



CITY OF JANESVILLE

Wisconsin's Park Place

**ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE**

CITY OF JANESVILLE and GREATER ROCK COUNTY, WI

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I. EXECUTIVE SUMMARY

A. Introduction

The Analysis of Impediments to Fair Housing Choice (AI) is a requirement of the Affirmatively Furthering Fair Housing certification that all recipients of Community Development Block Grant (CDBG) and HOME Investment Partnership Program funds must make to the U.S. Department of Housing and Urban Development (HUD). The AI is a review of impediments to fair housing choice in the public and private sector. The AI involves:

- A comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing;
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

HUD defines impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices; and
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

The scope of the AI is broad. It covers the full array of public and private policies, practices, and procedures affecting housing choice. The AI:

- Serves as the substantive, logical basis for the Fair Housing Planning process;
- Provides essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and
- Assists in building public support for fair housing efforts both within an entitlement jurisdiction's boundaries and beyond.

The purpose of this analysis is to determine what, if any, impediments exist in the City of Janesville and Greater Rock County, and to provide an action plan for elimination of the identified impediments. Existing documents and policies were reviewed and interested agencies, organizations, and individuals were consulted. The analysis was conducted in 2014 by the staff of the City Manager's Office for the City of Janesville. The Community Development Authority (CDA) reviewed the study on June 18, 2014.

B. Impediments and Recommended Strategies

Impediment #1: Inadequate Support for Non-English Speaking Residents

Strategies Include:

- Identify reliable translation assistance services that can be utilized by City staff, landlords, realtors, lenders, etc. (especially Spanish) and establish funding for providing this assistance, as necessary.
- Explore the ability to translate information on the City's website into other languages.
- Provide print materials in multiple languages.
- Include information about translation services in all outreach efforts and materials.

Impediment #2: Lack of Loans to Minorities

Strategies Include:

- Provide more credit and home-buying education to citizens, especially minority residents.
- Provide education and information for local lenders on predatory lending practices, to ensure that efforts to reduce the racial disparities in loan origination do not have the unintended consequence of increased rates of default and foreclosure among minority borrowers.
- The City should encourage greater efforts on the part of the lending, real estate and rental industries to hire and train minority and bilingual lenders, underwriters, real estate and rental professionals, if possible.

Impediment #3: Lack of Quality, Decent, and Affordable Housing Units

Strategies Include:

- Support low-income housing and development plans that provide affordable housing options outside of areas of low-income concentration.
- Support down-payment assistance and financing to assist low-income homebuyers to purchase housing outside areas of low/moderate concentration.
- Support rehabilitation of existing housing stock to increase the supply of decent, safe, and sanitary housing that is affordable to low-income households.
- Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households such as Home Buyers Workshop.

Impediment #4: Lack of Quality, Decent, and Affordable Rental Housing Units

Strategies Include:

- Support low-income housing and development plans that provide affordable housing options outside of areas of low/moderate concentration.
- Provide assistance to households that are cost overburdened, particularly those households below 50% of the median county income.

Impediment #5: Lack of Rent Assistance (Section 8) Funding Availability to Meet Affordable Housing Need

Strategies Include:

- Reducing the average cost per Rent Assistance (Section 8) Program participant by reducing assistance payments through negotiated annual rent increases with landlords, maintaining rent rates, or other means to assist more households.
- Partner with local community development groups and affordable housing developers to explore creative ways to produce and finance affordable housing.

Impediment #6: Ongoing Need for Fair Housing Education Outreach

Strategies Include:

- The City should continue promote fair housing outreach activities to provide educational opportunities for all persons (homeowners, renters, and landlords) to learn about their rights under the Fair Housing Act.
- Continue to publish literature and informational material, including the local renter's directory to pass out concerning fair housing issues and place in prominent locations to be available for distribution throughout the City.
- Include a link on the City's website for information on fair housing and who to contact in cases of suspected housing discrimination.
- Consider methods of education for children and young adults such as encouraging participation in the statewide fair housing poster and essay contests and/or developing sessions for high school students on building good credit and renter rights.

II. JURISDICTIONAL BACKGROUND

This report covers the City of Janesville and Greater Rock County (the parts of Rock County outside of the cities of Beloit and Janesville). Beloit, Wisconsin is a separate entitlement community for the use of Community Development Block Grant (CDBG) funds and is not included in this report except where the only data available includes all of Rock County.

A. Demographics

1. Population and Age

City of Janesville

Between 2000 and 2010, the City of Janesville's population increased from 59,498 to 63,575, an increase of 6.9%. By 2013, the population of the City of Janesville reached approximately 63,600; an immaterial increase over the three year period beginning in 2010. As for population growth, the Wisconsin Department of Administration projects Janesville's population will grow to 67,500 people by 2020, which is an increase of 6.1% from the 2013 projection.

Additionally, the median age of a Janesville resident was 37.1 years old in 2010.

Greater Rock County

Between 2000 and 2010, the population of Rock County (including Beloit and Janesville) rose from 152,307 to 160,311, an increase of 5.3%. By 2013, the population of the Rock County reached approximately 160,148, which is a slight decrease from 2010. As for population growth, the Wisconsin Department of Administration projects Rock County's population will grow to 169,130 people by 2020, which is an increase of 5.6% from the 2013 projection.

Furthermore, the median age of a Rock County resident is 38.3 year as of 2010.

However, Greater Rock County excludes Janesville and Beloit; consisting of 26 municipalities: three cities, three villages, and twenty towns. Between 2000 and 2010, the population of Greater Rock County rose from 57,034 to 59,790, an increase of 4.8%. By 2013, the population of the Greater Rock County reached approximately 59,728; which is a slight decrease from 2010. From 2000 to 2013, Greater Rock County grew at a slower pace than both the City of Janesville as well as all of Rock County, signifying a demographic shift from rural farming areas toward the County's larger cities.

Also, Rock County residents tend to be older than Janesville residents – 38.3 years compared to 37.1 years – but are comparable to the Wisconsin median age of 38.5 years.

2. Racial Diversity

City of Janesville

The chart below depicts the racial diversity of Janesville in 2000 and 2010.

JANESVILLE, WISCONSIN - POPULATION BY RACE

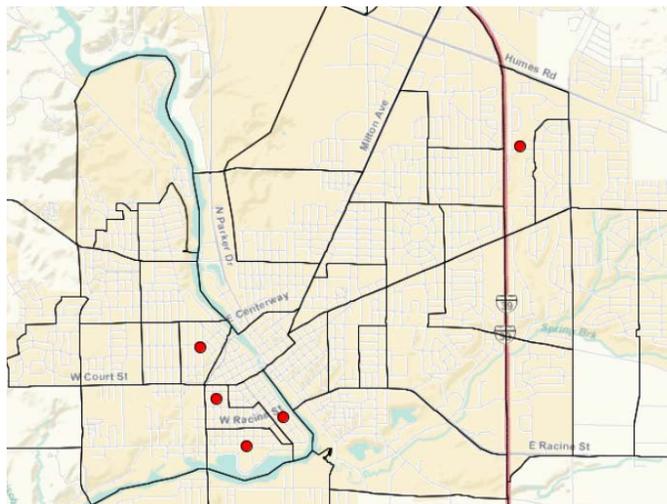
	2000	% of Pop.	2010	% of Pop.
White	55,113	92.6%	56,465	88.8%
Hispanic or Latino	1,569	2.6%	3,421	5.4%
Black of African American	748	1.3%	1,574	2.5%
American Indian and Alaska Native	146	0.2%	149	0.2%
Asian	573	1.0%	846	1.3%
Native Hawaiian and Other Pacific Islander	19	0.0%	21	0.0%
Some Other Race	605	1.0%	39	0.1%
Two or More Races	725	1.2%	1,060	1.7%
Total Population	59,498	100.0%	63,575	100.0%

Source: 2000 and 2010 U.S. Census

In both 2000 and 2010, the data shows that Janesville is still predominately white; however there was a significant increase in the City's minority population over the time period. Overall, Janesville's minority population increased from 7.4% of residents in 2000 to 11.2% in 2010, which equates to a 62.1% increase in the City's non-white population over the time period. The fastest growing minority groups over this time period were Hispanics (Latinos) at 118.0%, Blacks (African American) at 110.4%, and Asians at 47.6%. Based on this trend, it is expected that the City of Janesville will become even more diverse in the next few years due to a significant increase in minority populations moving to the area.

The City of Janesville does not have any areas of racial/minority concentration by definition, which is considered areas with a minority population exceeding 40%. The five Census block groups with the highest minority concentrations are:

- Block Group 2 of Census Tract 3 at 22.3%
- Block Group 1 of Census Tract 3 at 18.1%
- Block Group 1 of Census Tract 4 at 18.0%
- Block Group 3 of Census Tract 3 at 16.1%
- Block Group 4 of Census Tract 13.04 at 15.7%



These areas do not meet the formal definition for an area of racial/minority concentration.

Greater Rock County

The chart below depicts the racial diversity of Greater Rock County in 2000 and 2010.

GREATER ROCK COUNTY, WISCONSIN - POPULATION BY RACE

	2000	% of Pop.	2010	% of Pop.
White	53,767	94.3%	54,358	90.9%
Hispanic or Latino	1,127	2.0%	2,371	4.0%
Black of African American	803	1.4%	773	1.3%
American Indian and Alaska Native	141	0.2%	171	0.3%
Asian	203	0.4%	358	0.6%
Native Hawaiian and Other Pacific Islander	18	0.0%	7	0.0%
Some Other Race	434	0.8%	995	1.7%
Two or More Races	541	0.9%	757	1.3%
Total Population	57,034	100.0%	59,790	100.0%

Source: 2000 and 2010 U.S. Census

In both 2000 and 2010, the data shows that Greater Rock County is still predominately white; however there was a significant increase in the area's minority population over the time period. Overall, Greater Rock County's minority population increased from 5.7% of residents in 2000 to 9.1% in 2010, which equates to a 66.3% increase in the City's non-white population over the time period. The fastest growing minority groups over this time period were Hispanics (Latinos) at 110.4% and Asians at 76.4%. Based on this trend, it is expected that Greater Rock County will become even more diverse in the next few years due to a significant increase in minority populations moving to the area.

However, with such a small minority population, no areas of Greater Rock County are considered minority population concentrations. An area of concentration in the County is defined as a local government unit with a minority population of 10% or more. No area in Greater Rock County meets this definition.

B. Income Data

City of Janesville

In 2000, the City of Janesville had 24,009 households with a median household income of \$45,961. By 2012, the number of households in Janesville increased to 25,265 with a median household income of \$49,084. Over the twelve year period, the median household income increased 6.8%, which is far less than the percentage increase in inflation over the same time period. Additionally, the City's median household income is 2.5% lower than the Rock County median household income of \$50,316 and 7.2% lower than the Wisconsin median household income of \$52,627. Meanwhile in 2010, the median household effective buyer income (EBI) in Janesville was \$38,758 compared to Rock County's EBI of \$39,035. The EBI is defined as an income from wages, interests, and other forms of income less taxes and other deductions such as FICA.

Also, Janesville residents accounted for approximately 42% of all income in Rock County.

The percentage of individuals below the poverty level in the City of Janesville was 14.1% as of 2012, which is more than double the percentage of 6.5% in 2000. Additionally, the

City's poverty rate is slightly higher than the statewide poverty rate of 12.5% over the same time period.

Greater Rock County

In 2000, Rock County had 62,187 households with a median household income of \$45,517. By 2012, the number of Rock County households increased to 68,369 with a median household income of \$50,316. Over the twelve year time period, the median household income increased 10.5%, which is higher than the growth seen in Janesville's median household income over the same period.

Between 2001 and 2012, total personal income in Rock County grew from \$4.133 billion to approximately \$5.752 billion, an increase of 39%. Wages and salaries accounted for 46% of total personal income; supplements to wages and salaries accounted for 12.7%; while dividends, interest, and rents accounted for 17.1%. Transfer payments accounted for 20.7% and all other accounted income for 3.5%. Additionally, between 2001 and 2012, Rock County's per capita income increased from \$26,979 to \$35,855, an increase of 32.9%. With median household income growing at a slower pace than per capita income, one can make a conclusion that the area is experiencing a growing disparity in income between households.

In 2012, the poverty rate for all of Rock County was 13.5%. Although the Rock County poverty rate is less than the Janesville poverty rate (14.1%), it is still higher than the statewide poverty rate of 12.5%.

An Area of Low-Income Concentration is defined as one in which the average per capita income for a smaller geographic area (a town, village, or small city) is less than 80% of that for a larger geographic area that contains the smaller area (the county). As of 2010, there were no geographic areas in Greater Rock County that met this definition. The lowest per capita income (87%) in Greater Rock County was found in the Village of Orfordville.

POVERTY RATE AND PER CAPITA INCOME – BY CIVIL DIVISION

Civil Division	Poverty Rate (%)	Per Capita Income	% of County PCI (24.162)	Civil Division	Poverty Rate	Per Capita Income	% of County PCI
Avon town	4.8	23,909	99.0	Johnstown town	4.8	36,337	150.4
Beloit city	19.7	18,427	76.3	La Prairie town	7.3	29,977	124.1
Beloit town	3.2	26,232	108.6	Lima town	8.4	28,627	118.5
Bradford town	0.0	29,588	122.5	Magnolia town	6.2	24,784	102.5
Center town	3.1	30,114	124.6	Milton city	4.8	25,612	106.0
Clinton village	6.0	22,194	98.9	Milton town	4.3	27,299	113.0
Clinton town	2.6	31,947	132.2	Newark town	1.9	29,041	120.2
Edgerton city	2.6	25,949	107.4	Orfordville village	10.7	20,936	87.0
Evansville	4.2	25,203	104.3	Plymouth	6.7	25,007	103.5

city				town			
Footville village	8.0	22,806	94.4	Porter town	3.1	27,106	112.2
Fulton town	0.0	32,699	135.3	Rock town	12.7	21,181	88.0
Harmony town	0.4	34,772	144.0	Spring Valley town	8.4	27,765	115.0
Janesville city	11.0	23,837	99.0	Turtle town	2.3	34,263	146.0
Janesville town	0.0	39,864	165.0	Union town	2.4	31,015	128.4

Source: 2000 and 2010 U.S. Census

C. Employment Data

1. Employment

City of Janesville

From 2002 to 2008, the number of jobs in Janesville remained stagnant with 37,442 to 37,340 respectively. Over the same time period, the unemployment rate hovered around 6% with a slight increase to 6.9% in 2008. However in 2009, this number of jobs in Janesville decreased by 17.8% to 30,683 due to the economic downturn and the closure of the General Motors (GM) Assembly Plant. At its time of closure, the GM Assembly Plant employed about 2,500 people while another 1,000 were employed at local automotive parts plants that did business with GM. The loss of the GM Assembly Plant and other local automotive parts businesses was the single-largest contributor to the dramatic increase in unemployment rate in from 6.9% in 2008 to 14.0% in 2009. For comparison purposes, the statewide unemployment rate was 8.7% in 2009, thus illustrating the devastating impact of the GM Assembly Plant closing to the local area.

The loss of jobs in Janesville continued through 2010, bottoming out at 28,837. Over the two year period from 2008 to 2010, Janesville lost approximately 8,500 jobs and the total number of jobs decreased by 27.7%

However, Janesville is in the midst of an economic recovery with a slight increase in total jobs to 31,060 seen in 2011. Additionally, the unemployment rate has fallen to 8.5% as of 2013.

The table below depicts Janesville's five largest industries in 2008 as well as 2011.

JOBS BY INDUSTRY IN JANESVILLE (TOP 5) - 2008 and 2011

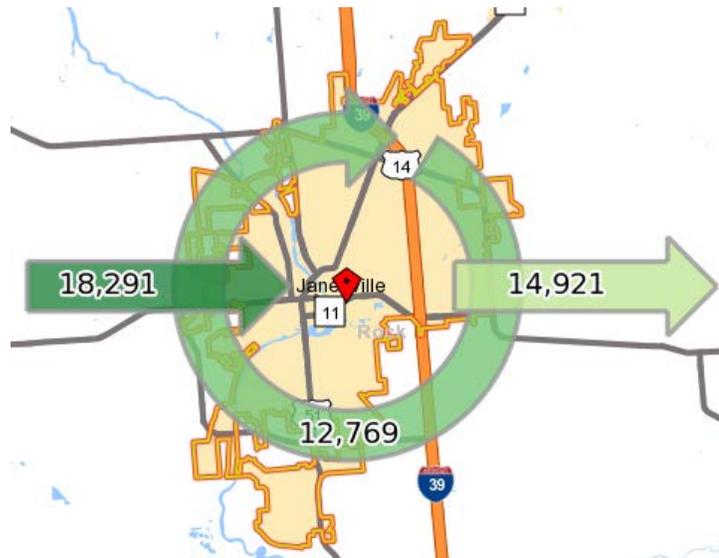
	2008		2011		% Change 2008 - 2011
	Jobs	Percent	Jobs	Percent	
Manufacturing	8,151	21.8%	3,395	10.9%	-58.3%
Wholesale Trade	2,161	5.8%	2,134	6.9%	-1.2%
Retail Trade	5,595	15.0%	5,563	17.9%	-0.6%
Health Care and Social Assistance	4,909	13.1%	5,026	16.2%	2.4%
Accommodation and Food Services	3,124	8.4%	3,049	9.8%	-2.4%
Total Jobs	23,940	64.1%	19,167	61.7%	-19.9%

Source: U.S. Census OnTheMap

In 2008, manufacturing was the largest industry in Janesville with 21.8% of all jobs working in this field. However, the number of manufacturing jobs decreased 58.3% by 2011 due to the loss of GM and other local automotive parts businesses in 2008.

Thus, Janesville's employment by industry has seen a significant shift from manufacturing jobs to other sectors, specifically health care and social assistance, over the past five years. The increase in health care and social assistance jobs is most likely attributed to the construction of the St. Mary's Janesville hospital and Dean Care Clinic as well as the construction of Mercy Clinic North.

An inflow/outflow analysis of 2011 employment data in Janesville shows that 12,769 people were employed and lived in Janesville; 18,291 people were employed in Janesville, but lived outside the City; and 14,921 lived in Janesville, but were employed outside the City.



Source: U.S. Census OnTheMap

Thus, Janesville remains a regional economic center with a greater inflow of workers to area than outflow of people to other communities. The distance traveled for those who work in Janesville can be found below:

DISTANCE TRAVELED TO WORK IN JANESVILLE

	Jobs	Percent
Less than 10 miles	16,899	54.4%
10 to 24 miles	5,524	17.8%
25 to 50 miles	3,560	11.5%
Greater than 50 miles	5,077	16.3%
Total Jobs	31,060	100.0%

Source: U.S. Census OnTheMap

Although most of Janesville's work force travels less than 25 miles to work, there are still a sizable number of people who travel more than 25 miles to work in the area. Further analysis of traveling patterns show that most people who live outside of Janesville, but

work in the area, live in the cities of Beloit (1,818), Milton (755), Madison (589), Milwaukee (570), and Edgerton (414).

Greater Rock County

From 2002 to 2006, the number of jobs in Greater Rock County increased 13.3% from 13,418 to 15,196 respectively. Beginning in 2007, Greater Rock County loss 17% of its jobs over a two year period (2,519) and saw its unemployment rate increase to 12.8%. Through the economic recession and recovery, Greater Rock County has continued to lose jobs - although far less than Janesville – with a total of 12,207 jobs in 2011. As of 2013, the unemployment rate has fallen to 7.9%.

The table below depicts Greater Rock County’s five largest industries in 2008 as well as 2011.

JOBS BY INDUSTRY IN GREATER ROCK COUNTY (TOP 5) - 2008 and 2011

	2008		2011		% Change 2008 - 2011
	Jobs	Percent	Jobs	Percent	
Manufacturing	1,703	13.4%	1,379	11.3%	-19.0%
Retail Trade	1,521	12.0%	1,171	9.6%	-23.0%
Educational Services	2,276	18.0%	2,427	19.9%	6.6%
Health Care and Social Assistance	1,138	9.0%	1,179	9.7%	3.6%
Accommodation and Food Services	959	7.6%	1,000	8.2%	4.3%
Total Jobs	7,597	59.9%	7,156	58.6%	-5.8%

Source: U.S. Census OnTheMap

In 2008, educational services jobs were the largest industry at 18.0% of all jobs in Greater Rock County. Educational services jobs continue to be the primary industry in Greater Rock County as of 2011 with 19.9% of all jobs. The most likely contributing factor for educational services jobs as the leading industry in Greater Rock County is that the School District of Beloit Turner and Blackhawk Technical College fall outside of the City of Beloit and City of Janesville corporate limits, respectively, while serving a large segment of these communities’ incorporated population.

2. Workforce Development

The Rock County Job Center is located on the south side of the City of Janesville. It provides a full range of training services to residents who are unemployed and/or on welfare. The Job Center includes the offices of the Private Industry Council of Rock County, the Wisconsin Job Service, and Forward Services, Inc. These offices administer the welfare-to-work program and inform employers in the area of available employment and training programs. The Job Center is located at 1900 Center Avenue and is easily accessible using the Janesville and Beloit Transit Systems.

Blackhawk Technical College and UW-Rock County provide job training in many different fields. Blackhawk Technical College is located between Beloit and Janesville and also has campuses in Beloit and Monroe. UW-Rock County is a two-year college (with a few four-year programs). Both colleges are accessible on the Beloit-Janesville Express bus route, which operates twelve trips per weekday.

C. Housing Profile

1. Housing Stock, Vacant Lot Supply, and Median Sales Price

City of Janesville

According to the 2010 Residential Subdivision and Building Activity Summary, the number of building permits issued has incrementally declined in response to the downward turn in the economy: 218 permits in 2007, 91 permits in 2008, 63 permits in 2009 and 49 permits in 2010. Between 2008 and 2010, the City of Janesville issued a total of 203 residential building permits, which is nearly equivalent to the 206 permits issued in 2007 alone and the 10-year average (2001 - 2010) of 207 permits. The latest information provided by the Janesville's Building and Development Services Division showed that 31 permits were issued in 2011, 62 permits in 2012, and 56 permits in 2013. Of the 56 permits issued in 2013, all were for either single or two-family residences. The recent trend indicates an increase in permits issued per year since 2010.

In 2010, 70.8% of housing units in Janesville were owner-occupied and 29.2% were renter-occupied. Overall, 7.9% of all housing units in Janesville were vacant. The total number of housing units in Janesville is 27,634 with single and two-family residences accounting for 21,634 housing units, or 80%. Multi-family residences constituted 3,382 housing units, or 17%, of all housing units in Janesville. The remaining housing units in Janesville were mobile homes (~3%).

In 2010, the City's total vacant residential lot inventory stands steady at 1,258 lots, compared to 1,262 in 2009. The total vacant residential lot inventory remained steady due to a decrease in construction activity offset by the number of home demolitions, some of which were necessitated by floodwaters in 2008. Of the current vacant lots, 533 (42%) are located on the east side, 460 (36.5%) on the west side, and 265 (21%) on the south side. During the past ten years, 1,994 new building lots have been created, for an average of 199 new lots available per year. Based upon the total vacant residential lot inventory as of 2010, there appears to be ample space for new housing developments, however, there is no guarantee these lots will be developed with affordable housing.

In 2000, the median sales price of a Janesville home was \$113,129. As of 2013, the median sales price of a Janesville home increased to 118,703, or 4.9% over the time period. Given the thirteen year time span, this is not a significant increase in housing prices. Further analysis of the data shows that housing prices increased through 2007, steadily declined through 2011, and then have begun to rebound thereafter.

Greater Rock County

Between 2000 and 2010, the number of housing units in Rock County increased 9.9%, from 62,187 to 68,422. Over the same time period, the number of single-unit structures rose from 47,110 to 50,232, demonstrating an increase of 6.6%. Meanwhile, the number of multiple-unit structures decreased from approximately 1,860 in 2005 to 1,519 in 2012.

According to the Wisconsin Realtors Association, the median sales price of a Rock County home reached its highest point in 2007 when it was \$129,000. The area's median home price bottomed out in 2011 at \$90,000, which is \$39,000 less and a 30% decrease from the 2007 median sales price. Since 2011, the median sales price has increased 15.6% to \$108,000 in 2013. Although the housing market is beginning to recover, current sales prices are still \$21,000 less and a 23.3% decrease from the 2007 median sales

price. Meanwhile from 2000 to 2010, the median rent cost increased nearly 55%, from \$467 per month to \$724.

2. Homeownership

Homeownership increased in all but five municipalities in Rock County between 2000 and 2010. Those municipalities include: the City of Beloit, the Village of Footville, the Town of Johnston, the Town of Rock, and the Town of Turtle. In those five communities, the rate of decline was less than 0.5%. Over the same period, homeownership in Janesville increased by approximately 7% and increased 8.8% in Greater Rock County. This continues the trend of ownership increase seen during the 2000s.

3. Vacancy Rates and Housing Choice

City of Janesville

According to the most recent American Community Survey, the City of Janesville has a total of 25,265 occupied housing units, with 17,444 (69.0%) owner-occupied units and 7,821 (31.0%) rental units, in 2012.

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 City's overall vacancy rate is 6.9%, whereas the homeowner vacancy rate is 1.8% and the renter vacancy rate is 6.3%. With the City's total homeowner and renter vacancy rates above HUD's prescribed optimal vacancy rates, one can assume there is an existing housing stock supply that is greater than demand.

Furthermore, according to the City's Community Development Department, areas of Janesville have varying vacancy rates. In 2010, the eastern side of the City shows relatively high vacancy rates of 605 vacant residential lots, followed by the western side of 388, and southern side of 265 vacant lots.

Greater Rock County

In 2000, the vacancy rate for owner- and renter-occupied housing units in Rock County were 1.4% and 7.3%, respectively. In 2012, the vacancy rate for owner- and renter-occupied housing units in all of Rock County were 2.1% and 5.2 %, respectively. Over this time period, the owner-occupied vacancy rate increased by 0.7% and the renter-occupied rate decreased by 2.1%. This trend can be best explained by the economic downturn beginning in 2008, the economic downturn saw the collapse of the housing market, thus increasing the number of home foreclosures and people needing cheaper rental housing. Additionally, this trend can be explained by the decrease in multi-unit structures in Greater Rock County since 2005.

In 2012, Greater Rock County's overall vacancy rate was 7.8%; however, the distribution between owner- and renter-occupied housing units was not readily available.

4. Housing Affordability

Housing affordability measures the amount of a household's gross income spent on housing. The definition for official designation of a household as being cost-burdened for

housing is one that spends more than 30% of its gross income on housing costs, including utilities.

In 2012, in Rock County, 53.6% of rental households, or 8,870 households, met this definition. In Greater Rock County, 46.8% or 1,940 rental households spent more than 30 percent of their incomes on housing. In Rock County, 35.5% of owner-occupied households, or 10,680 households, spent more than 30 percent of their income on housing costs. In Greater Rock County, 44 percent, or 4,787%, met this definition.

5. Affordability of Vacant Rental Units

The affordability of vacant rental units is difficult to determine because there is no readily available data source for this information. However, one can infer that there is a limited supply of affordable vacant rental unit in Janesville and Greater Rock County based upon each jurisdiction's Rent Assistance (Section 8) program wait list. The City of Janesville's has 624 households on its wait list, which is 81 households more than the City has in vouchers. Additionally, Greater Rock County estimates that their wait list for assistance is five to eight years. Furthermore, the vacancy rate for rental units with three or more bedrooms is especially low. This further limits the housing choices of low-income households, especially ones with larger families.

III. EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

- A.** The Secretary of Housing and Urban development has not issued a charge of or made a finding of discrimination against either the City of Janesville or the County of Rock.
- B.** The City of Janesville and the County of Rock have not had a fair housing discrimination suit filed by the Department of Justice or by private plaintiffs.

IV. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

A. Housing Availability

1. Zoning

Multi-family zoning is available throughout the City of Janesville. Section 8 and Section 42 housing units are integrated into the community. Concentrations of low- and moderate-income housing can be found in the older parts of the City where much of the housing was built prior to 1940. The faster growing parts of Janesville tend to have mainly middle- and upper-income housing. Low- and moderate-income housing is underrepresented in these areas.

Multi-family zoning is only available in the municipalities of Greater Rock County that have public water and sewer available (namely the villages, the cities, and the towns of Beloit, Fulton, Milton, Newark, and Rock). In places without public water and sewer, the opportunities for multi-family housing are reduced.

2. Single-Family & Multi-Family and Mobile Home Housing

In 2010, 73.7% or 50,627 of housing units in Rock County were single-family—a unit with one residence per structure. According to the housing projections in the Rock County Comprehensive Plan 2035, 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 following cities: Janesville (6,527), Beloit (827), Evansville (795), and Milton (783) and most of the units will be single-family units.

In Greater Rock County, 20,935 units were single-family, amounting to 41.0%. In Rock County towns, approximately 89.0% of housing units were single-family, amounting to 14,552 units. This has stayed relatively the same since 2000, when 89.2 percent of housing units were single-family units in Greater Rock County.

3. Public Housing Availability

The City of Janesville has a Public Housing Authority, but no public housing. In the Greater Rock County area, the Evansville Housing Authority provides 20 public housing units and the Edgerton Housing Authority provides 105 public housing units for elderly residents. No other public housing facilities exist in Greater Rock County.

Most cities and villages in Rock County have some publicly-assisted housing. Rock County has a total of 1,741 federally-assisted housing units, most of which are Rent Assistance (Section 8) vouchers. The total number of Rent Assistance (Section 8) vouchers in Rock County is 1,320. The City of Janesville has 543 vouchers, Beloit has 598 vouchers, Evansville has 79 vouchers, and the rest of Greater Rock County has 100 vouchers. The level of funding and supply of vouchers is far below the current demand in Rock County. For example, Rock County contracts with the Horizon Management Group to provide 100 vouchers, but since 2010 they no longer are accepting applications due to lack of funding. In fact, their waitlist for program participation is approximately five to eight years.

Public Housing Authorities can administer the Rent Assistance (Section 8) program. Housing Authorities certify eligible tenants; inspect the units proposed for subsidy, and contract with approved landlords for payment. In Greater Rock County, the Cities of Evansville and Edgerton have Housing Authorities. Also, Milton has an inactive Housing Authority and the Community Development Authority (CDA) acts as the City's Housing Authority. The Rock County Board approved its Housing Authority in May, 2004, which administers a contract to operate the Rock County portion of the HOME Consortium.

4. Supportive Housing for Non-Homeless Persons with Special Needs

In general, supportive housing services for non-homeless persons with special needs are located in the Cities of Beloit and Janesville. Very few of these facilities are located in Greater Rock County.

Group homes and Community Based Residential Facilities (CBRF's) are for people in need of a greater level of support than independent living arrangements provide—including people with developmental disabilities, mental disabilities, physical disabilities, and the elderly. Most of the homes are privately-operated and contracted for services by agencies such as the Rock County Developmental Disability Board.

The City of Janesville's zoning and occupancy regulations allow group homes for the elderly and developmentally disabled to be integrated into the community. Janesville has a zoning ordinance that eliminates the Wisconsin spacing requirement (2,000 feet minimum between group homes) for these types of group homes, further allowing these

protected classes of persons specified in States and Federal Fair Housing Laws greater housing choices.

Rock County has a need for supportive housing for the frail elderly and for people with disabilities, chronic mental illnesses, developmental disabilities, and those undergoing treatment for alcohol and drug abuse. Housing that is accessible for the physically and developmentally disabled is needed as well. People with AIDS or who are HIV positive are in need of affordable housing close to service providers. These subpopulations are given low priority, though, because HOME and CDBG program funding does not cover their needs. Available funding continues to be cut, with no restoration of funds or new funding projected.

B. Memberships on Boards, Commissions, and Committees

City of Janesville

See the table below for information regarding membership of City boards, commissions, and committees.

CITY OF JANESVILLE BOARDS, COMMISSIONS, AND COMMITTEES

Board Name	Description	# of Members	# on Council	# of Women	# Racial Minorities	# Disabled
Alcohol License Advisory Committee	Advise the Council on applications for liquor and related licenses by reviewing all alcohol license applications, renewals, and amendments; and by providing a research source for drafting alcohol related ordinances and policies.	5	1	1	0	0
Citizen Advisory Committee on Appointments	Recommends to the City Manager and Council President citizen nominees to municipal standing committees, commissions and boards.	5 (and 1 alt.)	0	3	0	0
Citizens Board of Review	Holds an annual, formal public hearing to review property owner objections to their property assessments.	5 (and 1 alt.)	0	0	1	0
City Council	Part of the council-manager system of government, the members are selected through at-large, nonpartisan elections and serve two-year overlapping terms.	7	7	0	1	0
Community Development Authority	Plans and implements community development programs, housing projects, and redevelopment projects.	7	2	2	1	1
Golf Course Advisory Committee	Reviews and makes recommendations on public golf course operations and capital improvements as well as and solicits public comments on improving the golf courses.	5 (and 1 alt.)	0	1	0	0
Historic Commission	Reviews building permit applications for exterior improvements in historical districts.	7	0	4	0	0
Library Board	Sets the policy for the operation of the Janesville Public Library and prepares the Library's budget for approval by the City Council.	9	0	5	1	0
Parks and Recreation Advisory Committee	Reviews and makes recommendations to the Leisure Services Division and City Administration about planning, development, operation, maintenance, and promotion of city parks and programs.	11	1	3	1	0
Plan Commission	Reviews items regarding planning, zoning, and physical development referred by City Council and prepares and adopts the City's Comprehensive Plan.	7	2	3	0	0
Police and Fire Commission	Responsible for hiring the Police and Fire chiefs and approving subordinate appointments. Also in charge of discipline or dismissal of people in these positions.	5	0	1	0	0
Sustainable Janesville Committee	Advises the City Administration and the City Council on issues of environmental sustainability.	8	1	4	0	0
Transportation Committee	Studies Janesville's transportation problems, evaluates alternatives and solutions to the problems, and makes recommendations to the City Council.	5	1	0	1	0
Zoning Board of Appeals	Reviews requests to change the current standards in the zoning ordinance.	5 (and 2 alts.)	0	3	0	0

The City of Janesville encourages citizen participation on City boards, commission, and committees to help make decisions that guide Janesville's growth and development as well as its provision of services. Likewise, Rock County encourages participation on County boards, commissions, and committees. Officials strive for diversity among members to bring different views and interests to the decision-making process. Fair housing is about perception of discrimination as well as overt discrimination. Lack of diversity on boards and committees reinforces the appearance of fair housing problems.

Greater Rock County

The authority of County Board Committees is provided by state statutes and by approval of the County Board of Supervisors. The Planning & Development Committee addresses growth and land use issues throughout Rock County. The authority of this committee is divided mainly along geographic lines: unincorporated area interests and countywide interests such as solid waste, shore land development, and erosion control. The Planning and Development Committee supervises policy over the unincorporated areas of Rock County in the areas of land divisions, planning and zoning, and community development.

The Planning and Development Committee is a five-member board where each member is also on the Rock County Board of Supervisors. Board of Supervisor members are elected from districts. As of 2014, there was one female member and no minority or disabled members.

The Rock County Board of Adjustment, provided through state statute, is a review board for the Planning and Development Committee's decisions. It includes five members and one alternate. As of 2014, there were two female members on this board.

C. Adjudicated Issues

Rock County and the City of Janesville have had no adjudicated issues with the U.S. Department of Housing & Urban Development.

D. Fair Housing Enforcement

Rock County and the City of Janesville enforce local Fair Housing Ordinances. During 2014, Rock County and the City of Janesville received no informal and no formal complaints concerning violations of the Fair Housing Ordinances.

V. ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION

A. Neighborhood Revitalization - Housing Programs

The greatest impediment to fair housing in the Janesville and Greater Rock County area continues to be insufficient housing choice due to an inadequate supply of quality, affordable housing; an inability to cover down payment and closing costs; and poor credit ratings of lower income households. The City of Janesville and Greater Rock County address these issues through the sponsorship and support of programs to help low- and moderate-income groups, minorities, and people with disabilities. To receive funds from many of these programs, a Housing Quality Standards inspection needs to be performed to ensure that the property is decent, safe, and sanitary. This inspection is mandatory for participation, but is free of cost to the applicant. Additionally, the property must satisfy

HUD's lead-based paint requirements. For some of the programs, participation is limited to households with incomes less than 80% of the Rock County Median Income level and a satisfactory credit history. Some programs are citywide while others are available only within a specified target area—mainly the older, lower-income central part of Janesville. Descriptions of these programs follow.

1. Downtown Revitalization

The City of Janesville's primary goal for federal and state grant money is the revitalization of the City's downtown and central City neighborhoods. This is intended to create healthy residential areas with affordable housing. Stated objectives include: assisting in the elimination of slums and blight, facilitating redevelopment projects, increasing home ownership among low- and moderate-income families, and the promotion of the maintenance and rehabilitation of existing housing. The downtown residential areas are also the places of greatest low-income housing concentration and minority concentration in the City of Janesville. Revitalization of this area serves the interests of fair housing.

2. Home Improvement Program

City of Janesville

Households within the City of Janesville's target area (the central part of the City) may be able to receive loans for housing rehabilitation up to the value of the home. Loans up to \$24,999 (\$29,998 for a duplex) are available to families who have annual incomes at or below and 80% of the median county income. These loans are made at no interest.

People over the age of sixty or who are disabled can have their payments deferred until they no longer live in their rehabilitated home. The program is available city-wide for these residents.

Greater Rock County

Households within Greater Rock County may be able to receive loans of up to \$24,999 for housing rehabilitation assistance for income-eligible homeowners. Loans are made to income-eligible homeowners at 0% interest deferred until the borrower moves or the housing unit ceases to be the borrower principal place of residence. At that time, repayment of the loan will be due in full.

3. Recently Purchased Rehabilitation Program

Households with incomes at or below 80% of the median county income who have purchased a home within Janesville's target area in the past two years may be eligible for this program. Loans of up to \$24,999 (or \$29,998 for a duplex) are available for eligible home improvements. After ten years of continuous occupancy, half of the loan is forgiven while the remaining half is paid off over ten years at no interest.

4. Rental Rehabilitation Program

City of Janesville

Owners of rental property within Janesville, with sufficient equity, may be eligible to receive loans of up to \$14,999 per unit, and possibly more, to fund improvements such as roofing, windows, insulation, interior remodeling and mechanical systems. The loan is deferred at 0% interest during construction and converts to a Prime +1% interest-bearing

loan amortized over ten years post-construction. Landlords must agree to rent to low income tenants, or tenants with household incomes less than 60% of the Rock County median income level at Fair Market Rent levels, for an affordability period of five years following completion of the project.

Greater Rock County

The Rock County Housing and Community Development Division administers a rental rehabilitation program designed to improve living conditions for low-income renters, while keeping units affordable. Owners of rental property within Greater Rock County, with sufficient equity, may be eligible to receive loans of up to \$24,999 per unit to fund improvements. The loan holds a 3% interest rate and may be repaid over ten to fifteen years. Landlords must agree to rent to low-to-moderate income tenants for at least five years following completion of the project.

Additionally, Community Action, Inc. provides weatherization and other housing rehabilitation services for all of Rock County.

B. Homeownership Programs

1. Home Buyers Workshop

The City of Janesville and Rock County are sponsors of Community Action, Inc.'s Home Buyers Workshop, an 8-hour certified home buyer training course offered six times per year. Attendants learn how to purchase a home, including instruction on topics such as: establishing good credit, developing a household budget, deciding the housing price that you can afford, learning what to look for in a home, negotiating the best price, identifying needed repairs, and borrowing. This workshop has been offered since 1995 and graduates approximately 125 households annually.

2. Down Payment and Closing Cost Program

City of Janesville

The City of Janesville Neighborhood and Community Services Department provides down payment assistance funds, which help about 30 - 40 families annually with loans or grants for down payments, closing costs, and other costs associated with a home purchase. The Down Payment and Closing Cost Program is designed to make homeownership more affordable by covering the gap between what a participant can afford and the amount needed for down payment and closing costs on the purchase of a first home. The program can provide loans up to \$5,000 to low or to moderate income households to help with down payment and closing costs. To be eligible, total annual household income must be at or below 80% of the county median income; the household must complete a HUD-certified homebuyer counseling program, and/or Home Buyer Workshop. Loans are forgiven over five years of continued occupancy.

Greater Rock County

Greater Rock County, through the Southern Housing Region, offers a home purchaser program to assist with down payment and closing costs for low-to-moderate income households. Assistance is provide in the form of a 0% loan to cover half of reasonable down payment and closing costs not to exceed 10% of the home's purchase price. Loan payments are deferred until the owner no longer lives in or owns the home.

C. Rent Assistance (Section 8) and Subsidized Housing

City of Janesville

The Rent Assistance (Section 8) program is designed to assist low income individuals with their monthly rent and utility payments and is available to elderly and/or disabled households as well as families of one or more. Eligible households must have a total household income below 50% of the median county income; however, 75% of new program admissions must have income below 30% of the median county income. Participants pay at least 30%, but no more than 40%, of their adjusted monthly income to cover rent and utilities. Currently, the City is not accepting applications for program participation due to a lack of funding. Additionally, there is a list of approximately 600 to 700 households waiting for assistance through this program.

The rental assistance programs and the assisted housing available through the federal Rent Assistance (Section 8) program continue to help households obtain adequate housing. Only the City of Edgerton offers publicly-owned housing, amounting to 103 one-bedroom units designed for the elderly and disabled. Most cities and villages in Rock County offer publicly-assisted housing. According to the Rock County Housing Study, Rock County in total has 1,741 federally assisted housing units. Most of these are located within the limits of the City of Janesville and the City of Beloit. Limited resources prevent Rock County from being able to meet all of the demand for assisted housing.

D. Sale of Subsidized Housing, and Possible Displacement

City of Janesville

All subsidized housing in the City of Janesville is privately owned: the City has no public housing. The Community Development Agency (CDA) has policies and procedures for immediate assistance to any tenants displaced by government action.

Greater Rock County

Likewise, there is no publicly-owned subsidized housing in Greater Rock County—with the exception of the units owned by the Edgerton Housing Authority. Rock County has an approved Anti-Residential Displacement policy. Like the City of Janesville, it has policies and procedures in place to provide immediate assistance to tenants displaced by government action. Rock County has no capacity to respond for tenants displaced by private action.

E. Property Tax Policies

The Wisconsin State Constitution contains a Uniformity Assessment Clause stating that all similar properties must be assessed equally. However, special assessments may be levied for improvements such as street or sidewalk construction. The payments for such assessments can be spread over five years at a set interest rate. There is also a procedure allowing for the deferment of assessments for the economically disadvantaged.

F. Realtor Education and Fair Housing Training

The Realtors Association of South Central Wisconsin (RASCW) has an Affordable Housing / Equal Opportunities Committee that addresses issues of ensuring affordable housing. This Committee focuses on expanding home ownership for minorities and people with disabilities through scholarship programs, home buyer education, increasing

affordable housing opportunities for all people, providing association members with tools such as wheelchair ramps for home showings to clients with disabilities and information on recent fair housing law developments

To advance the cause of fair housing, the Committee presents information on the topic at new member orientations. They partner with the Dane County Housing Authority to promote home buyer education and counseling. In April, the RASCW does a fair housing billboard campaign in commemoration of Fair Housing Month. Realtors are continually updated on changes to fair housing and equal opportunity regulations as they complete continuing education programs. The RASCW also maintains contact with minority organizations within the local communities such as Centro Hispano and the NAACP and promotes minority membership within RASCW by offering a minority scholarship. Members with disabilities are assisted with a portable ramp to ensure access to properties. Potential homebuyers with physical disabilities are given a good idea of whether a home is handicapped-accessible through completion of the Accessibility Features Report.

G. Transportation

An additional impediment to fair housing is a lack of adequate transportation for residents of Greater Rock County. The Janesville Transit System, the Beloit-Janesville Express, and the Janesville-Milton-Whitewater provide a link between employment, housing, and job training. All routes are compliant with the Americans with Disabilities Act and are handicapped accessible. Residents of the City of Janesville and the City of Beloit have relatively easy access to this transportation, but Greater Rock County has very limited access to public transportation.

The Janesville Transit System (JTS) has seven bus routes that offer access to the major commercial, educational, recreational, residential, healthcare, and employment centers in the city.

The City of Janesville, with cooperation from the City of Beloit, offers transit service between the two major cities in Rock County. The Beloit-Janesville Express has twelve scheduled trips between the cities during the work-week. This bus route includes stops at both Blackhawk Technical College and UW - Rock County campuses. It also makes designated stops for people with disabilities, including Kandu Industries. All routes are equipped to be accessible to persons with disabilities in accordance with the Americans with Disabilities Act.

Additionally, the Janesville-Milton-Whitewater Innovation Express (JMW) serves the region cities of Milton and Whitewater; the UW – Whitewater campus, and the Whitewater Innovation Center. The Janesville-Milton-Whitewater Innovation Express (JMW) has four scheduled trips during the work-week and one on Sunday.

Lastly, the City of Janesville and Greater Rock County provide a handicapped-accessible paratransit service that provides door-to-door service for handicapped persons who make advance reservations.

VI. CONCLUSIONS AND RECOMMENDATIONS

Conclusion:

Janesville and Greater Rock County have experienced steady population growth since 2000; however, the percentage of the population that identifies as a racial minority has increased exponentially over the same time period. Historically, Janesville has been rather homogeneous community, but the area is become more diverse with the percentage of residents who identify as racial minorities increasing from 7.4% in 2000 to 11.2% in 2010. This equates to a 62.1% increase in the City's non-white population; the largest increase in a ten year span in recent history.

The fastest growing minority groups over this time period were Hispanics (Latinos) at 118.0%, Blacks (African American) at 110.4%, and Asians at 47.6%. Based on this trend, it is expected that the City of Janesville will become even more diverse in the near future due to a significant increase in minority populations moving to the area.

Impediment #1: Inadequate Support for Non-English Speaking Residents

With the rapid growth of Latino and other non-English speaking populations in Janesville since 2000, the need for bilingual services (translation assistance; website and print materials; outreach, etc.) is ever increasing. Language barriers are a clear impediment to housing choice. Residents who do not speak English are typically non-white immigrants from other countries, and are therefore protected classes.

Goal: Address the needs of non-English speaking populations who may need housing assistance or related services.

Strategies Include:

- Identify reliable translation assistance services that can be utilized by City staff, landlords, realtors, lenders, etc. (especially Spanish) and establish funding for providing this assistance, as necessary.
- Explore the ability to translate information on the City's website into other languages.
- Provide print materials in multiple languages.
- Include information about translation services in all outreach efforts and materials.

Impediment #2: Lack of Loans to Minorities

The Home Mortgage Disclosure Act (HDMA) national data show that minorities, especially African Americans, are less likely to originate a conventional loan. If they secure a loan, it is more likely to be a non-conventional loan. This trend hold true in Rock County as well, with only 7.7% of conventional loans originated by minorities in 2012 even though they account for 12.4% of the area's population. Additionally over the same time period, only 68.6% of minority households' conventional loan applications were approved compared 77.4% for white households.

The inability to secure a mortgage, refinance, or home improvement loan is clearly a barrier to housing choice. If this barrier is higher for members of a protected class, it is an impediment that the City should work to eliminate.

For Janesville's non-English population, obtaining a home mortgage can be even more stressful due to the language barrier. Because non-English speaking persons seeking a mortgage often have to rely on their children or other family members to translate, errors and

misunderstandings are more likely to occur, and discrimination or fraudulent practices are less likely to be uncovered.

Goal: Increase the number of conventional loans secured by Janesville's minority population.

Strategies Include:

- Provide more credit and home-buying education to citizens, especially minority residents.
- Provide education and information for local lenders on predatory lending practices, to ensure that efforts to reduce the racial disparities in loan origination do not have the unintended consequence of increased rates of default and foreclosure among minority borrowers.
- The City should encourage greater efforts on the part of the lending, real estate and rental industries to hire and train minority and bilingual lenders, underwriters, real estate and rental professionals, if possible.

Conclusion:

An analysis of employment, income, and housing data show that the City of Janesville and Greater Rock County experienced a significant loss of jobs following the closure of the GM Assembly Plant and subsequent loss of local automotive parts plants. As a result, the unemployment rate more than doubled from 6.9% in 2008 to 14.0% in 2009. Additionally, annual wages dropped almost 10% over the same time period. Both the loss of jobs and wages are contributing factor to the sharp increase in Janesville's poverty rate which was 14.1% as of 2012; more than double the percentage of 6.5% in 2000. Although the area is beginning to show signs of recovery, the unemployment rate is still 8.5%, as of 2013, which is significantly higher than state and national unemployment rates.

Meanwhile, the median home price is beginning to rebound in the area, however, the economic downturn and mortgage crisis are still likely to increase barriers to owning a home in Janesville and Greater Rock County. A sufficient supply of affordable housing and rental units need to be available to ensure a stable and robust housing market.

Impediment #3: Lack of Quality, Decent, and Affordable Housing Units

The cost to purchase a quality, decent single-family home has increased, especially outside of areas with low-income concentration, thus limiting the housing choice for low-income households.

Goal: Promote and encourage the development of for-sale single family houses for low-income households.

Strategies Include:

- Support low-income housing and development plans that provide affordable housing options outside of areas of low-income concentration.
- Support down-payment assistance and financing to assist low-income homebuyers to purchase housing outside areas of low/moderate concentration.
- Support rehabilitation of existing housing stock to increase the supply of decent, safe, and sanitary housing that is affordable to low-income households.
- Support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities of fair housing choice for low-income households such as Home Buyers Workshop.

Conclusion:

The economic downturn saw a decrease in the number of building permits issued, leading to a large inventory of readily-available vacant resident lots within the City. Although single-family homes are the predominant housing type in the area and an adequate supply of vacant lots exist to meet future housing demands, more households are choosing to rent rather to purchase their homes for various reasons. This is reflected by the recent decrease in area rental vacancy rates.

A review of the data on rental housing affordability in Janesville showed that in 2012, 54.3% of rental households are cost-burdened by spending 30% or more of their gross income on housing costs and utilities.

Impediment #4: Lack of Quality, Decent, and Affordable Rental Housing Units

Since the economic downturn, the cost to rent an apartment has increased while the median household income in Janesville has decreased. More than half of renters are cost overburdened, paying more than 30% of their household income towards rent payments. Households who pay more than 30% of their income toward rent may do so in order to live in a quality, decent unit since there are none that are also affordable. An adequate supply of quality, decent and affordable rental units is essential for an open and inclusive housing market in Janesville and in Rock County.

Goal: Promote and encourage the development of affordable rental housing units, especially for households with low income.

Strategies Include:

- Support low-income housing and development plans that provide affordable housing options outside of areas of low/moderate concentration.
- Provide assistance to households that are cost overburdened, particularly those households below 50% of the median county income.
- Provide citywide rehabilitation assistance for affordable rental housing.

Conclusion:

The current level of funding for the Rent Assistance (Section 8) program impedes local communities' ability to assist their population in finding quality affordable housing. The Janesville Neighborhood and Community Services Department's Rent Assistance Program current has vouchers to assist 543 households. As rents increase, the number of families assisted will likely be reduced. The waiting list of eligible households includes about 624 families – 81 more families than the number of available vouchers. Furthermore, Neighborhood and Community Services has closed the waiting list since. Although the Neighborhood and Community Services Department has been aggressive in reducing the overall cost of the Rent Assistance (Section 8) Program by reducing assistance payments through negotiated annual rent increases with landlords, maintaining rent rates, the federal Rent Assistance budget continues to fall short of the need.

Impediment #5: Lack of Rent Assistance (Section 8) Funding Availability to Meet Affordable Housing Need

Goal: Ongoing efforts should continue to reduce the cost per Rent Assistance Program participant as well as to utilize available, appropriate financing mechanisms to increase the production of affordable housing units.

Strategies Include:

- Reducing the average cost per Rent Assistance (Section 8) Program participant by reducing assistance payments through negotiated annual rent increases with landlords, maintaining rent rates, or other means to assist more households.
- Partner with local community development groups and affordable housing developers to explore creative ways to produce and finance affordable housing.

Conclusion:

The City of Janesville and Rock County have not had a fair housing discrimination suit filed by the Department of Justice or by private plaintiffs nor have either jurisdiction heard reports from any of the clientele they come in contact with, of any complaints of discrimination. The City of Janesville and the Neighborhood and Community Services Department provide various services vital in ensuring adequate housing for all its residents; yet, the need of affordable housing is more than the City can offer.

Impediment #6: Ongoing Need for Fair Housing Education Outreach

As with education on safety and quality for affordable housing stock, there is a continuing need to educate persons about their rights under the Fair Housing Act and raise awareness of fair housing choice. Maintaining, and expanding existing programs and services, and developing new programs and services, is critical for ensuring continued adequate housing for all the residents.

Goal: Increase the public's knowledge and awareness of the Fair Housing Act, and related laws, regulations, and requirements.

The Strategies Include:

- The City should continue promote fair housing outreach activities to provide educational opportunities for all persons (homeowners, renters, and landlords) to learn about their rights under the Fair Housing Act.
- Continue to publish literature and informational material, including the local renter's directory to pass out concerning fair housing issues and place in prominent locations to be available for distribution throughout the City.
- Include a link on the City's website for information on fair housing and who to contact in cases of suspected housing discrimination..
- Consider methods of education for children and young adults such as encouraging participation in the statewide fair housing poster and essay contests and/or developing sessions for high school students on building good credit and renter rights.

Appendix: Resources Consulted

Information for this report was obtained from a variety of sources including local data collection systems, nationally collected public data and statistics, as well as emails and surveys. The majority of demographic statistics were derived from the 2000 and 2010 U.S Census as well as the 2008 - 2012 American Community Survey. Other locally derived data was accessed from City data collections systems. Local ordinances, policies, and procedures were accessed directly through the City's website.

Information, data, and statistics used in this report were obtained from the following sources:

- American Community Survey: 2008- 2012 (FactFinder)
- City of Beloit website
- City of Evansville website
- City of Janesville website
- Federal Financial Institutions Examination Council
- Forward Janesville: 2014 Community Profile and Membership Directory
- Home Mortgage Disclosure Act
- Rock County Job Center
- Rock County website
- U.S Department of Commerce, Bureau of Economic Analysis
- U.S Department of Labor, Bureau of Labor Statistics website
- U.S. Census Bureau: 2000, 2010
- U.S. Census OnTheMap website
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Housing and Urban Development (HUD), Fair Housing and Equal Opportunity (FHEO)
- Wisconsin Department of Administration: Wisconsin Population and Housing Estimates
- Wisconsin Department of Workforce Development, Wisconsin WORKnet website
- Wisconsin Housing and Economic Development Authority (WHEDA)
- Wisconsin Realtors Association website