

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.

The tables and figures that follow utilize statistical data which has been collected by the U.S. Census Bureau via their decennial census and American Community Survey (ACS) (see Section 1.4 for further description). These tables and figures are a general indicator of housing occupancy, structure age, structural characteristics, value, and affordability.

Section 2.1 Housing Inventory

A. Housing Tenure

Housing tenure provides a measurement of home ownership and is classified as owner-occupied, renter-occupied, or vacant. Occupancy characteristics can help the Village evaluate whether the current amount of housing stock is sufficient to meet existing demands.

Since 1990, the Village of Amherst experienced a net increase of approximately 180 units to its housing stock, an increase of nearly 53% (Table 2.1). This pace of housing expansion far exceeded the County overall, which increased by 32%. Over that time period, owner-occupied units increased their percentage of total occupied housing units from 64% to nearly 66%, with renter-occupied units dropping from 36% to 34%. The latest ACS data (2010-2014) indicated an increase in the Village vacancy rate.

Table 2.1: Comparison of Housing Occupancy

Occupancy	Village of Amherst			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
Occupied Housing Units (% of Total Housing Units)	93%	94%	88%	93%	94%	93%
Owner Occupied (% of occupied units)	64%	63%	66%	70%	71%	68%
Renter Occupied (% of occupied units)	36%	37%	34%	30%	29%	32%
Vacant Housing Units (% of Total Housing Units)	7%	6%	12%	7%	6%	8%
Total Housing Units	340	419	519	22,910	26,589	30,224

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

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. The Village of Amherst is confident that the 2010-2014 vacancy rate value of 12% is not accurate, and feels it over represents this category.

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, which is based on a sample of units within the 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 and Portage County as a whole. In 2010-2014, single-family homes (1-unit detached) made up 68% of Amherst housing units. In the last 25 years, the percentage of single-family homes within the Village has remained relatively steady. 1-unit attached buildings, which has one or more walls extending from ground to roof separating it from adjoining structures (i.e row houses, double houses, or houses attached to nonresidential structures), have substantially increased since 1990. They now account for over 7% of housing units (double the percentage from 1990), a level that exceeds the County overall (3%).

Table 2.2: Comparison of Total Housing Units and Structure Type

Units in Structure	Village of Amherst			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
1-Unit, Detached	67%	67%	68%	69%	70%	69%
1-Unit, Attached	2%	1%	7%	1%	2%	3%
2 to 4 Units	14%	13%	13%	11%	11%	10%
5 or More Units	13%	17%	12%	10%	10%	13%
Mobile Home or Other	5%	1%	0%	9%	7%	4%
Total Housing Units	340	420	519	22,910	26,557	30,224

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

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 and Portage County. Nearly 53% of the housing units within Amherst have been built since 1970, indicating a relatively older housing stock when compared with the County (64% of housing built after 1970).

Amherst has a sizable percentage of its housing (31%) 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.

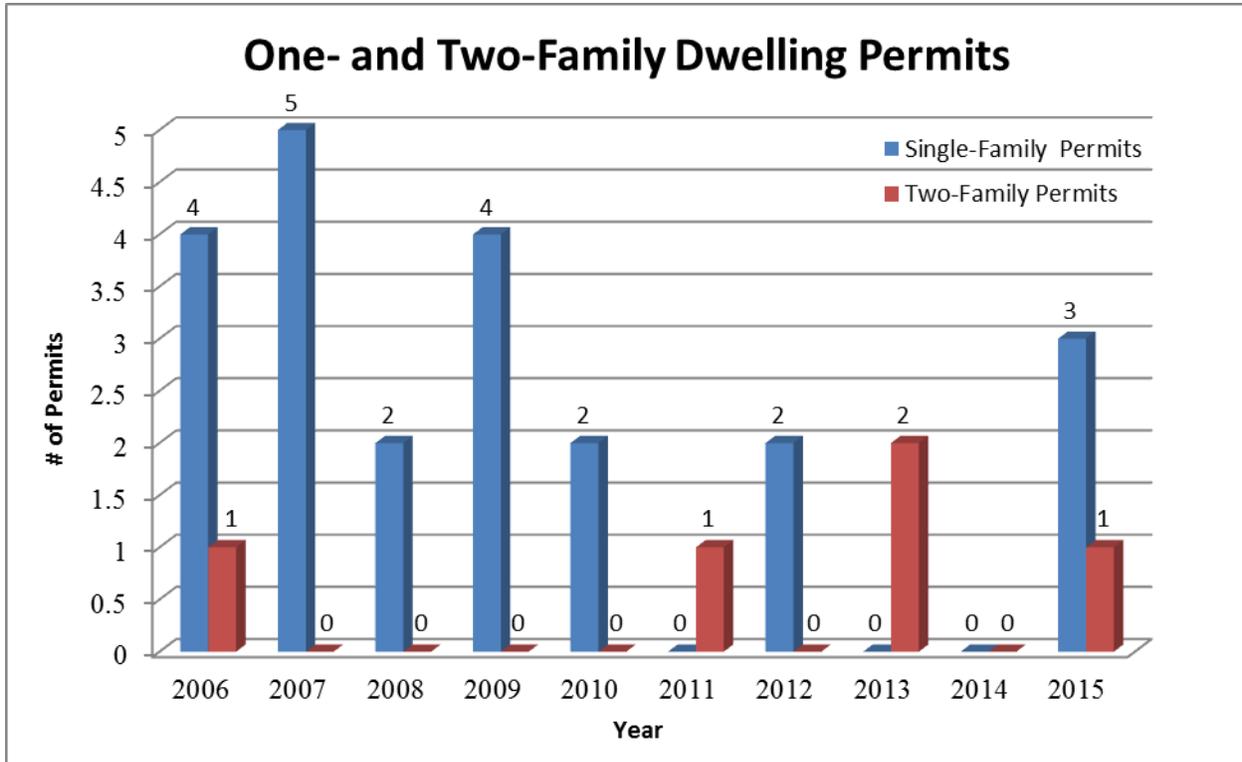
Table 2.3: Comparison of Housing Age

Year Structure Built	Village of Amherst			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
2010 or Later	NA	NA	0%	NA	NA	1%
2000 to 2009	NA	NA	11%	NA	NA	15%
1990 to 1999	NA	21%	19%	NA	19%	16%
1980 to 1989	22%	11%	12%	22%	16%	14%
1970 to 1979	21%	15%	11%	28%	22%	18%
1960 to 1969	6%	6%	5%	13%	11%	8%
1950 to 1959	7%	4%	9%	7%	8%	7%
1940 to 1949	9%	5%	3%	6%	5%	4%
1939 or Earlier	34%	37%	31%	24%	20%	18%
Total Units Listed	336	420	519	22,910	26,589	30,224

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

A more detailed breakdown of recent one- and two-family housing starts is provided through an examination of Village building permit data for the 2006 through 2015 time period (Figure 2.1). The Town experienced its highest permit activity during the mid to late 2000's.

Figure 2.1: One- and Two-Family Building Permits



Source: Village of Amherst

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1990 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 and Portage County. In 1990, Amherst had nearly 63% of its housing units valued at less than \$50,000 and 2% were over \$100,000. By 2010-2014, values had increased to where over 95% of the homes were worth over \$50,000, and 67% were valued over \$100,000.

Table 2.4: Comparison of Housing Value

Housing Value (Owner Occupied)	Village of Amherst			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
Less than \$50,000	63%	7%	5%	34%	6%	5%
\$50,000 to \$99,999	35%	56%	28%	58%	46%	18%
\$100,000 to \$149,999	2%	29%	27%	7%	32%	28%
\$150,000 to \$199,999	0%	7%	27%	1%	10%	23%
\$200,000 to \$299,999	0%	2%	12%	0%	4%	17%
\$300,000 or More	0%	0%	1%	0%	2%	8%
Total Units	169	230	304	10,590	13,088	19,082
Median Value	\$45,700	\$91,900	\$129,600	\$58,600	\$98,300	\$147,600

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

The County also had a high percentage of homes in 1990 in the \$50,000 - \$100,000 range. The median home value in the Village of Amherst rose significantly, from \$45,700 in 1990 to \$129,600 in 2010-2014. Historically, the median home value of the Village has been lower than that of the County.

D. Housing Programs

Several means are available to the Village of Amherst to maintain and improve housing conditions and satisfy the needs of all residents. 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.

To meet the needs of residents with low and moderate income, and elderly and handicapped residents needing housing assistance, the Village should help residents participate 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, mobile homes and town homes. All units must meet HUD's standards.

To assist low-income elderly, and disabled 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.
 - Home Buyer's Assistance Program - provides a down payment and rehab assistance. Buyers must contribute some of their own money to the home buying process and complete home buyer education. The down payment assistance can also be used for closing costs, encouraging home ownership.
 - CAP's Housing Rehabilitation Program - provides funds to assist low and moderate income homeowners for necessary repairs, including but not limited to: installing attic, wall, crawl space, water heater and hot water pipe insulation; sealing air leaks

into the home; and, installing low-flow shower heads, faucet aerators and energy-efficient light bulbs in every home. Based upon the projected energy savings, furnaces, refrigerators and freezers may also be replaced.

- Community Development Block Grant (CDBG) - a federally funded program administrated by the Wisconsin Department of Administration 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 financial and technical assistance to improve and expand housing, increase affordable housing opportunities and provide services to people without housing. The variety of federal and state programs it manages benefits persons with disabilities, low and moderate income residents and homeless populations. The Division partners with local governments, homeless service providers, developers and housing organizations throughout the state to improve housing conditions for low to moderate income Wisconsin residents.

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 22% in the last twenty years, and could possibly increase by another 11%, from 1,035 to 1,185 residents, in the next thirty years. It is assumed that the Village's population will increase as projected.

B. Household Trends

According to the Wisconsin Department of Administration, the number of households in the Village of Amherst is projected to increase from 434 in 2010 to 515 in 2040. The number of persons per household is projected to decrease from 2.38 to 2.3 during the same time period. From this we can estimate that there will be a need for an additional 65 new housing units over the next 30 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 2016, 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.
- 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 11% over the next 30 years, which translates into an additional housing demand of 65 units.

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.

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. Promote new housing developments where water or sewer is currently available or can be extended.