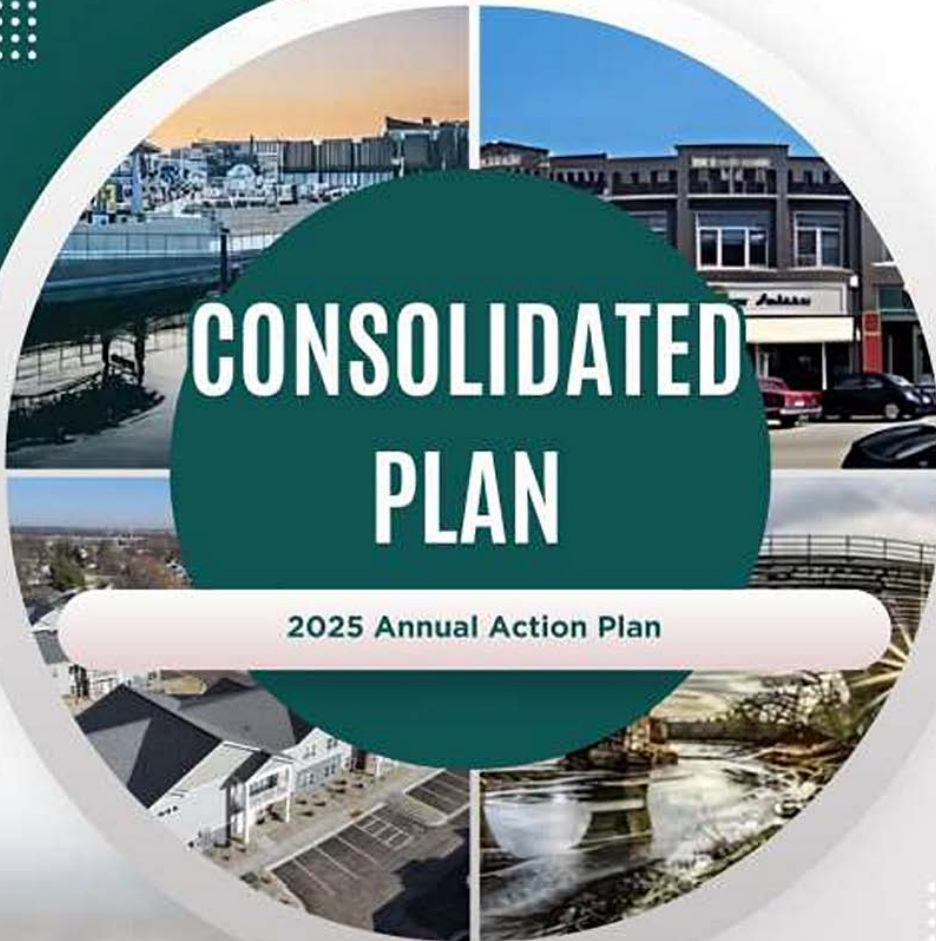




| 2025 - 2029



Prepared For



ROCK COUNTY



CITY OF JANEVILLE

Wisconsin's Park Place



**Beloit**

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# Executive Summary

## ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires the City of Janesville and Rock County HOME Consortium to develop a Consolidated Plan to determine community needs and further provide a community-wide dialogue regarding affordable housing and community development priorities for the use of federal funding. This Consolidated Plan covers the period of January 1, 2025, to December 31, 2029. These plans serve as the application for funding for the following federal entitlement programs that serve individuals and/or families with low-income levels:

- Community Development Block Grant (CDBG) (Janesville ONLY)
- HOME Investment Partnerships Act Program (HOME)

The City of Janesville and Rock County HOME Consortium's Five-Year Consolidated Plan identifies the community's affordable housing, community development, and homelessness needs and outlines a comprehensive and coordinated strategy for addressing them. This document includes narrative responses to specific questions that grantees must respond to be compliant with the Consolidated Planning Regulations. All funds must assist individuals and families with low-moderate income (LMI) levels. Grant funds must focus on at least one of the following objectives for persons with low and moderate-income levels: increase the availability/accessibility, affordability, and sustainability of decent housing, create suitable living environments, and/or expand economic opportunities.

### 2. Summary of the objectives and outcomes identified in the Plan Needs

#### Assessment Overview

The City of Janesville and the Rock County HOME Consortium have developed priorities and goals to address community needs over the next five years. The plan outlines housing, and community development needs in the City of Janesville and throughout the Consortium. This plan relies on data from the U.S. Census, the 2016-2020 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homeless and assisted housing is also included from the Homeless Intervention Task Force (HITF) and the local Housing Authority for Janesville and Beloit. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify

priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in the City of Janesville and throughout the Consortium.

### **FY2025-2029 Consolidated Plan Priorities**

- Access to Affordable Housing
- Access to Public Services
- Affirmatively Furthering Fair Housing
- Planning and Administration

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

CDBG and HOME funds received during the 2020-2024 Consolidated Plan enabled the City of Janesville and the Rock County Consortium to improve housing, strengthen neighborhoods, and provide necessary services for residents with low- and moderate-income levels. Each year, the City of Janesville and the Rock County HOME Consortium reports its progress in meeting the five-year strategic and annual goals in the Consolidated Annual Performance Evaluation Report (CAPER). Listed below are accomplishments from the City's previous Consolidated Plan period from 2020-2024. Since 2020, the City of Janesville Neighborhood & Community Services Department managed projects principally benefitting low-and moderate-income persons and dispersed a total of \$3,973,628 in CDBG funding to further its strategic priorities as outlined in the 2020-2024 Consolidated Plan and supporting each applicable Annual Action Plan. At the time of this plan, reporting outcomes for the 2024 program year were still in progress.

Additionally, as the lead agency for the Rock County HOME Consortium, the City of Janesville has dispersed a combined total of \$2,420,605 in HOME program funds to carry out affordable housing activities as outlined below for its consortium members (Rock County, City of Janesville, and City of Beloit).

The City made progress with CDBG and HOME funds by increasing the supply of affordable permanent housing, administering code enforcement, providing public services for households in need, improving public infrastructure and facilities, and affirmatively furthering fair housing. The summaries below highlight affordable housing outcomes, homelessness and special needs activities, and other actions in the City's efforts to meet its strategic priorities of the City's Consolidated and Annual Action Plans.

## **Consolidated Plan Accomplishments:**

### **Housing Strategy:**

- **Housing Rehabilitation**  
CDBG funding was expended to make health, safety, accessibility, and deferred maintenance improvements for 62 low/mod homeowners.
- **Housing Ownership – Down-Payment Assistance**  
The Janesville's HOME-Possible Program provided 65 first-time homebuyers an average forgivable loan of \$10,000 to assist with the purchase of their first homes.
- **Housing Construction**
  - Multi-Family Construction – The City of Janesville completed the construction of 92 units of affordable housing.
  - Single-Family Construction – The Rock County Consortium created 19 units of single-family housing for families with low income.

### **Community Development Strategy**

- **Public Services**  
CDBG funding was expended by local public service agencies to provide primary medical and dental healthcare services; emergency rental assistance; job and family support programming, and homeownership programs for 5,418 families with low income.
- **Code Enforcement** – The City of Janesville used CDBG funds to provide proactive housing & nuisance ordinance enforcement inspections in low/mod census tracts (Tracts 1 through 7, 10, and 11) for 6,450 persons with low income. The enforcement serves to uphold a minimum standard of living consistently throughout the City. Enforcement is a city-wide effort is also provided for by City general funds.

#### **4. Summary of citizen participation process and consultation process**

The City of Janesville and the Rock County Consortium conducted consultation through interviews with residents, municipal officials, non-profit agencies, public housing agencies, private developers, governmental agencies, and the local Continuum of Care in preparing this plan. The City also held four in-person public meetings prior to the development of the plan to solicit feedback from stakeholders and the general public. The meetings were held

on June 5, 2024, at the Hedberg Library and the Daniel Hale Williams Resource Center and on June 6, 2024, at the Hedberg Library and Community Action Incorporated. A total of 47 community members attended the meetings and 32 organizations were represented.

A community needs survey was also conducted to solicit input from residents and stakeholders in the Cities of Beloit and Janesville and Rock County. Respondents were informed that the City was updating the Consolidated Plan for federal funds that primarily serve residents and areas with low- to moderate-income levels. The questionnaire polled respondents about the level of need in their neighborhood for various types of improvements that can potentially be addressed by the use of Consolidated Plan funds. The survey was made available in hard copy format, as well as electronic format via Survey Monkey. Electronic responses were possible via smartphone, tablet, and web browsers. The survey was available online and offline in English. Spanish translations were available upon request. The City received 170 survey responses, and the responses are included in the Appendix of this document.

To further solicit community input on the draft Consolidated Plan 2025-2029, the Plan will be available for a 30-day review period and will be presented at the Janesville Community Development Authority Board meeting in October 2024. The October 16, 2024, meeting will also include a public hearing to receive comments on priorities, goals, and activities identified in the plan.

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

The 2025-2029 Consolidated Plan Consultation for Janesville, Rock County, and Beloit highlighted significant housing challenges:

- In Janesville, the key issues were affordability and accessibility, with a shortage of affordable housing, poor-quality housing stock, and insufficient services for homeless families and youth.
- Rock County identified top priorities as emergency shelter services, rental assistance vouchers, and the need to address poor housing conditions, including issues like infestations and lack of appliances.
- In Beloit, the focus was on rental assistance, homelessness, and eviction prevention, with growing needs for affordable housing for seniors and families with low-income levels.

Across all areas, there is a need for additional affordable housing units, better housing conditions, and support for vulnerable populations,

These comments have been incorporated into the City's current Consolidated Plan and will be taken into consideration for funding priorities for the City's future Action Plan activities funded with CDBG and HOME dollars.

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

All comments were accepted.

## **7. Summary**

The Proposed Consolidated Plan 2025-2029 established strategic priorities as a product of extensive consultation with community stakeholders, combined with data from the U.S. Census and other sources, which indicate specific housing and community development needs in the City of Janesville, WI and the Rock County Consortium. The City identified the following strategic priorities to address utilizing CDBG funds in conjunction with leveraging other public and private investments:

1. Access to Affordable Housing
2. Increase Access to Public Services
3. Homelessness Reduction
4. Non-Housing Community Development
5. Affirmatively Furthering Fair Housing
6. Planning & Administration

The Rock County Consortium identified the following strategic priorities to address utilizing HOME funds in conjunction with leveraging other public and private investments:

1. Affordable Housing Development (Single and Multi-Family)
2. Homebuyer Assistance
3. Housing Rehabilitation (Owner and Rental)
4. Planning & Administration

Over the next five years, the City and the Consortium will continue to focus on developing affordable housing opportunities for families and supporting local efforts to address critical basic needs for families and individuals.

## The Process

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

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for the 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 administers the CDBG Program within the City of Janesville municipal limits and serves as the Participating Jurisdiction, or lead agency for the Rock County HOME Consortium. Through an Intergovernmental Agreement, HOME Consortium funds are allocated to the City of Janesville, Beloit, and Rock County. Each agency provides day-to-day administration of the programs within their jurisdiction. The City of Janesville Neighborhood & Community Services Department is responsible for developing, administering, and reviewing the 5-Year Consolidated Plan and Annual Action Plan. Overall grant administration is provided by the City of Janesville, including financial management, internal controls, and processes to ensure compliance with grant requirements. Consortium members and its consultants researched and prepared the Plan which provides a comprehensive strategy to address the City's housing and community development needs with CDBG funding and the Rock County Consortium's housing needs with HOME funding.

#### Consolidated Plan Public Contact Information

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Website: <http://www.janesvillewi.gov/departments-services/neighborhood-andcommunity-services/housing-services>

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

Consultation was conducted through interviews and group forums with residents, municipal officials, non-profit agencies, public housing agencies, private developers, governmental agencies, and the Continuum of Care in preparing this plan. Four in-person public meetings were held before the development of the plan to solicit feedback from stakeholders and the general public. These meetings are summarized in the sections below.

### **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 jurisdiction has undertaken several key activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. These efforts include establishing partnerships with local housing authorities, nonprofit organizations, and interagency meetings to expand affordable housing options.

Rock County and the Cities of Janesville and Beloit are members of the Homeless Intervention Task Force (HITF) of Rock and Walworth Counties. The organization consists of nonprofit and governmental entities that collaborate for one goal: to achieve stable, permanent housing for all residents. As a member, the jurisdictions attend monthly meetings and collaborate frequently with other members outside of the meetings to work toward mutual goals.

The jurisdiction has also collaborated with healthcare providers, mental health agencies, and service organizations to integrate housing with supportive services, ensuring residents have access to necessary health and social services. The Cities of Janesville and Beloit collaborates with HealthNet to provide medical, dental, and mental health services for families with low-income.

### **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 Rock-Walworth Homeless Interventions Task Force (HITF), which serves as the Continuum of Care for Rock and Walworth Counties. The task force is comprised of an alliance of people representing nonprofits; the faith community; local governments; businesses; and other community advocates. The coalition works to resolve homelessness by identifying and addressing barriers to permanent housing and coordinating resources including applying for grant funding from the U.S. Department of Housing and Urban Development (HUD).

As it relates to special populations who are at risk of becoming homeless or facing homelessness including chronically homeless, families with children, veterans, and unaccompanied youth, the HITF is committed to the following:

- Preventing homelessness by supporting and coordinating a continuum of care to address those issues that may contribute to homelessness.
- Providing permanent housing, transitional housing, emergency shelter, food, or clothing to people experiencing homelessness.
- Supporting and implementing efforts to coordinate the provision of resources to prevent or address homelessness by sharing information; identifying and reducing duplications in service; and identifying and reducing gaps in services.
- Providing and/or supporting those who provide supportive services.

The City consulted with the taskforce during the development of this plan to obtain input from coalition members. The City also coordinates with the local taskforce on the semi-annual Point in Time Count (PIT) which counts the homeless population over a 24-hour period once in the winter and once in the summer. The City provides volunteers to assist in counting and interviewing homeless people. The City also recognizes the importance of the PIT because the data helps to make informed decisions and measure the progress of their work.

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

The City of Janesville does not receive or allocate ESG funds. The City collaborates with the Rock-Walworth Homeless Interventions Task Force (HITF) to help develop priorities for the CoC and reviews proposals for consistency with the Consolidated Plan. The City participates in an annual prioritization meeting, which identifies priority needs for grants and funding allocations. Emergency shelter and affordable housing were identified as the top priorities for 2024, followed by mental health and transportation needs.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
BATFOH	Nonprofit	Housing & Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing and homelessness solutions.
City of Beloit	Government	Housing Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. <b>The city was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing needs and solutions.</b>
City of Janesville	Government	Housing Needs Homeless Needs Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. <b>The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing, homelessness, and community development needs and solutions.</b>

Community Action	Nonprofit	Housing Needs Homeless Needs Non-Homeless Needs	<p>The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan.</p> <p>The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing, homelessness, and community development needs and solutions.</p>
ECHO	Nonprofit	Homeless Needs	<p>The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan.</p> <p>The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.</p>
Family Promise	Nonprofit	Homeless Needs	<p>The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan.</p> <p>The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.</p>

Family Services	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
House of Mercy	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
Janesville CDA	Government	Housing Needs Homeless Needs Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing, homelessness, and community development needs and solutions.

JCC	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.
JCC/Community Action	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.
JM4C	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.

League of Women	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.
Legal Action of WI	Nonprofit	Housing & Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.
Poor People's Campaign	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.

Project 1649	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
Red Road House	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
Rock Co Housing Authority	Housing	Housing	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan.
Rock County	Government	Housing	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The city was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing needs and solutions.

Rock County Planning	Government	Housing	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The city was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing needs and solutions.
Salvation Army	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
Salvation Army Rock County	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.

School District of Janesville	Public Education	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
SNOW Janesville	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.
Stateline Literacy Council	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.

United Way Blackhawk Region	Nonprofit	Housing Needs Homeless Needs Non-Homeless Needs Anti-Poverty Strategy	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform housing, homelessness, community development and anti-poverty strategies and solutions.
VA Homeless	Nonprofit	Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform homelessness needs and solutions.
Wisconsin Environmental Public Health	Public Agency	Housing Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The state agency provides data on its website related to lead poisoning and testing in the state and local jurisdictions. This data will be used to inform sections of the plan related to housing and lead safe practice.

Youth to Youth 4 Change	Nonprofit	Non-Homeless Needs	The City requested input from this organization regarding services provided, statistical data and/or specific actions currently underway or being implemented as it pertains to the Consolidated Plan. The agency was consulted during an open forum where feedback was provided. The Consortium anticipates using the input received to inform community development needs and solutions.
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**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

There were no agency types excluded from consultation.

**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	Rock & Walworth County Homeless Intervention Task Force	The Strategic Plan and Continuum of Care do not overlap, but rather complement each other as both seek to identify permanent solutions to the problem of homelessness. The entire continuum of outreach, emergency shelter, transitional housing, rapid re-housing, homeless prevention, and permanent housing is supported through collaboration with all the agencies who have a role in one or more of these strategies.

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

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

As the City of Janesville implements this 5-Year Consolidated Plan, the City will continue to work with other local public and private entities, regional organizations, Rock County, the City of Beloit, the State of Wisconsin, Wisconsin Housing and Economic Development Authority (WHEDA), and local educational institutions.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal setting.**

A community needs survey was conducted to solicit input from residents and stakeholders in the City of Janesville and across Rock County. Respondents were informed that the City was updating the Consolidated Plan for federal funds that primarily serve low- to moderate-income residents and areas with low- to moderate-income levels. The questionnaire polled respondents about the level of need in their neighborhood for various types of improvements that can potentially be addressed using Consolidated Plan funds. To give as many people as possible the opportunity to voice their opinion, emphasis was placed on making the survey widely available and gathering many responses rather than administering the survey to a controlled, statistically representative pool. Therefore, the survey results should be viewed as an indicator of the opinions of the respondents, but not as representing the opinions of the City or County population as a group. The survey was distributed through several channels to gather responses from a broad sample. It was made available in hard copy format, as well as electronic format via Survey Monkey. Electronic responses were possible via smartphone, tablet, and web browsers. The survey was available online and offline in English. Spanish translations were available upon request.

Public meetings were also held to provide forums for residents of the study area and other interested parties to contribute to this Consolidated Plan and Annual Action Plan. Morning and evening meetings were held in various locations across the County, providing a variety of options for residents and stakeholders to attend. Public notices of the meetings were displayed in local newspapers and through email notifications to stakeholder contacts. Meetings were held at the times and locations shown in the following table throughout the County. A summary of comments received at the meetings is included in the Appendix to this document and a list of meeting times and locations is shown on the next page.

## Community Participation Outreach

Field	Description
Mode of Outreach	Public Meeting
Target of Outreach	Non-targeted/broad community
Summary of Response	<p>Three public meetings were held to receive community input from residents on community development, housing, and homeless needs. There were four general that focused on community stakeholders, nonprofits, and city departments. There was a total of 47 participants including nonprofit stakeholders in attendance for these meetings. The meetings were held as follows:</p> <ul style="list-style-type: none"> <li>• Stakeholders and Public Forum – June 6, 2024, at Community Action Inc.</li> <li>• Stakeholders and Public Forum – June 5, 2024, at Dr. Daniel Hale Williams Community Resource Center</li> <li>• Stakeholders and Public Forum – June 5, 2024, Hedberg Library</li> <li>• Stakeholders and Public Forum – June 6, 2024, Hedberg Library</li> </ul>
1 Summary of Comments Received	<p><b>Janesville</b></p> <p>Key Housing Needs:</p> <ul style="list-style-type: none"> <li>• Affordable Housing: A shortage of affordable units, with Section 8 discrimination by landlords contributing to the issue.</li> <li>• Housing Stock: Poor-quality housing across the city.</li> <li>• Homeless Services: Lack of shelters, laundry, showers, and transitional housing with case management. Over 565 homeless families in Janesville schools, many of whom are immigrants, reflect growing housing instability.</li> </ul> <p>Challenges:</p> <ul style="list-style-type: none"> <li>• Landlord Resistance: Landlords are reluctant to accept Section 8 vouchers and rent assistance, often charging high rents for substandard housing.</li> <li>• Housing Supply: A shortage of affordable units makes it difficult to utilize housing vouchers effectively.</li> </ul> <p>Collaboration and Public Resources:</p> <ul style="list-style-type: none"> <li>• Collaboration: Service providers collaborate, but limited resources hinder long-term solutions.</li> <li>• Community Needs:</li> </ul>

		<ul style="list-style-type: none"> <li>• Food Insecurity: The south side of Janesville faces food insecurity, with grocery stores only accessible by car or bus.</li> <li>• Public Transportation: Limited options, especially between Janesville and Beloit, create barriers for residents without cars.</li> </ul> <p>Overall, Janesville faces challenges with housing affordability, landlord resistance, and homelessness, requiring better collaboration between landlords, service providers, and local leaders.</p> <p><b>Rock County</b> Key Findings:</p> <ul style="list-style-type: none"> <li>• Housing for Disabled &amp; Seniors: Insufficient housing supply, with many seniors now guardians of grandchildren.</li> <li>• Low-Income Families: Inadequate housing for low-income households.</li> </ul> <p>Collaboration &amp; Fair Housing:</p> <ul style="list-style-type: none"> <li>• The Beloit taskforce is fostering collaboration, but fair housing enforcement remains a challenge.</li> </ul> <p>Community Needs:</p> <ul style="list-style-type: none"> <li>•</li> <li>• Landlord Issues: Rental requirements, high application fees, and disengaged landlords are major concerns.</li> </ul> <p>Challenges:</p> <ul style="list-style-type: none"> <li>• Fair Housing Awareness: Raising awareness about fair housing is difficult due to a lack of education and engagement.</li> <li>• Public Resources: Uneven distribution of public resources across neighborhoods remains a concern.</li> </ul> <p>Rock County needs improved housing conditions, greater landlord accountability, and better collaboration among service providers to meet the needs of vulnerable populations.</p> <p><b>Beloit</b> Key Findings:</p>
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		<ul style="list-style-type: none"> <li>Acute Needs: Lack of affordable housing, criminalization of the homeless, and rental challenges for those on fixed incomes.</li> <li>Housing for Disabled &amp; Seniors: Insufficient affordable and accessible housing, especially for seniors being priced out of the market.</li> </ul> <p>Collaboration &amp; Public Resources:</p> <ul style="list-style-type: none"> <li>Nonprofits collaborate effectively, but challenges persist with landlord receptiveness and NIMBYism (Not In My Backyard attitudes).</li> <li>Public Resources: Uneven investments in public amenities and a lack of recent fair housing initiatives.</li> </ul> <p>Challenges:</p> <ul style="list-style-type: none"> <li>Landlord Issues: Property management firms are disconnected from community needs, and housing inspections have been restricted.</li> <li>Fear of Eviction: Tenants hesitate to report poor conditions due to eviction threats.</li> <li>Community Resistance: NIMBYism hinders the development of affordable housing.</li> </ul> <p>Needs:</p> <ul style="list-style-type: none"> <li>Education on tenant and landlord rights, support for seniors to age in place, and life skills training are essential.</li> </ul> <p>Stakeholders stressed the need for policy improvements, fair housing enforcement, and addressing vacant properties to alleviate the housing crisis.</p>
	<b>Summary of Comments Not Accepted and Reasons</b>	All comments were accepted.
	<b>URL if Applicable</b>	Not Applicable
2	<b>Mode of Outreach</b>	Surveys
	<b>Target of Outreach</b>	Non-targeted/broad community
	<b>Summary of Response</b>	The survey received 170 responses.
	<b>Summary of Comments Received</b>	The survey was used to capture comments. The survey analysis is attached.

	Summary of Comments Not Accepted and Reasons	All comments were accepted.
	URL if Applicable	Not Applicable
3	Mode of Outreach	Social media promotion and direct email
	Target of Outreach	Non-targeted/broad community
	Summary of Response	The public was notified of the public meetings via social media and email.
	Summary of Comments Received	No public comments were received.
	Summary of Comments Not Accepted and Reasons	All comments were accepted.
	URL if Applicable	Not Applicable
4	Mode of Outreach	Public Hearing
	Target of Outreach	Non-targeted/broad community
	Summary of Response	Will include following the close of the comment period.
	Summary of Comments Received	Will include following the close of the comment period.
	Summary of Comments Not Accepted and Reasons	Will include following the close of the comment period.
	URL if Applicable	Not Applicable

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The City of Janesville, Department of Neighborhood & Community Services, along with the Rock County Consortium, facilitates the development and preservation of quality housing and suitable living environments for persons with low and moderate-income levels through the Consolidated Planning process. The Needs Assessment is based on an analysis of housing problems across Beloit, Janesville, and Rock County renters and owners.

Comprehensive Housing Affordability Strategy (CHAS) data demonstrates the number of households needing housing assistance. HUD's CHAS data set is a "special tabulation" of 2013-2017 American Community Survey (ACS) data from the Census Bureau. This "special tabulation" data provides counts of the number of households' problems that fit certain combinations of HUD-specified criteria, such as housing needs. HUD-defined income limits (primarily 30, 50, and 80% of Area Median Income) and household types of particular interest to planners and policymakers. Since CHAS data requires the Census Bureau to further calculate estimated housing problems at a micro level, CHAS data often lags more recent ACS data.

Assessing the specific housing needs of Beloit, Janesville, & Rock County is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the affordable rental and single-family homes was conducted based on available demographic, economic, and housing data. The assessment utilized HUD's new eCon Planning Suite within the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions in identifying funding priorities in the Consolidated Plan and Annual Action Plan.

The following data indicates the number and percentage of renters and homeowners who may be subject to housing problems, based on income level. The Needs Assessment concludes with a review of non-housing community development needs, including the need for public facilities, public improvements, and public services. Highlights of the assessment are provided in the sections below.

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The following data provide an analysis of housing problems in the Rock County Consortia consisting of the Cities of Janesville, Beloit, and Rock County, as measured by HUD's unique Comprehensive Housing Affordability Strategy (CHAS) data. There are four housing problems reflected in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost-burdened. A household is identified as having a housing problem if they have any 1 or more of these problems.

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- Overcrowding - More than 1 person per room
- Cost Burdened - Monthly housing costs (including utilities) exceeding 30% of monthly income

In extreme cases, a household is identified as having a severe housing problem if they have one or more of these problems.

- Severe overcrowding – More than 1.5 persons per room
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

In 2009, Beloit, Janesville, and Rock County had a population of 160,680, consisting of 63,806 household units with a median income of \$49,716 per year. According to the 2016-2020 American Community Survey (ACS), Beloit, Janesville, and Rock County's population increased by 1% to 162,555 residents, consisting of 65,205 households by 2020. The median annual household income increased by 33.66% to \$59,519 annually.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	160,680	162,555	1%
Households	63,805	65,205	2%
Median Income	\$49,716	\$66,451	33.66%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

Small-family households, with at least two non-elderly members and up to four members, are the most common household types in Beloit, Janesville, and Rock County. Small families remain the most common type even when income is controlled. Families with incomes above the

median family income ranked the highest in the County, followed by families earning between 50-80% of the Area Median Family Income (AMFI).

The table below describes these households in three separate categories (0-30%HAMFI, >30-50%HAMFI, and >50-80% HAMFI); however, these families often face similar housing problems such as overcrowding and cost burden. For this plan and HUD’s focus on low-income populations, we will focus on families with incomes less than 80% AMFI. Additionally, this plan will identify families with more than five members as large families.

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
<b>Total Households</b>	7,804	7,533	11,259	7,329	31,235
<b>Small Family Households</b>	1,824	1,793	3,601	2,779	16,570
<b>Large Family Households</b>	456	427	685	622	2,082
<b>Household contains at least one person 62-74 years of age</b>	2,120	1,737	2,725	1,924	7,149
<b>Household contains at least one-person age 75 or older</b>	1,656	1,989	2,074	684	1,842
<b>Households with one or more children 6 years old or younger</b>	1,048	1,011	1,777	1,333	3,026

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

In the table below, 16,919 households in the Rock County Consortium are facing at least one housing problem according to 2016-2020 CHAS Data. A total of 52.46% of renters and 47.54% of owners face housing problems, with housing cost burden being their most pressing problem.

NUMBER OF HOUSEHOLDS	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
	Substandard Housing - Lacking complete plumbing or kitchen facilities	434	63	64	10	571	0	24	45	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	44	40	15	134	0	0	4	14	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	54	135	99	8	296	79	67	63	108	317
Housing cost burden more significant than 50% of income (and none of the above problems)	2,652	968	29	0	3,649	2,097	654	381	86	3,218
Housing cost burden greater than 30% of income (and none of the above problems)	623	1,772	1,513	73	3,981	545	1,584	1,474	538	4,141
Zero/negative Income (and none of the above problems)	244	0	0	0	244	277	0	0	0	277

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

### 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

An analysis of households with housing problems in the Rock County Consortium reveals significant disparities between renters and owners, especially at lower income levels. Among renters, 68.3% of households in the 0-30% AMI category face at least one housing problem, highlighting the severe housing challenges faced by low-income renters. This percentage decreases as income rises, with 32.1% of renters in the >30-50% AMI group, 4.9% in the >50-80% AMI group, and only 1.3% in the >80-100% AMI group experiencing housing problems. Overall, 42.3% of all renter households represented in the data have

at least one housing issue.

For homeowners, a similar trend is observed, though the overall percentage of households facing housing problems is lower. Among owners, 66% of those in the 0-30% AMI category report housing problems, which drops to 20% for those in the >30-50% AMI group, 7.7% for the >50-80% AMI group, and 4.3% for the >80-100% AMI group. While the proportion of owner households facing housing issues is lower across all income levels compared to renters, the data shows that housing challenges remain a significant concern for lower-income households, regardless of whether they rent or own their home.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
<b>Having 1 or more of four housing problems</b>	3,176	1,211	233	33	4,653	2,182	759	499	205	3,645
<b>Having none of four housing problems</b>	1,322	2,561	4,560	2,564	11,007	1,125	3,026	5,984	4,528	14,663
<b>Household has negative income, but none of the other housing problems</b>	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

### 3. Cost Burden > 30%

The data illustrates the housing needs of different cost burdened (>30%) household types across various income levels for both renters and owners in the Rock County Consortium. Among renters, the largest group in need is elderly households, with 2,729 elderly renters across all income levels (0-30% AMI, >30-50% AMI, >50-80% AMI), showing a significant demand for affordable housing for seniors. Small, related households, such as smaller families or close relatives living together, follow closely with 2,428 households in need, most of which are concentrated in the lower-income brackets. Other households, which could include individuals or unrelated roommates, account for 2,740 households in need, while large, related households (likely larger families) represent a smaller but still notable portion, with 317 households needing housing assistance.

Among homeowners, elderly households also make up the largest group in need, with 3,555 total households, the majority of which are in the 0-30% and >30-50% AMI income categories. Small, related households account for 1,691 households, a

smaller but still significant number compared to renters. Other households show a need of 1,250, and large related households represent the smallest group among owners, with 425 households in need.

Overall, the data reflects a substantial demand for housing assistance, particularly among elderly households and small related families, across both renters and homeowners. Renters show a higher total need (8,214 households) compared to owners (6,921 households), with the most pronounced needs concentrated in the lowest income categories (0-30% AMI and >30-50% AMI). The high demand for housing assistance among the elderly and small related households makes these groups a key focus for housing policies and support services.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
<b>Small Related</b>	1,052	777	599	2,428	563	570	558	1,691
<b>Large Related</b>	183	130	4	317	192	156	77	425
<b>Elderly</b>	1,496	880	353	2,729	1,551	1,174	830	3,555
<b>Other</b>	1,060	1,092	588	2,740	412	377	461	1,250
<b>Total need by income</b>	<b>3,791</b>	<b>2,879</b>	<b>1,544</b>	<b>8,214</b>	<b>2,718</b>	<b>2,277</b>	<b>1,926</b>	<b>6,921</b>

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

#### 4. Cost Burden > 50%

The data provides an overview of the housing needs of different household types among both renters and owners, across various income levels (0-30% AMI, >30-50% AMI, >50-80% AMI).

For renters, the largest group in need of housing assistance is elderly households, with 1,399 elderly renters requiring support, mostly concentrated in the 0-30% AMI and >30-50% AMI income brackets. "Other" households, likely individuals or non-related groups, represent the next largest category, with 1,504 households in need, most of which are in the >30-50% AMI and >50-80% AMI income ranges. Interestingly, there are no small or large related households (e.g., smaller and larger families) in need within the lowest income brackets (0-30% AMI and >30-50% AMI), with only 140 small, related households needing housing

in the >50-80% AMI range and no large, related households at all.

For owners, elderly households also constitute the largest group in need, with 1,718 total elderly homeowners across all income levels. Most of these elderly households are in the 0-30% AMI bracket, indicating that elderly homeowners with low-income levels face significant housing needs. Small, related households follow, with 597 households in need, predominantly in the 0-30% AMI bracket, showing a concentration of housing needs among low-income small families. Large, related households make up a smaller but notable group, with 153 in total, mostly concentrated in the lowest income bracket (0-30% AMI). Interestingly, there are no "other" households (individuals or unrelated households) recorded in need among homeowners beyond the lowest income group.

The data reveals a distinct need for housing assistance for elderly renters and homeowners, particularly those in the lowest income ranges (0-30% AMI). The higher concentration of elderly and small related homeowner households facing housing needs highlights the importance of focusing housing support on these vulnerable populations.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	140	140	426	171	0	597
Large Related	0	0	0	0	133	16	4	153
Elderly	1,126	269	4	1,399	1,199	368	151	1,718
Other	0	940	564	1,504	364	0	0	364
Total need by income	1,126	1,209	708	3,043	2,122	555	155	2,832

**Table 10 – Cost Burden > 50%**

Data Source: 2016-2020 CHAS

### 5. Crowding (More than one person per room)

HUD defines overcrowding as homes that have more than one person per room. Additionally, there are classifications of severe overcrowding where there are more than 1.5 persons per room. Cost burden occurs when housing costs, including utilities, cost more than 30% of monthly income. A severe cost burden occurs when monthly housing costs exceed 50% of monthly income. The data reveals that single-family households—both renters and owners—represent the largest group in need of

housing assistance, with renter needs most concentrated in the lower to moderate income brackets and owner needs more evenly distributed across the income spectrum. Multiple, unrelated family households and non-family households exhibit significantly fewer housing needs, suggesting that these groups face fewer challenges overall. The higher representation of needs among renters with lower income levels and the broader distribution of needs among homeowners indicate that targeted housing support should prioritize single-family households, particularly at lower income levels for renters and across income levels for homeowners.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	74	160	74	19	327	75	57	63	93	288
Multiple, unrelated family households	0	15	35	4	54	4	10	4	25	43
Other, non-family households	20	4	30	0	54	0	0	0	4	4
<b>Total need by income</b>	94	179	139	23	435	79	67	67	122	335

Table 11 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	(X)	(X)	(X)	(X)	(X)	(X)	(X)	(X)

Table 12 – Crowding Information – 2/2

Please note that the cities of Beloit, Janesville, and Rock County do not have data for the table above (cost burden for households with children present).

**Describe the number and type of single-person households in need of housing assistance.**

The current CHAS data does not provide an exact number of single-person households needing housing assistance; however, single-person households occupied by a person 65 years and older will likely need housing assistance if the occupant is also cost-burdened and disabled. Aging populations often include elderly individuals who may be living alone due to widowhood or outliving their families. Many of these individuals may require affordable housing options that cater to their specific needs, such as accessibility and proximity to healthcare services. Such services may include housing repairs, accessibility modifications, and tenant-based rental assistance. There is also a need for transitional housing programs for homeless people and individuals. Homelessness affects a significant number of single individuals. Causes can include job loss, mental health issues, substance abuse, or personal crises. Housing assistance programs often target homeless individuals to

provide them with stable living conditions and support services. To meet the needs of homeless individuals, the level of services available for single individuals must be significantly increased to provide more intensive case management services that support individual development.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

More affordable and accessible housing options are needed for individuals and/or families who have disabilities or are victims of domestic violence. People with disabilities may require housing adapted to their specific needs, such as wheelchair accessibility or proximity to support services. Housing for this group often needs to comply with accessibility standards. Domestic violence is any criminal offense resulting in physical injury or death of one family or household member by another family or household member, including assault, battery, sexual assault, sexual battery, stalking, kidnapping, or false imprisonment. Survivors of domestic violence frequently seek safe and secure housing options to escape abusive situations. These individuals may require temporary shelter or longer-term housing solutions that prioritize safety and confidentiality.

Using a conservative estimate of 13% of individuals with disabilities and considering household sizes, we estimate that around 8-10% of households may include a person with disabilities who needs housing assistance. These households are typically in low-income brackets due to the challenges associated with disabilities.

The National Coalition Against Domestic Violence (NCADV) provides national statistics, showing that 1 in 4 women and 1 in 9 men experience severe intimate partner violence. This translates to 25-28% of women and 11-13% of men over their lifetimes, many of whom require housing assistance after escaping violent situations. In Rock County, two local agencies provide services for survivors of domestic violence. DEFY domestic abuse served 235 individuals in 2023 with emergency housing and the YWCA provided emergency housing for 886 clients under the Alternative to Violence program. It is estimated that the number of survivors of domestic violence, sexual assault, and stalking who will need housing assistance will remain consistent with prior years.

**What are the most common housing problems?**

The most common housing problems in Beloit, Janesville, and Rock County vary depending on location, socioeconomic status, and local housing market conditions. Addressing these housing problems requires comprehensive strategies that include policy interventions, investments in affordable housing development, tenant protections, enforcement of housing

regulations, and support services for vulnerable populations. Each approach will need to be tailored to its specific challenges and resources. The most common housing issues that we have identified include:

1. **Affordability:** Housing costs that exceed a household’s ability to pay can lead to financial strain, housing instability, and even homelessness. This issue is exacerbated in urban areas with high demand and limited affordable housing stock.
2. **Homelessness:** A lack of adequate housing or shelter options forces many individuals and families to live on the streets, in cars, or in temporary shelters. Homelessness is often driven by a combination of economic hardship, lack of affordable housing, and personal challenges like mental illness or substance abuse.
3. **Quality and Maintenance:** Many homes, particularly in older or low-income neighborhoods, suffer from inadequate maintenance and substandard living conditions. Issues may include mold, pests, plumbing problems, electrical hazards, and structural deficiencies.
4. **Accessibility:** Housing inaccessible to people with disabilities or older adults can limit independence and quality of life. Accessibility issues may include stairs, narrow doorways, lack of ramps, and insufficient space for mobility aids.
5. **Overcrowding:** In densely populated areas or among low-income households, overcrowding can lead to health and safety risks. It can strain infrastructure such as plumbing and sanitation facilities, increase noise levels, and limit privacy.
6. **Housing Instability:** Renters and low-income homeowners often face housing instability due to rising rents, eviction threats, or foreclosure risks. This instability can disrupt families, affect children’s education, and lead to long-term financial repercussions.
7. **Housing Supply Shortages:** There is a shortage of affordable housing units relative to demand, leading to long waiting lists for subsidized housing and increasing housing costs.

**Are any populations/household types more affected than others by these problems?**

Yes, housing problems affect specific populations and household types more due to various factors, including income levels, socioeconomic status, discrimination, and particular needs. The elderly community, often living on fixed incomes, faces cost burdens that are more amplified when they have a disability that diminishes their mobility and community integration. The current real estate market has hurt elderly renters, which causes them to face homelessness and displacement. Housing problems are prevalent across the entire population; however, families at less than 80 percent AMFI are most affected by higher housing expenses and a lack of decent, affordable housing. These income thresholds coincide with the racial and ethnic minority populations in Beloit, Janesville, and Rock County. Racial and ethnic minorities frequently encounter housing discrimination, limiting their access to quality housing options and exacerbating disparities in housing conditions and

neighborhood quality. These households are disproportionately affected by these problems, and language barriers and cultural sensitivities must be considered as factors that pose barriers to equal access to housing information, gentrification, and displacement.

**Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also, discuss the needs of formerly homeless families and individuals who are receiving rapid rehousing assistance and are nearing the termination of that assistance**

HUD defines very low income as 50% of the area median income (AMI) and extremely low income as 30% AMI. Homelessness is linked to a shortage of housing for individuals and families with very low- and extremely low incomes. The high cost of housing and low local employment wages burden low- and moderate-income families living in Beloit, Janesville, and Rock County. There is a need for more financial assistance, affordable childcare, transitional housing, and other supportive services, especially for the first six months to a year after a person leaves a shelter environment. The Rock County Consortium currently does not receive Rapid Rehousing funds directly; however, these are the key needs for individuals receiving Rapid Rehousing and are nearing the termination of housing assistance. The primary need of these individuals, as it is for all individuals with very low—to extremely low-income levels, is an increased supply of affordable housing. The location of affordable housing is also important.

Additional barriers to housing include:

- Poor credit
- Recent criminal history
- Poor rental history, including prior eviction and money owed to property managers
- Active substance use disorder
- Lack of availability of subsidized housing
- Increasing price of existing housing stock
- Rents continue to rise faster than incomes

Addressing these barriers requires a holistic approach that combines housing assistance with supportive services tailored to the unique challenges faced by families with low-income levels and individuals at risk of homelessness or transitioning from

homelessness. Collaboration among government agencies, non-profit organizations, and community stakeholders is essential to provide comprehensive support and promote housing stability for vulnerable populations.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The operational definition of the “at-risk group” for this Consolidated Plan is “precariously housed” households based on many factors that include those with a prior history of eviction or foreclosure, difficulty paying utilities or property taxes, poor credit history, criminal history, mental illness, previous episodes of homelessness, domestic assault, LGBTQ youth, and extremely low-income households. The Rock County Consortium pulls data for its at-risk population through the Homeless Intervention Task Force of Rock and Walworth Counties Homeless Management Information System (HMIS) to track homeless persons seeking help or resources. The Rock Walworth Local Coalition prepares a point-in-time count report to estimate the number of people that are considered at risk. The most recent data (from July 2024) estimated 139 individuals were homeless in the CoC region. This is based on households with very low or extremely low-income levels experiencing housing problems. These households have a propensity to be on the brink of homelessness. Due to this data being a point-in-time count, the scope of what can be seen in a singular night raises questions about the count's accuracy.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.**

The lack of affordable housing units for those who earn very low- and extremely low incomes is linked with an increased risk of becoming homeless. Severe cost burden is the most significant predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI. Currently, there are approximately 21,010 households (2016-2020 CHAS) that are cost-burdened or severely cost-burdened in Beloit, Janesville, and Rock County. Additional reasons for instability and increased risk of homelessness in Beloit, Janesville, and Rock County include the continued local housing market recovery after the COVID-19 pandemic, and the lack of financial support and community services available for those families and individuals who are suffering from homelessness.

Households are considered cost-burdened when their housing costs exceed 30 percent of their gross income and severely cost-burdened when their housing costs exceed 50 percent. Many households in the Consortium are paying half of their gross monthly income for housing costs. Increased costs (due to inflation) for food, transportation, healthcare, utilities, and other expenditures potentially make these households vulnerable to eviction and homelessness. Consequently, a household can

be more vulnerable if unexpected life issues such as illness, job loss, or another circumstance cause a loss of income or an unexpected expense. Limited or lack of income can be linked to instability and the risk of becoming homeless.

Housing characteristics that have been linked with instability and increased risk of homelessness include:

- Inflation
- Housing Costs
- Quality of Housing Stock
- Overcrowding

### **Discussion**

Households are considered cost-burdened when their housing costs exceed 30 percent of their gross income, and severely cost-burdened when their housing costs exceed 50 percent of their gross income. There is a significant number of households in Beloit, Janesville, and Rock County that are paying half of their gross monthly income for housing costs. Increased costs (due to inflation) for food, transportation, healthcare, utilities, and other expenditures potentially make these households vulnerable to eviction and homelessness. Consequently, a household can be more vulnerable if unexpected life issues such as illness, job loss, or other circumstances causes a loss of income or an unexpected expense. Limited or lack of income can be linked to instability and the risk of becoming homeless. The lack of affordable housing units for those who earn very low- and extremely low-income levels is linked with an increased risk of becoming homeless. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI. Additional reasons for instability and increased risk of homelessness in Beloit, Janesville, and Rock County include the continued local housing market recovery after the COVID-19 pandemic, and the lack of financial support and community services available for those families and individuals that are experiencing homelessness.

## **NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

Housing needs are based primarily on the condition of existing homes and on the ability of residents to maintain and repair their homes, as well as on their ability to afford the costs of rental or home mortgage payments. HUD defines disproportionately greater need as persons of racial or ethnic minority groups that have problems at a rate of 10% or more of the entire income group. For this analysis, HUD's definition of disproportionately greater need will apply. The four housing problems are as follows:

1. Lacks complete kitchen facilities.
2. Lacks complete plumbing facilities.
3. Overcrowding (more than one person per room); and
4. Cost Burden greater than 30%.

The 2016-2020- CHAS data tables below summarize the percentage of each racial and ethnic group experiencing housing problems by HUD Adjusted Median Income (AMI) levels. The tables are separated into four ranges 0% - 30% of Area Median Income, 30% - 50% of Area Median Income, 50% - 80% of Area Median Income, and 80% - 100% of Area Median Income.

### **0%-30% of Area Median Income**

The data reveals that no racial or ethnic group meets the formal threshold of disproportionate need, which is defined as having a percentage of severe housing problems at least 10 percentage points higher than the jurisdiction-wide average (91.8%).

However, Asian households (91.7%) come close to this threshold, indicating that they face substantial housing challenges relative to other groups in the jurisdiction.

Housing Problems <sup>1</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>5,369</b>	<b>557</b>	<b>640</b>
White	3,900	403	510
Black / African American	739	49	80
Asian	44	4	0
American Indian, Alaska Native	0	0	4
Pacific Islander	0	0	0
Hispanic	547	75	50

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

### 30%-50% of Area Median Income

The jurisdiction-wide average of 73.2% is the baseline for assessing disproportionate needs. Any group exceeding this percentage by 10 percentage points or more (i.e., 83.2% or higher) is considered to have disproportionate housing needs. White households make up most of the population, with 71.5% of them experiencing severe housing problems. This is slightly below the jurisdiction-wide average of 73.2%, meaning White households do not face a disproportionate need for housing assistance. The data reveals a clear disproportionate need among several racial and ethnic groups. Black or African American (89.5%), Asian households (91.8%), and American Indian/Alaska Native households (100%) face severe housing problems, above the jurisdiction-wide average, indicating disproportionate need.

<sup>1</sup> The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Housing Problems <sup>2</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>5,501</b>	<b>2,014</b>	<b>0</b>
<b>White</b>	4,366	1,743	0
<b>Black / African American</b>	545	64	0
<b>Asian</b>	45	4	0
<b>American Indian, Alaska Native</b>	14	0	0
<b>Pacific Islander</b>	0	4	0
<b>Hispanic</b>	477	188	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2016-2020 CHAS

### 50%-80% of Area Median Income

The jurisdiction-wide average of 43.0% serves as the baseline for determining disproportionate needs. A group is considered to face disproportionate need if the percentage of households with severe housing problems exceeds this baseline by at least 10 percentage points (i.e., 53.0% or higher). The analysis reveals that Black or African American households face a disproportionate need for housing assistance, with 61.4% of these households experiencing severe housing problems, above the jurisdiction-wide average of 43.0%. While Asian and American Indian/Alaska Native households have relatively high percentages of households facing severe housing problems (50.0% for both groups), they fall just below the threshold for disproportionate need. In contrast, White (42.6%) and Hispanic (39.8%) households experience severe housing problems at rates similar to or below the jurisdiction-wide average, meaning they do not face disproportionate housing challenges compared to the overall population.

Housing Problems <sup>2</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>4,705</b>	<b>6,239</b>	<b>0</b>

<sup>2</sup> The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

White	4,024	5,428	0
Black / African American	285	179	0
Asian	15	15	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	312	471	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2016-2020 CHAS

**80%-100% of Area Median Income**

The jurisdiction-wide average of 18.1% serves as the baseline for determining disproportionate needs. The data indicates that none of the racial or ethnic groups within the jurisdiction face a disproportionate need for housing assistance, as none of the groups exceed the threshold of 28.1% of households experiencing severe housing problems. White households have a slightly higher percentage (19.4%) of severe housing problems than the jurisdiction-wide average, but this is still well below the threshold for disproportionate need. Black (8.4%), Asian (16.7%), and Hispanic (12.1%) households all have percentages of severe housing problems that are lower than the overall average, indicating that they do not face disproportionate housing challenges. American Indian/Alaska Native households do not report any severe housing problems. While housing challenges do exist across all groups, none of the groups face a significantly higher burden compared to the jurisdiction-wide average.

Housing Problems <sup>3</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>1,207</b>	<b>5,476</b>	<b>0</b>
White	1,133	4,721	0
Black / African American	29	315	0
Asian	4	20	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	44	319	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2016-2020 CHAS

<sup>3</sup> The four housing problems are:  
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## **Discussion**

The data indicates high disproportionate need is concentrated in the lower income brackets (0%-50% AMI), particularly among Black, Asian, and American Indian/Alaska Native households. In the 50%-80% AMI range, Black households face disproportionate need, while other minority groups remain close to the threshold. In the 80%-100% AMI range, none of the racial or ethnic groups face disproportionate housing challenges, indicating housing problems are less severe at higher income levels. Overall, the most vulnerable groups in terms of disproportionate need are Black, Asian, and American Indian/Alaska Native households in the lower income brackets, requiring targeted housing assistance and policy interventions.

## **NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

The data in the tables below is based on special tabulations of the Comprehensive Housing Affordability Strategy (CHAS), provided by HUD, and shows that more households with low-income levels are facing housing problems. HUD CHAS data points to the fact that housing problems related to overcrowding, severe cost burden, lack of kitchen facilities and lack of complete plumbing are borne by those who are poor and working poor. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category.

The Housing Needs Tables below display these numbers on housing problems, income, and race for Beloit, Janesville, and Rock County. Severe housing problems include:

- More than 1.5 persons per room
- Cost Burden over 50%

### **0%-30% of Area Median Income**

Out of the 6,581 households in the 0-30% AMI category, 4,704 households experience one or more severe housing problems, indicating that about 71.4% of households in this income bracket are facing significant housing challenges. Only 1,237 households (18.8%) in this group do not face any of the four housing problems, while 640 households have no or negative income but are not otherwise classified as having severe housing issues.

White households make up the largest share of those experiencing housing problems within this income bracket. Of the 4,821 White households in total, 3,384 (70.2%) face one or more severe housing problems. This percentage is close to the overall average for the jurisdiction, indicating that while Whites represent a significant portion of households in need, they do not experience disproportionate needs relative to their population size.

Black or African American households, by contrast, display a disproportionately greater need. Of the 776 Black households in

the 0-30% AMI bracket, 634 (81.7%) face severe housing problems. Hispanic households also face a disproportionate need, though to a slightly lesser extent than Black households. Of the 672 Hispanic households in this income group, 492 (73.2%) have one or more severe housing problems. Asian households, though small, show some level of housing problems. Of the 48 Asian households, 44 (91.7%) experience severe housing problems. While this group represents a small portion of the total population, their high percentage of housing challenges indicates a potential for disproportionate need, though the small sample size requires cautious interpretation.

<b>Severe Housing Problems<sup>14</sup></b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
<b>Jurisdiction as a whole</b>	<b>4,704</b>	<b>1,237</b>	<b>640</b>
White	3,384	927	510
Black / African American	634	142	80
Asian	44	4	0
American Indian, Alaska Native	0	0	4
Pacific Islander	0	0	0
Hispanic	492	130	50

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

**30%-50% of Area Median Income**

The jurisdiction-wide average of 29.6% of households facing severe housing problems serves as a benchmark. Asian (61.2%), and Hispanic (43.7%) households all exceed this threshold, with Asian households facing a particularly high level of disproportionate need. Black (39.3%) households also exhibit significant challenges although the percentages do not meet the threshold of disproportionate. This indicates that minority groups, particularly those from Asian, Hispanic, and Black backgrounds, face more significant housing challenges compared to the overall population. While White households (26.9%)

make up the majority of those with severe housing problems, their overall percentage does not indicate disproportionate need.

Severe Housing Problems <sup>1</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>2,221</b>	<b>5,277</b>	<b>0</b>
White	1,641	4,470	0
Black / African American	239	369	0
Asian	30	19	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	4	0
Hispanic	293	377	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

### 50%-80% of Area Median Income

The jurisdiction-wide average of 9.9% serves as the baseline for assessing disproportionate needs across different racial and ethnic groups with incomes between 50% and 80% of the Area Median Income. White households make up the largest share of households in the jurisdiction, and 9.0% of them experience severe housing problems. This percentage is slightly below the jurisdiction-wide average of 9.9%, indicating that White households do not face a disproportionate need in this context. Black (15.8%) and Hispanic (15.6%) households show a higher percentage than the jurisdiction-wide average although it does not reach the threshold of disproportionate. Asian households exhibit a disproportionate need, with 50.0% of households facing severe housing problems—exceeding the jurisdiction-wide average by more than 40 percentage points. Despite their small numbers, Asian households still face a particularly high rate of housing challenges.

Severe Housing Problems <sup>1</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>1,089</b>	<b>9,891</b>	<b>0</b>

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White	856	8,615	0
Black / African American	74	395	0
Asian	15	15	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	123	664	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

### 80%-100% of Area Median Income

In the 80%-100% AMI range, 4.3% of households face severe housing problems across the entire jurisdiction. This relatively low percentage indicates that most households in this income bracket are not experiencing major housing challenges. White households represent the majority in this income bracket. Of the 5,856 White households, 265 (4.5%) experienced severe housing problems, which is close to the jurisdiction-wide average (4.3%) indicating that White households do not face disproportionate needs compared to the overall population. None of the Black or Asian households in the 80%-100% AMI range are experiencing severe housing problems indicating that households in this income bracket are stable in terms of housing, as they do not report significant overcrowding, severe cost burdens, or inadequate housing conditions. Hispanic households stand out with 8.3% of their households experiencing severe housing problems. This is nearly double the jurisdiction-wide average (4.3%), indicating a higher need but does not meet the threshold of disproportionate need. Despite being in a higher income range, these households face overcrowding, cost burdens, or inadequate housing at a rate higher than the overall population in this bracket.

Severe Housing Problems <sup>1</sup>	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
<b>Jurisdiction as a whole</b>	<b>290</b>	<b>6,390</b>	<b>0</b>
White	265	5,591	0
Black / African American	0	344	0
Asian	0	24	0
American Indian, Alaska Native	0	8	0
<b>Consolidated Plan</b>		<b>JANESVILLE</b>	<b>49</b>

Pacific Islander	0	0	0
Hispanic	30	333	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Per HUD definitions, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. Examination of the given data shows that for those with lower incomes (<= 30% MFI), housing cost burden is a significant barrier. Although the housing cost burden takes a more significant percentage of household income, more White and Hispanic households experience a cost burden, due to this factor. Regular income plays a vital role in determining how much money a household needs to budget for housing expenses, such as a mortgage/rent payment and utilities, compared with income the household may need to maintain their standard of living. Regular income is also a strong indicator for mortgage lenders and landlords in determining their potential buyers’ or tenants’ capacity to maintain the affordability of their future residence. While budgeting priorities differ for each household, a standard of 30% of household income is utilized as a threshold for housing cost burdens that have evolved from rent limits originally established in the United States National Housing Act of 1937. After 1937, the Brooke Amendment (1969) of the 1968 Housing and Urban Development Act adjusted rent limits for low-income subsidized households again.

The data provided in Table 21 displays household demographics about the number of households that spend 30% or less of their income on housing costs and compares this population to the number of households with increased housing cost burdens over 30% of their income. Many households faced a lack of employment and an inability to fill available positions due to a lack of education, inappropriate skill set, or lack of transportation. In all but one of the income categories, the racial/ethnic group with disproportionately greater needs within the categories of severe housing problems is Whites.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
<b>Jurisdiction as a whole</b>	<b>46,359</b>	<b>10,092</b>	<b>7,346</b>	<b>646</b>
White	42,115	8,672	5,611	516
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Black / African American	1,241	654	894	80
Asian	372	19	74	0
American Indian, Alaska Native	39	14	0	4
Pacific Islander	4	0	0	0
Hispanic	2,126	592	655	50

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

In conjunction with previous CHAS analysis, the most economically disadvantaged are also vulnerable. Since residents with low-income levels are identified as most likely to suffer from housing cost burdens, it is difficult for them to afford high-priced homes in higher economic opportunity areas or rents that go above fair market value. They pay the highest percentage of their income toward housing.

An overall assessment shows that all racial or ethnic groups have housing cost burdens in various income levels. According to 2016-2020 CHAS data, Beloit, Janesville, and Rock County have an estimated total of 46,359 households that spend 30% or less of their household income on housing-related costs. Table 21 reported that 14,283 White households (27.06%), 1,548 Black/African American households (2.40%), 93 Asian households (0.14%), 14 American Indian/Alaskan Native, Pacific Islander households (0.02%) and 1,247 of Hispanic households (1.94%) are estimated to have housing cost burdens at 30% or more. Targeted programs to improve access to healthcare, education, employment opportunities, or housing for the affected groups will improve the circumstances along with community engagement, which is crucial to ensure that interventions are culturally sensitive and address the specific needs identified by the group.

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Yes, there are income categories where certain racial or ethnic groups may experience disproportionately greater needs compared to the needs of that income category. Regarding housing, it is, again, households that have low-income, very low-income, and extremely low-income, in which at least one of the four housing problems is most likely to occur. Housing problems are tied to ethnic/racial groups, and different groups emerge within different categories of problems, such as cost burden, crowding, and severe housing problems. Specific racial or ethnic groups face more significant challenges due to historical and systemic factors such as discrimination, lack of access to quality education, limited job opportunities, and unequal access to healthcare. This results in higher rates of poverty, poorer health outcomes, and lower educational attainment compared to other groups in the same income bracket.

The cost burden at specific income levels within various demographics reflects the greatest need. Households with less than 30 percent AMI are disproportionately represented when compared to all other income categories >30% AMI. The data supports that White households and older adults are disproportionately represented. In general, for the Consortium, high housing cost burdens have been associated with lower economic income, the prevalence of housing problems, and the concentration of ethnicity, race, and senior residents within the specific locations of the city's geography. The best solution is targeted policies and interventions directed to systemic barriers and promoting equity in opportunities to ensure all individuals and communities have access to resources necessary for economic security and social mobility. This approach benefits the affected groups and contributes to a more inclusive and equitable society.

### **If they have needs not identified above, what are those needs?**

Households that experience a disproportionately greater need may be faced with other needs, such as affordable rentals in areas of opportunity (e.g., in proximity to public transit) and access to additional supportive services. Additionally, housing problems and severe housing problems can affect persons with disabilities. This group includes people with mental illness and those with physical, intellectual, and developmental disabilities. These individuals have some of the lowest incomes and worst-case housing needs. Income disparity is also reflected in:

- Children in families with low income
- Individuals with disabilities receiving Supplemental Security Income (SSI)

- Seniors on fixed incomes
- Single-parent-headed families and households
- Households headed by seasonal or temporary workers
- Individuals with low educational levels
- Individuals with limited English proficiency

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

According to HUD’s Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)<sup>5</sup>, the racial/ethnic concentration threshold must have a non-white population of 50 percent or more. Regarding the poverty threshold, Wilson (1980)<sup>6</sup> defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed R/ECAPs. There were no areas of racially or ethnically concentrated areas of poverty in Beloit, Janesville, or Rock County.

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<sup>5</sup> HUD - Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)  
<https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps/explore?location=42.670761%2C-89.071571%2C10.93>

<sup>6</sup> Wilson, William J. (1980). The Declining Significance of Race: Blacks and Changing American Institutions. Chicago: University of Chicago Press.

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

Public housing is a crucial component of the social safety net, designed to provide affordable housing options to individuals and families who might otherwise struggle to secure stable, decent living conditions. It plays a key role in addressing housing insecurity, reducing poverty, and promoting community stability.

There are 131 units of public housing located in the City of Beloit and managed by the Beloit Housing Authority. Neither the City of Janesville or Rock County has public housing units within the city or county limits. There are a total of 1161 tenant-based and project-based vouchers in the area. Of those vouchers, the Beloit Housing Authority manages 603 housing choice vouchers and Janesville Neighborhood Services manages 547 housing choice vouchers and 11 project-based vouchers. There was strong support for additional Housing Choice Vouchers given the rise in housing costs, homelessness, and the waiting list to receive vouchers. The data below shows that persons with disabilities (349) represent the largest group of tenants utilizing vouchers followed by elderly persons (191). The data also show that Black or African American persons are disproportionately overrepresented in the number of persons using Housing Choice at 527 vouchers representing nearly half of the vouchers in use. White families make up a significant portion of users at 563 vouchers in use. Additionally, there were 51 Hispanic voucher users.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled
# of units vouchers in use	0	0	131	1161	11	1150	0	0	0

**Table 22 - Public Housing by Program Type** \*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							Special Purpose Voucher	
	Certificate	Mod-Rehab	Public Housing	Vouchers			Veterans Affairs Supportive Housing	Family Unification Program	
				Total	Project-based	Tenant-based			
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	13	191	0	191	0	0	
# of Disabled Families	0	0	19	351	0	349	0	0	
# of Families requesting accessibility features	0	0	93	1,107	0	1,102	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type							Special Purpose Voucher		
	Certificate	Mod-Rehab	Public Housing	Vouchers			Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
				Total	Project-based	Tenant-based				
White	0	0	37	563	0	562	0	0	0	
Black/African American	0	0	55	527	0	523	0	0	0	
Asian	0	0	1	11	0	11	0	0	0	
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0	
Pacific Islander	0	0	0	1	0	1	0	0	0	
Other	0	0	0	0	0	0	0	0	0	

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	51	0	51	0	0	0
Not Hispanic	0	0	89	1,056	0	1,051	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Public housing tenants and applicants on the waiting list for accessible units face a variety of needs, particularly related to mobility, disability accommodations, and access to essential services. The demand for accessible units exceeds supply, leading to longer waiting times for individuals and families who require housing modifications such as wheelchair ramps, wider doorways, lower counters, or adapted bathroom facilities. The City of Janesville does not own or manage public housing units and the Beloit Housing Authority provides applicants with a waiting list preference if they require an accessible unit.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

Housing Choice Voucher holders have extremely low incomes. Increased self-sufficiency programs will help increase an individual’s employment skills, savings, and other life skills. Residents may also need access to affordable childcare and transportation to and from work. These immediate needs impact day-to-day success and the ability to maintain housing and employment. The most immediate needs noted by residents of Public Housing and the Housing Choice Voucher Programs include:

- Employment
- Training – skills/trade
- Education – high school diploma or equivalent and secondary education
- Access to affordable grocery stores, retail shopping, and department stores

The Beloit Housing Authority has the following waiting list for its public housing units and housing choice vouchers:

- Public Housing East – 135 (12% are Disabled and 57% Extremely Low Income)
- Public Housing West – 133 (11% Disabled and 56% Extremely Low-Income)
- Parker Bluff Apartments – 310 (27% Disabled and 66% Extremely Low-Income)
- Housing Choice Voucher (Section 8) – 436 (20% Disabled, 61% Extremely Low-Income)

The City of Janesville does not own or manage public housing units and but manages housing choice vouchers. As of October 2024, there were 965 persons on the waiting list with the following demographics:

- One Person Households – 371
- Family Households – 594
- Senior Households – 61
- Households with a disability – 344

**How do these needs compare to the housing needs of the population at large?**

In many ways, the housing needs of the general population are the same as those using vouchers. It can safely be said that improved income opportunities are the most immediate need of housing vouchers users.

## **NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)**

### **Introduction:**

Homelessness is a multifaceted problem with root causes ranging from economic hardship and lack of affordable housing to mental health issues and systemic inequalities. Each person without a stable home has a unique story and set of circumstances that shape their experience. By conducting a needs assessment, the City seeks to understand these circumstances and identify practical solutions to address homelessness.

The City of Janesville is in the Rock-Walworth Local Coalition of the Wisconsin Balance of State Continuum of Care. The data below was extracted from HUD's 2023 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report. This report is based on point-in-time information provided to HUD by Continuum of Care (CoCs) as part of their CoC Program application process, per the Notice of Funding Availability (NOFA) for the Fiscal Year 2023 Continuum of Care Program Competition. CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in HUD's annual HIC and PIT count notice and HUD's Point-in-Time Count Methodology Guide). HUD has conducted a limited data quality review but has not independently verified all the information submitted by each CoC. Additionally, a shift in the methodology a CoC uses to count people who are homeless may cause a change in homeless counts between reporting periods.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The following section provides a general assessment of the City's homeless population and its needs. The U.S. Department of Housing and Urban Development (HUD) uses the following categories to define homelessness:

- **Literally Homeless:**
  - Sheltered Homeless: lives in emergency shelter, transitional housing for the homeless or a hotel or motel with the stay being paid for by an organization.

- Unsheltered Homeless: lives in a car, park, abandoned building, encampment, dilapidated building, on the sidewalk, or similar location.
- **Imminently Homeless:** is facing loss of housing within two weeks, has no subsequent residence identified, and lacks the resources or support networks needed to obtain other permanent housing.
- **Other Homeless:** in jail, a hospital, or a detox program, but would otherwise have been homeless.
- **Fleeing/Attempting to Flee Domestic Violence:** Is fleeing, or is attempting to flee, domestic violence; has no other residence; and lacks the resources or support networks to obtain other permanent housing.
- **Unaccompanied Youth:** A youth under the age of 24 who is not in the physical custody of a parent or guardian and is currently paying for their own living expenses, which includes paying for fixed, regular, and adequate housing.

### Nature and Extent of Homelessness: (Optional)

Race	Sheltered	Unsheltered
Black or African American	40	3
White	88	20
Asian	1	0
American Indian or Alaska Native	1	0
Native Hawaiian or Pacific Islander	0	0
Multiple Races	9	0
Ethnicity	Sheltered	Unsheltered
Hispanic/Latino	7	2
Non-Hispanic/Non-Latino	139	23

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the July 2024 Rock Walworth County CoC point-in-time count data report there are approximately one homeless veteran in the CoC service area. Rock Valley Community Programs provides services for veterans who are homeless and served 77 veterans in 2023. Based a representative number of homeless veterans in the balance of state and the number of veterans served by the RVCP in 2023 and 2022 (72), it is estimated that there are about 75 veterans in need of assistance in future years.

There were 763 families with children experiencing homelessness in the Balance of State CoC. Based on an expanded definition of homelessness to include families who may couch surf or live doubled up with another family, it is estimated that about 500 families with children will need housing assistance in the Consortium.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the July 2024 Rock Walworth County CoC point-in-time count data report there were 25 homeless persons in the CoC. The City estimates that there are about 25 homeless persons in the Rock-Walworth County CoC. Of those, 18 were White, 2 were Hispanic and White, 2 were Hispanic Only, and 3 were Black or African American.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The July 2024 Rock Walworth County CoC point-in-time count data report also shows that 91 were sheltered and 25 were unsheltered.

### Discussion:

During the Needs Assessment meetings, service providers amplified the need for an emergency shelter and additional vouchers to assist the homeless in the community.

There was a growing concern about unhoused persons being criminalized for not having housing and a call for stricter adherence to city ordinances as it relates to homelessness. Homeless persons are often facing challenges navigating the homeless network of services and sometimes lack the resources to even obtain help. For example, it was reported that there are significant barriers to obtaining identification for homeless persons but many of the assistance programs require identification. There was consensus that establishing a local identification method would be helpful to allow for people to access services.

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

The Non-Homeless Special Needs Assessment is a critical component of the Consolidated Plan process under the U.S. Department of Housing and Urban Development (HUD) regulations. Specifically guided by 24 CFR 91.405 and 91.205(b, d), this assessment focuses on identifying and addressing the needs of special populations that are not currently experiencing homelessness but face significant challenges that impact their housing and overall well-being.

This assessment aims to provide a comprehensive understanding of the needs of various groups who may require specialized housing and support services, such as persons with disabilities, older individuals, and persons with chronic health conditions, among others. The insights gathered will help in the development of strategies and resources to enhance their quality of life and address their unique challenges.

The special needs populations encompass a variety of groups with distinct characteristics and needs. These groups experience many of the same housing and service needs and barriers that others in the area experience but with additional limitations due to their special needs. In fact, non-homeless special needs populations tend to be those who have extremely low or very low income and who are at risk of becoming homeless as described earlier. Understanding these characteristics is essential for effectively planning and providing support services. Characteristics of non-homeless special needs populations include people who:

- Live on fixed income, limited income, or no income
- Lack available affordable housing
- Wait on long waiting lists for subsidized housing
- Lack housing with supportive services
- Lack credit history, have negative credit or rental history, have criminal backgrounds or other factors that affect their ability to find a willing landlord
- Have health issues, such as substance use or mental health disorders
- Lack job opportunities or are unable to work
- Lack dependable transportation

### **Describe the characteristics of special needs populations in your community:**

The section below will describe why identifying the characteristics and needs of these sub-populations is essential to the planning process for these federal dollars.

## **Elderly and Frail Elderly**

According to the ACS<sup>7</sup>, the share of households by senior status (over age 65) rose in Janesville, Beloit, and Rock County between 2017 and 2022. But the total share of households in 2022 headed by an individual aged 65 or older in Janesville (26.8%) and Beloit (24.2%) is slightly lower than in Rock County (27.5%), Janesville-Beloit, WI Metro Area (27.5%), and lower than in Wisconsin (27.5%).

Elderly and frail elderly are often unable to maintain existing homes or to afford rent. They are often over-housed in homes that have more square footage than the homeowner or renter can maintain on a limited budget. Housing cost burden-related issues are often compounded by the requirement of additional services it takes for elderly and frail-elderly to age in place. These services may include costly medical and other daily living assistance services. Frail and elderly individuals are in a higher state of vulnerability for adverse health outcomes compared to non-frail elderly individuals, either due to slow declines or terminal illnesses. The needs assessment meetings also revealed that more seniors were raising grandchildren and living in multigenerational homes.

With more than 70 percent of seniors owning homes, it is prudent to consider the ability of the oldest homeowners, as they age, to maintain their properties in good working order without assistance. Additionally, with the rise in the cost of housing and most basic services, there has also been a steady increase in the number of older adults living in poverty compared to a steady decline in poverty in the general population. According to the ACS, the share of individuals aged 65 or older living in poverty increased to 8.1% in Rock County, 10.2% in Beloit, and 9.5% in Janesville.

## **Persons Experiencing Domestic Violence**

As evidenced by statistics from advocacy organizations like DEFY domestic violence and the YWCA, the prevalence of domestic violence can fluctuate, but it remains a critical issue impacting many families and individuals. The needs of individuals fleeing domestic include emergency shelter options, transitional housing options, financial assistance, mental health counseling, legal services, childcare assistance, job skills training, and case management.

Sex trafficking was mentioned during the needs assessment workshop as a burgeoning issue in the community. Victims of sex trafficking are often coerced or manipulated into engaging in commercial sex acts against their will. Traffickers often target vulnerable individuals, including those with unstable home lives, economic hardship, or substance abuse issues further compounding the issue and potential solutions to end this practice.

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<sup>7</sup> 2018-2022 U.S. Census American Community Survey (ACS) and 2013-2017 U.S. Census American Community Survey (ACS)

## **Unaccompanied Youth**

Unaccompanied youth are minors who are living independently without the care or support of a parent or legal guardian. HUD considers a person up to age 24 in the definition of youth. Often young adults transitioning from foster care and other support systems face a unique set of challenges and characteristics that impact their well-being and overall development. These young adults may live with friends or extended family, on the streets, or in temporary accommodations in hotels or motels making them vulnerable to substance abuse, homelessness, and domestic violence like sex trafficking. Data is limited on unaccompanied youth aged 18-24 who are not seeking service through a formalized assistance program.

It is important to note that the Janesville School District interfaces with about 50 students each school year who are under the age of 18 without a parent or legal guardian and experiencing homelessness. While these youth do not meet the HUD definition of unaccompanied youth because they are under the age of 18, there needs should be formally addressed.

## **Persons with Disabilities**

Persons with developmental disabilities are individuals with mental or physical disabilities or a combination of mental and physical conditions resulting in significant impairments to daily functioning, including intellectual disability, autism, traumatic brain injury, fetal neurological disorders, epilepsy, and cerebral palsy. The disability's origin is in the brain and is usually established early in life and the disability must be expected to last indefinitely. Persons living with developmental disabilities in Janesville include individuals who have hearing, vision, cognitive, developmental, ambulatory, self-care, or independent living difficulties, and many individuals have multiple difficulties.

The 2022 ACS five-year estimate reports that 14.5% of the population has a disability. Of those who are disabled, over 65 percent are also elderly. Over 6.2% of the population has a disability that prevents them from living independently. Additional services to help persons with developmental disabilities stay with their families as well as additional housing and residential facilities would be welcomed.

## **Populations with Limited English Proficiency**

Populations with Limited English Proficiency (LEP) face a range of unique characteristics and challenges related to their language skills. The most common language spoken by populations with LEP is Spanish. Often in addition to their limited command of the English language, cultural differences can influence their needs, communication style, and willingness to access services coupled with immigration status. The inability to

communicate affects healthcare, education, legal services, employment, income, and access to information. Addressing the needs of LEP populations involves providing comprehensive support that includes language assistance, cultural competency, and access to essential services. Effective communication, tailored services, and community engagement are crucial for helping LEP individuals fully participate and thrive in their communities.

According to American Community Survey data, 3.2% of Rock County residents have limited English proficiency.

### **Persons with Substance Use and Misuses**

Persons with substance abuse uses and misuses, often referred to as individuals struggling with substance use disorders (SUD), exhibit a range of characteristics and face various challenges. Individuals may abuse a variety of substances, including alcohol, prescription medications (e.g., opioids, benzodiazepines), illegal drugs (e.g., cocaine, heroin, methamphetamine), and other substances like nicotine. The frequency and intensity of use can vary widely, from occasional use to chronic, heavy use that interferes with daily functioning. These substance use disorders can lead to physical and mental health problems, behavioral changes that increase risk-taking behaviors, social and interpersonal issues, legal issues, and economic hardships. Local options for rehabilitation and long-term treatment for individuals with addictions are lacking. Moreover, the children of those struggling with addiction are often vulnerable to abuse and neglect. During the needs assessment workshop, participants stated that there was a growing number of grandparents providing basic care for their grandchildren. Although some services are available for individuals with low-income levels and substance use disorders, addiction is prevalent across all income levels.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The primary housing and supportive needs of these subpopulations include affordable, safe housing opportunities in areas with access to transportation, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated.

Persons with disabilities often require accessible features and ground-floor housing units for those with physical disabilities. Individuals with cognitive disabilities may require additional support services. Supportive services for these populations include senior services; congregate meals and food supplanting services, and other public service programs that support low-income households. Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations.

These needs were determined by input from both service providers and the public through the needs assessment survey, public meetings, and stakeholder interviews.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

HIV stands for “human immunodeficiency virus.” It is a virus that can only infect humans and leads to the weakening of the immune system. The immune system is the body’s system for fighting disease. When it is compromised or weakened, a person becomes vulnerable to all kinds of bacteria, viruses, or other agents that cause disease. HIV is the virus that causes AIDS. It damages your immune system, making it easier for a person to get sick. According to the Wisconsin HIV Surveillance Annual Report, 2022, there were approximately 289 persons living with HIV in Wisconsin and 3 of those were newly diagnosed from Rock County.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The Rock County Consortia has not established a preference for HOME TBRA.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

HUD identifies publicly owned facilities and infrastructure such as streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the public, as Public Facilities and Improvements under the CDBG program. Additionally, the continued growth in the elderly population supports the need for continued improvement and/or expanded service offerings at the senior center to meet the needs of the growing number of seniors.

Publicly owned community facilities include a wide range of recreational uses, including recreation and aquatic centers, senior centers, libraries, specialty parks, and event plazas. These facilities offer a specific stand-alone use, though they can be located within or adjacent to public parks sharing facilities to integrate related programming. Each community facility has location and service levels that need to be evaluated based on land area required, demographics of residents it serves and relationship to other city facilities and parks.

### **How were these needs determined?**

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the City of Janesville consulted with the public, and county and adjacent governments, and private service agencies. To solicit online feedback from stakeholders regarding the Consolidated Plan, the city conducted a resident needs survey in the second quarter of 2024. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish.

### **Describe the jurisdiction's need for Public Improvements:**

A suitable living environment supports the quality of life of individuals and communities and can be improved by increasing the livability of neighborhoods. Remedies include eliminating blight, increasing access to quality facilities and services, restoring, and preserving properties of special historic, architectural, or aesthetic value, and conserving energy resources. All these actions support quality of life improvement.

The City's strategy is to connect and integrate health, affordable housing, economic development, education, transportation, arts and culture, and equitable neighborhood revitalization. When residents were asked to prioritize the expenditure of funds for public improvement projects, Janesville residents indicated that streets, roads, and sidewalk improvements were their highest priority.

### **How were these needs determined?**

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the City of Janesville consulted with the public, other City departments, and county and adjacent governments, and private service agencies. To solicit online feedback from stakeholders regarding the Consolidated Plan, the city conducted a resident needs survey in the second quarter of 2024. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish.

### **Describe the jurisdiction's need for Public Services:**

The City of Janesville is committed to serving the needs of populations with low-income levels and special needs by providing various community services that aid the families in participating fully in the community. These families include those at or below poverty levels, at risk of homelessness, unemployed or underemployed, physically challenged, aging, lacking access to health care, or lacking education or literacy skills.

Another important unmet community service need identified is mental health services. Health care services, senior services, services for the unhoused, substance misuse services, and economic development initiatives were also prioritized as needs. Some mental health stressors that residents face, include worrying about how to pay their rent/utility bills and having trouble finding childcare. The following public service activities have been identified as a need in the city.

- Homelessness Solutions including Domestic Violence shelter services
- Legal Services for Individuals experiencing homelessness
- Supportive Services for the older adults and individuals with disabilities
- Transitional Housing and Transportation Services for transitional residents
- Childcare and Afterschool Programs
- Mental Health and Substance Abuse Counseling
- Employment Training
- Support for Public Facilities in low to moderate income neighborhoods and districts.

### **How were these needs determined?**

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the City of Janesville consulted with the public, other City departments, and county and adjacent governments, and private service agencies. To solicit online feedback from stakeholders regarding the Consolidated Plan, the city conducted a resident needs survey in the second quarter of 2024. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders

to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. The Janesville, Beloit, and Rock County (Consortium) regional housing market continues to see significant increase in development, which is a sure sign of economic and market growth. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides information on:

- Significant characteristics of the Janesville, Beloit, and Rock County housing market in general, including the supply, demand, and condition and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- Brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

## MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

### Introduction

This section discusses the supply of housing in the Consortium. Data provided by the 2016-2020 ACS, as shown in Table 27, shows that overall, most of the housing units are one-unit, detached structures. The remaining housing stock was in a variety of multi-family configurations, ranging from 2-4-unit structures to structures with 5-19 units. By size, most owner-occupied units in the consortium are large, having three or more bedrooms. On the contrary, the rental units are smaller as measured by number of bedrooms, where nearly half of rental units have two bedrooms. The tables and narrative below portray the housing market in the Consortium by unit number, type, tenure, and size.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	50,515	73%
1-unit, attached structure	3,322	5%
2-4 units	6,034	9%
5-19 units	3,819	6%
20 or more units	4,134	6%
Mobile Home, boat, RV, van, etc.	1,422	2%
<b>Total</b>	<b>69,246</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

**Data** 2016-2020 ACS  
**Source:**

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	63	0%	1,108	5%
1 bedroom	679	2%	4,271	21%
2 bedrooms	8,725	20%	9,009	44%
3 or more bedrooms	35,132	79%	6,230	30%
<b>Total</b>	<b>44,599</b>	<b>101%</b>	<b>20,618</b>	<b>100%</b>

**Table 27 – Unit Size by Tenure**

**Data** 2016-2020 ACS  
**Source:**

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In 2021, the inventory of federally subsidized rental housing in Rock County included 2,852 units and comprised 14.3% of Rock County's total rental stock. Of these subsidized units,

235 are HUD public housing units. The remaining units are privately owned and receive federal subsidies. In addition to the federally subsidized rental programs tracked here, some jurisdictions also have rental units that are subsidized by state or local sources. Not included in this inventory are approximately 975 Housing Choice Vouchers, the majority of which are tenant-based (assigned to individuals who may use them in rental housing of their choosing) and a portion of which may be project-based (tied to specific units). Tenant-based vouchers may be used in Low-Income Housing Tax Credit properties or in other privately-owned units that meet voucher program criteria.

The inventory of federally subsidized rental housing in Beloit included 1,150 units and comprised 20.3% of Beloit's total rental stock. Of these subsidized units, 131 are HUD public housing units. The remaining units are privately owned and receive federal subsidies. Not included in this inventory are approximately 603 Housing Choice Vouchers issued in the City of Beloit.

Further, the inventory of federally subsidized rental housing in Janesville included 1,144 units and comprised 12.2% of Janesville's total rental stock. Of these subsidized units, there are no HUD public housing units. The remaining units are privately owned and receive federal subsidies. Not included in this inventory are approximately 558 Housing Choice Vouchers issued in the City of Janesville.

### **Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

An examination of subsidized housing which includes Low Income Housing Tax Credit (LIHTC) shows that by 2025, the affordability restrictions of federally subsidized housing in Janesville (46), Beloit (377), and Rock County (454) are set expire. Restrictions on an additional 329 (Janesville), 216 (Beloit), and 545 (Rock County) are set to expire by 2030. It is important to note that some of these units will remain within the subsidized inventory as owners elect to renew their rent subsidy contracts or recapitalize the properties using new federal subsidies.

Additionally, there are opportunities where housing could be loss due to existing housing being sold and potentially resulting in more market rate housing is also a potential for loss units.

### **Does the availability of housing units meet the needs of the population?**

According to the American Community Survey<sup>8</sup>, between 2012 and 2022, the change in the total number of housing units of 6.3% exceeded the 3.3% increase in the population for Janesville and the change in the total number of housing units of 2.7% exceeded the 2.2% increase in the

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<sup>8</sup> US Census – American Community Survey - 2008-2012 - 2018-20

population for Rock County. For this same timeframe, the change in the total number of housing units in Beloit, lagged behind (-3.5%) the 0.8% decrease in the population. For Janesville and Rock County, the availability of housing units is sufficient for the population however for households earning less than \$20,000, the share of affordable rental units is not sufficient.

**Describe the need for specific types of housing:**

Consultations with housing service providers and community meetings revealed that there is a lack of affordable units for seniors and those with extremely low-income and low-income. Renters with low incomes or who need three or more bedrooms families with low-moderate income levels seeking affordable homeownership opportunities, and households with older adults or those having a member with a disability are likely to find more limited options. Rent has significantly increased as home values have increased but incomes have not increased at similar rates further widening the gap between wage earners with lower income levels and affordable units.

**Discussion**

Not Applicable.

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

The section below contains pre-populated tables that provide an overview of the cost of housing and affordability for homeowners and renters in the Consortium based on 2016-2020 ACS data. This section addresses housing cost starting with an overview of how housing costs have changed, examines Fair Market Rents relative to market rents, and summarizes top needs based on the gaps analysis, resident surveys, and stakeholder consultation. The limited stock of affordable housing creates barriers to available homeownership and rental opportunities for households with low- and moderate-income levels. Rapidly rising home sales prices and steadily increasing rents are issues that will negatively affect the ability of residents to secure affordable housing, particularly those with low- and moderate-income levels. While rising home sales prices benefit existing homeowners who choose to sell their homes, these higher sales prices prevent homebuyers with low- and moderate-income levels from being able to purchase a home. In recent years there has been a significant uptick in housing prices that is not captured in this data but is important to note as we assess cost of housing for this Consolidated Plan period. Not depicted in the table below is a significant increase in home values and rental prices from 2020 and 2022. The median home value in 2022 was \$209,900, a 33.86 percent increase in home value and the median rent in 2022 was \$1,040, a 20.96 percent increase.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	\$138,000	\$156,800	13.62%
Median Contract Rent	\$698	\$860	23%

**Table 28 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,687	17.9%
\$500-999	14,985	72.8%
\$1,000-1,499	1,445	7.0%
\$1,500-1,999	87	0.4%
\$2,000 or more	344	1.7%
Total	20,548	99.8%

**Table 29 - Rent Paid**

**Data Source:** 2016-2020 ACS

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	987	No Data
50% HAMFI	5,356	3,768
80% HAMFI	12,722	11,395
100% HAMFI	No Data	16,487
Total	19,065	31,650

**Table 30 – Housing Affordability**

**Data** 2016-2020 CHAS  
**Source:**

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	748	773	1,017	1,360	1,433
High HOME Rent	608	612	793	1,048	1,072
Low HOME Rent	598	612	770	889	992

**Table 31 – Monthly Rent**

**Data** HUD FMR and HOME Rents  
**Source:**

### Is there sufficient housing for households at all income levels?

There is a significant disconnect between the supply and location of affordable housing units and the quality and condition of these homes. In each jurisdiction, there is a shortage of units for households earning less than \$20,000 per year. According to the U.S. Census American Community Survey, the Consortium lost nearly 30% of units with rent prices below \$500 and \$1,000 per month<sup>9</sup>. These ranges are affordable to households with incomes ranging from \$20,000 to \$40,000 per year.

There are also gaps in workforce housing where households with moderate income, particularly those earning between 60% and 120% of the AMI<sup>10</sup>, also face challenges finding affordable and suitable housing. This shortage of workforce housing can impact worker retention and recruitment in both Janesville and Beloit.

<sup>9</sup> Census 2013-2017 - 2018-2022 U.S. Census American Community Survey (ACS)

<sup>10</sup> Census 2013-2017 - 2018-2022 U.S. Census American Community Survey (ACS)

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

The affordability of housing will continue to diminish as housing costs continue to rise because of the post pandemic inflation. The affordability of housing is primarily influenced by changes in home values, rent levels, income trends, and the availability of affordable housing stock. As home values increase it generally leads to higher mortgage costs for new homebuyers making it more difficult for households with lower- and moderate-income levels to afford homeownership, pushing them into the rental market. Unfortunately, as more people are priced out of homeownership, demand for rental properties increases, potentially driving up rents. Housing cost burden is likely to increase for households with lower income levels making a greater likelihood of eviction risk.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to the 2018-2022 ACS, the Area Median Rent in the region is \$915, which is consistent with the Fair Market Rents, which range from \$748 for studios to \$1,360 for 3 bedrooms. This data indicates that rent is fair in the region but for some residents, rent may exceed what has been determined as fair. This presents financial challenges for renters earning less than 50% AMI in the region, who would need to pay less than \$758/mo. rent to stay under a 30% cost burden. This is especially challenging for larger families who need 2+ bedroom units and earn lower wages. Although there are fewer larger families than there are small families and single-person households, there still is a need to preserve affordable family units. The same challenges also impact housing units for persons with disabilities and single-person households, especially older adults highlighting the need for more inventory of small units to accommodate these populations.

### **Discussion**

Not Applicable.

## **MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)**

### **Introduction**

This section discusses housing condition. It begins by addressing the new HUD requirement for assessing natural disaster risks; describes challenges in housing condition from the perspective of residents; and concludes with an assessment of lead-based paint risk. The age and condition of housing units are also important variables in assessing the overall characteristics of the local housing market. This section will review data to assess important factors that affect the city's housing stock. For the purposes of this analysis, property that is more than 30 years old is considered "older housing stock".

The tables below will compare the condition of homeowner- and renter- occupied units, evaluate the age differences between homeowner- and renter- occupied units, and compare the number of vacant units to the number of units that are at risk of having lead-based paint.

### **Definitions**

**Cost Burden:** is when a household has expended more than 30% of the gross household income on housing costs (rent or mortgage) that include utilities (electricity, gas, sewer, and water). Cost-burdened households will find it difficult to meet all household needs; severely cost-burdened households may be in danger of homelessness.

**Housing Conditions:** (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room (overcrowding), and (4) cost burden greater than 30%.

**Complete Kitchen Facilities:** A housing unit is considered to have "complete kitchen facilities" if it has a sink with a faucet, a stove or range, and a refrigerator.

**Overcrowding:** is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room.

**Substandard Unit:** A housing unit that does not meet local housing building codes and/or does not meet HUD Housing Quality Standards (HQS).

**Substandard condition but suitable for rehabilitation:** A substandard unit that based on reasonable cost of rehabilitation or historical significance, should be saved and rehabilitated.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,660	19%	8,141	40%
With two selected Conditions	160	0%	657	3%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	35,800	80%	11,729	57%
<b>Total</b>	<b>44,620</b>	<b>99%</b>	<b>20,567</b>	<b>100%</b>

Table 32 - Condition of Units

Data 2016-2020 ACS  
Source:

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,928	16%	1,795	9%
1980-1999	8,717	20%	4,665	23%
1950-1979	17,746	40%	8,160	40%
Before 1950	11,246	25%	5,993	29%
<b>Total</b>	<b>44,637</b>	<b>101%</b>	<b>20,613</b>	<b>101%</b>

Table 33 – Year Unit Built

Data 2016-2020 CHAS  
Source:

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	28,992	65%	14,153	69%
Housing Units build before 1980 with children present	3,148	7%	2,179	11%

Table 34 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)  
Source:

## Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Janesville considers a housing unit in “substandard condition” if it is in poor condition and is both structurally and financially feasible to rehabilitate. Older housing, particularly rentals, often have code and deferred maintenance issues that can impact the longevity of the structure. As a result, housing stock is diminished in terms of accessibility and affordability. For planning

purposes, owner- and renter-occupied units that have a minimum of one out of four selected housing conditions will establish a base number of units that require financial assistance.

**Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families that contain lead-based paint hazards. 91.205(e), 91.405**

Lead was banned from residential paint in 1978, prior to which it was a major ingredient in most interior and exterior oil-based house paint. Housing built before 1978, therefore, may present a lead hazard if any coat of paint contains lead. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. In most circumstances, households that earn between 0 to 50% Median Family Income (MFI) are least able to afford well-maintained housing and, therefore, are often at greater risk of lead poisoning. The potential health hazards of living in a home built prior to 1978 and being exposed to lead-based paint are more likely to have harmful effects on children.

Based on the 2013-2017 CHAS data there is approximately 43,145 housing units that could have an LBP hazard impact. Lead is a highly toxic metal that can cause a range of health problems for individuals, and especially children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating homes and buildings. HUD regulations regarding lead-based paint apply to all federally assisted housing. Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective.

**Discussion**

Not applicable.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

Public housing is a crucial component of the social safety net, designed to provide affordable housing options to individuals and families who might otherwise struggle to secure stable, decent living conditions. It plays a key role in addressing housing insecurity, reducing poverty, and promoting community stability.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Vouchers			
						Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	0	131	983	11	972	0	0	0
# of accessible units	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 35 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

### Describe the supply of public housing developments:

There are 131 units of public housing located in the City of Beloit and managed by the Beloit Housing Authority Ranging from one to five bedrooms. Neither the City of Janesville nor Rock County has public housing units within their city limits. There are a total of 1161 tenant-based vouchers in the area. The Beloit Housing Authority manages 603 vouchers and Janesville Neighborhood Services manages 558 tenant and project-based vouchers. There was strong support for additional Housing Choice Vouchers given the rise in housing costs, homelessness, and the waiting list to receive vouchers.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

According to the Beloit Housing Authority, 85 public housing units underwent extensive modernization in 2011. The BHA also constructed two new Public housing sites consisting of an additional 50 units in 2012 (Parker Bluff Apartments and BHA Townhomes). In addition, the BHA utilizes Capital Funds to continue make improvements such as roof and gutter replacement, replacement of appliances, and updating flooring on an annual basis.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Beloit Housing Authority	91

Table 36 - Public Housing Condition

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Beloit Housing Authority completed extensive modernization in 2011 by renovating 85 units. The BHA also constructed two new Public Housing sites consisting of an additional 50 units in 2012 (Parker Bluff Apartments and BHA Townhomes). In addition, the BHA utilizes Capital Funds to continue making improvements such as roof and gutter replacement, replacement of appliances, and updating flooring.

The City of Janesville does not own or manage public housing units.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The BHA operates a Family Self-Sufficiency Program (FSS) with the goal of increasing earned income and reducing the dependency on welfare assistance and rental subsidies. Members of the FSS program are encouraged to determine their own educational and career goals. As the member's income increases, their portion of the rent increases accordingly. The BHA will deposit the difference in the rental amount in an escrow account that is disbursed to the participant upon successful completion of the program. In addition, the BHA promotes homeownership through a well-established relationship between the BHA and NeighborWorks Blackhawk Region. Residents can access education, information, and financial assistance. NeighborWorks Blackhawk Region offers down payment and closing cost assistance to eligible households. Finally, ACTS Housing, a non-profit based out of Milwaukee, has established an office in Beloit. BHA residents are encouraged to work with ACTS, and, in 2023, two BHA residents became first-time homeowners through BHA's partnership with ACTS Housing.

The City of Janesville does not own or manage public housing units.

### **Discussion:**

Not Applicable

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

The City of Janesville has a variety of housing options for homeless individuals ranging from emergency shelter to permanent supportive housing. These homeless service providers provide housing, services, or both. The City, as a member of the Housing Intervention Task Force, has access to all of these providers and their services. Data on the homeless population is collected through the Homeless Management Information System, managed by ECHO.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	80	25	58	122	0
Households with Only Adults	72	0	56	67	0
Households with Children Only	0	0	2	0	0
Chronically Homeless Households	0	0	0	N/A	0
Veterans	N/A	0	0	N/A	0
Unaccompanied Youth	N/A	0	0	N/A	0

Source: July 2024 Housing Inventory Count  
**Table 37 - Facilities Targeted to Homeless Persons**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The City collaborates with agencies that provide mainstream services including housing programs, health programs, social services, employment programs, education programs, and youth programs. Employment programs are a pivotal part of self-sufficiency and long-term housing sustainability. Shelters and human service providers will not be effective in resolving the problem of homelessness unless the issues of causation are addressed. These services are available in the community for those experiencing homelessness.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Responsible Entity	Services Provided
Boys & Girls Club Janesville	Youth Services
Community Action Inc. of Rock & Walworth Counties	Rapid re-housing programs, Transitional housing, Financial literacy and rental assistance programs, Employment support
Crisis Intervention	Youth Homelessness
ECHO	HMIS Coordination, PATH, Rapid re-housing, Transitional housing, Emergency Rent Assistance, Case management, Housing navigation, Homeless outreach, Food, and other assistance
Family Promise of Greater Beloit	Family-oriented shelter, Case Management, Permanent Housing Assistance, Employment and Childcare Support
Family Services of Southern Wisconsin and Northern Illinois	Domestic violence shelters and services, Case management for trauma survivors, Transitional housing for victims of domestic violence
Forward Services Corporation	Outreach services for homeless individuals, Case management, Assistance with healthcare, housing, and employment
HealthNet of Rock County	Free or low-cost medical, dental, and mental health services, Substance abuse treatment, Case management for chronic health conditions
House of Mercy	Emergency Housing, Homelessness Prevention, Permanent Supportive Housing
Legal Action of Wisconsin	Legal assistance for eviction prevention, Housing discrimination cases, Public benefits access
Project 1649	Youth Homelessness
Red Roadhouse	Transitional Housing
Rock County Housing Authority	Permanent Housing
Rock County Human Services Department	Comprehensive mental health services, Crisis Intervention Counseling and psychiatric care, Services for individuals with disabilities
Rock Valley Community Programs (RVCP)	Permanent supportive housing, Case management for veterans, Mental health and substance abuse support, Assistance with VA benefits

Salvation Army	Emergency shelter, Case management, Food assistance, Clothing and hygiene products
School District of Janesville	Youth Homelessness Support
Veterans Assistance Foundation (VAF)	Case management and outreach for homeless veterans, Assistance with VA benefits, Housing support and access to healthcare
Youth2Youth 4 Change (Beloit)	Drop-in center for homeless youth, Assistance with accessing shelter, education, and employment, Peer support and life skills training
YWCA Rock County	Childcare, Domestic Violence Assistance, Emergency Housing for DV, Transitional Housing Assistance, Immigrant Outreach, Racial Justice

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

Special needs facilities and services are designed to address the unique requirements of individuals with disabilities, chronic health conditions, or other specific needs that affect their daily lives. These facilities and services aim to provide appropriate support and ensure that individuals can live as independently and comfortably as possible. Service providers collaborate with the City of Janesville, Beloit, and Rock County to provide services for residents. United Way 211 Blackhawk Region specialists connects residents with a wide range of resources and services. Contact United Way to get expert, caring help with food, health care, housing and utilities payment assistance, employment services, veteran services, childcare, crisis and emergency counseling, disaster assistance, and more. 211 operators offer help in more than 180 languages.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The elderly and frail elderly have physical, medical, maintenance, social, emotional, and financial needs. The elderly and frail elderly are often unable to maintain existing homes or to afford rent. Persons with mental and developmental disabilities often need alternative living arrangements that may include supervision, in-home support services, respite services, transportation services, day program services, educational services, and supported employment services. Housing cost burden related issues are often compounded by the requirement of additional services it takes for elderly and frail elderly to age in place. These services may include costly medical and other daily living assistance services. Below is a list of organizations that provide resources and services to the special population:

- **Rock County Human Services Department** offers a range of services for individuals with developmental and intellectual disabilities, including case management and support services.
- **The ADRC of Rock County** provides information about resources and support on all aspects of life related to aging or living with a disability.
- **Wisconsin Department of Health Services** offers resources and support for those with special needs, including information on local service providers.
- **Easterseals Wisconsin**, although based outside of Rock County, provides services that may be accessible to those in Janesville, such as therapy, respite care, and support groups.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Currently, there are no local programs that ensure that persons returning from mental and physical health institutions receive appropriate supportive housing. The institutions themselves work with the individuals returning home to help identify and connect with local organizations to assist in accessing supportive housing and services. In Janesville, Beloit, & Rock County, WI programs aimed at ensuring that individuals returning from mental and physical health institutions receive appropriate supportive housing are critical for facilitating successful transitions back into the community. These programs focus on providing a stable living environment and connecting individuals with the necessary support services to promote their well-being and integration.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

To address the housing and supportive service needs of persons who are not homeless but have other special needs, the City of Janesville will provide emergency rental assistance for families facing homelessness, individuals in need of health, dental, and mental health services, and survivors of domestic violence over the next Consolidated Plan period. Specifically, the City will partner with the following agencies:

- HealthNet will use funding to assist 72 unique individuals with medical, dental, or mental health care.
- The YWCA will use funding to assist 56 victims of domestic violence.
- ECHO will use funding to assist 40 families with emergency rent assistance.

Additionally, the Beloit Housing Authority will continue to provide housing through by offering public housing units and housing choice vouchers for seniors over 62 and persons with disabilities.

The Janesville Neighborhood Housing will also continue to provide housing through by offering housing choice vouchers for seniors over 62 and persons with disabilities.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The Rock County Consortia will primarily address the housing and supportive service needs of persons who are not homeless but have other special needs by tackling affordable housing. Members of the consortium will rehabilitate existing housing and build new affordable housing suitable for those with special needs including seniors over 62 and persons with disabilities.

Consortium Members will rehabilitate 32 housing units and construct 16 new homeowner units and 40 affordable rental units.

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

During this Consolidated Planning process, The Rock County Consortium is also undertaking an Analysis of Impediments to Fair Housing Choice (AI). This document will identify barriers that currently exist in the City of Janesville, Beloit, & Rock County, WI for fair housing purposes. Addressing these negative effects requires a balanced approach that carefully considers the interplay between regulations, market dynamics, and the needs of different community members. Effective public policy should aim to create a sustainable and inclusive housing market while minimizing unintended adverse outcomes. Public policies can have significant impacts—both positive and negative—on affordable housing and residential investment. When policies are not well-designed or implemented, they can inadvertently create barriers or disincentives that affect the availability and quality of affordable housing and influence residential investment patterns.

Public policies can have several negative effects on affordable housing and residential investment in Janesville, Beloit, and Rock County. The 2024 Analysis of Impediments identified the following barriers to housing development and accessibility:

#### **Impediment #1 - Insufficient Tenant Protections in the Rental Market**

Affordable, stable, and accessible housing, along with a wide range of housing options, are essential for creating just and equitable communities. However, the power imbalance between renters and landlords increases the risk of housing instability, harassment, and homelessness for tenants, further exacerbating racial inequity. Tenant protections, passed in the form of laws and policies, are critical to preventing evictions and keeping renters stably housed.

#### **Impediment #2 - Housing Affordability/Cost Burden**

High rents in relationship to the earnings of average workers put housing affordability out of reach for many. Housing is the largest monthly cost for most households. Owners and renters with a severe cost burden are at risk of homelessness. Cost-burdened households that experience a financial setback often must choose between rent and food or rent and health care for their families or face eviction or foreclosure.

#### **Impediment #3 - Racial and Ethnic Disparities in Housing**

Racial and ethnic disparities in housing refer to the unequal treatment and outcomes that individuals from different racial and ethnic backgrounds experience in housing markets. These disparities manifest in various ways, including differences in homeownership rates, access to affordable housing, increased housing cost burden, neighborhood quality, and

exposure to discriminatory practices. These inequalities are deeply rooted in historical practices and continue to perpetuate economic and social disadvantages for minority communities.

#### Impediment #4 - Inadequate Fair Housing Education

The lack of sufficient information and awareness about fair housing rights and responsibilities among both housing providers and residents can lead to widespread ignorance of fair housing laws, resulting in discriminatory practices, unintentional violations, and a lack of enforcement. As the Consortium continues to expand with an increasingly diverse population, fair housing education must be continuous and presented in a context that is relative to the current community concerns.

#### Impediment #5 - Lack of Quality Housing

In high-cost cities, towns, and counties, lower-income individuals and families often need to make tradeoffs to find or keep housing they can afford. In some cases, these tradeoffs mean living in low-quality housing that may pose health and safety risks. When left unaddressed, quality and safety issues can pose serious threats to residents' well-being, especially young children and older adults.

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

In determining priorities for the allocation of federal funds, the Consortium has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies. Non-housing community development assets are essential elements that contribute to the overall quality of life in a community, beyond just the housing sector. These assets support economic growth, social well-being, and environmental sustainability.

### Economic Development Market Analysis

The Economic development market analysis is a comprehensive evaluation that identifies opportunities, challenges, and trends that can influence growth and development. For the Consortium, this analysis will focus on various aspects of the local economy to guide strategic planning and investment decisions. By focusing on labor market trends, industry performance, competitive analysis, infrastructure needs, and community engagement, the analysis helps guide strategic planning and investment decisions to foster sustainable economic growth and enhance the quality of life in the region.

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	270	98	1	0	-1
Arts, Entertainment, Accommodations	3,156	3,671	11	12	1
Construction	1,637	1,294	6	4	-1
Education and Health Care Services	4,406	5,638	16	19	3
Finance, Insurance, and Real Estate	1,085	796	4	3	-1
Information	646	1,033	2	3	1
Manufacturing	5,729	4,160	20	14	-6
Other Services	805	744	3	2	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	1,523	970	5	3	-2
Public Administration	0	0	0	0	0
Retail Trade	3,578	4,668	13	16	3
Transportation and Warehousing	1,225	1,578	4	5	1
Wholesale Trade	2,548	3,493	9	12	3
<b>Total</b>	<b>26,608</b>	<b>28,143</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Table 38 - Business Activity**

**Data** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**

## Labor Force

Total Population in the Civilian Labor Force	33,035
Civilian Employed Population 16 years and over	31,525
Unemployment Rate	4.60
Unemployment Rate for Ages 16-24	15.54
Unemployment Rate for Ages 25-65	3.20

**Table 39 - Labor Force**

Data 2016-2020 ACS  
Source:

Occupations by Sector	Number of People
Management, business and financial	5,950
Farming, fisheries and forestry occupations	945
Service	3,095
Sales and office	7,095
Construction, extraction, maintenance and repair	2,570
Production, transportation and material moving	3,165

**Table 40 – Occupations by Sector**

Data 2016-2020 ACS  
Source:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,132	75%
30-59 Minutes	5,970	20%
60 or More Minutes	1,545	5%
<b>Total</b>	<b>29,647</b>	<b>100%</b>

**Table 41 - Travel Time**

Data 2016-2020 ACS  
Source:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,300	165	730
High school graduate (includes equivalency)	6,565	500	2,600
Some college or Associate's degree	10,240	310	2,010

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	7,690	95	1,365

**Table 42 - Educational Attainment by Employment Status**

Data 2016-2020 ACS  
Source:

### Educational Attainment by Age

	Age				
	18-24 yrs.	25-34 yrs.	35-44 yrs.	45-65 yrs.	65+ yrs.
Less than 9th grade	64	167	152	305	320
9th to 12th grade, no diploma	450	594	452	1,037	677
High school graduate, GED, or alternative	2,289	2,739	2,424	5,831	4,543
Some college, no degree	1,813	2,355	2,095	3,868	1,905
Associate's degree	374	1,150	1,054	1,725	491
Bachelor's degree	373	1,686	1,339	2,414	1,008
Graduate or professional degree	0	462	691	1,395	582

**Table 43 - Educational Attainment by Age**

Data 2016-2020 ACS  
Source:

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$23,018.00
High school graduate (includes equivalency)	\$26,581.00
Some college or Associate's degree	\$31,447.00
Bachelor's degree	\$47,560.00
Graduate or professional degree	\$61,531.00

**Table 44 – Median Earnings in the Past 12 Months**

Data 2016-2020 ACS  
Source:

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest sector of the workforce in Janesville, WI is education and healthcare services, making up 20.03% of the total workforce. The second largest percentage of the workforce is retail trade at 16.59%, followed by Manufacturing at 14.78%, and Arts, Entertainment,

Accommodations at 13.04%. A detailed account of the workforce is included in the tables above.

**Describe the workforce and infrastructure needs of the business community:**

The local economy will depend on a strong workforce skilled in the education, health care, and professional and management sector; the transportation and warehousing sector; and the wholesale trade, retail trade and utilities sector. Affordable land, abundant labor supply, and low cost of living contributes to the city's attractiveness to expanding industries. Many businesses in Janesville, particularly those in manufacturing, healthcare, and technology, require workers with specific technical skills.

There is a growing need for vocational training programs and partnerships with technical colleges like Blackhawk Technical College to ensure that residents are prepared for in-demand jobs. Employers are seeking more programs that emphasize apprenticeships, on-the-job training, and certification programs tailored to local industries.

Workforce retraining is critical for displaced workers from sectors that are downsizing or automating. Many businesses in the region are looking for ways to upskill workers to fill positions in more advanced sectors, such as manufacturing, logistics, and healthcare.

Beyond technical skills, businesses seek employees with strong soft skills such as communication, problem-solving, and teamwork. Developing programs that enhance these skills can improve workforce readiness. The University of Wisconsin-Whitewater at Rock County is a vital asset in addressing both workforce and infrastructure needs in Janesville, Beloit, and Rock County. It plays a key role in developing skilled labor, retaining local talent, and supporting veterans and special needs populations. Through its educational programs, community engagement, and partnerships with local businesses, the university helps to ensure that the region's workforce is prepared for the challenges of a changing economy while also contributing to innovation and economic development.

There is a need for strategies to attract talent to the region, including marketing Janesville and the Consortia area as an attractive place to live and work. This includes highlighting local amenities, quality of life, and employment opportunities. Collaborating with educational institutions to develop and fund workforce development programs that address current skill gaps and prepare students for local job markets. Investing in modern technology infrastructure, including data centers and tech hubs, to support businesses that depend on advanced technology and data management. By focusing on these areas, Janesville can strengthen its business community, attract new investments, and foster sustainable economic growth.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Attracting new businesses to Janesville and redevelopment projects can expand the local economy and create new market opportunities. Investments in infrastructure, business parks, and development projects can lead to job creation in construction, operations, and various industries. Enhanced transportation and broadband access also support job growth by connecting businesses with a broader labor market.

Training programs tailored to the skills required by these sectors is required to support the development of new business parks and expansion of existing industries. As businesses grow and diversify, the demand for employees with strong soft skills such as communication, problem-solving, and leadership will increase. Workforce development programs should address these needs alongside technical training. Creating programs to retain employees, such as career development opportunities, competitive compensation packages, and a positive work environment, will be crucial for maintaining a stable and skilled workforce.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Janesville has a strong manufacturing base, and there is a high demand for workers with technical skills in areas such as machining, welding, and automotive repair. The local workforce with vocational training and trade certifications is well-suited for these roles. A significant portion of the workforce holds a high school diploma or GED, which qualifies them for entry-level positions in various sectors such as retail, manufacturing, and services. Some workers have associate degrees, bachelor's degrees, or advanced degrees, which enables them to pursue roles in professional, technical, and managerial positions. The presence of local colleges or universities can contribute to the availability of a more educated workforce. Many workers possess vocational or technical training in areas such as machining, automotive repair, or welding, which aligns with manufacturing and skilled trade job opportunities in Janesville.

As manufacturing technology advances there is a need for more workers with advanced technology skills, such as software development and cybersecurity expertise which

requires targeted education and training initiatives. There is also a need for healthcare professionals such as nurses, medical technicians, and support staff. Jobs in social services, including counselors and social workers, require relevant degrees and certifications. With the expansion of technology and business services, there is growing demand for workers with skills in IT, data analysis, and digital marketing. Workers with relevant certifications and degrees can take advantage of these opportunities.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The City of Janesville collaborates with local businesses and educational institutions to ensure training programs are aligned with industry needs. Engaging local businesses in the development of educational curricula and training programs can ensure that the skills taught are directly applicable to current job opportunities. Blackhawk Technical College (BTC) and the University of Wisconsin-Whitewater Rock County campus (UWW-RC) are key higher education institutions serving Janesville and Rock County. BTC offers a range of programs, including associate degrees, certificates, diplomas, and apprenticeships, designed to equip the local workforce with the skills needed for high-demand careers. UWW-RC, as part of the University of Wisconsin System, provides coursework for individuals pursuing bachelor's degrees and advanced education.

Southwest Wisconsin Workforce Development Board (SWWDB) is focused on workforce training initiatives. SWWDB is comprised of private businesses, local government sectors, educational institutions, non-profit groups, labor organizations, and foundations that provide clear career pathways and support for advancement within industries can help workers leverage their existing skills and education to move into higher-level positions. career counseling and job placement services assist workers in identifying opportunities that match their skills and education to navigate career transitions. SWWDB also operates the Rock County Job center as well as a virtual job center to meet the needs of job seekers, youth, and employers in the region.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Rock County and the Cities of Janesville and Beloit are part of the Madison Region CEDS, Madison Region Economic Partnership (MadREP).

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Janesville not its consortia members plan to undertake any economic development initiatives that will be coordinated with this Consolidated Plan, specifically.

**Discussion**

The City of Janesville Neighborhood and Community Services works in cooperation with the City's Economic Development Office to support a multi-family rental development project. Recently, NSC has supported the EDO with the application for GreenPrint Janesville.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

In Janesville, Beloit, and Rock County, there are areas where households with multiple housing problems are concentrated. A concentration refers to geographic areas or neighborhoods where a higher-than-average proportion of households experience multiple housing challenges. These challenges typically include:

- Overcrowding (more than 1.5 persons per room)
- Severe cost burden (paying more than 50% of household income on housing)
- Lack of adequate kitchen or plumbing facilities

#### **Beloit**

According to American Community Survey<sup>11</sup> and CHAS<sup>12</sup> data, Beloit tends to have a higher concentration of low-income households and families facing multiple housing problems, particularly in areas near the downtown and the western part of the city. These areas have:

- High poverty rates, where households struggle with severe cost burdens.
- Older housing stock, leading to issues such as inadequate plumbing or kitchen facilities and poor housing conditions.
- Overcrowding, as families may double up to afford rent.

#### **Janesville:**

In Janesville, areas with multiple housing problems are more likely to be found where older housing stock and rental properties are more common. These areas experience:

- Cost burdens due to increasing rent and insufficient affordable housing options.
- A combination of overcrowding and inadequate housing conditions, especially for lower-income families.

#### **Rock County:**

Outside of Janesville and Beloit, Rock County has more rural areas where housing problems are also prevalent, although they are more spread out geographically. These include:

- Rural towns and unincorporated areas, where households with lower income levels may face challenges with housing maintenance and lack access to affordable rentals or newer housing stock.
- Inadequate infrastructure in some rural communities may lead to issues with plumbing, kitchen facilities, or overcrowding.

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<sup>11</sup> US American Community Survey 2018-2022,

<sup>12</sup> 2016-2020 CHAS

**Definition of "Concentration":** Concentration refers to the spatial clustering or accumulation of a particular phenomenon—in this case, households facing multiple housing problems—within a specific geographic area. It implies that these issues are not evenly distributed but are found in higher density or frequency within certain neighborhoods or regions.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

According to Census' American Community Survey 2018-2022, Census tracts 16.001, 16.002, 16.004, and 18.003 in the Beloit area have a concentration of Hispanic residents. There were no areas of ethnic or minority concentration in Janesville or Rock County based on the definition of concentration. In Janesville, Wisconsin, like many other cities, certain neighborhoods or areas may have higher concentrations of racial or ethnic minorities and low-income families. Although Janesville is a relatively small city, it has its patterns of demographic and economic distribution. The central city area of Janesville, including neighborhoods around the Rock River, may have a higher concentration of families with lower income levels. This area has historically faced economic challenges and has been subject to various redevelopment efforts. This area includes older residential neighborhoods and may experience economic disparities.

**Definition of "Concentration":** Concentration refers to the spatial clustering or accumulation of a particular phenomenon—in this case, households facing multiple housing problems—within a specific geographic area. It implies that these issues are not evenly distributed but are found in higher density or frequency within certain neighborhoods or regions.

**What are the characteristics of the market in these areas/neighborhoods?**

In neighborhoods where households with multiple housing problems are concentrated, the housing market often exhibits several key characteristics. Properties in these areas generally have lower market values compared to more affluent neighborhoods. This is often a result of older housing stock, perceived or actual disrepair, and lower demand. Many homes in these areas may be older and in need of maintenance or renovation. Rental properties in these neighborhoods often have higher rent-to-income ratios, meaning that residents spend a significant portion of their income on rent. This situation is compounded by limited affordable housing options. Areas with multiple housing problems often have lower homeownership rates and higher rental rates. There may be a limited supply of quality, affordable housing. This shortage can exacerbate issues like overcrowding and contribute to the prevalence of substandard housing conditions. The market in these areas

often reflects broader economic disparities, including lower average incomes, higher unemployment rates, and less access to economic opportunities.

**Are there any community assets in these areas/neighborhoods?**

Community assets play a crucial role in supporting residents and addressing local challenges. The City of Janesville has historic architecture and charm as well as several historic districts. Downtown residents are within walking distance to shopping, dining, entertainment, public library and transit bus transfer center. Public libraries offer free access to books, the internet, educational programs, and community events that support learning and literacy. Residents who have access to recreational facilities and green spaces can improve quality of life by providing opportunities for physical activity, relaxation, and community gatherings. Residents can access emergency services like temporary housing, food, and transportation through programs like Everyone Cooperating to Help Others (ECHO), and other programming through agencies such as the Boys & Girls Club and YMCA. Community neighborhood groups and leadership teams focusing on maintaining their communities and improving quality of life by working on issues related to housing, poverty, and social justice, advocating for policy changes and providing resources to residents.

**Are there other strategic opportunities in any of these areas?**

No, the City of Janesville has not identified any strategic opportunities in any of these areas.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Broadband connectivity impacts various aspects of daily life, including education, employment, healthcare, and social participation. The need for broadband wiring and connections is vital for all households but is especially pressing for households and neighborhoods with lower income levels. Ensuring that these households have access to affordable, reliable, and high-speed internet requires addressing affordability, accessibility, and quality issues while also providing necessary support and infrastructure improvements. These households might receive lower quality service compared to more affluent areas. Reliable broadband is crucial for students to participate in online classes, access educational materials, and complete assignments. As remote work becomes more common, a reliable internet connection is necessary for employees to perform their duties effectively. Broadband connections enable access to telehealth services, which have become increasingly important for managing health conditions, attending virtual consultations, and accessing medical information.

The State of Wisconsin established a broadband access initiative known as Broadband Forward! This program, administered through grant funding, supports the expansion of broadband infrastructure. The Public Service Commission's (PSC) Wisconsin Broadband Office promotes broadband development by certifying communities as Broadband Forward! A Broadband Forward! Community Certification signifies that a local government has implemented measures to minimize barriers to broadband infrastructure investment.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Competition for broadband service already exists in Janesville, WI, as there are at least 6 internet service providers that provide services that allow for download speeds of up to 1000 MBS, according to [www.highspeedinternet.com](http://www.highspeedinternet.com). Rock County has also established a committee to actively work towards further expanding broadband county-wide including incorporating both hardline and wireless towers.

Increased competition among broadband Internet Service Providers (ISPs) is essential for enhancing the quality, affordability, and accessibility of internet services. Competition encourages ISPs to invest in and maintain high-quality infrastructure to attract and retain

customers which leads to improvements in network reliability and faster internet speeds. With more than one provider, consumers have more options for customer service. Multiple ISPs provide a variety of pricing plans and packages, catering to different needs and budgets, which can be particularly beneficial for low- and moderate-income households. More ISPs can lead to expanded coverage, especially in underserved or rural areas. Increased competition can stimulate local economic growth by creating job opportunities and supporting local businesses.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Climate change is intensifying natural hazard risks in Janesville, WI that can lead to a range of environmental and societal impacts. More intense and frequent storms can result in heavier rainfall that overwhelms drainage systems and increases the risk of flooding. Rising temperatures and altered precipitation patterns can lead to higher river levels, increasing the risk of riverine flooding, especially in low-lying areas near water bodies. Extreme heat events pose health risks, particularly for vulnerable populations like older adults and those with pre-existing health conditions. While warmer temperatures can lead to less snowfall, when snow does occur, it may be more intense and cause greater disruption due to the changing patterns and unpredictability. The City of Janesville follows its Emergency Operations Plan and has robust training in Emergency Management. The plan outlines potential mitigation projects for municipalities to implement in the event of natural hazard risks. The plan offers strategies to minimize damage to both public and private infrastructure within the county.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Households with low- and moderate-income levels are more likely to reside in neighborhoods or rural areas with higher exposure to environmental hazards and are often disproportionately affected by broader economic instability:

- In Beloit and parts of Janesville, some low-income neighborhoods are located near industrial zones or highways, exposing residents to higher levels of air and noise pollution.
- Rural areas in Rock County may face infrastructure deficiencies such as lack of adequate water supply, septic issues, or inadequate heating systems.

Vulnerability:

- Environmental Hazards: Proximity to pollution and industrial areas increases the risk of chronic health conditions, such as asthma, particularly for children and older residents.
- Energy Costs: Older housing with poor insulation increases utility costs, making it difficult for households to afford adequate heating or cooling, exacerbating their financial strain.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The strategic plan is a five-year strategy of the Consolidated Plan that sets general priorities for allocating investment within the jurisdiction and details priority needs. It describes the basis for assigning the priority given to each category of need. It also identifies any obstacles to meeting underserved populations. The strategic plan outlines accomplishments that the City of Janesville and the Rock County Consortia expect to achieve over the next five years, FY 2025-2029.

### Priority Needs

The City of Janesville and the Rock County Consortia have identified two critical focus areas for the next five years:

- **Affordable Housing:** Increasing access to affordable housing for households with low- and moderate-income remains a top priority. This includes efforts to expand the availability of affordable units, promote homeownership, and support housing rehabilitation.
- **Support for Homeless and Special Needs Populations:** A significant part of the strategy involves addressing the needs of populations with special requirements, such as individuals experiencing homelessness, persons experiencing domestic violence, youth, and others with unique housing or supportive service needs. The jurisdiction plans to allocate resources toward programs that provide emergency housing, youth services, assistance for survivors of domestic violence, and services for medical, dental, and mental health.

### Influence of Market Conditions:

Market conditions in Janesville and Rock County play a significant role in shaping the strategic priorities. Specifically, the cost burden (where households spend more than 30 percent of their income on housing) is the dominant housing challenge for low- and moderate-income residents.

### Anticipated Resources

The strategic plan provides a framework for distributing resources across identified needs, ensuring that CDBG and HOME programs are aligned with the jurisdiction's priorities.

## **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

CDBG funds are used in LMI areas for Code Enforcement and citywide for all other activities.

HOME funds are allocated based on formula share for each of the Consortium members. The City of Janesville as the lead entity for the Consortium is allocated 30 percent of the HOME grant allocation, the City of Beloit is allocated 28 percent, Rock County receives 16 percent, and 16 percent is set aside for Community Housing Development Organization (CHDO) activities that may be in any of the three jurisdictions. The remaining 10 percent of the funds are allocated to administrative activities and are split between Janesville (51%), Rock County (18%), and Beloit (31%).

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

1	<b>Priority Need Name</b>	<b>Access to Affordable Housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income Households Low-Income Households Moderate-Income Households Large Families Families with Children Elderly Public Housing Residents Frail Elderly
	<b>Geographic Areas Affected</b>	Citywide & Consortium-wide
	<b>Associated Goals</b>	Home Repair for Homeowners Housing Rehab for Rentals Homeownership Affordable Housing Development Code Enforcement
	<b>Description</b>	Support the provision of affordable housing through acquisition, development, rehabilitation and financial assistance to homebuyers, homeowners, and renters.
	<b>Basis for Relative Priority</b>	Priority based on feedback through community meetings and agency interviews as well review of demographic information resulted in this activity having the highest priority need. The city recognizes that as housing ages and the cost of housing increases, maintaining existing housing allows affordability to remain paramount. Additionally, income disparities, shortage of rental units for households earning less than \$20,000, substandard housing, and absentee landlords are a major factor in selecting this priority basis.
2	<b>Priority Need Name</b>	<b>Access to Public Services</b>
	<b>Priority Level</b>	<b>High</b>

	<b>Population</b>	Chronic Homelessness Veterans Households with Extremely Low-Income Victims of Domestic Violence Families with Children Persons with Developmental Disabilities Persons with Mental Disabilities Victims of Domestic Violence Individuals Households with low-income levels Persons with Alcohol or Other Addictions Elderly Chronic Substance Abuse Non-housing Community Development Persons with Physical Disabilities Mentally Ill Unaccompanied Youth Large Families Families with Children Households with moderate income levels
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Support the provision of human and public services to provide services for homeless and households with low- and moderate-income levels.
	<b>Basis for Relative Priority</b>	Priority based on feedback through community meetings and agency interviews as well review of demographic information for the City resulted in this activity having a high priority need.
5	<b>Priority Need Name</b>	<b>Affirmatively Furthering Fair Housing</b>
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low-Income Households Low-Income Households Moderate-Income Households Large Families Families with Children
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Affirmatively Furthering Fair Housing Activities
	<b>Description</b>	Support the provision fair housing activities to affirmatively further fair housing.
	<b>Basis for Relative Priority</b>	Priority based on feedback through community meetings and agency interviews as well review of demographic information, this information resulted in this activity having a high priority need.
6	<b>Priority Need Name</b>	<b>Planning and Administration</b>
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income Households Low-Income Households Moderate-Income Households
	<b>Geographic Areas Affected</b>	Citywide & Consortium-wide
	<b>Associated Goals</b>	Program Administration
	<b>Description</b>	Program Administration, Fair Housing, Oversight & Compliance
	<b>Basis for Relative Priority</b>	Provides administration oversight of Consolidated Plan grant funded projects and ensures timely implementation in a manner that promotes compliance with established rules, policies, and guidelines.

**Table 45 – Priority Needs Summary**

**SP-30 Influence of Market Conditions - 91.415, 91.215(b)**  
**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of housing is increasing at a faster rate than income, which contributes to unaffordable rent for people with low-income. Also, the demand for rental housing across all income levels limits the availability of housing at levels that is affordable for low-income families. Couple these issues with property owners seeking to recoup losses because of the COVID-19 pandemic by foregoing renters with subsidies for renters who can pay higher amounts and short-term rentals, which influences increased revenues. TBRA is an important tool for families to maintain affordable housing. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless. It should be noted that the Rock County Consortium does not use HOME funds for TBRA activities.
TBRA for Non-Homeless Special Needs	Lack of units with supportive services influences this program. Based upon consultations with homeless housing and social service agencies, a need for supportive housing has been identified as a priority. The special needs households include those with disabilities as well as dysfunctional households facing a variety of issues. Market characteristics impacting this priority relate to the shortage of privately-owned housing units which are available to provide supportive housing programs. This problem is intensified by the lack of public funds. It should be noted that the Rock County Consortium does not use HOME funds for TBRA activities.
New Unit Production	Increasing demand for affordable housing will influence the use of funds for this housing type. Additionally, the market characteristics influencing this priority include the age and condition of the existing housing stock without the rent levels to support rehabilitation. New construction faces the same market conditions. The HOME program can provide some resources to address this issue.

Rehabilitation	The aging housing stock in the Consortium make the rehabilitation of existing housing stock a priority. The City of Janesville reports a high need for homeowner occupied rehabilitation. There is also high demand in the rental market, which further drives up the cost burden for housing. Rents will not financially support the cost of major rehabilitation projects similar to the new unit production priority discussed above, the achievable rents and income levels in the City often result in rehabilitation in the private marketplace to be financially infeasible.
Acquisition, including preservation	There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are for the most part multi-unit in nature or previously nonresidential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually requires implementation by an experienced housing development entity and financial assistance. Similar to the new unit production, the HOME program can provide limited resources for this type of development.

**Table 46 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c) (1,2)**

**Introduction**

The City of Janesville serves as the lead entity for the Rock County Consortium and is expecting to receive HOME entitlement funding in the amount of \$544,984, assuming level funding based on 2024. Additionally, the City of Janesville also receives an allocation of CDBG funding for 2025, assuming level funding from 2024. The anticipated resources in the tables below include estimated annual allocation funds, estimated program income, and prior-year resources to fund estimated projects for 2025. The City has made \$384,500 in program income resources and \$246,000 in prior CDBG funds available. The Consortium has also made \$305,000 in program income and \$3,291,393 in prior year resources in HOME funds available.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public - Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$420,845	\$126,500	\$504,000	\$1,051,345	\$2,189,380	The City plans to use CDBG for Code Enforcement and Affordable Housing Development Activities, and Public Service Activities.
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$515,500	\$305,000	\$3,291,393	\$4,111,893	\$3,750,028	The Consortia plans to use HOME funds for Acquisition, Homebuyer Assistance, Multifamily-Rental, New Construction for Rental and Ownership

**Table 47 - Anticipated Resources**

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

The City and Consortium will use a combination of public and private funding to carry out activities identified in this plan. During this Consolidated Plan period, the City and Consortium may research opportunities to apply for additional funding streams which are consistent with the goals of the Consolidated Plan. Janesville and the Consortium will continue to leverage additional financial resources including state and local funds as well as investigate other sources of funding that are consistent with the goals of the 2025-2029 Consolidated Plan. The City will collaborate by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen capacity building.

Matching requirements for the HOME program will be satisfied through a combination of local government contributions, private sector investment, and in some cases, volunteer labor or services. These contributions will be documented and tracked to ensure compliance with federal guidelines. Additionally, partnerships with philanthropic organizations and local businesses will be pursued to provide supplementary funding, in-kind services, and community support, ensuring that federal dollars are used efficiently and effectively to achieve broader community goals.

**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 has identified property at 101 Rockport that can be used as the site of a multi-family rental development project.

**Discussion**

Janesville has planned and budgeted its resources to leave minimal amount of funds uncommitted. This is in part to meet HUD's requirement that grantees meet expenditure requirements of not having greater than 1.5 times their annual allocation unexpended, including grant funding and revolving loan funds, but also continue to meet a high demand for the home improvement program and affordable housing, which has struggled recently due to low qualified-contractor availability, material shortages, and increased material costs. Additionally, the actual FY 2025 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 FY2024, and upon notification of actual awards will be adjusted based upon the contingency plan outlined below:

In the event that more CDBG funding is available,

1. The City will maximize funding available for administration, and
2. The City will automatically adjust the public service allocations upward on a proportionate basis based upon the total amount ultimately available under the 2025 public services cap (rounded down to the nearest \$100), and
3. The City will allocate any remaining amount as part of the 2026 Annual Action Plan.

In the event that less CDBG funding is available,

1. The City will adjust administrative expenses to the administrative cap, and
2. The City will automatically adjust the public service allocations downward on a proportionate basis based upon the total amount ultimately available under the 2025 public services cap (rounded down to the nearest \$100).  
In the event this results in insufficient grant funding available for other activities, funding for rental rehabilitation would be reduced, 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.

In the event that more HOME funding is available,

1. The Consortium will maximize funding available for administration, and
2. The Consortium will increase CHDO funds to the required minimum, and
3. The Consortium will automatically adjust member share based on a proportional basis.
4. The Consortium will allocate any remaining amount as part of the 2026 Annual Action Plan

In the event that less HOME funding is available,

1. The City will adjust administrative expenses to the administrative cap, and
2. The City will adjust CHDO allocations to the CHDO minimum, and
3. The City of Beloit will decrease its portion allocated to acquisition-rehabilitation projects, and

4. The County of Rock will increase the use of unallocated funds, and if funding is fully allocated, decrease the amount allocated to rental rehabilitation,
5. and The City of Janesville of increase the use of unallocated funds, and if funding is fully allocated, decrease the amount allocated to affordable housing development.

**SP-40 Institutional Delivery Structure - 91.415, 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Janesville	Government	Lead Agency	Region
City of Beloit	Government	Housing Coordination	City of Beloit
City of Janesville Community Development Authority	Government	Housing Coordination	Region
Rock County	Government	Housing Coordination	Rock County excluding the Cities of Janesville and Beloit
ECHO	Non-Profit Organization	HMIS Coordination	Region
Homeless Intervention Task Force (HITF)	Non-Profit Organization	Homeless Services Coordination	Region

**Table 48 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

In evaluating the institutional delivery system for housing services in Janesville, Beloit, and Rock County, several strengths and gaps emerge that impact the effectiveness of housing programs and the ability to meet the needs of vulnerable populations.

Strengths of the Institutional Delivery System:

1. Strong Nonprofit and Service Provider Networks:
  - o The Homeless Intervention Taskforce, Beloit Taskforce on Homelessness and other agencies, such as ECHO, the Salvation Army and Community Action Inc., play a crucial role in delivering housing-related services. These organizations collaborate effectively to provide shelter, rental assistance, and emergency housing support.
  - o Other community-based nonprofits work together to provide rental assistance, financial literacy programs, and supportive services.

- The Rock County PATH program is a homeless intervention and outreach program serving individuals living with a pervasive mental health diagnosis who are homeless or at risk of becoming homeless. Our goal is to assist individuals in securing housing and a stable source of income in an effort to prevent future homelessness.
2. Municipal and County-Level Support:
    - Rock County, Janesville, and Beloit have dedicated offices that oversee housing and community development programs, such as administering Community Development Block Grants (CDBG) and HOME funding. These funds are essential for housing improvements, affordable housing development, and rental assistance programs.
    - HUD partnerships through federal funding channels provide additional resources for housing initiatives, particularly for families with lower income levels, older adults and persons with disabilities.
  3. Coordination on Fair Housing and Eviction Prevention:
    - Legal service providers such as Legal Action of Wisconsin work with local agencies to support families facing eviction, offering free or low-cost legal assistance.
    - Collaboration among nonprofits helps ensure that information on tenant rights, eviction prevention, and available services is accessible to residents.
  4. Focus on Homelessness Services:
    - Both Janesville and Beloit have organizations that specifically address homelessness, providing essential services like emergency shelters, transitional housing, and case management. There has been progress in outreach to homeless populations, despite limited shelter space in Rock County.

### **Gaps in the Institutional Delivery System:**

1. Limited Affordable Housing Supply:
  - There is a shortage of affordable housing units, especially for households with lower income levels, older adults, and individuals with disabilities. Despite the efforts of local housing authorities and nonprofits, the demand for affordable units far exceeds supply, creating long waitlists for assistance and compounding housing instability.
2. Landlord Resistance and Limited Participation:
  - Many landlords in Janesville, Beloit, and Rock County are unwilling to participate in programs like Section 8 or rapid re-housing, citing issues such as bureaucratic

delays or perceived risks of tenants. This resistance limits the availability of units for families relying on housing assistance and weakens the overall housing delivery system.

3. Inadequate Transportation Infrastructure:

- Public transportation is limited in Rock County, particularly for residents in rural areas or those living far from city centers. This makes it difficult for individuals with lower incomes to access housing, employment, healthcare, and supportive services, further isolating them and complicating efforts to achieve housing stability.

4. Resource Constraints and NIMBYism (Not In My Backyard):

- Many housing organizations are underfunded, overstretched, and unable to meet the full scope of community needs. In addition, NIMBYism remains a barrier, where community opposition to affordable housing developments and shelters prevents the construction of much-needed housing.
- Vacant and abandoned properties across Beloit and parts of Janesville represent an untapped resource that could be converted into affordable housing, but there are few strategies in place to capitalize on these properties effectively.

Conclusion:

While the institutional delivery system in Janesville, Beloit, and Rock County has strengths in collaboration, resource allocation, and support for homelessness prevention, gaps remain in affordable housing supply, landlord participation, and the provision of supportive services. Addressing these challenges requires increased funding, stronger cross-agency coordination, and more comprehensive housing policies that meet the diverse needs of residents.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services X</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			
Other	X		

**Table 49 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

As a member of the Housing Intervention Task Force, the City of Janesville coordinates with CoC providers to meet the needs of the homeless within the community. Janesville, like many cities in the country, has a growing number of homeless people but limited resources and networks to serve its population. The City’s homeless services include temporary emergency shelter, transitional housing, permanent supportive housing for homeless persons, and homelessness prevention programs.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The service delivery system for the special needs population and persons experiencing homelessness in Janesville, Beloit, and Rock County has notable strengths, but it also faces gaps that limit its overall effectiveness. Below is an overview of the strengths and

gaps of this system, focusing on critical areas such as housing, mental health services, coordination, and transportation.

### **Strengths of the Service Delivery System:**

1. Targeted Programs for Homelessness:
  - Emergency shelters and transitional housing programs in Janesville and Beloit provide essential services to individuals experiencing homelessness. Local organizations like the Salvation Army, Community Action Inc., GIFTS, House of Mercy and Family Promise, among others, offer shelter and case management services, helping families and individuals transition to stable housing.
  - Rental assistance programs are in place to prevent eviction and move people quickly from homelessness into permanent housing.
2. Collaboration Among Nonprofits:
  - Strong collaboration between service providers, through the Homeless Intervention Task Force allows for a coordinated approach to addressing homelessness. These organizations work together to connect individuals to housing, food, healthcare, and employment services.
  - Legal Action of Wisconsin and other legal service providers offer eviction prevention support, ensuring that individuals facing homelessness have access to legal assistance when needed.
3. Supportive Services for Special Needs Populations:
  - Services for individuals with disabilities and older adults include programs aimed at providing affordable housing, home modifications, and supportive living arrangements. Forward Services Corporation and local housing authorities offer targeted assistance to these populations, particularly in ensuring that housing is accessible.
  - The region also benefits from vocational training and employment assistance programs tailored to individuals with disabilities, improving their ability to live independently.

#### 4. Emergency Assistance and Crisis Services:

- Organizations across Rock County offer emergency financial assistance, including utility assistance and food support. These services help prevent homelessness by stabilizing households in crisis.

#### Gaps in the Service Delivery System:

##### 1. Insufficient Affordable and Accessible Housing:

- One of the most critical gaps is the lack of affordable and accessible housing for individuals with special needs and those experiencing homelessness. Waitlists for affordable housing, especially for Section 8 vouchers, are long, and many landlords are reluctant to accept housing vouchers.
- For persons with disabilities, there are not enough accessible housing units in the region, and retrofitting homes for accessibility is often unaffordable.

##### 2. Limited Shelter Capacity:

- Emergency shelters, especially in Rock County, often operate at capacity, with long waitlists and limited availability leaving families without immediate shelter. Beloit and Janesville have a high need for expanded shelter services.
- Additionally, many shelters do not have the capacity to handle specialized needs such as mental health crises, addiction, or trauma from domestic violence, which leaves some of the most vulnerable individuals underserved.

##### 3. Funding and Resource Constraints:

- Many organizations providing services to the special needs population and individuals experiencing homelessness are underfunded, which limits their ability to scale up services. For example, shelters often operate with limited staff, reducing the level of personalized support they can offer.
- The lack of sufficient funding also limits the development of new affordable housing units, and efforts to rehabilitate existing properties are hampered by resource constraints.

### **Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The service delivery system for the special needs population and persons experiencing homelessness in Janesville, Beloit, and Rock County has some strong collaborative efforts,

particularly among nonprofits and housing organizations. However, the system faces significant gaps in terms of affordable housing and shelter capacity. Addressing these gaps will require coordinated efforts, increased funding, and targeted interventions to ensure that vulnerable populations receive the comprehensive support they need to achieve long-term housing stability.

**SP-45 Goals - 91.415, 91.215(a)(4)**  
**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development (HS-1)	2025	2026	Affordable Housing	Countywide	Access to Affordable Housing	CDBG \$290,000  HOME \$3,610,732	CDBG Rental Units Constructed 10 Households  HOME Homeowner Housing Added 18 Households  Rental Units Constructed 26 Households

2	Home Repair for Homeowners (HS-2)	2025	2026	Affordable Housing	Countywide	Access to Affordable Housing	CDBG \$1,426,500  HOME \$1,605,716	CDBG Homeowner Housing Rehabilitated 50 Households Assisted  HOME Homeowner Housing Rehabilitated 40 Household Assisted
3	Homeownership Assistance (HS-3)	2025	2026	Affordable Housing	Countywide	Access to Affordable Housing	HOME \$1,260,600	Direct Financial Assistance to Homebuyers 22 Households Assisted  Homeowner Housing Rehabilitated 1 Household Assisted
4	Financial Assistance for Affordable Rental Housing (HS-4)	2025	2026	Affordable Housing	Citywide	Access to Public Services	CDBG \$200,000	Public Services for housing benefit 200 Households Assisted
5	Affirmatively Furthering Fair Housing Activities (HS-5)	2025	2026	Non-Housing Community Development	Countywide	Affirmatively Furthering Fair Housing	CDBG (Under Admin)  HOME (Under Admin)	Other Persons Assisted

6	Public Services (CDS-1)	2025	2026	Non-Housing Community Development	Citywide	Access to Public Services	CDBG \$210,000	Public Services other than housing benefit 1140 Persons Assisted
7	Code Enforcement (CDS-2)	2025	2026	Affordable Housing	Citywide	Access to Affordable Housing	CDBG \$556,649	Housing Code Enforcement 9,000 Households Assisted
8	Program Administration (AMS-1)	2025	2026	Planning & Administration	Countywide	Planning & Administration	CDBG \$557,576  HOME \$214,000	Other: CDBG  Other: HOME

### Goal Descriptions

Sort Order	Goal Name	Goal Description
1	Affordable Housing Development	Provide financial assistance for developers (nonprofit and for-profit) to construct or rehabilitate housing.
2	Home Repair for Homeowners	Provide financial assistance for LMI homeowners with critical home repairs to stabilize homeowners within their primary unit of residence.
3	Homeownership Assistance	Provide financial assistance for down payment and closing costs for first-time homebuyers.
4	Financial Assistance for Affordable Rental Housing	Provide emergency financial assistance for rent to prevent homelessness/eviction.

5	Affirmatively Furthering Fair Housing	Provide financial assistance for program management activities related to affirmatively furthering fair housing.
5	Public Services	Provide financial assistance to nonprofit organizations and/or government agencies to carry out activities to benefit LMI persons.
5	Code Enforcement	To ensure that all properties within our community comply with local housing, building, and zoning regulations.
8	Program Administration	Provide program management and oversight for the CDBG and HOME Program.

**Table 50 – Goals Summary**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Janesville and the Rock County Consortium will provide 122 affordable housing units for families with extremely low, low, or moderate income.

## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The City of Janesville does not own or manage public housing. Beloit Housing Authority managed public housing units but is not required to increase the number of accessible units by a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

Rock County and the Cities of Janesville and Beloit offers homeownership counseling and education classes which can help residents understand the steps and responsibilities involved in purchasing a home. The jurisdictions also collaborate with local nonprofits, such as NeighborWorks, to provide resources, financial assistance, and mentorship programs that support residents in transitioning from renters to homeowners. Additionally, Beloit Housing Authority's Special Programs Administrator provides a variety of activities to program participants including links to job opportunities and training, nutrition and exercise classes, and social activities such as bingo.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

The Beloit Housing Authority is scored a 91 in the Public Housing Assessment System (PHAS) and is designated as high performer and the Janesville Housing Authority is not designated as troubled.

### **Plan to remove the 'troubled' designation**

Neither the Beloit Housing Authority nor the Janesville Housing Authority are required to remove a troubled designation because these housing authorities are not designated troubled.

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

The City of Janesville, Beloit, and Rock County most recent Analysis of Impediments did not identify any institutional barriers to affordable housing. The cities of Janesville and Beloit are growing in population and the demand for more affordable units is increasing. The cities and County are committed to maintaining and enhancing policies that increase equal opportunity for housing for families and minorities. Barriers to affordable housing are obstacles that prevent individuals and families from accessing or maintaining housing that is affordable, safe, and adequate. These barriers can be complex and multifaceted, impacting various aspects of the housing market and individual circumstances.

This section of the plan explains whether the cost of housing or the incentives to develop, maintain, or improve affordable housing is affected by policies that may affect land and other property, zoning ordinances, building codes, growth limits, and policies that affect the return on residential investment. These issues are presented based on programmatic experience, previous analyses, and were explored as part of the Rock County Consortia Analysis of Impediments to Fair Housing Choice.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Addressing barriers to affordable housing requires a multifaceted strategy that tackles various obstacles and promotes equitable access to housing. As noted in the Analysis of Impediments to Fair Housing Choice, the Rock County Consortia has committed to the following goals to remove or ameliorate barriers to affordable housing to ensure that more individuals and families have access to safe, affordable, and quality housing:

- Increase Housing Supply
- Enhance Housing Affordability
- Improve Housing Quality
- Review and Address Zoning and Land Use Barriers
- Support Economic Stability
- Foster Community Engagement

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

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

A strategic plan to reach out to homeless persons, particularly those who are unsheltered, and assess their individual needs requires a structured approach to engagement, assessment, and support. The City of Janesville is a member of the Homeless Intervention Task Force and any effort to reach out to homeless people to assess their individual needs will be coordinated by HITF. Consideration will be given to local organizations that apply for public service funds under the Community Development Block Grant [CDBG] to further their outreach efforts for homeless and unsheltered persons.

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

The Rock County Consortium is not a recipient of Emergency Solution Grant [ESG] funds; however, they are committed to continuing support of the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities. The Homeless Intervention Task Force (HITF) serves as the lead for the Continuum of Care in Rock and Walworth Counties. In Janesville, Beloit, and Rock County, emergency and transitional housing resources play a critical role in supporting individuals and families facing homelessness or housing instability. The Consortium anticipates continuing to provide support to local organizations like:

- **ECHO, Inc. (ECHO)**: Provides emergency rent assistance and motel vouchers for individuals and families. ECHO offers temporary housing solutions and supportive services to help residents transition to permanent housing.
- **Rock County Homeless Outreach Program**: Assists individuals in crisis situations by providing temporary shelter and emergency support services.
- **Beloit Domestic Violence Survivor Services (Beloit Domestic Violence Shelter)**: Offers emergency shelter and support services for survivors of domestic violence, including those facing homelessness due to abuse.
- **The Gathering Place**: Provides temporary emergency shelter for homeless individuals and families in Beloit.
- **Homeless Interventions Task Force (HITF)**: Coordinates emergency housing efforts across Rock County, working with local agencies to provide temporary shelter and resources.
- **Janesville Housing Authority (JHA)**: Offers rental assistance to help low-income individuals and families move from homelessness to stable, permanent housing.

- **The Salvation Army Janesville**: Provides transitional housing programs aimed at helping individuals and families secure long-term housing stability.
- **Beloit Housing Authority (BHA)**: Provides transitional housing programs and assistance to individuals and families in transition, including rental assistance and supportive services.
- **Next Step Homeless Services**: Offers transitional housing programs for individuals and families, focusing on helping them achieve long-term stability and self-sufficiency.
- **Rock Valley Community Programs (RVCP)**: Offers transitional housing programs and case management services to support individuals and families in their transition to permanent housing.

**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.**

The Rock County Consortium is not a recipient of Emergency Solution Grant [ESG] funds. The City of Janesville, Beloit, and Rock County does support and collaborate with local organizations and programs which provides services social services for chronically homeless individuals and families throughout Rock County that supports nonprofit agencies that provide homelessness prevention services.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The primary need for the Rock County Consortium is to link people with available housing opportunities as quickly as possible and support them in accessing subsidies and increasing their income to help them sustain their housing long-term. The Consortia's local organizations coordinate with hospitals, courts and other institutions to coordinate and plan the discharge of persons experiencing homelessness. Some organizations also offer primary care, behavioral health, career and other services for persons experiencing homelessness.

During the next year, the Consortium will continue to assist in the identification of available prevention programs and development of a gaps analysis that allows us to create a homeless prevention plan in the coming years.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Lead-based paint (LBP) hazards pose significant health risks, particularly to young children, pregnant women, and individuals with compromised immune systems. Addressing these hazards and increasing access to housing without LBP hazards are crucial for improving public health and ensuring safe living environments. Addressing lead-based paint (LBP) hazards and increasing access to housing free from LBP hazards in Janesville, Beloit, and Rock County involves a combination of regulatory actions, community outreach, and support programs. The City of Janesville and Rock County HOME Consortium will make efforts to educate and inform residents about the risks of lead poisoning and the health effects of lead exposure and the importance of lead-safe housing. Regular inspections for lead hazards in rental properties and housing rehabilitation projects funded with CDBG or HOME funds is mandatory.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Increasing awareness about the risks of lead poisoning helps residents understand how lead exposure occurs and why it's critical to live in lead-safe housing. Educated individuals are more likely to take preventive measures and seek help if they suspect lead contamination. Proper training ensures that property owners and contractors are knowledgeable about lead-safe work practices, which helps prevent the spread of lead dust and ensures effective remediation of existing lead hazards. Lead poisoning remains the most significant environmental hazard for children, leading to severe and often irreversible health issues. The primary source of lead poisoning is exposure to dust from deteriorating lead-based paint in homes built before 1978, when lead content in paint was prevalent, especially in homes constructed before 1950. Houses from this era, particularly those occupied by families with children, face heightened risks due to often deferred maintenance. It is the deterioration of this paint, rather than the paint itself, that creates hazards by releasing lead-contaminated dust and flakes that can be ingested or inhaled by young children.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Janesville and Rock County HOME Consortium include lead safe pamphlets for housing activities to ensure ongoing community awareness about lead hazards and lead poisoning prevention. The Housing Quality Standard (HQS) inspections for the Housing Choice Voucher Program (HCV) Program also include an inspection for lead hazards. The County Health department and the city have an agreement to share elevated blood lead levels (EBL) for properties occupied by HCV residents. All affordable housing programs include lead-safe criteria and prioritize the development and maintenance of lead-free

housing units. Lead hazard control measures are integrated into housing assistance programs, including rental assistance and housing rehabilitation programs, and create a comprehensive approach to addressing lead-based paint hazards, ensuring that both preventive measures and support systems are in place to protect residents and promote lead-safe housing.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Janesville anti-poverty strategies were derived from the need to increase economic development activities in the jurisdiction which included: creating jobs, retaining jobs, enhancing the tax base, improving residents' quality of life, and provide additional economic options for residents. The core premise of the anti-poverty strategy is that employment is the vehicle through which those who are impoverished can best achieve the goal of self-sufficiency. The most efficient method for reaching this goal is for Janesville to strive for an economic climate that leads to the availability of a wide range of possible jobs available for these individuals. The City will continue to fund activities to increase affordable housing opportunities to address poverty by creating housing opportunities for households. Without these housing opportunities, many low-income households would not be able to afford housing. The City of Janesville also works with the Homeless Intervention Task Force, and other organizations, to help reduce the number of poverty-level families and support public service activities that are designed to increase self-sufficiency.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City of Janesville poverty reducing goals is focused on providing support to and fostering programs which expand opportunities and provide housing stability for individuals and families. Multiple programs and policies exist that aim to assist those struggling with poverty. The availability of affordable housing is closely tied to poverty reduction as it allows families with low-income levels to reduce the cost burden and address other housing problems such as overcrowding. The City of Janesville will continue to increase its efforts to implement anti-poverty strategies for the residents of the city over the next five years. The City will strive to increase its efforts in assisting homeowners and households with housing rehabilitation and the development of additional affordable housing to increase housing supply and decrease the financial burden on residents with low-to-moderate-income levels.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements of appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

To ensure that each recipient of CDBG and HOME funds operates in compliance with applicable federal laws and regulations, the Janesville Neighborhood and Community Services Department implements a monitoring strategy that closely reviews subrecipient activities and provides extensive technical assistance to prevent potential compliance issues.

### **1. Contracts:**

The City of Janesville contracts with agencies for the provision of public and some housing services for the CDBG and HOME programs. These contracts may be awarded as a subrecipient agreement or as a contract for development services. The agreements/contracts require the recipient to comply with the requirements of the CDBG and/or HOME programs, including all cross-cutting regulations, such as: MBE/WBE business outreach and Section 3. Proposed activities are reviewed to determine if the activity is in keeping with the goals and objectives identified in the Five-Year Consolidated Plan. Each activity is reviewed to determine what program requirement will be met, and how it will be met. A contract is developed which includes the specifics of the activity being provided as well as general requirements to meet HUD's program regulations and the federal procurement standards.

### **2. Type and Frequency of Monitoring:**

Monitoring of subrecipients and developers can take several forms including informal desk monitoring of activities through the review of various reports and draw requests; remote monitoring; and on-site monitoring. Desk monitoring will occur throughout the term of an agreement, and remote or on-site monitoring will occur during the initial contract and at least every three (3) years thereafter for frequent grantees. Site visits may also be scheduled whenever a review of the required reports indicates a need for them. HOME Consortium members, CHDO's, subrecipients and HOME projects subject to a period of affordability will be monitored according to the HOME Monitoring Plan, or as indicated in the HOME Agreement.

### 3. **Monitoring:**

Staff visits and reviews each subrecipient to ensure the following:

- Funded activities are being carried out in the manner described in the application
- Funded activities are being carried out in a timely manner
- The project costs are eligible and reasonable
- All funded activities are in compliance with applicable laws and regulations.
- All required records and reports are maintained and compliant.

Request for Payment:

The contractor/subrecipient may make requests for payments as specified in the contract agreement. Invoices and required reports will be reviewed and approved before approving payment under the contract. Final payment will be withheld until satisfactory final reports have been received. Staff maintains informal communication with subrecipients. Technical assistance is provided as needed via telephone, email, site visits, etc.

### **Discussion**

Not Applicable

## Expected Resources

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

#### Introduction

The City of Janesville serves as the lead entity for the Rock County Consortium and is expecting to receive HOME entitlement funding in the amount of \$544,984, assuming level funding based on 2024. Additionally, the City of Janesville also receives an allocation of CDBG funding for 2025, assuming level funding from 2024. The anticipated resources in the tables below include estimated annual allocation funds, estimated program income, and prior-year resources to fund estimated projects for 2025. The City has made \$384,500 in program income resources and \$246,000 in prior CDBG funds available. The Consortium has also made \$305,000 in program income and \$3,291,393 in prior year resources in HOME funds available.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public - Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$420,845	\$126,500	\$504,000	\$1,051,345	\$2,189,380	The City plans to use CDBG for Code Enforcement and Affordable Housing Development Activities, and Public Service Activities.
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	\$515,500	\$305,000	\$3,291,393	\$4,111,893	\$3,750,028	The Consortia plans to use HOME funds for Acquisition, Homebuyer Assistance, Multifamily-Rental, New Construction for Rental and Ownership

**Table 51 - 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.**

The City will use a combination of public and private funding to carry out activities identified in this plan. During this Consolidated Plan period, the City may research opportunities to apply for additional funding streams that are consistent with the goals of the Consolidated Plan. Janesville will continue to leverage additional financial resources including state and local funds as well as investigate other sources of funding that are consistent with the goals of the 2025-2029 Consolidated Plan. The City will collaborate by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen capacity building.

**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 has identified property at 101 Rockport that can be used as the site of a multi-family rental development project.

**Discussion**

Janesville has planned and budgeted its resources to leave minimal amount of funds uncommitted. This is in part to meet HUD's requirement that grantees meet expenditure requirements of not having greater than 1.5 times their annual allocation unexpended, including grant funding and revolving loan funds, but also continue to meet a high demand for the home improvement program and affordable housing, which has struggled recently due to low qualified-contractor availability, material shortages, and increased material costs. Additionally, the actual FY 2025 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 FY2024, and upon notification of actual awards will be adjusted based upon the contingency plan outlined below:

In the event that more CDBG funding is available,

1. The City will maximize funding available for administration, and
2. The City will automatically adjust the public service allocations upward on a proportionate basis based upon the total amount ultimately available under the 2025 public services cap (rounded down to the nearest \$100), and
3. The City will allocate any remaining amount as part of the 2026 Annual Action Plan.

In the event that less CDBG funding is available,

1. The City will adjust administrative expenses to the administrative cap, and
2. The City will automatically adjust the public service allocations downward on a proportionate basis based upon the total amount ultimately available under the 2025 public services cap (rounded down to the nearest \$100). In the event this results in insufficient grant funding available for other activities, funding for rental rehabilitation would be reduced, 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.

In the event that more HOME funding is available,

1. The Consortium will maximize funding available for administration, and
2. The Consortium will increase CHDO funds to the required minimum, and
3. The Consortium will automatically adjust member share based on a proportional basis.
4. The Consortium will allocate any remaining amount as part of the 2026 Annual Action Plan

In the event that less HOME funding is available,

1. The City will adjust administrative expenses to the administrative cap, and
2. The City will adjust CHDO allocations to the CHDO minimum, and
3. The City of Beloit will decrease its portion allocated to acquisition-rehabilitation projects, and
4. The County of Rock will increase the use of unallocated funds, and if funding is fully allocated, decrease the amount allocated to rental rehabilitation,
5. and The City of Janesville of increase the use of unallocated funds, and if funding is fully allocated, decrease the amount allocated to affordable housing development.

## 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	Affordable Housing Development (HS-1)	2025	2026	Affordable Housing	Countywide	Access to Affordable Housing	CDBG \$290,000  HOME \$1,976,332	CDBG Rental Units Constructed 10 Households  HOME Homeowner Housing Added 8 Households  Rental Units Constructed 26 Households

2	Home Repair for Homeowners (HS-2)	2025	2026	Affordable Housing	Countywide	Access to Affordable Housing	CDBG \$317,300  HOME \$422,478.20	CDBG Homeowner Housing Rehabilitated 10 Households Assisted  HOME Homeowner Housing Rehabilitated 19 Household Assisted
3	Homeownership Assistance (HS-3)	2025	2026	Affordable Housing	Countywide	Access to Affordable Housing	HOME \$439,778	Direct Financial Assistance to Homebuyers 22 Households Assisted  Homeowner Housing Rehabilitated 1 Household Assisted
4	Financial Assistance for Affordable Rental Housing (HS-4)	2025	2026	Affordable Housing	Citywide	Access to Public Services	CDBG \$40,000	Public Services for housing benefit 40 Households Assisted
5	Affirmatively Furthering Fair Housing	2025	2026	Non-Housing Community Development	Countywide	Affirmatively Furthering Fair Housing	CDBG (Under Admin)	Other Persons Assisted

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	Activities (HS-5)						HOME (Under Admin)	
6	Public Services (CDS-1)	2025	2026	Non-Housing Community Development	Citywide	Access to Public Services	CDBG \$42,000	Public Services other than housing benefit 228 Persons Assisted
7	Code Enforcement (CDS-2)	2025	2026	Affordable Housing	Citywide	Access to Affordable Housing	CDBG \$112,500	Housing Code Enforcement 1,800 Households Assisted
8	Program Administration (AMS-1)	2025	2026	Planning & Administration	Countywide	Planning & Administration	CDBG \$119,700  HOME \$283,071	Other: CDBG  Other: HOME

**Table 52 – Goals Summary**

**Goal Descriptions**

Sort Order	Goal Name	Goal Description
1	Affordable Housing Development	Provide financial assistance for developers (nonprofit and for-profit) to construct or rehabilitate housing.
2	Home Repair for Homeowners	Provide financial assistance for LMI homeowners with critical home repairs to stabilize homeowners within their primary unit of residence.

3	Homeownership Assistance	Provide financial assistance for down payment and closing costs for first-time homebuyers.
4	Financial Assistance for Affordable Rental Housing	Provide emergency financial assistance for rent to prevent homelessness/eviction.
5	Affirmatively Furthering Fair Housing	Provide financial assistance for program management activities related to affirmatively furthering fair housing.
5	Public Services	Provide financial assistance to nonprofit organizations and/or government agencies to carry out activities to benefit LMI persons.
5	Code Enforcement	To ensure that all properties within our community comply with local housing, building, and zoning regulations.
8	Program Administration	Provide program management and oversight for the CDBG and HOME Program.

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

### Introduction

#	Project Name
<b>CDBG</b>	
1	Administration - CDBG
2	Administration - HOME
3	New Construction of Affordable Housing (CDBG)
4	New Construction of Affordable Housing (HOME)
5	Rehabilitation of Affordable Housing (CDBG)
6	Rehabilitation of Affordable Housing (HOME)
7	Homeownership Assistance (HOME)
8	Emergency Rent Assistance (CDBG)
9	Fair Housing
10	Public Services
11	Code Enforcement

**212Table 53 – Project Information**

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

Priorities were established based on input gathered from roundtable discussions, public hearings, and previous experience. The City does not anticipate any obstacles in addressing the identified underserved needs.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	<b>CDBG Administration</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	\$128,400
	<b>Description</b>	Provide program management and oversight for the CDBG program.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide program management and oversight for the CDBG program.
2	<b>Project Name</b>	<b>HOME Administration</b>
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	\$283,071
	<b>Description</b>	Provide program management and oversight for the HOME program.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Provide program management and oversight for the HOME program.
3	<b>Project Name</b>	<b>New Construction of Affordable Housing (CDBG)</b>

	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide financial assistance for developers (nonprofit and for-profit) to construct housing.
	<b>Needs Addressed</b>	Access to Affordable Housing
	<b>Funding</b>	\$290,000
	<b>Description</b>	Provide financial assistance for to construct multi-family affordable housing.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 Families with Low Income
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Assist with two multi-family affordable housing projects to add a total of 10 units in Janesville.
4	<b>Project Name</b>	<b>New Construction of Affordable Housing (HOME)</b>
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Provide financial assistance for developers (nonprofit and for-profit) to construct housing.
	<b>Needs Addressed</b>	Access to Affordable Housing
	<b>Funding</b>	\$1,976,332
	<b>Description</b>	Provide financial assistance for to construct new single-family housing.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 Homeowner Housing Added for Families with Low Income 26 Rental Housing Added for Families with Low Income
	<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Janesville – 3 Single Family Homeowner Units and 26 Affordable Rental Units Beloit – 5 Single Family Homeowner Units	
5	<b>Project Name</b>	<b>Rehabilitation of Affordable Housing (CDBG)</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Home Repair for Homeowners – HS-1
	<b>Needs Addressed</b>	Access to Affordable Housing

	<b>Funding</b>	\$317,300
	<b>Description</b>	Provide financial assistance for to rehabilitate housing.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 Families with Low Income
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The City plans to rehabilitate 10 housing units and provide rehab service delivery. Housing Rehabilitation Projects total \$250,000 and Service Delivery totals \$67,300
6	<b>Project Name</b>	<b>Rehabilitation of Affordable Housing (HOME)</b>
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Home Repair for Homeowners – HS-1
	<b>Needs Addressed</b>	Access to Affordable Housing
	<b>Funding</b>	\$422,478.20
	<b>Description</b>	Provide financial assistance for to rehabilitate housing.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	19 Homeowner Units
	<b>Location Description</b>	Citywide
<b>Planned Activities</b>	The City of Beloit plans to rehabilitate 11 homeowner units and Rock County plans to rehabilitate 8 units.	
7	<b>Project Name</b>	<b>Homeownership Assistance (HOME)</b>
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Homeownership Assistance
	<b>Needs Addressed</b>	(HS-3)
	<b>Funding</b>	\$629,000
	<b>Description</b>	Provide financial assistance for down payment and closing costs for first-time homebuyer and acquire, rehabilitate, and resale

	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	22
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	The Cities of Beloit and Janesville plans to provide down payment and closing cost assistance to 22 households and the City of Beloit also plans to  <i>The total breaks down as follows:</i> <ul style="list-style-type: none"> <li>• 12 Families with Low Income in Janesville</li> <li>• 10 Families with Low Income in Beloit</li> </ul>
8	<b>Project Name</b>	<b>Emergency Rent Assistance (CDBG)</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Financial Assistance for Affordable Rental Housing (HS-4)
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	\$40,000
	<b>Description</b>	Provide emergency financial assistance to prevent homelessness or eviction.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	ECHO will provide emergency rent assistance to households at risk of losing housing.
9	<b>Project Name</b>	<b>Fair Housing</b>
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Affirmatively Furthering Fair Housing
	<b>Needs Addressed</b>	Affirmatively Furthering Fair Housing
	<b>Funding</b>	Under Administrative Funding

	<b>Description</b>	Provide financial assistance for program management activities related to affirmatively furthering fair housing.
	<b>Target Date</b>	06/25/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Households
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Provide financial assistance for program management activities related to affirmatively furthering fair housing.
10	<b>Project Name</b>	<b>Public Services</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Increased Access to Public Services
	<b>Funding</b>	\$42,000
	<b>Description</b>	Provide financial assistance to nonprofit organizations and/or government agencies to carry out activities to benefit LMI persons.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	228 Persons with Low Income
<b>Location Description</b>	Citywide	

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• HealthNet - Medical, Dental, and Mental Health - \$7,000 – 72 people served.</li> <li>• Community Action - Employment &amp; training and self-sufficiency skills – \$10,000 – 20 people served</li> <li>• Boys &amp; Girls Club - Youth Services - Case management and life skills training - \$15,000 – 80 people served</li> <li>• YWCA - Case management/programming or direct assistance for survivors of domestic violence - \$10,00 – 56 people served</li> </ul>
11	<b>Project Name</b>	<b>Code Enforcement</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Code Enforcement
	<b>Needs Addressed</b>	Access to Affordable Housing
	<b>Funding</b>	\$112,500
	<b>Description</b>	To ensure that all properties within our community comply with local housing, building, and zoning regulations.
	<b>Target Date</b>	06/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1800
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	To complete 1,800 housing inspections.

## **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**

Federal CDBG funds are intended to provide households with low and moderate income (LMI) levels with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

CDBG funds are used in LMI areas for Code Enforcement and citywide for all other activities.

HOME funds are allocated based on formula share for each of the Consortium members. The City of Janesville as the lead entity for the Consortium is allocated 30 percent of the HOME grant allocation, the City of Beloit is allocated 28 percent, Rock County receives 16 percent, and 16 percent is set aside for Community Housing Development Organization (CHDO) activities that may be located in any of the three jurisdictions. The remaining 10 percent of the funds are allocated to administrative

activities and are split between Janesville (51%), Rock County (18%), and Beloit (31%).

**Geographic Distribution**

Target Area	Percentage of Funds
Citywide (CDBG)	100%
Countywide (HOME)	100%

**Table 54 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

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**

Not Applicable

## Affordable Housing

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

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	134
Special-Needs	0
<b>Total</b>	<b>174</b>

**Table 55 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	56
Rehab of Existing Units	32
Acquisition of Existing Units	46
<b>Total</b>	<b>174</b>

**Table 56 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

The above tables reflect the one-year goals for the CDBG and HOME Programs.

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

### **Introduction**

Public housing is an essential part of the social safety net, offering affordable housing options to individuals and families who might otherwise face challenges in obtaining stable and decent living conditions. It plays a vital role in combating housing insecurity, alleviating poverty, and fostering community stability.

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

Rock County and the Cities of Janesville and Beloit will continue to support and promote homeownership by sponsoring the Homebuyer's Education Workshop conducted by NeighborWorks Blackhawk Region.

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

Rock County and the Cities of Janesville and Beloit offer homeownership counseling and education classes which can help residents understand the steps and responsibilities involved in purchasing a home. The jurisdictions also collaborate with local nonprofits, such as NeighborWorks, to provide resources, financial assistance, and mentorship programs that support residents in transitioning from renters to homeowners.

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

Neither the Beloit Housing Authority nor the Janesville Housing Authority are required to remove a troubled designation because these housing authorities are not designated troubled.

### **Discussion**

Not Applicable.

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

### **Introduction**

In partnership with the Rock-Walworth County Continuum of Care, the City has developed a comprehensive plan to prevent and address homelessness. The 2025-2029 Consolidated Plan strategies to prevent homelessness were identified as a high priority with the objective to improve living conditions and support services available for persons and families experiencing homelessness, and those at risk of becoming homeless, and including those with 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 Addressing the emergency shelter and transitional housing needs of homeless persons**

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.

**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**

The Rock County Consortium is not a recipient of Emergency Solution Grant [ESG] funds. The City of Janesville, Beloit, and Rock County does support and collaborate with local organizations and programs which provides services social services for chronically homeless individuals and families throughout Rock County that supports nonprofit agencies that provide homelessness prevention services.

**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.**

The primary need for the Rock County Consortium is to link people with available housing opportunities as quickly as possible and support them in accessing subsidies and increasing their income to help them sustain their housing long-term. The Consortia's local organizations coordinate with hospitals, courts and other institutions to coordinate and plan the discharge of persons experiencing homelessness. Some organizations also offer primary care, behavioral health, career and other services for persons experiencing homelessness.

During the next year, the Consortium will continue to assist in the identification of available prevention programs and development of a gaps analysis that allows us to create a homeless prevention plan in the coming years.

#### **Discussion**

Not Applicable

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

### **Introduction**

This section of the plan outlines whether housing costs or incentives to develop, maintain, or improve affordable housing are influenced by policies related to land use, zoning ordinances, building codes, growth limitations, and those affecting the return on residential investments. These factors are considered based on program experience, previous analyses, and the findings from the City of Janesville and Rock County HOME Consortium's Analysis of Impediments to Fair Housing Choice, conducted as part of the Consolidated Planning process.

The City identified the following barriers to affordable housing in the AI:

- Insufficient Tenant Protections in the Rental Market
- Housing Affordability and Cost Burden
- Racial and Ethnic Disparities in Housing
- Inadequate Fair Housing Education
- Lack of Quality Housing

Despite these challenges, the area benefits from a relatively stable real estate market compared to other parts of the country. However, this stability contributes to two key issues limiting the availability of affordable housing: the cost burden associated with homeownership and renting, making it nearly impossible for low- to moderate-income households to purchase or even rent a home and the lack of quality housing.

**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**

Rock County and the Cities of Janesville and Beloit are committed to reducing barriers to affordable housing in the region wherever possible including but not limited to reviewing public policy the restrict or has the effect of restricting housing

affordability.

**Discussion**

Not Applicable.

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

### **Introduction**

This section details the City's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies. The City is partnering with several community partners to roll out programs and initiatives that encourage job growth and provide social services to those in need within the City of Janesville. As part of the ongoing efforts to ensure available funding is expended in a timely manner, the City will program unexpended funds at the conclusion of each program year. These funds will be allocated to eligible activities proposed in this Annual Action Plan.

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

The City will work with its community partners to assist low- and moderate-income residents in meeting underserved needs consisting of emergency housing assistance, medical, dental or mental health care, assistance for homeless youth, and self-sufficiency skills. Janesville will continue to solicit resident and stakeholder feedback about the programs and activities that will best serve the City. This includes targeting collaboration and coordination efforts toward residents that have traditionally been left out of the city planning process, including public housing residents and persons experiencing homelessness.

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

The City of Janesville, in partnership with the City of Beloit and Rock County, the Beloit Housing Authority, developers, and non-profit organizations, will continue to leverage HUD funding and community interest to develop and maintain affordable housing. The City will continue to foster and maintain the current affordable housing stock by utilizing CDBG (Janesville) and HOME (Consortia) funds for owner-occupied rehabilitation, new construction, first-time homebuyer programs, and code enforcement activities. The City will also expand its efforts to actively pursue other funding mechanisms and partnerships for

the development of affordable housing to leverage limited public dollars.

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

The City of Janesville and Rock County HOME Consortium will make efforts to educate and inform residents about the risks of lead poisoning and the health effects of lead exposure and the importance of lead-safe housing. Regular inspections for lead hazards in rental properties and housing rehabilitation projects funded with CDBG or HOME funds is mandatory.

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

The City of Janesville will use its CDBG grant funds to support its public service programs and activities to increase affordable housing opportunities to address poverty by creating housing opportunities for households. Without these housing opportunities, many households with lower income levels would not be able to afford housing rehabilitation costs. The City of Janesville also works with the Homeless Intervention Task Force, and other organizations, to help reduce the number of poverty-level families and support public service activities that are designed to increase self-sufficiency.

The Consortia jurisdictions also promote the efforts of the local technical college, Blackhawk Technical College, as well as other vocational training programs and partnerships to ensure that residents are prepared for in-demand jobs. Employers are seeking more programs that emphasize apprenticeships, on-the-job training, and certification programs tailored to local industries. Additionally, the jurisdictions will also promote the efforts of the University of Wisconsin-Whitewater at Rock County in addressing both workforce and infrastructure needs in Janesville, Beloit, and Rock County. It plays a key role in developing skilled labor, retaining local talent, and supporting veterans and special needs populations. Through its educational programs, community engagement, and partnerships with local businesses, the university helps to ensure that the region's workforce is prepared for the challenges of a changing economy while also contributing to innovation and economic development.

Workforce retraining is critical for displaced workers from sectors that are downsizing or automating. Many businesses in the region are looking for ways to upskill workers to fill positions in more advanced sectors, such as manufacturing, logistics, and healthcare.

The Consortia will continue to utilize HOME grant funds develop affordable housing opportunities to support families. The region will work to expand affordable housing options by developing new affordable units, enhancing rental assistance programs, and offering homeownership incentives specifically for families with low-income. The jurisdictions will also work to strengthen programs like the Housing Choice Voucher program and promoting homeownership through counseling and financial assistance programs to help families reduce housing costs and build long-term financial stability, thereby reducing poverty.

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

The service delivery system for the special needs population and persons experiencing homelessness in Janesville, Beloit, and Rock County has some strong collaborative efforts, particularly among nonprofits and housing organizations. However, the system faces significant gaps in terms of affordable housing and shelter capacity. Addressing these gaps will require coordinated efforts, increased funding, and targeted interventions to ensure that vulnerable populations receive the comprehensive support they need to achieve long-term housing stability.

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

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

#### **Discussion**

Not Applicable

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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	\$126,500.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
<b>Total Program Income</b>	<b>\$126,500.00</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
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**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 and HOME Consortium 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 HOME Consortium 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 the sale (voluntary or involuntary) of the housing unit and the net proceeds are not sufficient to recapture the full HOME investment, then the City and Consortium 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 HOME Consortium 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 the sale (voluntary or involuntary) of the housing unit and the net proceeds are not sufficient to recapture the full HOME investment, then the City and Consortium 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:

There are no plans for using HOME funds to refinance existing debt.

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. The Consortium does not plan to undertake a HOME TBRA activity.

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. The Consortium does not plan to undertake a HOME TBRA activity.

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. The Consortium does not plan to use any preference or limitation for rental housing projects.

