

CHAPTER 2 Housing Element

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, representing in many cases the largest expenditure individuals will make. Residential development in Amherst has traditionally occurred in the center of the Village, mostly on the west side of the Tomorrow River. Vacant parcels for construction of new housing are few in number in these areas. Since 1990 a substantial amount of residential construction has taken place east of the River, and this is the area where future new construction is likely to take place. 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 the 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 demands.

Table 2.1: Comparison of Housing Occupancy

Occupancy	Village of Amherst			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	274 <i>91.3%</i>	316 <i>92.9%</i>	395 <i>94.3%</i>	148 <i>90.5%</i>	144 <i>91.4%</i>	147 <i>93.4%</i>	18,310 <i>94.2%</i>	21,306 <i>93.0%</i>	25,040 <i>94.2%</i>
Owner Occupied <i>(% of occupied units)</i>	187 <i>68.2%</i>	201 <i>63.6%</i>	250 <i>63.3%</i>	114 <i>77.1%</i>	105 <i>72.5%</i>	106 <i>72.0%</i>	13,328 <i>72.8%</i>	14,984 <i>70.3%</i>	17,751 <i>70.9%</i>
Renter Occupied <i>(% of occupied units)</i>	87 <i>31.8%</i>	115 <i>36.4%</i>	145 <i>36.7%</i>	34 <i>22.9%</i>	40 <i>27.5%</i>	41 <i>28.0%</i>	4,982 <i>27.2%</i>	6,322 <i>29.7%</i>	7,289 <i>29.1%</i>
Vacant Housing Units <i>(% of Total Housing Units)</i>	26 <i>8.7%</i>	24 <i>7.1%</i>	24 <i>5.7%</i>	16 <i>9.5%</i>	14 <i>8.6%</i>	10 <i>6.6%</i>	1,133 <i>5.8%</i>	1,604 <i>7.0%</i>	1,549 <i>5.8%</i>
For seasonal, recreational, or occasional use	~	6 <i>1.8%</i>	2 <i>0.5%</i>	~	1 <i>0.8%</i>	2 <i>1.0%</i>	~	685 <i>3.0%</i>	642 <i>2.4%</i>
Total Housing Units	300	340	419	163	158	158	19,443	22,910	26,589

Source: U.S. Census Bureau. Rural Villages = Almond, Amherst Junction, Junction City, Nelsonville and Rosholt.

Between 1980 and 2000, the Village of Amherst experienced a net increase of one hundred nineteen units to its housing stock, an increase of nearly 40% (Table 2.1). This pace of housing

expansion far exceeded the Village Average (nearly flat), and was slightly greater than the County overall, which increased by 37%. Two-thirds of these new units in the Village of Amherst were added in the 1990's. Over that time period, renter-occupied units increased their percentage of total occupied housing units from 32% to nearly 37%. Owner-occupied units dropped from 68% to 63% over the same period, even as the number of these units increased. This is a result of an increased presence of multiple-unit rental properties within the Village. Both the Rural Village Average and Portage County overall have higher percentages of owner-occupied housing units, and lower percentages of renter-occupied, but have seen similar trends.

The U.S. 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. An acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate of 5% is acceptable for rental units. According to Census data, the Village of Amherst has an owner-occupied vacancy rate of 2.7% and rental vacancy rate of 5.8%. Table 2.1 shows that the Village of Amherst had an overall year 2000 vacancy rate of 5.7% (down 3% from 1980), a rate one percent lower than the Rural Village Average, and just under Portage County as a whole.

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 compares the distribution of structure types within the Village of Amherst 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 67% of Amherst housing units. In the last 20 years, single-family homes within the Village have decreased in overall percentage of housing units while their numbers have increased. Multiple-unit buildings, particularly those containing more than five units, have substantially increased in number since 1980. They now account for over 16% of housing units (double the percentage from 1980), a level that exceeds the Rural Village Average (6.3%) and County overall (10.4%).

Total 2.2: Comparison of Total Housing Units and Structure Type

Units in Structure	Village of Amherst			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1-unit detached	234 78.0%	226 66.5%	281 66.9%	122 76.1%	119 75.4%	117 75.1%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-unit attached	0 0.0%	5 1.5%	5 1.2%	1 0.6%	2 1.0%	2 1.4%	186 0.9%	329 1.4%	630 2.4%
2 to 4 units	40 13.3%	49 14.4%	56 13.3%	18 11.3%	16 10.0%	19 11.9%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 units*	24 8.0%	17 5.0%	27 6.4%	7 4.4%	2 1.0%	3 1.7%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more units		27 7.9%	46 11.0%		7 4.3%	7 4.6%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile home, trailer, or other	2 0.7%	16 4.7%	5 1.2%	12 7.6%	13 8.2%	8 5.3%	1,179 5.7%	2,137 9.3%	1,820 6.8%
Total	300	340	420	160	158	156	20,744	22,910	26,589

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

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, Average of Rural Villages, and Portage County. Nearly 50% of the housing units within Amherst have been built since 1970, indicating a relatively newer housing stock when compared with the Average Rural Village (70% of housing built prior to 1970).

Amherst, however, also has a sizable percentage of its housing (37%) built prior to 1939. These homes are located in the areas of Amherst that historically were among the first developed for residential uses, specifically the area surrounding the CBD (central business district). There is ongoing pressure on these homes for conversion to commercial use within the CBD. 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 and heating and/or water systems in order to maintain them in standard condition.

Table 2.3: Comparison of Housing Age

Year Structure Built	Village of Amherst			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	~	~	88 21.0%	~	~	12 8.0%	~	~	5,147 19.4%
1980 to 1989	~	75 22.3%	46 11.0%	~	14 8.9%	8 5.0%	~	5,012 21.9%	4,186 15.7%
1970 to 1979	64 21.3%	71 21.1%	64 15.2%	31 19.2%	31 19.7%	27 17.5%	6,528 33.6%	6,305 27.5%	5,717 21.5%
1960 to 1969	14 4.7%	20 6.0%	27 6.4%	14 8.6%	14 8.9%	9 5.8%	3,308 17.0%	2,978 13.0%	2,846 10.7%
1950 to 1959	22 7.3%	25 7.4%	16 3.8%	13 8.3%	16 10.3%	14 8.9%	1,666 8.6%	1,672 7.3%	1,988 7.5%
1940 to 1949	15 5.0%	31 9.2%	22 5.2%	20 12.1%	9 5.9%	12 7.6%	1,409 7.2%	1,372 6.0%	1,270 4.8%
1939 or earlier	185 61.7%	114 33.9%	157 37.4%	84 51.8%	73 46.8%	74 47.4%	6,539 33.6%	5,571 24.3%	5,435 20.4%
Total Units Listed	300	336	420	161	157	156	19,450	22,910	26,589

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

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 below shows the distribution of housing values across various price ranges, as well as the median home price, for the Village of Amherst, Rural Village Average, and Portage County. In 1980 Amherst had nearly 77% of its housing units valued at less than \$50,000 and none were over \$100,000. By 2000, values had increased to where over 90% of the homes were worth over \$50,000, and 36.9% (85 houses) were valued over \$100,000.

The Rural Village Average also had a high percentage of homes in 2000 in the \$50,000 - \$100,000 range, but still had a greater remaining percentage of units valued at less than \$50,000. The median value for housing within Amherst (\$91,900) and for Portage County (\$93,300) was considerably higher than the Rural Village Average (\$75,960). See Appendix I for a more detailed listing of housing unit values for all municipalities across Portage County.

Table 2.4: Comparison of Housing Value

Housing Value (Owner Occupied)	Village of Amherst			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	127 76.5%	107 63.3%	16 7.0%	75 85.4%	65 73.0%	18 18.9%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	39 23.5%	59 34.9%	129 56.1%	13 14.6%	23 25.9%	62 64.6%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	3 1.8%	66 28.7%	0 0.0%	1 1.1%	11 11.5%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	15 6.5%	0 0.0%	0 0.0%	3 3.4%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	4 1.7%	0 0.0%	0 0.0%	2 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	166	169	230	88	89	96	9,356	10,590	13,088
Median Value	\$35,200	\$45,700	\$91,900	\$30,940	\$40,600	\$75,960	\$45,300	\$58,600	\$98,300

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

The Census (2000 Summary File 3 table H74) identifies 3 Village of Amherst housing units with a value less than \$10,000 in 2000, and 5 more with a value less than \$35,000. This suggests a modest number of housing units in need of rehabilitation or repair within the Village. There may also be a need to demolish a small number of housing units because they are so dilapidated that rehabilitation would be impractical.

D. Housing Affordability

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

Table 2.5 below shows monthly housing costs for homeowners as a percentage of their household income for the Village of Amherst, the Rural Village Average, and Portage County. In 1999, 85% of the households within the Village of Amherst paid less than 30% of their monthly income towards housing costs and were therefore considered affordable to those living in them. This percentage is slightly less than the Rural Village Average (89%) and comparable to Portage County as a whole (86%). This is consistent with the fact that average housing values are slightly higher in Amherst than other villages, but average household income is relatively the same.

Table 2.5: Affordability of Owner-Occupied Housing Units

Monthly Owner Costs as a percent of Household Income	Village of Amherst		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	95 95.0%	135 58.7%	60.6 68.2%	66 70.0%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	28 16.6%	28 12.2%	11 12.6%	13 13.5%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	13 7.7%	32 13.9%	7 7.9%	6 5.9%	910 8.6%	1,063 8.1%
30.0 to 34.9%	10 5.9%	8 3.5%	3 3.2%	2 2.3%	470 4.4%	576 4.4%
35% or more	23 13.6%	27 11.7%	7 7.4%	7 7.8%	852 8.0%	1,187 9.1%
Not computed	0 0.0%	0 0.0%	1 0.7%	0 0.4%	23 0.2%	88 0.7%
Total Units Listed	169	230	89	95	10,590	13,088

Source: U.S. Census Bureau. Rural Villages = Almond, Amherst Junction, 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, the Rural Village Average, and Portage County. In 1999, approximately 71% of the Village of Amherst households were paying monthly rent that was affordable to them. This percentage is greater than that of the Rural Village Average (64%) and Portage County (63%).

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Monthly Renter Costs as a percent of Household Income	Village of Amherst		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	33 28.4%	59 41.8%	13.6 36.4%	14 35.8%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	21 18.1%	20 14.2%	6 16.6%	6 16.6%	981 16.3%	886 12.5%
25.0 to 29.9%	11 9.5%	21 14.9%	4 10.7%	4 11.4%	695 11.5%	863 12.2%
30.0 to 34.9%	21 18.1%	4 2.8%	5 13.4%	1 1.6%	447 7.4%	485 6.9%
35% or more	25 21.6%	35 24.8%	7 19.3%	8 20.2%	1,860 30.9%	1,791 25.4%
Not computed	5 4.3%	2 1.4%	1 3.7%	6 14.5%	260 4.3%	361 5.1%
Total Units Listed	116	141	37	39	6,019	7,061

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

E. Housing Programs

Several means are available to the Village 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. For example, Amherst has incorporated the State Uniform Dwelling code into its

building code to deal with one and two-family dwellings; however, a clear mechanism does not exist for the inspection of older buildings and multiple-family units to ensure safe occupancy. The Village now has a licensed building inspector, as called for by the Uniform Dwelling Code. 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, mobile homes, and town homes. All units must meet HUD's standards.

To assist low-income elderly, and handicapped persons, the Housing Authority of Portage County provides subsidized rental units to qualifying tenants. Under this program, the HAPC has two apartment buildings located in the Village of Amherst containing a total of 28 housing units.

HAPC also administers a low-income family housing program. The eligibility is based on family size, composition, income level and credit and character of references. Under this program, there are two buildings within the Village of Amherst with 4 units in each.

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 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.

Section 2.2 Housing Demand

A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the Village of Amherst population has increased almost 38% in the last twenty years, and could possibly increase by another 26%, from 964 to 1,215 residents, in the next twenty years. Amherst is one of the fastest growing communities in Portage County. It is assumed that the Village's population will increase as projected.

B. Household Trends

As with most of the communities within Portage County, the Village of Amherst has seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the U.S. Census is *persons per household*, or PPH, and 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). The PPH for Amherst has declined from 2.55 in 1980 to 2.44 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 2.39 persons per household and an average vacancy rate of 7% by the year 2020. When PPH is combined with the anticipated future population of 1,215 persons, and taking into consideration an average vacancy rate of 7% for the Village we can project a total of 547 housing units in 2020. If the number of housing units in 2000 (419) is subtracted from the anticipated number of housing units in 2020 (547) we can estimate that there will be a need for an additional 128 units over the next 20 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 demands greater acreage than residential activities. In 2004, over 23 percent of the total developed land area of Amherst 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 and 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 adequate sewer and water capacity and distribution/collection system to provide service to the anticipated number of future housing units.

Developable Land: There is not a sufficient amount of vacant developable land within the existing corporate boundary of the Village of Amherst to provide for the anticipated number of future housing units.

D. Housing Issues Identified by the Plan Commission

- The Plan Commission would like to have a balance of housing types that would accommodate different ages and income levels.
- Some of the older houses have and may continue to redevelop as commercial businesses.
- Look into housing rehabilitation programs that may be available to the Village.
- Encourage infill and redevelopment of non-conforming lots and/or structures.

Section 2.3 Housing Analysis Conclusions

- A. The Village of Amherst has a sizable percentage of its homes (mainly the original Village center) built before 1939, indicating a possible need for structural repair and other various improvements.
- B. The Village population is expected to increase by 26% over the next 20 years, which translates into an additional housing demand of 128 units.
- C. Owner-occupied and rental housing units in the Village of Amherst seem to be affordable for the majority of its residents, according to the 2000 Census information.

Section 2.4 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. Goal

To maintain and preserve the quality of existing residential neighborhoods and encourage the provision of an adequate supply and choice of housing for all residents.

B. Objectives

1. Protect existing residential neighborhoods from intrusion by non-compatible or undesirable land use activities.
2. Promote an adequate supply and choice of owner and renter type housing units to serve the current and future residents of Amherst.
3. Promote decent, safe and sanitary housing.
4. Promote adequate housing to meet the special needs of the elderly, handicapped and low to moderate income.
5. Encourage future residential development in areas that can be served conveniently and economically with public utilities and community facilities and services.
6. Promote the rehabilitation of substandard homes in the community in order to provide a decent and safe living environment for all residents.
7. Housing development takes into consideration the protection of natural resources and open spaces to enhance community character.
8. Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.
9. Develop an ongoing educational program for municipal boards and the public related to housing issues.

C. Policies

1. The Village of Amherst should continue to use the zoning ordinance to maintain the character of existing residential neighborhoods, ensure that new residential developments are located in suitable areas and ensure that residential development proposals meet density standards.
2. Effective building and housing codes should be maintained to ensure the quality and safety of new and existing housing units.
3. Appropriate State and Federal housing programs should be used to provide housing assistance to the elderly, handicapped and low to moderate income residents who need it.
4. Any new elderly housing developments should be located in areas accessible to commercial, residential, medical and other necessary facilities and services.
5. Future residential development should only be permitted in areas where public utilities and services can be economically and efficiently provided.
6. Require low-density housing (two acres or greater) for existing residential areas that are not planned for sewer service.