

Chapter 6 - Housing

Per State of Wisconsin Statute 66.1001 - Comprehensive Planning (2)(b), the Housing element of a community's comprehensive plan is to be:

"A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock".

This Chapter provides information on housing in the County. 6.1. introduces the concept of housing planning, whereas 6.2. inventories housing in the County. 6.3. identifies County housing issues and opportunities, whereas 6.4. states the County's housing goals, objectives, and policies.

6.1. Housing Planning

Housing, beyond fulfilling a basic need, aids a community in achieving a desired growth pace and pattern. Important land use choices that shape and define a community's identity are often dictated by existing or potential housing.

The housing planning and development pattern prevalent in the United States since the early 1950's has consisted predominately of single-family homes on relatively large lots often segregated from differing, though compatible, land uses. Recently, the benefits of locating varying housing types on smaller lots and in close proximity to other compatible land uses, including commercial, governmental/institutional, and open space, have been recognized. Planning and developing housing in this manner aids in reducing environmental degradation and governmental services cost.

A community undertakes housing planning with the aim of ensuring its residents quality, affordable, diverse, and suitably located housing. Responsible and comprehensive housing planning consists of utilizing existing programs and services, and new and innovative trends and techniques, to encourage the orderly development of new housing and the maintenance and rehabilitation of existing housing to satisfy current and projected housing demand. In planning for the future, a community such as the County, consisting of both vibrant rural and urban components, is essentially tasked with preserving its agricultural resources and

environmentally sensitive open space areas while concurrently allowing for responsible, appropriate growth, often characterized most visibly in new housing development. Projected County growth through 2035 will require thoughtful and comprehensive housing planning, consisting of cooperation between the public and private sectors and utilization of existing programs and services, as well as new and innovative trends and techniques, to ensure quality, affordable, and diverse housing in a variety of locations.

6.2. Housing Inventory

Inventorying a community's housing provides valuable insight into its present housing conditions and historic housing trends, vital in determining its desired future housing conditions. The following provides an inventory of housing conditions in the County utilizing the following categories:

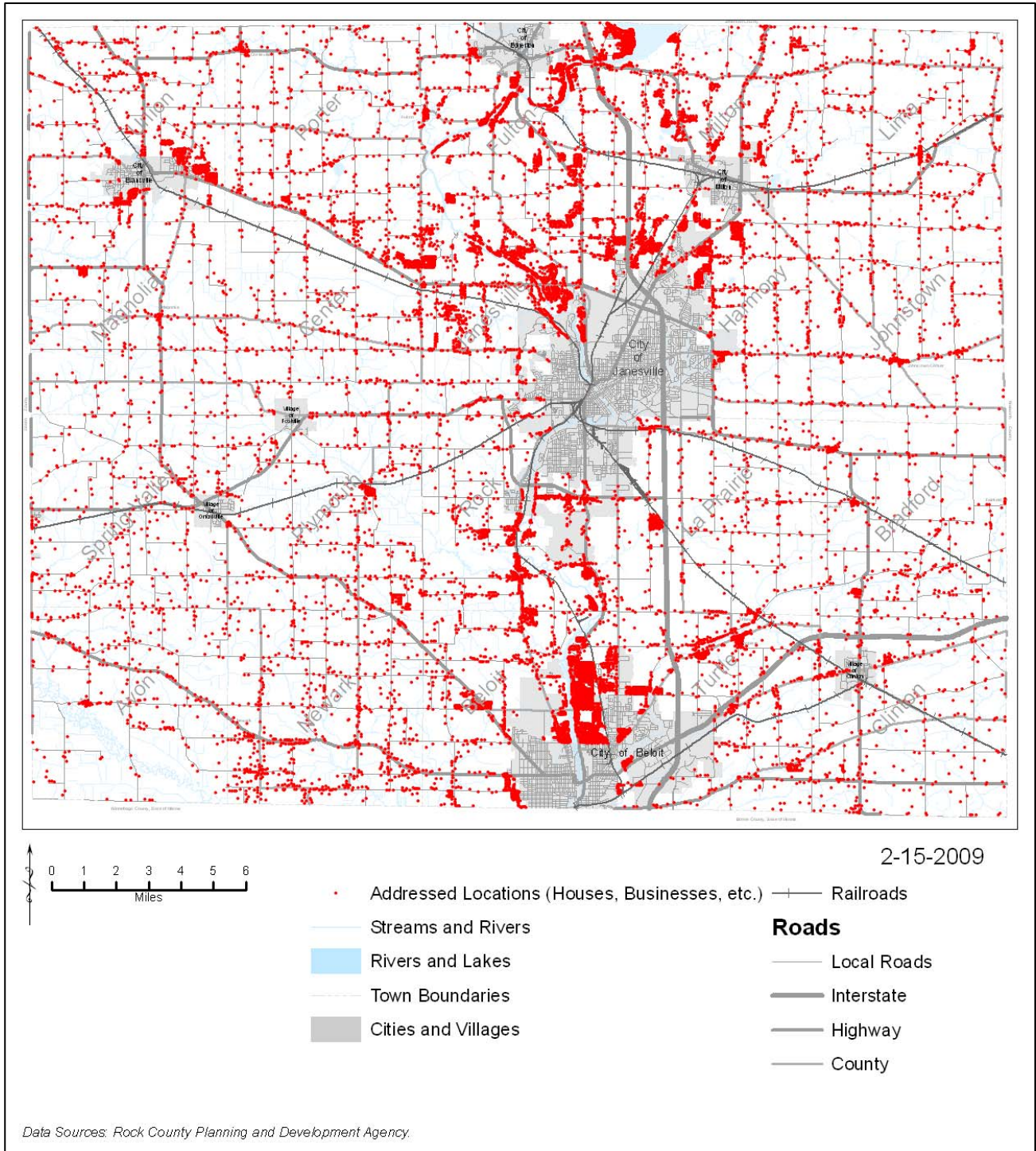
- Existing Housing
- Housing Trends
- Housing Projections

Existing Housing

Housing in the County is varied, reflecting the diverseness of its communities and the populations living within them. The County's Cities and Villages contain a mixture of housing types in a variety of locations, including single and multi-unit structures of varying quality, value, and age. These Cities' and Villages' downtown and near downtown areas often consist of older single and multi-unit housing located in close proximity to various other compatible uses, including commercial, governmental/institutional, and open space. The majority of housing developed in these Cities and Villages in the post World War II era mirrors the broader, nationwide trend, relying predominately on single-unit structures located on larger lots in relative isolation from other compatible uses. Housing in the County's unincorporated rural areas has historically consisted predominately of farmsteads, but the emergence of non-farm housing, often on the fringes of the County's Cities, has been increasingly evident in recent years, particularly single-family unit structures on non-agricultural lots of varying size (one to 15 acres). Prominent rural housing clusters, entailing single-family unit structures on smaller (one acre or less) lots in the County's unincorporated areas, are located in the eastern portion of the Town of Beloit, in the Town of Janesville (along the Rock River northwest of the City of Janesville), in the Town of Harmony's northwest corner, and in the Newville area in the Towns of Milton and Fulton.

Map 6.1 displays the location of addressed locations (the majority of which are houses) in the County's Towns.

Map 6.1:
Addressed Locations



The County has a rich housing legacy, evidenced in its many historic housing districts and houses designated on the National Register of Historic Places. These historic housing districts contain houses still utilized to this day as residences and include:

- *City of Janesville*
Old Fourth Ward, North Main Street, Prospect Hill, South Main Street, West Milwaukee Street, Benton Avenue, Bostwick Avenue, Courthouse Hill, Look West, East Milwaukee Street, Jefferson Avenue, Conrad Cottages, and Columbus Circle Historic Districts
- *City of Beloit*
Merrill Avenue, Near East Side, and Bluff Street Historic Districts
- *City of Edgerton*
Fulton Street Historic District
- *City of Evansville*
City of Evansville Historic District
- *Town of Porter (Cooksville)*
Cooksville Historic District

Individual houses in the County designated on the Register and still utilized to this day as residences include:

- *City of Janesville*
John and Eleanor Strunk, James B. Crosby, Erastus Dean Farmstead, John and Marth Hugunin, John H. Jones, Lovejoy and Merrill-Nowlan, Hamilton Richardson, Myers-Newhoff, Payne-Craig, and Brewster Randall Houses
- *City of Beloit*
Selvy Blodgett, Clark-Brown, J.W. Crist, J.B. Dow, Lathrop-Munn Cobblestone, Stephen Slaymaker, Charles Rau, Murray-George, Elbert Neese, Clark Nye, and Rasey Houses, and Brasstown Cottage
- *City of Milton*
Abram Allen, DeJean, Gifford, Goodrich-Buten, and Milton Houses
- *City of Edgerton*
Charles L. Culton and Sterling North Houses
- *City of Evansville*
Harrison Stebbins, Cooper-Gillies, John T. Dow, Miller, and, Richardson Grout Houses, and J.K. Porter Farmstead

- Village of Clinton
Richardson-Brinkman Cobblestone, Homer B. DeLong, Samuel S. Jones Cobblestone, A.E. Taylor J.L. Pangborn, and John Smith Houses
- Village of Orfordville
Samuel Smiley House
- Village of Footville
Soloman J. Strang House
- Town of Turtle (Tiffany)
Stark-Clint House

Multiple governmental units within the County offer housing programs and services designed to address housing issues. The City of Janesville's Neighborhood Services Program offers various housing programs and services to its residents, including administration of Community Development Block Grants (CDBG), housing workshops, and homeowner/renter loan programs. The City of Beloit Housing Authority, through its various programs and services, assists in providing quality and affordable housing, and economic opportunities, for low-income, elderly, and disabled persons living in the greater Beloit area. Additionally, the Cities of Evansville and Edgerton both have housing authorities, providing similar services to their residents. The County's Housing and Community Development Division, housed within the Rock County Planning, Economic & Community Development Agency, oversees housing issues in the County's unincorporated areas, in addition to its smaller Cities and Villages, Edgerton, Milton, Evansville, Clinton, Footville, and Orfordville. The division administers the County's housing programs and loan portfolio to ensure the provision of quality and affordable housing for County residents. The division's day-to-day operations include providing information, technical assistance, and developing planning documents, in addition to administration of grant contracts providing housing rehabilitation and downpayment assistance. The division also oversees the County's Housing Authority, created in 2005 and tasked with aiding those individuals and/or families with low to moderate incomes in the purchase or maintenance/rehabilitation of housing.



For the purposes of this *Plan*, a housing unit is defined as any structure capable of serving as a residence and a household is defined as any housing unit occupied or otherwise inhabited. A housing unit is classified as unoccupied if it is in the process of being sold or rented, is a seasonal/vacation home, or is abandoned or otherwise uninhabitable. Figure 6.1 displays County housing units and households by community, as well as persons per household in the County, in 2005.

**Figure 6.1:
Housing Units and Households: Rock County: 2005**

Community	Housing Units		Households	
	Number	Percent	Number	Percent
Town of Avon	231	0.3%	208	0.3%
Town of Beloit	3,137	4.7%	2,929	4.8%
Town of Bradford	430	0.6%	383	0.6%
Town of Center	417	0.6%	398	0.7%
Town of Clinton	346	0.5%	314	0.5%
Town of Fulton	1,751	2.6%	1,289	2.1%
Town of Harmony	841	1.3%	833	1.4%
Town of Janesville	1,301	2.0%	1,246	2.0%
Town of Johnstown	330	0.5%	286	0.5%
Town of La Prairie	386	0.6%	339	0.6%
Town of Lima	522	0.8%	487	0.8%
Town of Magnolia	339	0.5%	313	0.5%
Town of Milton	1,365	2.1%	1,144	1.9%
Town of Newark	619	0.9%	582	1.0%
Town of Plymouth	486	0.7%	457	0.7%
Town of Porter	389	0.6%	348	0.6%
Town of Rock	1,452	2.2%	1,330	2.2%
Town of Spring Valley	306	0.5%	288	0.5%
Town of Turtle	1,078	1.6%	957	1.6%
Town of Union	778	1.2%	758	1.2%
Village of Clinton	858	1.3%	838	1.4%
Village of Footville	344	0.5%	314	0.5%
Village of Orfordville	499	0.8%	473	0.8%
City of Beloit	15,216	22.9%	13,575	22.2%
City of Brodhead	0	0.0%	0	0.0%
City of Edgerton	2,226	3.4%	2,042	3.3%
City of Evansville	1,726	2.6%	1,712	2.8%
City of Janesville	26,766	40.3%	25,084	41.1%
City of Milton	2,262	3.4%	2,174	3.6%
COUNTY TOTAL	66,403	100.0%	61,101	100.0%
PERSONS PER HOUSEHOLD		2.57		

Source: Wisconsin Department of Administration - 2005
Rock County Planning, Economic & Community Development Agency - 2008

Figure 6.1 indicates the largest amounts of housing units in the County were located within its Cities, including Janesville (26,766 and 40.3%) and Beloit (15,216 and 22.9%), in 2005. The majority of the County’s households were also located within these Cities, Janesville (25,084 and 41.1%) and Beloit (13,575 and 22.2%). Figure 6.1 indicates County Towns with the largest amounts of housing units in 2005 include Beloit (3,137 and 4.7%), Rock (1,452 and 2.2%), Fulton (1,751 and 2.6%), Janesville (1,301 and 2.0%), and Milton (1,365 and 2.1%). These Towns also had the largest amounts of households of all the Towns in the County as follows: Beloit (2,929 and 4.8%), Rock (1,330 and 2.2%), Fulton (1,289 and 2.1%), Janesville (1,246 and 2.0%), and Milton (1,144 and 1.9%). Figure 6.1 also indicates the County had an average of 2.57 persons per household in 2005.

Figure 6.2 displays housing occupancy and vacancy, and occupant type, in the County in 2006.

**Figure 6.2:
Occupancy and Vacancy: Rock County: 2006**

Occupancy and Vacancy	Housing Units	
	Number	Percent
Occupied (Households)	62,362	92.4%
Homeowner	46,078	73.9%
Renter	16,284	26.1%
Vacant	5,113	7.6%
COUNTY TOTAL	67,475	100.0%

Vacancy Rate Type	
Homeowner	2.5%
Renter	8.2%
Overall (Homeowner and renter)	7.6%

Source: United States Bureau of the Census - 2006

Figure 6.2 displays 92.4% (62,362) of housing units in the County were occupied in 2006, indicating an overall vacancy rate of 7.6% (5,113). Figure 6.2 indicates the majority (46,078 and 73.9%) of occupied housing units (households) in the County were occupied by a homeowner in 2006. Figure 6.2 indicates the County’s Homeowner vacancy rate in 2006 was 2.5%, whereas the rental vacancy rate was 8.2%. The City with the highest vacancy rate in 2005 was Beloit at 10.8%, the lowest, Evansville at .8%. Towns with high vacancy rates in 2005 included Fulton (26.4%) and Milton (16.2%). High vacancy rates in these Towns can be attributed to the large numbers of vacation/seasonal homes located within their borders.

Figure 6.3 displays housing in the County by structural type in 2006.

**Figure 6.3:
Structural Type: Rock County: 2006**

Structural Type	Housing Units	
	Number	Percent
1 Unit (Detached)	49,691	73.6%
1 Unit (Attached)	4,017	6.0%
2 Units	3,801	5.6%
3 or 4 Units	1,308	1.9%
5 to 9 Units	2,403	3.6%
10 to 19 Units	1,015	1.5%
20 or More Units	3,333	4.9%
Mobile Home	1,907	2.8%
COUNTY TOTAL	67,475	100.0%

Source: United States Bureau of the Census - 2006

Figure 6.3 indicates the majority (49,691 and 73.6%) of housing units in the County are of the 1 unit (detached) structural type, indicating a single-family unit structure separate from any other building or unit. Figure 6.3 also indicates the 1 unit (attached) structural housing type, that is a townhouse, condominium, or duplex-type unit, composed the second largest (4,017 and 6.0%) structural housing type in the County in 2006.

Figure 6.4 displays the age of housing in the County in 2006.

**Figure 6.4:
Age: Rock County: 2006**

Age	Housing Units	
	Number	Percent
15 years or less	13,430	19.9%
16 to 25 years	6,703	9.9%
26 to 35 years	10,012	14.8%
36 to 45 years	9,025	13.4%
46 to 55 years	9,073	13.4%
56 to 65 years	3,894	5.8%
66 years or more	15,338	22.7%
COUNTY TOTAL	67,475	100.0%

Source: United States Bureau of the Census - 2006

Figure 6.4 indicates 19.9% (13,430) of housing units in the County were aged 15 years or less and 22.7% (15,338) were aged 66 years or more in 2006.

Figure 6.5 displays the value of homeowner households in the County in 2006.

Figure 6.5:
Value: Rock County: 2006

Value	Homeowner Households	
	Number	Percent
\$49,999 and less	2,951	6.4%
\$50,000 to \$99,999	10,700	8.4%
\$100,000 to \$149,999	15,919	34.5%
\$150,000 to \$199,999	8,207	17.8%
\$200,000 to \$299,999	5,072	11.0%
\$300,000 to \$499,999	2,695	5.8%
\$500,000 to \$999,999	520	1.1%
\$1,000,000 or more	14	0.0%
COUNTY TOTAL	46,078	100.0%
MEDIAN VALUE		
	\$128,000	

Source: United States Bureau of the Census - 2006

Figure 6.5 indicates the largest amounts (15,919 and 34.5%) of homeowner households in the County were valued between \$100,000 to \$149,999 in 2006. Figure 6.5 also indicates the County’s median value for homeowner households in 2006 was \$128,000.

Figure 6.6 displays housing affordability in the County in 2006, identifying the median home sale price, median household income, and median household income as percent of median home sale price, comparing the County to other relevant communities.

Figure 6.6:
Affordability: Rock County: 2006

Community	Median Home Sale Price	Median Household Income	Median Household Income as Percent of Median Home Sale Price
Rock County	\$128,700	\$46,190	35.9%
Dane County	\$214,600	\$57,693	26.9%
Walworth County	\$194,000	\$51,846	26.7%
Green County	\$145,000	N/A	N/A
Jefferson County	\$172,000	\$50,852	29.6%
State of Wisconsin	NA	\$48,772	NA
United States	\$246,000	\$48,451	19.7%

Source: Wisconsin Realtors Association - 2008

United States Bureau of the Census - 2006

Rock County Planning, Economic & Community Development Agency - 2008

Figure 6.6 indicates that in 2006, household income in the County as a percent of median home sale price was 35.9%, a number higher than all neighboring Counties, the State of Wisconsin, and the United States.

Figure 6.7 also displays housing affordability in the County in 2006, identifying monthly homeowner costs and rent (gross) as a percent of household income, again comparing the County to other relevant communities.

Figure 6.7:
Affordability: Rock County: 2006

Monthly Owner Costs As Percent of Household Income	Rock County		State of Wisconsin		United States	
	Households		Households		Households	
	Number	Percent	Number	Percent	Number	Percent
19.9% or less	19,813	43.0%	677,385	43.1%	34,005,772	45.3%
20.0 - 24.9%	7,476	16.2%	248,381	15.8%	10,161,378	13.5%
25.0 - 29.9%	5,859	12.7%	191,745	12.2%	7,732,138	10.3%
30.0 - 34.9%	3,388	7.4%	122,096	7.8%	5,482,791	7.3%
35.0% or more	9,230	20.0%	326,411	20.8%	17,278,818	23.0%
Unknown	312	0.7%	5,111	0.3%	425,588	0.6%
COUNTY TOTAL	46,078	100.0%	1,571,129	100.0%	75,086,485	100.0%

Rent (Gross) As Percent of Household Income	Rock County		State of Wisconsin		United States	
	Households		Households		Households	
	Number	Percent	Number	Percent	Number	Percent
19.9% or less	3,617	22.2%	174,175	26.4%	8,653,410	23.7%
20.0 - 24.9%	2,341	14.4%	84,535	12.8%	4,341,555	11.9%
25.0 - 29.9%	1,858	11.4%	73,745	11.2%	3,946,212	10.8%
30.0 - 34.9%	1,024	6.3%	53,977	8.2%	3,037,970	8.3%
35.0% or more	6,147	37.7%	231,349	35.1%	13,750,255	37.6%
Unknown	1,297	8.0%	41,150	6.2%	2,801,515	7.7%
COUNTY TOTAL	16,284	100.0%	658,931	100.0%	36,530,917	100.0%

Source: United States Bureau of the Census - 2006

Figure 6.7 indicates 43.0% (19,813) of homeowner households in the County paid 19.9% or less of their income towards homeownership costs in 2006. Figure 6.7 indicates 22.2% (3,617) of renter households in the County paid 19.9% or less of their income towards rent in 2006, whereas 37.7% (6,147) paid 35.0% or more during this same year. Figure 6.7 also indicates housing affordability in the State of Wisconsin and United States in 2006 approximately mirrors that of the County.



Figure 6.8 displays publicly assisted housing located in the County in 2007.

**Figure 6.8
Publicly Assisted Housing: Rock County: 2007**

Community and Housing	Housing Units			
	Total	Elderly	Family	Disabled
City of Janesville				
Alden Street Apartments	22			22
Riverview Heights	123	123		
Hamilton Terrace	46		46	
Teamster Manor	49	49		
Garden Court	164	132	32	
Lexington Court Townhomes	32		32	
Kellogg Avenue Apartments	32		32	
Jeffris Flats Affordable Housing	11		11	
River Terrace Apartments	26		26	
Wesley Park Apartments	40	40		
Wall Street Apartments	32		32	
Riverplace Apartments	51		51	
First Senior Housing	45	45		
First Senior Housing Apartments Phase 2	36		36	
Janesville School Apartments	55		55	
City of Beloit				
Parkview Apartments Grand View	45	30	15	
Scoville Apartments	151	151		
Emerson Apartments	31	31		
Woodside Terrace (Summerset) Apartments	120		120	
Beloit Water Tower Place	77		77	
Beloit Hotel	12	12		
Hillcrest Apartments	67	67		
Brittan House	45	45		
Rock Bay Harbor Senior Apartments	97	97		
Olympian Hill Apartments	46	46		
City of Milton				
The Homestead Apartments	33	33		
Parkview Terrace Apartments I	42	42		
Parkview Terrace Apartments II	30	30		
City of Edgerton				
Fulton Street Apartments	16		16	
Edgewood Glen Senior Living Community	20	20		
City of Evansville				
Baker Block Apartment Homes	20		20	
South Meadows Apartments	20	20		
Evansville Town Homes	26		16	
Arbor Glen	24	24		
Seminary Park	24		24	
Village of Clinton				
Meadow Park Apartments	31		31	
COUNTY TOTAL				
	1,741	1,037	672	22

Source: Wisconsin Housing and Economic Development Authority - 2008

Figure 6.8 indicates publicly assisted housing was widely available in the County’s Cities and Villages in 2007, with the majority located in the Cities of Beloit and Janesville.

Figure 6.9 displays home sales and the ratio of home sales to population in the County in 2006, in comparison to neighboring counties.

**Figure 6.9:
Sales: Rock County: 2006**

County	Home Sales	Home Sales: Population
Rock	2,215	1 : 72
Dane	6,841	1 : 68
Walworth	1,565	1 : 64
Green	393	1 : 92
Jefferson	810	1 : 99

*Source: Wisconsin Realtors Association - 2008
Rock County Planning, Economic & Community Development Agency - 2008*

Figure 6.9 indicates the County had 2,215 home sales in 2006, a ratio of 1 home sale for every 72 people in the County. Figure 6.9 indicates the County’s Home Sales : Population ratio (1 : 72) was in the lower range (more sales per person) in comparison to neighboring counties in 2006.



Housing Trends

Figure 6.10 displays housing units and households in the County by community from 1980 to 2005. Figure 6.10 also displays persons per household in the County during this same time period.

**Figure 6.10:
Housing Units and Households: Rock County: 1980 - 2005**

Community	1980		1990		2000		2005		Change: 1980-2005			
	Housing Units	Households	Housing Units	Households	Housing Units	Households	Housing Units	Households	Housing Units		Households	
									Number	Percent	Number	Percent
Town of Avon	201	196	207	195	216	204	231	208	30	14.7%	12	6.1%
Town of Beloit	3,057	3,050	2,613	2,535	2,938	2,814	3,137	2,929	80	2.6%	-121	-4.0%
Town of Bradford	373	373	377	361	403	379	430	383	57	15.3%	10	2.7%
Town of Center	298	298	329	311	391	374	417	398	119	40.1%	100	33.6%
Town of Clinton	302	302	318	301	324	308	346	314	44	14.5%	12	4.0%
Town of Fulton	1,593	1,039	1,240	1,055	1,640	1,229	1,751	1,289	158	9.9%	250	24.1%
Town of Harmony	609	608	717	701	788	787	841	833	232	38.1%	225	37.0%
Town of Janesville	934	920	965	897	1,219	1,137	1,301	1,246	367	39.3%	326	35.4%
Town of Johnstown	284	284	294	284	309	289	330	286	46	16.2%	2	0.7%
Town of La Prairie	358	358	325	317	362	342	386	339	28	8.0%	-19	-5.3%
Town of Lima	417	415	478	458	489	472	522	487	105	25.2%	72	17.3%
Town of Magnolia	259	259	273	260	318	297	339	313	80	31.1%	54	20.8%
Town of Milton	1041	918	1,100	864	1,279	1,061	1,365	1,144	324	31.2%	226	24.6%
Town of Newark	490	489	505	491	580	566	619	582	129	26.4%	93	19.0%
Town of Plymouth	405	404	407	382	455	441	486	457	81	19.9%	53	13.1%
Town of Porter	318	309	347	324	364	340	389	348	71	22.2%	39	12.6%
Town of Rock	1,050	1,046	1,155	1,107	1,360	1,304	1,452	1,330	402	38.3%	284	27.2%
Town of Spring Valley	277	276	269	254	287	282	306	288	29	10.6%	12	4.3%
Town of Turtle	912	909	916	889	1,010	957	1,078	957	166	18.2%	48	5.3%
Town of Union	471	470	568	543	729	693	778	758	307	65.2%	288	61.3%
Village of Clinton	651	651	690	668	804	771	858	838	207	31.8%	187	28.7%
Village of Footville	281	281	298	289	322	310	344	314	63	22.3%	33	11.7%
Village of Orfordville	411	410	442	418	467	455	499	473	88	21.3%	63	15.4%
City of Beloit	13,415	13,408	14,033	13,307	14,253	13,370	15,216	13,575	1,801	13.4%	167	1.2%
City of Brodhead	0	0	0	0	0	0	0	0	0	0.0%	0	0.0%
City of Edgerton	1,768	1,768	1792	1,728	2,085	1,958	2,226	2,042	458	25.9%	274	15.5%
City of Evansville	1,143	1,142	1,305	1,250	1,617	1,563	1,726	1,712	583	51.0%	570	49.9%
City of Janesville	19,292	19,284	21,153	20,388	25,072	23,894	26,766	25,084	7,474	38.7%	5,800	30.1%
City of Milton	1,493	1,493	1,724	1,675	2,119	2,034	2,262	2,174	769	51.5%	681	45.6%
COUNTY TOTAL	52,103	51,360	54,840	52,252	62,200	58,631	66,403	61,101	14,300	27.4%	9,741	19.0%

(Figure 6.10 continued on next page)

**Figure 6.10:
Housing Units and Households: Rock County: 1980 - 2005
(continued)**

PERSONS PER HOUSEHOLD	1980	1990	2000	2005	Change: 1980-2005	
					Number	Percent
	2.71	2.67	2.60	2.57	-.15	-5.3%

*Source: United States Bureau of the Census -1980, 1990, and 2000
Wisconsin Department of Administration - 2005
Rock County Planning, Economic & Community Development Agency - 2008*

Figure 6.10 indicates the largest housing unit increases from 1980 to 2005 were experienced in the County's Cities, including Janesville (7,474 and 38.7%), Beloit (1,801 and 13.4%), Evansville (583 and 51.0%), and Milton (769 and 51.5%). These Cities also experienced the largest household gains during this time period as follows, Janesville (5,800 and 30.1%), Milton (681 and 45.6%), and Evansville (570 and 49.9%). Towns that experienced large housing unit increases from 1980 to 2005 include Union (307 and 65.2%), Janesville (367 and 39.3%), Rock (288 and 61.3%), and Milton (324 and 31.4). Many of these same Towns experienced the largest gains in households as well, as follows, Janesville (326 and 35.4%), Union (307 and 65.2%), and Rock (284 and 27.2%). Figure 6.10 indicates the County has experienced a decrease (.15% and 5.3%) in persons per household from 1980 to 2005.

Figure 6.11 displays occupancy and vacancy of housing, and occupant type, in the County from 1980 to 2006.

**Figure 6.11:
Occupancy and Vacancy: Rock County: 1980 - 2006**

Occupancy and Vacancy	Housing Units									
	1980		1990		2000		2006		Change: 1980-2006	
	Number	Per-cent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied (Households)	49,037	95.3%	52,252	95.0%	58,617	94.3%	62,362	92.4%	13,325	-2.9%
Homeowner	34,310	66.8%	35,611	64.9%	41,703	67.1%	46,078	73.9%	11,768	7.1%
Renter	14,727	28.7%	16,641	30.3%	16,914	27.2%	16,284	26.1%	1,557	2.6%
Vacant	2,323	4.7%	2,588	5.0%	3,570	5.7%	5,113	7.6%	2,790	2.9%
COUNTY TOTAL	51,360	100.0%	54,840	100.0%	62,187	100.0%	67,475	100.0%	N/A	N/A

Vacancy Rate Type	1980	1990	2000	2006	Change: 1980-2006
Homeowner	N/A	1.3%	1.4%	2.5%	N/A
Renter	N/A	4.2%	7.3%	8.2%	N/A
Overall (Homeowner and Renter)	4.7%	5.0%	5.7%	7.6%	2.9%

Source: United States Bureau of the Census -1980, 1990, 2000, and 2006

Figure 6.11 indicates the County has seen an increase (2,790 and 2.9%) in vacant housing units from 1980 to 2006. Figure 6.11 also indicates the homeowner vacancy rate increased by 1.2%, and the renter rate by 4.0%, during this same time period.

Figure 6.12 displays monthly owner costs and rent (gross) as a percent of household income in the County from 1990 to 2006.



Figure 6.12:
Affordability: Rock County: 1990 - 2006

Monthly Homeowner Costs As Percent of Household Income	1990	2000	2006	Change: 1990-2006
19.9% or less	65.6%	59.6%	43.0%	-22.6%
20.0 - 24.9%	13.5%	14.4%	16.2%	2.7%
25.0 - 29.9%	7.9%	9.6%	12.7%	4.8%
30.0 - 34.9%	4.3%	5.2%	7.4%	3.1%
35.0% or more	8.7%	10.9%	20.0%	11.3%
Unknown	0.0%	0.3%	0.7%	0.7%
COUNTY TOTAL	100.0%	100.0%	100.0%	N/A

Rent (Gross) As Percent of Household Income	1990	2000	2006	Change: 1990-2006
19.9% or less	37.2%	38.3%	22.2%	-15.0%
20.0 - 24.9%	13.8%	14.9%	14.4%	0.6%
25.0 - 29.9%	11.5%	11.1%	11.4%	-0.1%
30.0 - 34.9%	7.6%	7.2%	6.3%	-1.3%
35.0% or more	29.9%	23.9%	37.7%	7.8%
Unknown	0.0%	4.6%	8.0%	8.0%
COUNTY TOTAL	100.0%	100.0%	100.0%	N/A

Source: United States Bureau of the Census -1990, 2000, and 2006

Figure 6.12 indicates County homeowner households who pay 19.9% or less of their monthly income towards homeowner costs experienced the largest decrease (22.6%) from 1990 to 2006, whereas those who pay 35.0% or more experienced the largest increase (11.3%). Figure 6.12

also indicates County renter households who pay 19.9% or less of their income towards rent (gross) experienced the largest decrease (15.0%) from 1990 to 2006, whereas those who pay 35.0% or more experienced the largest increase (7.8%).

Figure 6.13 displays housing sales and the housing sales to population ratio in the County from 2000 to 2006.

**Figure 6.13:
Housing Sales: Rock County: 2000 - 2006**

Year	Housing Sales	Housing Sales : Population
2000	1,699	1 : 90
2001	1,721	1 : 89
2002	1,926	1 : 80
2003	2,219	1 : 70
2004	2,143	1 : 73
2005	2,460	1 : 64
2006	2,335	1 : 68
2007	2,103	1 : 76
COUNTY AVERAGE: 2000-2006	2,072	1 : 76

*Source: Century 21 Affiliated - 2008
Rock County Planning, Economic & Community Development Agency - 2008*

Figure 6.13 indicates that from 2000 to 2006 the County saw its lowest housing sales total (1,699) and highest housing sales to population ratio (1 : 90) in 2000, and its highest housing sales total (2,460) and lowest housing sales to population ratio (1 : 64) in 2005. Figure 6.13 also indicates the annual average housing sales total and housing sales to population ratio in the County from 2000 to 2006 was 2,072 and 1 : 76 respectively.



Housing Projections

Figure 6.14 displays a projection of County housing units by community from 2010 to 2035.

Figure 6.14:
Housing Units: Rock County: 2010 - 2035

Community	2010	2015	2020	2025	2030	2035	Change: 2010-2035	
							Number	Percent
Town of Avon	232	236	240	244	248	251	19	8.1%
Town of Beloit	3,325	3,451	3,570	3,689	3,792	3,909	585	17.6%
Town of Bradford	423	426	428	432	434	434	11	2.5%
Town of Center	460	486	513	538	563	588	128	27.9%
Town of Clinton	349	355	360	365	368	374	26	7.3%
Town of Fulton	1,475	1,542	1,605	1,669	1,730	1,793	318	21.6%
Town of Harmony	963	1,016	1,069	1,120	1,170	1,224	261	27.1%
Town of Janesville	1,484	1,607	1,728	1,848	1,990	2,122	638	43.0%
Town of Johnstown	309	306	302	297	296	291	-18	-5.9%
Town of La Prairie	366	362	357	351	346	338	-28	-7.7%
Town of Lima	549	565	581	596	613	625	76	13.8%
Town of Magnolia	358	376	392	409	426	439	80	22.4%
Town of Milton	1,341	1,433	1,522	1,613	1,700	1,794	453	33.8%
Town of Newark	654	671	687	704	720	733	79	12.1%
Town of Plymouth	516	533	550	565	580	588	72	13.9%
Town of Porter	389	398	405	413	421	426	37	9.5%
Town of Rock	1,481	1,508	1,532	1,554	1,580	1,603	123	8.3%
Town of Spring Valley	320	327	332	337	342	347	26	8.2%
Town of Turtle	1,054	1,061	1,066	1,068	1,073	1,075	22	2.1%
Town of Union	899	972	1,044	1,115	1,185	1,261	362	40.2%
Village of Clinton	991	1,069	1,142	1,216	1,284	1,330	339	34.2%
Village of Footville	346	350	353	355	356	360	14	3.9%
Village of Orfordville	537	555	575	592	608	625	88	16.4%
City of Beloit	15,047	15,269	15,454	15,601	15,954	15,874	827	5.5%
City of Brodhead	0	0	0	0	0	0	0	N/A
City of Edgerton	2,339	2,447	2,553	2,656	2,749	2,849	510	21.8%
City of Evansville	2,037	2,204	2,372	2,536	2,686	2,832	795	39.0%
City of Janesville	28,723	30,063	31,351	32,589	33,408	35,251	6,527	22.7%
City of Milton	2,530	2,687	2,840	2,991	3,154	3,313	783	30.9%
COUNTY TOTAL	69,497	72,277	74,925	77,461	79,775	82,648	13,151	18.9%

Source: Rock County Planning, Economic & Community Development Agency - 2008

Figure 6.14 indicates the County will see an additional 13,151 housing units from 2010 to 2035, an increase of 18.9%. The largest housing unit gains in number will be seen in the County's Cities, including Janesville (6,527), Beloit (827), Evansville (795), and Milton (783). Towns that

are likely to see large increases in household numbers from 2010 to 2035 include Janesville (638), Beloit (585), and Milton (453).

Figure 6.15 displays a projection of County households by community from 2010 to 2035.

Figure 6.15:
Households: Rock County: 2010 - 2035

Community	2010	2015	2020	2025	2030	2035	Change: 2010-2035	
							Number	Percent
Town of Avon	212	216	220	223	226	229	17	8.1%
Town of Beloit	3,042	3,158	3,267	3,375	3,466	3,577	535	17.6%
Town of Bradford	387	390	392	395	397	397	10	2.5%
Town of Center	421	445	469	492	515	538	117	27.9%
Town of Clinton	319	325	329	334	336	342	23	7.3%
Town of Fulton	1,350	1,411	1,469	1,527	1,582	1,641	291	21.6%
Town of Harmony	881	930	978	1,025	1,069	1,120	239	27.1%
Town of Janesville	1,358	1,470	1,581	1,691	1,819	1,942	584	43.0%
Town of Johnstown	283	280	276	272	271	266	-17	-5.9%
Town of La Prairie	335	331	327	321	316	309	-26	-7.7%
Town of Lima	502	517	532	545	560	571	69	13.8%
Town of Magnolia	328	344	359	374	389	402	74	22.4%
Town of Milton	1,227	1,311	1,393	1,476	1,554	1,642	415	33.8%
Town of Newark	598	614	629	644	658	670	72	12.1%
Town of Plymouth	472	488	503	517	530	538	66	13.9%
Town of Porter	356	364	371	378	385	390	34	9.5%
Town of Rock	1,355	1,380	1,402	1,422	1,444	1,467	112	8.3%
Town of Spring Valley	293	299	304	308	313	317	24	8.2%
Town of Turtle	964	971	975	977	981	984	20	2.1%
Town of Union	823	889	955	1,020	1,083	1,154	331	40.2%
Village of Clinton	907	978	1,045	1,113	1,174	1,217	310	34.2%
Village of Footville	317	320	323	325	325	329	12	3.9%
Village of Orfordville	491	508	526	542	555	572	81	16.4%
City of Beloit	13,768	13,971	14,140	14,275	14,583	14,525	757	5.5%
City of Brodhead	0	0	0	0	0	0	0	0.0%
City of Edgerton	2,140	2,239	2,336	2,430	2,513	2,606	466	21.8%
City of Evansville	1,864	2,017	2,170	2,320	2,455	2,591	727	39.0%
City of Janesville	26,282	27,508	28,686	29,819	30,536	32,254	5,972	22.7%
City of Milton	2,315	2,459	2,599	2,737	2,883	3,031	716	30.9%
COUNTY TOTAL	63,590	66,133	68,556	70,877	72,919	75,623	12,033	18.9%
PERSONS PER HOUSEHOLD	2.53	2.50	2.47	2.46	2.44	2.42	-.12	-4.6%

Source: Wisconsin Department of Administration - 2005
Rock County Planning, Economic & Community Development Agency - 2008

Figure 6.15 indicates the County will see an additional 12,033 households from 2010 to 2035, an increase of 18.9%. The largest household gains in numbers will be seen in the County's Cities, including Janesville (5,972), Beloit (757), Evansville (727), and Milton (716). Towns that are likely to see large increases in household numbers from 2010 to 2035 include Janesville (584), Beloit (535), and Milton (415). Figure 6.15 also indicates the County will continue to experience a decrease (.12%) in persons per household from 2010 to 2035, with 2.42 persons per household in 2035.

6.3. Housing Issues and Opportunities

This section identifies the County's housing issues and opportunities.

- Trends and projections indicate the County will experience growth in housing units and households. The location, type, quality, value, and cost of these additional housing units/households will heavily influence the County's growth pace and pattern, and its quality of life. The reduction of domestic industry, and the County's historical dependence on this segment, will have implications for the County's future housing market. The County should continue to encourage economic development diversification, and promote its geography and other attributes, to ensure a robust and stable future housing market.
- The large majority of housing in the County has historically been located in the County's Cities, Janesville, Beloit, Evansville, Milton, and Edgerton. This trend is likely to continue. Unincorporated areas (Towns) of the County that are in closer proximity to these Cities, including the Towns of Beloit, Janesville, Milton, Harmony, Fulton, and Union have historically seen larger amounts of housing in comparison to other Towns in the County. This trend is also likely to continue.
- The majority of non-farm housing in unincorporated areas (Towns) of the County is located on large (1-15 acres) non-agricultural lots located in relative isolation from other compatible land uses. New development trends and techniques, utilizing smaller lot sizes in closer proximity to other compatible uses and existing similar development, should be considered in new housing development to aid in reducing environmental degradation and costs of services to County residents, and to more efficiently and effectively manage the County's resources.
- The United States Department of Housing and Urban Development (HUD) recommends an optimal overall vacancy rate of 3% (1.5% - homeowner and 5.0% - renter) to ensure a stable housing market and allow for adequate housing choices. The County's overall (homeowner and renter) vacancy rate is above optimal levels as stated by HUD, exhibiting increases over the past 25 years. Rental vacancy rates in the County in particular have climbed in recent years. Near optimal vacancy rates should be attained in the County to ensure both adequate choice for consumers and to stave off the

negative effects of high vacancy rates, including decreased economic development, and blight.

- Single-family units are the predominant housing structural type located in the County. Increasing the amounts of other structural types of housing units will likely aid in ensuring the County a diverse and dynamic population.
- Almost a quarter of housing in the County is aged 66 years or more. Subsequently, County housing programs and services offering maintenance and rehabilitation should be maintained, expanded, and utilized, and gradual turnover to new housing, as provided by responsible, appropriate new development, should be encouraged.
- Homeownership in the County is relatively affordable in comparison to surrounding counties, although trends indicate that owning and renting a home in the County is becoming increasingly costly in terms of income versus homeowner/renter costs. HUD purports the average household can afford to pay 30% of their income for housing costs, including utilities, insurance, taxes, and maintenance, with 70% of that spent on mortgage payment/rent. The percent of County homeowner households who pay less than 19.9% of their monthly income towards homeownership costs has decreased by almost 25% over the last 25 years while the percent of those paying 35% or more has increased by 11%, to 20% overall, during this same time period. Similarly, the percent of renter households in the County who pay 19.9% or less of their income towards rent (gross) has decreased by 15% to 22.2% overall, and the percent of those paying 35% or more has increased 7.8%, to 37.7%, over the last 25 years. Increasing home prices in neighboring Dane County and the recent mortgage crisis are likely to increase barriers to owning a home in the County. A sufficient supply of affordable housing and rental units need to be available in the County to ensure a stable and robust housing market.
- Housing sales per person in the County indicate a fairly robust housing market in comparison to other counties. Maintaining quality housing units of varying age, structure, value, cost, and location will ensure continued desirable housing sales numbers and stabilization of the County's housing market.
- The County has historically experienced a slow, steady rate of decline in persons per household. This trend is likely to continue in the future, with a projected 2.42 persons per household in the County in 2035. For those households on public water and sewer, an average of approximately 2.5 persons per household is the minimum size at which the household is likely able to afford required homeowner/renter costs, increasing to 3.0 persons for those households with septic/wells.
- The Rock County Housing and Community Development Program provides various services vital in ensuring adequate housing for all County residents. Maintaining and expanding existing programs and services, and developing new programs and services, is vital in

ensuring continued adequate housing for all County residents.

- The Cities of Janesville, Beloit, Edgerton, and Evansville both have quality housing programs and services designed to address housing issues in their respective communities. The County should continue to support these programs and services, particularly thorough coordination with the County's Housing and Community Development Program.
- The County has many historic housing districts, and individual houses, located in its Cities, Villages, and Towns. The County should utilize its resources, including programs and services, and support applicable governmental agencies, and private and non-profit organizations, including but not limited to, the Rock County Historical Society and the National Register of Historic Places, to ensure the County's rich housing legacy is maintained and enhanced.
- Various methods to conserve energy use in homes are being increasingly utilized in new housing construction and maintenance/rehabilitation due to the environmental and socio-economic costs of contemporary home energy usage patterns. Leadership in Energy and Environmental Design provide principles in which to guide new housing construction and maintenance/rehabilitation in a manner that conserves housing energy usage and increases housing energy efficiency.
- Accurate, accessible historical and current land use data, as provided by a comprehensive County land use inventory program, is vitally important to the County and its communities as it provides a context for current and future day-to-day decision-making and policy development. Clear, consistent, and easily reproducible land use data gathering, input, storage, and maintenance policies and guidelines are necessary for the County to ensure consistent, efficient, and high-quality service to customers, and useable land use data in which to guide the County and its municipalities current and future day-to-day decision-making and policy development.

6.4. Housing Goals, Objectives, and Policies

This section states the County's housing goals, objectives, and policies.

Housing Goal

- 6.1 Ensure diverse, affordable, attractive, quality, and responsible housing in appropriate locations.

Housing Objectives and Policies

- 6.1.1. Promote and encourage housing development in appropriate, designated locations that provides for orderly and affordable growth, and preserves natural, agricultural, and cultural resources.
- 6.1.1.a. Rock County shall utilize its Future Land Use Map (Map 5.3, Section II: Chapter 5, *Rock County Comprehensive Plan 2035*) in reviewing and evaluating all conditional use, rezoning, land-division, and other development proposals, with approval of proposals dependent on consistency with the map.
 - 6.1.1.b. Rock County shall support, by providing technical assistance and expertise, planned unit developments (PUD) in County municipalities with existing PUD zoning districts, and creation of PUD zoning districts in those municipalities currently without such a district.
 - 6.1.1.c. Rock County shall work in conjunction with County municipalities in developing a purchase of agricultural easements (PACE)/purchase of development rights (PDR) program in the County.
 - 6.1.1.d. Rock County shall develop a model sub-division ordinance based on traditional neighborhood, conservation, and/or fused grid design principles for adoption by interested County municipalities.
 - 6.1.1.e. Rock County shall develop a model sliding scale zoning district for adoption by interested County municipalities.
 - 6.1.1.f. Rock County shall develop a program designed to educate the County's municipalities and residents on smart growth principles and its reliance on the vital relationship between housing, land use, economic development, transportation, utilities and community facilities, and support, through technical assistance, municipal policies that recognize these vital relationships.

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- 6.1.1.g. Rock County shall develop a County land evaluation and site assessment (LESA) program designed to identify lands most suitable for new housing development.
- 6.1.1.h. Rock County shall develop a County land use inventory program designed to provide reliable, historical, and current land use data.
- 6.1.1.i. Rock County shall develop a consulting services center housed in the County's Planning, Economic & Community Development Agency to provide technical assistance to municipalities (particularly those without full-time planning staff) located within the County, providing, but not limited to, the following:
- Facilitation of intergovernmental agreements
 - Comprehensive plan updates
 - Comprehensive, strategic, and site-planning
 - Educational and outreach programs
 - Ordinance revision and development
 - Geographic information system (GIS) mapping and database development
 - New program administration
- 6.1.1.j. Rock County shall undertake a comprehensive study for County Board review, to include potential funding sources, project locations, and administrative structure, examining the feasibility of developing a County infill and brownfield development program.
- 6.1.1.k. Rock County shall explore the possibility of formulating a County growth management coalition to guide the pattern and pace of regional housing development, composed of representatives from all County municipalities, as well as those from neighboring municipalities.
- 6.1.2. Promote and encourage quality, attractive, affordable housing of varying age, and diversity in housing occupant and structural type.
- 6.1.2.a. Rock County shall maintain and expand existing programs offered and services provided by the County's Housing and Community Development Program, and County Housing Authority, aimed at meeting the housing needs of that portion of the County's population with low-incomes, including but not limited to:
- Low-interest loans for housing purchase and maintenance/rehabilitation
 - Emergency rental assistance
 - Education, training, and counseling to potential homeowners
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- 6.1.2.b. Rock County shall develop new education and outreach programs to be offered and services to be provided by the County, including but not limited to:
- A County/municipality/non-profit organizations housing workgroup schedule to ensure County Housing and Community Development Department staff meet annually or bi-annually with applicable Cities, Villages, Towns, and non-profit housing organizations, including but not limited to, Community Action & Energy Services of Rock County, Senior Services of Rock County, Habitat for Humanity, and ECHO, to identify housing issues and opportunities to be addressed by non-profit organizations and County, State, and Federal programs
 - An annual County housing and community development report, including but not limited to, an analysis of the County's housing market, participation in and evaluation of existing County programs and services, identification of potential new County programs and services, and availability of additional grant/loan programs and services
 - A comprehensive housing education program designed to inform County municipalities and residents of existing County housing programs and services, basic housing market conditions and factors, and green housing construction and maintenance/rehabilitation, including Leadership in Energy and Environmental Design (LEED) principles
 - A program designed to educate the County's municipalities and residents on smart growth principles and its reliance on the vital relationships among housing, land use, economic development, transportation, utilities and community facilities, and support, through technical assistance, municipal policies that recognize these vital relationships
- 6.1.2.c. Rock County shall develop a model sub-division ordinance based on traditional neighborhood, conservation, and/or fused grid design principles for adoption by interested County municipalities.
- 6.1.2.d. Rock County shall undertake a comprehensive study for County Board review, including potential funding sources, project locations, and administrative structure examining the feasibility of developing a County infill development program.
- 6.1.2.e. Rock County shall support, by providing technical assistance and expertise, planned unit developments (PUD) in municipalities in the County with existing PUD zoning districts and creation of PUD zoning districts in those municipalities currently without such a district.

- 6.1.2.f. Rock County shall develop a County housing programs and services web-presence work plan to identify opportunities for increasing the presence of the County's Housing and Community Development Program on the internet, and implement the plan to increase awareness of and efficiency within existing and future County housing programs and services.
- 6.1.2.g. Rock County shall explore the possibility of developing a County green housing program aimed at promoting and encouraging energy efficiency and conservation in new housing construction and maintenance/rehabilitation.
- 6.1.2.h. Rock County shall support, by providing technical assistance and expertise, consistent and uniform application and enforcement of existing County and municipal zoning and building codes, and revision of codes to include specific, uniform, and consistent architectural standards for specified new housing development.