CHAPTER 8: HOUSING AND NEIGHBORHOOD DEVELOPMENT

The Housing and Neighborhood Development chapter establishes goals, policies, and programs to assure that there is an adequate supply of housing to meet present and future demand in the City of Janesville. The recommendations included in this chapter are intended to ensure that housing and neighborhood development practices forward the City's goal of achieving high-quality neighborhoods – both old and new. Neighborhoods are the backbone of a community. There are many components to a healthy neighborhood – housing quality and maintenance, easy access to community facilities like schools and parks, safe routes for pedestrians and bicyclists, convenient transportation access, overall sense of safety and community. Ensuring that these neighborhood components are in place ensures the long-term health and vitality of the entire community.

> **THE CITY'S POLICIES RELATED TO HOUSING AND NEIGHBORHOOD DEVELOPMENT AS PRESENTED IN THIS *COMPREHENSIVE PLAN* CHAPTER WILL PROVIDE FOR:**
>
> ◆ Creation of more complete neighborhoods throughout Janesville that provide access to everyday community destinations, support neighborhood-scale activity and retail centers, and provide quality, affordable, and available housing opportunities.
>
> ◆ Reinvention of the City through neighborhood revitalization efforts, reinvestment, and initiatives that improve the quality of life for residents.
>
> ◆ Neighborhood design that incorporates a mixture of housing types, sizes, and costs, mixed use neighborhood centers, and transportation pathways that are safe and comfortable for users of all ages and abilities.
>
> ◆ Housing options that meet the needs of people of different ages, income levels, and abilities.
>
> ◆ Steps to reduce regulatory barriers to constructing and redeveloping residential units in the City.
>
> ◆ Connections between City, State, and Federal programs intended to boost housing repair and maintenance.

Background on Community and Neighborhood Change in between 2010 and 2021.

Janesville has become older[5], wealthier[6], better educated[7], and more racially and ethnically diverse[8].

Between 2010 and 2021, the number of people 17 or younger is estimated to have decreased by 13% (-1,902 people) while the number of people over 65 is estimated to have increased by 25% (+2,709 people). This is a trend that has been predicted for many years as Baby Boomers age and more households abstain from having children.

There has been an estimated 19% decrease in households earning less than $40,000, which may be due in part to rising wages and higher educational attainment within Janesville. The number of wealthy households, earning more than $100,000, is estimated to have increased by 49%, (+3,340 households) and there are 34% (+5,190) more households estimated to be earning over $60,000 in 2021 as compared to 2010. The median income is estimated to have increased by 23% to $63,259 in 2021[9]. The effect on household budgets due to this rise in income may be tempered somewhat by a rise in the cost of living.

The number of people who have less than a HS diploma is estimated to have decreased by 65% to 3,526 and the number of people with a high school diploma or higher education is estimated to have increased by 13% to 47,034. The number of people with a bachelor's degree or higher is estimated to have increased by 23% to 12,259. Educational attainment is one basic marker of earnings potential and the increase in HS graduates' signals success by the K-12 System.

Between 2010 and 2020, the population in Janesville remained predominately white 83% (54,455) of the total population. The number of people who identified as being White and no other racial or ethnic decreased by 3.6% (-2010). At the same time, the number of people identifying as non-White, or identifying as belonging to more than one race or ethnic group, increased by 57% (+4,050). The number of people identifying as belonging to more than one race or ethnic group increased by 173% (+1836), reflecting a similar trend nationally.

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[5] American Community Survey – Table B01001 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[6] American Community Survey – Table B19001 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[7] American Community Survey - Table S1501 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[8] US Census - Table P2 2010 and 2020. www.data.census.govAccessed 3/1/2023

[9] American Community Survey - Table B19013 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

Janesville is adding people[10], households[11], and jobs[12] all while unemployment rates are very low[13] and the average household size has decreased[14].

Between 2010 and 2021 Janesville added an estimated 2,512 people. This is around 209 new residents per year. Across the same period Janesville is estimated to have added 2,776 new households with around 231 new households being added each year. The reason for why more households were added than people is because household sizes are decreasing. The average household size is estimated to have decreased by 9% to 2.31 persons per household. Additionally, existing households may be losing members, such as older residents passing away or children going off to college, moving elsewhere, or moving into their own household. The number of 1-person households is estimated to have grown by 26% (+2333) and 2-person households is estimated to have grown by 15% (+1479). Households with 3 or more people is estimated to have declined by 12% (-1036)[15].

The growth in new households parallels an increase in people who are actively employed. Around 7% more (+2258) people were estimated to be employed in 2021 as compared to 2010. The industries with the most employment in 2021 include Educational Services, and Health Care and Social Assistance (22% of all employment; 7208 employees), Manufacturing (21% of all employment; 6682 employees), and Retail Trade (13% of all employment; 4281 employees).

The great recession caused unemployment in Rock County to rise to over an estimated 11% in 2010. In 2021, despite the spike of unemployment caused by the Covid-19 pandemic, unemployment in Rock County was estimated to be only 4.4%. The most recent unemployment data for the State of Wisconsin shows that unemployment in 2022 was estimated to be only 2.9%, indicating that Rock County and Janesville may have even lower unemployment as of 2022. The available workforce in Janesville, and Rock County, is already employed indicating that finding workers to fill newly created jobs, and currently available jobs, may be a challenge.

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[10] American Community Survey - Table B01003 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[11] American Community Survey - Table B11004 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[12] American Community Survey - Table DP03 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[13] Bureau of Labor Statistics Local Area Unemployment Statistics. https://www.bls.gov/lau/tables.htm Accessed 3/1/2023

[14]American Community Survey - Table S1101 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[15] American Community Survey - Table S2501 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

New housing unit construction[16] has not kept up with household growth and vacancy rates are very low for rental units and owner-occupied units[17].

For most of the past decade, no new multi-family housing units were approved for building permits, or were constructed. Despite significant increases in multi-family housing units elsewhere in the state, it was not until 2019 that any new multi-family units received building permits and construction on them began in Janesville. Overall, between 2010 and 2021, 1588 new housing units were permitted or constructed. 891 of those units were in single-family structures, 114 units were in two-family structures, and 583 were in multi-family structures. Over that same period, 2,776 new households were added to Janesville. This gap between household growth and new unit construction is estimated at 1188 units, or about 99 units per year. In 2010, the number of rental units available to rent was estimated to be 727 and in 2021 that number was 229[18]. This equals a 217% decrease in the availability of rental units. The vacancy rate for rental units in Rock County was estimated at 5.5% in 2010 and at 0.6% in 2021. The vacancy rate for owner-occupied units in Rock County was estimated at 2.5% in 2010 and at 0.9% in 2021.

The cost of rent[19] and home ownership[20] has increased along with number of severely housing cost-burdened households[16]. The total number of housing cost-burdened households has remained the same[21].

The median gross rent is estimated to have increased 21% since 2010 to $858/month. However, when looking at the "Fair Market Rent" in Janesville, a measure of the 40th percentile of median rent used by the department of Housing and Urban Development, rent is estimated to have increased by a larger margin. Comparing the 2023 Fair Market Rents to the 2010 values the cost of renting a studio apartment increased by 34%, rent for a 1-bedroom unit increased by 25%, rent for a 2-bedroom unit increased by 29%, rent for a 3-bedroom unit increased by 31%, and rent for a 4-bedroom unit increased by 32%. Rent costs tend to rise faster when supply is limited, which has

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[16] Janesville Planning Division – Housing Affordability Report CY2022 and CY 2023 https://www.janesvillewi.gov/departments-services/public-works/building-division/city-of-janesville-housing-affordability-report

[17] American Community Survey - Table CP04 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[18] American Community Survey - Table B25004 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

[19] American Community Survey - Table B25064 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023. Housing and Urban Development Fair Market Rents. https://www.huduser.gov/portal/datasets/fmr.html Accessed 3/1/2023.

[20] American Community Survey - Table B25088 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023. Redfin Data Center www.redfin.com/news/data-center/. Accessed 3/1/2023

[21] American Community Survey - Table B25091 and Table B25070 5-year estimates 2010 and 2021. www.data.census.gov Accessed 3/1/2023.

occurred in Janesville. Another factor influencing the rise in median rent is the addition of hundreds of new, primarily market rate, rental units to the Janesville market.

The estimated median monthly cost for owning a home with a mortgage has increased by less than 1% between 2010 and 2021. The average monthly median home sale price has increased 46% since 2015 to $227,312.50 in 2022.

The proportion of households spending 30% or more of their income on housing costs is estimated to have decreased by 24%. The proportion of cost-burdened households who are renters is estimated to have decreased by 29% and the proportion of cost-burdened households who own their units is estimated to have decreased by 52% over the same period. Despite this improvement, there are an estimated 3,511 cost-burdened households that rent. This figure is nearly identical to the number of cost-burdened renters in 2010. There are an estimated 2,973 cost-burdened homeowners. The number of severely cost-burdened renters, households spending 50% or more of their income on housing, is estimated to have increased by 7% (+106).

Community and Economic Development continues to reinvent parts of Janesville.

The City of Janesville has rebounded from a major economic shift when the largest employer (General Motors) shuddered in 2009, with renewed investment and significant redevelopment occurring throughout the City. There have been noteworthy investments in Downtown Janesville with the creation of the Janesville Town Square, which replaced a large surface parking lot covering the Rock River, construction of the Cobblestone Hotel and River Flats Apartments, and conversion of the historic Monterey Hotel into apartments. Additionally, notable multi-family projects include Diamond Ridge off Milton Avenue and The Glade being constructed near Racine St and Interstate 39-90. A new hospital was built by SSM Health St Mary's on Janesville's Southeast side. Commercial areas across the City have seen redevelopment such as the relocation of the Rock County Human Services Center to a formerly Pick N' Save on Center Avenue, and the adaptive reuse of former Shopko site on Humes Avenue, which has been redeveloped into a Hy-Vee grocery store. The City has experienced a boom in logistics, distribution, and warehousing facilities as well as industrial and medical tech facilities, such as SHINE medical. Community and Economic Development has led to many new opportunities and new challenges in Janesville. See Chapter 9 – Economic Development for more details on Community and Economic Development successes in Janesville.

Given the change that Janesville has experienced in the past decade, the City of Janesville is embarking on a renewed focus for Housing and Neighborhood Development. This chapter has been wholly rewritten as part of this Comprehensive Plan Update.

Housing and Neighborhood Development Goals, Objectives, Policies and Programs

Housing and Neighborhood Development Goals:

1. Janesville is a city made up of neighborhoods that are safe, thriving, and complete.
2. Janesville provides a range of quality, affordable, and available housing opportunities that satisfy local housing demand.

Objective 1:

Encourage complete neighborhoods throughout Janesville with access to everyday community destinations and transportation options.

Policies and Programs:

1. Encourage the creation of mixed-use neighborhood centers with a mixture of residential, retail, and office space uses that are located within existing retail and commercial areas, along key corridors, at key intersections, and within new greenfield neighborhoods.
2. Encourage new housing development near places of employment, education, and childcare.
3. Encourage new housing development near areas that provide walking and bicycling options.
4. Encourage new housing development near areas that provide public transit options.
5. Encourage new housing development near areas that are served by parks, plazas, and open spaces.
6. Encourage development of new residential units within 1 mile of neighborhood retail, commercial areas.
7. Explore ways to improve and enhance walking and bicycling options within new, and existing neighborhoods.
8. Incorporate street-calming design within new, and existing neighborhoods to improve pedestrian safety where appropriate.
9. Explore ways to improve connectivity of walking, bicycling, and public transit options to community destinations.
10. Explore ways to improve food access for residents.
11. Support and encourage food gardens across the City.
12. Explore options for smaller neighborhood farmers' markets and farm stands, and support existing options.
13. Explore options to support neighborhood food options through creating destination food truck/cart areas.

Objective 2:

Encourage a mixture of housing types, building sizes, lot dimension, and price points throughout Janesville.

Policies and Programs:

1. Encourage the creation of "planned neighborhoods".
2. Encourage the creation of mixed-use neighborhood centers.
3. Support a gentle increase in residential density within existing neighborhoods through small to middle scale residential infill.
4. Explore creating a program to assist in redeveloping and revitalizing existing manufactured home parks through refilling with new homes, connecting through streets, and improving local amenities.
5. Require the creation of Neighborhood Development Plans for new greenfield neighborhoods.
6. Explore creating, or updating existing, sub-area plans for mixed-use neighborhood centers to support development and/or re-development.
7. Encourage life cycle housing that utilizes universal design standards that include enhanced ADA accessibility and is compatible for "aging in place" conversion later.
8. Encourage a variety of ownership options and occupancy structures.

Objective 3:

Prioritize efforts to increase the amount of housing available to rent and own.

Policies and Programs:

1. Prioritize planning efforts to create more complete neighborhoods in new greenfield neighborhoods and existing neighborhoods.
2. Explore opportunities to transition auto-centered commercial areas into mixed-use neighborhood centers and complete neighborhoods.
3. Explore zoning and subdivision code changes to increase the amount of available housing.
   a. Creating a mixed-use district allowing a mixture of residential, commercial/retail, and office uses.
   b. Consider increasing allowable densities for permitted residential buildings within residential districts.
   c. Consider allowing "middle housing" types, including accessory dwelling units, as permitted residential buildings within residential districts to expand the range of housing opportunities.
   d. Consider creating a "traditional neighborhood" zoning district.
   e. Consider revising standards for home size, lot coverage, setbacks, and parking requirements.
   f. Explore the creation of a Planned Neighborhood Residential District.
   g. Establish residential density standards that promote the success of mixed-use neighborhood centers.
   h. Evaluate minimum parking requirements for all districts and land uses.

        i.   Explore allowing Accessory-Dwelling Units where the property owner lives in either the primary or accessory dwelling unit.

        j.   Ensure manufactured homes are allowable in appropriate contexts.

        k.   Ensure high-quality multi-family design standards are applied across all zoning districts that permit multi-family housing.

4. Complete a housing study of Janesville and create a housing development plan.
5. Explore new public-private partnerships to produce new residential dwelling units.
6. Identify and monitor funding sources available to the City for assisting in residential development.
7. Proactively find and market residential development opportunities to development partners.

Objective 4:

Encourage the provision of affordable housing options throughout the City.

Policies and Programs:

1. Explore reform of zoning and subdivision code provisions to make it easier to produce a mixture of housing types, costs, and lot sizes.
2. Support and partner with organizations to preserve, and improve, "naturally occurring affordable housing."
3. Support development of affordable housing of all types including owner-occupied structures and renter-occupied structures.
4. Support distribution of affordable housing options throughout the city.
5. Pursue a variety of county, state, and federal funding, and public-private partnerships to assist in the development of affordable housing.
6. Explore creating a goal to dedicate a portion of City-supported multi-family units at Fair Market Rent.
7. Monitor and evaluate programs that provide down-payment and closing assistance to first-time home buyers.
8. Monitor and evaluate programs that provide rental assistance to eligible low-income households.

Objective 5:

Support housing options that provide on-site, or accessible, social services.

Policies and Programs:

1. Support and partner with organizations that provide temporary shelter, transitional housing, and other housing with a full range of supportive services.
2. Support non-profit organizations in expanding youth pathways into supportive housing.
3. Support the development of permanent supportive housing.

4. Work with Rock County and other organizations to fulfill market demand for all types of senior housing.
5. Allow senior living and other specialized care facilities throughout the community that adhere to clear guidelines that address neighbor concerns, including parking, increased traffic, and physical design standards.
6. Evaluate overnight parking program in designated public lots and private lots for people experiencing homelessness.
7. Ensure residents have access to tenant resources.
8. Require code compliance for handicap accessibility in multi-family buildings.

Objective 6:

Support rehabilitation of the existing housing stock.

Policies and Programs:

1. Support and partner with organizations that rehabilitate and restore historic housing, particularly for housing listed on the State and National Register of Historic Places.
2. Monitor and evaluate programs that provide funding assistance to property owners for home improvement.
3. Work with the County and other organizations to explore options for maintaining and adapting existing single-family housing to meet the needs of older adults – including home repair assistance, home equity conversion, conversion to adaptable housing, and development of permanent accessory dwelling units such as Elder Cottage Housing Opportunities or granny flats.
4. Implement recommendations of the Old Fourth Ward and Look West Neighborhood Revitalization Plan, as appropriate.
5. Continue to support and enforce the historic overlay district zoning in the Courthouse Hill neighborhood and consider extending to additional neighborhoods as appropriate.

HOUSING AND NEIGHBORHOOD DEVELOPMENT PROGRAMS AND RECOMMENDATIONS

When this plan was created in 2009, the vision for the City of Janesville centered on prioritizing the quality of life for residents and emphasizing sustainable growth and development. Revitalizing older neighborhoods with a set of neighborhood plans and developing new "planned neighborhoods" was the focus of the housing chapter. With guidance provided by the plan update's Steering Committee this update has retained the core vision established in 2009 while embracing the concept of Complete Neighborhoods to bridge existing and future neighborhoods with the same holistic frame.

Diverse, unique, and accessible neighborhoods provide benefits to the physical, emotional, social, and economic well-being of all residents. Living in neighborhoods that are near to everyday community destinations such as healthcare, school, work, and social spaces can help young people develop strong social skills, provide families with more opportunities to connect with one another, and for older residents to stay engaged with people of all ages. Planning to improve the connections

between neighbors, neighborhoods, and community destinations is a key part of realizing this goal for existing and future neighborhoods. Revitalizing and redeveloping commercial areas into mixed use live, work, and play areas is one of the biggest opportunities Janesville has to improve the quality of life for all residents. Developing new neighborhoods that embrace the principles of complete neighborhoods ensures Janesville remains on a sustainable development path that supports the health and well-being of all residents.

Neighborhoods are the places where we live our lives. They are a place that provides shelter, community, and access to opportunities in life. They provide experiences for residents that are familiar, common, and shared by all who live there. They are also places that provide something entirely unique to each resident. Neighborhoods have a profound influence on a person's educational attainment, lifetime earnings, exposure to environmental hazards, health and well-being, and the quality of life they experience[22]. So, what makes a neighborhood complete?

Defining Complete Neighborhoods

A complete neighborhood is a place that provides:

- A range of housing options, price points, and units available to occupy within a reasonable timeframe.

- Safe, accessible, and timely walking, biking, and public transportation options for getting to everyday community destinations including places of employment, schools, grocery stores, childcare facilities, healthcare facilities, and retail areas among other destinations.

- A lower safety risk posed by roads, and the environment, particularly for the most vulnerable users such as pedestrians, bicyclists, children, people with disabilities, and older people.

- A sense of place for residents that is inclusive and welcoming to people of all ages, means, backgrounds, and abilities.

- Opportunities for residents to experience a high quality of life through their physical, emotional, social, and economic well-being.

Neighborhood completeness is a dynamic concept that uses a holistic approach to plan for a community that provides better access to everyday destinations and increases the opportunity to live, work, and play in Janesville.

A more complete neighborhood provides:

- Proximity and accessibility to a range of community destinations within a 15-minute walk, bike, or bus ride.
- A mixture of housing types including Single-family, Two-family, and "Middle Housing"[23] types such as triplexes, quadplexes, to small or medium sized multi-family buildings.

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[22] See Volume 1 - Chapter 9: Public Health for more information on how the built environmental influences health and well-being.

[23] See page X for examples of Middle Housing Types
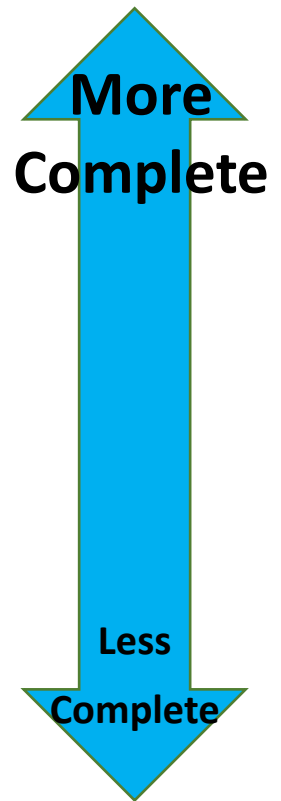
- A mixture of affordability: some lower cost options, owner-occupied options, and renter-occupied options.

  Examples: "Traditional Neighborhoods" like areas in the Historic Core of Janesville.

A less complete neighborhood:

- Requires a driving trip to access destinations like school, work, and grocery stores.
- Is made up of predominately the same type of housing such as single-family housing units or multi-family rental units.
- Provides limited to no lower cost options or rental options.
- May utilize only one style of design for entire blocks or subdivisions.

  Examples: Traditional "Single-family" or "Suburban" subdivisions

More Complete

Less Complete

Sense of Place

All places give residents and visitors a distinct "sense of place" as they occupy and move through space and this experience influences how complete a neighborhood is. The term "sense of place" is a sensory perception of the built environment influenced by things like building heights, architectural styles, green landscaping, and sounds. "Sense of place" is also a personal experience, where a place is meaningful to a person for personal or cultural reasons. Someone may experience a distinct sense of place at the school where they attended as a child, the cafe where they went on the first date with their life partner, or the location where a historical figure visited. Sitting at an outdoor cafe that has a river running past it and is surrounded by green landscaping provides a very different sensory experience than sitting at a picnic table located next to a truck stop with a busy interstate running nearby.

"Placemaking" are intentional efforts to cultivate places that are welcoming and comfortable for people and provide opportunities where they can linger in public without necessarily needing to purchase anything. The Janesville Town Square is an example of a placemaking effort in Janesville that converted a former parking lot into a vibrant social, natural place at the center of the City. Places that are people-centered, as opposed to car-centered, are valuable for supporting a communities physical, mental, social, and economic well-being. Accordingly, placemaking is a core component of creating more complete neighborhoods.

A neighborhood's sense of place is defined by how:

- Human Scale a place is. This generally relates to how pedestrians experience the built environment and can include the detailing visible on the first few floors of a building, the ratio of road width to building height being around 1:1, spaces along the edge of buildings like doors and windows, walls that are not blank, and high-quality materials[24].

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[24] Accessed 6/14/2023
https://www.miplace.org/4a72d3/globalassets/documents/rrc/rrc-library/map-tear-sheets/quick-sheet---pedestrian-scaled-design.pdf

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- Unique, interesting, and varied the architectural styles of buildings are.
- Green a place is with respect to street trees, landscaping, and the presence of front yard gardens.
- The public is invited into gathering spaces and encouraged to spend time without necessarily purchasing anything.
- Influential a place is in making stories and providing meaning for residents and visitors.

Strategies to encourage more Complete Neighborhoods:

- Complete a housing study that includes a detailed analysis of existing housing types, options, and costs. The study should explore what types of housing are needed, and at what price point, to meet changing demographics and ongoing economic development.
- Create, and update, existing sub-area plans for neighborhoods and commercial areas with a focus on creating mixed-use neighborhood centers, street design for all ages and abilities, creation of pedestrian malls, plazas, and other places for people in commercial areas across the city, and affordable housing options. This includes areas like Downtown, Milton Ave and Humes Rd Commercial District, Center Avenue, W. Court St., E. Milwaukee St at Harmony and Wright, Black Bridge and Milton, Memorial Dr and Washington St, and Racine St and Randall Ave. See Land Use Chapter for more discussion on mixed use areas and see Appendix B for examples of existing sub-area plans that should be revisited and updated in accordance with recommendations of this plan.
- Explore ways to improve and enhance walking and bicycling options within new, and existing neighborhoods.
- Incorporate street-calming design within new, and existing neighborhoods to improve pedestrian safety where appropriate.
- Explore ways to improve connectivity of walking, bicycling, and public transit options to community destinations.
- Encourage the production of new owner-occupied starter homes via manufactured homes, small footprint houses, owner-occupied "middle housing" types, and condominiums.
- Encourage the production of small footprint accessory dwelling units where appropriate.
- Encourage the production of new rental units in existing commercial areas, as part of greenfield neighborhood development, and as "middle housing" in existing neighborhoods.
- Encourage the production of new housing development in planned subdivisions on Greenfield sites designated for Planned Neighborhoods on the Future Land Use Map.
- Encourage placemaking efforts in neighborhoods, commercial areas, parks, and other areas of the City.

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Housing and Health

Housing has a large influence on the health and well-being of people. A "Health Policy Brief" written in 2018 by Lauren A. Taylor for Health Affairs looked at research literature related to how housing impacts health[25]. This brief is summarized below and identifies four pathways that affect health outcomes & health care costs: Stability, Quality & Safety, Affordability, and Neighborhood.

Image Source: Lauren A. Taylor – Housing and Health: An Overview of the Literature in Health Affairs (2018)
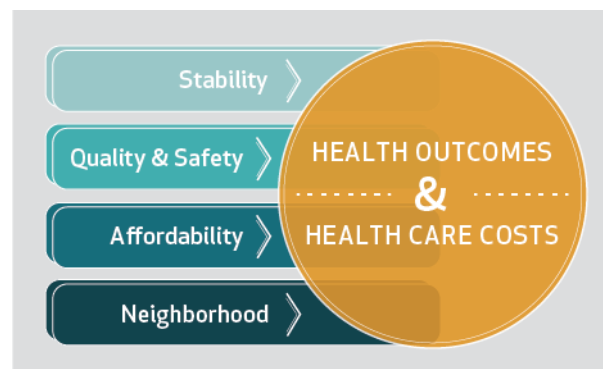
Stability Pathway

Studies have shown that chronic homelessness can lead to higher morbidity, including physical and mental health issues and increased mortality. Housing instability can also lead to poor health outcomes such as higher risks for teen pregnancy, drug use by youth, and depression. Foreclosure impacts mental health and health behaviors and can decrease the effectiveness of health care. The Housing First model is one public policy effort that has been shown to provide cost-effective support to individuals with behavioral health conditions who are chronically homeless.

Safety and Quality Pathway

Environmental exposure in the home, such as lead exposure, water leaks, ventilation issues, and others, can have negative impacts on childhood development including neurological damage and respiratory-related issues. Removing asthma triggers improve health and reduce health care costs for both children and adults. Providing sufficient heating to a home can help children maintain healthier weights and modifying homes for older adults can help reduce falls.

Affordability Pathway

Cost-burdened households are those that spend greater than 30% of their income on housing. When a household spends more on housing, they have less money to spend on essentials such as health care bills, purchasing food, and investing in children's education. Finding housing options that are affordable to a household budget can force households to live in housing with substandard conditions and into areas of a city with a higher concentration of disadvantaged households.

Neighborhood Pathway

When neighborhoods have greater access to the workplace via public transportation, healthy foods in grocery stores, and safe spaces to be active and exercise, people are more likely to experience improved health outcomes. Being too close to busy, dangerous roadways impacts respiratory health and poses direct dangers to pedestrian and bicyclists. Vacant areas that have been "greened" can decrease the heart rates of walkers. Social characteristics of neighborhoods such as segregation, higher crime levels, and the absence of social capital, have also been shown to widen health

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[25] Accessed 6/14/2023 https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/

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disparities. When families move from areas of low opportunity, and concentrated disadvantage, to areas with lower-poverty, adults were found to have improved mental and physical health while children were more likely to attend college and have improved projected lifetime earnings.

Aging in Place

Janesville is a desirable place for older residents with a concentration of high-quality healthcare facilities, an extensive recreational trail network, and high-quality public programming to support keeping older residents active and engaged in the community. Given Janesville's growth in older residents, and the implications of how housing impacts health, Janesville would be wise to develop "aging in place" and "age-friendly community" policies to support the larger housing initiatives identified in this chapter and as a stand-alone effort to serve a population that will continue to grow and whose needs will continue to grow for the foreseeable future.

Strategies to improve health outcomes through housing:

- Support re-housing efforts for individuals experiencing homelessness and other housing related issues.
- Support development of transitional housing and permanent supportive housing.
- Support efforts to remove in-home environmental hazards.
- Support efforts to preserve and improve "naturally occurring affordable housing" and to include subsidized affordable housing as part of new housing developments.
- Support community efforts towards improving areas of concentrated disadvantage, such as the Old Fourth Ward Neighborhood.

"Aging in Place"

- Explore creating a universal design standard to support development of new residential dwellings that are designed for users of all ages and abilities, particularly for people with disabilities and older residents.
- Explore participating in the AARP Livable Communities initiative to become an Age-Friendly Community.
- Support the production of new housing of all types, preservation of existing naturally occurring affordable housing, and rehabilitating the existing housing stock.
- Improve connectivity of bike lanes, sidewalks, and transit service to areas of employment, childcare, and food access.
- Encourage landlords to support residents with mobility challenges through assisting them in moving them to first floor units, when units become available.

Strategies to support affordable housing:

- Complete a housing study/plan. See "**Strategies** to encourage more Complete Neighborhoods" for more details.
- Rewrite the zoning and subdivision code to reduce barriers to producing new housing.

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- Support programs to preserve and improve existing affordable housing, which includes existing subsidized units and "naturally occurring affordable housing" in the form of older units with less modern amenities.
- Support programs and efforts to stimulate production of new affordable housing units as a component of residential growth and development.
- Encourage construction of smaller footprint homes and manufactured/modular homes to replenish and expand the housing stock for starter homes.
- Expand housing opportunities across the city through use of TIF, CDBG, and HOME funds, LIHTC, and HUD Affordable tax credits. Explore other incentives for development and affordability.
- Explore creating a county-wide taskforce to coordinate efforts to build more workforce housing and increase the supply of affordable housing units in all Rock County communities.
- Revisit and update sub-area plan for commercial corridors and develop strategies for transitioning car-centered commercial areas into mixed use areas with residential options. See "**Strategies** to encourage more Complete Neighborhoods" for more details.
- Explore Public-Private Partnerships to acquire land, and assemble parcels,
  - for development and re-development of mixed affordable/market rate housing,
  - to create mixed-use neighborhood centers on existing commercial areas,
  - and to create new neighborhoods on Greenfield sites that are contiguous to existing development.
- Consider transportation projects that may serve as a catalyst for producing new housing such as the development of a regional commuter rail line connecting Madison to Janesville, Beloit, and Rockford (See Economic Development and Transportation Chapter for more details).

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Mixed use neighborhood activity centers

Mixed-use areas include commercial, office, and residential uses blended within a limited geography. Janesville's Downtown area is an example of a mixed-use center, with a wide range of commercial, office, and residential uses located in the same area, on the same block, and sometimes in the same building. Janesville's commercial areas along Center Avenue, W. Court St., and near Milton Ave and Humes Road have many commercial, and office uses that are generally separated from areas that are residential.

Adding mixed use buildings into existing commercial areas will provide many co-benefits to the community including[26]:

- Increased viability of neighborhood-serving commercial establishments through providing a critical mass of households, and thereby workers and customers, who live within a short walk or bike of businesses.
- Supporting walking, biking for everyday needs through locating amenities closer to where people live and adding housing options where amenities are located.
- Increased tax revenue through increased property values and higher property tax per acre for mixed-use buildings.
- Municipal budget cost savings through efficiencies in providing services to more intensely developed areas, and higher value properties providing higher tax base for maintaining and

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[26] https://www.completecommunitiesde.org/planning/landuse/mixed-use-development/

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upkeeping infrastructure. Mixed use areas also provide a lower cost of infrastructure to construct and upgrade buildings, and to maintain infrastructure. The cost of upgrading infrastructure, such as roads, sewers, water, and providing other public services, is lower than constructing new infrastructure to areas without existing service.

Strategies to support creation of mixed-use neighborhood activity centers[27]

- Update the Zoning Code to create mixed use commercial districts that allow for mixed uses within a single building and mixed uses on a single site and explore changes to parking minimums to reduce barriers to producing new buildings.

- Create, and update existing, sub-area plans for commercial corridors and develop strategies for transitioning car-centered commercial areas into mixed use areas with residential options. See "**Strategies** to encourage more Complete Neighborhoods" for more details.

- Encourage efforts to reform parking policies to reduce parking minimums where appropriate and more effectively utilize a mixture of on-street options as well as shared parking lots.

- Explore Public-Private Partnerships to acquire land, and assemble parcels, to create mixed-use neighborhood centers on existing commercial areas.

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[27] See Chapter 2 – Planned Mixed Use section for more details on how this plan encourages development of mixed-use areas.

"Missing Middle" housing types and traditional neighborhoods

An emerging opportunity within the housing and development fields to increase the housing supply is removing barriers to producing "middle housing" types that feature more than one dwelling unit and integrate into single-family neighborhoods. Many neighborhoods in and around Downtown Janesville contain "middle housing" types and in general these neighborhoods are considered "traditional neighborhoods", in that they tend to be more walkable, bikeable, and contain a mixture of housing types, commercial spaces, and office spaces.

Production of "middle housing" types peaked nationally in the 1970's[28] and many municipal zoning ordinances and practices prohibit the creation of new "middle housing" types and more "traditional neighborhoods". Janesville's zoning and subdivision ordinance largely does not allow for development of new neighborhoods that look like Downtown or the surrounding neighborhoods.

The advantages of allowing for "middle housing" and "traditional neighborhoods" include lower relative costs to build out a neighborhood due to the ability to add more dwelling units per acre and to locate buildings closer together. They also include efficiencies in providing infrastructure and public services to new neighborhoods through better tax performance per acre and a higher overall tax base. "Traditional neighborhoods" are also better designed to support neighborhood retail establishments, to be more walkable and bikeable, support aging in place, and to encourage a more active public life. With the significant growth of 1 and 2-person households since 2010, the current and future housing needs of Janesville demand a mixture of housing types and unit sizes that support aging in place as well as the workforce of the present and future. There may also be need for three- and four-bedroom homes affordable to single-parents. Continued demand for single-family homes will complement the inclusion of other types of housing into neighborhoods and help to enhance Janesville's distinct sense of place and provide a high quality of life for residents.


"Traditional Neighborhoods" contain **Middle Housing**
Adapted from Opticos Design 2023

[28] https://missingmiddlehousing.com/about

Sun Prairie's TND Neighborhoods:
The City of Sun Prairie currently has three large traditional neighborhoods under development as well as one smaller housing project strongly influenced by TND design concepts. One of them, Liberty Square, is a 140-acre, 680-unit TND. Liberty Square will contain a wide range of housing types including single-family homes on varying lot sizes, several different multi-family housing options, and senior housing facilities. The development will also include a neighborhood scale town center commercial area, several small parks and open spaces, connecting trails and a new neighborhood park for residents in the area. Additional information about SunPrairie's TND developments can be found on the city's website at: http://www.cityofsunprairie.com
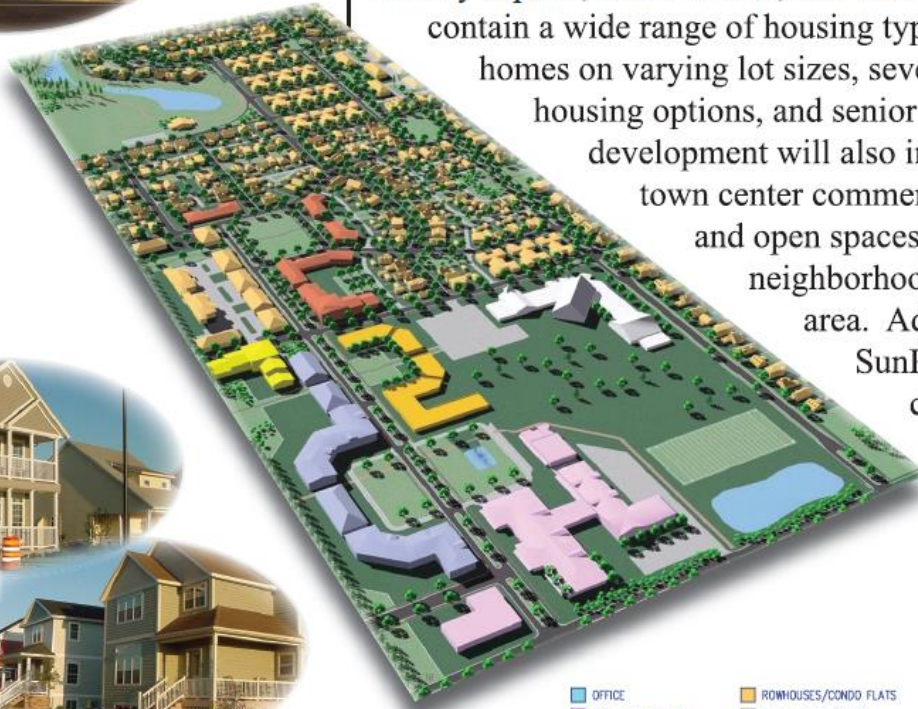
OFFICE	ROWHOUSES/CONDO FLATS
COMMERCIAL/RETAIL	TOWNHOUSE CONDOS
APARTMENTS	POTENTIAL CHURCH/SCHOOL/DAYCARE
SENIOR APARTMENTS	TWIN HOMES
SENIOR ASSISTED LIVING	SINGLE FAMILY HOMES

Traditional Neighborhood Design Graphic (2005) Source: UW-Stevens Point Center for Land Use Education

Typology of "Middle Housing"

Opticos Design firm has helped to stimulate the discussion about middle housing and has produced graphics that illustrate different types of middle housing. The image below shows a spectrum of housing types and how middle housing fits into the wide range of housing types that can be constructed in a neighborhood.
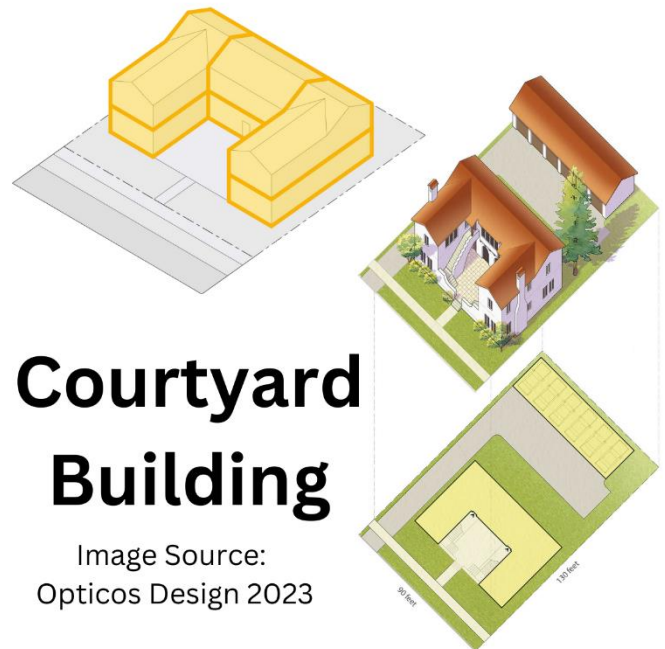
The following images[29] are examples of different configurations of middle housing types as they might fit into a neighborhood with smaller lots, such as a more traditional neighborhood.
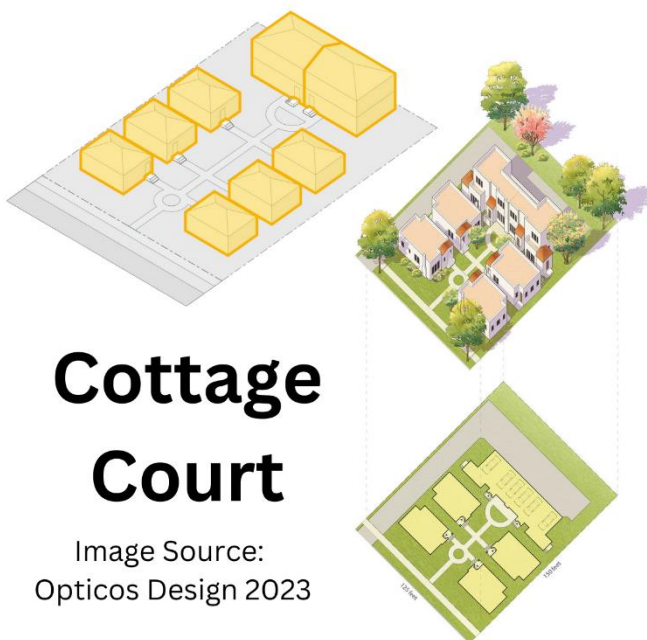
Stacked Triplex

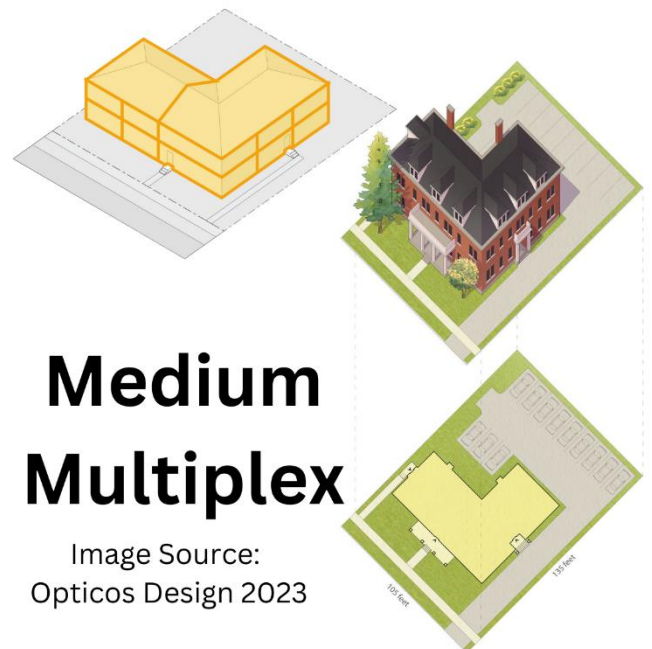Image Source:
Opticos Design 2023

Courtyard Building

Image Source:
Opticos Design 2023

Cottage Court

Image Source:
Opticos Design 2023

Medium Multiplex

Image Source:
Opticos Design 2023

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[29] https://missingmiddlehousing.com/types

Janesville's Found "Middle Housing"

In the historic core of Janesville are several examples of "middle housing" types that include mixed-use "live work" buildings, conversions of large single-family homes into multiplexes, "cottage courts" with multiple buildings arranged on a single parcel, and accessory dwelling units on the same site of a larger primary dwelling unit. The neighborhoods where these buildings exist contain some of the most distinct architectural styles in all of Janesville and continue to provide "naturally occurring affordable housing" for families, professionals, and an aging population. They are near to Downtown amenities, well served by public transit, and are in a quite enjoyable place to walk and enjoy Janesville's past and present.

**Live-Work
@ W Milwaukee St
and S. River St**

Image Source: Google Maps 2022

**5-unit Conversion
@ E Court St and
S Atwood Ave**

Image Source: Google Maps 2022

**16-unit
"Cottage
Court"
@ 828 E
Milwaukee St**

Image Source: Google Maps 2022

**Accessory
Dwelling
Unit
@ Court St and
Jackman St**

Image Source: Google Maps 2022

Strategies to support creation of new middle housing types include:

- Rewriting the Zoning and Subdivision Code to allow more housing types by right within Residential Districts, to allow for smaller lots with less setbacks, and to allow accessory dwelling units as a permitted use in at least one residential district, on owner-occupied properties, or in appropriate areas of the City.
- Encouraging neighborhood master planning of greenfield areas into traditional neighborhoods. These areas are designated as "Planned Neighborhoods" on the future land use map.
- Supporting efforts to revitalize existing manufactured home areas and infill with new amenities and more housing options.
- Continued marketing of vacant sites and City support, or incentives, for producing "middle housing" types including owner-occupied duplexes, triplexes, etc., on those sites.

Apply design standards for multiple family housing

Multiple-family housing provides viable and affordable options for many residents of the City. The elderly, younger residents, and employees for Janesville area businesses could all benefit from quality multiple-family housing.

Multi-family housing projects are often controversial in the community. In some cases, this is because such projects have been poorly and cheaply designed. Other concerns relate to large concentrations of multi-family development in one location.
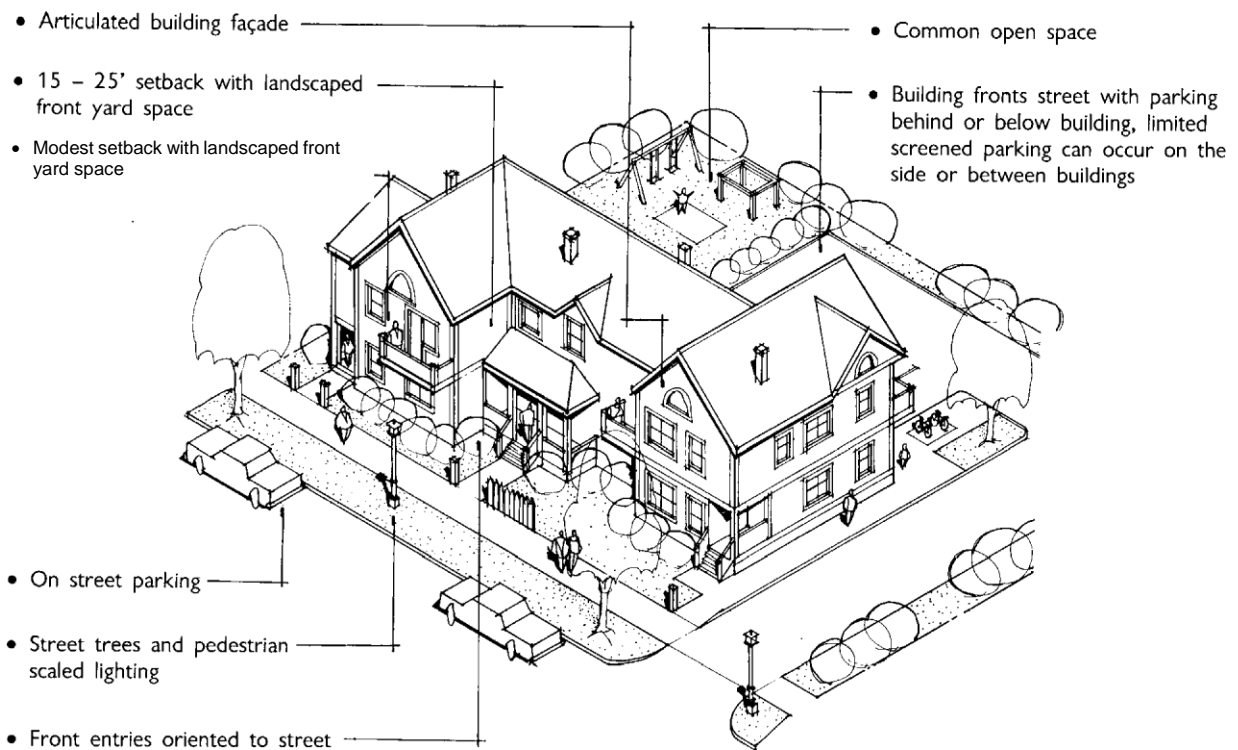
Janesville should continue to apply existing detailed design guidelines for all new or expanded multi- family residential developments in the zoning ordinance and enforce them during development review processes. Application of the following guidelines and the illustration depicted on Figure 9 provide a foundation:

- Continue to implement and enforce Multi-Family standards as currently provided in the Zoning Ordinance. Amend these standards as necessary over time to meet community needs and desires.

- Require architectural design that fits the context of the surrounding neighborhood, and Janesville's overall character. Encourage layouts where buildings appear as a grouping of smaller residences. Within and near the downtown, promote building materials, designs, scale, and setbacks that are compatible with the surrounding historic character.

- Use brick and other natural materials on building facades. Avoid monotonous facades and box-like buildings. Incorporate balconies, porches, garden walls, varied building and facade setbacks, varied roof designs, and bay windows.

- Orient buildings to the street with modest front yard setbacks, bringing street-oriented entries close to public sidewalks to increase pedestrian activity. Include private sidewalk connections.

- Locate parking, dumpsters, and other unattractive uses behind buildings.
- For parking lots and garages, (a) locate garage doors and parking lots so they are not the

dominant visual element; (b) screen parking areas from public view; (c) break up large parking lots with landscaped islands and similar features; (d) provide direct links to building entrances by pedestrian walkways physically separated from vehicular movement areas; (e) large parking garages are undesirable, but where necessary, break up facades with foundation landscaping, varied facade setbacks, and recessed garage doors.

- Provide generous landscaping of sufficient size at time of planting. Emphasize landscaping (a) along all public and private street frontages; (b) along the perimeter of all paved areas and in islands in larger parking lots; (c) along all building foundations; (d) along yards separating land uses which differ in intensity, density, or character; (e) around all outdoor storage areas such as trash receptacles and recycling bins (also include screening walls in these areas); (f) around all utility structures or mechanical structures visible from public streets or less intensive land uses.

- Provide on-site recreational and open space areas to serve the needs of residents. Whenever possible, develop contiguous rear yards as a unit to encourage use by building residents and guests.

**Figure 8.1: Desired Multiple Family Residential
Project Layout**

- Articulated building façade
- 15 – 25' setback with landscaped front yard space
- Modest setback with landscaped front yard space
- Common open space
- Building fronts street with parking behind or below building, limited screened parking can occur on the side or between buildings
- On street parking
- Street trees and pedestrian scaled lighting
- Front entries oriented to street

Require neighborhood development plans in advance of specific development proposals

Janesville has a strong track record of anticipating the direction of future growth for the City and preparing neighborhood plans in anticipation of that demand to guide growth and development. Through this *Comprehensive Plan*, the City recognizes that most new residential development happen within the context of *Planned Neighborhoods* as designated on the City's Future Land Use Map in different parts of the City's anticipated growth area. The *Planned Neighborhood* Future Land Use category is intended to provide for a variety of housing choices and a mix of non-residential uses such as parks, schools, religious institutions, and small-scale shopping and service areas.

The complexity of *Planned Neighborhood* and *Planned Mixed Use* areas relies upon the preparation of detailed neighborhood development plans to facilitate development of these areas in a manner consistent with the goals and objectives of this *Comprehensive Plan*. A neighborhood plan, or area development plan, may be prepared by a developer, a group of property owners, or the City for review and approval by the Plan Commission. Subsequent, specific development proposals and/or land divisions for individual parcels located within the plan area would then be reviewed in the context of the approved neighborhood development plan.

Neighborhood development plans specify in greater detail land use designations, residential densities, parcel sizes, transportation facilities such as streets and trails, public and private open space, and stormwater management areas. Preparation of such plans are to be informed by conditions and constraints related to site topography and nearby utility infrastructure. This level of background investigation and planning activity is not possible within this *Comprehensive Plan*. Neighborhood development plans also suggest important connections between individual property ownerships and future subdivision plats. Once completed, these neighborhood development plans would ideally be adopted as general plans by the City, (rather than detailed components of the City's *Comprehensive Plan*) to allow for flexibility and discretion on the part of the City on technical aspects of the plans, while in line with the State Comprehensive Planning legislation consistency requirements.