

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.

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.

The sections below include statistical data obtained from the U.S. Census Bureau through the 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. When reviewing the tables and figures remember that they are in many instances estimates and not based on a complete count. The point is that, while the Census or ACS data may be an estimate that may contain error, it is the most accurate measure of what is happening within the Town that is available.

Section 2.2 Housing Inventory and Analysis

A. Housing Occupancy

Occupancy is one of the indicators that helps explain if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development (HUD) 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 remained at approximately three percent over the past twenty years, after subtracting for seasonal, recreational and occasional use housing. This is very similar to both the Town Average and County overall vacancy rates (Table 2.1). According to the 2010 Census, the Town of Amherst had a homeowner vacancy rate of 1.4%, and a rental vacancy rate of 2.4% (Profile of General Population and Housing Characteristics 2010, 2010 Census Summary File 1). Based on the HUD standard, the Town's options for rental housing may be somewhat limited.

Between 1990 and 2010, the Town of Amherst has seen the percent of owner-occupied units increase by 5% to 92%, a level slightly greater than the Town Average. This may be a product of rental units being converted to owner-occupied units. The County has held at approximately 70% owner occupied housing units over the twenty year period.

Table 2.1: Housing Occupancy Characteristics

OCCUPANCY	Town of Amherst			Town Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Occupied Housing Units	429	494	524	493	576	600	21,306	25,040	27,814
<i>(% of Total Housing Units)</i>	<i>87%</i>	<i>89%</i>	<i>88%</i>	<i>90%</i>	<i>92%</i>	<i>90%</i>	<i>93%</i>	<i>94%</i>	<i>93%</i>
Owner Occupied	372	447	484	430	517	541	14,984	17,750	19,251
<i>(% of Occupied Units)</i>	<i>87%</i>	<i>90%</i>	<i>92%</i>	<i>87%</i>	<i>90%</i>	<i>90%</i>	<i>70%</i>	<i>71%</i>	<i>69%</i>
Renter Occupied	57	47	40	63	60	59	6,322	7,290	8,563
<i>(% of Occupied Units)</i>	<i>13%</i>	<i>10%</i>	<i>8%</i>	<i>13%</i>	<i>10%</i>	<i>10%</i>	<i>30%</i>	<i>29%</i>	<i>31%</i>
Vacant Housing Units	64	62	73	58	50	69	1,604	1,549	2,240
<i>(% of Total Housing Units)</i>	<i>13%</i>	<i>11%</i>	<i>12%</i>	<i>10%</i>	<i>8%</i>	<i>10%</i>	<i>7%</i>	<i>6%</i>	<i>7%</i>
For seasonal, recreational, or occasional use	50	50	56	37	29	45	685	557	893
<i>(% of Total Housing Units)</i>	<i>10%</i>	<i>9%</i>	<i>9%</i>	<i>7%</i>	<i>5%</i>	<i>7%</i>	<i>3%</i>	<i>2%</i>	<i>3%</i>
TOTAL HOUSING UNITS	493	556	597	551	627	668	22,910	26,589	30,054

Source: U.S. Census Bureau, 1990, 2000, and 2010 SF1.

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 2010, 66% percent of the houses in the Town of Amherst were built after 1970, indicating a slightly older housing stock than the Town Average (69%), and slightly younger that the County overall (62%). Nearly one-quarter of the Amherst housing stock was constructed prior to 1940, meaning that the Town is home to a larger percentage of older homes with possible maintenance issues than the Town Average or County overall (17% and 19%, respectively).

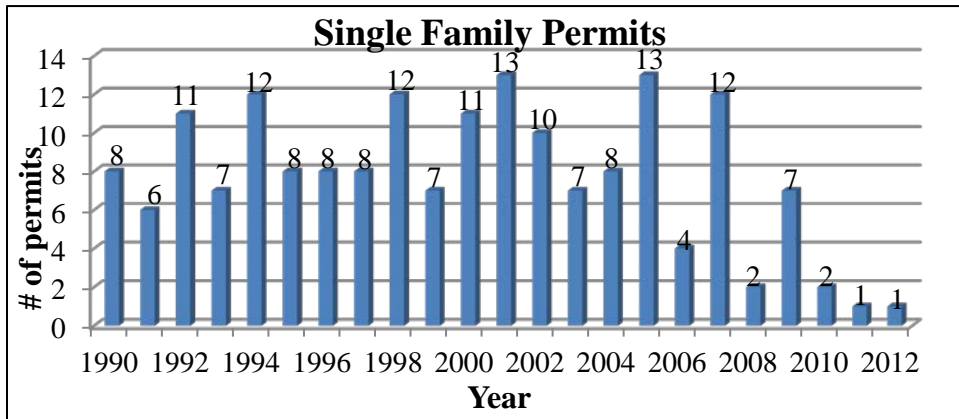
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Amherst			Town Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
2000 or later	na	na	70	na	na	68	na	na	2,829
			<i>11%</i>			<i>10%</i>			<i>10%</i>
1990 to 1999	na	105	124	na	138	119	na	5,147	4,520
		<i>19%</i>	<i>20%</i>		<i>22%</i>	<i>18%</i>		<i>19%</i>	<i>16%</i>
1980 to 1989	118	71	66	115	99	114	5,012	4,186	4,192
	<i>24%</i>	<i>13%</i>	<i>11%</i>	<i>21%</i>	<i>16%</i>	<i>17%</i>	<i>22%</i>	<i>16%</i>	<i>14%</i>
1970 to 1979	182	145	149	195	162	158	6,305	5,717	6,331
	<i>37%</i>	<i>26%</i>	<i>24%</i>	<i>35%</i>	<i>26%</i>	<i>24%</i>	<i>28%</i>	<i>22%</i>	<i>22%</i>
1960 to 1969	31	39	26	78	61	57	2,978	2,846	2,786
	<i>6%</i>	<i>7%</i>	<i>4%</i>	<i>14%</i>	<i>10%</i>	<i>9%</i>	<i>13%</i>	<i>11%</i>	<i>10%</i>
1950 to 1959	15	23	33	28	28	25	1,672	1,988	1,842
	<i>3%</i>	<i>4%</i>	<i>5%</i>	<i>5%</i>	<i>5%</i>	<i>4%</i>	<i>7%</i>	<i>7%</i>	<i>6%</i>
1940 to 1949	7	20	11	18	22	15	1,372	1,270	1,133
	<i>1%</i>	<i>4%</i>	<i>2%</i>	<i>3%</i>	<i>4%</i>	<i>2%</i>	<i>6%</i>	<i>5%</i>	<i>4%</i>
1939 or earlier	140	154	144	116	115	113	5,571	5,435	5,513
	<i>28%</i>	<i>28%</i>	<i>23%</i>	<i>21%</i>	<i>18%</i>	<i>17%</i>	<i>24%</i>	<i>20%</i>	<i>19%</i>
Total Units Listed	493	557	623	549	625	669	22,910	26,589	29,146

Source: U.S. Census Bureau, 1990, 2000, 2010, and ACS Survey data from 2005 to 2009 table DP04.

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 23 years on file with Portage County (Figure 2.1). The Town experienced a very consistent base of 7 to 8 permits per year throughout most of the period, with occasional spikes of higher permit activity. The last five years, roughly corresponding to the national economic recession, have produced very little permit activity.

Figure 2.1: Single-Family Permits



Source: Portage County Planning & Zoning - permit data

When comparing single-family housing starts during the recent past (2000-2012) Hull and Stockton tied for the most single family residential building activity with 202 permits each. Next with more than 100 each were the Towns of Sharon (169), Lanark (136), and Grant (105). Amherst (90) was 6th out of 17 Towns.

Table 2.3: Portage County Single Family Residential Building Permits 2000-2012

Municipality	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total	Ave. Per Year
T. Alban	8	7	9	4	5	4	5	4	6	0	5	1	2	60	4.6
T. Almond	4	4	4	1	4	4	2	2	3	2	1	1	2	34	2.6
T. Amherst	11	13	9	7	8	13	4	12	2	7	2	1	1	90	6.9
T. Belmont*	0	0	1	0	5	0	4	3	3	4	2	2	2	26	2.0
T. Buena Vista	9	11	12	10	3	7	8	9	7	2	3	3	2	86	6.6
T. Carson	8	9	5	9	7	15	7	8	4	1	2	2	4	81	6.2
T. Dewey	10	6	11	6	7	7	3	4	0	2	1	2	3	62	4.8
T. Eau Pleine	5	4	7	6	10	9	6	11	7	6	7	4	5	87	6.7
T. Grant	13	15	8	12	9	11	9	5	2	6	7	2	6	105	8.1
T. Hull	21	13	32	28	13	14	17	13	15	12	8	4	12	202	15.5
T. Lanark	15	15	12	19	16	18	6	9	7	5	4	5	5	136	10.5
T. Linwood	3	1	6	9	10	5	6	3	6	6	2	2	0	59	4.5
T. New Hope	6	3	4	6	6	3	9	4	4	5	0	1	1	52	4.0
T. Pine Grove*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0
T. Plover	5	6	6	10	3	4	3	5	1	4	5	1	3	56	4.3
T. Sharon	23	16	15	20	22	15	11	6	9	5	12	7	8	169	13.0
T. Stockton	17	15	14	18	25	24	25	13	12	10	11	9	9	202	15.5
Town Total	158	138	155	165	153	153	125	111	88	77	72	47	65	1507	115.9

Source: Portage County Planning and Zoning – permit data. * T. of Belmont and Pine Grove (Homes on water only)

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 U.S. Census data 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 a community, this information provides insight into the mix of housing types in the Town. Data from 2010 forward is taken from the ACS DP04 table.

Table 2.4: Housing Structural Characteristics

Units in Structure	Town of Amherst			Town Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
1 Unit Detached	423 86%	506 91%	599 96%	450 83%	541 87%	550 82%	15,828 69%	18,534 70%	19,834 68%
1-Unit Attached	8 2%	5 1%	7 1%	4 1%	4 1%	9 1%	329 1%	630 2%	1,008 3%
2 to 4 Units	8 2%	7 1%	2 0%	6 1%	7 1%	18 3%	2,420 11%	2,840 11%	3,197 11%
5 or more Units	1 0%	0 0%	0 0%	1 0%	3 0%	16 2%	2,196 10%	2,765 10%	3,356 12%
Mobile Home Trailer or Other	53 11%	39 7%	15 2%	84 15%	69 11%	76 11%	2,137 9%	1,788 7%	1,751 6%
TOTAL HOUSING UNITS	493	557	623	546	624	669	22,910	26,557	29,146

Source: U.S. Census Bureau, 1990, 2000, 2010, and ACS data from 2005 to 2009 table DP04.

In 2010, 96% of the housing stock was categorized as single-family (1-unit detached), an increase of 10% from 1990. Since 1990, 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 declined in number over the past 20 years. In 2010, 2% of the housing stock fell into this category, which is lower than the Town Average and Portage County overall. Census data shows that 1990 marked the peak number and percentage of mobile homes across the County during the last twenty years.

D. Value Characteristics

Housing value is another important aspect in the overall assessment of current housing stock. The value of housing, along with median price, has risen significantly since 1990 all across Portage County. The Town experienced a significant increase in housing values between 1990 and 2010. Homes valued at over \$100,000 rose from less than 4.3% in 1990 to nearly 90% in 2010, with those valued above \$200,000 increasing from 0 to over 35% of total units for the same period.

Median value is an indicator that can be used to gauge housing demand. The median home value in the Town of Amherst has risen significantly since 1990, from \$64,700 to \$172,500 in 2010. The Town of Amherst median value has historically been higher than the Town Average and County overall, and this difference has increased in the last decade (see Table 2.5 below).

Table 2.5: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Amherst			Towns Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Less than \$50,000	39 21.1%	20 7.3%	3 0.6%	65 27.3%	14 4.6%	35 6.4%	3,562 33.6%	781 6.0%	1,140 6.0%
\$50,000 to \$99,999	138 74.6%	102 37.2%	47 9.4%	149 62.8%	114 37.1%	67 12.3%	6,139 58.0%	6,028 46.1%	3,413 18.1%
\$100,000 to \$149,999	5 2.7%	107 39.1%	136 27.3%	17 7.0%	120 39.1%	151 27.8%	716 6.8%	4,253 32.5%	5,975 31.6%
\$150,000 to \$199,999	3 1.6%	38 13.9%	138 27.7%	6 2.5%	36 11.8%	129 23.7%	150 1.4%	1,329 10.2%	4,116 21.8%
\$200,000 to \$299,999	0 0.0%	5 1.8%	135 27.1%	1 0.3%	15 5.0%	111 20.4%	19 0.2%	493 3.8%	2,978 15.8%
\$300,000 or more	0 0.0%	2 0.7%	39 7.8%	0 0.1%	8 2.5%	51 9.3%	4 0.0%	204 1.6%	1,277 6.8%
TOTAL UNITS	185	274	498	238	308	543	10,590	13,088	18,899
MEDIAN VALUE	\$64,700	\$106,000	\$172,500	\$53,806	\$103,481	\$154,181	\$58,600	\$98,300	\$140,800

Source: US Census, 1990, 2000, and ACS 2005-2009 table DP04

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 2.6) and renters (Table 2.7). The following information is taken from the U.S. Census Summary File 3 and ACS data, which is based on a sample of households within a community, and not a total count of all households.

Table 2.6: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as % of Household Income	Town of Amherst			Town Average			Portage County		
	1989	1999	2010	1989	1999	2010	1989	1999	2010
less than 20.0%	113 61.1%	154 56.2%	106 33.2%	159 66.8%	196 63.8%	128 37.5%	6,707 63.3%	8,277 63.2%	4,674 40.1%
20.0 to 24.9%	20 10.8%	39 14.2%	63 19.7%	33 13.9%	42 13.6%	64 18.8%	1,628 15.4%	1,897 14.5%	2,211 19.0%
25.0 to 29.9%	27 14.6%	25 9.1%	57 17.9%	20 8.6%	26 8.4%	46 13.6%	910 8.6%	1,063 8.1%	1,604 13.8%
30.0 to 34.9%	6 3.2%	10 3.6%	30 9.4%	8 3.2%	14 4.4%	32 9.3%	470 4.4%	576 4.4%	951 8.2%
35% or more	19 10.3%	46 16.8%	61 19.1%	17 7.0%	28 9.1%	70 20.5%	852 8.0%	1,187 9.1%	2,163 18.6%
not computed	0 0.0%	0 0.0%	2 0.6%	1 0.5%	2 0.6%	1 0.3%	23 0.2%	88 0.7%	45 0.4%
Total Units Listed	185	274	319	238	308	340	10,590	13,088	11,648

Source: US Census Bureau 1990, 2000 and 2006-2010 ACS. Units occupied by households reporting no income or a net loss is included in the "not computed" category (U.S. Census Bureau).

In 2010, nearly 29% of Town of Amherst owner-occupied households paid more than 30% of monthly income on housing costs, an increase of over 15% since 1989. There was also a significant increase in the percentage of Amherst owner-occupied households transitioning up to the less “affordable” categories. This pattern is also reflected in the Town Average data. The implications for the Town include the reality that nearly one-third of homeowners are finding it increasingly difficult to cover the cost of monthly housing costs.

With respect to Amherst’s renter-occupied households, 8.6% were paying a monthly rent above 30% of household income on housing costs in 2010 (Table 2.7). This percentage reflects a steady decrease since 1989, the opposite of the trend described for owner-occupied housing units. The percentage of households paying more than 30% of monthly income in 2010, as reported, is nearly one-third of the 1989 total (8.6% vs 22.5%), and is considerable lower than both the Town average (28%+) and Portage County overall (45%).

Table 2.7: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Amherst			Town Average			Portage County		
	1989	1999	2010	1989	1999	2010	1989	1999	2010
less than 20.0%	17 42.5%	15 48.4%	37 52.9%	18 38.2%	20 41.3%	22 33.7%	1,776 29.5%	2,675 37.9%	2,248 27.9%
20.0 to 24.9%	2 5.0%	2 6.5%	0 0.0%	6 11.8%	4 8.1%	6 8.6%	981 16.3%	886 12.5%	1,018 12.7%
25.0 to 29.9%	2 5.0%	0 0.0%	9 12.9%	3 5.4%	5 9.3%	8 11.4%	695 11.5%	863 12.2%	729 9.1%
30.0 to 34.9%	4 10.0%	2 6.5%	3 4.3%	3 5.6%	4 7.4%	6 9.5%	447 7.4%	485 6.9%	713 8.9%
35% or more	5 12.5%	4 12.9%	3 4.3%	13 26.6%	8 15.8%	12 18.3%	1,860 30.9%	1,791 25.4%	2,896 36.0%
not computed	10 25.0%	8 25.8%	18 25.7%	6 12.4%	9 18.1%	12 18.4%	260 4.3%	361 5.1%	442 5.5%
Total Units Listed	40	31	70	47	49	67	6,019	7,061	8,046

Source: US Census, 1989, 1999, 2010, and ACS data for 2010 from DP04. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Census Bureau).

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. To meet the needs of low and moderate income elderly and handicapped residents needing housing assistance, the Town 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, manufactured homes and town homes. All units must meet HUD's standards.

- 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?
- 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. Encourage high quality construction and enforcement of Uniform Dwelling Code and maintenance standards for new and existing housing.
2. Recommend the amendment of County Ordinances to allow mobile homes on a farm property for the housing of temporary laborers or family members.
3. 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.
4. Review alternative housing types as future needs dictate.

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: 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.

Policy: Support the requests to rehabilitate existing homes when such requests do not harm the public interest.