

## **CHAPTER 2: Housing**

66.1001(2)(b) Wis. Stat.:

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

Housing is very important to the citizens of the Village of Amherst Junction, representing in many cases the largest expenditure individuals will make. Residential development in the Village is currently concentrated in the built-up Village center, along Lake Road at Lake Emily, Timber Ridge Estates in the southwest corner of the Village, and the South Lake Village subdivision off Lake Emily Road. This chapter will look at different characteristics of the housing stock to help make sure that the needs of present and future residents are addressed by this plan.

### **Section 2.1 Housing Inventory**

#### **A. Housing Tenure**

Housing tenure information sheds light on how residents live in the community. Occupancy and vacancy characteristics can help indicate if the current amount of housing stock is sufficient to meet existing demand.

**Table 2.1: Comparison of Housing Occupancy**

Occupancy	Village of Amherst Junction			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>94</b>	<b>101</b>	<b>109</b>	<b>184</b>	<b>187</b>	<b>205</b>	<b>18,310</b>	<b>21,306</b>	<b>25,040</b>
	88.7%	93.5%	98.2%	90.9%	91.7%	93.3%	94.2%	93.0%	94.2%
Owner Occupied <i>(% of occupied units)</i>	72	72	88	137	130	139	13,328	14,984	17,751
	76.6%	71.3%	80.7%	74.5%	69.7%	67.7%	72.8%	70.3%	70.9%
Renter Occupied <i>(% of occupied units)</i>	22	29	21	47	57	66	4,982	6,322	7,289
	23.4%	28.7%	19.3%	25.5%	30.3%	32.3%	27.2%	29.7%	29.1%
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>12</b>	<b>7</b>	<b>2</b>	<b>18</b>	<b>17</b>	<b>15</b>	<b>1,133</b>	<b>1,604</b>	<b>1,549</b>
	11.3%	6.5%	1.8%	9.1%	8.3%	6.7%	5.8%	7.0%	5.8%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>		3	2		2	2		685	642
		2.8%	1.8%		0.9%	0.7%		3.0%	2.4%
<b>Total Housing Units</b>	<b>106</b>	<b>108</b>	<b>111</b>	<b>202</b>	<b>204</b>	<b>219</b>	<b>19,443</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau. Rural Villages = Almond, Amherst, Junction City, Nelsonville, Rosholt.

Between 1980 and 2000, the Village of Amherst Junction experienced a net increase of five units to its housing stock (Table 2.1). Over that time period, owner-occupied units increased their percentage of total occupied housing units from 76% to almost 81%, while renter-occupied units decreased from 23% to just over 19% of the total. This trend in Amherst Junction is the opposite of what occurred in the other rural Villages and the County. Both the Rural Village Average and Portage County overall have been trending toward slightly lower percentages of owner-occupied housing units, and higher percentages of renter-occupied units. The increased percentage of owner-occupied units in Amherst Junction is explained in part by the fact that single-family detached units are the main type of unit added since 1980, and these tend to be owner occupied. The US Department of Housing and Urban Development (HUD) has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing for consumers. Table 2.1 shows that the Village of Amherst Junction had an overall vacancy rate of 1.8%, all of which are seasonal, recreational, or occasional use units. This vacancy rate is substantially lower than the rate for the Rural Village Average (6.7%) or Portage County (5.8%).

## B. Structure Type

Structure type information (single family, duplex, multi-family, etc.) is a common method used for describing the physical characteristics of housing stock. The following “number of units in structure” information is taken from the US Census Summary File 3, which is based on a sample of units within a community, and not a total count of units. Although it does not account for all housing units within the community, this information provides insight into the mix of housing types in the Village.

**Table 2.2: Comparison of Structure Type**

Units in Structure	Village of Amherst Junction			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1-unit detached	74 69%	74 69%	83 79%	154 77.5%	149 73.2%	157 71.6%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-unit attached	3 3%	2 2%	2 2%	0 0.2%	2 1.1%	3 1.3%	186 0.9%	329 1.4%	630 2.4%
2 to 4 units	10 9%	12 11%	15 14%	24 12.2%	23 11.4%	27 12.2%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 units*	6 6%	0 0%	0 0%	11 5.3%	5 2.4%	8 3.7%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more units		0 0%	0 0%	0 0.0%	12 6.0%	16 7.5%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile home, trailer, or other	15 14%	20 19%	5 5%	10 4.8%	12 6.0%	8 3.7%	1,179 5.7%	2,137 9.3%	1,820 6.8%
<b>Total Units Listed</b>	<b>108</b>	<b>108</b>	<b>105</b>	<b>199</b>	<b>204</b>	<b>219</b>	<b>20,744</b>	<b>22,910</b>	<b>26,589</b>

Source: U.S. Census Bureau. \* The 1980 census had a top-end category of “5 or more units” Rural Villages = Almond, Amherst, Junction City, Nelsonville, Rosholt.

Table 2.2 compares the distribution of structure types within the Village of Amherst Junction with the average for rural Villages and Portage County as a whole, over three Census periods. In the year 2000, single-family homes (1-unit detached) made up 79% of Amherst Junction housing units. The single-family units within the Village have been increasing in both number and percentage of total units over the last 20 years. In the Rural Village Average, the number of

single-family units has been increasing, but their percentage of total units has been decreasing. Multiple-unit buildings, containing more than 10 units, have gradually increased in number in the other Rural Villages since 1980. They now account for over 7.5% of housing units (up from 0% in 1980); Amherst Junction does not contain any multiple-unit buildings. Amherst Junction has also seen a dramatic reduction in the number of mobile homes within the Village. Current Village ordinances discourage the replacement of mobile homes.

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses' condition. It should, however, not be the sole criteria since many older homes are either remodeled or kept in a state of good repair to maintain their value. Table 2.3 below shows a comparison of housing age between the Village of Amherst Junction, Rural Village Average, and Portage County. According to the 2000 Census, almost 63% of the housing units within Amherst Junction have been built since 1970, indicating a relatively new housing stock. By comparison, the Average Rural Village has over 66% of housing built *prior* to 1970. Portage County overall has had 57% constructed since 1970.

**Table 2.3: Comparison of Housing Age**

Year Structure Built	Village of Amherst Junction			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	25 23.8%	n/a	n/a	25 11.4%	n/a	n/a	5,147 19.4%
1980 to 1989	n/a	25 23.1%	15 14.3%	n/a	24 11.7%	14 6.4%	n/a	5,012 21.9%	4,186 15.7%
1970 to 1979	24 22.6%	29 26.9%	26 24.8%	39 19.5%	39 19.2%	35 15.9%	6,528 33.6%	6,305 27.5%	5,717 21.5%
1960 to 1969	12 11.3%	7 6.5%	6 5.7%	14 7.1%	17 8.1%	13 6.0%	3,308 17.0%	2,978 13.0%	2,846 10.7%
1950 to 1959	10 9.4%	6 5.6%	0 0.0%	16 7.9%	20 9.7%	17 7.8%	1,666 8.6%	1,672 7.3%	1,988 7.5%
1940 to 1949	18 17.0%	2 1.9%	6 5.7%	19 9.5%	15 7.3%	15 6.9%	1,409 7.2%	1,372 6.0%	1,270 4.8%
1939 or earlier	42 39.6%	39 36.1%	27 25.7%	112 56.0%	88 43.0%	100 45.6%	6,539 33.6%	5,571 24.3%	5,435 20.4%
<b>Total Units Listed</b>	<b>106</b>	<b>108</b>	<b>105</b>	<b>200</b>	<b>205</b>	<b>219</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau. Rural Villages = Almond, Amherst, Junction City, Nelsonville, Rosholt.

Amherst Junction, however, also has a sizeable percentage of its housing (26%) built prior to 1939. Although exact conditions are not known, it is probable that a number of these housing units are in need of structural repair and various improvements to insure safe occupancy. Older housing units may need repair, replacement, or upgrade of plumbing facilities, heating and/or water systems in order to maintain them in standard condition.

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1980 all across Portage County. Table 2.4 shows the distribution of housing values across various price ranges, as well as the median home price, for Amherst Junction, Rural Village Average, and Portage County. In 1980 Amherst Junction had over 83% of its housing units valued at less than \$50,000. By the year 2000, 10.8% remained at this value, while 40.5% were valued at \$50,000 to \$100,000.

The Rural Village Average also had a high percentage of homes in the \$50 -\$100,000 range, but still had a higher remaining percentage of units valued at less than \$50,000. The median value

for housing within Amherst Junction (\$98,800) and for Portage County overall (\$98,300) was considerably higher than the Rural Village Average (\$74,580). See Appendix G for a more detailed listing of housing unit values for all municipalities across Portage County.

The 2000 Census (Summary File 3 Table H74) identified 2 housing units within Amherst Junction with a value less than \$25,000 in 2000. This suggests that there may be some housing units in need of rehabilitation or repair within the Village.

**Table 2.4: Comparison of Housing Value**

Housing Value (Owner Occupied)	Amherst Junction			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	35 83.3%	25 46.3%	8 10.8%	93 82.9%	81 72.6%	20 15.5%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	7 16.7%	27 50.0%	30 40.5%	19 17.1%	29 26.3%	81 64.3%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	2 3.7%	16 21.6%	0 0.0%	1 1.1%	21 16.6%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	12 16.2%	0 0.0%	0 0.0%	4 3.0%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	8 10.8%	0 0.0%	0 0.0%	0 0.0%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	4 0.0%	204 1.6%
Total Units Listed	42	54	74	112	112	127	9,356	10,590	13,088
Median Value	\$32,500	\$52,200	\$98,800	\$31,480	\$39,300	\$74,580	\$45,300	\$58,600	\$98,300

Source: US Census Bureau. Rural Villages = Almond, Amherst, Junction City, Nelsonville, Rosholt.

#### D. Housing Affordability

According to the US Department of Housing and Urban Development, not more than 30% of household income should be spent on monthly housing costs in order for that home to be considered affordable. The US Census provides data on housing costs as a percentage of household income for homeowners (Table 2.5) and renters (Table 2.6). The following information is taken from the US Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid.

Table 2.5 below shows monthly housing costs for homeowners as a percentage of their household income for the Village of Amherst Junction, the Rural Village Average and Portage County. In 1999, 93% of the households within the Village of Amherst Junction paid less than 30% of their monthly income towards housing costs, and those units were therefore considered affordable to those living in them. This percentage is greater than both the Rural Village Average (87%) and Portage County as a whole (86%). This means that either the housing in the Village is generally less expensive than other communities, or the residents of Amherst Junction generally make more money than other communities and can more easily afford the housing. The fact that the 1999 median housing value and median income for Amherst Junction were higher on average tends to support the latter.

**Table 2.5: Monthly Owner Costs as a Percentage of Household Income**

Monthly Renter Costs as a % of Household Income	Amherst Junction		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	30 55.6%	41 57.7%	73.6 65.8%	85 67.3%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	11 20.4%	16 22.5%	15 13.1%	15 12.0%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	11 20.4%	9 12.7%	7 6.6%	10 8.1%	910 8.6%	1,063 8.1%
30.0 to 34.9%	0 0.0%	0 0.0%	5 4.3%	4 3.0%	470 4.4%	576 4.4%
35% or more	2 3.7%	5 7.0%	11 9.7%	12 9.3%	852 8.0%	1,187 9.1%
not computed	0 0.0%	0 0.0%	1 0.5%	0 0.3%	23 0.2%	88 0.7%
<b>TOTAL</b>	<b>54</b>	<b>71</b>	<b>112</b>	<b>127</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau. Rural Villages = Almond, Amherst, Junction City, Nelsonville, Rosholt.

Table 2.6 shows monthly housing costs for renters as a percentage of their household income for the Village of Amherst Junction, the Rural Village Average and Portage County. Taking into consideration Amherst Junction had relatively few renters in 1999, approximately 52% of those households were paying a monthly rent which was affordable to them. This percentage is slightly under that of the Rural Village Average (67%) and Portage County (63%).

**Table 2.6: Monthly Renter Costs as a Percentage of Household Income**

Monthly Renter Costs as a % of Household Income	Amherst Junction		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	14 63.6%	4 21.1%	17.4 31.0%	25 39.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	2 9.1%	6 31.6%	10 17.8%	9 14.6%	981 16.3%	886 12.5%
25.0 to 29.9%	6 27.3%	0 0.0%	5 8.9%	9 13.7%	695 11.5%	863 12.2%
30.0 to 34.9%	0 0.0%	0 0.0%	9 16.4%	1 2.2%	447 7.4%	485 6.9%
35% or more	0 0.0%	2 10.5%	12 21.7%	14 22.9%	1,860 30.9%	1,791 25.4%
not computed	0 0.0%	7 36.8%	2 4.3%	5 7.3%	260 4.3%	361 5.1%
<b>TOTAL</b>	<b>22</b>	<b>19</b>	<b>56</b>	<b>63</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau. Rural Villages = Almond, Amherst, Junction City, Nelsonville, Rosholt.

## E. Housing Programs

Several means are available to the Village of Amherst Junction to maintain and improve housing conditions and satisfy the needs of all residents. First, to ensure that existing and future housing units are safe and adequate for occupancy, building and housing codes could be reviewed and updated. Second, to meet the needs of low and moderate income, elderly and handicapped residents needing housing assistance, the Village could explore the feasibility of participating in Federal, State, and County housing programs that make available loans and grants to build, repair or obtain adequate housing. Some of these programs are listed below.

The Wisconsin Housing and Economic Development Authority (WHEDA) provides a listing of numerous housing programs including low interest loans for first time homebuyers, home improvement loans, and tax credit programs for elderly and low-income family housing.

The Housing Authority of Portage County (HAPC) offers a housing assistance program through the Housing Choice Voucher Program. Federal funds are available to help low income persons pay rent on privately owned dwelling units. Most housing types can qualify including single-family homes, duplexes, apartments, manufactured homes, and town homes. All units must meet HUD's standards.

Currently the Village of Amherst Junction does not participate in these housing programs provided by the Housing Authority of Portage County, primarily because many of the state and federal programs require a minimum level of municipal service such as municipal sewer. The Village of Amherst Junction does not have municipal sewer or water service.

CAP Services, a non-profit corporation, also has several programs available to low and moderate income residents of Portage County including Home Buyer's Assistance, Housing Rehabilitation and **Weatherization programs**. Financial assistance under these programs is provided through a deferred loan which is due upon sale of the home or transfer of title.

- To encourage home ownership, the Home Buyer's Assistance program provides matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs.
- To assist low and moderate income homeowners, CAP's Housing Rehabilitation program provides funds for necessary repairs including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; and electrical, heating system, and water heater replacement.

Another housing program readily available to municipalities is the Community Development Block Grant (CDBG). CDBG is a federally funded program administered by the Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations, to assist local governments with housing programs that primarily benefit low and moderate income residents. CDBG funds can be used for a wide variety of activities including owner-occupied and renter-occupied housing rehabilitation, homebuyer assistance, handicap accessibility modifications, public facility/infrastructure improvements and special housing projects like acquisition, demolition, and relocation projects. While only municipalities can apply for the grant, CAP Services can assist with the application and administer the grant for a 10% administration fee which is paid for with grant money. This allows smaller municipalities like Amherst Junction, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## Section 2.2 Housing Demand

### A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the Village of Amherst Junction population has increased by 35.5% in the last twenty years, and could possibly increase by another 34%, from 305 to 409 residents, in the next twenty years. The general “Amherst area” is one of the fastest growing in Portage County. It is assumed that the Village’s population will increase as projected.

### B. Household Trends

The Village of Amherst Junction Plan Commission feels that the projected population totals provided by Portage County are a little low for the planning period and that the resulting housing unit estimations will likely be slightly higher than projected. However, these estimations can be used as reasonable reference point for Village planning purposes.

Most of the communities within Portage County have seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the US Census is *persons per household*, or PPH, and it is calculated by dividing the number of *residents living in occupied housing units* (those not living in group or institutional quarters) by the number of *occupied housing units* (those not classified as vacant). Contrary to the County-wide trend, the PPH for Amherst Junction has increased from 2.31 in 1980 to 2.80 in 2000. In order for the Village to begin to approximate the future need for housing units, an assumption must be made on how the units will be occupied. Portage County Planning staff has analyzed the PPH and the vacancy rate trend over time, and anticipates a future average occupancy rate of 3.08 persons per household and an average vacancy rate of 7% by the year 2020. When PPH is combined with the anticipated future population of 409 persons, and taking into consideration an average vacancy rate of 7% for the Village we can project a total of 143 housing units in 2020. If the number of housing units in 2000 (111) is subtracted from the anticipated number of housing units in 2020 (143) we can that there will be a need for approximately 32 new housing units over the next twenty years. These units can be contained in either single-unit or multiple-unit structures.

### C. Housing Development Environment

Of the land devoted to urban development, no single land use typically demands greater acreage than residential activities. However in 2002, only 19% percent of the total developed land area of Amherst Junction is residential development. The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

**Infrastructure:** There is a sufficient transportation network to allow for an economic and efficient expansion of housing in the general Amherst area. The Village has no public water system or sewage system. Soils are generally adequate for septic systems although significant construction of such systems in close proximity to any shallow wells in the Village could contaminate drinking water supplies. Also, increasing septic system construction could pollute Lake Emily mainly through nutrient enrichment with resulting algae plan growth.

**Developable land:** There is a sufficient amount of vacant developable land within the existing corporate boundary of the Village of Amherst Junction to provide for the anticipated number of future housing units.

**Section 2.3: Housing Issues Identified by the Plan Commission.**

1. Currently the housing within Amherst Junction is single family with 2 duplexes and a few rentals for those that are not able to afford their own house.
2. There seems to not be much demand for multi-family housing & larger apartments.
3. There is no sewer and water to support multi-family housing.
4. The majority of people own their own home; having mostly single family owner occupied homes with a high percent of home occupancy is desirable.
5. People with special needs for their house or property come to the planning and zoning committee for a variance.
6. Senior housing does not fit into this community because you must drive to everything.
  - a. No services/amenities available within walking distance (store, bank etc.)
7. Residents have stated they want to continue to have the “no new mobile home” ordinance.
8. Overall the housing units are in good shape, but there are still issues with unkempt housing.
  - a. The issues are addressed adequately by current ordinances.
9. When there are rentals there is more potential to have problems with up-keep on the house.

**Section 2.4: Conclusions – Housing Analysis**

- A. It would not be appropriate to encourage a large increase in housing units specifically designed for senior citizens within the Village of Amherst Junction. This is based on the current lack of special support services and amenities that housing for the elderly requires. At this time neighboring communities are better able to service those needs. The Village will likely be best able to deal with such needs in a cooperative program with the Town and Village of Amherst and with the programs of the County and Stevens Point.
- B. The Village’s historically stable housing inventory is expected to increase during the span of this comprehensive plan; approximately a 30% increase or 1.6 homes per year over the next 20 years.
- C. Housing maintenance may become an issue for a portion of the Village’s housing stock; approximately 26% built prior to 1939.
- D. Amherst Junction has a lower percentage of rental units than most rural Villages in Portage County; approximately 19% renter occupied.
- E. Median housing value in Amherst Junction is greater than most rural Villages in Portage County, although 93% of the owner occupied units are considered affordable to those living in them.

- F. Increased housing in and next to the Village can be expected to present growth problems to the Village board and residents related to traffic, waste disposal and water quality, recreational demand, commercial services, policing, fire protection, solid waste collection, sewer etc. Such growth trends will likely present new financial demands upon the village budget.
- G. The Village has a stake in the quality of development in the extraterritorial areas beyond its Village limits. To protect the existing and future interests of Village residents the Village Board will have to assume an active role in sound land use planning and regulations which controls and guides the platting of land, allowances for the future location of needed streets, avoidance of land use conflicts with Lake Emily park, and the general avoidance of troublesome urban growth.

### **Section 2.5: Housing and Residential Development Goals, Objectives and Policies**

Because of its major impact on community growth and development, efforts must be taken to protect the existing housing supply through effective building and land use code enforcement and to promote compact growth of new residential neighborhoods in areas that can be served conveniently and economically with public facilities and utilities.

#### A. Goals

Maintain or improve the quality and integrity of housing and neighborhoods.

#### B. Objectives

1. Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.
2. Promote quality neighborhood design to enhance the community character.
3. The focus of new residential development should be primarily single-family.

#### C. Policies

1. Housing development takes into consideration the protection of natural resources and open spaces.
2. Provide the public any current information available on existing programs or resources regarding housing issues.