

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 \$495,107.40, assuming level funding based on 2025. Additionally, the City of Janesville also receives an allocation of CDBG funding for 2026, assuming level funding from 2025. The anticipated resources in the tables below include estimated annual allocation funds, estimated program income, and prior-year resources to fund estimated projects for 2026. The City has made \$306,800 in program income resources and \$384,280 in prior CDBG funds available. The Consortium has also made \$217,331 in program income and anticipates \$205,000 in 2026. The consortium also has and \$1,636,759 in prior year resources in HOME funds available.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	445,415.00	306,800.00	384,280.00	1,136,495.00	1,697,745	The City plans to use CDBG for Code Enforcement and Affordable Housing Development Activities, and Public Service Activities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	495,107.40	205,000.00	2,134,194.29	3,834,301.69	1,485,321.00	The Consortia plans to use HOME funds for Acquisition, Homebuyer Assistance, Multifamily-Rental, New Construction for Rental and Ownership

Table 1 - 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 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

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 2026 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 FY2025, 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 2026 public services cap (rounded down to the nearest \$100), and
3. The City will allocate any remaining amount as part of the 2027 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 2026 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 2027 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	2029	Affordable Housing	HOME Consortium-County Wide-Rock County City of Janesville	Access to Affordable Housing	CDBG: \$250,000.00 HOME: \$2,191,140	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 33 Household Housing Unit
2	Home Repair for Homeowners (HS-2)	2025	2029	Affordable Housing	HOME Consortium-County Wide-Rock County City of Janesville	Access to Affordable Housing	CDBG: \$492,000 HOME: \$588,141	Homeowner Housing Rehabilitated: 39 Household Housing Unit
3	Homeownership Assistance (HS-3)	2025	2029	Affordable Housing	HOME Consortium-County Wide-Rock County	Access to Affordable Housing	HOME: \$367,338	Homeowner Housing Direct Financial Assistance to Homebuyers: 36 Households Assisted
4	Financial Assistance for Affordable Rental Housing	2025	2029	Affordable Housing	City of Janesville	Access to Public Services	CDBG: \$55,185	Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services (CDS-1)	2025	2029	Non-Housing Community Development	City of Janesville	Access to Public Services	CDBG: \$29,815	Public service activities other than Low/Moderate Income Housing Benefit: 42 Persons Assisted
7	Code Enforcement (CDS-2)	2025	2029	Affordable Housing	Low/Mod Eligible Areas	Access to Affordable Housing	CDBG: \$116,260	Housing Code Enforcement/Foreclosed Property Care: 1800 Household Housing Unit
8	Planning & Administration	2025	2029	Planning & Administration	HOME Consortium-County Wide-Rock County City of Janesville	Planning and Administration	CDBG: \$129,956 HOME: \$371,786.27	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

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

3	Goal Name	Homeownership Assistance (HS-3)
	Goal Description	Provide financial assistance for down payment and closing costs for first-time homebuyers.
4	Goal Name	Financial Assistance for Affordable Rental Housing
	Goal Description	Provide emergency financial assistance for rent to prevent homelessness/eviction.
6	Goal Name	Public Services (CDS-1)
	Goal Description	Provide financial assistance to nonprofit organizations and/or government agencies to carry out activities to benefit LMI persons.
7	Goal Name	Code Enforcement (CDS-2)
	Goal Description	To ensure that all properties within our community comply with local housing, building, and zoning regulations.
8	Goal Name	Planning & Administration
	Goal Description	Provide program management and oversight for the CDBG and HOME Program.

AP-35 Projects - 91.420, 91.220(d)

Introduction

This section outlines the projects the City of Janesville and the Rock County HOME Consortium will undertake during Program Year 2026 to address the priority needs identified in the Consolidated Plan. Each project aligns with the goals to enhance housing stability, expand access to critical services, stimulate neighborhood revitalization, and support economic opportunity for low- and moderate-income residents. Projects are funded through Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME). The selected activities are designed to achieve measurable outcomes that contribute to the overarching objectives of providing decent housing, creating suitable living environments, and expanding economic opportunities. Each project described in this section includes funding sources, target populations, geographic distribution, and expected accomplishments for the year.

#	Project Name
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	Financial Assistance for Affordable Rental Housing (CDBG)
10	Public Services
11	Code Enforcement
12	Rehabilitation of Rental Housing (HOME)
13	Affordable Housing Initiatives

Table 3 – 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	Project Name	Administration - CDBG
	Target Area	City of Janesville
	Goals Supported	Planning & Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$129,956
	Description	Provide program management and oversight for the CDBG program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Citywide
	Planned Activities	Provide program management and oversight for the CDBG program.
2	Project Name	Administration - HOME
	Target Area	HOME Consortium-County Wide-Rock County
	Goals Supported	Planning & Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$371,786.27
	Description	Provide program management and oversight for the HOME program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Countywide
	Planned Activities	Provide program management and oversight for the HOME program.
3	Project Name	New Construction of Affordable Housing (CBDG)
	Target Area	City of Janesville
	Goals Supported	Affordable Housing Development (HS-1)
	Needs Addressed	Access to Affordable Housing

	Funding	CDBG: \$250,000
	Description	Provide financial assistance for affordable housing development/redevelopment
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 family
	Location Description	Citywide
	Planned Activities	Provide Financial Assistance for Developers (nonprofit and for-profit) to Construct Affordable Housing
4	Project Name	New Construction of Affordable Housing (HOME)
	Target Area	HOME Consortium-County Wide-Rock County
	Goals Supported	Affordable Housing Development (HS-1)
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$2,191,140.78
	Description	Provide financial assistance for to construct new single-family housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	32 Units of New Construction of Affordable Housing
	Location Description	Countywide
	Planned Activities	Janesville-14 Units Beloit-2 Units Rock County-16 Units
5	Project Name	Rehabilitation of Affordable Housing (CDBG)
	Target Area	City of Janesville
	Goals Supported	Home Repair for Homeowners (HS-2)
	Needs Addressed	Access to Affordable Housing
	Funding	CDBG: \$543,672
	Description	Provide financial assistance for to rehabilitate housing.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	20 Families with Low Income
	Location Description	Citywide – City of Janesville
	Planned Activities	The City plans to rehabilitate 20 housing units and provide rehab service delivery. Housing Rehabilitation Projects total \$492,000 and Service Delivery totals \$51,672.
6	Project Name	Rehabilitation of Affordable Housing (HOME)
	Target Area	HOME Consortium-County Wide-Rock County
	Goals Supported	Home Repair for Homeowners (HS-2)
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$320,000
	Description	Provide financial assistance for to rehabilitate housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	19 Homeowner Units
	Location Description	Beloit and Rock County
	Planned Activities	The City of Beloit plans to rehabilitate 11 homeowner units and Rock County plans to rehabilitate 8 units.
7	Project Name	Homeownership Assistance (HOME)
	Target Area	HOME Consortium-County Wide-Rock County
	Goals Supported	Homeownership Assistance (HS-3)
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$367,313.99
	Description	Provide financial assistance for down payment and closing costs for first-time homebuyer and acquire, rehabilitate, and resale.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	36
	Location Description	Citywide – Janesville and Beloit

	Planned Activities	The Cities of Beloit and Janesville plans to provide down payment and closing cost assistance to 36 households and the City of Beloit also plans to The total breaks down as follows: <ul style="list-style-type: none"> • 12 Families with Low Income in Janesville • 24 Families with Low Income in Beloit
8	Project Name	Financial Assistance for Affordable Rental Housing-Public Service (CDBG)
	Target Area	City of Janesville
	Goals Supported	Financial Assistance for Affordable Rental Housing
	Needs Addressed	Access to Affordable Housing
	Funding	CDBG:\$55,185
	Description	Provide emergency financial assistance to prevent homelessness or eviction.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	60 households
	Location Description	
	Planned Activities	ECHO will provide emergency rent assistance to households at risk of losing housing.
9	Project Name	Public Services
	Target Area	City of Janesville
	Goals Supported	Public Services (CDS-1)
	Needs Addressed	Access to Public Services
	Funding	CDBG: \$29,815
	Description	Provide financial assistance to nonprofit organizations and/or government agencies to carry out activities to benefit LMI persons.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	42 Persons with Low Income

	Location Description	
	Planned Activities	<ul style="list-style-type: none"> • HealthNet - Medical, Dental, and Mental Health - \$11,780 – 14 people served. • Community Action - Employment & training and self-sufficiency skills – \$7,215-14 people served • Boys & Girls Club - Youth Services - Case management and life skills training -\$10,820 – 14 people served
10	Project Name	Code Enforcement
	Target Area	Low/Mod Eligible Areas
	Goals Supported	Code Enforcement (CDS-2)
	Needs Addressed	Access to Affordable Housing
	Funding	CDBG: \$116,260
	Description	To ensure that all properties within our community comply with local housing, building, and zoning regulations.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,800
	Location Description	Citywide
	Planned Activities	To complete 1,800 housing inspections.
11	Project Name	Rehabilitation of Rental Housing (HOME)
	Target Area	HOME Consortium-County Wide-Rock County
	Goals Supported	Financial Assistance for Affordable Rental Housing
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$0
	Description	Provide financial assistance for developers (nonprofit and for-profit) to construct housing.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Rock County
	Planned Activities	None
12	Project Name	Affordable Housing Initiatives
	Target Area	HOME Consortium-County Wide-Rock County City of Janesville
	Goals Supported	Affordable Housing Development (HS-1)
	Needs Addressed	Access to Affordable Housing
	Funding	HOME: \$0
	Description	The City of Janesville will implement initiatives to develop, preserve, and expand affordable housing options for low- to moderate-income residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	To be determined
	Planned Activities	None

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

Table 4 - 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	0
Non-Homeless	42
Special-Needs	0
Total	42

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	32
Rehab of Existing Units	19
Acquisition of Existing Units	1
Total	112

Table 6 - 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

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

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.

Addressing the emergency shelter and transitional housing needs of homeless persons

- 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 social services for chronically homeless individuals and families throughout Rock County as well as supports nonprofit agencies that provide homelessness prevention services.

The City of Janesville provided HOME-ARP funding to support to the transfer of Jeffris Flats from the YWCA of Rock County to ECHO, Inc. Jeffris Flats is an affordable housing property that will continue to serve the community under ECHO's ownership and management. ECHO is a local nonprofit organization that provides housing assistance, homelessness prevention, and supportive services to Janesville residents. The funding ensured the preservation of the property for ongoing affordable housing use.

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

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 that restricts or has the effect of restricting housing affordability.

The City of Janesville is currently undertaking a rewrite of its zoning and subdivision ordinances, which will modernize and streamline development regulations. The rewrite is expected to help reduce barriers to affordable housing by simplifying approval processes, creating more flexibility in housing types and densities, and aligning regulations with current best practices. Updates will also address outdated standards that can increase costs, such as overly restrictive lot sizes or parking requirements, while ensuring neighborhood compatibility. By improving clarity and consistency in the code, the rewrite will make it easier for developers, nonprofits, and homeowners to pursue affordable housing projects, thereby supporting the City's long-term housing goals. The update is expected to be approved in the

spring of 2026.

Discussion

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. In addition, the City of Janesville expects to roll out a post purchase counseling program to assist those who were recent first time home buyers to become stable and successful home owners.

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

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	100,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	\$100,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(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.