

## CR-05 - Goals and Outcomes

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Consolidated Annual Performance and Evaluation Report (CAPER) is intended to inform the public about the goals, activities, funding priorities, accomplishments and performance as it relates to the 2025-2029 Consolidated Plan (ConPlan) and Program Year (PY) 2025. Questions or comments regarding this report may be directed to the City of Janesville Neighborhood and Community Services Department, 18 N Jackson Street, Janesville, WI, 53548, Phone 608-755-3065. A copy of the report is posted to the City's website: <https://www.janesvillewi.gov/departments-services/neighborhood-and-communityservices/housing-services>.

The 2025-2029 ConPlan identified a need for decent, safe, sustainable, and affordable housing in Janesville and Greater Rock County as well as public services that provide for emergency housing services, supportive housing services, healthcare for the uninsured, and programs that foster employment. The 2025 Annual Action Plan, the 1st Year of the Con Plan, 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.

Following the data tables, specifics in how these strategies were carried out in 2025 are described.

### **Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual

outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affirmatively Furthering Fair Housing Activities	Non-Housing Community Development	HOME: \$	Other	Other	1	1	100.00%			
Affordable Housing Development (HS-1)	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	40	0	0.00%	36	0	0.00%
Affordable Housing Development (HS-1)	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	17	11	64.71%	17	11	64.71%
Affordable Housing Development (HS-1)	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	12	5	41.67%	8	5	62.50%
Code Enforcement (CDS-2)	Affordable Housing	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	9000	1499	16.66%	1800	1499	83.28%
Financial Assistance for Affordable Rental Housing	Affordable Housing	CDBG: \$ / HOME: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	245	57	23.27%	49	57	116.33%

Home Repair for Homeowners (HS-2)	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	145	8	5.52%	29	8	27.59%
Homeownership Assistance (HS-3)	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		0		
Homeownership Assistance (HS-3)	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		1	0	0.00%
Homeownership Assistance (HS-3)	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	110	11	10.00%	22	11	50.00%
Planning & Administration	Planning & Administration	CDBG: \$ / HOME: \$	Other	Other	0	0		1	1	100.00%
Public Services (CDS-1)	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	700	155	22.14%	140	155	110.71%
Public Services (CDS-1)	Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
Public Services (CDS-1)	Non-Housing Community Development	CDBG: \$	Homelessness Prevention	Persons Assisted	0	111		0	111	

Public Services (CDS-1)	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
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**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

**Public Services** - \$84,800 of CDBG funding was expended by local public service agencies to provide educational support programming for teens; primary medical, dental and mental healthcare services; emergency rental assistance; job and family support programming.

**Housing Rehabilitation** - \$153,773.69 CDBG funding was expended to make health, safety, accessibility, and deferred maintenance improvements for 7 low/mod homeowners in Janesville with our Rehabilitation program called Revive & Thrive. 7 projects were completed in 2025 and 2 will carry over and be finished in 2026. There was also \$24,445.83 in rehabilitation service delivery, to operate the Programs. (Total of \$178,219.52)

**Code Enforcement** - \$107,416.42 was expended to provide 1499 proactive housing & nuisance ordinance enforcement inspections in low/mod census tracts (Tracts 1 through 7, 10, and 11). The enforcement serves to uphold a minimum standard of living consistently throughout the City. Enforcement is a city-wide effort that is also provided for by City general funds.

**HOME Investment Partnership Program:**

**Housing Construction** - \$492,685 was expended in the HOME Program in Beloit to create homeownership opportunities through the new construction of affordable single-family housing. 4 units in Beloit were completed and sold in 2025. \$12,000 was expended in the HOME program in Janesville to finish the new construction of 1 affordable single-family housing.(Total of \$504,685)

A new partnership was established in 2025 with Habitat for Humanity to fund the construction of 4 single family houses in Janesville in 2026.

**Homeownership** - \$59,255.69 was expended in Janesville's HOME-Possible Program to provide 7 first-time homebuyers with Down payment and

closing costs assistance as a forgivable loan to assist with purchase of their first homes. \$31,949.14 was expended in Beloit as downpayment assistance for first time homeowners in 4 houses of new construction. (Total of \$91,204.83)

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).  
**91.520(a)**

	CDBG	HOME
White	92	48
Black or African American	31	3
Asian	5	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
<b>Total</b>	<b>128</b>	<b>51</b>
Hispanic	22	11
Not Hispanic	106	40

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

### Narrative

The table above is representative of the activities funded where demographic data was collected.

The table above should also include the beneficiaries indicating a different racial and ethnic composition :

19 African American and white

8 Multi racial

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	965,551	475,009
HOME	public - federal	4,382,445	1,058,033

Table 3 - Resources Made Available

### Narrative

The resources available in the CDBG Program consisted of prior years' grant funds, the revolving loan fund balance in addition to the 2025 grant award. Janesville was able to meet its timeliness ratio test in 2025. Of the total expended, \$293,897.11 consisted of CDBG, \$2,441.20 CDBG-CV and \$178,670.39 Revolving Loan activities. Some projects that were funded in 2025 will carry into 2026.

The resources available in the HOME Program consisted of prior years' grant funds and program income (3,605,587.7) in addition to the 2025 grant award (\$381,392.65). The Rock County HOME Consortium funds are shared between the City of Janesville along with the City of Beloit and Rock County with an additional 16% reserved for Community Housing Development Organizations (CHDO) which makes a total of HOME CHDO available of \$395,465.16.

Administrative funds are capped at 20% of the annual CDBG allocation plus program income and 10% of the annual HOME allocation plus program income. Funding is also available for administration through the HOME-ARP Programs. Grantees may carry over balances of unused CDBG and HOME administrative dollars for use in subsequent years. In all areas, administrative expenses were less than allowed by program caps. Janesville CDBG and CDBG-CV Administrative costs were \$115,206.99 and \$2441.20 respectively. HOME Administrative expenses for Janesville were \$103,580.38; Beloit were \$16,692.69 and Rock County were \$50,845.30.

HOME-ARP - While not included in Table 3 because HOME-ARP is a one-time funding source, information about HOME-ARP is included here for added visibility and transparency. In 2025, a total of \$2,326,000 was available for affordable rental housing development and supportive services and \$91,182.89 was available for administration. In 2025, expenses for rental development were \$1,204,269.61 and for administration were \$614.49.

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Table 4 -- Identify the geographic distribution and location of investments			

Table 4 -- Identify the geographic distribution and location of investments

## **Narrative**

All of Janesville's CDBG funding is expended within the geographical boundaries of Janesville and 100% serves populations with low-moderate income levels. The Home Improvement Program operates on a City-wide basis. Proactive code enforcement funded with CDBG occurs in census tracts with more than 50% of the population having low-moderate income levels and is approximately 18% of total CDBG expenditures. Public Service activities are also focused on serving the Janesville population with low-moderate income levels. All HOME Consortium expenditures are expended throughout Rock County.

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

A total of \$686,043 in HOME match contribution was recognized in the federal fiscal year 2025.

Sources of HOME match contribution in Beloit included volunteer labor by Community Action of Rock and Walworth County's Fresh Start Program used in the new construction of single-family housing (\$39,587) and the Source of HOME match contribution in Rock Co. was provided as an Affordable Housing Program Grant by the Federal HOME Loan Bank of Chicago AHP for the rental rehabilitation of the 505 Stoughton Rd Senior apartments in Edgerton (\$700,798).

Source of HOME match in Janesville included \$10,000 provided through the Downpayment Plus Program Grant by the Federal HOME Loan Bank of Chicago AHP towards down payment as well as \$41,000 in WHEDA Tax Exempt Bond Mortgage to a new construction single family home (built by Wisconsin Partnership for housing Development).

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	1,081,392
2. Match contributed during current Federal fiscal year	686,043
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,767,436
4. Match liability for current Federal fiscal year	170,269
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,597,167

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
1551	05/01/2025	0	0	0	0	0	51,000	51,000
1567	10/30/2024	0	0	0	0	0	164,399	164,399
1567-2	12/06/2024	0	0	0	0	0	29,460	29,460
1567-3	12/30/2024	0	0	0	0	0	75,000	75,000
1567-4	02/15/2025	0	0	0	0	0	81,679	81,679
1567-5	06/30/2025	0	0	0	0	0	350,320	350,320
1574	12/31/2024	0	0	0	0	9,185	0	9,185
1574-2	03/11/2025	0	0	0	0	19,678	0	19,678
1574-3	05/29/2025	0	0	0	0	10,723	0	10,723

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
401,082	137,177	303,674	0	234,585

Table 7 – Program Income

**Minority Business Enterprises and Women Business Enterprises** – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises			White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	
<b>Contracts</b>					
Dollar Amount	20,824	0	0	0	20,824
Number	1	0	0	0	1
<b>Sub-Contracts</b>					
Number	0	0	0	0	0
Dollar Amount	0	0	0	0	0
	<b>Total</b>	<b>Women Business Enterprises</b>	<b>Male</b>		
<b>Contracts</b>					
Dollar Amount	20,824	20,824	0		
Number	1	1	0		
<b>Sub-Contracts</b>					
Number	0	0	0		
Dollar Amount	0	0	0		

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property</b> – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted					
	Total	Minority Property Owners			White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	
Number	0	0	0	0	0
Dollar Amount	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

**Relocation and Real Property Acquisition** – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0							
Businesses Displaced		0							
Nonprofit Organizations Displaced		0							
Households Temporarily Relocated, not Displaced		0							
<b>Households Displaced</b>	<b>Total</b>	<b>Minority Property Enterprises</b>							<b>White Non-Hispanic</b>
		<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>				
Number	0	0	0	0	0	0	0	0	
Cost	0	0	0	0	0	0	0	0	

Table 10 – Relocation and Real Property Acquisition

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	219	113
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>219</b>	<b>113</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	49	57
Number of households supported through The Production of New Units	44	5
Number of households supported through Rehab of Existing Units	29	30
Number of households supported through Acquisition of Existing Units	22	22
<b>Total</b>	<b>144</b>	<b>114</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

Public Service agencies providing short term rental assistance have not reported any problems with expending their funds and meeting goals. Production of new units and rehab of existing units relies upon the current state of the construction industry which is still seeing high material costs and extended lead times, a lack of available, qualified contractors to complete rehab work and low ratio of developer capacity to take on new projects. In a development project, HOME funding is typically not the primary

funding source, whether it is new construction of a single-family home or a larger scale rental development.

The ability to move these projects forward towards completion relies upon several other factors in the development process, thus projects and funding identified in the Plan tend to occur over multiple years.

Efforts to support affordable housing development continued in 2025 and a contract was signed between ECHO INC. and the Consortium to allocate HOME ARP funds to the acquisition and rehabilitation of 11 rental units, previously managed by the YWCA.

The Rehabilitation project of 11 rental unit in Edgerton Senior apartments was completed in 2025.

The HOME-Possible Program has experienced a low usage rate despite a strong desire for homeownership in Janesville. The local real estate market is still struggling with low inventory, high interest rates and borrowers with higher debt ratios and is seeing median home prices in Janesville from mid \$270Ks to the upper \$280Ks in 2025. While there were 261 active listings in 2025, the HOME 95% of Median sales regulatory cap on purchase prices does not keep up with how quickly the local real estate market has seen median sales prices increase. The current sales price cap of \$219,000 would imply that median sales would need to fall in the range of approximately \$230,000, which further cuts down on the number of available, eligible, listings.

**Discuss how these outcomes will impact future annual action plans.**

Future Annual Action Plans will continue to be focused on creating more affordable rental housing and single-family housing development. Rehabilitation Programs have been scaled back not only due to outside market conditions but also a lack of adequate funding to fill the need. Now that Janesville has met its timeliness test ratio, the remaining funds available to fully meet the needs of the rehabilitation program are not sufficient to meet the needs/goals set at the onset of the Con Plan.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	42	12
Low-income	15	0
Moderate-income	4	12
<b>Total</b>	<b>61</b>	<b>24</b>

Table 13 – Number of Households Served

**Narrative Information**

The table above represents those activities where demographic data was collected. Programs and activities funded by CDBG and HOME are 100% targeted to low to moderate income persons and households and assists those on a first-come basis, regardless of race or ethnicity.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction’s progress in meeting its specific objectives for reducing and ending homelessness through:**

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

The Homeless Intervention Task Force consisting of area service providers meets regularly to assess the current needs and challenges of the homeless population. Janesville participates in their regular meetings and provides funding opportunities under the CDBG public service cap to those agencies that may provide services that meet with the high priority goals of the Con Plan.

Efforts are made to participate in the point in time homeless street counts performed by the HITF twice a year.

At Housing Services in Janesville, we maintain up to date information on community resources—such as shelters, food pantries, and health clinics—that we can share with anyone experiencing homelessness who may need them.

The Housing Choice Voucher (HCV) Program has implemented a Foster Youth to Independence program that partners with local child welfare agencies to provide housing to youth aging out of the foster care program and who are experiencing homelessness or in danger of being homeless.

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

ECHO, Inc. in Janesville plays a growing and strategic role in expanding supportive affordable housing in the community. The organization owns two single-family houses acquired through tax foreclosure from the City of Janesville, preserving them as stable housing resources rather than allowing them to return to speculative market use. In addition, ECHO holds a master lease on six rental units in partnership with Wisconsin Partnership for Housing Development, increasing the number of units it can operate without direct ownership. ECHO is also rehabilitating an 11-unit historic building, which will further expand its affordable housing capacity once completed. All of these units operate within a supportive housing model, providing case management and services designed to help residents achieve long-term self-sufficiency and housing stability. The HOME Consortium awarded \$1,300,000.00 in HOME ARP funds to ECHO Inc. for Acquisition and rehab of the 11 Affordable rental units, these units were previously owned by the YWCA and are located in Janesville.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Janesville continues to offer a Foster Youth to Independence Program in the Housing Choice Voucher Program offering rental assistance to those aging out of the foster care system. Several of the public service agencies receiving CDBG funding also provide programs for supportive services, including healthcare, employment skills and educational support aimed at stemming homelessness.

**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**

CDBG funding was provided to Community Action's Thrive, with a focus on assisting single parents obtain education and/or employment, stable housing, and foster overall housing stability. The Housing Choice Voucher Program provides assistance to approximately 420 households on an annual basis and has implemented a Foster Youth to Independence Program to house youth aging out of the foster care system. ECHO, Inc. was awarded funding to provide emergency rental assistance to individuals. The City of Janesville provided project-based vouchers to the YMCA for transitional housing for domestic violence survivors and will continue to support ECHO Inc. now that they will manage those units. ECHO also owns and manages two single-family homes to provide transitional housing for families experiencing homelessness. The Lazarus Foundation provides transitional housing for those leaving jail. The Salvation Army Pathways project provides supportive, transitional housing for homeless individuals. The GIFTS shelter provides emergency shelter and case management to men experiencing homelessness in the community. Supportive services are crucial to assist persons in making the transition to permanent housing and independent living. Project 16:49 provides transitional housing and support services to unaccompanied youth. Insufficient funding and a substantial lack of affordable housing is a barrier to addressing the needs of individuals experiencing homelessness.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

Janesville's Housing Authority does not own or manage any subsidized public housing. There are several privately owned subsidized rental housing units in Janesville. The need for additional affordable housing is a primary goal identified in the Con Plan and available resources are directed towards creating new rental units.

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

The Rock County HOME Consortium supports HUD-certified housing counseling for potential homebuyers through the efforts of Neighborworks Blackhawk Region (NWBH). Homebuyer's education workshops are held in both Beloit and Janesville throughout the year, marketed through social and print media and distributed widely throughout the community, including the management offices of the larger rental complexes in Janesville.

The City of Janesville started working in 2025 with Neighborworks Blackhawk Region (NWBH) so they can provide Post purchase education in 2026 to homeowners that received Down payment and closing costs assistance in 2025.

The City of Janesville has a HCV Homeownership program, however, an inadequate supply of affordable housing and participating lenders has been a barrier to homeownership under the program in the past. In 2025 we contacted other Housing authorities in the country to learn what they are doing to make their program a success and we met with local lenders to explain the financial side of it. We made some changes to the program and we are inviting lenders and real estate agents in the area to a workshop in 2026 to know about this program. We will also connect with Housing Choice Voucher's tenants interested in becoming homeowners in the past.

### **Actions taken to provide assistance to troubled PHAs**

Janesville is the local PHA and administers approximately 420 Housing Choice Vouchers annually. The PHA has not been designated as troubled.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

The City of Janesville Comprehensive Plan is designed to help the City guide short-range and long-range growth and development. The Plan provides recommendations in the areas of land use, transportation, economic development, parks and open space, historical and cultural resources, housing, community facilities, agricultural and natural resources, utilities, and intergovernmental cooperation. The Comprehensive Plan serves as the primary tools used by City agencies, the Plan Commission, City Council and other policy bodies to make decisions about the location of land uses and community facilities, priorities for public investment and the extension of public services, business development, and how to meet transportation needs over the next 25 years. In 2025, the Planning Division did embark on a Zoning Code revision that will incorporate the new recommendations of the Comprehensive plan. The Housing Services Division participated in the public process for the zoning code updates by providing best practice recommendations for removing barriers to the creation of affordable housing.

Janesville's Housing Services Division and Economic Development Office continues to encourage multi-family housing development using available financing mechanisms provided through Tax-Incremental Financing Districts (TID) and WHEDA affordable housing incentives. In addition, the City of Janesville has created an Affordable Housing Fund that captures one year of increment from one year extensions on closed TIDs. Per Wisconsin State Statute at least 75% of these funds must be used for affordable housing. At this time, the City of Janesville utilizes 100% of those funds for Affordable Housing Development. Additional funding through CDBG and HOME funded initiatives will continue to be used to facilitate development of multi-family housing units. These incentives coupled with an adequate supply of land for residential development within Janesville indicate it is possible to create additional housing in Janesville. Collaborative efforts will continue to see several proposed developments through to fruition in the coming years.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

The Beloit and Janesville municipalities continue to work with interested Developers to create additional units of affordable housing in Rock County.

The City of Janesville approved in 2025 to fund with \$800,000 the construction of 4 affordable single-family houses by Habitat for Humanity in 2026.

In recent years, Janesville has developed a Housing Choice Voucher Homeownership Program and modified its HOME-funded first-time homebuyer Program to increase homeownership in Janesville, however, many outside factors have severely limited the utilization of those Programs to their full

potential including: increased prices, mortgage interest rates, slow new housing unit creation, and an aging population desiring to stay in their homes longer contributing to low inventory of for sale housing. There is also a regulatory burden within the structure of the HOME Program with caps on purchase prices, affordable rents and income limits, which lag behind the current local market and prevent grantees from being able to locally define affordability for homebuyers.

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

Janesville incorporates procedures within their existing programs to ensure all assisted properties and households are provided with information related to potential lead paint health hazards in housing, visually assesses all assisted properties it assists and incorporates the protocols of the Lead Safe Housing Rule in all of its Programs.

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

Through its CDBG public service funding, Janesville has funded Programs that attempt to address conditions that may contribute to poverty. Funding these programs has been a high priority in the past and will continue throughout the 2025-2029 ConPlan years. The Fatherhood Initiative (now THRIVE) offered by Community Action of Rock & Walworth Counties provides programming to foster familial stability, job training, employment and housing assistance. The Boys & Girls Club expanded their teen programs, specifically, programming offering career exploration, fostering community involvement through volunteerism, and educational support.

HealthNet provides health services to uninsured and/or underinsured residents which allows them to stay employment and therefore their financial stability. Unfortunately, the need for these types of Programs greatly outweighs the level of funding provided by CDBG.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

In Janesville's last Housing Affordability Report, required by municipalities in Wisconsin with populations of 10,000 or more, a zoning analysis indicated Janesville's Zoning Ordinance allows for a development or a myriad of housing types at multiple densities. One of the City of Janesville's adopted Comprehensive Plan goals is to ensure housing options that meet the needs of people of different ages, income levels, and abilities. In addition, the plan recommends steps to reduce regulatory barriers to constructing and redeveloping residential units in the City.

The City of Janesville is currently working on a zoning and subdivision code rewrite that will allow for more land using in more locations, expanding housing options, new housing types and alternative development options while reducing special approvals and updating standards.

Janesville's Housing Services Division and Economic Development Office continues to encourage multi-family housing development using available financing mechanisms provided through Tax-Incremental

Financing Districts and WHEDA affordable housing incentives. Janesville has a policy to review and return development proposals within a two-week timeframe. Additional funding through CDBG and HOME funded initiatives will continue to be used to facilitate development of multi-family housing units. These incentives coupled with an adequate supply of land for residential development within Janesville indicate it is possible to create additional housing in Janesville. Collaborative efforts will continue to see several proposed developments through to fruition in the coming years.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

Janesville has an adopted Community Participation Plan outlining specific efforts to engage residents and public/private social service agencies throughout the development of the Annual Action Plan and informing of progress made in meeting goals and objectives of the Plan. Annually, staff undertakes the Annual Planning Process by holding a public hearing at the June Community Development Authority meeting by inviting local public service agencies, non-profit and for-profit developers, to apply for CDBG Public Service and HOME Affordable Housing Development funding.

Janesville participates in the Homeless Intervention Task Force.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

Janesville has an adopted Fair Housing Ordinance and annually recognizes the month of April as Fair Housing Month. Staff also does intake from residents encountering various housing issues and will direct residents to local resources and/or escalate Fair Housing complaints to appropriate Federal agencies.

The City of Beloit provides fair housing information in the lobby of the third floor of City Hall; City Council approved a Proclamation for Fair Housing Month and held workshops with the Equal Opportunities Commission on the Analysis of Impediments to Fair Housing.

In the HOME Consortia membership, members also promoted Fair Housing by displaying Fair Housing posters in highly visible public locations of their respective locations.

You can find the Fair Housing report as an attachment for more information.

## **CR-40 - Monitoring 91.220 and 91.230**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Janesville requires agencies requesting CDBG funds to do so on a reimbursement basis by submitting a written request and accompanied by expense documentation and beneficiary demographic support data. The information is reviewed prior to reimbursement. Within Public Service contracts, activity-specific data needs per the CDBG Matrix and National Objective are included so agencies are aware of data collection requirements and including the current beneficiary income-eligibility limits. When agencies apply for CDBG funding, they are required to submit a sample enrollment or application form for the service they desire to fund with CDBG which is reviewed to ensure appropriate data is collected. Any issues identified in that process are addressed directly with the sub-recipient.

The HOME Consortium reports PI monthly and we do quarterly reports and meetings where items are reviewed to ensure timely reporting, program compliance and overall progress in meeting HOME program goals.

The State of Wisconsin publishes a Minority Owned Business registry that staff regularly consults for new potential businesses to reach out to for bidding its Home Improvement Program projects. HOME-Consortia partners also submit quarterly HOME status reports to incorporate regular reporting of any activity where Minority and Women-owned business outreach has occurred or resulted in a funded contract.

2025 represented year 1 of the current 5-year ConPlan, which was developed through extensive efforts to engage residents, housing agencies, homeless providers, banks and other lending institutions, housing developers, and local police, fire and EMS, Planning and Code and Transit Departments and the general public to solicit input into the development of the Plan.

During 2025, the City of Janesville did on site monitoring and at desk reviews of all their CDBG Public Service providers as well as the City of Beloit and Rock County as partners in the HOME Consortium. It was a good opportunity to meet in person with the people and staff that administer and manage these projects/programs and to evaluate program and projects compliance and address any area of concern.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

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**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

Janesville has adopted a Community Participation Plan that allows for a 15-day public comment period of the draft Consolidated Annual Performance Report (CAPER). The DRAFT 2025 CAPER is published for public review and comment on March 2nd, 2026. A Public Hearing will be held on March 18, 2026 to encourage residents to comment on the performance report.

## **CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Addressing issues surrounding affordable housing, including the availability, quantity, maintenance and sustainability of existing housing stock and declining quality of housing stock has been and will likely continue to be a primary objective in Janesville.

In 2025, we changed the focus on our CDBG Rehabilitation program to address issues with roof, windows and siding. Because roof, window, and siding rehabilitation are exterior focused and do not require interior access or extensive coordination, these projects usually have a shorter duration from start to finish. In addition, the estimates for these exterior focused projects tend to be more accurate, which helps us stay within the budget allocated to each project. This efficiency allows us to complete more projects each year.

However, a dwindling pool of both CDBG grant and CDBG Revolving loan resources coupled with continued inflation of housing-related costs in both the rental and homeowner markets prohibit sufficient efforts and progress to address the issues in Janesville. Programs may experience wait lists and/or be scaled down in scope and cost. Other public and private resources to address shortfalls will need to be considered as well as lobbying at the Federal level to consider the impact certain Federal regulations have had on housing programs at the local level. A prime example would be the CDBG timeliness test and requirement to consider revolving loan funds within the timeliness ratio.

These rules have disproportionately affected Janesville, which is a smaller CDBG grantee, but is not immune to inflation in the housing markets.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## **CR-50 - HOME 24 CFR 91.520(d)**

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

- These rental units were inspected and they all passed:
- 600 S Jackson, inspected 2/21/2025
- 602 S Jackson, inspected 02/27/2025
- 311 N Washington St, lower unit #100, inspected 12/08/2025
- 425 Lincoln Street, inspected 09/12/2025
- 423 Lincoln Street, inspected 12/09/2025
- \*\*HQS Standards were applied when doing the onsite inspections.

## **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

Affirmative Marketing Plan-City of Janesville

The City of Janesville has adopted the following affirmative marketing procedures as specified in the HOME Final Rule 92.351 for all HOME-funded programs including, but not limited to, the First Time Home buyers down payment and closing cost assistance program.

With respect to treatment of applicants, the City of Janesville will not discriminate against any individual or family because of race, color, national origin, sex, religion, familial status, or disability.

### **Marketing and Outreach**

- All printed and electronic information regarding HOME-funded programs shall include the Equal Housing Opportunity logo or the phrase “Equal Housing Opportunity”.
- Maintain a dedicated Fair Housing webpage within the City of Janesville government page. Fair Housing | Janesville, WI (janesvillewi.gov)
- Prominently display Fair Marketing Material in the Housing Services Lobby Area. Brochures are available in multiple languages, including Spanish, on various topics
- Posters
- Present a Fair Housing Month Resolution to the Janesville City Council Annually for adoption.

Conduct ongoing social media campaigns to highlight Fair Housing. For example, in April the City of

Janesville conducts a Fair Housing Month as a Social Media Campaign. The City of Janesville will continue to foster and nurture relationships with Non-profit and for-profit agencies in the community and share opportunities for HOME-funded programs, including the Homeless Intervention Task Force (HITF), Everyone Cooperating to Help Others (ECHO), NeighborWorks and ACTs Housing. The City of Janesville is offering written communication including brochures and applications in Spanish.

The City of Janesville has a Housing Programs Specialist who speaks Spanish and have provided translation services to different departments in the City of Janesville.

The City of Janesville will collect race, sex/gender, ethnicity, family status, disability, and income status at the time of application for any HOME-funded program. These demographics will be reviewed each year and the City of Janesville will access the success of the affirmative marketing actions and will adjust where needed.

The City of Janesville will retain an Affirmative Marketing file to include advertisements, flyers and other public information documents, as well as record of activities in implementing the affirmative marketing plan.

The City of Janesville will give additional consideration to minority business enterprises and women business enterprises when possible, in the procurement of property and services. Requests for proposals will include questions regarding MBE/WBE.

The City of Janesville will require that any partners or developers who receive HOME funds as part of their project have an Affirmative Marketing Plan. The plan must be approved by the City of Janesville prior to entering into any agreement with the partner or developer.

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

The Janesville HOME Consortia utilizes its program income, including program income used for administration (PA) and recaptured funds (HP) received in the prior program year, before committing its grant funds. The City of Janesville used \$64,017.48 in PI to support 7 down payments and closing costs, and administrative expenses. The City of Beloit used \$152,643.74 to support the new construction of 4 homebuyers single unit homes, 4 downpayment for four of those homes and 2 homeowner rehabilitations. Rock County used \$79,529.24 to support the rental rehabilitation of 11 units; in addition, \$7,483.12 of PA was spent on administrative activities.

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

In response to the escalating housing costs, the City of Janesville has implemented various initiatives to

promote affordable housing and enhance accessibility for its residents. One key strategy involves collaborating with local housing organizations and developers to increase the supply of affordable housing units. The City provides incentives or grants to encourage the construction of affordable housing projects, including budgeting CDBG and HOME funds and creating an Affordable Housing Fund using Tax Increment Financing District (TID) extension fund. Through this initiative, a TID is held open for a period of one year, and any increment is utilized for affordable housing in the community. Public engagement plays a vital role, with the city actively seeking input from residents and service providers to understand their housing needs better. Programs for households with low income levels with down payment assistance, rental subsidies, or homebuyer education are also part of the city's efforts. Janesville strives to address the affordability challenge through a multifaceted approach, fostering a more inclusive and sustainable housing market.

**CR-58 – Section 3**

**Identify the number of individuals assisted and the types of assistance provided**

<b>Total Labor Hours</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

**Table 14 – Total Labor Hours**

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guarantees, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.						
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**Table 15 – Qualitative Efforts - Number of Activities by Program**

**Narrative**

No activities reported in the 2025 CAPER met the threshold for Section 3.

# Attachment

**PR 26 CDBG**

CAPER

30



<b>PART I: SUMMARY OF CDBG RESOURCES</b>	
01 UNREVENUED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	0.00
02 ENTITLEMENT GRANT	445,415.00
03 SURPLUS BROWN REVENUE	0.00
04 SECTION 106 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	131,913.68
06A CURRENT YEAR SECTION 106 PROGRAM INCOME (POS-SI TRF)	0.00
06B FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
07A FUNDS ATTRIBUED TO THE LOCAL CDBG ACCOUNT	0.00
07B ADJUSTMENT TO COMPLETE TOTAL AVAILABLE	997,238.68
08 TOTAL AVAILABLE (SUM, LINES 01-07)	376,428.54
<b>PART II: SUMMARY OF CDBG EXPENDITURES</b>	
09 DISBURSEMENTS OTHER THAN SECTION 106 REIMBURSEMENTS AND PLANNING/ADMINISTRATION	0.00
10 ADJUSTMENT TO COMPLETE TOTAL AMOUNT SUBJECT TO LOWWMO BENEFIT	376,428.54
11 AMOUNT SUBJECT TO LOWWMO BENEFIT (LINE 08 + LINE 20)	302,131.56
12 DISBURSED BY EDS FOR PLANNING/ADMINISTRATION	0.00
13 DISBURSED BY EDS FOR SECTION 308 REIMBURSEMENTS	0.00
14 ADJUSTMENT TO COMPLETE TOTAL EXPENDITURES	472,507.20
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	376,428.54
16 UNREVENUED BALANCE (LINE 08 - LINE 15)	0.00
<b>PART III: LOWWMO BENEFIT THIS REPORTING PERIOD</b>	
17 EXPENSED FOR LOWWMO HOUSING IN SPECIAL AREAS	0.00
18 EXPENSED FOR LOWWMO MULTIFAMILY HOUSING	376,428.54
19 DISBURSED FOR OTHER LOWWMO ACTIVITIES	0.00
20 ADJUSTMENT TO COMPLETE TOTAL LOWWMO CREDIT	376,428.54
21 TOTAL LOWWMO CREDIT (SUM, LINES 17-19)	376,428.54
22 PERCENT LOWWMO CREDIT (LINE 21/LINE 11)	100.00%
<b>LOWWMO BENEFIT FOR MULTI-YEAR CERTIFICATIONS</b>	
23 PROGRAM VOUCHERS COVERED BY CERTIFICATION	0.00
24 QUALITATIVE NET DISBURSABLES SUBJECT TO LOWWMO BENEFIT CALCULATION	0.00
25 PERCENT SUBJECT TO LOWWMO REPAIRS (LINE 20/LINE 24)	0.00%
<b>PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS</b>	
27 DISBURSED BY EDS FOR PUBLIC SERVICES	94,900.00
28 PS UNALLOQUATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNALLOQUATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPLETE TOTAL PS CALCULATIONS	94,900.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + (LINE 30))	445,415.00
32 ENTITLEMENT GRANT	226,463.50
33 FISCAL YEAR PROGRAM INCOME	0.00
34 ADJUSTMENT TO COMPLETE TOTAL SUBJECT TO PS CAP	569,878.50
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	14.80%
36 PERCENT FUNDING OBLIGATION FOR PS ACTIVITIES (LINE 31/LINE 35)	
37 DISBURSED BY EDS FOR PLANNING/ADMINISTRATION	302,131.56
38 PS UNALLOQUATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PS UNALLOQUATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPLETE TOTAL PS OBLIGATIONS	302,131.56
41 TOTAL PS OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 + (LINE 40))	445,415.00
42 ENTITLEMENT GRANT	151,913.68
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPLETE TOTAL SUBJECT TO PA CAP	597,238.68
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	17.10%
46 PERCENT FUNDS CALCULATED FOR PA ACTIVITIES (LINE 41/LINE 45)	

No data returned for this view. This might be because the applied filter excludes all data.

**LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17**

**LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18**  
 No data returned for this view. This might be because the applied filter excludes all data.



# PR 26 CDBG\_CV



Office of Community Planning and Development  
 U.S. Department of Housing and Urban Development  
 Integrated Disbursement and Information System  
 PR26 - CDBG-CV Financial Summary Report  
 JAMESVILLE, WI

DATE: 02-17-26  
 TIME: 15:19  
 PAGE: 1

**PART I: SUMMARY OF CDBG-CV RESOURCES**

01 CDBG-CV GRANT	551,994.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
04 TOTAL CDBG-CV FUNDS AWARDED	551,994.00

**PART II: SUMMARY OF CDBG-CV EXPENDITURES**

05 DISBURSEMENT'S OTHER THAN SECTION 108 REPAIRMENTS AND PLANNING/ADMINISTRATION	527,992.85
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	24,007.15
07 DISBURSED IN IDIS FOR SECTION 108 REPAIRMENTS	0.00
08 TOTAL EXPENDITURES (ISUM LINES 05 - 07)	551,994.00
09 UNEXPENDED BALANCE (LINE 04 - LINE 8)	0.00

**PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT**

10 EXPENDED FOR LOWMOD HOUSING IN SPECIAL AREAS	0.00
11 EXPENDED FOR LOWMOD MULTIFAMILY HOUSING	0.00
12 DISBURSED FOR OTHER LOWMOD ACTIVITIES	527,992.85
13 TOTAL LOWMOD CREDIT (ISUM LINES 10 - 12)	527,992.85
14 AMOUNT SUBJECT TO LOWMOD BENEFIT (LINE 05)	527,992.85
15 PERCENT LOWMOD CREDIT (LINE 13/LINE 14)	100.00%

**PART IV: PUBLIC SERVICE (#91) CALCULATIONS**

16 DISBURSED IN IDIS FOR PUBLIC SERVICES	907,999.07
17 CDBG-CV GRANT	551,994.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	92.03%

**PART V: PLANNING AND ADMINISTRATION (PA) CAP**

19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	24,007.15
20 CDBG-CV GRANT	551,994.00
21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)	4.35%

**LINE 10 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 10**  
 No data returned for this view. This might be because the applied filter excludes all data.

**LINE 11 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 11**

No data returned for this view. This might be because the applied filter excludes all data.

**LINE 12 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 12**

Plan Year	IDIS Project	DOC	Activity Name	Priority	Reporting Method	Drawn Amount
2019	7	1421	CA1 COVD Emergency Eviction Foreclosure Prevention	050	LMC	\$36,103.54
			6486760 CA1 COVD Emergency Eviction Foreclosure Prevention	050	LMC	\$18,548.20
			6544863 CA1 COVD Emergency Eviction Foreclosure Prevention	050	LMC	\$4,941.23
			6503304 CA1 COVD Emergency Eviction Foreclosure Prevention	050	LMC	\$9,760.21
			6578297 CA1 COVD Emergency Eviction Foreclosure Prevention	050	LMC	\$17,764.50
			6591939 CA1 COVD Emergency Eviction Foreclosure Prevention	050	LMC	\$2,486.37
		1436	ECHO CV3 MOTEL VOUCHERS	050	LMC	\$24,401.66
			6486768 ECHO CV3 MOTEL VOUCHERS	050	LMC	\$23,003.76
			6526571 ECHO CV3 MOTEL VOUCHERS	050	LMC	\$99,537.88
			6507960 ECHO CV3 MOTEL VOUCHERS	050	LMC	\$10,407.01
			6614614 ECHO CV3 MOTEL VOUCHERS	050	LMC	\$20,000.00

Plan Year	DOB Project	DOB Activity	Vendor	Activity Name	Rate	Quantity	Amount
1437		6486766		Mercy Health System Malware Vouchers & Support Services	050	LMC	\$24,280.03
		6529337		Mercy Health System Malware Vouchers & Support Services	050	LMC	\$17,739.97
1458		6544670		Boys & Girls Teen Programming COVID-19	050	LMC	\$3,246.31
		6578299		Boys & Girls Teen Programming COVID-19	050	LMC	\$1,232.34
		6591936		Boys & Girls Teen Programming COVID-19	050	LMC	\$6,019.35
1474		6594186		COJ CV 3 Senior Center	03A	LMC	\$2,764.79
		6688570		COJ CV 3 Senior Center	03A	LMC	\$3,895.00
		6716032		COJ CV 3 Senior Center	03A	LMC	\$11,550.00
1499		6729016		COJ CV 3 Senior Center	03A	LMC	\$1,790.00
		6675230		ECHO 2022 CV Medical Vouchers	050	LMC	\$11,176.90
		8888561		ECHO 2022 CV Medical Vouchers	050	LMC	\$38,623.10
		6723529		ECHO 2022 CV Medical Vouchers	050	LMC	\$21,676.69
1511		6741258		ECHO 2022 CV Medical Vouchers	050	LMC	\$4,321.32
		8823667		ECHO 2022 CV Medical Vouchers	050	LMC	\$18,000.00
		6723620		2022-23 Boys & Girls Club Teen Program	050	LMC	\$3,290.19
		6783296		2022-23 Boys & Girls Club Teen Program	050	LMC	\$4,209.61
1522		6783296		2022-23 Healthcare Medical	05M	LMC	\$27,000.00
		6797357		2022-23 Healthcare Medical	05M	LMC	\$3,000.00
1523		6829720		2022 2023 CAI Thrive Program CV	05H	LMC	\$1,395.63
		8885494		2022 2023 CAI Thrive Program CV	05H	LMC	\$6,104.37
1530		6797357		2023 CV B & G Workforce Dev Feb 23 Contract	05D	LMC	\$44,495.69
		6843263		2023 CV B & G Workforce Dev Feb 23 Contract	05D	LMC	\$904.32
<b>Total</b>							<b>\$527,592.85</b>

**LINE 16 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 16**

Plan Year	DOB Project	DOB Activity	Vendor	Activity Name	Rate	Quantity	Amount
2019		6484318		CAI COVID Emergency Eviction Foreclosure Prevention	050	LMC	\$26,103.54
		6496766		CAI COVID Emergency Eviction Foreclosure Prevention	050	LMC	\$18,548.20
		6504883		CAI COVID Emergency Eviction Foreclosure Prevention	050	LMC	\$4,341.23
		6553304		CAI COVID Emergency Eviction Foreclosure Prevention	050	LMC	\$9,789.21
		6578297		CAI COVID Emergency Eviction Foreclosure Prevention	050	LMC	\$17,764.62
		6591933		CAI COVID Emergency Eviction Foreclosure Prevention	050	LMC	\$2,466.37
1436		6646215		ECHO CV-3 MOTEL VOUCHERS	050	LMC	\$24,481.65
		6486766		ECHO CV-3 MOTEL VOUCHERS	050	LMC	\$23,063.76
		6529671		ECHO CV-3 MOTEL VOUCHERS	050	LMC	\$99,537.88
		6567960		ECHO CV-3 MOTEL VOUCHERS	050	LMC	\$10,407.91
		6614614		ECHO CV-3 MOTEL VOUCHERS	050	LMC	\$20,000.00
1437		6486766		Mercy Health System Malware Vouchers & Support Services	050	LMC	\$24,280.03
		6529337		Mercy Health System Malware Vouchers & Support Services	050	LMC	\$17,739.97
1458		6544670		Boys & Girls Teen Programming COVID-19	050	LMC	\$3,246.31
		6578299		Boys & Girls Teen Programming COVID-19	050	LMC	\$1,232.34
		6591936		Boys & Girls Teen Programming COVID-19	050	LMC	\$6,019.35
1499		6675230		ECHO 2022 CV Medical Vouchers	050	LMC	\$11,176.90
		6698961		ECHO 2022 CV Medical Vouchers	050	LMC	\$38,623.10
		6723529		ECHO 2022 CV Medical Vouchers	050	LMC	\$21,676.69
		6741258		ECHO 2022 CV Medical Vouchers	050	LMC	\$4,321.32
1511		6723529		2022-23 Boys & Girls Club Teen Program	050	LMC	\$18,000.00
		6723620		2022-23 Boys & Girls Club Teen Program	050	LMC	\$3,290.19
		6783296		2022-23 Healthcare Medical	05M	LMC	\$27,000.00
1522		6797357		2022-23 Healthcare Medical	05M	LMC	\$3,000.00
1523		6829720		2022 2023 CAI Thrive Program CV	05H	LMC	\$1,395.63
		8885494		2022 2023 CAI Thrive Program CV	05H	LMC	\$6,104.37
1530		6797357		2023 CV B & G Workforce Dev Feb 23 Contract	05D	LMC	\$44,495.69
		6843263		2023 CV B & G Workforce Dev Feb 23 Contract	05D	LMC	\$904.32
<b>Total</b>							<b>\$507,593.67</b>

**LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19**

Plan Year	DOB Project	DOB Activity	Vendor	Activity Name	Rate	Quantity	Amount
2019		6529337		Janesville CV3-AD	21A		\$7,576.32
		6594186		Janesville CV3-AD	21A		\$4,230.51
		6677632		Janesville CV3-AD	21A		\$2,910.06
		6688570		Janesville CV3-AD	21A		\$915.22
		6723529		Janesville CV3-AD	21A		\$0.22

1513	6729529	CV 1 ADMIN 2022	21A	\$1,444.80
	6797227	CV 1 ADMIN 2022	21A	\$1,701.05
	6829587	CV 1 ADMIN 2022	21A	\$1,026.40
	6859887	CV 1 ADMIN 2022	21A	\$610.24
	6929520	CV 1 ADMIN 2022	21A	\$835.98
	6982148	CV 1 ADMIN 2022	21A	\$279.25
	7077964	CV 1 ADMIN 2022	21A	\$690.00
	7122754	CV 1 ADMIN 2022	21A	\$1,750.55
<b>Total</b>				<b>\$94,601.19</b>

CAPER

# 2025 Fair Housing Accomplishments

## 2025 Annual Fair Housing Accomplishments Janesville Fair Housing Goals and Strategies

Goal 1: Access to Affordable Housing Strategies	Timeframe for Action	Measure of Achievement	Responsible Entity/s
Support the provision of affordable housing through acquisition, development, rehabilitation and financial assistance to homebuyers, homeowners, and renters.	2025-2026	Construction of 2 multifamily affordable housing projects to add a total of 10 units for low income families in Janesville	NCS/ED/CDA/Plan Commission/City Council
In 2025, the City of Janesville continued to work with Developers on potential Multifamily projects. Completed the construction of 1 single family home to be sold to income eligible buyer. The HOME Consortium approved the funding with HOME funds for the construction of 4 single family homes in Janesville by Habitat for Humanity, starting in 2026.			
The HOME Consortium approved the funding with HOME-ARP funds of the acquisition and rehabilitation by ECHO Inc. of 11 rental units in Janesville to be used as affordable housing.			
Re-evaluation of the Housing Choice Voucher Homeownership Program	2025-2029	Provide better resources and information to HCV tenants interested in becoming homeowners under this program	NCS
Complete re-evaluation of policies and procedures, new questionnaire and tools. Meetings with lenders and other Housing Authorities that are running this program for many years created a better idea of types of mortgages and how to better direct clients towards the goal of homeownership. Established relations with lenders and real estate agents in the area to make them aware of the existence of this program in order to facilitate the process of homeownership.			
Continue to offer homeowner rehabilitation program	2025-2026	10 homes rehabilitated/year	NCS
Completed 8 homeowner rehabilitation projects in 2025 and 10 contracts signed, under the Revive & Thrive Program in Janesville			

Continue to offer down payment and closing cost assistance program	2025-2026	12 down payment and closing cost assistance loans provided/year	NCS
In 2025, 7 down payment loans were provided under our HOME Possible program in Jamesville. The consistent incline in housing prices has been a challenge to the success of this program.			
Financial Assistance for Affordable Rental Housing	2025-2026	40 households assisted/year	Public Service
Public Services for housing benefit. 26 Households Assisted with emergency rental and/or security deposits in 2025, to prevent homelessness/eviction.			
Code Enforcement	2025-2029	1,800 households assisted/year	NCS
To ensure that all properties within our community comply with local housing, building, and zoning regulations.			

<b>Goal 2: Affirmatively Furthering Fair Housing</b>			
<b>Strategies</b>	<b>Timeframe for Action</b>	<b>Measure of Achievement</b>	<b>Responsible Entity/s</b>
Provide financial assistance for program management activities related to affirmatively furthering fair housing.	2025-2029	100 households	NCS
We partnered with NeighborWorks BlackHawk Region by funding their Homebuyer Education where they provide information and educate new homebuyers about the Fair Housing Act and their rights as a loan customer.			
Increase fair housing outreach efforts for consumers and housing providers	2025-2029	Recognize Fair Housing Month; expand topic in HCV orientation, share info with HCV participants	NCS

		and landlords: expand fair housing information on City's website	
We provide Fair Housing brochures to new HCV participants. Have available information in the City of Janesville's web site and at the lobby of the Housing Department at City Hall, including Discrimination Complaint Forms			

Abbreviations:

NCS: Neighborhood and Community Services

ED: Economic Development Department

CDA: Community Development Authority

Additional Fair Housing Strategies Completed in 2025:

- Continue to assist residents in filing complaints with Housing and Urban Development and the State of Wisconsin.
- Refer residents to Legal Action for services.

Efforts to support Fair Housing goals are supported primarily through in-house staff and is recorded as CDBG, HOME and HCV Administrative Costs. A variety of funding sources are used to support the goal of creating and preserving affordable housing in our community.

# Community Participation Plan



## Community Participation Plan

City of Janesville  
Community Development Block Grant Program

&

Rock County Consortium  
HOME Investment Partnership Program

**2/21/24 ADOPTED**

City of Janesville  
Neighborhood and Community Services Department  
Housing Services Division  
18 N. Jackson Street, P. O. Box 5005  
Janesville, WI 53547-5005  
(608) 755-3065

# Community Participation Plan

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## **I. Introduction**

The City of Janesville is a formula grantee or entitlement community for the receipt of Community Development Block Grant (CDBG) Program funds. It is also the lead agency for the Rock County Consortium, a "participating jurisdiction" for the receipt of HOME Investment Partnership (HOME) funds. The Consortium consists of the Cities of Beloit and Janesville and the County of Rock. These programs require the development of a Consolidated Plan and Annual Action Plans for the use of grant funds. The Consolidated Plan covers a period of five years and is supplemented with an annual action plan describing the specific use of the funds to be received during each fiscal year. In addition, these programs require grant recipients to affirmatively further fair housing under the Fair Housing Act and complete an analysis of fair housing issues confronting the community and the development of goals and strategies to remedy those issues.

Development of the Consolidated Plan and Fair Housing Analysis requires consultation with other public and private agencies and the participation of community members in the planning process including: development of the Consolidated Plan, and substantial amendments to the Consolidated Plan, development of Annual Action Plans, development of the Fair Housing Analysis, and any revisions to the Fair Housing Analysis; and the annual performance report. This document will outline how the City of Janesville intends to encourage and provide community members with the opportunity to participate in the planning process.

This plan is intended to comply with 24 CFR, Part 91, Subpart B, Consolidated Submissions for Community Planning and Development Programs Citizen Participation and Consultation.

## **II. Structure**

The Community Development Authority (CDA) of the City of Janesville was created on June 14, 1976, pursuant to Wisconsin State Statute of 66.4325 (now known as 66.1335). It has the powers and duties and functions of both a housing authority and a redevelopment authority. The resolution creating the CDA authorizes it to act as agent of the City in planning and carrying out the Community Development Programs and activities approved by the Common Council under the Federal Housing and Community Development Act of 1974, as amended. The CDA is composed of seven members, two of whom are City Council Members and appointed to the CDA for a one-year term. The other five members are appointed by the City Manager with the approval of the City Council and are representatives of the community. An effort is made to appoint a Section 8 Housing Choice Voucher recipient as one of these five members. community members serve overlapping terms of four years.

### **A. Community Development Block Grant Program**

The Community Development Block Grant (CDBG) Program provides funds to metropolitan cities (over 50,000 population) on a formula basis to support the development of viable urban communities, to provide decent housing and a

suitable living environment, and to expand economic opportunities, principally for persons of low- and moderate-income levels. Funds must be used for eligible activities which meet one of three national objectives: benefit persons with low- and moderate-income levels; aid in the elimination of slums and blight; or meet an urgent community need.

#### **B. Rock County HOME Consortium**

The HOME Investment Partnership (HOME) Program provides funds to Participating Jurisdictions on a formula basis to be used for affordable housing. The City of Janesville has combined with the City of Beloit and the County of Rock to form the Rock County Consortium for the receipt of HOME funds. The City of Beloit and Rock County also have procedures for involving community members in the development of the Consolidated Plan. While those procedures are discussed in the Consolidated Plan, they are not outlined within this document.

### **III. Community Participation Plan**

#### **A. Plan Adoption**

The Community Participation Plan and any amendments will be made available to the public for comment no less than 30 calendar days prior to a public hearing on its adoption. The proposed plan will be made available on the City's website and within the Housing Services Division, Neighborhood & Community Services Department Office, 18 N. Jackson Street, Janesville, WI. Following the public hearing, the Community Participation Plan will be adopted by the CDA, and the approved Community Participation Plan will be made available to the public on the City's website. Upon request, the plan will be made available in a format accessible to persons with disabilities. Language assistance in the form of an interpreter or translation will be provided to ensure meaningful access to participation by non-English speaking residents of the community.

In the event of a federal or local emergency declaration and as allowed by the US Department of Housing and Urban Development (HUD), the City may reduce the notice/comment period to 5 days and adjust notice and community participation methods as necessary.

#### **B. Community Participation Coordinator**

The Director of Neighborhood and Community Services for the City of Janesville shall serve as the Community Participation Coordinator for the CDBG and HOME Programs. They shall have the authority to designate another employee to coordinate efforts in their place.

The Community Participation Coordinator shall ensure that all Community participation efforts meet the requirements established by HUD and the City's Community Participation Plan. The specific duties and responsibilities of the

Community Participation Coordinator shall include, but not necessarily be limited to: encouraging broad participation in the development of the Consolidated Plan, Annual Action Plan, and Fair Housing Analysis; sharing and disseminating information regarding performance and progress towards meeting goals outlined in these planning documents; receiving and responding to written comments; responding to inquiries and complaints; and monitoring the Community participation process and proposing such amendments to the Community Participation Plan as may be necessary.

The Community Participation Coordinator may be contacted at: (608) 755-3065, or at the Housing Services Division of the City of Janesville Neighborhood and Community Services Department, 18 North Jackson Street, Janesville, WI during normal office hours.

#### **C. Public Information and Participation**

To promote Community participation, the following public information efforts will be undertaken:

- Public notices of all public hearings will be published in the *Janesville Gazette* a minimum of fourteen calendar days prior to the scheduled hearing. The notices will indicate the date, time, place, and topics to be considered.
- Public notices of the public hearings will also be published through the City's normal public meeting distribution channels which includes all local media and any organization or individual that chooses to subscribe to an email notification list.
- Press releases and notices may also be posted on social media sites, such as Facebook and Twitter.
- Additional outreach efforts will be undertaken for the development of the 5-Year Consolidated Plan and Fair Housing Analysis. Additional outreach may include focus groups, community surveys, and one-on-one interviews.

#### **D. Consultation**

When developing the Consolidated Plan and Fair Housing Analysis, the City will consult with:

- When preparing the consolidated plan, with other public and private agencies/organizations that provide assisted housing, health services, and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, persons experiencing homelessness), community-based and regionally-based organizations that represent members of a protected class, organizations that enforce fair housing laws, broadband internet service providers, organizations engaged in narrowing the digital divide, agencies whose primary responsibilities include the management of flood prone areas, public land or water resources, and emergency management agencies.

- When preparing the portions of the consolidated plan describing the jurisdiction's homeless strategy and the resources available to address the needs of persons experiencing homelessness (particularly individuals and families experiencing chronic homelessness, families with children, veterans and their families, and unaccompanied youth) and persons at risk of homelessness:
  - (i) The Homeless Intervention Task Force of Rock and Walworth Counties, which serves as the Continuum(s) of Care.
  - (ii) Public and private agencies that address housing, health, social service, victim services, employment, or education needs of individuals and families with low-income levels; individuals and families experiencing homelessness, including veterans; youth; and/or other persons with special needs.
  - (iii) Publicly funded institutions and systems of care that may discharge persons into homelessness (such as health-care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and
  - (iv) Business and civic leaders.
- When preparing the portion of its consolidated plan concerning lead-based paint hazards, state or local health and child welfare agencies who can provide existing data related to lead-based paint hazards and poisonings, including health department data on the addresses of housing units in which children have been identified as lead poisoned.
- When preparing the description of priority non housing community development needs, adjacent units of general local government, including the State of WI and Rock County. Adjacent units of general local government and local and regional government agencies, including local government agencies with metropolitan-wide planning and transportation responsibilities, will also be consulted for problems and solutions that go beyond a single jurisdiction.
- Local PHAs operating in the jurisdiction regarding consideration of public housing needs, planned programs and activities, strategies for affirmatively furthering fair housing, and proposed actions to affirmatively further fair housing in the consolidated plan.
- Local and regional institutions, Continuums of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations).
- Residents of public and assisted housing developments.

#### **E. Displacement**

The City intends to minimize displacement in the implementation of the Consolidated Plan. If displacement is necessary, assistance will be provided to displaced persons as required by the federal Uniform Act and the State of Wisconsin Relocation Law. A relocation Plan will be filed with the State as necessary and affected property owners and tenants will be notified of their rights prior to the initiation of negotiations as required by law.

#### **IV. Consolidated Plan Development**

A minimum of two public hearings will be held during the development of the Consolidated Plan/Annual Action Plan. The first one is held early in the process before the proposed plan is published for comment to obtain resident views on housing, priority non-housing community development needs, and affirmatively furthering fair housing.

The draft Consolidated Plan/Annual Action Plan document will be made available to the public for comment no less than 30 calendar days prior to its submission to HUD. The draft plan will include information regarding the amount of assistance the City expects to receive (including grant funds and program income) and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate-income levels. The proposed plan will be made available on the City's website and within the Housing Services Division, Neighborhood & Community Services Department Office, 18 N. Jackson Street, Janesville, WI.

A second public hearing is held following the preliminary allocation of CDBG and HOME funds to obtain community views on the draft Consolidated Plan/Annual Action Plan. Comments from this public hearing will be considered by the CDA and included in, or attached to, the Consolidated Plan/Annual Action Plan document submitted to HUD. Following the public hearing, the CDA shall make a recommendation to the City Council regarding plan adoption.

The City shall consider any comments or views of community members received in writing, or orally at the public hearings in preparing for the Consolidated Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons, therefore, shall be included in, or attached to, the final Consolidated Plan.

Following adoption of the Consolidated Plan by the City Council, the Consolidated Plan will be made available to the public on the City's website. Upon request, the plan will be made available in a format accessible to persons with disabilities. Language assistance in the form of an interpreter or translation will be provided to ensure meaningful access to participation by non-English speaking residents of the community.

## V. Fair Housing Analysis Development

Organizations receiving federal funding have an obligation to affirmatively further fair housing under the Fair Housing Act and complete an analysis of fair housing issues confronting the community and the development of goals and strategies to remedy those issues. This analysis is referred to as the Fair Housing Analysis throughout this plan but may also be referred to as an Analysis of Impediments to Fair Housing (AI), Assessment of Fair Housing (AFH), Equity Plan, or other plan as further described by the U.S. Department of Housing and Urban Development.

A minimum of one public hearing will be held during the development of the Fair Housing Analysis. The public hearing will follow a period of not less than 30 calendar days, in which residents are provided an opportunity to comment on the draft plan. The proposed plan will be made available on the City's website and within the Housing Services Division, Neighborhood & Community Services Department Office, 18 N. Jackson Street, Janesville, WI.

The City shall consider any comments or views of community members received in writing, or orally at the public hearings. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons, therefore, shall be included in, or attached to, the final Fair Housing Analysis.

Following adoption of the Fair Housing Analysis by the CDA, the Fair Housing Analysis will be made available to the public on the City's website. Upon request, the plan will be made available in a format accessible to persons with disabilities. Language assistance in the form of an interpreter or translation will be provided to ensure meaningful access to participation by non-English speaking residents of the community.

## VI. Program Amendment/Substantial Changes

A. The City shall amend the Consolidated Plan whenever it decides to make a change in its allocation priorities from one eligible activity to another; to carry out an activity using funds from any program covered by the Consolidated Plan (including program income) not previously described in the action plan; to change the purpose, scope, location, or beneficiaries of an activity; or to substantially (20% or more) increase or decrease an activity's budget, unless such increase or decrease is the result of a change in the grant amount and identified through the annual budget process as part of a clearly defined contingency plan.

B. The City shall amend the Fair Housing Analysis under the following circumstances:

- A material change occurs. A material change is a change in circumstances in the jurisdiction of a program participant that affects the information on which the Fair Housing Analysis is based to the extent that the analysis, the fair housing contributing factors, or the priorities and goals no longer reflect

actual circumstances. Examples include Presidentially declared disasters, under title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act ([42 U.S.C. 5121 et seq.](#)), in the program participant's area that are of such a nature as to significantly impact the steps a program participant may need to take to affirmatively further fair housing; significant demographic changes; new significant contributing factors in the participant's jurisdiction; and civil rights findings, determinations, settlements (including Voluntary Compliance Agreements), or court orders; or

- Upon HUD's written notification specifying a material change that requires the revision.

When a revision is required, such revision shall be submitted within 12 months of the onset of the material change, or at a later date as HUD may provide. Where the material change is the result of a Presidentially declared disaster, such time shall be automatically extended to the date that is two (2) years after the date upon which the disaster declaration is made, HUD may extend the due date upon written request by the program participant that describes the reasons the program participant is unable to make the deadline.

- C. Prior to amending the Consolidated Plan, Annual Action Plan or Fair Housing Analysis, the CDA shall hold a public hearing on the proposed changes. The public hearing will follow a period of not less than 30 calendar days, in which residents are provided an opportunity to comment on the draft amendment. The proposed amendment will be made available on the City's website and within the Housing Services Division, Neighborhood & Community Services Department Office, 18 N. Jackson Street, Janesville, WI.

In the event of a federal or local emergency declaration and as allowed by the US Department of Housing and Urban Development (HUD), the City may reduce the notice/comment period to 5 days and adjust notice and community member participation methods as necessary.

The City shall consider any comments or views of community members received in writing, or orally at the public hearing in preparing the amendment. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons, therefore, should be included in, or attached to, the final amendment.

Following adoption of the amendment by the City Council, the amendment will be made available to the public on the City's website. Upon request, the amendment will be made available in a format accessible to persons with disabilities. Language assistance in the form of an interpreter or translation will be provided to ensure meaningful access to participation by non-English speaking residents of the community.

## **VII. Performance Report**

Annually, the City shall submit a Consolidated Annual Performance and Evaluation Report (CAPER) no later than 90 days after the completion of the most recent program year. A draft of this report will be available for public comment for at least 15 calendar days before it is to be submitted to HUD. A public hearing shall be held to obtain community member comments on the performance report.

The City shall consider any comments or views of community members received in writing, or orally at the public hearing. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons, therefore, shall be included in, or attached to, the final report.

The report will be made available to the public on the City's website. Upon request, the report will be made available in a format accessible to persons with disabilities. Language assistance in the form of an interpreter or translation will be provided to ensure meaningful access to participation by non-English speaking residents of the community.

## **VIII. Access to Meetings/Documents**

The CDA meets in the Council Chambers in the Janesville City Hall. This site is centrally located and generally accessible to all community members. It is also accessible to people with disabilities. Local officials will undertake all reasonable actions necessary to allow persons with Limited English Proficiency to participate in the community development process. Such actions may include the provision of an interpreter and/or the provision of materials in the appropriate language or format.

In-person public hearings are not required. The City of Janesville may conduct public hearings with a virtual hearing if national or local health authorities recommend social distancing and limiting public gatherings for public health reasons. Virtual hearings must provide reasonable notification and access for community members, timely responses from local officials to community member questions and issues, and public access to all questions and responses.

## **IX. Plan Availability and Access to Records**

The City will make any HUD-provided data and any other supplemental information the jurisdiction plans to incorporate into its Fair Housing Analysis available to its residents, public agencies, and other interested parties upon request.

Once developed, the draft Fair Housing Analysis, Consolidated Plan, Annual Action Plan, any amendments to these plans will be made available to the public in the locations identified below for a minimum of a 30-calendar day review period.

The annual performance report will be made available to the public for a minimum of a 15-calendar day review period.

- Department of Neighborhood and Community Services, 18 N. Jackson Street.
- The City of Janesville Website: [www.janesvillewi.gov](http://www.janesvillewi.gov)

In the event of a federal or local emergency declaration and as allowed by the US Department of Housing and Urban Development (HUD), the City may reduce the notice/comment period to five (5) days and adjust notice and community participation methods as necessary.

Once finalized, a copy of the Fair Housing Analysis, Consolidated Plan, Annual Action Plan, and Amendments, and the Performance Report will be made available on the City's website and at the Department of Neighborhood & Community Services.

The City will provide a reasonable number of printed copies of the plan at no cost to the public upon request.

Program documents such as program manuals, regulations, application forms, prior performance reports, and environmental review records will also be available for public review in the offices of the Neighborhood and Community Services Department, 18 N. Jackson Street, during normal office hours. The building is accessible to individuals with disabilities.

#### **X. Technical Assistance**

Technical assistance will be provided to residents, agencies, or groups representative of persons of low- and moderate-income levels that request assistance in commenting on the Fair Housing Analysis, Consolidated Plan, and in preparing an application for CDBG or HOME funding. Persons interested in such assistance should call the Neighborhood and Community Services Department at (608) 755-3065 during office hours.

#### **XI. Inquiries and Complaints**

Program staff will be available during normal business hours in the Housing Services Division, Neighborhood and Community Services Department at 18 N. Jackson Street to respond to Community Inquiries or complaints related to the Consolidated Plan, amendments, Fair Housing Analysis, revisions, and the performance report. Complaints should be in writing and directed to the Community Participation Coordinator. Every reasonable effort will be made to provide a timely written response to written complaints within 15 calendar days of receipt.

## **XII. Consolidated Plan/Annual Plan Submission Development Process/Schedule**

Annually, the CDA will review and approve the schedule for the preparation of the Consolidated Plan/Annual Action Plan.

Following is a generalized schedule of the Consolidated Plan/Annual Action Plan development. It is subject to change.

- May Community Development Authority (CDA) Meeting: Outline Schedule for coming year.
- June: Public hearing on housing and non-housing community development needs.
- Late July/Early August: Agency proposals received.
- August CDA meeting: Agencies give presentations on proposals and respond to questions.
- Late August/Early September: Special CDA meeting: preliminary allocation of CDBG and HOME funds.
- Mid-September: Draft plan available for 30-day comment period.
- October CDA meeting: Public Hearing and recommendation on Consolidated Plan/Annual Action Plan.
- November City Council meetings: Public Hearing on budget; Adoption of budget and Consolidated Plan.
- November/December: Submission of Consolidated Plan/Action Plan to HUD
- March CDA meeting: Public hearing on grantee performance.
- March 31: Submission of Comprehensive Annual Performance and Evaluation Report to HUD.

# Housing and Neighborhood Comprehensive Plan

## CHAPTER SIX: HOUSING & NEIGHBORHOOD DEVELOPMENT

A community’s housing stock is its most significant long-term capital asset. As is typical in most communities, housing is the largest single land use in Janesville. Housing not only provides shelter, but neighborhoods also help to establish a community’s “sense of place.”

The Housing and Neighborhood Development chapter of *Volume 1* describes housing trends and existing conditions. The information in this chapter will shape policies and recommendations regarding housing.

### EXISTING HOUSING FRAMEWORK

This section describes the characteristics of the City’s housing stock including type, value, occupancy status, age and structural condition. This section also provides projected housing demand in the City and describes housing development and rehabilitation programs available to City residents. The Land Use Chapter also provides extensive information on the City’s residential building activity and lot creation.

#### Housing Condition and Age

The age of a community’s housing stock is one measure of the general condition of the community’s housing supply. Given the strong growth of the City, it is not surprising that more than one third of the housing stock was constructed after 1980. The decade of the 1970s also witnessed a large amount of housing in the City. Approximately 18 percent of the City’s current housing stock was constructed prior to 1939, which suggests that owners of these older homes may be interested in learning about rehabilitation techniques, or opportunities for rehabilitation and maintenance assistance.

**Figure 17: Percent of Janesville Housing Stock by Age, 2018**



Figure 18 compares the City’s housing types between 2010 and 2019. Housing unit construction declined for several years following the Great Recession and is reflected in Janesville’s housing market over the last decade. Overall, the number of housing units increased by about three percent, with

2023

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some minor changes in the composition of the City's housing types. About two-thirds of all housing units in the Janesville are single family homes. The number of two family or duplex units also increased from 2010 to 2019. The percentage of multi-family units in Janesville stayed relatively steady from 2010 to 2019.

**Figure 18: City of Janesville Housing Types, 2010 and 2019**

Units per Structure	Number		Percent	
	2010	2019	2010	2019
Single Family Detached	18,059	18,557	67.0%	66.7%
Single Family Attached <sup>1</sup>	2,083	2,040	7.7%	7.3%
Two Family (duplex)	1,515	1,927	5.6%	6.9%
Multi-Family: 3-4 units	640	886	2.4%	3.2%
Multi-Family: 5-9 units	1,890	1,458	7.0%	5.2%
Multi-Family: 10-19 units	491	523	1.8%	1.9%
Multi-Family: 20 or more units	1,615	1,882	6.0%	6.8%
Mobile Home	646	515	2.4%	1.9%
Total	26,939	27,805	100.0%	100.0%

Source: U.S. Census Bureau, 2010 U.S. Decennial Census and American Community Survey 2015-2019 Five-Year Estimates, Table DP04.

<sup>1</sup> Includes townhouses and zero lot line duplexes.

From 2019 to 2021, the City approved approximately 500 multi-family units and all units constructed have been fully absorbed. Despite the increase in dwelling units, there are still indicators that Janesville has additional demand for market-rate, multi-family development. According to the City's Economic Development office, the multi-family vacancy rate in Janesville hovered around 1% in 2021, while a vacancy rate of 5% to 7% is generally considered appropriate for an effectively functioning housing market. A marketability study of downtown Janesville was also completed by Weitzman Associates in June 2021, which indicated that demand exists for 700 additional multi-family units in the downtown area alone based on market research and site analyses.

Figure 19 compares the City's housing characteristics with the surrounding area, Rock County, Wisconsin, and the United States. The City's owner occupancy rate was higher than neighboring cities, but much lower than the surrounding towns. Janesville's median home value in 2019 was lower than every other geography besides Beloit and the Town of Rock. However, median rent was higher in the City and the surrounding towns than in Beloit and Milton. Janesville's 4.1 percent vacancy rate was lower than Rock County as a whole, though slightly above that of the City of Milton, and the Townships of Rock and Janesville.

The City has a healthy housing market – with values comparable to the County as a whole. Similar to other central cities, Janesville is not capturing its fair share of the high-end housing market – almost all of which is going to large lot development in the neighboring Towns. This is reflected in the substantially higher median home value in the Towns of Janesville (\$248,700) and Harmony (\$236,800) in comparison to the City (\$142,500).

2023

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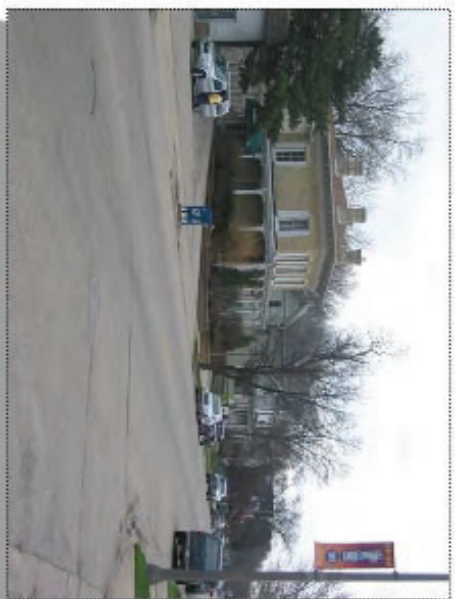
### Figure 19: City of Janesville Housing Characteristics, 2019

	Total Housing Units	Percent Vacant	Percent		Median Home Value	Median Rent
			Owner Occupied	Median Home Value		
<b>City of Janesville</b>	<b>27,805</b>	<b>4.1%</b>	<b>66.0%</b>	<b>\$142,500</b>	<b>\$858</b>	
City of Beloit	15,402	8.9%	57.9%	\$89,900	\$800	
City of Milton	2,282	3.9%	66.1%	\$149,800	\$787	
Town of Janesville	1,437	3.4%	96.9%	\$248,700	\$1,307 <sup>1</sup>	
Town of Rock	1,291	3.3%	76.7%	\$106,100	\$844	
Town of La Prairie	391	4.3%	73.0%	\$197,700	\$1,016	
Town of Harmony	940	3.8%	92.1%	\$236,800	\$1,402	
Rock County	69,028	6.2%	68.4%	\$146,200	\$838	
Wisconsin	2,694,527	12.5%	67.0%	\$180,600	\$856	
United States	137,428,986	12.1%	64.0%	\$217,500	\$1,062	

Source: U.S. Census Bureau, 2015-2019 American Community Survey Five-Year Estimates, Table DP04.

### NEIGHBORHOOD CHARACTERISTICS

The City features a mix of residential types and densities. Early residential development occurred in the central part of the City, around the downtown. Some of the historic neighborhoods in the City include the stately Courthouse Hill neighborhood, Look West neighborhood (part of the City's historic First Ward) and the Old Fourth Ward. The latter two neighborhoods are mixed in the character of housing today – with some concerns about maintenance. The downtown area appears to be transitioning substantially from low income family



housing toward senior housing – as exhibited by smaller household size, higher average age, lower household income and rising household educational levels. In contrast, the Fourth Ward Neighborhood located immediately south of the downtown is transitioning toward lower income extended families – as exhibited by the highest average household size and lowest average age in the area, lower median household income and lower educational attainment.

The City's post World War II housing development occurred on the near east and west sides. This housing remains in fairly good condition; however, there is desire to ensure that these neighborhoods remain well-maintained and attractive.

More recent residential subdivisions have been on all sides of the City, with much of it in the early part of the decade focused on the north and northeast. The housing development approved from

2023

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2009 to 2019 was primarily single-family subdivision plats. From 2019 through 2021, multi-family made up a higher percentage of approved units.

## **HOUSING AND NEIGHBORHOOD DEVELOPMENT PROGRAMS**

In the City of Janesville, several governmental, private and nonprofit agencies provide some form of assistance to meet the needs of individuals who lack adequate housing due to financial difficulties, disabilities, age, domestic violence situations, or drug abuse problems.

The following housing providers and programs are available to the City and/or its residents:

- In 1974, the federal government established the **Community Development Block Grant (CDBG)** program to provide cities with funds to help meet the needs of low- and moderate-income residents and eliminate substandard housing and blight. The City of Janesville receives an annual allocation from the Department of Housing and Urban Development (HUD) for local use. The amount of the allocation varies each year depending upon the funding decisions made by the federal government. There are certain guidelines as to the types of programs eligible for CDBG funds. The CDBG funds are managed locally by the City of Janesville's Neighborhood Services Department which is responsible for ensuring that all agencies that receive funds, manage those funds in accordance with HUD guidelines.
- The City has several **housing loan and home improvement programs** including **Down Payment and Closing Cost Assistance**, **Fix-up Loan Program**, **Home Improvement Program**. To be eligible for these City programs, a resident's income must be at or below 80 percent of the Rock County median income.
- Wisconsin Partnership for Housing Development (WPHD) has been working with the City of Janesville since 2011 to create neighborhood stability in the central city neighborhoods. To date, they have rehabilitated 17 homes, constructed 10 new homes and own and operated 10 rental units in Janesville creating \$1.9 million dollars in new tax valuation.
- **Community Action Inc.** of Rock and Walworth Counties is a private, non-profit community service and developmental agency. Services focus on enabling residents to become or remain socially and financially self-sufficient and include emergency shelter for the homeless, assistance with weatherization and assistance with child care. In addition to its own programs, the agency also works with other institutions and organizations in the communities it serves to coordinate efforts to assist low-income individuals and families.
- **Movin' Out** provides a range of safe, affordable, community-integrated housing solutions to adults with disabilities and to families that include children with disabilities. Their services include helping families to become first-time home buyers or assisting in rehabilitation to existing homes for safety and accessibility modification. In addition, they create affordable rental housing.
- The **U.S. Veterans Administration** provides low-cost loans and other housing assistance to veterans in the County.
- Other housing programs available to City residents include home mortgage and improvement loans from the **Wisconsin Housing and Economic Development Authority (WHEDA)** and home repair grants for the elderly from the U.S. Department of Agriculture. The Housing Cost Reduction Initiative (HCRI) funds activities such as emergency rental aid, homeless prevention efforts, and related housing initiatives. Further information on these programs can be obtained by contacting WHEDA.
- The **HOME** Investment Partnerships Program funds down-payment assistance for home-buyers, rental rehabilitation, weatherization-related repairs, accessibility improvements, and rental housing development. The Housing Cost Reduction Initiative (HCRI) funds activities

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such as emergency rental aid, homeless prevention efforts, and related housing initiatives.

Further information on these programs can be obtained by contacting WHEIDA. Other agencies providing housing services in the City include religious institutions and social service agencies that provide housing services to persons with disabilities and seniors.

## **KEY HOUSING AND NEIGHBORHOOD DEVELOPMENT ISSUES AND OPPORTUNITIES**

The following are some of the key issues and opportunities for the City identified in this Chapter and through public input that will be considered in preparation of recommendations in Volume 2 of the *Comprehensive Plan*.

- Providing housing in the City for existing and new residents suggest the need for housing options, choices and diversity, especially multi-family workforce housing.
- The City has the opportunity to guide the character and mix of new neighborhoods: planned, traditional and conservation neighborhoods are models that have been successful in other communities.
- The quality and design of new housing will influence the City's overall growth and development.
- Demographic shifts highlight the need to provide adequate housing for aging population – including “age in place” housing opportunities.
- The demographics of the City and identified public priorities suggest the importance of affordable housing programs and opportunities in the City.
- Identifying areas for high-end housing in the City would help capture a broader cross-section of the housing market in the City.
- Downtown housing opportunities are redevelopment drivers and built-in markets for businesses.
- Property maintenance, rehabilitation assistance programs and enforcement should continue to target older neighborhoods – particularly Look West and Historic Fourth Ward – that are experiencing maintenance or condition challenges.
- The City has a wide range of post WWII era homes. Assuming that property owners and the City continue to maintain, improve, and invest in these areas will ensure the long-term quality and desirability of older neighborhoods, which are often a source of affordable housing.

