

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.

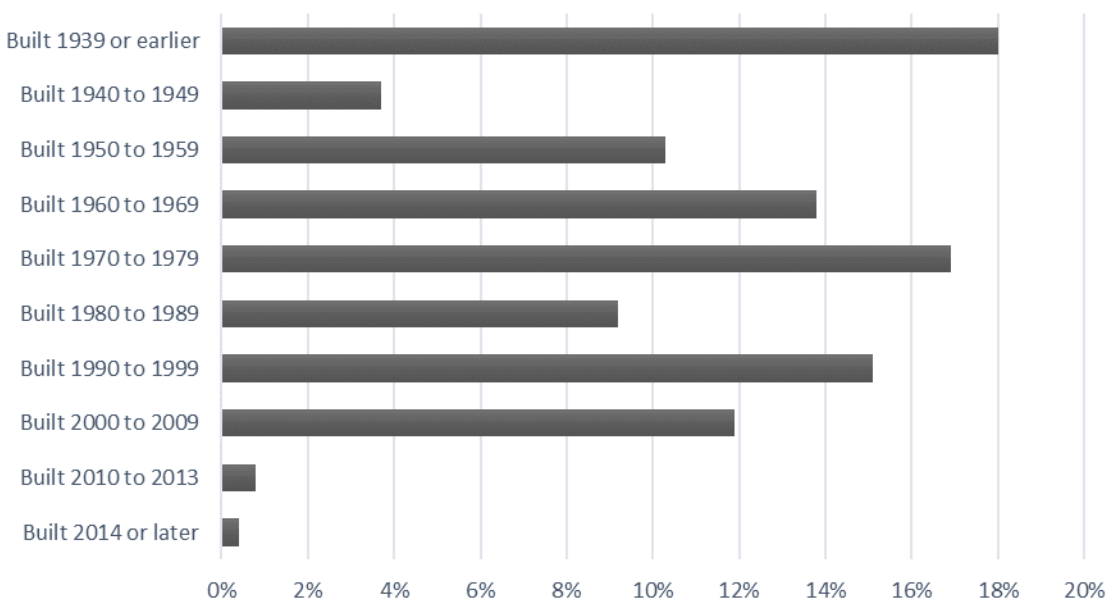
EXISTING HOUSING FRAMEWORK

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

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 ¹	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.

¹ 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 indications 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).

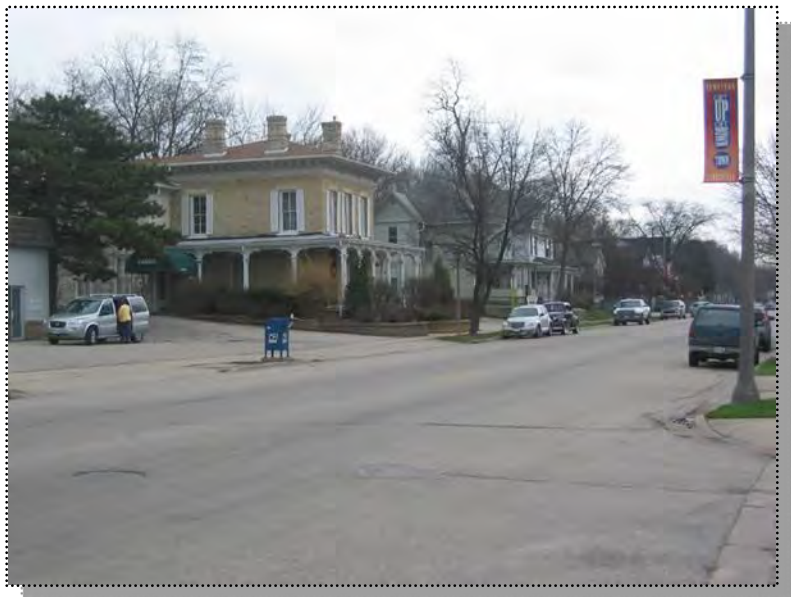
Figure 19: City of Janesville Housing Characteristics, 2019

	Total Housing Units	Percent Vacant	Percent Owner Occupied	Median Home Value	Median Rent
City of Janesville	27,805	4.1%	66.0%	\$142,500	\$858
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 ¹
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

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 homebuyers, rental rehabilitation, weatherization-related repairs, accessibility improvements, and rental housing development. 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. 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. Assuring 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.

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