
Chapter II: Issues and Opportunities

- The City will plan for modest population growth - approaching 40,000 people by the year 2030.
- The City's vibrant downtown, growing established businesses, thriving technology start-up businesses, recreational amenities, and authentic community character have led to a substantial growth in housing demand that currently exceeds supply.
- Beloit remains a racially and ethnically diverse urban community with emerging groups that present new opportunities and challenges.
- Beloit's regional position relative to large population and innovation centers, at the axis of Interstates, and adjacent to some of the world's best farmland suggest opportunities for future economic growth and community health.
- The City's sustainable characteristics and practices will position it to be flexible, energy efficient, and environmentally conscious in an increasingly challenging 21st century.
- The City is formed by a unique collection of neighborhoods and districts, notably the "City Center" district, each a distinctive set of opportunities and roles.

This chapter of the *Plan* overviews trends that help develop an understanding of the changes taking place in and around the City of Beloit. As per Wisconsin Statute §66.1001, this chapter includes data on population, household and employment trends and forecasts, age distribution, educational attainment levels, and employment and income characteristics.

More importantly, this chapter explores Beloit’s unique position and opportunities as the City looks forward to the future. This analysis was prepared following extensive public input provided throughout this process—summarized in this chapter—and professional insight. Finally, this chapter includes an overall vision which will guide future preservation, development, and redevelopment over the 10-year planning period. All subsequent chapters of this *Plan* should be aimed at achieving this vision and capturing the opportunities presented in the Issues and Opportunities chapter.

A. Population Trends and Forecasts

Figure 1 illustrates the City of Beloit’s population trends over the past forty-five years. Between 1990 and 2010, the City experienced a 3.9 percent population increase.

In contrast, the Town of Turtle experienced a small population decline during the same period while total population increased for the Town of Beloit and the City of South Beloit. Between 1980 and 2000, the City of Beloit experienced a 1.6 percent increase. Population growth increased during the early 2000s, based on the State’s 2005 population estimate of 36,106.

Figure 1: Population Trends and Historic Growth

	1970	1980	1990	2000	2010	Estimate 2017	% Population Change 1990-2010
City of Beloit	35,729	35,207	35,573	35,775	36,966	36,812	3.9

Source: Wisconsin DOA, Census American Community Survey

When the City’s Comprehensive Plan was being prepared in 2007, population projections were prepared using City staff input and analysis of building permit activity. While the Wisconsin Department of Administration (DOA) projected a steady or flat population level for the City between 2000 and 2020, City planning staff and consultants believed that the City’s population would experience a considerable increase by 2020 based on the number of new or planned residential subdivisions. This scenario was entitled “Building Permits – 15-Year Trend” and assumed an annual growth rate of 1.3%, resulting in population projections of over 44,000 people by 2020 and over 50,000 people by 2030.

The population projections in the 2008 Plan were prepared before the Great Recession decimated the housing economy in 2008 and 2009. The DOA projections of steady population levels during the planning period proved to be more accurate. According to the DOA, the City’s 2017 population was 36,520 people, while the U.S. Census Bureau’s American Community Survey estimates the City’s 2017 population at 36,812.

Figure 2 includes the DOA population projections for the years 2020 through 2030. The DOA is projecting modest population growth (8.6% total) during the planning period. When considering the strong demand for rental and owner-occupied housing due to strong job growth, followed by a gradual increase in housing supply beginning in 2017, Planning staff and the Steering Committee agree that modest population growth totaling approximately 40,000 residents by 2030 is likely and desirable. This population projection has been used in updating the City’s Future Land Use Plan (Map #10).

Figure 2: Population Projection 2020-2030

	2017	2020	2025	2030	Growth 2017-30	% Growth 2017-30
City of Beloit Population	36,520	38,250	39,020	39,670	3,150	8.6%

Source: Wisconsin Department of Administration

B. Demographic Trends

1. Age and Gender Distribution

City of Beloit demographic data from the year 2016 are presented in Figure 3. This data suggests that the City's population is younger than the surrounding communities and the County. Demographic trends indicate the City's median age has increased slightly from 32.7 in 2000 to 34.5 in 2016. The proportion of residents over the age of 65 has held steady at 13.0% since 2000. The proportion of school-age children residing in the City decreased slightly from 27.7% in 2000 to 26.4% in 2016, but remains higher than that of surrounding communities and the County. The Town of Beloit has higher retired population, which may explain the fact that the Town has the lowest percentage of residents under 18 and a relatively high percentage over 65.

Figure 3: Age and Gender Distribution, 2016

	Median Age	% Under 18	% Over 65	% Female
City of Beloit	34.5	26.4	13.0	52.1
Town of Turtle	44.6	20.9	18.1	51.0
Town of Beloit	46.6	20.9	19.8	51.7
City of Janesville	37.6	23.6	14.9	51.5
Rock County	39.1	23.9	15.0	50.8

Source: U.S. Census American Community Survey 2012-2016

2. Race and Ethnicity

Beloit has historically been a racially and ethnically diverse city. This diversity began with a significant immigration of African Americans in the middle part of the 20th century from the American south. Figure 4 compares the City's racial and ethnic composition to neighboring communities and Rock County. Beloit is significantly more racially and ethnically diverse than any of the surrounding communities, as shown below. In recent decades, the City's Hispanic population increased dramatically. As of 2016, nearly 19% of City residents identify themselves as Hispanic or Latino. This increase presents many opportunities (e.g. new businesses, general cultural diversity) and challenges (e.g. language barriers).

Figure 4: Race and Ethnicity, 2016

	% White	% Black	% Hispanic	% Asian
City of Beloit	64.2	10.4	18.9	0.9
Town of Turtle	83.8	2.0	8.8	0.6
Town of Beloit	85.7	4.3	3.3	2.6
City of Janesville	88.1	1.4	5.7	1.6
Rock County	83.6	3.4	8.2	1.1

Source: U.S. Census American Community Survey 2012-2016

3. Select Housing & Household Characteristics

Figure 5 presents selected housing and household characteristics for the City of Beloit. As of the 2015 American Community Survey, 91% of the City's 15,355 housing units were occupied. That occupancy figure has surely increased as the housing market has improved dramatically since 2015. Of the occupied units, approximately 58% are owner-occupied, which is lower than neighboring communities and reinforces the need to encourage owner-occupancy over the planning period. The City's household size has held steady at approximately 2.5 since 2000.

Figure 5: Housing Characteristics, 2015

	Total Housing Units	Occupied Housing Units	Owner-Occupied Units	Renter-Occupied Units	Household Size
City of Beloit	15,355	13,978 (91%)	8,144 (58.3%)	5,834 (41.7%)	2.52

Source: U.S. Census American Community Survey (2011-2015)

Household forecasts, based upon projected population growth in Figure 2 over the planning period and assuming a household size of 2.5, suggest that there will be an 8.6 percent increase in the number of households in the City between 2017 and 2030. This translates rather directly to the number of new housing units that will be required, both within existing neighborhoods through infill development and within new developments along the City's edge.

Figure 6: Household Projections

	2017	2020	2025	2030	% Change 2017-2030
City of Beloit Households	14,608	15,300	15,608	15,868	8.6

C. Education and Employment Trends

Detailed information on education and employment trends can be found in the Economic Development chapter of this *Plan*. According to the 2012-2016 American Community Survey, 81.5% of Beloit adults (25+) are high school graduates, and 16.6% of Beloit adults (25+) have a Bachelor's degree or higher. Although these statistics are lower than state averages, they are improving thanks to numerous public and private efforts to enhance educational attainment in the City. Improving the City's educational levels is important for both quality of life and economic prosperity.

Generally, the incomes of City residents are reflective of their educational levels. Per capita income statistics indicate that Beloit residents are not faring as well as neighboring municipalities, and that much of the mid- and high-wage job growth has been realized by commuters who work in Beloit but live elsewhere. According to the 2012-2016 American Community Survey, more than 24.1% of Beloit residents live in poverty, and the median household income is just \$37,779. These statistics reinforce the need to support existing and new public and private interventions and programs in the areas of early literacy, K-12 education, post-secondary education & training, and recruitment/retention of a wide variety of businesses with sustainable wages. On a positive note, many new and promising initiatives are underway in all of these areas. In addition, the City's unemployment rate has decreased dramatically since the Great Recession, and is currently under 4%. Finally, the proposed Ho-Chunk Casino and the resulting 1,500 jobs during the planning period would drastically improve the availability of entry and mid-level positions to Beloit residents.

D. Public Participation Results Summary

The City's planning process was guided by several complementary participation events and tools, designed to obtain input from all aspects of the diverse community. These opportunities were in addition to regular meetings of the Comprehensive Plan Steering Committee.

A Public Participation Report, available for inspection from the City's Community Development Department, includes a complete description of the outcomes of each participation event. The following is a summary of the key outcomes of the participation activities.

1. Inaugural Beloit Housing Conference – Kick-Off to Plan Update

On August 23, 2017, Planning staff hosted a conference attended by realtors, developers, engineers, business owners, nonprofit organizations, builders, and local government leaders to explore why the City's dramatic revitalization and economic development has been disconnected from the development of new housing units and population growth. The purpose of the complimentary half-day conference was to promote discussion of and to brainstorm strategies to encourage the development of various housing types in the City of Beloit. More than 50 conference attendees heard expert presentations on the incredibly strong demand in the housing market, the shortage of new and rehabbed homes, the shortage of high quality rentals, and the high cost of infrastructure as a barrier to residential development. Presentations were also given on the City's Neighborhood Revitalization Strategy Areas and the Chamber of Commerce's Community Concierge Program. Planning staff presented the existing Future Land Use Map, and discussed the need for a Plan Update. Many conference attendees expressed a desire to become more involved in planning, leading to the formation of the Comprehensive Plan Steering Committee.

2. Comprehensive Plan Steering Committee

In November 2017, the City Council adopted a Resolution establishing a Comprehensive Plan Steering Committee comprised of elected and appointed officials, City staff, civic leaders, and interested residents. In the same Resolution, the City Council approved a detailed update process and public participation plan to ensure that this *Plan* accurately reflects the vision, goals, and values of City residents. This included not only formal requirements outlined in §66.1001, but also more informal mechanisms intended to increase the scope and breadth of public input.

The Steering Committee met in November 2017 and reviewed demographic trends and development trends and plotted a public engagement strategy. The Committee met in December 2017 for a City-wide bus tour of existing neighborhoods and new development projects. The Committee met in January 2018 and prepared a list of questions for the public opinion survey, and also explored the results of the 2017-2020 Rock County Community Health Assessment. The public opinion survey was launched in late January 2018 and was promoted on numerous websites, social media platforms, and in hard copy at public buildings such as City Hall and the Library. The public opinion survey received a tremendous response, and nearly 600 completed surveys were received by the time the survey closed in March 2018. The Committee reviewed the first 500 surveys in February 2018 and the final 100 surveys in April 2018.

The Steering Committee met in March & April 2018 to review and update the Land Use and Housing goals, objectives, policies, and Future Land Use Map contained in this *Plan*. The Steering Committee approved the draft Plan Update during their final meeting on August 14, 2018.

3. Public Opinion Survey – Beloit's Opportunities and Challenges

Below is a summary of the approximately 600 responses to the 22-question public opinion survey:

- Respondents overwhelmingly prefer neighborhoods with primarily residential uses, but prefer a mix of parks, schools, churches, and other supportive institutional uses.

- Of those respondents looking to purchase a home, more than 54% are willing to pay between \$76K and \$200K. There are more respondents willing to pay more than \$201K than less than \$75K. The committee agreed that the quality and size of a \$75K home has changed drastically in the past few years as the market and prices have improved.
- When asked for the top three factors that positively impact quality of life, respondents selected “amenities for recreation, downtown, and City services.” Notably, “schools” was the fourth highest response, even though it also scored high in the negative category.
- When asked for the top factors that negatively impact quality of life, the most common answers included “crime, housing maintenance, and the School District.” More than 200 respondents mentioned crime and specifically raised concerns about drug dealing, drug use, and gang activity. There was strong support for increased policing and code enforcement.
- When asked which housing type is missing and should be encouraged, the top responses included “single-family with large yards, townhouse/rowhouse, and single-family with small yards.” The committee agreed that strong support for townhouse/rowhouse uses presents an opportunity to promote infill redevelopment and more affordable development in newer neighborhoods.
- “Duplex and multifamily” were the lowest scoring responses on the housing preference question.
- Answers to the question about the name of each respondent’s neighborhood showed that few of our neighborhoods have a commonly known name. This is a problem and is an excellent opportunity to name or re-name neighborhoods to promote neighborhood pride and connectivity.
- In spite of a lack of neighborhood names and associations, 70% of Beloit residents agree that they “know their neighbors and feel connected to their neighborhood.” The committee agreed that this reinforced the potential of naming or re-naming neighborhoods.
- More than 95% of respondents believe that the City’s plan should encourage new housing, and the vast majority selected “everywhere” as the desired location for growth.
- More than 72% of respondents believe that there are not enough jobs providing sustainable wages in Beloit.
- When asked what types of businesses are missing and should be recruited, the top responses are “shopping/retail and manufacturing.” Many commenters complained about needing to travel outside of Beloit for household goods. The committee agreed that the upcoming closing of Elder-Beerman contributed to the survey results.
- On a very positive note, more than 90% of respondents who live in Beloit stated that they have easy access to healthy foods including fresh fruits and vegetables.
- 83% of respondents agreed that the City’s parks, trails, paths, sidewalks, and neighborhoods allow residents the choice of living a physically active lifestyle. However, this question received more than 100 unsolicited comments regarding parks and trails. A significant percentage of the comments lamented a real or perceived lack of public safety in the City’s parks. The committee agreed that regular patrol by the Police Department and/or re-establishing the parks patrol was desirable.
- When asked what recreational amenities are missing in the City, more than 100 responses included youth centers, entertainment, programming, and/or activities.

4. City Center Council Presentation

Planning staff met with the Beloit 2020 City Center Council on June 7, 2018 to discuss issues and opportunities facing the City and to share the preliminary recommendations of the Comprehensive Plan Update. Recurring themes included the need to reduce the cost of infrastructure to stimulate new housing development of various types, densities, and costs. Attendees also discussed the idea of naming or renaming neighborhoods to stimulate community connections and to build pride and momentum.

5. Draft Plan Open Houses – June 26 & 27, 2018

The Steering Committee hosted two Community Open Houses to allow the public to review and comment on the proposed Plan updates. The first Open House was held at the Merrill Community Center, and the

second was held at the Beloit Historical Society. Public comments and concerns were shared with the Steering Committee, resulting in minor changes to the Future Land Use Map prior to adoption.

6. Draft Plan Public Hearings

On September 5, 2018, the Plan Commission considered this Comprehensive Plan Update. On October 15, 2018, the City Council held a public hearing to receive any comments. Following the public hearing, the City Council held a first reading of an Ordinance to Update the Comprehensive Plan. A second and final reading of the Ordinance was held on November 5, 2018.

Opportunities Analysis

Building on the demographic analysis and participation results, this section explores future opportunities for the City of Beloit given its position within the region and its unique assets. The opportunities analysis may be framed in various ways and at various geographic levels—beginning with the region, moving to the City and its surroundings (defined as the “metro” area), and then focusing down to the neighborhood or district level. The opportunities raised through this analysis were used to craft the City’s vision and overall goals, and to advise recommendations of this *Plan* that are both innovative and implementable. Maps 2 and 3 present Beloit’s opportunities, also described below.

7. Regional Opportunities

The City is part of a larger, healthy region. Its location in the region presents opportunities. Regional opportunities, graphically illustrated in Map 2, are focused around Beloit’s location in a heavily populated and innovative region, its superior access to transportation routes, and its nearby agricultural resources.

Located on the Rock River and the Interstate, Beloit is a “Gateway to Wisconsin.” Beloit is also the regional midpoint of a group of larger metropolitan areas including Madison, Milwaukee, Chicago, and the Quad Cities. This location provides opportunities for transshipment, logistics, manufacturing, and the convention industry. The City has already capitalized on its position in the region with the successful establishment of the Gateway Business Park. Expanding this effort to other aspects of the City’s development will be a key component of Beloit’s future.

Centered at the junction of Interstates 39/90 and 43, the City of Beloit is located on a direct route to many of the Midwest’s major population, economic, and innovation centers. The ongoing expansion and reconstruction of I-39/90 between Beloit and Madison and the reconstruction of the I-39/90 interchange with I-43 in Beloit will further improve access from Beloit to the Interstate and larger region. Airports in Madison, Milwaukee, and Rockford are within an hour’s drive of Beloit, and rail and local air service heighten access opportunities. These transportation options, along with the Beloit Transit System, offer exceptional access and convenience to the bi-state region and beyond.

Beloit’s position relative to some of the best agricultural land in the world—coupled with its other regional assets—suggests that the processing and distribution of farm products will remain key to its future. Food processing will continue to be a growth sector, particularly as regional consumers become increasingly concerned with food security. Further, Beloit is ideally positioned at the convergence of agricultural regions to process raw materials for the new “bio-economy.” The bio-economy is focused on finding new ways to use and process corn and other organic matter into new, marketable plastics, fuels such as ethanol, and even pharmaceuticals. At the same time that production costs to process these materials are declining, economic incentives and economic, national security, and environmental costs of petroleum are increasing. Soybeans, corn, and other biomass offer even more potential for a sustainable and economically viable petroleum substitute. Advances in bio-economy research at nearby institutions such as the University of Wisconsin—Madison also contribute to this potential.

8. Metro Opportunities

A view closer to home suggests additional opportunities for the City’s future. The metro opportunities analysis, graphically illustrated in Map 3, identifies Beloit’s urban character, diversity, sustainability, economic viability, and natural resources and recreational base as key metro opportunities. Each of these factors is characterized on the following page:

- **Urban Character.** Beloit is an urban place. Its urban character is formed by the City’s historic and vibrant downtown; active riverfront; recreational opportunities; unique neighborhoods offering a range of living environments and housing choices; neighborhood businesses; events and activities for locals and visitors. This character is evident in the numerous adaptive reuse projects throughout the City.
- **Diversity.** Beloit is one of the most racially diverse cities in the Midwest, particularly for its size. This provides a wealth of cultural, business, dining, and other opportunities. The presence of the renowned

Beloit College in the community also enhances educational and cultural offerings beyond those of nearly every other community of Beloit's size.

- **Sustainability.** Beloit is naturally a sustainable community that will be more resilient to energy shortages and environmental challenges in the future. Beloit's compact form, urban neighborhoods, and variety of transportation options are keys to its potential as a sustainable center. Further, growth of Beloit as an accessible community for living, working, shopping, and playing are key to the City's sustainable future. Look for the graphic to the right throughout this Plan for key sustainability recommendations. Beloit's inherent sustainability has the potential to improve health outcomes and to increase equity.
- **Economic Vitality.** Beloit provides a variety of economic opportunities today, from neighborhood businesses on the west side and elsewhere, to a resurgent downtown, to exciting new job and tax base growth in the Gateway area. A ready supply of available land for further economic growth is available. Further opportunities associated with entertainment-based development, including growing downtown events and a possible casino, also portend a bright future.
- **Natural Resources and Recreation.** Beloit's position relative to agricultural resources suggests economic directions; it also helps define the experience of Beloit by supporting a clear definition between "city" and "country." The Rock River is a critical community gathering point, recreational resource, and defining characteristic. Future opportunities also relate to expansion of and accessibility to the Turtle Creek Greenway as a determinant for future community form, recreation, and stormwater management.



What is Sustainability?

The term sustainability refers to a community's capacity to support the long-term health and welfare of its natural and man-made environment, as well as all forms of life that depend on that environment. A sustainable community is focused not only on protecting natural resources, but also on ensuring a high quality of life for all residents. To achieve an increased level of sustainability, a community must recognize the interconnectedness of all things, as well as the impact their actions have on the greater region and the world.

A community can advance sustainability through a variety of strategies such as promoting comprehensive transportation networks and services; ensuring a variety of housing options throughout the community; investing in a strong economy that provides a diversity of local jobs, goods, and services; supporting well designed development that preserves high-quality farmland and complements the natural environment; seeking out opportunities to reduce non-renewable energy consumption and waste; and generally by developing comprehensive solutions to resolving complex issues.

Map 2: Regional Opportunities

Map 3: Metro Opportunities

9. District Opportunities: City Center

The City Center Vision Plan, adopted in June 2005 by the City Councils of Beloit and South Beloit, sets the agenda for projects within Beloit and South Beloit's "City Center." This area generally follows the Rock River corridor from the Eclipse Center (former Beloit Mall) on the north to South Beloit on the south. The vision is that the City Center should be "the confluence of the marketplace, ideas, culture, and the exceptional."

The City Center Vision Plan identifies nine districts, depicted in Map 4, spanning the Rock River and Turtle Creek and encompassing the centers of both Beloit and South Beloit. Each of these areas has a unique visual character, mix of uses, special features, and development potential. The following opportunities are identified for each of the nine districts:

- **Rock River Parkway District:** The Rock River and adjoining greenway trail system define this district and provide outstanding scenic, recreational, and natural features for all City Center.
- **Water Tower District:** Site of the construction of Beloit's historic Eclipse windmills, this area remains a significant employment center and will be further developed into a major mixed-use destination.
- **College Park District:** Beloit College and the adjoining historic neighborhood anchor this district, connected with employment, commercial, entertainment, and recreational areas.
- **Grand Avenue District:** This district is City Center's commercial and entertainment core (i.e., downtown), providing vibrancy that ripples throughout Beloit.
- **Turtle Creek District:** Quaint Turtle Creek runs through this district, which will transition over time to a neighborhood north of the creek and expanded employment on the south side.
- **Blackhawk Business District:** This emerging business district enjoys an outstanding location at the intersection of Blackhawk and Gardner Avenue, and the nearby Turtle Creek and Rock River Parkway Districts.
- **Iron Works District:** Centrally located, this district serves as the crossroads for a mixed use neighborhood and employment center, with immediate access to the high school and Rock River Parkway.
- **High School District:** Beloit Memorial High School is one of the community's most significant landmarks for its educational functions, social interactions, variety of activities, and presence along the river. The high school is the primary influence in this district.
- **Shore Drive District:** Historically, this area provided a major community gathering and recreational space along the Rock River's shores. Today, this district consists of the charming Lenigan Creek, Shore Drive and adjacent neighborhoods, historic buildings and sites, and the redeveloping Maple Avenue, with new and redevelopment opportunities in several places.

The Rock River Parkway Master Plan is the first implementation plan for the City Center Vision Plan. This master plan establishes concrete steps to achieve the vision.

The *Life At The Center* Strategy Document (2010) supplemented the 2005 City Center Vision Plan.

The *Connections: City Center Plan* was adopted by the Beloit City Council on March 4, 2013 and provides recommendations for the redevelopment of and connections within the public and private spaces in the 930-acre "Confluence Corridor" in Beloit and South Beloit.

An update to the City Center Vision Plan was prepared in 2015, but was not adopted by the City Council.

In 2017, City staff, School District of Beloit administrators, Beloit 2020, Angus Young Architects, Batterman Engineering, and Ayres Associates collaborated on the *Beloit Memorial High School Campus Master Plan*. This multi-phase Master Plan contemplates the redevelopment of the area around the High School as a walkable, vibrant, cohesive campus through the construction of new athletic facilities, pedestrian corridors, dispersed surface parking, streetscaping, and wayfinding. Although this Master Plan has not yet been adopted by the City Council, the School District of Beloit's proposed administrative office/welcome center was approved by the School Board in 2017 and approved as part of a Planned Unit Development – Master Land Use Plan by the Beloit City Council in March 2018.

Map 4: City Center Plan

10. Vision Statement and Overall Goals

Based on all of the efforts, data, and analysis described in this Issues and Opportunities chapter, the City endorses the vision statement and overall goals on the final page of this chapter.

The vision statement and overall goals are expressions of the general direction the City wishes to take over the next 10 years. All objectives, policies, programs and detailed recommendations to implement the *Plan*—contained in the following chapters—should advance or at least be consistent with this vision and those goals. Because the vision for the City of Beloit provides the framework on which the more specific recommendations of the *Plan* are based, the page that contains the vision statement also includes references to specific chapters where more can be learned about the recommendations to implement each overall goal.

Figure 8: Vision, Overall Goals, and Objectives