strengthen and stabilize the quality of life for Janesville residents with low and moderate-income. The following activities are planned:

**Public Services** - Increased access to public service programs that promote housing stability, foster greater self-sufficiency, and enhance the general social welfare, physical, and mental health of low-income individuals in Janesville. Funding is provided under the CDBG regulatory cap for Public Services, or up to 15% of the annual grant allocation plus 15% of the prior year program income. At a Special Meeting held by the CDA on August 23, 2023, preliminary awards were made to: ECHO, Inc. for emergency rent/security deposit assistance (\$40,000), HealthNet of Rock County for primary medical, dental, and mental healthcare for uninsured individuals (\$30,000), Community Action of Rock and Walworth Counties, Inc. for its THRIVE Program (\$10,000) and the Boys and Girls Club of Janesville for educational-support programming for teens (\$10,000).

**Code Enforcement** – Proactive property maintenance and code enforcement activities to maintain existing housing stock consistent with Janesville Housing Nuisance Code in census tracts where the total low/mod income population is greater than 50%. CDBG Program funding is budgeted at \$105,500 to perform 1,800 inspections.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Janesville continues to administer its CDBG and HOME-funded Programs consistent with the 2020-2024 Consolidated Plan and all HUD and other Federal cross-cutting regulations. Janesville's performance is annually reviewed by HUD and determined to be compliant and satisfactory. The Programs are routinely subjected to annual financial & single audits, which can be found on the clearinghouse website at: <https://facweb.census.gov/uploadpdf.aspx> More information can also be found in the Comprehensive Annual Performance Evaluation Report (CAPER), which is posted on the City's website and includes information regarding activities completed, funds expended, and accomplishments towards meeting the strategies identified within the Consolidated Plan.

Janesville's sub-recipients are also audited and provide a copy to NCS staff for review. No issues or concerns were identified in staff's review. Staff continues to monitor its public service contracts to ensure funds are expended timely and consistent with the intent and in compliance of the CDBG and HOME Programs.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Following a Public Hearing on the Needs, Priorities, and Goals for the 2024 CDBG and HOME Program year, the Janesville Community Development Authority (CDA) motioned unanimously to reinforce the high priority strategies outlined in the 2020-2024 Consolidated Plan. The Janesville CDA is comprised of 7 members, including 2 members of the Janesville City Council. The meeting was publicly noticed and live streamed on a local cable access channel. Archives are available on the City of Janesville website, [Janesvillewi.gov](http://Janesvillewi.gov). A copy of the draft 2024 Annual Action Plan was made available to the public for review and comment on September 18, 2023 for a period of 30-days, concluding with a Public Hearing on October 18, 2023. The hearing was held in conjunction with a regularly scheduled CDA Meeting. All comments received are accepted by noting within the Plan.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

On June 21, 2023 the CDA held a public hearing on community needs. Residents were invited and encourages to commend on housing and community development needs and to suggest activities for including in in the 2024 Annual Action Plan. Residents could comment either at the public hearing or could provide written comment. One written commend was submitted by the Executive Director for ECHO inc, encouraging the CDA to continue to make housing a priority in the plan. There were no in person comments.

Agencies submitting applications for public service and other activities were invited to make a presentation of their request at the August 16, 2023 CDA meeting. A subsequent CDA special meeting

was held on August 23, 2023 to make preliminary grant allocations. There were no public comments during either of these meetings.

\*\*\*\*A Public hearing will be held on October 18, 2023 inviting the general public to review and comment on the 2024 Annual Action Plan. INSERT COMMENTS HERE

**6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments received within the 30-day public comment period or at a public hearing are accepted.

**7. Summary**

A copy of the Citizen Participation Plan is attached.

**PR-05 Lead & Responsible Agencies - 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	JANESVILLE	Neighborhood and Community Services
HOME Administrator	JANESVILLE	Neighborhood and Community Services

**Table 1 – Responsible Agencies**

**Narrative**

The City of Janesville is the responsible entity of the Rock County HOME Consortium. The HOME Consortium also includes:

Rock County Land Conservation & Planning & Development Agency  
Andrew Baker, Director  
51 S Main Street  
608-757-5594

and

City of Beloit  
Julie Christensen, Community Development Director  
100 State Street  
Beloit, WI 53511  
608-364-6703

## **Consolidated Plan Public Contact Information**

The 2024 AAP is posted to the City of Janesville website and is available between 7:30 AM and 4:30 PM at the Neighborhood & Community Services Office located at City Hall, 18 N Jackson Street, First Floor, Janesville, WI 53545. Questions or comments can be directed to: Kelly Bedessem, Housing Services Director at the address above or [bedessemk@janesvillewi.gov](mailto:bedessemk@janesvillewi.gov)

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City continues to consult with a variety of housing, social service agencies, and other providers to determine the on-going needs of the community. In large part, this occurs through participation in the Homeless Intervention Task Force (HITF) which coordinates agencies in Rock County working with the homeless, and by providing the Continuum of Care.

In addition, the City has previously collaborated with the State of Wisconsin, Department of Health to obtain funding to address lead-based paint hazards in housing where children under the age of 19 reside.

The City also regularly communicates with the City of Beloit Housing Department and Rock County Planning & Development, partners in the Rock County HOME Consortium, quarterly and on an as needed basis. The Janesville Housing Authority Housing Choice Voucher Program is administered by the City of Janesville Neighborhood and Community Services Department and the Beloit Public Housing Authority is represented by the City of Beloit.

Each year, as part of the annual planning process, local agencies, and organizations are invited to comment on community needs and submit proposals for CDBG and HOME funds for eligible activities.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City of Janesville is a member of the Homeless Intervention Task Force (HITF) of Rock and Walworth Counties. The organization is made up of nonprofit and governmental entities that collaborate to help to achieve stable, permanent housing for all residents. As a member, the City attends monthly meetings and collaborates frequently with other members outside of the meetings to work toward mutual goals.

Finding Opportunities to Collaborate and Untied Services (FOCUS) is a City-lead endeavor that aims to connect local service providers to concentrate on actionable items to assist homeless and low-income population in the community. This group has been instrumental in the creation of a homeless parking lot, additional affordable housing units, a transitional living single family home, an opportunity internship program, and a homeless outreach team.

The Rock County Health Department has been able to provide lead paint testing services on an as-needed-basis to assist with the implementation and completion of home improvement projects.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of Janesville is a member of the Homeless Intervention Task Force (HITF) of Rock and Walworth Counties, which serves as the Continuum of Care (CoC). The organization is made up of nonprofit and governmental entities that to help to achieve stable, permanent housing for all residents. As a member, the City attends monthly meetings and collaborates frequently with other members outside of the meetings to work toward mutual goals. Several member agencies have received CDBG and/or HOME funding to assist with providing various services to individuals experiencing homelessness.

During 2022, the City undertook a comprehensive consultation process regarding the HOME-American Rescue Program (HOME-ARP\_). Members of the CoC were heavily involved in this process which identified affordable rental housing for qualifying homeless persons and supportive services as the highest priority needs. CoC members expressed a willingness to work with affordable housing developers to refer clients to provide supportive services for residents. This feedback also led to a greater allocation of HOME funds for housing development.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Janesville does not receive or allocate ESG funds. However, the City does collaborate with the Rock – Walworth Continuum of Care through participation in the Homeless Intervention Task Force of Rock and Walworth Counties, including annual meetings to identify priority needs.

**2. Agencies, groups, organizations, and others who participated in the process and consultations**



**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Homeless Intervention Task Force
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The task force is comprised of several local social service agencies that meet monthly. City of Janesville Neighborhood and Community Services staff attends these meetings as well.

2	<b>Agency/Group/Organization</b>	House of Mercy
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to apply for 2024 public service funding and participated in a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan. An additional benefit of these discussions was to bring the community agencies together to help them identify available resources and areas in which they may be able to better collaborate with others in the future. Agency was also awarded CDBG-CV funding for emergency housing needs arising from the COVID-19 pandemic.
3	<b>Agency/Group/Organization</b>	BOYS & GIRLS CLUB OF JANESVILLE
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services - Narrowing the Digital Divide Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to apply for 2024 Public Service funding. A preliminary award of \$10,000 was recommended for teen programming. They were also awarded CDBG-CV funds to expand their after-school site to accommodate needs for increased space, social distance, and smaller groups because of COVID-19. CDBG-CV were also awarded to the Boys & Girls Club to begin a virtual reality education environment.
4	<b>Agency/Group/Organization</b>	Wisconsin Partnership for Housing Development
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Regional organization Planning organization CHDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to apply for 2024 Community Housing Development funding to further efforts to create affordable housing opportunity and participated in a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan. Agency has also received HOME funding in prior years for affordable housing development.

5	<b>Agency/Group/Organization</b>	ECHO
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to apply for 2024 Public Service funding and also participated in a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan. A preliminary award of \$40,000 was recommended for rent assistance. Agency received prior years funding for emergency rent & security deposit assistance. Agency was also awarded CDBG-CV funding for emergency housing needs arising from the COVID-19 pandemic.

6	<b>Agency/Group/Organization</b>	League of Women Voters
	<b>Agency/Group/Organization Type</b>	Services-Education Regional organization Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan. An additional benefit of the focus groups was to bring the community agencies together to help them identify available resources and areas in which they may be able to better collaborate in the future. The agency has also attended CDA meetings.
7	<b>Agency/Group/Organization</b>	City of Janesville - Rock HOME Consortia
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff routinely meets with HOME consortia members Rock County and City of Beloit to discuss its progress in meeting its goals of affordable housing projects funded with HOME and in planning for use of HOME-ARP funds. The consortium evaluates applications for HOME funding and makes a recommendation to allocate CHDO funding. The City of Beloit and Rock County both undertake a needs assessment within their respective jurisdictions and provide this information to the City of Janesville for inclusion within the Annual Action Plan.

8	<b>Agency/Group/Organization</b>	City of Janesville Community Development Authority
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDA is a group of 5 volunteer residents and 2 elected City Council Members charged with the review and approval of all plans, budget and Programs funded with CDBG and HOME.
9	<b>Agency/Group/Organization</b>	HealthNet of Rock County, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was invited to apply for 2024 Public Service Funding. A preliminary award of \$30,000 was recommended. HealthNet has been a recipient of CDBG Public Services funds as well as CDBG-CV funds. The City of Janesville was invited to a private tour of HealthNet's new facility and to have an open discussion regarding affordable housing.
10	<b>Agency/Group/Organization</b>	GIFTS Men's Shelter
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to apply for 2024 Public Service funding and participated in a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan.
11	<b>Agency/Group/Organization</b>	Project 16:49
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Services-Education Services-Employment Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to apply for 2024 Public Service funding and participated in a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan.

12	<b>Agency/Group/Organization</b>	Acts Housing
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization was invited to apply for 2024 Public Service funding. In 2023, Acts Housing was awarded a \$20,000 of CDBG funding to provide homeownership counseling, and two tax foreclosure properties will be conveyed to Acts Housing for future affordable housing units.
13	<b>Agency/Group/Organization</b>	Edgerton Community Outreach
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was invited to a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan. The agency has also been involved in discussions and planning for an affordable housing project in greater Rock County for homeless veterans and with the use of Rock County HOME Consortium funds.
14	<b>Agency/Group/Organization</b>	COMMUNITY ACTION OF ROCK/WALWORTH COUNTIES, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Services-Education Services-Employment Service-Fair Housing Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy Economic Development Anti-poverty Strategy Community Development Strategy

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The agency was invited to a roundtable discussion to identify the needs of the community and to gather the information required to develop this Five-Year Consolidated Plan. An additional benefit of these discussions was to bring the community agencies together to help them identify available resources and areas in which they may be able to better collaborate with others in the future. The agency was also invited to apply for 2024 Public Service funding. A preliminary allocation of \$10,000 for the THRIVE Program was awarded. Agency was also awarded CDBG-CV funding for emergency housing needs arising from the COVID-19 pandemic.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

All agencies that were involved in the development of the Five-Year Consolidated Plan and other service agencies with which the City has contact were invited to participate in the process via notification of applications for CDBG and HOME funding and notices of public hearings. Any agency that did not provide input into development of the 2024 AAP did so by choice; no agencies were excluded as the public hearings were open to all members of the public.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Intervention Task Force (HITF)	The City of Janesville and the City of Beloit work closely with HITF to communicate about homeless needs in the Community.
City of Janesville Comprehensive Plan	City of Janesville	The City's Planning Commission information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.
City of Janesville Zoning Plan	City of Janesville	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.
Janesville, Beloit, and Rock County AI	City of Janesville	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Broadband	Wisconsin Broadband Office	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.
Resiliency	Rock County Government	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.
Blood Lead Levels	Rock County Health Department	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.
Janesville Housing Authority	Janesville Department of Neighborhood & Community Services	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.
Beloit Five Year Consolidated Plan	City of Beloit	Information was incorporated in the Five Year Coordinated Plan and the Annual Action Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

The City of Janesville’s Neighborhood and Community Services (NCS) Department is the administering agency for the Janesville CDBG program and lead entity of the Rock County HOME Consortium. The NCS Department includes the City’s Housing, Transit and Recreation Divisions. Close coordination is also maintained with the other City departments such as the Public Works Department, Fire/EMS Department, and Police Department, to address infrastructure, code enforcement, and public safety needs. Close coordination is also maintained with the City of Beloit and Rock County pertaining to HOME activities.

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Janesville has an adopted Citizen Participation Plan, which is attached to the Annual Action Plan. The Janesville Community Development Authority (CDA) meets once a month, on the third Wednesday, and is the venue for all public hearings held in development of the Consolidated and Annual Action Plans. CDA meetings are held in-person, at Janesville City Hall, Council Chambers. The public is invited to attend and comment during the in-person meetings as well as submit written comments for any matter having a scheduled public hearing. The CDA meetings are live streamed with closed captioning on JATV or Spectrum channel 994. Recorded versions of all public CDA meetings are on the City of Janesville Website. The table below summarizes the steps taken, events held, and responses received through resident outreach and participation:

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	<p>June 21, 2023- Approval of timeline and public hearing dates. CDA was briefed on the upcoming milestones in developing the 2024 Annual Action Plan and set a schedule of public hearings and making the plan available for public comment. Members of the CDA voted unanimously to adopt the timeline.</p>	No comments received from general public	None received or not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	June 21, 2023, initial public hearing on community development needs and to obtain resident views on housing, priority non-housing community development needs and fair housing. One member of public, 6 CDA members present. CDA voted unanimously to reaffirm the high priority goals identified in the 2020-2024 Con Plan.	One written commend was provided from the Executive Director of ECHO, Inc requesting the CDA to continue to support Housing Priorities. Full comments can be viewed on the City of Janesville website in the public meeting archive, <a href="http://www.janesvillewi.gov">www.janesvillewi.gov</a>	All comments made are heard and accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Mailing & Internet Outreach	Non-targeted/broad community  Public Service Agencies	Direct email to public service agencies notifying them of opportunity to apply for 2024 public service funds. Application posted to City of Janesville website. Social media posting (Facebook) and press release announcing same and directing to NCS staff for further information or to apply.	5 applications for CDBG public service funds received totaling \$175,000 1 application for HOME affordable housing development totaling \$150,000.	All applicants invited to present their proposals to CDA on 8/16/23 regular CDA meeting.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	8/16/2023 CDA Meeting. All 7 CDA members and 2 NCS staff present. In addition, members representing the agencies requesting funding. Presentations were made by all requestors.	Presentations were made to the CDA. The CDA had the opportunity to ask questions of the applicants, no action was taken on making preliminary allocations.	All presentations were heard within a 10-minute time allowance per applicant.	
5	Public Meeting	Non-targeted/broad community	8/23/2023 CDA Special Meeting to make preliminary public service allocations. Livestreamed on JATV Spectrum Channel 994 and City of Janesville website. All 7 CDA members and 2 NCS staff present.	Discussion and preliminary allocations made.	None.	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Draft 2024 Annual Action Plan	Non-targeted/broad community	The Draft Plan was made available for public review via the City of Janesville website, www.janesvillewi.gov for a period of 30 days beginning 9/18/23.			
7	Public Hearing	Non-targeted/broad community	On 10/18/2023 at the regular CDA Meeting a Public Hearing on the Draft 2024 AAP and 2024 State and Federal Grants Budget was held. *****UPDATE AFTER HEARING*****	*****UPDATE AFTER HEARING*****		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	11/XX/2023 - Janesville City Council Meeting and City Budget Public Hearing, agenda includes formal adoption of the 2024 AAP for submission to HUD*****UPDATE AFTER MEETING****	*****UPDATE AFTER HEARING****		

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The Program Year (PY) runs from January 1, 2024 to December 31, 2024. Resource planning follows the City's annual budget development timeline. At the time the draft AAP is published for public comment, the City budget is not finalized, nor are actual 2024 CDBG & HOME awards known. The resources indicated are estimates only and may be revised upon further public hearings and/or notification of actual awards from HUD.

The City of Janesville anticipates receiving \$459,300 from its CDBG allocation, level with the 2023 allocation, as well as \$139,400 in CDBG Program Income, generated from payments to prior loans made under the Home Improvement Program and directed to a revolving loan fund. Prior years' CDBG resources are estimated at \$503,220 with \$276,225 in prior years grant funds and \$226,995 estimated balance of the revolving loan fund at the end of 2023.

Janesville, along with the City of Beloit and Rock County form the Rock County HOME Consortium. Janesville serves as the lead entity and holds primary responsibility for HOME resources, performance, and compliance under the Program. The consortium is operating under a multi-year agreement with automatic renewal provisions and divides HOME funding as follows:

- City of Janesville – 30%,
- City of Beloit – 28%,
- Rock County – 16%,
- CHDO Set-Aside – 16%,
- Administration – 10%.

The Rock County HOME Consortium anticipates receiving a total allocation of \$690,000 of which Janesville's share will be \$207,000. Additional resources available to Janesville include prior years HOME grants and program income of approximately \$844,030. HOME Program Income generated from payments to loans made under the Rental Rehabilitation and Home Improvement Programs anticipated to be received in 2024

of approximately \$100,000 will be budgeted for use in subsequent program years.

The City of Beloit and Rock County have provided prior years HOME funding, 2024 allocations and Program Income to fund Consortium activities indicated under Housing Strategy. Each jurisdiction follows their own annual budget process, vetted through their individual public processes, and submitted a plan to include resources and goals for the upcoming program year. Members meet at least quarterly through the program year to assess progress and collaborate on Community Housing Development Organization-funded activities.

The City of Beloit proposes the following: \$1,270,646 in prior years grant funds, \$130,056 in prior years program income, \$211,000 in 2024 Grant Funds. They also anticipate \$50,628 in 2024 program income that will be programmed in the 2025 Annual Action Plan.

Rock County proposes the following: \$815,677 in prior years grant funds, \$291,221 in prior years program income, \$110,442 in 2024 Grant Funds. They also anticipate \$20,000 in program income that will be programmed in the 2025 Annual Action Plan.

Due to the unknown level of 2024 funding Janesville and Rock County Consortium will receive, the Plan includes a CDBG contingency to adjust administration expenses and public service awards accordingly to as to not exceed the cap(s) and further reduce affordable housing if necessary.

The HOME Program Consortium also includes a contingency to budget any increase in funds remaining in subsequent program years and increase the use of unallocated funds or reduce funding for affordable housing development and downpayment assistance, if funding is lower than expected.

In prior program years the plan has been adjusted to the official award totals prior to submission. The City of Janesville will continue

that practice if directed to do so.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	459,300	139,400	503,180	1,001,880	77,400	Prior Years Resources include revolving loan balances and Grant funds: \$226,955 Revolving Loan Fund: \$276,225 Prior Years Grant: \$139,400 Program Income is the result of loan payments anticipated to be received in 2024 based on a 5-year average

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	563,742	170,628	3,681,354	4,415,724	112,493	Program Income consists of the Consortia as a whole to be earned in 2024. Prior years resources includes grant and program income balances for the Consortia.  ****Update with additional information from consortium partners

Table 2 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Due to recent waivers of the matching contribution requirement, which expired at the end of the Federal fiscal year 2022, the Consortium has a HOME Match balance that it plans to carry forward for use to meet any obligation incurred in 2023 and 2024. HOME match has been realized through various sources, including: Other Down Payment Assistance grants provided to HOME-assisted borrowers through local lenders; FHLB-Chicago, WHEDA, Pre-purchase Homebuyer Counseling provided to HOME-assisted borrowers; Owner’s Cash Contribution toward HOME-funded rehabilitation projects, donated property acquired through tax foreclosure (City general funds), volunteer labor, and the value of street and infrastructure improvements occurring in HOME-assisted neighborhoods and funded by City General funds.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Janesville may use City-owned foreclosed/tax deed properties and/or vacant lots acquired by the City to address the housing needs as identified in the Five-Year Consolidated Plan. In 2022, the Rock County Treasurer resumed its property tax foreclosure activity that was previously on hold due to the COVID-19 pandemic. The City of Janesville acquired eight properties under the 2022 program. Three of those property will be transferred to non-profit organizations for use as affordable housing. The City of Beloit has also acquired tax foreclosures for redevelopment of affordable housing. While the City of Janesville had planned to continue this program, there has been a change in the program at the county level and the program will not occur in 2023.

**Discussion**

Janesville has planned and budgeted its resources to leave very little uncommitted. This is in part to meet HUD's requirement that grantees not have greater than 1.5 times their annual CDBG allocation unexpended, including grant funding and revolving loan funds, but also continue to meet a high demand for affordable housing and increasing the supply of available units and making current housing affordable and sustainable.

In addition, the actual 2024 CDBG and HOME allocations were not known at the time the draft plan was adopted. Budget figures and the draft plan were prepared with estimated allocation amounts, assuming level funding with 2023, and upon notification of actual awards will be adjusted based upon the contingency plan outlined below:

If more CDBG funding is available,

1. The City of Janesville will maximize funding available for administration, and
2. The City of Janesville will automatically adjust the public service allocations upward, on a proportionate basis based upon the total amount ultimately available under the 2024 public services cap (rounded down to the nearest \$100), and
3. The City of Janesville will allocate any remaining amount as part of the 2025 Annual Action Plan.

If less CDBG funding is available,

1. The City of Janesville will adjust administrative expenses to the administrative cap, and
2. The City of Janesville will automatically adjust the public service allocations downward on a proportionate basis based upon the total amount ultimately available under the 2024 public services cap (rounded down to the nearest \$100). In the event this results in insufficient grant funding available for other activities, and
3. Increase the use of unallocated funds, and if grant funding is fully allocated, and further reductions are needed,

4. Reduce the amount allocated to affordable housing.

If less HOME funding is available,

1. The Consortium will maximize funding available for administration, and
2. The City of Beloit will decrease funding for new construction, and
3. The County of Rock will increase the use of unallocated funds, and
4. The City of Janesville will increase the use of unallocated funds, and if funding is fully allocated, decrease the amount allocated to affordable housing development and/or down payment assistance if necessary.

If more HOME funding is available,

1. The City of Janesville will consider the funds unallocated for 2024 and program the funds in 2025.
2. The City of Beloit will increase funding for new construction.
3. Rock County will consider the funds unallocated for 2024 and program the funds in 2025.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Construction	2020	2024	Affordable Housing	Priority Focus Area City-Wide Program HOME Consortium- County Wide- Rock County City of Janesville Low/Mod Eligible Areas	Housing Strategy	CDBG: \$300,000 HOME: \$2,464,299.78	Rental units constructed:25 Household Housing Unit Homeowner Housing Added: 14 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	HS-2 Housing Rehabilitation	2020	2024	Affordable Housing	Priority Focus Area City-Wide Program HOME Consortium-County Wide- Rock County City of Janesville Low/Mod Eligible Areas	Housing Strategy	CDBG: \$300,000 HOME: \$1,112,000	Homeowner Housing Rehabilitated: 29 Household Housing Unit  Rental Conversion 6 units  Private-Owner Rental Rehab: 32
3	HS-3 Homeownership	2020	2024	Affordable Housing	City-Wide Program HOME Consortium-County Wide- Rock County City of Janesville	Housing Strategy	HOME: \$295,400	Direct Financial Assistance to Homebuyers: 23 Households Assisted
4	HS-4 Emergency Rental Assistance	2020	2024	Affordable Housing	City of Janesville	Housing Strategy Homeless Strategy Community Development Strategy	CDBG: \$40,000	Public service activities for Low/Moderate Income Housing Benefit: 166 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HS-5 Fair Housing	2020	2024	Affordable Housing	HOME Consortium-County Wide-Rock County City of Janesville	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy	TBD pending RFP process	The Consortia will update the county wide Analysis to Impediments document in 2024
6	CDS-1 Public Services	2020	2024	Non-Housing Community Development	City of Janesville	Housing Strategy Homeless Strategy Other Special Needs Strategy	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 464 Persons Assisted Public service activities for Low/Moderate Income
7	CDS-2 Code Enforcement	2020	2024	Non-Housing Community Development	Low/Mod Eligible Areas	Community Development Strategy	CDBG: \$105,500	Housing Code Enforcement/Foreclosed Property Care: 1800 Household Housing Unit
8	AMS-1 Administration	2020	2024	Administration, Planning, and Management	HOME Consortium-County Wide-Rock County City of Janesville	Administration, Planning, and Management Strategy	CDBG: \$119,700 HOME: \$357,703	Other: 2422 Other
9	SNS-1 Housing	2020	2024	Non-Homeless Special Needs	HOME Consortium-County Wide-Rock County	Housing Strategy Homeless Strategy Other Special Needs Strategy	HOME: \$0	

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	HS-1 Housing Construction
	<b>Goal Description</b>	<p>Increase the number of affordable housing units in the consortium for owners and renters by assisting with acquisition, development fees, and construction. Primary funding for this activity is the HOME Investment Partnership Program. In Janesville, \$263,500 is budgeted to start 2 new construction single family homes, and \$1,000,000 is proposed to support affordable housing development(s). The CDBG Program is budgeting \$300,000 for up to 3 affordable housing projects, yet to be identified.</p> <p>Rock County has budgeted \$300,000 for rental development conversion and the City of Beloit has budgeted \$1,200,799 for single family new construction.</p>
2	<b>Goal Name</b>	HS-2 Housing Rehabilitation
	<b>Goal Description</b>	<p>Continue to assist with rehabilitating existing affordable housing units occupied by owners in the consortium by addressing code violations, lead hazard reduction, emergency repairs, energy efficiency improvements, and handicap accessibility. In Janesville, primary funding for this activity is the Community Development Block Grant (CDBG) and Revolving Loan Funds. In Janesville, a total of 15 units are anticipated to be assisted and \$374,500 is budgeted for exterior improvements including rehabilitation service delivery budgeted at \$74,500.</p> <p>Rock County proposes utilizing \$350,000 in HOME funds for 10 homeowner rehabilitations, \$382,850 to complete a 32-unit private owner rental rehabilitation, and \$300,000 for the conversion of 6 rental units.</p> <p>The City of Beloit proposes using \$80,000 in HOME funds to rehabilitate 4 owner occupied dwellings.</p>

<b>3</b>	<b>Goal Name</b>	HS-3 Homeownership
	<b>Goal Description</b>	Continue to assist homebuyers with low- and moderate-income levels to purchase homes through down payment and closing cost assistance, including homeowner education and homebuyer rehabilitation. Primary funding for this activity is the HOME Investment Partnership Program. In Janesville, a total of 12 units are proposed to be assisted and \$120,400 is budgeted for this activity. In the City of Beloit, \$175,000 is budgeted to assist 11 households obtain homeownership.
<b>4</b>	<b>Goal Name</b>	HS-4 Emergency Rental Assistance
	<b>Goal Description</b>	Provide short term rental assistance or security deposit assistance for low- and moderate-income renters. Primary funding for this activity is Community Development Block Grant (CDBG) Program and administered by a local non-profit under the public services cap. A preliminary award of \$30,000 was made to assist up to 30 households maintain stable housing through rental assistance
<b>5</b>	<b>Goal Name</b>	HS-5 Fair Housing
	<b>Goal Description</b>	Funding has been budgeted within the Administrative category. The activity is an ongoing effort to promote fair housing choice through education, training, and outreach in the City and Rock County HOME Consortium and will include an update to the Analysis of Impediments to Fair Housing in 2024. Efforts are funded by administration dollars in conjunction with other activities.
<b>6</b>	<b>Goal Name</b>	CDS-1 Public Services
	<b>Goal Description</b>	Improve and enhance public services, promote housing stability, foster greater self-sufficiency, and enhance the general social welfare, physical and mental health of individuals in Janesville. Funding for this activity is the Community Development Block Grant (CDBG) Program and funded under a regulatory cap of 15% the annual grant allocation. A total of 5 public service agencies were awarded preliminary allocations, including: HealthNet of Rock County Inc., \$30,000; Community Action of Rock and Walworth Counties, Inc., \$10,000, Boys & Girls Club of Janesville, \$10,000. A preliminary award was also made to ECHO, Inc., \$30,000, reported under Housing Strategy, Emergency Rental Assistance.

<b>7</b>	<b>Goal Name</b>	CDS-2 Code Enforcement
	<b>Goal Description</b>	Undertake proactive housing code enforcement activities in low/mod census tracts to promote maintenance of existing housing stock in the City. Funding for this activity is the Community Development Block Grant (CDBG) Program. It is anticipated that 1,800 inspections will be performed to address nuisance housing issues under the City of Janesville Housing Nuisance Code. Funding for the activity is budgeted at \$105,500.
<b>9</b>	<b>Goal Name</b>	AMS-1 Administration
	<b>Goal Description</b>	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations. The CDBG Administration figure is based upon the actual allocation for 2024 and includes prior years balances available.  The HOME Program figure represents administration expenditures for the Rock County Consortium based on the 2024 award.  Funding is also included to update the Analysis of Impediments to Fair Housing and develop the 5-Year Consolidated Plan.
<b>10</b>	<b>Goal Name</b>	SNS-1 Housing
	<b>Goal Description</b>	

## **AP-35 Projects - 91.420, 91.220(d)**

### **Introduction**

Project priorities were based on the 2020-2024 Consolidated Plan and include housing and homelessness prevention as high priorities. Following a public hearing, the Community Development Authority reaffirmed these high priority goals for funding within the 2024 AAP. Limited funding to address all needs identified in the Plan remains an obstacle to fully addressing all the needs and goals identified within the Plan.

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Affordable housing supply continues to be a problem nationwide and Janesville, Beloit, and Rock County are not immune. The current rental vacancy rate has held at 1% in the City of Janesville throughout the period of the current Consolidated Plan. The 2024 AAP has placed focus and resources towards increasing the supply of affordable rental housing and creating homeownership opportunity. Diminishing program reserves to meet CDBG regulatory caps on allowable levels of retained funds will continue to hamper the grantee's efforts to make impactful and effective strides towards addressing affordable housing issues.

Affordable Housing Developers continue to struggle with the increased cost of construction, lack of skilled trades contractors, and regulatory demands of the multiple layers of financing that are required to create an economically feasible development.

Demand for homeownership assistance and homebuyer education remains strong. However, participation in Janesville's HOME-Possible first-time homeownership program continues to experience a decline in activity due to a number of market conditions, including low inventory of for sale housing, consistent median sales prices in Rock County above the HUD-determined HOME regulatory cap of \$209,000, and an increase in mortgage interest rates. As of August 2023, the median sales price of a single-family home in Rock County is \$249,950, compared to \$230,000 one year ago and \$200,000 just two years ago (SCWMLS data 8/2023).

Janesville's Housing Choice Voucher Program revised its Administrative Plan in 2023 in an attempt to better serve its residents by allowing shared housing and the ability to extend the term of an initial Voucher beyond 120 days to allow additional time for participants to 'lease-up' and utilize the Program. In June of 2023, the City of Janesville received a waiver to utilize 120% of the Fair Market Rent for Payment Standards for the remainder of 2023.

HOME-ARP funds are planned for affordable housing rental unit creation and supportive services for individuals in HOME-ARP-supported housing. Janesville will pair HOME-ARP and HOME funds to help fill

the financing gap for Low Income Housing Tax Credit (LIHTC) projects and to maximize production of affordable units.

The evaluation criteria used by the Wisconsin Housing and Economic Development Administration (WHEDA) for prioritizing LIHTC awards, particularly an emphasis on HUD Qualified Census Tracts (QCTs) presents a barrier to affordable housing development as the QCTs do not align well with available redevelopment sites and are in opposition to Fair Housing goals that encourage increased affordable housing options in areas with lower concentrations of poverty.



## AP-38 Project Summary

Project Summary Information\*\*\*\*\*Pivot Table does not populate\*\*\*\*\*

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Esti and tha fro act
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## AP-50 Geographic Distribution - 91.420, 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDBG and HOME funds are allocated primarily based on low/mod benefit and provide housing rehabilitation and homeownership assistance jurisdiction wide. (i.e. CDBG and HOME is available across the City of Janesville, the City of Beloit, and Rock County) This advances Fair Housing initiatives & better supports housing choice for individuals with low to moderate income levels across the community.

The areas with the highest percentage of low/moderate income percentage are the areas with the highest concentration of low-income housing, deteriorating infrastructure, and where housing stock is in greater need of rehabilitation. The City of Janesville will roll out a new exterior rehabilitation program in the spring of 2024. \*\*\*\*Update after program designed\*\*\*\*\*

CDBG-funded code enforcement activities occur within a focus area comprised primarily of older, residential properties where a minimum of 51% of the residents are low to moderate income and is approximately 10 percent of the overall CDBG budget. Within the City of Janesville, HOME-funded new construction projects have occurred within central city Census Tracts 3 and 4 as available vacant lots previously acquired through the Neighborhood Stabilization Program and Tax Foreclosure Improvement Program were located within these areas.

Within the City of Beloit, HOME funded rehabilitation and single-family development have supported their Neighborhood Revitalization Strategy Area.

### Geographic Distribution

Target Area	Percentage of Funds
Priority Focus Area	21
Downtown	0
City-Wide Program	100
HOME Consortium-County Wide-Rock County	38
City of Janesville	100
Low/Mod Eligible Areas	10

Table 4 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

Plans balance priorities of redeveloping areas with higher concentrations of poverty and expanding affordable housing choice city wide. Activities requiring low mod area benefit are allocated accordingly. As vacant central city lots are redeveloped, affordable housing allocations will need to be strategically

and geographically located within the City limits and based on feasibility and available funding.

## **Discussion**

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The City of Janesville will continue to utilize its CDBG and HOME funds to assist with homeownership, rehabilitation, and to support the development and construction of new affordable housing units. The one-year goals for affordable housing in the City of Janesville for 2024 are located in the discussion section of AP-55

The City of Beloit will use HOME funds for direct homebuyer assistance, new single-family construction, and homeowner rehabilitation. More information is provided in the discussion section of AP-55.

Rock County will use HOME funds for owner rehabilitation, private owner rental rehabilitation, and rental development or conversion. More information is provided in the discussion section of AP-55.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	73
Non-Homeless	54
Special-Needs	0
Total	109

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	30
The Production of New Units	43
Rehab of Existing Units	61
Acquisition of Existing Units	23
Total	109

**Table 6 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Common housing problems for City of Janesville residents include quality affordable and sustainable housing. The City will support the following programs in 2024 to increase the availability of quality affordable, sustainable, housing through the use of CDBG funds:

- CDBG Home Improvement Program - CDBG funds for a homeowner exterior housing

rehabilitation loan program. (15 low- to moderate-income households.)

- CDBG Affordable Housing Development/Redevelopment - CDBG funds to support the creation of three affordable housing units. (a reserve for project(s) yet to be identified.)

The following projects are proposed to be funded through HOME funds to further affordable housing:

- Janesville HOME Homebuyer Assistance - Funding for down payment and closing cost assistance to help homebuyers at the time of purchase. (12 low- to moderate-income households)
- Janesville HOME-The construction of two new construction single family homes located in the central city. (2 low to moderate income households)
- Janesville HOME-providing assistance to developer(s) for a multifamily affordable housing project(s) (25 units for low to moderate income households)
- Rock County HOME Homeowner Rehab - Funds used for rehabilitation of owner-occupied housing on a countywide basis. (10 low- or moderate-income households.)
- Rock County HOME Rental Rehab - Funding to support the redevelopment and rehabilitation of rental housing units. (32 low-income households.)
- Rock County HOME Rental Development Conversion - Funding to support the redevelopment and rehabilitation/conversion of rental housing units. (6 low-income households.)
- Beloit HOME Homeowner Rehab - Funds used for rehabilitation of owner-occupied housing on a citywide basis. (4 low- and moderate-income households.)
- Beloit HOME Affordable Housing Development - Funding to construct 7 single family homes. Funding may also include down payment and closing cost assistance. (7 low- or moderate-income households.)
- Beloit HOME-Direct Homebuyer Assistance-Funding to provide down payment and closing cost assistance at the time of purchase (11 low- to moderate-income households)

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

N/A. The city of Janesville does not own or manage public housing units.

\*\*\*\*City of Beloit to Provide information\*\*\*\*

### **Actions planned during the next year to address the needs to public housing**

N/A. The city of Janesville does not own or manage public housing units

\*\*\*\*City of Beloit to Provide Information\*\*\*\*

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The City of Janesville does not own or manage public housing units. However, the grantee supports and promotes homeownership through its sponsorship of the Homebuyer's Education Workshop held by Neighborworks Blackhawk Region and has also adopted the Housing Choice Voucher Homeownership Program in August, 2021, implemented in 2022. Unfortunately, the current average purchase prices and interest rate price out this population. The City of Janesville will continue to look for innovative solutions. Recently the City of Janesville transferred two properties to Acts Housing to be use as owner occupied, single-family homes.

\*\*\*\*City of Beloit to Provide Information\*\*\*\*

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable, neither the Janesville or Beloit Housing Authorities are designated as troubled.

### **Discussion**

The City of Janesville has identified a lack of affordable housing of all types and the need for housing to address the households affected by housing problems, severe housing problems, and housing cost burdens. The City operates the Section 8 Housing Choice Voucher Program providing up to 543 housing vouchers to offset the cost of rent and utilities for renters with low-income levels. The City of Janesville has also provided public service funding to a local non-profit housing assistance provider for Emergency Rental Assistance services. The Home Improvement Program also provides for sustainable housing affordability, allowing people to remain in their homes and avoid sudden high-cost repairs. These

programs play a key role in the City's housing strategy.



## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

In the 2020-2024 Consolidated Plan strategies to prevent homelessness were identified as a high priority with the objective to improve living conditions and support services available for homeless persons, families, and those at risk of becoming homeless and including those with special needs.

Specific goals include:

- **HMS-1 Housing** – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
- **HMS-2 Operation/Support** – Assist providers who operate housing or provide support services for the homeless and persons or families at-risk of becoming homeless.
- **HMS-3 Prevention and Re-Housing** – Assist the Continuum of Care's efforts in prevention of homelessness through anti-eviction activities and program for rapid re-housing.
- **SNS-1 Housing** – Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SNS-2 Social Services** – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Rock County Homeless Intervention Task Force (HITF) serves as the continuum of care for addressing homelessness and coordinates efforts of local public, non-profit, and for-profit agencies that provide housing and support services for the sheltered and unsheltered homeless population. The City of Janesville is a member of the HITF and any effort to reach out to homeless persons to assess their individual needs will be coordinated HITF. The HITF performs a homeless street count biannually to reach out to the those experiencing homelessness to assess needs and provide resources.

In 2024, specific actions planned to meet the goals and objectives include CDBG Public Service funding to several local non-profit housing providers:

ECHO, Inc – preliminary award in the amount of \$30,000 under the 2024 CDBG Public Service Cap for the

provision of emergency rent and utility assistance to 25 households.

Community Action Inc. of Rock and Walworth Counties – preliminary award in the amount of \$10,000 for supportive services to 20 individuals under the THRIVE Program.

The Rock County HOME Consortium completed the Consortia’s HOME-ARP Allocation Plan in 2022. See HOME-ARP Allocation Plan for additional information related to homeless consultation, needs assessment, priorities, and planned activities.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of Janesville continues to allow, by ordinance, overnight parking in designated City lots. The ordinance was put in place to provide a designated safe place for homeless individuals with access to vehicle use to shelter overnight and in proximity to public facilities. The ordinance initially was set to sunset at the end of September 2020, however, the Janesville City Council continues to support the need and finding a more permanent solution.

There are several homeless shelters and transitional housing providers in Janesville including the House of Mercy which serves homeless families; GIFTS Men’s Shelter, serving single adult men; Project 16:49, serving unaccompanied male youth in the City of Janesville and female youth in the City of Beloit; Red Road House, serving those with addiction treatment needs; Community Action Inc of Rock and Walworth Counties, providing supportive services to single parents; the Salvation Army, providing transitional housing and self-sufficiency programming to homeless families with or without children; and the YWCA providing transitional housing to families that have survived to domestic violence.

In 2022, the City’s Pay it Forward Grant, under the American Rescue Plan, awarded ECHO and Wisconsin Partnership for Housing Development a grant of \$851,600 to create 6 additional transitional housing units. This would be a multi-year project.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

In 2022, the CDA approved a revision to the Section 8 Administrative Plan authorizing the use of the Program for Shared Housing. In addition, the timeframe a family must secure housing and ‘lease-up’ under the HCV Program was increased beyond 120 days to allow for additional time to find acceptable housing. In 2023, the City of Janesville applied for and implemented a waiver to apply a payment

standard of 120% of the

Fair Market Rent as established by HUD for all participants on the program. This was an effort to increase access to units in a community where the cost of rent continues to climb.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Janesville's Housing Choice Voucher Program has a sub-Program for youth aging out of the Foster Care system as well as a set-aside of 11 vouchers administered to families housed in a domestic violence shelter.

## **Discussion**

The City of Janesville will continue to support the efforts of local agencies that aid families and individuals in transitional states and will refer residents of the City that are at risk of becoming homeless to these agencies for help with financial literacy counseling, emergency rent/mortgage or utility payments, and job training so that they can remain self-sufficient and avoid homelessness. The City will fund ECHO's emergency rent assistance program which provides up to 2 month's rent to forestall eviction or security deposit assistance to help an income-eligible household obtain a new housing unit. The monetary rental assistance is coupled with an assessment and case management services. This is the primary means by which the City helps prevent imminent homelessness. In addition, the City participates in the HITF which looks at not only chronic homelessness, but also ways to assist individuals and families who are at risk of becoming homeless.

The City will also continue to operate the Housing Choice Voucher (HCV) Program to provide ongoing rental assistance to avoid homelessness. The City of Janesville Housing Authority will continue to utilize Foster Youth to Independence Tenant Protection Vouchers for those who have exited or aged-out of the foster care system.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

Several barriers and obstacles to meeting affordable housing needs of Janesville residents identified as part of the 2020-2024 Consolidated Plan remain as barriers to overcome, including:

- Low Vacancy Rates; Lack of a supply of decent, safe, sanitary, affordable, and accessible housing
- NIMBYism and other related community resistance to the development of affordable housing.
- Economic factors that limit the opportunity for people with low- or moderate-income levels to improve their income and wealth status (for example job opportunities, debt to income ratio, poor credit, transportation, etc.)
- Zoning Restrictions
- Illegal housing discrimination and limited resident knowledge of information on rights and how to report fair housing violations

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Janesville is committed to removing or reducing barriers to the development of affordable housing whenever possible throughout the City and making the best use of its limited Federal funding. This Plan focuses on affordable housing as a high priority and makes investment in low-income neighborhoods, as well as City-wide to foster housing choice. The City of Janesville is committed to furthering the goals and objectives identified in the Analysis of Impediments to Fair Housing (AI) and continuing to implement the strategies identified within the AI. (attached).

The City of Janesville Plan Commission is currently in a multi-year public engagement process to update the Comprehensive Plan in part to eliminate some of the barriers to affordable housing.

### **Discussion**

Janesville has collaboratively, along with Rock County Consortia Partners, planned for its use of HOME-ARP funding with a preference for attracting applications for multi-family development for targeted demographics. Staff also continues to seek out other, private development through coordinated efforts of its Economic Development Department.

The County, overall, is experiencing a shortage of for-sale and rental housing and is still dealing with the effects of the COVID-19 pandemic.

Due to limited funding, the 2024 AAP is narrowly focused on meeting the highest priority goals

identified in the Consolidated Plan.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The City of Janesville will engage in a variety of activities during the 2024 program year, which are intended to further local housing and community development goals.

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting underserved needs is the lack of resources, both staffing and financial resources. The City will continue to seek additional funding and increase staff as necessary as well as continue to seek efficiencies in its administration of the Programs through re-evaluation of programs, policies and procedures and modifications where available.

### **Actions planned to foster and maintain affordable housing**

Quality affordable housing continues to be a priority for the City of Janesville. In 2024, the City of Janesville is directing over \$2 million in CDBG and HOME funds, overall, to meet the needs of the community and with a focus to increase the supply and availability of quality affordable housing units. This goal will be met through a variety of activities including owner rehabilitation, affordable housing development, homeownership programs, and emergency rental assistance.

### **Actions planned to reduce lead-based paint hazards**

In the past few years, the City has been a partner with the State of Wisconsin, Department of Health and recipient of a lead hazard control grant provided by Medicare. Through that grant, the City focused on the identification of lead and lead hazards in housing where children under the age of 19 reside, followed by abatement of those hazards in a manner consistent with State and EPA regulated abatement measures and the HUD Lead -Safe Housing Rule. As the City of Janesville's grant has closed, interested residents will be referred to the State of Wisconsin for direct assistance.

All housing programs funded by the CDBG and HOME Programs subject to the Lead-Safe Housing Rule are administered in compliance with the Program-specific regulatory requirements. Control measures may include standard treatments, interim controls and/or abatement of identified lead hazards and assumed hazards where no testing has been performed. The City also works with the Rock County Health Department to identify and address housing where a child with an elevated blood lead level resides.

### **Actions planned to reduce the number of poverty-level families**

The City of Janesville will continue to work with the Homeless Intervention Task Force, and other existing organizations, to help reduce the number of poverty-level families and support public service

activities designed to increase self-sufficiency. In addition, the City will continue to seek out other funding opportunities and design programs and policies to lift families out of poverty.

### **Actions planned to develop institutional structure**

The City of Janesville has an established institutional structure and active Strategic Plan and will continue to operate consistently within that structure set by City Ordinance, Administrative Policy(ices), Personnel Policy(ices), etc. to achieve its goals in the Plan and operate in a clear, equitable, legal, and transparent manner.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City will continue to participate in the Homeless Intervention Task Force, which serves as the lead for the Continuum of Care in Rock County.

### **Discussion**

# Program Specific Requirements

## AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

### Introduction

The City of Janesville and Rock County HOME Consortium periodically receives additional funds in addition to the annual CDBG and HOME federal grant allocation in the form of program income (any proceeds generated from the use of CDBG and HOME funds) and recaptured funds from loan payments, payoffs, and unexpended prior year funds. These funds are reallocated to eligible CDBG and HOME activities. CDBG regulations require that, at the end of each program year, grantees must determine whether they have excess program income on hand and return any excess to its line of credit.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%



**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Janesville will only use forms of investment described under 24 CFR Part 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Janesville and Rock County HOME Consortium partners will use the recapture provisions to recoup all, or a portion of the assistance provided to homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit and the net proceeds are not sufficient to recapture the full HOME investment, then the City of Janesville will recapture the net proceeds, (if any).

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Janesville and Rock County HOME Consortium partners will use the recapture provisions to recoup all, or a portion of the assistance provided to homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit and the net proceeds are not sufficient to recapture the full HOME investment, then the City of Janesville will recapture the net proceeds, (if any).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A. There are no plans to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated in 2024.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A. There are no plans to use HOME funds for HOME TBRA in 2024.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific

category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A. There are no plans to use HOME funds for HOME TBRA in 2024.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A. There are no plans to implement any preference or limitation for rental housing projects in 2024.

