

## **CHAPTER 2      Housing Element**

### **Section 2.1    Introduction**

Shelter is one of the most basic of human needs. It also represents one of the largest expenditures a resident will make. Because of the importance of housing in the community, the Town of Amherst believes it is important to allow for an adequate supply of housing to meet the needs of all citizens. 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 2.2    Housing Inventory and Analysis**

#### **A. Housing Occupancy**

Occupancy is one of the indicators that determines if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development set an overall vacancy rate of 3% to assure an adequate choice for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5% while a vacancy rate of 5% is acceptable for rental units. The Town of Amherst overall vacancy rate has increased slightly from 10% in 1980 to 11% in 2000. After subtracting for seasonal, recreational and occasional use housing, which wasn't accounted for in the 1980 Census, the 2000 vacancy rate would be 2% (Table 2.1). Between 1980 and 2000, the Town of Amherst has seen the percent of owner-occupied units increase by 8%. The Town Average for owner occupied units increased by 3% over the same period, while the County decreased by 2%.

**Table 2.1: Housing Occupancy Characteristics**

Occupancy	Town of Amherst			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b>	<b>360</b>	<b>429</b>	<b>494</b>	<b>429</b>	<b>493</b>	<b>576</b>	<b>18,309</b>	<b>21,306</b>	<b>25,040</b>
<i>(% of Total Housing Units)</i>	<i>90%</i>	<i>87%</i>	<i>89%</i>	<i>93%</i>	<i>89%</i>	<i>92%</i>	<i>94%</i>	<i>93%</i>	<i>94%</i>
Owner Occupied	296	372	447	373	430	517	13,328	14,984	17,750
<i>(% of Occupied Units)</i>	<i>82%</i>	<i>87%</i>	<i>90%</i>	<i>87%</i>	<i>87%</i>	<i>90%</i>	<i>73%</i>	<i>70%</i>	<i>71%</i>
Renter Occupied	64	57	47	56	63	60	4,982	6,322	7,290
<i>(% of Occupied Units)</i>	<i>18%</i>	<i>13%</i>	<i>10%</i>	<i>13%</i>	<i>13%</i>	<i>10%</i>	<i>27%</i>	<i>30%</i>	<i>29%</i>
<b>Vacant Housing Units</b>	<b>42</b>	<b>64</b>	<b>62</b>	<b>33</b>	<b>58</b>	<b>51</b>	<b>1,133</b>	<b>1,604</b>	<b>1,549</b>
<i>(% of Total Housing Units)</i>	<i>10%</i>	<i>13%</i>	<i>11%</i>	<i>7%</i>	<i>11%</i>	<i>8%</i>	<i>6%</i>	<i>7%</i>	<i>6%</i>
For seasonal, recreational, or occasional use	n/a	50	50	n/a	37	29	n/a	685	557
<i>(% of Total Housing Units)</i>	<i>0%</i>	<i>10%</i>	<i>9%</i>	<i>0%</i>	<i>7%</i>	<i>5%</i>	<i>0%</i>	<i>3%</i>	<i>2%</i>
<b>Total Housing Units</b>	<b>402</b>	<b>493</b>	<b>556</b>	<b>462</b>	<b>551</b>	<b>627</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census, seasonal, recreational, and occasional use units are included as vacant.

#### **B. Age Characteristics**

Age is often used as a measure of a houses condition, however, it should not be the sole criteria since many older homes are either remodeled or kept in a state of good repair to maintain their value. In 2000, 58% percent of the houses in the Town of Amherst were built after 1970. This is about the same as Portage County overall, indicating a relatively older housing stock when compared with the Town Average (64%).

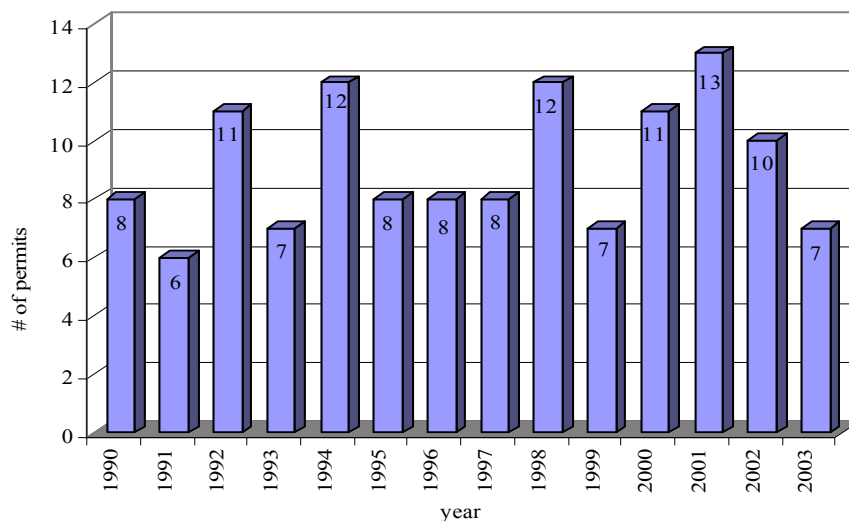
**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Amherst			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	105	n/a	n/a	138	n/a	n/a	5,147
			19%			22%			19%
1980 to 1989	n/a	118	71	n/a	115	99	n/a	5012	4,186
		24%	13%	0%	21%	16%		22%	16%
1970 to 1979	170	182	145	193	195	162	6,528	6,305	5,717
	42%	37%	26%	42%	35%	26%	34%	28%	22%
1960 to 1969	38	31	39	75	78	61	3,308	2,978	2,846
	9%	6%	7%	16%	14%	10%	17%	13%	11%
1950 to 1959	20	15	23	31	28	28	1,666	1,672	1,988
	5%	3%	4%	7%	5%	5%	9%	7%	7%
1940 to 1949	7	7	20	20	18	22	1,409	1,372	1,270
	2%	1%	4%	4%	3%	4%	7%	6%	5%
1939 or earlier	167	140	154	144	116	115	6,539	5,571	5,435
	42%	28%	28%	31%	21%	18%	34%	24%	20%
<b>Total Units Listed</b>	<b>402</b>	<b>493</b>	<b>557</b>	<b>462</b>	<b>549</b>	<b>624</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000

A more detailed breakdown of recent single-family housing starts in the Town of Amherst is provided through an examination of building permit data for the past 13 years on file with Portage County (Figure 2.1). The Town experienced high permit activity in random years throughout the decade, indicating growth occurring throughout the whole decade. Low mortgage rates and favorable economic conditions during these years could be possible factors contributing to housing starts throughout the County.

**Figure 2.1 Single-Family Permits**



Source: Portage County Planning & Zoning - permit data

When comparing single-family housing starts during the recent past (2000-2003) against other Towns in Portage County, Hull shows the greatest activity with 96 permits. The Town of Amherst had 41 new housing permits during the same period. Other Portage County Towns with about the same number of permits were Buena Vista (41), located just southwest of Amherst; Dewey (33), located northwest of the Town; and Grant (47), located in the southwest corner of the County.

### C. Structural Characteristics

Structure type information (single family, duplex, multi-family, etc.) is commonly used for describing the physical characteristics of housing stock. The following “number of units in structure” information is taken from the U.S. 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 Town. In 2000, 92% of the housing stock was categorized as single-family (1-unit detached), an increase of 2% from 1980 (Table 2.3). Since 1980, the percentage of Town of Amherst housing stock in single-family homes exceeded both the Town Average and the Portage County overall.

The second largest structure type is mobile homes, which have fluctuated in number over the past 20 years. In 2000, 7% of the housing stock fell into this category, which is lower than the Town Average. Census data shows that 1990 marked the peak number and percentage of mobile homes across the County during the last twenty years.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Amherst			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	361 90%	423 86%	506 91%	394 84%	450 83%	541 87%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	0 0%	8 2%	5 1%	3 1%	4 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	14 3%	8 2%	7 1%	10 2%	6 1%	7 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	3 1%	1 0%	0 0%	7 2%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	24 6%	53 11%	39 7%	53 11%	84 15%	69 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Housing Units</b>	<b>402</b>	<b>493</b>	<b>557</b>	<b>467</b>	<b>546</b>	<b>624</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: Census 1980, 1990, 2000

### D. Value Characteristics

Housing value is another important aspect in gauging the overall assessment of current housing stock. The value of housing, along with median price, has risen significantly since 1980 all across Portage County. The Town experienced a significant increase in housing prices between 1980 and 2000. Homes valued at over \$100,000 rose from less than 1% in 1980 to 55.5% in 2000, with those valued above \$150,000 increasing from 0% to 16.4% of total units for the same period.

Median price is an indicator that can be used to gauge housing demand. The median home price in the Town of Amherst has risen significantly since 1980. The Town of Amherst median had historically been lower than the Town Average and County overall, but surpassed both the Town average and overall County values in 2000 (Table 2.4) with a median housing value of \$106,000.

**Table 2.4: Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Amherst			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	49 37.7%	39 21.1%	20 7.3%	102 52.2%	65 27.3%	14 4.6%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	80 61.5%	138 74.6%	102 37.2%	87 44.5%	149 62.8%	114 37.1%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	1 0.8%	5 2.7%	107 39.1%	6 2.9%	17 7.0%	120 39.1%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	3 1.6%	38 13.9%	1 0.3%	6 2.5%	36 11.8%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	5 1.8%	0 0.1%	1 0.3%	15 5.0%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more		0 0.0%	2 0.7%	0 0.0%	0 0.1%	8 2.5%	0 0.0%	4 0.0%	204 1.6%
<b>Total Units</b>	<b>130</b>	<b>185</b>	<b>274</b>	<b>195</b>	<b>238</b>	<b>308</b>	<b>9,356</b>	<b>10,590</b>	<b>13,088</b>
<b>Median Value</b>	<b>\$35,200</b>	<b>\$64,700</b>	<b>\$106,000</b>	<b>\$41,081</b>	<b>\$85,813</b>	<b>\$103,481</b>	<b>\$45,300</b>	<b>\$58,600</b>	<b>\$98,300</b>

Source: US Census 1980, 1990, 2000

**E. Housing Affordability**

According to the U.S. Department of Housing and Urban Development (HUD) not more than 30% of gross household income should be spent on monthly housing costs in order for that home to be considered affordable. The U.S. Census provides this 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 U.S. Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

In 1999, 20% of Town of Amherst owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5), which represented an increase of over 6% since 1989. This percentage is higher than the Town Average and Portage County, with both averaging 13.7%. However, the Town Average and the County overall also saw an increase in people paying more than 30% of household income for monthly home costs. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Census Bureau).

**Table 2.5: Affordability Comparison for Owner-Occupied Housing Units**

Monthly Owner Costs as % of Household Income	Town of Amherst		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	113 61.1%	154 56.2%	159 66.8%	196 63.8%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	20 10.8%	39 14.2%	33 13.9%	42 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	27 14.6%	25 9.1%	20 8.6%	26 8.4%	910 8.6%	1,063 8.1%
30.0 to 34.9%	6 3.2%	10 3.6%	8 3.2%	14 4.4%	470 4.4%	576 4.4%
35% or more	19 10.3%	46 16.8%	17 7.0%	28 9.1%	852 8.0%	1,187 9.1%
not computed	0 0.0%	0 0.0%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
<b>Total Units Listed</b>	<b>185</b>	<b>274</b>	<b>238</b>	<b>308</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau 1990, 2000

In 1999, approximately 19% of the Amherst renter-occupied households were paying a monthly rent above 30% of household income (Table 2.6). The percentage decreased from 1989, when approximately 23% of renter-occupied households were paying above 30% of monthly household income. The data from the 2000 Census indicated that this percentage was lower than both the County overall (32%) and the Towns Average (23%).

**Table 2.6: Affordability Comparison for Renter-Occupied Housing Units**

Gross rent as % of Household Income	Town of Amherst		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	17 42.5%	15 48.4%	18 38.3%	20 41.3%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	2 5.0%	2 6.5%	6 11.8%	4 8.1%	981 16.3%	886 12.5%
25.0 to 29.9%	2 5.0%	0 0.0%	3 5.4%	5 9.3%	695 11.5%	863 12.2%
30.0 to 34.9%	4 10.0%	2 6.5%	3 5.6%	4 7.4%	447 7.4%	485 6.9%
35% or more	5 12.5%	4 12.9%	13 26.7%	8 15.8%	1,860 30.9%	1,791 25.4%
not computed	10 25.0%	8 25.8%	6 12.5%	9 18.1%	260 4.3%	361 5.1%
<b>Total Units Listed</b>	<b>40</b>	<b>31</b>	<b>47</b>	<b>49</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau 1990, 2000

### **Section 2.3 Housing Programs**

Several means are available to the Town of Amherst 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 Town 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.

- 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.
- 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 Town of Amherst does not participate in this housing program.
- CAP Services - a non-profit corporation that 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. Brief explanations of some of the programs offered through CAP Services are listed below.

- The Home Buyer’s Assistance Program encourages home ownership by providing matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs.
- CAP’s Housing Rehabilitation Program assists low and moderate income homeowners by providing 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.
- Community Development Block Grant (CDBG) - a federally funded program administrated 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 municipalities like the Town of Amherst, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## **Section 2.4 Housing Issues**

The following housing issues were derived from input throughout the planning process:

- How can the Town encourage the allowance of accessory living quarters for relatives (i.e. granny flats) and farm labor?
- How will the Town be assured that minimum standards for newly constructed homes are met?
- Homes without foundations don’t get taxed the same as other homes. How will the Town address the need to apply consistent taxation standards for new homes, manufactured homes, and mobile homes?
- How can we meet the housing needs of current and future residents who choose to live in a rural area?

## **Section 2.5 Housing Goals, Objectives and Policies**

**Goal 1:** Allow for housing choices that meet the needs of current and future residents.

Objective 1.1: Provide guidance to enable developers, builders, property owners and real estate agents to create or choose suitable housing.

Policies:

1. Provide educational materials relating to grant, loan, and other housing programs at the Town Hall.
2. Encourage high quality construction and enforcement of Uniform Dwelling Code and maintenance standards for new and existing housing.

3. Recommend the amendment of County Ordinances to allow mobile homes on a farm property for the housing of temporary laborers or family members.
4. Recommend the amendment of County Ordinances to allow for single family housing with separate quarters for developmentally or physically challenged family members or for elderly family members.
5. Review alternative housing types as future needs dictate.
6. Work with Portage County Planning and Zoning to set standards for new mobile or manufactured homes regarding review, layout, and quality.
7. Create a mobile home ordinance to address standards for new and existing mobile homes.

**Goal 2:** Support housing development that takes into consideration the protection of natural resources and open spaces and protects rural character.

Objective 2.1: Encourage neighborhood design and location that protects residential areas from infringement of incompatible uses.

Policy:

1. Encourage the location and siting of residential development in a manner that enhances the agricultural and rural character and promotes harmony between neighbors.

**Goal 3:** Keep existing housing as conforming uses whenever possible.

Policies:

1. Support the requests to rehabilitate existing homes when such requests do not harm the public interest.
2. Provide information regarding government agencies that may assist in the rehabilitation of older homes.