



A Place in Oshkosh

A HOUSING NEEDS ASSESSMENT AND STRATEGY PLAN

March, 2022

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A Note on Pandemic Influences...

The housing study was done during uncertain circumstances in 2021. The data in this study are accurate as of the most recent source. Many situations in 2021 are not reflected in these data sources, a year of economic situations that were still fluid at the time of this document. Indicators towards the end of 2020 had yet to indicate severe impacts on the housing market. However, rising housing construction costs partially attributed to the pandemic were prevalent through 2021. The short-versus long-term effects of this recession are still to be determined. The recommendations represent the current data, what people are saying, and the author's expertise in housing market indicators.

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EXECUTIVE SUMMARY

Chapter 1: Community Vision

The public engagement process revealed important themes that became the guide for the development of the Oshkosh Housing Study. These themes were distilled from input received from the stakeholder listening sessions, committee discussions, and the community and landlord surveys. In summary, overall qualitative themes fell into:

1. Lack of existing inventory on the market

- A point the market data in the next chapter validates.

2. Rental gaps at less expensive ends of the scale

- Not surprising as these are units that cannot be produced by the private market alone, also validated in the next chapter.

3. Influence of 2020-2021 material costs on affordability

- A point made more in the qualitative listening sessions and concern about the uncertainty these price increases bring for future housing production.

4. Major need for new development in the \$200-300K range

- With other factors raising the cost of construction, people see the need and feel new housing in the middle price ranges becoming hard to produce.

5. Generational issues in the building community

- Expressed in the listening sessions as a main factor for housing supply lagging behind housing demand.

6. Maintenance provided communities/“condos” are in demand

- There is value and opportunities in Oshkosh for a variety of ownership options beyond traditional single-family homes.

7. Interest in alternative housing types – owner-occupied duplexes as an example

- People are open to moving into “different” housing models to achieve the price points they want a lifestyle they seek - either by necessity or choice.

8. Development still runs into neighborhood opposition even when most people are aware of the need for more affordability

- People know the amount of “house” people can afford is getting less but when other options are proposed, people voice opposition.

9. Executive housing happening more in rural surroundings

- Many express a desire to have more land and live in rural areas. Thus the feeling of higher-end options only being available outside of the city.

10. Employers understand the need and may be willing to engage in housing market development

- However, none appear to be devoting resources to help solve housing challenges quite yet.



Chapter 2: Demographic and Economic Atlas

TAKEAWAYS:

1. Steady Growth, Lagging the Region

Oshkosh continues to add population. However, when compared to growth in Winnebago County, the percent of people living in Oshkosh is trending downward. Its regional peers are also growing faster.

2. Dropping Vacancies

The total vacancy rate of rental and owner-occupied housing is falling in Oshkosh, generally a good thing for a community. The current rate is healthy at between 5%-6%. This likely reflects lower new construction and inventory since the 2008 recession as people fix up homes or dilapidated homes get demolished.

3. Affordability Burden on Renters

Renters continue to be more cost burdened than owners, a situation in many communities. However, in Oshkosh more renters are cost burdened than in peer cities. This is partially related to the student population that is living in rentals but have low incomes (rent is supplemented by parents, student loans, or both). However, the higher renter cost burden is also an indication of low supply of rentals affordable to more income groups.

4. Competition for Same Housing Products and Price Points

A shortage of homes exists for the lowest income households in Oshkosh and households making more than \$75,000, likely indicating that these upper income households are out-competing middle income households for the same housing

products. Middle income households are then faced with more affordability challenges while upper income households may prefer to live in housing that better matches their income and amenity preferences, if available.

5. Lower Home Values versus Median Incomes

Housing values in Oshkosh are generally self-sustaining to support new development. Housing in other cities is valued higher, but median incomes are also higher. For example, the value of homes over \$200,000 as a percent the populations in Neenah and the rest of the MSA are higher than Oshkosh which may mean higher income households are choosing to live outside of Oshkosh. This could be because of community preferences or simply lack of options in Oshkosh.

6. Low Inventory of Homes for Sale

The supply of available homes for sale is at historic lows, a trend not unique to Oshkosh. The effects in Oshkosh may mean more demand for home rehabilitation or living in substandard units.

7. Underproduction of Single-Family Units

Oshkosh's overall single-family unit production remains low for a community over 65,000 people. Between 2010 and 2020, the market produced some 263 new single-family units at an average rate of about 24 new units per year. This is similar to Neenah, which is about a third the size of Oshkosh.



Chapter 3: Market Assessment

TAKEAWAYS FOR SUCCESS:

1. Consider Oshkosh's potential to satisfy regional needs

The Fox Valley is growing rapidly, and even though Oshkosh is growing at a more moderate pace, the city provides valuable employment, educational, civic, and housing opportunities to the region. As such, the region offers these and other amenities to Oshkosh. Satisfying demand for housing takes a holistic approach.

The forecast in this study show Oshkosh to grow by over 3,200 permanent residents by 2030. To accommodate this population, Oshkosh will need to produce almost 1,700 new housing units. This demand equates to about 160 units annually.

2. Production must be balanced across price points to prevent further affordability issues

However, housing construction must be balanced across price points to ensure that Oshkosh does not continue its shift toward becoming unaffordable. To achieve a healthy balance of housing opportunities, the most significant number of owner-occupied units should target the middle-income price-points, with owner units being sixty percent of all new units.

3. Production must be balanced across ownership and rental types

Permit data shows that Oshkosh is under-producing single-family housing units compared to peer cities in the region. This means more options for homeowners in other cities looking to move to or within the region. Therefore, the program in this chapter targets sixty percent of new homes as owner-occupied, and 40% as renter-occupied. This ratio will favor owner units in the market over what exists today as a 55%/45% owner/renter split.

Additionally, an emphasis should be placed on generating various owner and renter housing types such as small, medium, and large single-family homes, duplexes, townhomes, and condominiums in addition to apartments and independent senior living options.

4. The availability and affordability of the housing market will continue to limit the growth of the city

The economy is limited by the ability to recruit and retain employees for jobs at all economic levels. It may be necessary to provide incentives to encourage the development of the workforce and entry-level housing.

The housing market is limited by the shortage of housing units which drive-up the cost of housing without driving an increase in the quality of existing housing. The addition of new units - both ownership and renter options - would increase housing quality.



Chapter 4: Opportunity Assessment

HOUSING ASSETS AT A GLANCE

- *Emerging developer interest in new housing types*
- *Consumer interest in alternative forms of housing*
- *Employers understanding the need to engage in workforce housing*
- *General community support*
- *Neighborhoods and urban housing quality*
- *Opportunities to develop*
- *Opportunities on the waterfront for density*
- *Downtown and community character*
- *Demand for older adult communities*

HOUSING CHALLENGES AT A GLANCE

- *Lack of existing inventory on the market*
- *The cost of construction*
- *Infrastructure development*
- *Township and urban service areas*
- *Infill opportunities*
- *Housing conditions*
- *Program diversity and funding*
- *Nonprofit development capability*
- *Unseen homelessness*
- *Shortage of builders and workers*

Chapter 5: Housing Program

QUESTIONS FOR SUCCESS:

- How do we build the capacity to develop “affordable, attainable” housing and a healthy housing market?
- How do we encourage housing products and options that retain our households?
- How do we conserve our neighborhoods and preserve their housing fabric?
- How do we address the needs of people who are unhoused or inadequately housed?

Policy Directions Based on Affordability

- Overall Policy Direction: Public policy should focus on encouraging development of affordable moderate and medium-cost housing, where financing gaps and challenges are more likely to keep the market from satisfying the need.

Policy Directions Based on Location and Retention

- Overall Policy Direction: Policy should encourage development that 1) provides options for people now moving outside Oshkosh to find their place in the city and 2) that uses infill sites or contiguous greenfield sites effectively to provide these options.

Policy Directions Based on Innovation and New to Market Products

- Overall Policy Direction: Policy should encourage and moderate the risks of non-conventional or emerging forms of residential development that accommodate emerging markets but are unfamiliar to many conventional developers and builders.

Policy Directions Based on Reinvestment

- Overall Policy Direction: Policy should provide strong, positive incentives for housing and mixed use investment in targeted reinvestment areas.

Definitions for Housing Terms Used in this Study

There are many terms used to discuss housing needs and describe actions. Below is common terminology used throughout the study to describe certain situations, conditions, or intended actions.

Accessory Dwelling Unit. A separate, complete housekeeping unit with a separate entrance, kitchen, sleeping area, and full bathroom facilities, which is an attached or detached extension to an existing single-family structure on the same lot.

Appraisal. Assesses the current market value of a property and is usually a key requirement when a property is bought, sold, insured, or mortgaged. Comps (comparables) are needed; these are properties located in the same area, have similar characteristics, and have an established value (recent sales).

Assisted Housing. In the context of this study, assisted housing is defined and refers to housing that caters to households that want or need additional services. This could include provided meals, cleaning service, shared maintenance, and other similar accommodations. This definition includes “assisted living units.” Often those in assisted housing are older adults that live independently well after retirement.

Attainable/Affordable Housing. Any housing that is not financially burdensome to a household in a specific income range. Financially burdensome could be housing expenses that exceed 30% of household income. However, it could also include situations where a household has high day care costs, student debt, or other expenses that limit income to spend on housing. Housing in terms of housing subsidized by Federal programs can be included in this definition.

Contract Rent. For renter-occupied units, the contract rent is the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included. Data for contract rent excludes units for which no cash rent is paid. (Census.gov)

Empty-Nester. A single or couple without children living at home. Empty-nesters can include any age range but most often refers to older adults whose children have moved out and no longer live at home.

Filter Effect. Occurs when higher income households are “filtered” out of housing units that are well below the price points that they can afford. Often it involves “move-up” housing that frees up existing, more affordable housing. Today the moves can be lateral in square footage but also upgrades in locations or amenities with smaller home square footages.

Gap Financing. Refers to a short-term loan for the purpose of meeting an immediate financial obligation until sufficient funds to finance the longer-term financial need can be secured.

Gross Rent. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc) if these are paid by the renter (or paid for the renter by someone else). (Census.gov)

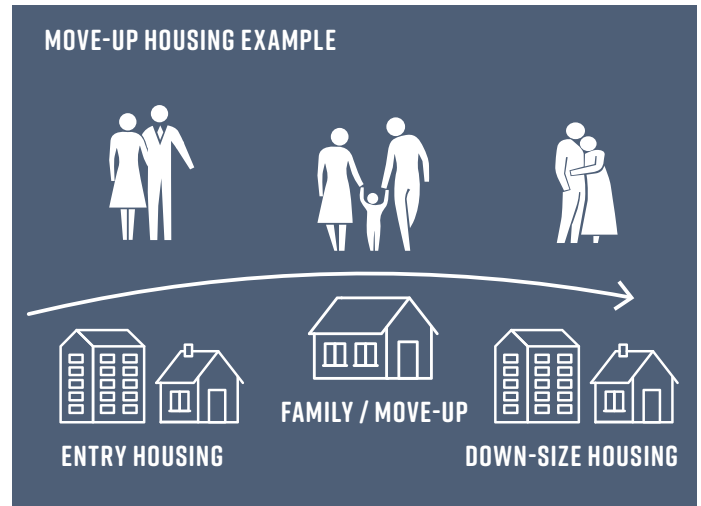
Leverage. It can describe engaged partner organizations (financial, organizational, and human capital) to enable a more significant outcome, provide funding, or gain access to additional funds such as grants by pledging local resources.

Market Rate. The price that the broad number of homebuyers or renters are willing to pay for housing. Market rate housing does not have any restrictions on price. Generally, when the demand goes up, the market rate price will also go up. Conversely, when supply goes down, the market rate price tends to go up. Note, the market rate price may also be a price buyers must pay because there are no other options for their situation, putting them housing cost burdened.

Median Household Income. This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families, including those with no income. (Census.gov)

Metropolitan Statistical Area (MSA). An area that has at least one urbanized area of 50,000 or more inhabitants, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties. For Oshkosh, the MSA area is the Oshkosh-Neenah MSA defined as Winnebago County.

Mixed-Use. Mixed-use districts are areas with two or more different uses such as residential, office, retail, and civic in a compact urban form. Typical residential uses in a mixed-use district range from medium density to very high density uses.



Move-up Housing. The natural cycle of how people move in the housing market, referring to the process of moving from renting to mid-sized owner-occupancy to larger single-family homes. The “move-up” generally occurs with income increases, assuming adequate housing supply and variety is available, opening more affordable housing options for others. Recent trends indicate that “move-up” housing may not mean square footage but may mean better finishes and amenities.

Universal Design. The process of creating products that are accessible to people with a wide range of abilities, disabilities, and other characteristics. Ideally, the concept extends to neighborhoods. Universal Design goes beyond the regulations and codes of the Americans with Disabilities Act (ADA), which are required by federal law in commercial projects. ADA is focused mostly on people with disabilities where Universal Design thinks about accessibility for everyone.

1

Community Vision



CHAPTER 1: AT A GLANCE

COMMON COMMUNITY PERCEPTION THEMES

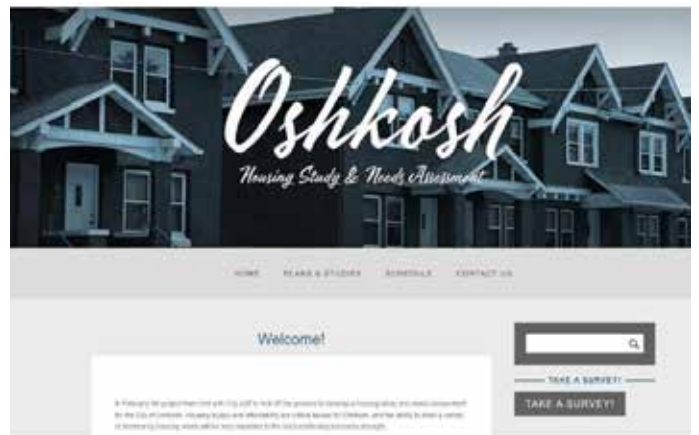
PROCESS

The Oshkosh Housing Study builds on a series of past research and planning about housing in the community. Building on these past recent efforts, the Oshkosh Housing Study engaged more than 700 residents and stakeholders on issues relating to the housing market. This chapter explores the experience and attitudes of the housing market including challenges, opportunities, and aspirations for the future.

- Project Timeline: 8 months.
- Perception Survey: 508 respondents.
- Landlord Survey: 255 respondents.
- Steering Committee: 6 meetings.
- Listening Sessions: 7 meetings.



Technical Committee



www.OshkoshHousing2021.com



THEMES

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COMMUNITY INPUT

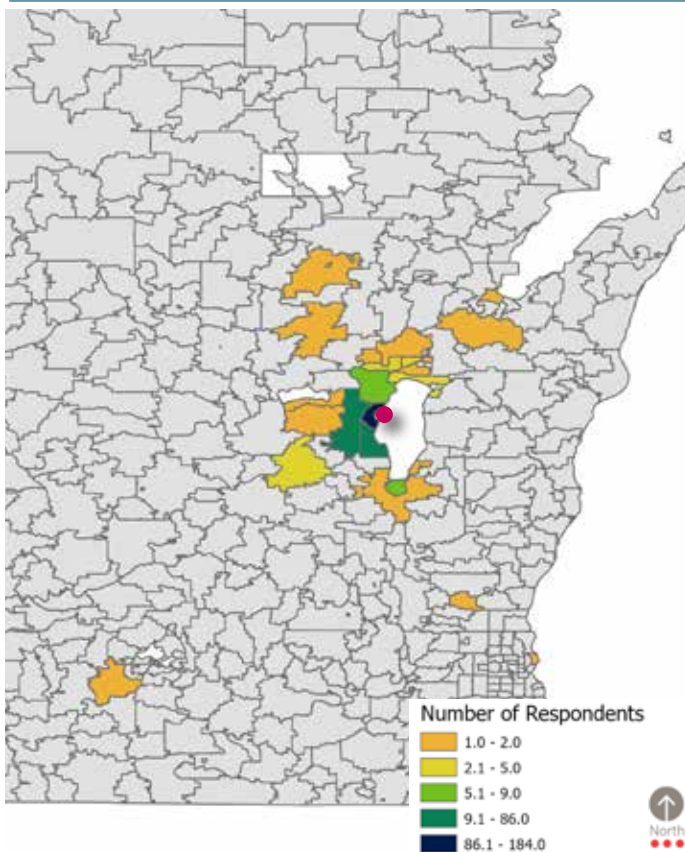
A significant component of understanding the housing situation in Oshkosh came from a community perception survey. The City distributed a community survey via social media, e-mail lists, POLCO, and through partner organizations. The survey reached more than 500 respondents and is used to supplement and support the anecdotal information from listening sessions held with community stakeholders.

Community Survey Respondents

Home and Work Location

Most survey respondents live in Oshkosh, but respondents work throughout the region, including Jackson, Milwaukee, De Pere, Green Bay, Appleton, Fond du Lac, Neenah, and others shown in Figure 1.1.

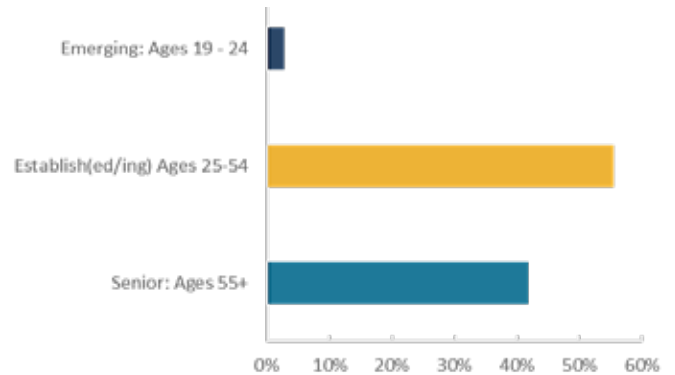
Figure 1.1: Work Location of Survey Respondents by Zip Code



Survey Demographics

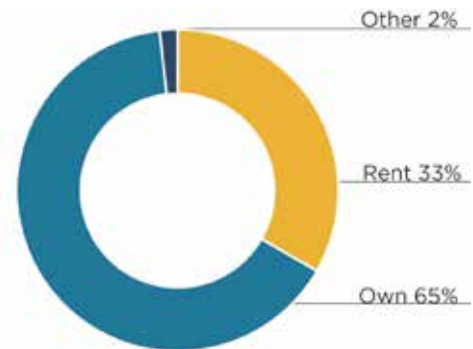
AGE DISTRIBUTION

Survey respondents are slightly older than the population of Oshkosh reported by the 2019 American Community Survey (ACS).



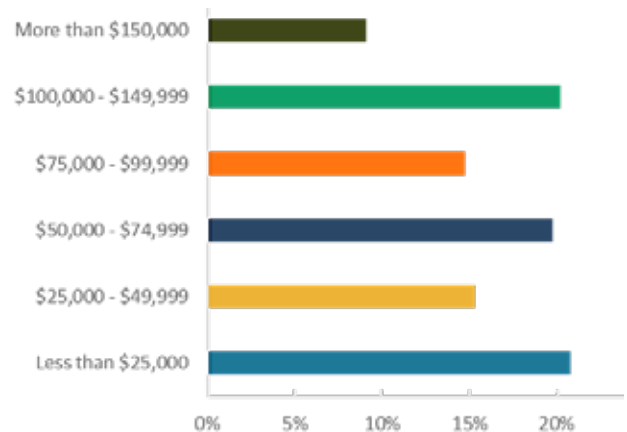
OWNER AND RENTER OCCUPANCY

65% of respondents are home owners versus 59% reported by the 2019 ACS.



HOUSEHOLD INCOME

Survey respondents have higher household incomes than reported by the 2019 ACS.



Survey Housing Preferences

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in Oshkosh today (Figure 1.2). The most popular housing types, as chosen by more than 75% of respondents were:

- Mid-size, three bedroom homes.
- Small, two-to-three bedroom homes.
- Independent - Senior Living.
- Townhouse or Rowhome (rental or owner).

Mixed-use and downtown residential also ranked high. The positive response should be taken as support for continued enhancement in downtown and commercial corridors.

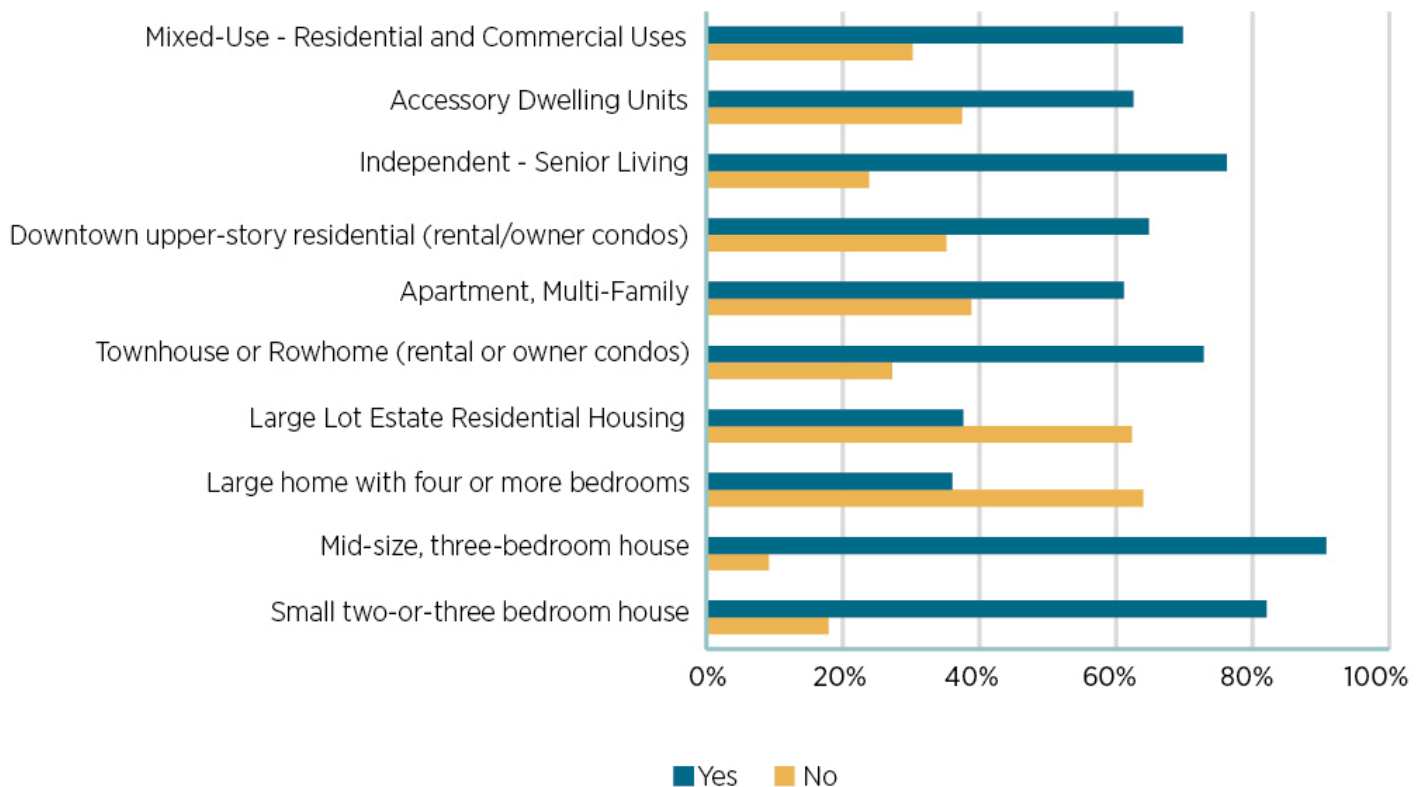
The housing types that the majority did not think would be successful were:

- Larger homes with four or more bedrooms.
- Large lot, estate residential.

It is likely that two factors contribute to the low rankings for these housing types:

- People understand the limited land areas for these types of homes.
- These units are not typically affordable to lower and middle income households.

Figure 1.2: What new housing types do you think would be successful in the City of Oshkosh today?



Thoughts About Moving

About 67% of survey respondents indicated they would consider looking for a new place to live in the next three years. Of those respondents, the highest reason for looking to move was to a different community or to the county for quality of life reasons (Figure 1.3). This means strategies also need to focus on jobs, amenities, and other community features beyond adequate housing options.

Additionally, many survey respondents did in fact look for a new place to live in the past three years - about 52%. Of those looking for housing:

- About 63% looked to purchase a home.
- About 37% looked for a rental unit.
- 61% of all those that looked for housing (owner or rental) did not find what they were looking for (Figure 1.4).

Figure 1.4: If you looked for a new place to live in the past three years, did you find what you were looking for?

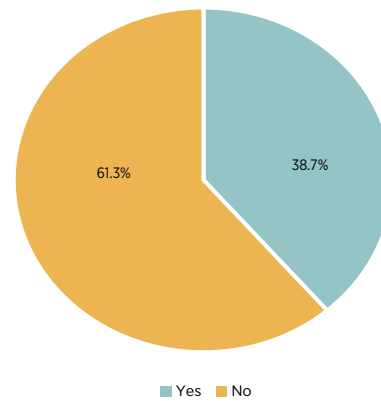
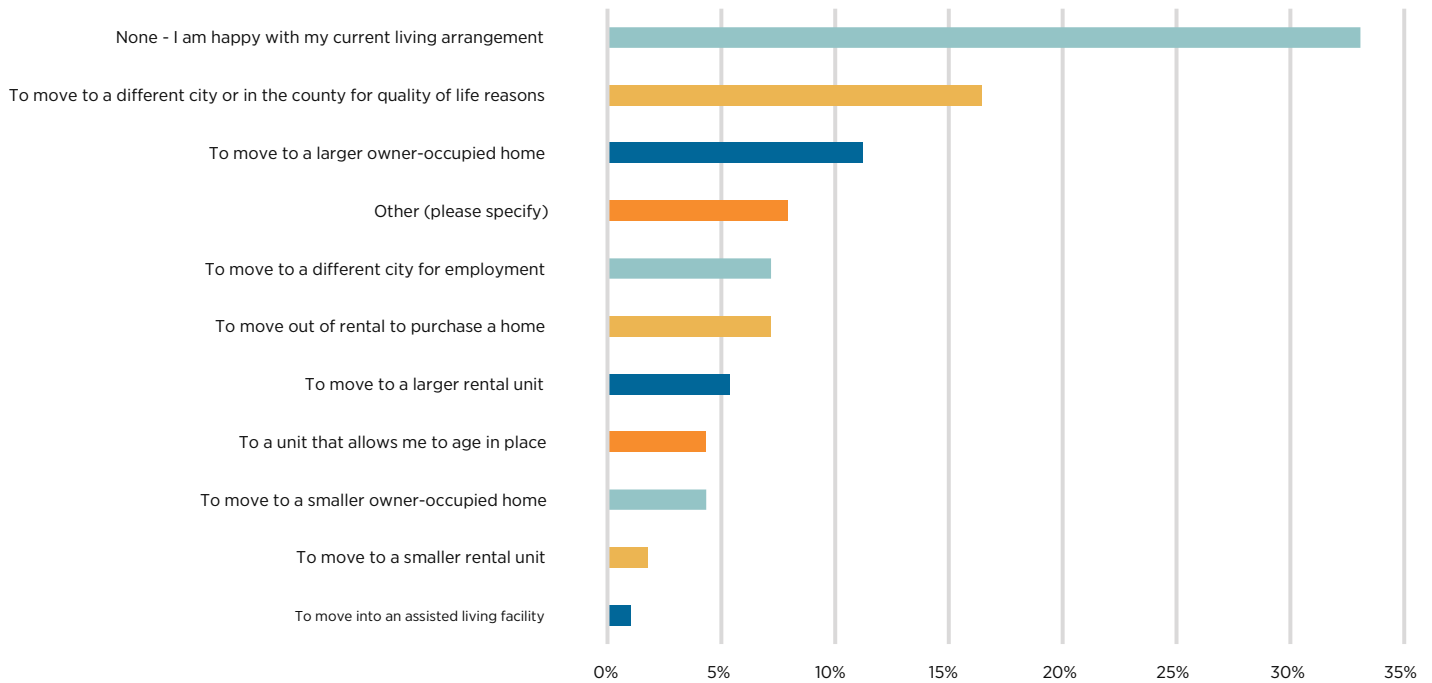


Figure 1.3: Is there any reason you'd look for a new place to live in the next three years? (Choose all that apply)



Perceptions About the Market

Many people do not know much about housing or local markets besides their personal experiences. The following sentiments were expressed during the housing study process.

- Those that looked for housing options generally saw a shortage of what would be considered “affordable” options for them (Figure 1.5 and 1.6).
- Most survey respondents also felt the market is not supporting options for workers making below \$15.00 an hour (Figure 1.7).
- Regarding housing for older households, respondents felt that owner occupied homes with shared maintenance was preferable, followed closely by a unit with shared maintenance (Figure 1.8). This matched the conversations with stakeholders throughout the process.

Figure 1.5: If you have looked to purchase a home in the past three years, how would you rate the availability of housing in the City of Oshkosh for each of the following price categories?

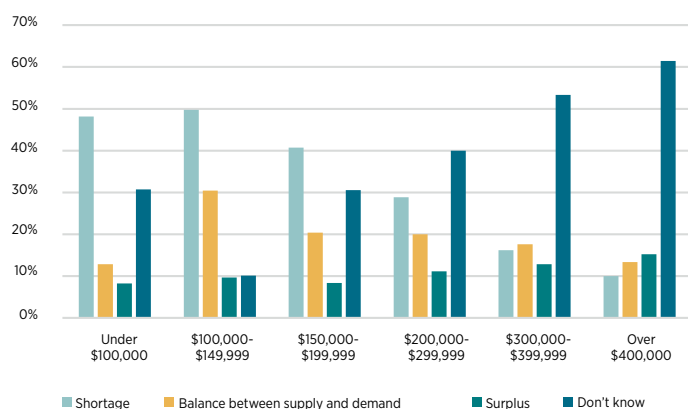


Figure 1.6: If you have looked for rental housing in the past three years, how would you rate the availability of rental housing in the City of Oshkosh for the following rental ranges?

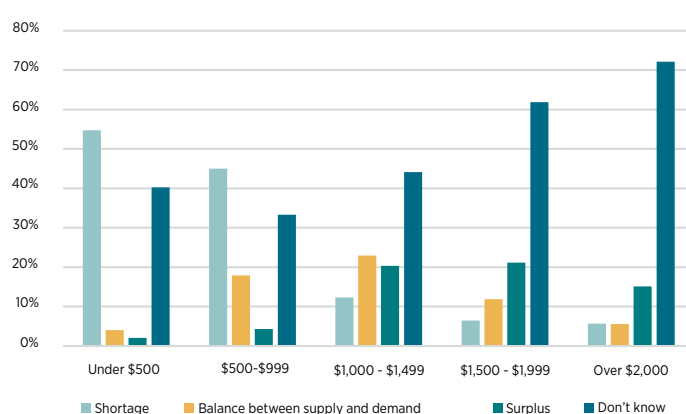


Figure 1.7: Do you believe that the current housing market adequately meets the needs of the following households in the City of Oshkosh? (Percent saying “no”)

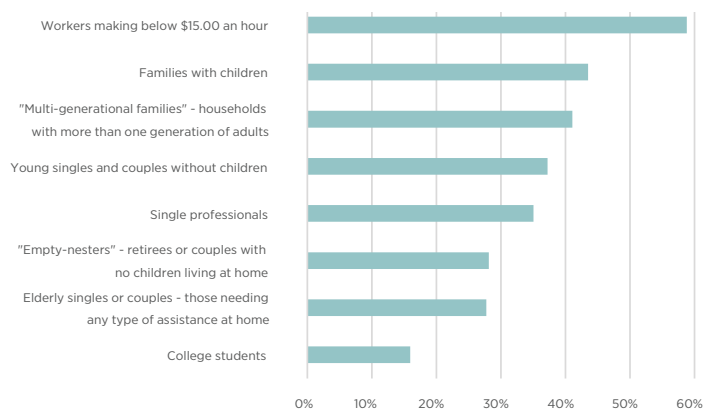
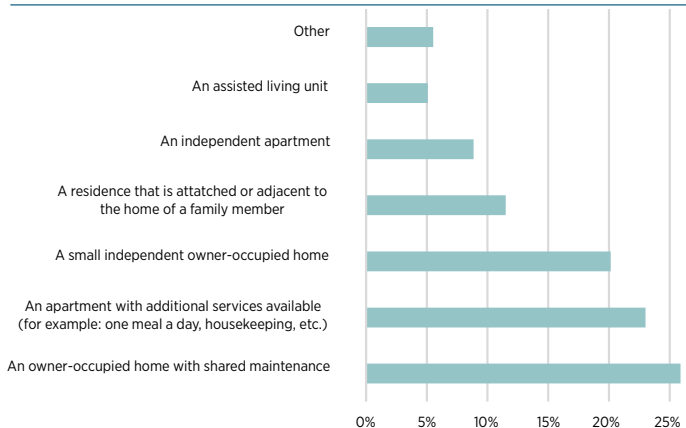


Figure 1.8: What type of housing do you believe households with adults over age 65 are most interested in?



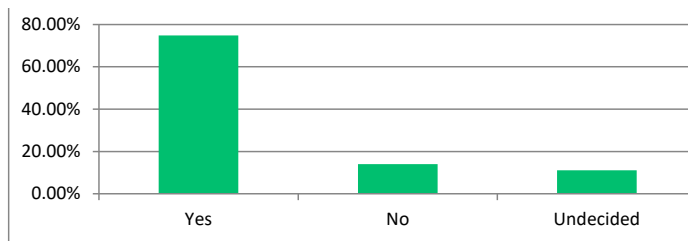
Support for Housing Policy

Survey respondents and stakeholder discussions showed good support for policy directed at the existing housing stock. Most notably:

- Respondents were most supportive of using public funds for home repair and rehabilitation assistance (Figure 1.9).
 - › This could indicate support for increasing the funds available for similar existing programs in Oshkosh.
- Very similar support is expressed for programs for homelessness and removal of dilapidated housing (Figures 1.10 and 1.11).

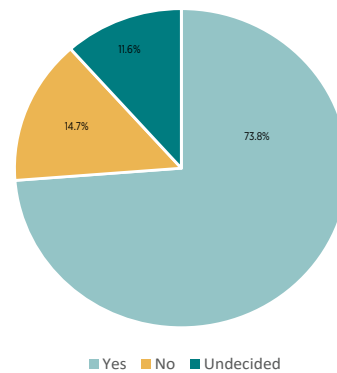
- However, survey respondents were not as supportive for greater property maintenance enforcement (Figure 1.12) – an effort that would reduce the number of dilapidated and homes in need of repair.
 - › This may indicate the need to educate more during property enforcement about funding programs to comply with codes.
- Those answering undecided had many reasons and criteria that would lend them to support such programs. Those comments are in the Appendix.

Figure 1.9: Does Oshkosh need and would you support the use of public funding for home repair and rehabilitation assistance?



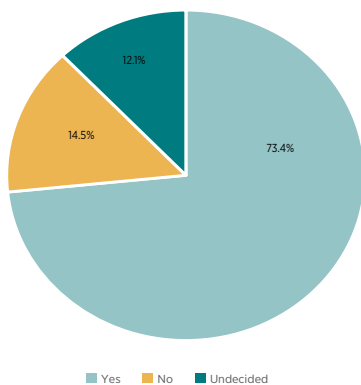
For example, the City creating a program funded by taxpayer dollars that allows property owners in designated areas of most need to apply for grants or forgivable loans to pay for major home repairs. Applicants would typically have to be low-income or elderly households, among other restrictions to ensure proper use of funds.

Figure 1.10: Does Oshkosh need and would you support programs and services to people without permanent homes?



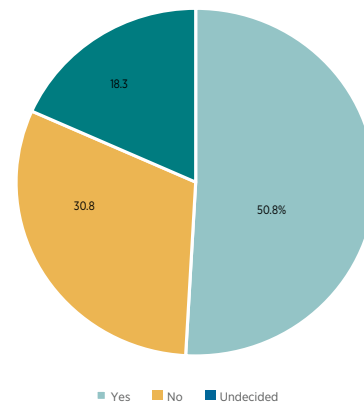
For example, tiny home villages, shelters, transitional housing, vouchers, food support.

Figure 1.11: Does Oshkosh need and would you support the use of public funding to remove dilapidated housing?



For example, the City acquiring homes that are beyond repair and a hazard to the community and using taxpayer dollars to demolish.

Figure 1.12: Does Oshkosh need and would you support greater enforcement of property maintenance codes?



For example, using taxpayer dollars to hire additional city staff to proactively notify, levy fines, and take action on property owners that do not follow existing building, zoning, or other safety codes.

Community Assets

As will be shown throughout this study, one question from the community survey generally summarizes the priority assets and challenges, shown in Figure 1.13.

- People like and have pride in their neighborhoods and their homes.
- Housing affordability and supply are primary challenges. The details which are illustrated further in the next chapter.
- There are perceived and real improvements that can be made in existing housing conditions.

Figure 1.13: On a scale of 1 to 5 (1 being poor and 5 being excellent), how would you rate the City of Oshkosh on the following topic areas?



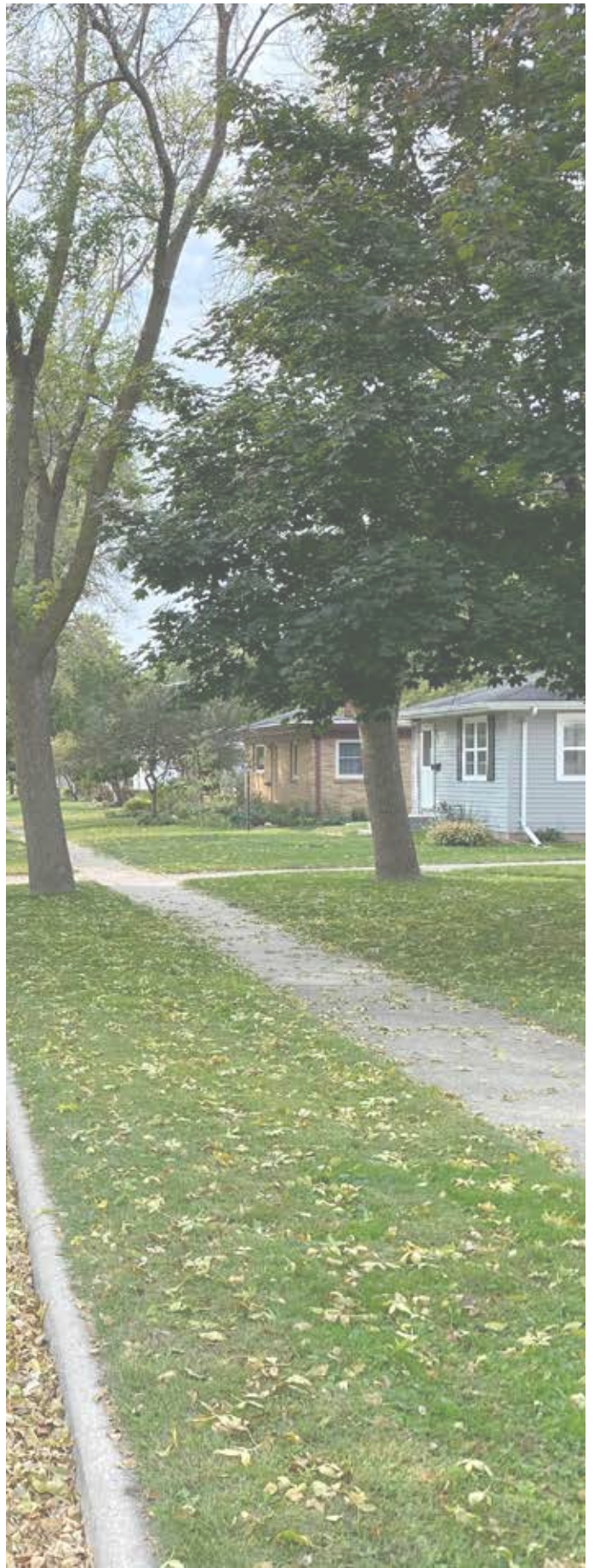
CONCLUSIONS

The importance of personal accounts provided as part of the public engagement process of this study cannot be overstated. These stakeholders voiced their experiences, opinions, and ideas through the surveys and listening sessions. These accounts provide a strong foundation on which the remainder of this plan is built including several big ideas that resonate across all input and discussions.

2

Demographic & Economic Atlas





CHAPTER 2: AT A GLANCE

TAKEAWAYS

TAKEAWAYS:

1. Steady Growth, Lagging the Region

Oshkosh continues to add population. However, when compared to growth in Winnebago County, the percent of people living in Oshkosh is trending downward. Its regional peers are also growing faster.

2. Dropping Vacancies

The total vacancy rate of rental and owner-occupied housing is falling in Oshkosh, generally a good thing for a community. The current rate is healthy at between 5%-6%. This likely reflects lower new construction and inventory since the 2008 recession as people fix up homes or dilapidated homes get demolished.

3. Affordability Burden on Renters

Renters continue to be more cost burdened than owners, a situation in nearly all communities. However, in Oshkosh more renters are cost burdened than peer cities. This is partially related to the student population, but also an indication of low supply.

4. Competition for Same Housing Products and Price Points

A shortage of homes exists for the lowest income households in Oshkosh and households making more than \$75,000, likely indicating that these upper income households are out-competing middle income households for the same housing products. Middle income households are then faced with more affordability challenges while upper income households may prefer to live in housing that better matches their income and amenity preferences, if available.

5. Lower Home Values versus Median Incomes

Housing values in Oshkosh are generally self-sustaining to support new development. Housing in other cities is valued higher, but median incomes are also higher. For example, the value of homes over \$200,000 as a percent the populations in Neenah and the rest of the MSA are higher than Oshkosh which may mean higher income households are choosing to live outside of Oshkosh. This could be because of community preferences or simply lack of options in Oshkosh.

6. Low Inventory of Homes for Sale

The supply of available homes for sale is at historic lows, a trend not unique to Oshkosh. The effects in Oshkosh may mean more demand for home rehabilitation or living in substandard units.

7. Underproduction of Single-Family Units

Oshkosh's overall single-family unit production remains low for a community over 65,000 people. Between 2010 and 2020, the market produced some 263 new single-family units at an average rate of about 24 new units per year. This is similar to Neenah, which is about a third the size of Oshkosh.

DEMOGRAPHIC AND ECONOMIC ATLAS

PROCESS

The Demographic and Economic Atlas chapter begins with a review of existing conditions to forecast the changes that will occur over the next five to ten years.

The objective will be to assemble and analyze basic data related to population trends and the economic health of Oshkosh. The exploration identifies trends in the market today that, with guidance, can be realized as opportunities or mitigated as challenges in the future.

Peer Communities

There are many market conditions being faced by cities across Wisconsin and the Midwest. The demographic and economic data points for this study include comparison to several cities of similar characteristics. This comparison helps understand whether conditions may be unique to Oshkosh or being experienced in the larger macroeconomic market.

Oshkosh:

- Population - 66,816 (2020).
- Median Household Income - \$50,892.
- Median Home Value - \$125,000.
- Median Contract Rent - \$641.
- Owner%/Renter% - 55%/ 45%.

Appleton:

- Population - 75,644 (2020).
- Median Household Income - \$58,112.
- Median Home Value - \$147,800.
- Median Contract Rent - \$651.
- Owner%/Renter% - 65.6%/ 34.4%.
- Other features - Located near Lake Winnebago.

Fond du Lac:

- Population - 44,678 (2020).
- Median Household Income - \$52,724.
- Median Home Value - \$126,200.
- Median Contract Rent - \$632.
- Owner%/Renter% - 58.1%/41.9%.
- Other features - Located on Lake Winnebago. Home to University of Wisconsin - Oshkosh at Fond du Lac.

Green Bay:

- Population - 107,395 (2020).
- Median Household Income - \$49,251.
- Median Home Value- \$135,900.
- Median Contract Rent - \$628.
- Owner%/Renter% - 55.6%/44.4%.
- Other features - Located on Lake Michigan. Home to University of Wisconsin - Green Bay.

Neeah:

- Population - 27,319 (2020).
- Median Household Income - \$59,820.
- Median Home Value - \$141,100.
- Median Contract Rent - \$616.
- Owner%/Renter% - 65.9%/34.1%.
- Other features - Located on Lake Winnebago.

La Crosse:

- Population - 52,680 (2020).
- Median Household Income - \$45,233.
- Median Home Value - \$142,500.
- Median Contract Rent - \$688.
- Owner%/Renter% - 46.1%/53.9%.
- Other features - Home to University of Wisconsin - La Crosse and Western Technical College.

Data Considerations for Oshkosh

Market Area

Housing markets are often not restrained to jurisdictional boundaries. Most people can choose whether to live in the same community they work. The data this study presents will use both City of Oshkosh and the Oshkosh-Neenah Metropolitan Statistical Area boundary. These data differences are noted in each table or graph where appropriate.

Student Population

The University of Wisconsin-Oshkosh influences the housing market, especially in neighborhoods abutting the University. The student enrollment in 2020-2021 was 10,473, with 9,198 enrolled at the Oshkosh campus. Some of these students live in College/University housing. This means the balance of enrollment lives in Oshkosh or surrounding cities, minus the percentage only enrolled in online courses.

Correctional Facilities

A portion of the Census reported population of Oshkosh is in correctional facilities within city limits. These populations do not add to long-term housing demand and are excluded from forecasts where necessary. In 2010, the Census reports 2,888 people in correctional facilities. That number rose slightly to 3,045 in 2020. However, there are still short-term needs for this population to transition from correctional facilities to stable housing. These supportive transitional housing options are still needed in the future.

Data Sources

The study uses a variety of data sources. Those most used include:

- Limited 2020 Census Redistricting data released at the time of this study.
- 2019 American Community Survey 5-Year Estimates.
- 2010 Census.
- Bureau of Labor Statistics.
- City of Oshkosh.
- Winnebago County Government.
- Multiple Listings Service (MLS).

Potential forces on housing development and investment



Demographic and Market Data

This section reviews Oshkosh’s demographic trends looking at population growth, age distribution, and household economic characteristics alongside housing market data such as housing ownership, housing values, and vacancies. The Jackson Street Corridor Study completed in 2020 provides an initial housing snapshot. This study expands and updates those data points.

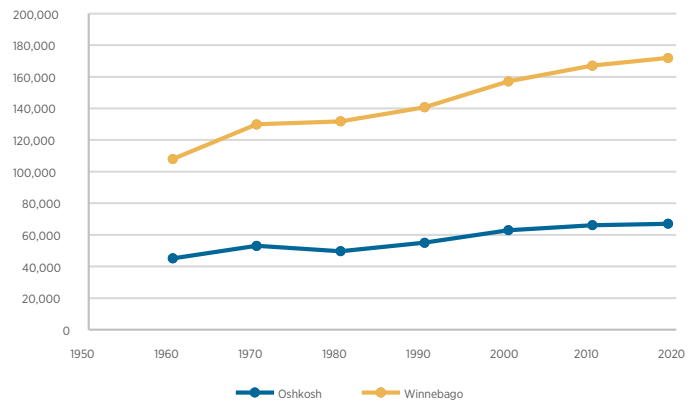
When the analysis examines historic trends, the study will use the Decennial Census because it is the most complete source of demographic data. Alongside the 2010 and 2020 Decennial Census when available, the American Community Survey is used to estimate the most recent trends.

Population GROWTH

Historic population change provides context for changes in the city and a trajectory for future growth and development.

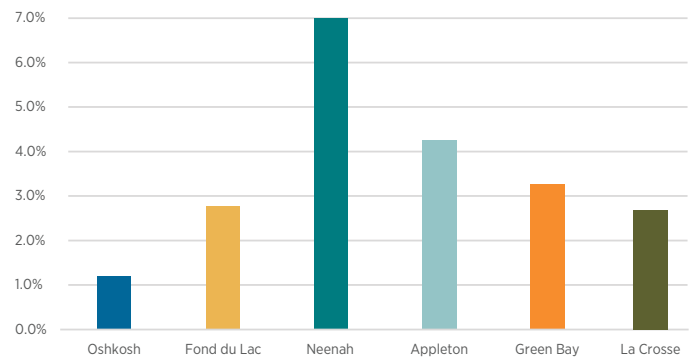
- The City of Oshkosh steadily grew each decade since 1960. The highest period of growth occurred between 1990-2000 at a 14.4% population gain in those ten years. Most recently, the city saw an 1.1% gain from 2010 to the 2020 population of 66,816 (Figure 2.1).
- When compared to growth in Winnebago County, the percent of people living in Oshkosh is trending downward. This means the population outside of Oshkosh in the county is growing faster than in the city.
- Oshkosh grew slower than its peer cities between 2010-2020. Neenah saw the highest growth rate in this time span (Figure 2.2).

Figure 2.1: Historic Population, 1960-2020



Source: U.S. Census Bureau

Figure 2.2: Population Percent Change, 2010-2020



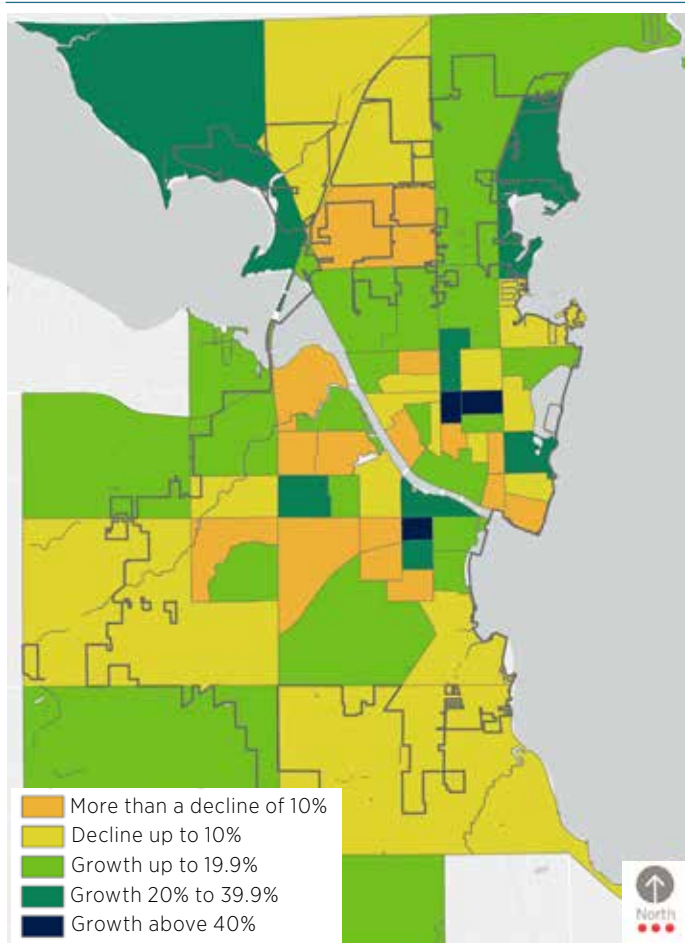
Source: U.S. Census Bureau

POPULATION LOCATION

Population change can provide greater depth when mapped where people live in Oshkosh and the surrounding area. Figure 2.3 shows the population change around Oshkosh from 2010-2019 by Census Block Groups.

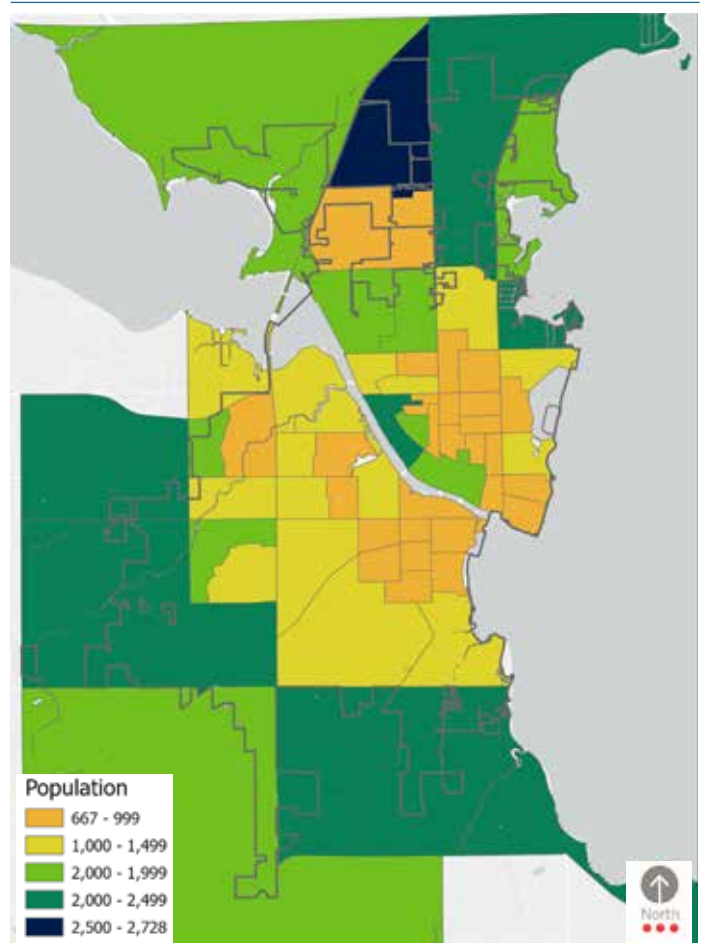
- There were larger percentage increases in several core neighborhoods than other areas. These could be the result of apartment developments.
- Downtown saw increases in population, but immediately surrounding neighborhoods saw decreases.
- There appear to be fewer students living on-campus at the University of Wisconsin - Oshkosh.

Figure 2.3: Population Change by Census Block Group, 2010-2019



Source: U.S. Census; 2019 American Community Survey 5-year estimates

Figure 2.4: Population by Census Block Group, 2020



Source: U.S. Census

AGE COMPOSITION

Figure 2.5 shows the median age in various areas of Oshkosh in 2019. Not surprisingly, younger people live around the University of Wisconsin - Oshkosh and downtown.

Figure 2.6 illustrates how Oshkosh's age composition has changed over time. The five-year age cohorts are combined into three distinct phase of life that relate directly to the housing market.

- From 2000 to 2019, the greatest growth occurred people 55 and older.
- From 2010 to 2019, age 65 to 74 increased the most at a 70% increase, representing 9.6% of the total population.
- Outside of the student aged population (20-24), from 2010 to 2019 the slowest growth occurred in the 45 to 54 years of age at a decline of 18%.

Figure 2.5: Median Age by Census Block Group, 2019

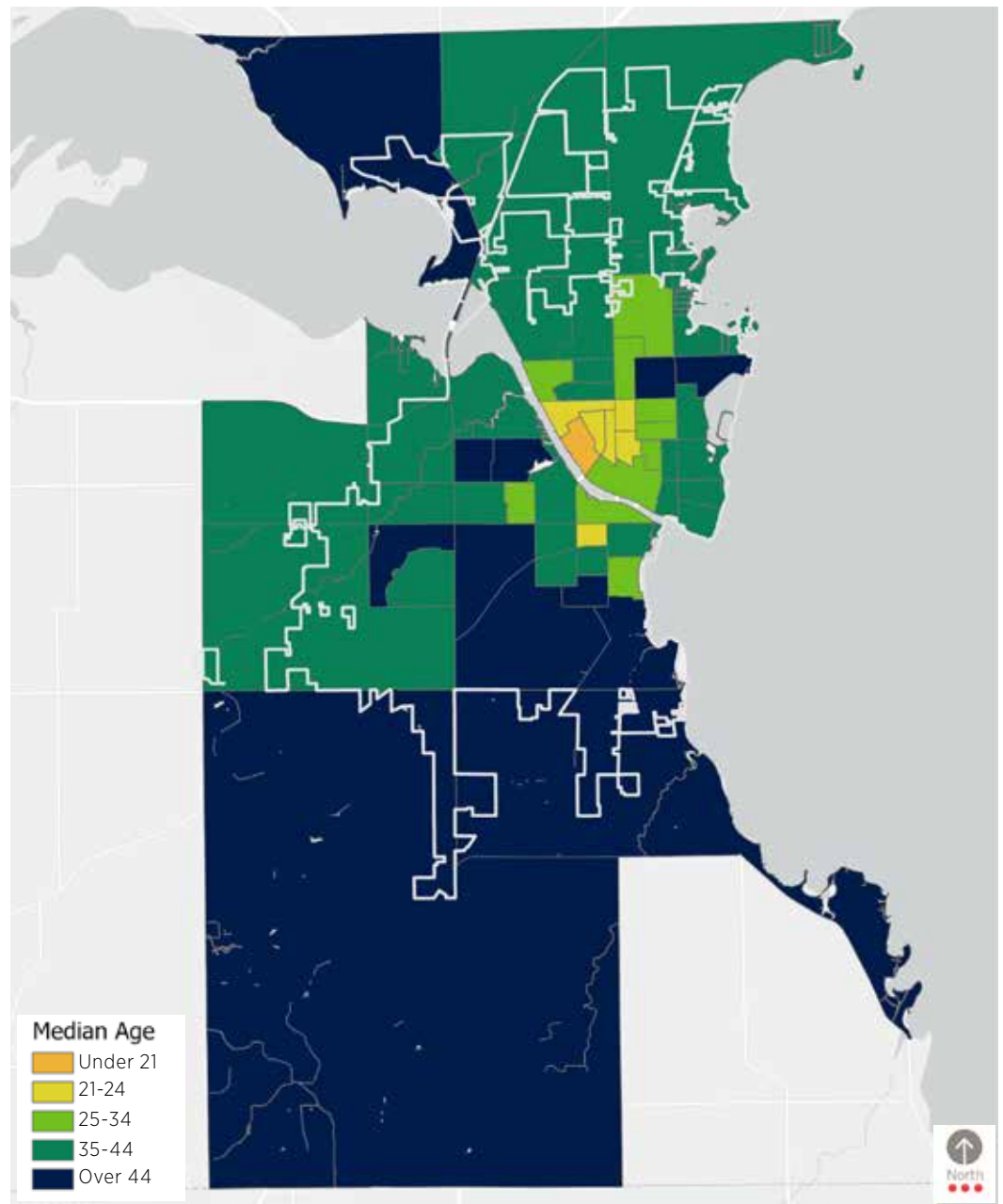
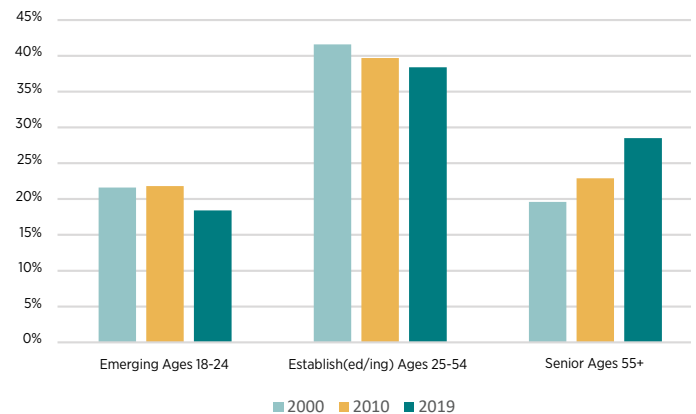


Figure 2.6: Oshkosh Age Cohort Change, 00'-19'



Source: U.S. Census Bureau; 2019 American Community Survey 5-year estimates

STUDENT POPULATION

In any community with a significant institutional population, it is important to understand population change and the influence that the institutional population has on the overall growth of the community. In the case of Oshkosh, the University of Wisconsin – Oshkosh has an estimated 2019-20 enrollment at the Oshkosh campus of 9,761 students who contribute significant benefits to the economy but also require services including housing. Many leave Oshkosh upon graduation to establish jobs, housing, and families in other cities throughout the nation. This is natural but must be factored into population estimates and growth projections.

For the purpose of establishing the baseline population that will be used to build a population forecast in Oshkosh, Figure 2.7 employs two methodologies which seek to adjust for the student population in distinct ways. Note, that total population in Oshkosh from 2010-2020 grew by 1.1%, an annual rate of 0.11%. Both methods illustrate a higher city growth rate when accounting for changes in the student population.

Methodology 1: Excluding Full-Time Enrollment

By excluding all full-time enrollment from the total population, the remaining traditional population in 2020 is 57,055. This population has grown at an average annual growth rate of 0.59% in the last ten years. This model removes the entire student body from the growth rate that would be expected from permanent residents. However, because this model also removes non-traditional and those students who may have local connections, it likely underestimates Oshkosh’s ability to retain a share of this population and contribute to growth.

Methodology 2: Excluding Dorm Population

By excluding the entire dorm/on-campus population as reported by the Census from the total population, the remaining traditional population in 2020 is 64,049. This population grew at an average annual growth rate of 0.18%. This model seeks to remove students who attend University of Wisconsin - Oshkosh from outside the region and will be less likely to establish themselves in Oshkosh upon graduation.

Figure 2.7: Population Change Adjusted for Student Population

METHODOLOGY 1: EXCLUDING FULL-TIME ENROLLMENT (FTE)	2010	2020	CHANGE	ANNUAL GROWTH RATE
Total Population	66,083	66,816	733	
Student Population	12,286	9,761	-2,525	
Remaining Population	53,797	57,055	3,258	0.59%
METHODOLOGY 2: EXCLUDING DORM POPULATION				
Total Population	66,083	66,816	733	
Student Population	3,195	2,767	-428	
Remaining Population	62,888	64,049	1,161	0.18%

Source: U.S. Census Bureau, University of Wisconsin-Oshkosh <https://uwosh.edu/oir/dashboards/enrollment-dashboard/>

Housing

OCCUPANCY

In 2020, Oshkosh had a total of 29,222 housing units.

The total vacancy rate in 2020 was 5.9% according to the 2020 Census. The 2019 American Community Survey estimated a vacancy rate of 7.1% with rental vacancies making up 5.6% of the total vacancies. However, the sample from the local landlord survey described in the Appendix show a vacancy rate in July 2021 of about 3.3%, aligning more with the actual 2020 Census data.

Figure 2.8 shows that many rental units cluster around the University of Wisconsin - Oshkosh and downtown area. Figure 2.9 shows that rental occupancy has been slightly increasing since 2000, a trend common in cities over 60,000 in the Midwest.

The decrease in vacancies is a promising trend for neighborhoods. A 5%-6% vacancy rate is considered healthy for a community to provide options in the market if these units are in good condition.

Figure 2.8: Renter-Occupied Housing % by Census Block Group, 2019

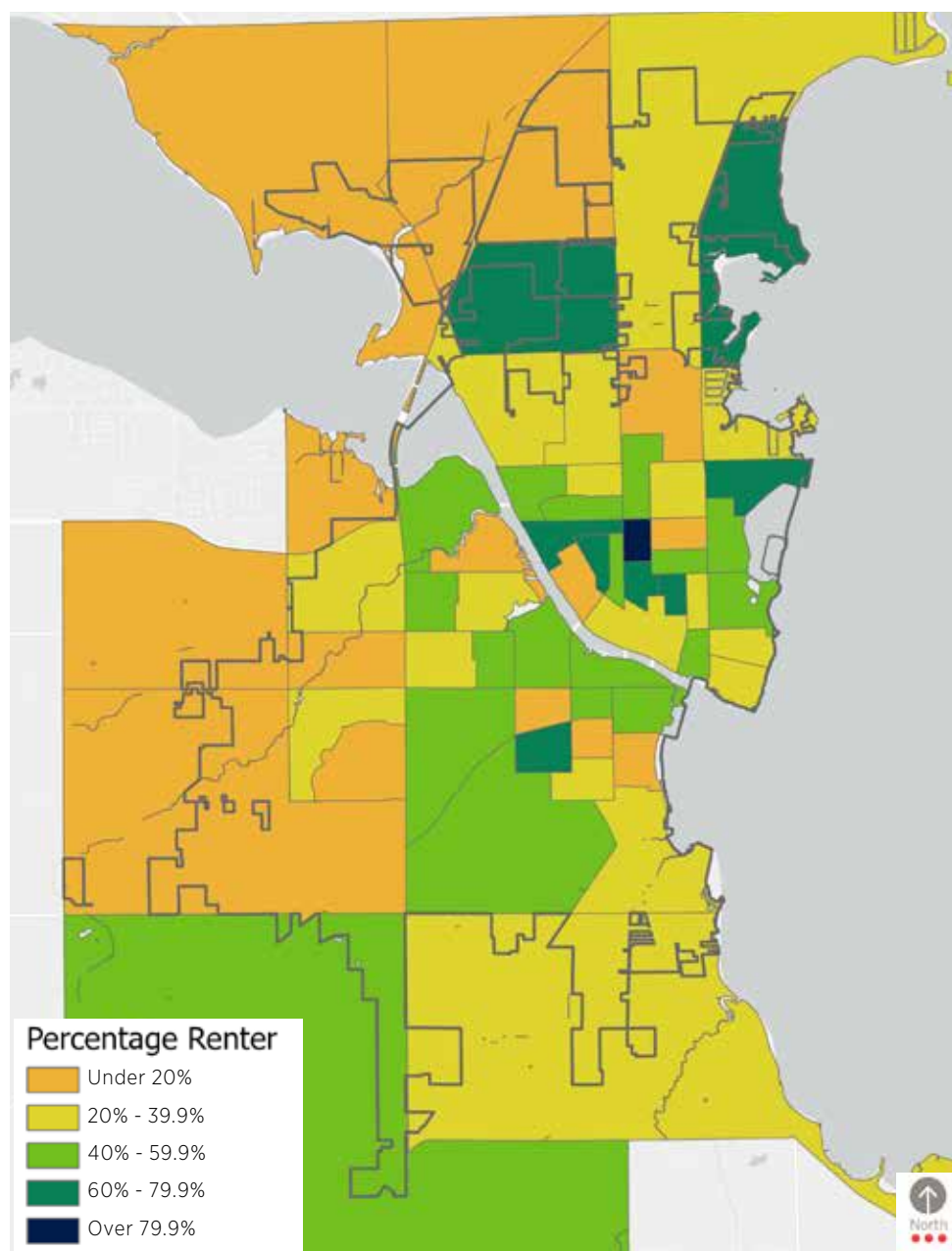


Figure 2.9: Oshkosh Occupancy Trends

	2000	2010	2019	2020*	2010-2019 CHANGE
Total Units	25,420	28,179	28,676	29,222	
Occupied	24,082	26,138	26,634	27,509	
Owner-Occupied	57.5%	56.2%	55.0%		-1.2%
Renter-Occupied	42.5%	43.8%	45.0%		+1.2%
Total Vacant	1,338	2,041	2,042	1,713	
Vacancy rate	5.3%	7.2%	7.1%	5.9%	-0.1%
Homeowner Vacancy Rate		2.5%	1.5%		
Rental Vacancy Rate		8.2%	5.6%		

Source: U.S. Census; 2019 American Community Survey 5-year estimates; *Full 2020 Census results were not released at the time of this study. The 2020 numbers represent data that had been released early in Redistricting Data files.

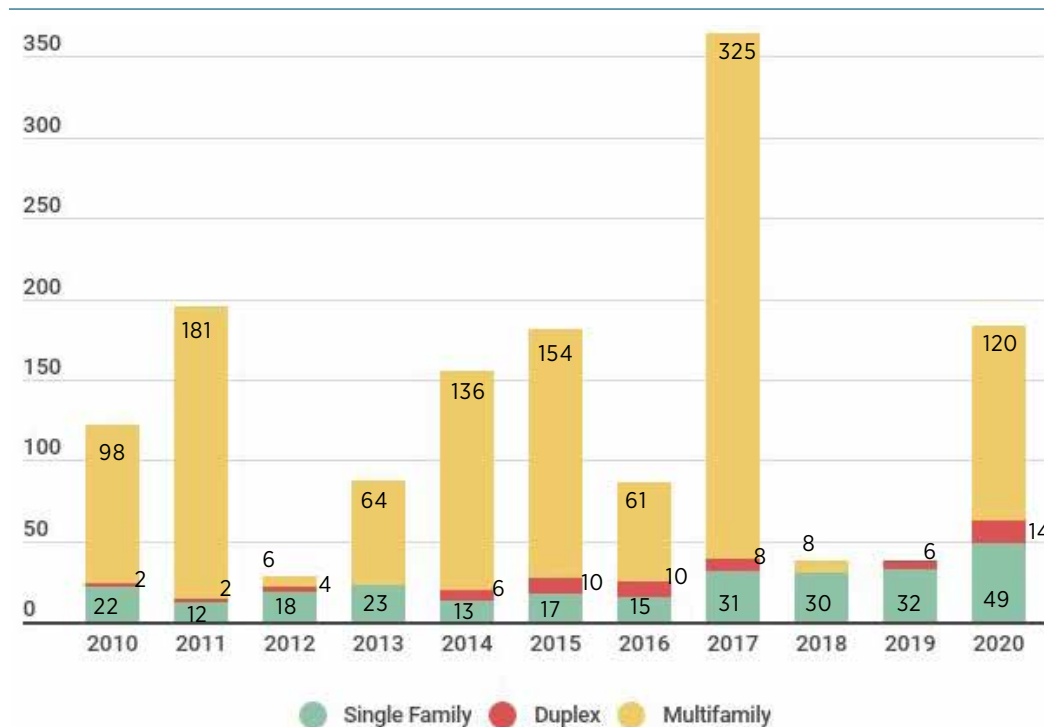
HOUSING CONSTRUCTION:

New housing construction in Oshkosh tends to vary by year and unit type. Figure 2.10 shows the number of new units by year since 2010.

- Single-family unit construction steadily increased since 2010, seeing an uptick since 2017. However, in 2020, permits are lower than the total in the county, Neenah, and Appleton on a per capita basis (Figure 2.11).
- Multi-family units vary by year, often attributed to a single large project.
- On average, about 134 units were provided per year since 2010. If using a household size of 2.1 people, this equates to a population growth of about 3,102 people.

- › The higher level of construction activity versus the 2010-2020 Census reported population change of 733 people could imply:
 - » Many of the new multi-family units are occupied by single person households,
 - » Several new construction projects were redevelopment projects that demolished existing units from the market,
 - » There were other units in Oshkosh that were demolished or taken off the market, and/or
 - » The 2020 Census under counted the population.

Figure 2.10: New Residential Units, 2010-2020



Source: City of Oshkosh

Figure 2.11: Peer City New Residential Units, 2019-2020

	2019				2020			
	SINGLE FAMILY	2-UNITS	MULTI-FAMILY	TOTAL	SINGLE FAMILY	2-UNITS	MULTI-FAMILY	TOTAL
Oshkosh	32	6	0	38	49	14	120	183
Winnebago County	246	16	72	334	252	34	268	554
Oshkosh Share of County	13.0%	37.5%	0.0%	11.4%	19.4%	41.2%	44.8%	33.0%
Fond du Lac	24	14	112	150	26	0	0	26
Neenah	30	6	76	112	36	2	138	176
Appleton	54	2	57	113	80	6	35	121
Green Bay	63	0	0	63	71	0	252	323
La Crosse	35	6	78	119	21	6	0	27

Source: Local jurisdictions, SOCDs Building Permits Database, HUD

HOUSING SALES

Like many cities across the U.S. during 2020-2021, Oshkosh is experiencing a tight housing inventory of for sale homes that has gotten worse in recent years. This further drives up prices and prevents movement in the housing market, especially for older households. Figure 2.11 shows Multiple Listing Service (MLS) data for 2018-2020.

Single-Family

- Median asking price grew by 12%, but median sold price grew by 13.6%. People tended to pay over asking price for homes.
- The average days on market (DOM) decreased to 24 days in 2020. DOM is the time from listing to going under contract. From the author's experience, this is significantly lower than seen in the Midwest before 2019. Typical days on

market might be "normal" around 60-90 days. The national average for all units in 2020 was 25 days (Zillow).

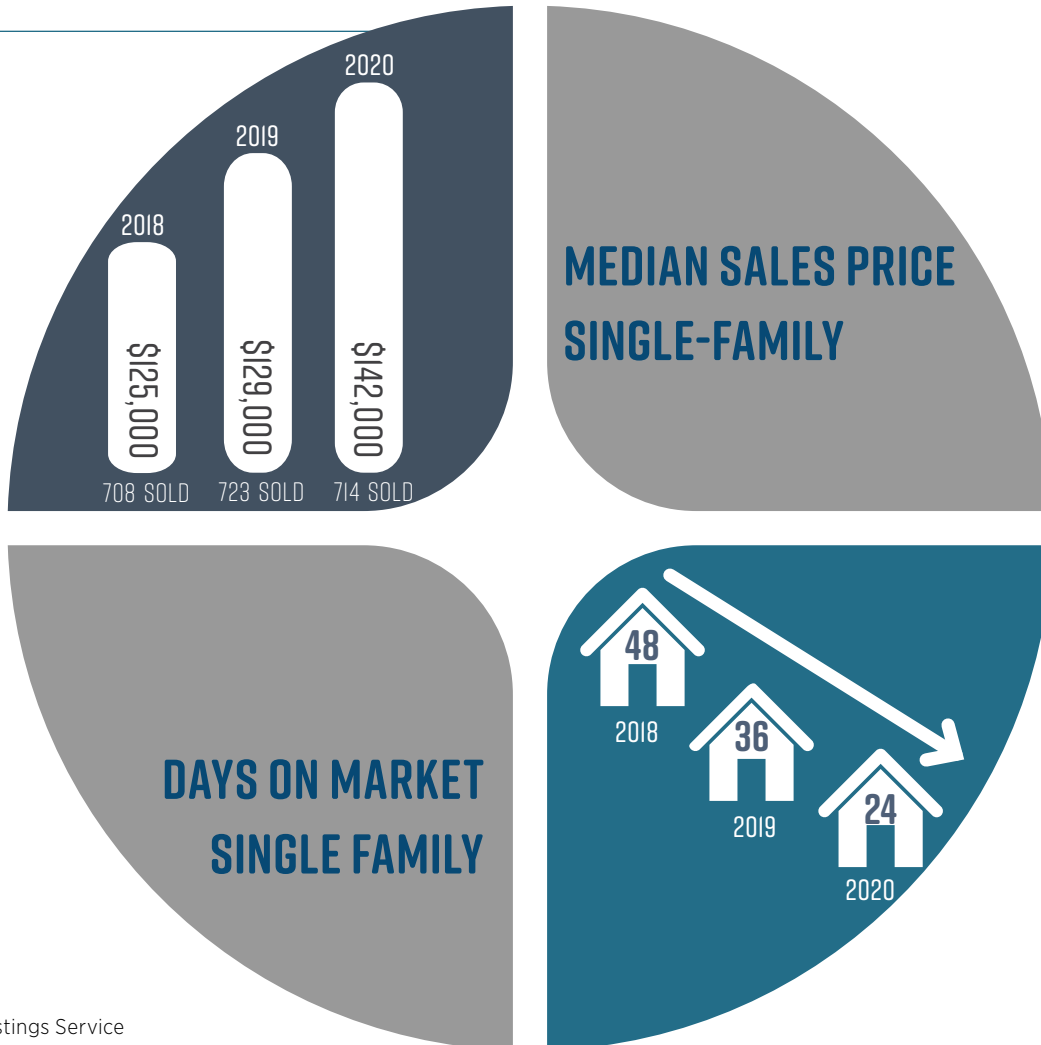
Duplex

- Median asking price increased by 14.4% and median sold price increased by 17.5%.

Multi-Family

- Sold prices varied and fell in 2020 versus 2019.
- Eight units were sold in 2020, eight in 2019, and six in 2018.
- Multi-family units are much more specific and dependent on each individual property. Thus, the sold price tended to be lower than the asking price. Nonetheless, this does hint that the market was not as in demand as the single-family and duplex markets.

Figure 2.12: Sales and Inventory Trends, 2018-2020



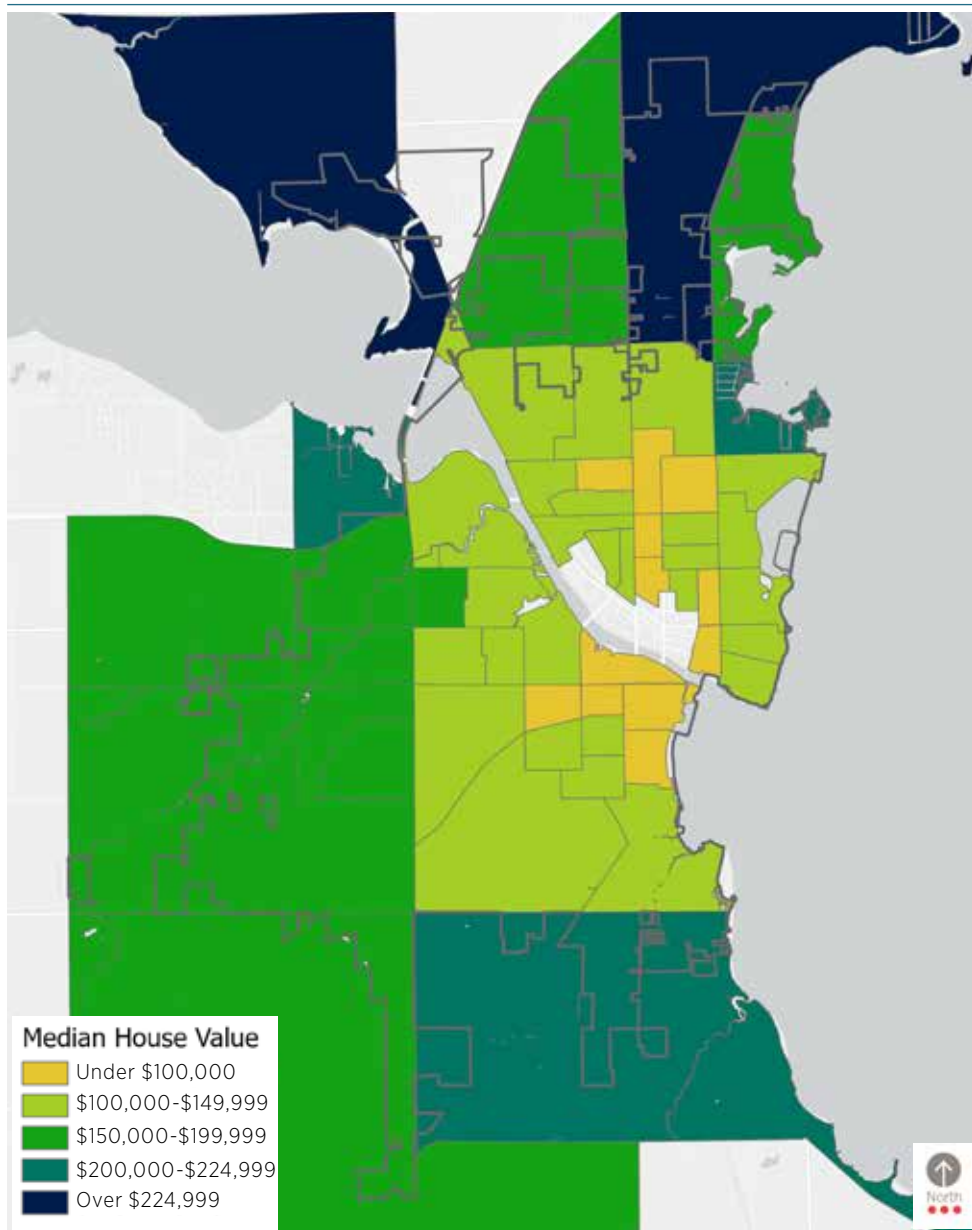
Source: Multiple Listings Service

HOUSING VALUE

Housing value as tracked by the Census differs from the market rate sales price of home. Value typically trails median sale prices because it includes all owner-occupied units in the area of study, including older units that may not have been on the market for many years. Figure 2.13 shows median home values in Oshkosh.

- Oshkosh’s median home value in 2019 (\$125,000) is lower than peer cities presented later in Figure 2.17.
- Median home values within the city tracks with the older developed neighborhoods, also indicated in Figure 2.14.
- As Figure 2.14 and 2.15 shows, much of Oshkosh’s housing stock was built before 1940.

Figure 2.13: Median Home Value by Census Block Group, 2019



Source: 2019 American Community Survey 5-year estimates

Figure 2.14: Home Value vs Median Home Age of Owner-occupied Households, 2019

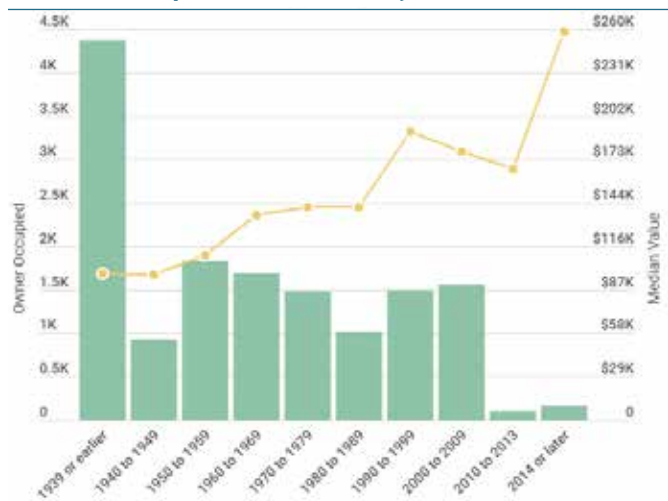
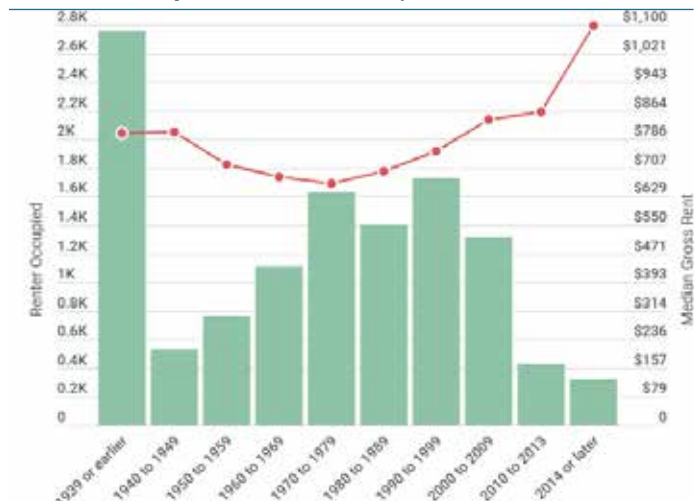


Figure 2.15: Gross Rent vs Median Home Age of Owner-occupied Households, 2019



Housing Affordability

There are several metrics to understand the affordability of a community. These include not only the strict cost of housing, but also local incomes and other costs like transportation and utilities. This section explores those metrics.

Note that students are included in household income figures if they live off campus. According to the U.S. Census Bureau, a household is composed of one or more persons who occupy a housing unit. This does not include group quarters populations like dormitories and correctional facilities.

Using median family income would be one method to eliminate students from calculations. However, this would also eliminate any single-occupant households (single adults). For reference, in 2019 there were 26,634 households in Oshkosh with a median income of \$50,892 versus 13,694 families with a median income of 69,113 in the same year.

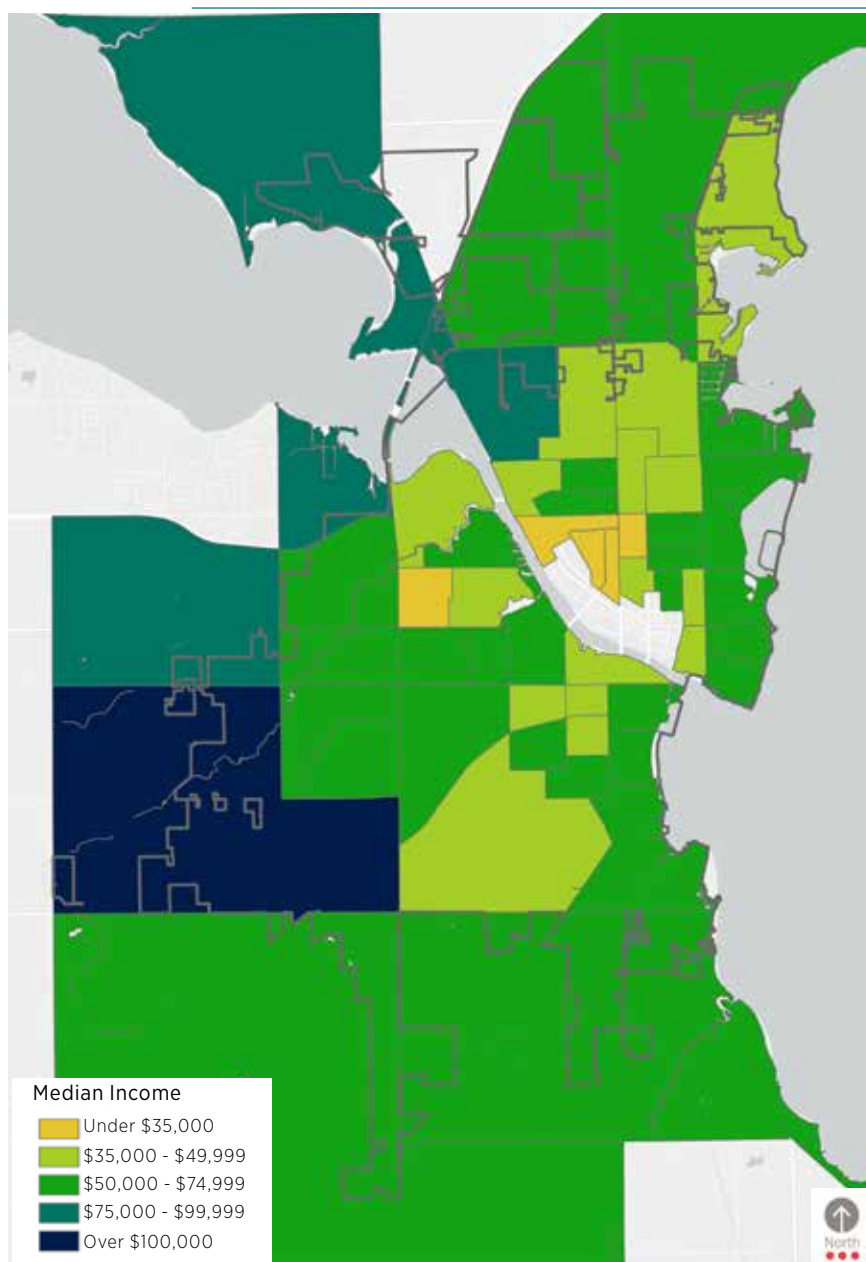
To illustrate the housing market in a holistic manner, the study will use Median Household Income for the following reasons:

- The off-campus student population will continue to occupy private rental properties in Oshkosh which will, in turn, influence supply, demand, and affordability.
- The University of Wisconsin - Oshkosh will continue housing its students throughout the community and, therefore, students will remain a major stakeholder group in the market into the foreseeable future.
- The median household income reflects the total housing characteristics for the entire population of the city.

INCOMES

Figure 2.16 illustrates median household income throughout Oshkosh. As expected, the areas with the lowest median incomes have the highest percentage of rental occupancy. At the same time the highest incomes generally correlate to the highest home values, although there are neighborhoods north of downtown with higher incomes versus home values.

Figure 2.16: Median Household Income by Census Block Group, 2019



Source: 2019 American Community Survey 5-year estimates

AFFORDABILITY BALANCE

Figure 2.17 breaks down the number of households by income and the number of owner and renter units available based on affordable ranges requiring households to pay no more than 30% of income towards housing.

- A large deficit of units is for households making less than \$25,000. These needs cannot be met through new construction.
 - › This price point is not usually supplied by the market and requires additional subsidies to construct.
 - › It is important to note households making less than \$25,000 includes some retirees living on fixed incomes with no mortgages remaining and students receiving assistance with housing from family, loans, or grants.
- There are many units affordable to households making between \$25,000 and \$49,999. This correlates to the older housing stock in the city.
 - › Some of these rental units are designed and marketed to students. Young professionals might have difficulty finding units affordable that met their specific needs.
- Gaps exist for households making more than \$75,000, especially the \$75,000-\$150,000 range. These households are living in homes less expensive than their income would suggest. This completely understandable desire to minimize housing burden and stay in their homes, helps explain the deficit of owner-occupied housing in lower price points. Expanding the supply of higher priced housing might encourage some of these households to “move up.” However, some may not be able to move up due to other expenses such as school loans or other personal debt. However, greater product variety that meets their evolving lifestyle needs may have an impact.

The definition of ‘affordable housing’ is determined by a household’s income. What is affordable to one income bracket is not necessarily affordable to another.

Figure 2.17: Housing Affordability & Availability Analysis

INCOME RANGE	% OF HHS	# HHS IN EACH RANGE	AFFORDABLE RANGE FOR OWNER UNITS	# OF OWNER UNITS	AFFORDABLE RANGE FOR RENTER UNITS	# OF RENTER UNITS	TOTAL AFFORDABLE UNITS	BALANCE
\$0-\$25,000	22.4%	5,968	>\$60,000	902	\$0-\$499	2,642	3,544	-2,424
\$25k-\$49,999	26.7%	7,116	\$60k-\$124,999	6,429	\$500-\$999	8,296	14,725	7,609
\$50k-\$74,999	20.3%	5,396	\$125k-\$199,999	5,250	\$1,000-\$1,499	778	6,028	632
\$75k-\$99,999	13.5%	3,595	\$200k-\$249,999	1,110	\$1,500-\$1,999	214	1,324	-2,271
\$100k-\$150,000	13.1%	3,479	\$250k-\$399,999	727	\$2,000-\$2,999	43	770	-2,709
\$150k-\$199,999	2.8%	753	\$400k-\$600,000	116	\$3,000-\$3,499	8	124	-629
\$200,000+	1.2%	327	\$600,000+	119	\$3,500+	0	119	-208
Median			\$125,000		\$641			

Source: 2019 American Community Survey 5-year estimates; RDG Planning & Design

COST BURDENED OWNERS AND RENTERS

A cost burdened household is defined by HUD as one that spends more than 30% of their adjusted gross income on housing (including utilities, taxes, insurance), either for a mortgage or rent.

Figures 2.18 and 2.19 shows the percent of households paying more than 30% of their incomes to housing in Oshkosh.

- For homeowners, the neighborhoods northeast of the University of Wisconsin - Oshkosh and near I-41 near West High School have the highest percentage of cost burdened residents (<31%).
- Citywide, about 21% of households with a mortgage pay more than 30% of their income for housing.
- Comparing to 2010 in Figure 2.19, there appears to fewer cost burdened homeowners citywide. The decrease in the number of owner-occupied households that are cost burdened likely reflects:
 - › The change in lending practices following the 2008 housing crash.
 - › The recovery from the 2008 recession.
 - › Low mortgage interest rates from 2010-2019. (as low as a 3.65% average in 2016 for a 30-year fixed rate).

Figure 2.18: Households Paying >30% Income on Mortgage, 2019

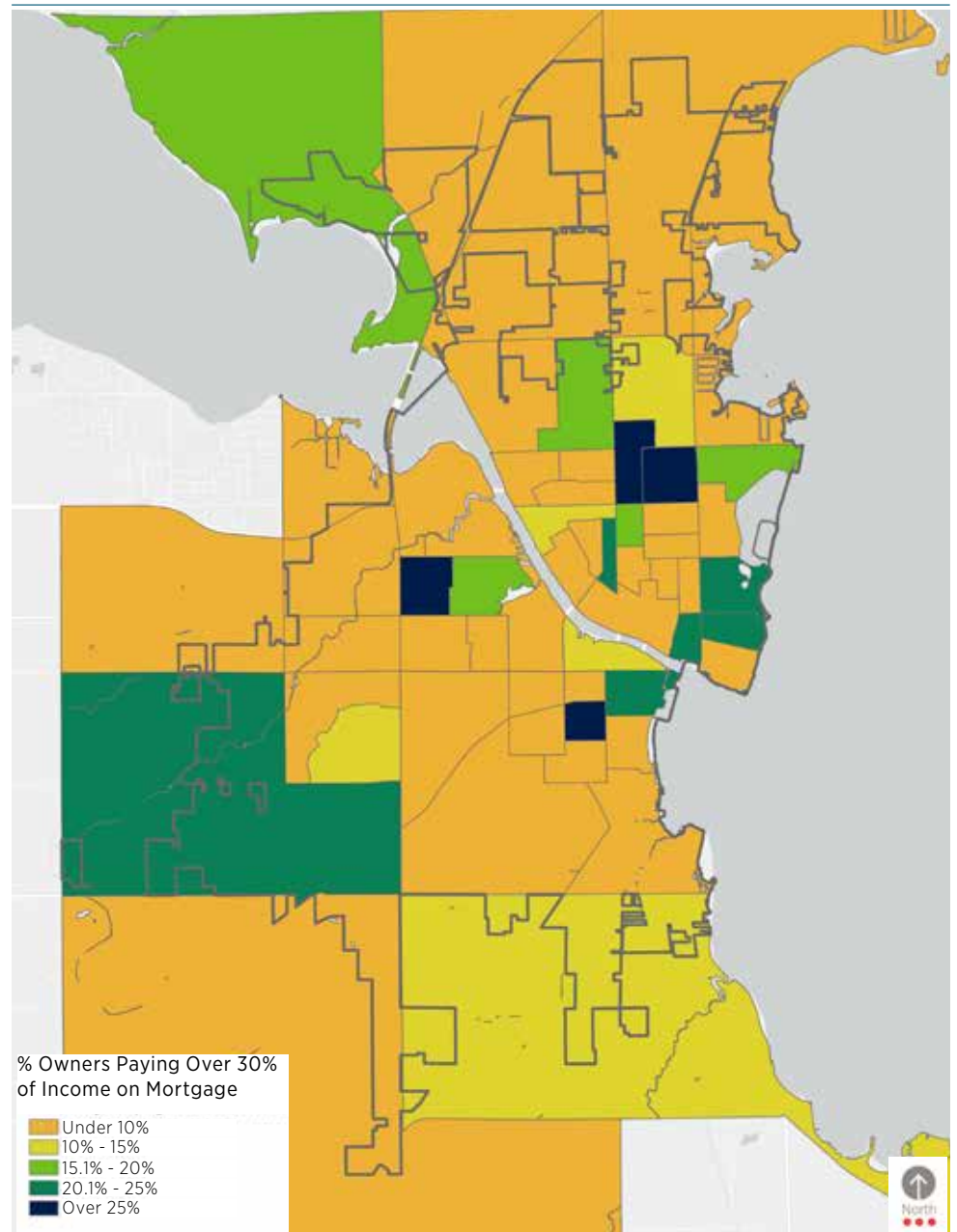


Figure 2.19: Households Paying >30% Income on Mortgage, 2010-2019

	2010	2019
Housing units with a mortgage	10,128	9,146
Pay less than 20% of income	36.9%	55.3%
20% to 24.9% of income	20.1%	14.2%
25% to 29.9% of income	15.8%	9.5%
30% to 34.9% of income	7.2%	6.3%
35% or more of income	20.0%	14.7%
Total paying >30%	27.2%	21%

Source: 2019 American Community Survey 5-year estimates

- For renters, the higher share of cost burdened households varies between areas around the University and downtown (Figure 2.20). Generally, these Census tracts align with where students are living. Other areas seem large on the map but have a less dense population.
- Citywide, about 42% of renter households pay more than 30% of their income on gross rent.
- Like homeowners, there appears to be fewer cost burdened renters than in 2010 (Figure 2.21).

Figure 2.20: Households Paying >30% Income on Gross Rent, 2019

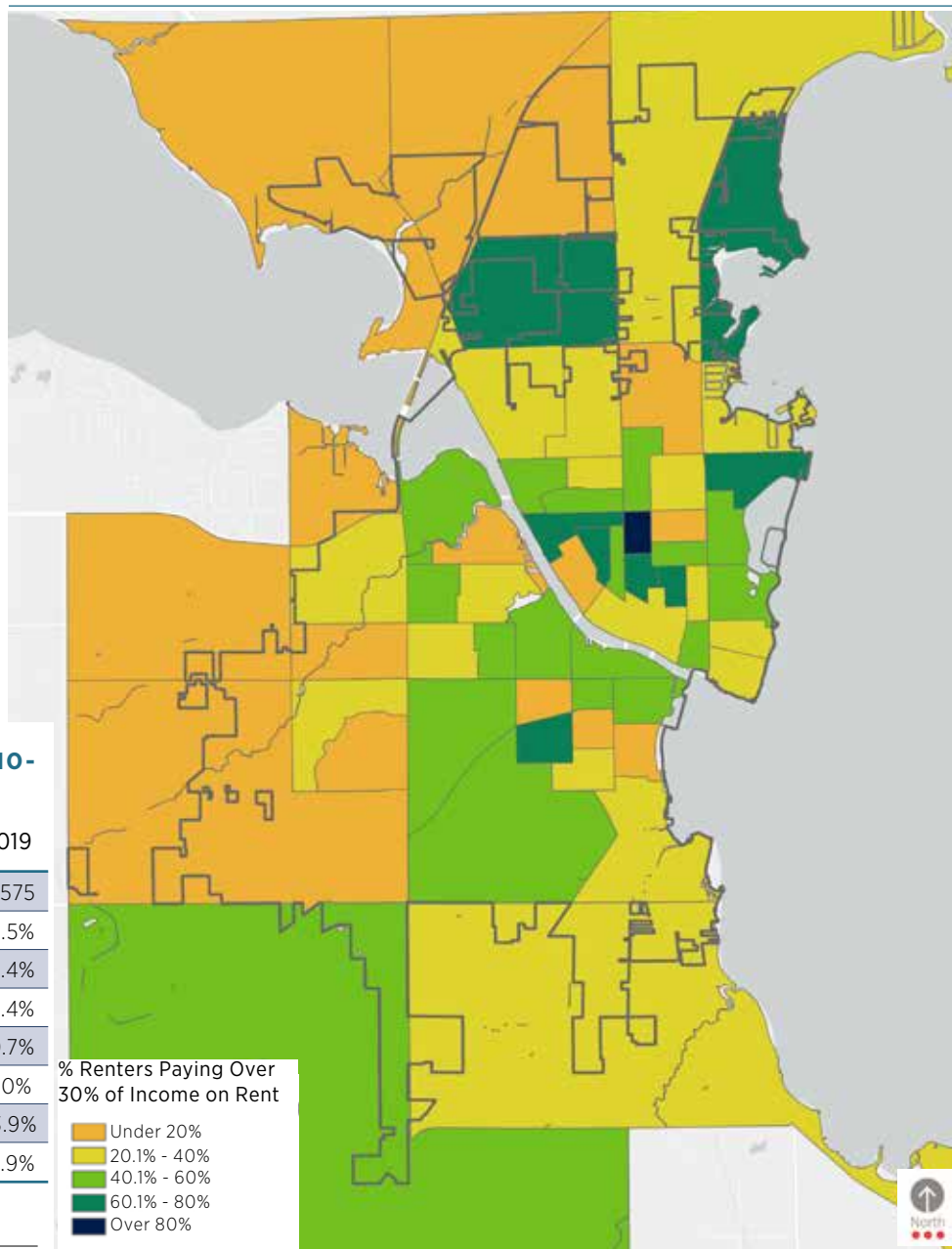


Figure 2.21: Households Paying >30% Income on Gross Rent, 2010-2019

	2010	2019
Occupied units paying rent	9,972	11,575
Pay less than 15% of income	11.6%	16.5%
15% to 19% of income	17.3%	16.4%
20% to 24.9% of income	12.4%	14.4%
25% to 29.9% of income	13.1%	10.7%
30% to 34.9% of income	7.6%	8.0%
35% or more of income	37.9%	33.9%
Total paying >30%	45.5%	41.9%

Source: 2019 American Community Survey 5-year estimates

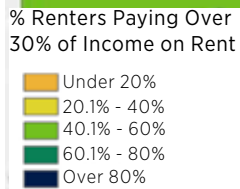
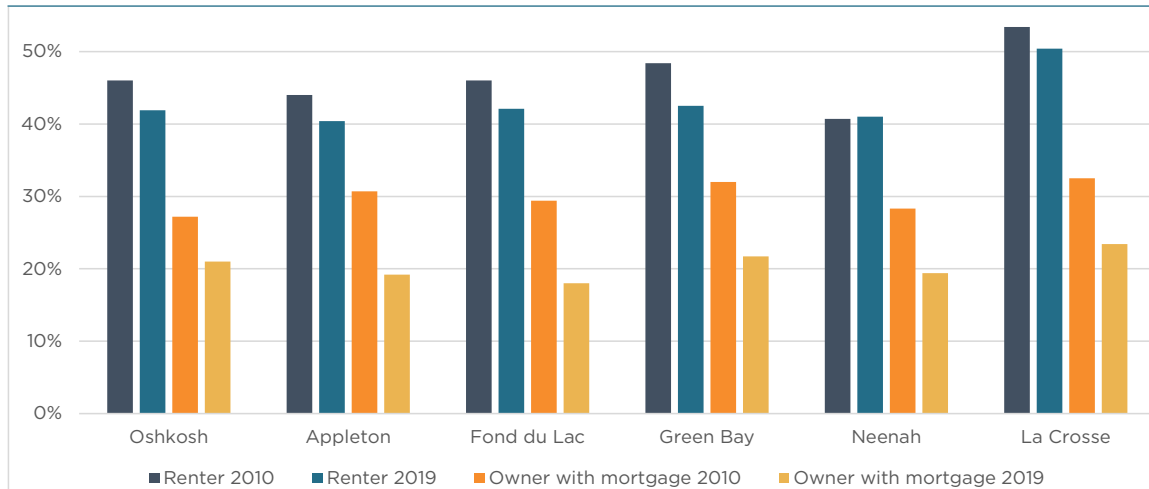


Figure 2.22: Households Paying >30% Income on Housing, Peer Cities



As Figure 2.22 shows, Oshkosh generally has more cost burdened renter and owners compared to peer cities except for Green Bay and La Crosse.

VALUE TO INCOME

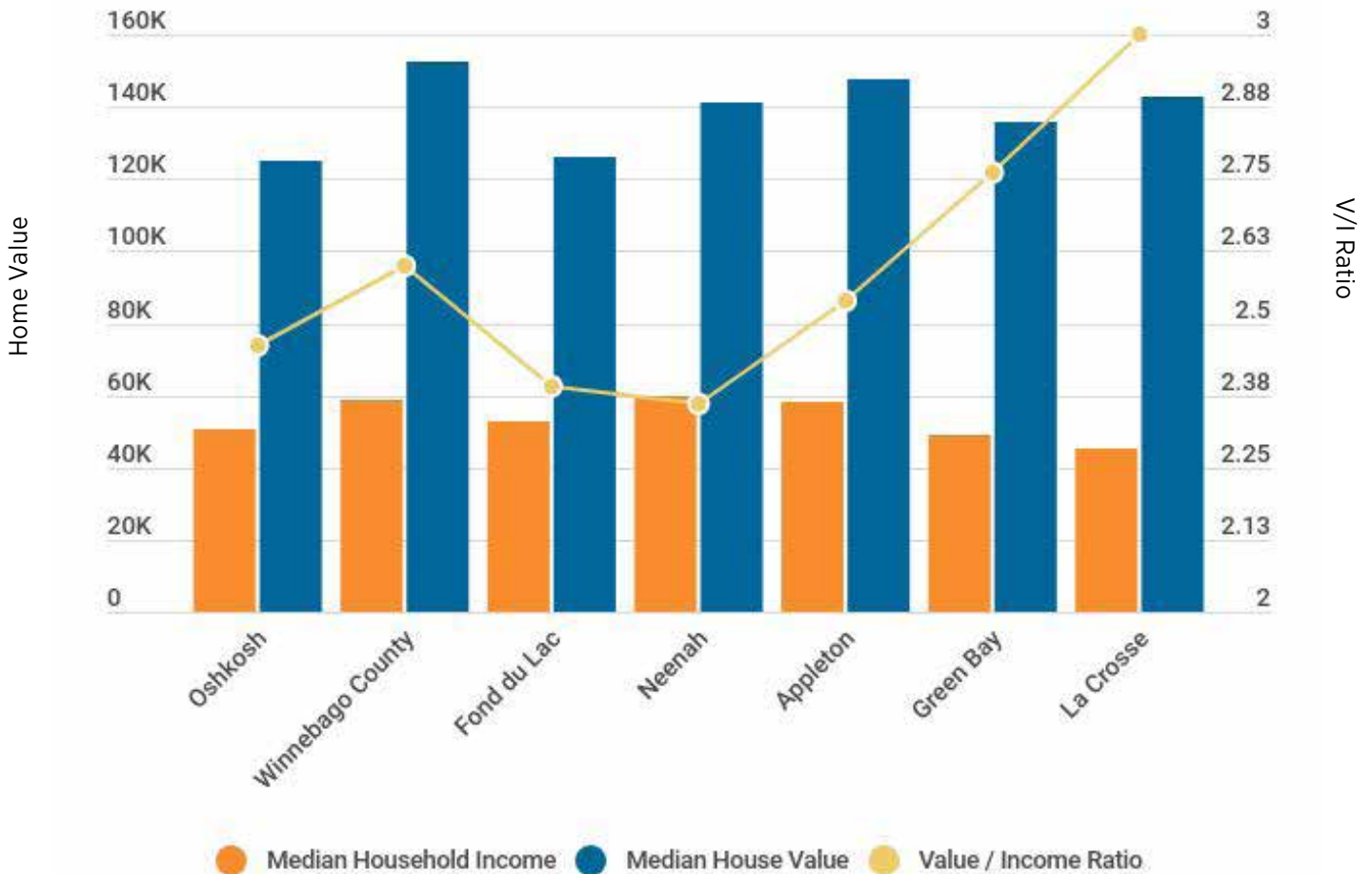
A traditional metric to evaluate whether a home is affordable to a home-buyer is by comparing their household income to the value of the home. This metric can be adapted to evaluate the affordability of housing markets in different cities. Generally, ratios above 3.0 start to indicate significant affordability issues. Figure 2.23 illustrates these ratios.

- Even with the lower incomes of off-campus students, Oshkosh has a median house value to median income ratio of 2.46, which is lower than often seen for cities with a sizable university.
- All peer cities have similar value to income ratios, except for La Crosse, and are considered healthy markets to support new construction of owner-occupied homes.

- Figure 2.24 shows the ratio spatially in Oshkosh. Understandably, the ratio is higher around the University because of the low incomes driven by the high number of University students. Other neighborhoods have stable ratios

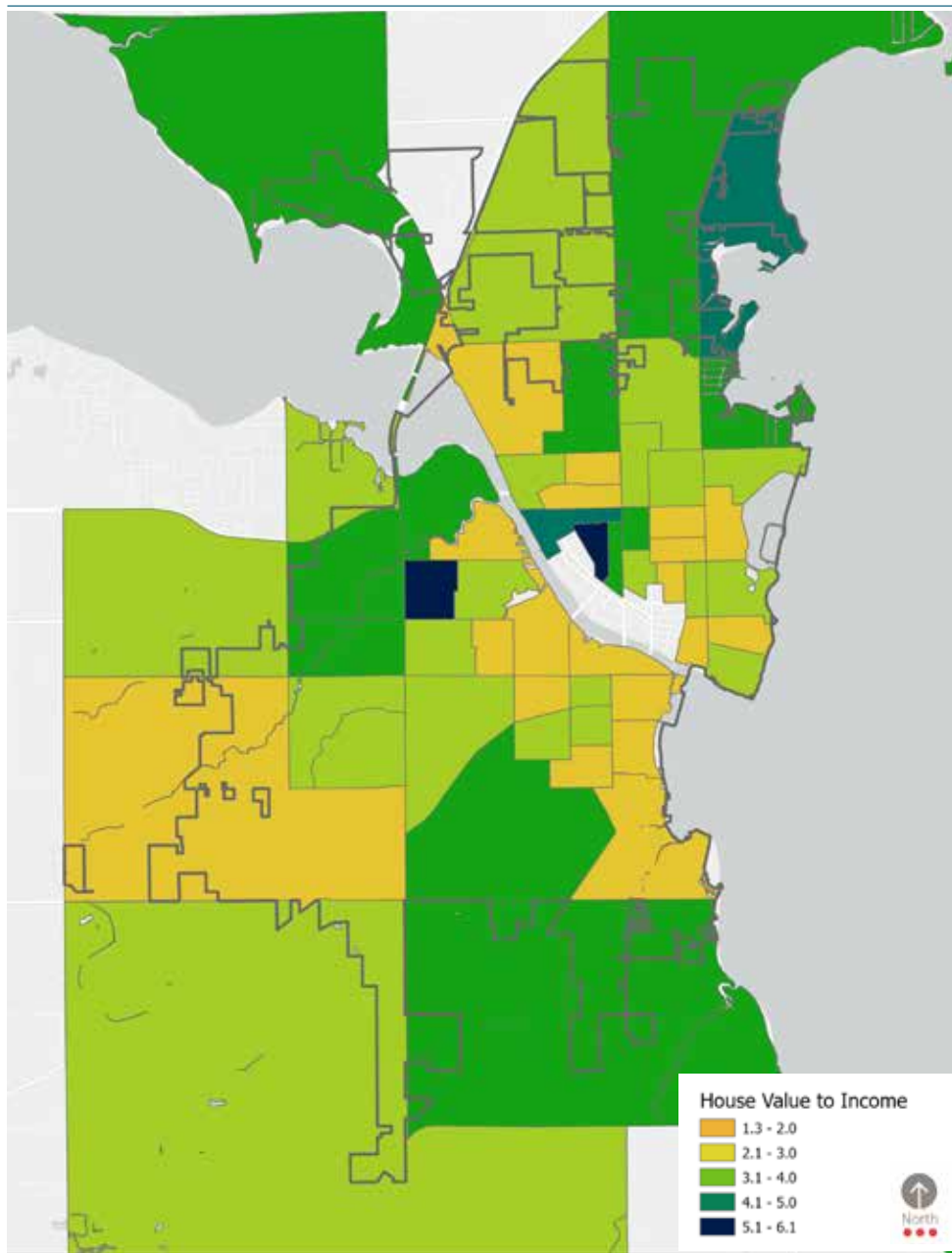
Note, the value to income ratio indicates that the housing market is not significantly out of sync with the population but may still present affordability and availability issues in certain segments of the population, explored in the following sections.

Figure 2.23: Value to Income Ratios, 2019



Source: 2019 American Community Survey 5-year estimates

Figure 2.24: Value to Income Ratio by Census Block Group, 2019



RENTS AND ASSOCIATED COSTS

As Figure 2.25 shows, median contract rents are comparable to peer cities outside of La Crosse, but Oshkosh has a higher percent of median rent to median household income. Contract rent is the base rent and does not include other cost a landlord may charge in gross rent like utilities or trash service.

- The landlord survey in August of 2021 showed most one bedroom apartments renting between \$401-\$600 a month and a 2 bedroom \$601-\$800 a month.
 - › These rents are about \$200 high if the unit is a house (i.e. duplex or rental home).
 - › About half of landlords responding to the survey said they rent mostly single-family homes.
- Most landlord include trash and water/sewer in the rent price.

Full results of the landlord survey are in the Appendix.

Figure 2.25: Affordability Comparison, 2019

	MEDIAN HOUSEHOLD INCOME	MEDIAN HOUSE VALUE	VALUE / INCOME RATIO	MEDIAN CONTRACT RENT	MEDIAN RENT AS PCT OF MEDIAN INCOME
Oshkosh	\$50,892	\$125,000	2.46	\$641	15.1%
Winnebago County	\$58,543	\$152,500	2.60	\$645	13.2%
Fond du Lac	\$52,724	\$126,200	2.39	\$632	14.4%
Neenah	\$59,820	\$141,100	2.36	\$616	12.4%
Appleton	\$58,112	\$147,800	2.54	\$651	13.4%
Green Bay	\$49,251	\$135,900	2.76	\$628	15.3%
La Crosse	\$45,233	\$142,500	3.15	\$688	18.3%

Source: 2019 American Community Survey 5-year estimates

CONSIDERATIONS IN THE METROPOLITAN STATISTICAL AREA

Oshkosh is part of a larger economic and housing market region being close to growing cities like Neenah. The peer city comparisons made throughout this chapter illustrate regional differences, Oshkosh has an important role to play in regional housing supply. Data for the local Neenah/Oshkosh Metropolitan Statistical Area (MSA) provides further information to inform where opportunity exists for Oshkosh to help fill housing needs.

Figure 2.26 shows the snapshot of income levels for owners and renters in the MSA in 2019.

- Incomes are significantly higher in the MSA outside of the two cities – not surprising, partially because of Oshkosh’s younger population, substantial student base, and more workforce character. However, this still provides some reinforcement for city staff’s perception that higher-income households tend to gravitate toward Neenah.
- Among higher income groups in the MSA, owner-occupancy is ubiquitous.
 - › About 87% of households earning over \$75,000 are owner-occupied, for households over \$100,000, that percent- age grows to about 91%. While owner occupancy is generally high for upper-income groups, this percentage is especially high and strongly suggests a lack of alternatives.

Figure 2.26: Tenure by Income Group in Oshkosh-Neenah MSA

INCOME GROUP	TOTAL HOUSEHOLDS	HOUSEHOLDS IN OWNERSHIP UNITS	% OF HOUSEHOLDS IN OWNERSHIP UNITS	HOUSEHOLDS IN RENTAL UNITS	% OF HOUSEHOLDS IN RENTAL UNITS
Under \$25,000	12,485	4,280	34.3%	8,205	65.7%
\$25,000-\$49,999	17,169	8,910	51.9%	8,259	48.1%
\$50,000-\$74,999	14,248	9,681	67.9%	4,567	32.1%
\$75,000-\$99,999	10,259	8,199	79.9%	2,060	20.1%
\$100,000-\$149,999	10,429	9,297	89.1%	1,132	10.9%
\$150,000 and over	6,004	5,672	94.5%	332	5.5%
Over \$75,000	26,692	23,168	86.8%	3,524	13.2%
Over \$100,000	16,433	14,969	91.1%	1,464	8.9%
Total	70,594	46,039	65.2%	24,555	34.8%

Source: 2019 American Community Survey 5-year estimates



Figure 2.27 shows the age of owners and renters in the MSA. People at different stages of life have different housing needs. Younger households settling into their communities and occupations are more likely to be renters. As households grow and become established with greater resources and investment in their places of residence, they become more likely to buy homes, which up to this point have most frequently been single-family detached structures. This has certainly been the pattern in the Oshkosh market area, as displayed in Figure 2.26.

- The highest number of homeowners are 45-54 years old. However, the age cohort with the highest percentage of owners are 65-74 year olds at about 77% owning their home.
 - › The 65-74 age cohort of owner are potential people to transition to rentals in the next ten years.
- Understandably, most renters are between 25-34 years old, and the number of renters gradually decreases the older the cohort.
- The number of renters begins to increase again after age 65. Unusually, owner occupancy is highest for households over age 65. This may be a function of preference, lack of availability of housing for households who would like to downside, or some combination thereof.

Figure 2.27: Tenure by Age Cohort in Oshkosh-Neenah MSA, Households 25 Years and Older

AGE COHORT	TOTAL HOUSEHOLDS	COHORT HOUSEHOLDS IN OWNERSHIP UNITS	% OF COHORT HOUSEHOLDS IN OWNERSHIP UNITS	COHORT HOUSEHOLDS IN RENTAL UNITS	% OF COHORT HOUSEHOLDS IN RENTAL UNITS
25-34	11,087	4,189	37.8%	6,898	62.2%
35-44	11,403	7,570	66.4%	3,833	33.6%
45-54	13,130	9,378	71.4%	3,752	28.6%
55-59	6,241	4,478	71.8%	1,763	28.3%
60-64	6,860	4,806	70.1%	2,054	29.9%
65-74	9,907	7,666	77.4%	2,241	22.6%
75+	8,488	6,244	73.6%	2,244	26.4%
Total	67,116	44,331	66.1%	22,785	34%

Source: 2019 American Community Survey 5-year estimates



Figure 2.28 shows the distribution of units based on the rent versus the percent of population that can afford these units. In general:

- While median gross rents are similar between Oshkosh and Neenah, areas outside the cities have higher gross rent.
- The supply of rental units in the \$500 to \$1,000 range dwarfs other ranges and the supply of higher end units is extremely small as a percent of total rental inventory in 2019. This suggests that groups looking for higher amenity housing in the immediate area are not likely to find this product in Oshkosh.
 - › According to the 2019 estimates, though, the \$1,500 to \$2,000 rental range is substantially more abundant in Oshkosh than Neenah, but the supply of units with rents about \$2,000, while small, is greater in Neenah.
 - › Fewer higher end rental options in Oshkosh as a percent of the population could mean these higher income households just moving to the area or preferring to rent must live in surrounding areas.



Figure 2.28: 2019 Oshkosh-Neenah MSA Distribution of Gross Rents

GROSS RENT	MSA		OSHKOSH		NEENAH		BALANCE OF MSA	
	NUMBER	% OF UNITS	NUMBER	% OF POPULATION	NUMBER	% OF POPULATION	NUMBER	% OF POPULATION
Under \$500	2,688	11.0%	1,421	11.9%	478	12.8%	789	8.9%
\$500-\$1,000	16,477	67.1%	7,814	65.2%	2,498	66.8%	6,165	69.8%
\$1,000-\$1,500	3,920	16.0%	2,059	17.2%	577	15.4%	1,284	14.5%
\$1,500-\$2,000	595	2.4%	367	3.1%	58	1.6%	170	1.9%
\$2,000-\$2,500	163	0.7%	57	0.5%	10	0.3%	96	1.1%
\$2,500-\$3,000	70	0.3%	10	0.1%	28	0.8%	32	0.4%
\$3,000+	45	0.2%	8	0.1%	13	0.4%	24	0.3%
No rent	597	2.4%	245	2.0%	76	2.0%	276	3.1%
Median	\$766		\$752		\$750		\$792	

Source: 2019 American Community Survey 5-year estimates

Figure 2.29 shows the distribution of units based on the home value versus the percent of population that can afford these units. It is important to note that ACS value ranges do not necessarily reflect the real price of homes in today’s market. In general:

- Median home value is lower in Oshkosh than Neenah and the rest of the MSA.
- Higher priced ownership housing is disproportionately located in areas outside of Oshkosh and Neenah.
- The value of homes over \$200,000 as a percent the populations in Neenah and the rest of the MSA are higher than Oshkosh which may mean higher income households are choosing to live outside of Oshkosh. This could be because of community preferences or simply lack of options in Oshkosh.
 - › The difference is even more pronounced for homes valued over \$300,000, which is generally the price of new construction.



Figure 2.29: 2019 Oshkosh-Neenah MSA Distribution of Home Values

HOME VALUE RANGES	MSA		OSHKOSH		NEENAH		BALANCE OF MSA	
	NUMBER	% OF UNITS	NUMBER	% OF POPULATION	NUMBER	% OF POPULATION	NUMBER	% OF POPULATION
Less than \$50k	1,739	3.8%	665	4.5%	163	2.3%	911	3.8%
\$50k-\$99,999	7,714	16.8%	4,012	27.4%	1,290	17.9%	2,412	10.0%
\$100k-\$149,999	12,995	28.2%	5,037	34.4%	2,675	37.1%	5,283	21.9%
\$150k-\$200,000	9,277	20.2%	2,867	19.6%	1,355	18.8%	5,055	20.9%
\$200k-\$300,000	8,398	18.2%	1,503	10.3%	999	13.8%	5,896	24.4%
\$300k-\$500,000	4,395	9.6%	450	3.1%	562	7.8%	3,383	14.0%
\$500k and over	1,521	3.3%	119	0.8%	173	2.4%	1,229	5.1%
Median	\$152,500		\$125,000		\$141,000		\$171,650	

Source: 2019 American Community Survey 5-year estimates

3

Market Assessment



CHAPTER 3: AT A GLANCE

TAKEAWAYS FOR SUCCESS

INTRODUCTION

This chapter uses qualitative and quantitative data from the survey, listening sessions, and demographic atlases to forecast population and housing demand. The forecast includes a program of housing demand by housing type and price point to match what households can reasonably afford in Oshkosh.

SUMMARY

Ideally, the housing supply will generally meet the demand and adjusts naturally over time to reach a balance. Higher demand often triggers the market to supply more housing as builders and developers recognize profits to be made. However, this is not the case in Oshkosh and much of the country. Challenges, barriers, and inefficiencies in the local market lead to an unbalanced market. The next chapter summarizes these challenges and areas that can stimulate development which lays the groundwork for strategic actions.

TAKEAWAYS FOR SUCCESS:

1. Consider Oshkosh's potential to satisfy regional needs

The Fox Valley is growing rapidly, and even though Oshkosh is growing at a more moderate pace, the city provides valuable employment, educational, civic, and housing opportunities to the region. As such, the region offers these and other amenities to Oshkosh. Satisfying demand for housing takes a holistic approach.

The forecast in this study show Oshkosh to grow by over 3,200 permanent residents by 2030. To accommodate this population, Oshkosh will need to produce almost 1,700 new housing units. This demand equates to about 160 units annually.

2. Production must be balanced across price points to prevent further affordability issues

Housing construction must be balanced across price points to ensure that Oshkosh does not continue its shift toward becoming unaffordable. To achieve a healthy balance of housing opportunities, the most significant number of

owner-occupied units should target the middle-income price-points for household making between \$50,000-\$100,000, with owner units being sixty percent of all new units.

3. Production must be balanced across ownership and rental types

Permit data shows that Oshkosh is under-producing single-family housing units compared to peer cities in the region. This means more options for homeowners in other cities looking to move to or within the region. Therefore, the program in this chapter targets sixty percent of new homes as owner-occupied, and 40% as renter-occupied. This ratio will favor owner units in the market over what exists today as a 55%/45% owner/renter split.

Additionally, an emphasis should be placed on generating various owner and renter housing types such as small, medium, and large single-family homes, duplexes, townhomes, and condominiums in addition to apartments and independent senior living options.

4. The availability and affordability of the housing market will continue to limit the growth of the city

The economy is limited by the ability to recruit and retain employees for jobs at all economic levels. It may be necessary to provide incentives to encourage the development of the workforce and entry-level housing.

The housing market is limited by the shortage of housing units which drive-up the cost of housing without driving an increase in the quality of existing housing. The addition of new units, both ownership and renter options, would increase housing quality.

ANALYZING HOUSING PRODUCTION NEEDS

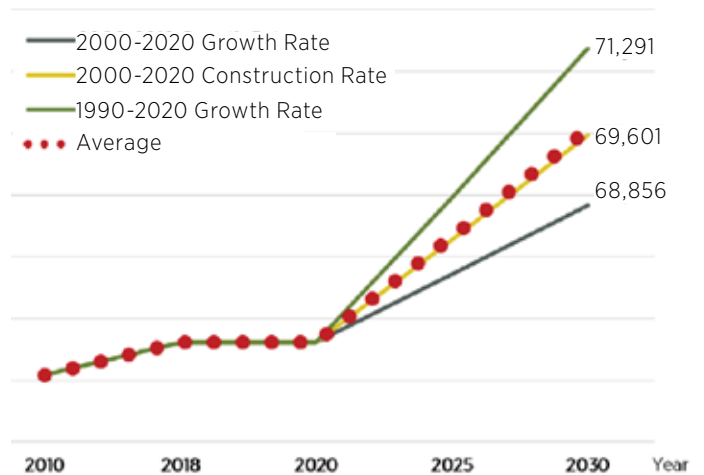
The following principles and assumptions are applied to translate the market analysis and community input received through the process of this study into housing demand:

- Production should be guided to generate a gradual shift that gradually overcomes the needs of the current market while seeking to meet the needs of Oshkosh in the next ten years.
- The lowest income market often requires intervention from the public and not-for-profit sectors. Production of more middle-income housing may require support or leadership through ongoing demonstration projects.
- Production should create availability and movement in the housing market to enable residents to enter Oshkosh’s housing market, move-up to appropriate options through their life cycle, and then down-size when desired. Note that down-size may mean lower square footage but not necessarily a low price.
- The housing market understands the benefit of the student population and the impact of this population on overall housing supply and affordability, even if mostly secluded to areas around the University of Wisconsin - Oshkosh.

Population Forecast

Considering past trends and factors that influence future population growth, this study forecasts a population growth rate of 0.50% through 2030, similar to the North Jackson Street Corridor Study. Indicators of this growth rate include:

- Oshkosh has seen modest but steady rates of growth since 1980. From 2000-2020 the average annual growth rate was 0.30%.
- Over the next ten years, if the student population held steady and the city’s permanent population grew by 0.5% annually, the city would reach a population over 70,200 by 2030, a change of about 3,400 residents.
- This rate is forecast considering efforts to provide greater housing diversity that supports households at different stages of life.



Source RDG Planning & Design

Figure 3.1: Annual Growth Rate Scenarios*

PERIOD	RATE	2025 POPULATION	2030 POPULATION	2020-2030 CHANGE
Annual Growth At 1990-2020 Rate	0.65%	69,017	71,291	4,475
Annual Growth At 2000-2010 Rate	0.49%	68,477	70,179	3,363
Annual Growth At 2000-2020 Rate	0.30%	67,828	68,856	2,040
Annual Growth At 2010-2020 Construction Rate	0.41%	68,194	69,601	2,785
Natural Growth		69,034	69,598	2,782
Study Forecast Rate	0.50%	68,503	70,233	3,417

Source: U.S. Census, City of Oshkosh, RDG Planning & Design. *Scenarios projected from the 2020 Census population of 66,816

Retiree and Senior Population

Nationally, the number of individuals moving into their retirement years over the next ten years will be at the highest rates in history. This population shift will have a significant impact on the housing market.

Figure 3.2 outlines a forecast population change for the 55 and older age groups by 2030. The population is forecast using natural change with a migration factor equivalent to what was experienced in 2010. Of the three age groups, the most significant growth will occur in the cohort 75 years and older (nearly 65%). The growth is primarily the result of the Boomer generation aging into their later years. At the same time, a decline will occur in 55 to 74-year-olds as this generation is smaller than the Boomers. The impact this may have on the housing market includes:

- Some seniors may choose to age in place, increasing the demand for additional in-home services and the need to renovate existing homes to accommodate changes in mobility.
- A portion of this population will look to move to housing that offers reduced maintenance and greater connectivity to their community and peers.
- National market trends indicate aging Boomers are more likely to use in-home services, reducing the need for assisted living and skilled nursing units. For this reason, the demand for these units is not expected to substantially increase in many markets.



Figure 3.2: Forecast Population Change 55 and Over

	2019*	2030	CHANGE	% CHANGE
55-64	7,547	6,405	-1,142	-15.1%
65-74	6,435	6,378	-57	-0.9%
75 and Over	5,165	8,512	3,347	64.8%
Total 55 and Over	19,147	21,296	2,149	11.2%
Total 65 and Over	11,600	14,890	3,290	28.4%

Source: 2019 American Community Survey 5-year estimates, RDG Planning & Design; *2020 age cohort data not available at the time of this study.

Housing Demand Forecast

The market will need to add almost 1,700 housing units through 2030 to support these 3,400+ future residents, (including past production in 2020 and 2021). This equates to about 170 new units annually including both renter and owner units. Figure 3.3 shows the factors determining the forecast:

The housing demand summary is based on:

- An assumed 0.50% annual growth rate and a stable student population.
- 2.30 people per household (a slight decrease of current conditions).
- A slightly increasing vacancy rate as more units are added to the market to provide housing choice.
- Replacement need is the number of housing units demolished or converted to other uses. Homes in poor condition or obsolete should be gradually replaced in a city’s housing supply. The number of units lost annually is based on probable demolition rate, anticipating that new programs and policies might reduce the number of needed demolitions in future years.
- Cumulative need shows the number of total units needed at the end of each five years (2025 and 2030) and cumulative need.

These assumptions generate an average annual construction demand of 170 units. This is above the gross number of permitted units between 2010 and 2020 of 134 which does include lost units to demolition and includes the production of several large multi-family developments. The average single-family construction in the past decade was about 24 units. Nationally, the number of individuals between the ages of 10 and 18 is declining (the population entering colleges and universities in the next ten years). Therefore, the number of student-oriented rental units will likely be leveling off, but demand for rentals may still be high.

Based on further 2020 Census data to be released, the city’s vacancy rate for owner units is likely to be low (total vacancy rate in 2020 was 5.86%). According to ACS estimates:

- Census reported vacancy for owner-occupied units is significantly low at 2.5% in 2010 and 1.5% in 2019.

Other short-term housing options are not included in Figure 3.3 and need to be supported in the future. These housing types include transitional housing, housing with physical/mental support services, nursing homes, and similar special needs providers.

Figure 3.3: Housing Demand Potential, 0.50% Annual Population Growth

	2020*	2020-2025	2026-2030	TOTAL
Population at End of Period	66,816	68,503	70,233	
Household Population at End of Period	59,213	60,708	62,241	
Average People Per Household	2.30	2.30	2.30	
Household Demand at End of Period	25,745	26,395	27,061	
Projected Vacancy Rate	5.9%	6.2%	6.5%	
Unit Needs at End of Period	27,347	28,135	28,946	
Replacement Need (total lost units)		50	50	100
Cumulative Need During Period		838	861	1,698
Average Annual Unit Need		168	172	170

Source: RDG Planning & Design. *Actual 2020 Census population

Housing Development Program

To translate overall demand into a practical program for what types of housing are needed, the housing development program delves into price points and the proportion of units that will be owner-occupied and renter-occupied. The following assumptions are made to create the program:

- The demand for future housing in the city (Figure 3.3) differs if considering Oshkosh's existing household incomes versus household incomes in the broader MSA. Two programs show a distribution based on the current estimated income distribution in Oshkosh and the MSA (by percent of households). The demand for lower price points could be smaller if incomes rise.
- Over the next several years, greater production of ownership options should focus on pent-up demand and the need to offer more affordable housing options. Therefore, the Housing Development program has a greater portion of the city's future demand for owner-occupied options.
- The lowest-priced units will not be produced by the private market.
- Most low-income residents will be accommodated in rental units.

Market Definitions

- **Affordable-Low Ownership Demand.** Often the best source of affordable housing is the existing housing stock in older neighborhoods. Many higher-income households compete for the same housing stock as lower-income households. The low-income ownership market demand can be met, in part, by providing opportunities for moderate-income households to move-up in the market.
- **Affordable-Low Rental Demand.** Production of rental units under \$700 will likely need assistance programs like low-income housing tax credits and project-based Section 8, but some may result from market adjustments due to new higher-quality rental units creating competition in the market. It will also be essential to preserve the units existing in this price range today.
- **Affordable Moderate Ownership Demand.** It will be challenging for the private market to produce housing in this price range in Oshkosh. Most will need to come from the existing market and individuals moving up or to other product types freeing up homes in this price range or produced through assistance programs like Habitat for Humanity or through a filter effect created by the production of move-up housing.
- **Market and High Market.** The private market has been successful in producing market-rate housing, although not at the level needed. The development community should be encouraged to continue its work in market-rate housing development. These developments should be encouraged to employ innovative practices to create high-quality neighborhoods and new housing products.

Considering Oshkosh’s existing income distribution (Figure 3.4):

- Over 400 new owner-occupied units are needed priced between \$150,000-\$225,000 (in 2019 dollars; about \$169,000-\$253,000 in 2021 dollars based on the Midwest Housing Consumer Price Index).
- Over 400 rental units will need to be produced with rents below \$1,000 per month. Many households in these income thresholds are students receiving assistance from family or loan programs to cover housing costs. However, with the rising costs of higher education and the need by low-income households for adequate and safe housing, demand will remain high.

Considering the income distribution in the larger Metropolitan Statistical Area (Figure 3.5):

- Assumes that Oshkosh can help serve more housing needs in the larger market but still needs middle and low price point options.
- There is more potential demand in the city at high market ranges - an indication that Oshkosh can successfully support these types of housing products.

It is important to note that these are not production goals. For example, more homes constructed at \$250,000 or rents at \$800 a month may allow those living in more affordable units to change housing. Thus, indirectly producing more housing at lower price points.

Figure 3.4: Housing Development Program - Oshkosh Income Scenario

	2025	2030	2020-2030
Total Need (60% Own/40% Rent)	838	861	1,698
Total Owner Occupied	503	516	1,019
Affordable Low: <\$150,000	Accommodate in existing stock		
Affordable Moderate: \$150-\$225K	200	206	406
Moderate Market: \$225-\$300K	133	137	270
Market: \$300-\$400K	129	133	262
High Market: Over \$400K	40	41	81
Total Renter Occupied	335	344	679
Low: Less than \$650	91	93	184
Affordable: \$650-\$1,000	108	111	219
Market: \$1,000-\$1,500	82	84	166
High Market: \$1,500+	55	56	111

Source: RDG Planning & Design

Figure 3.5: Housing Development Program - MSA Income Scenario*

	2025	2030	2020-2030
Total Need (60% Own/40% Rent)	838	861	1,698
Total Owner Occupied	503	516	1,019
Affordable Low: <\$150,000	Accommodate in existing stock		
Affordable Moderate: \$150-\$225K	175	180	355
Moderate Market: \$225-\$300K	126	129	255
Market: \$300-\$400K	128	132	260
High Market: Over \$400K	74	76	149
Total Renter Occupied	335	344	679
Low: Less than \$650	77	79	157
Affordable: \$650-\$1,000	106	109	215
Market: \$1,000-\$1,500	88	91	179
High Market: \$1,500+	63	65	129

Source: RDG Planning & Design

**The MSA Income Scenario assumes the same annual population growth rate of 0.5% but rather the ability to attract higher end housing, and thus a share of higher income households locating in the MSA. However, it should be noted that if Oshkosh does attract a larger share of high end options within the MSA but still maintains its lower income demand, the annual population growth rate potentially increases beyond 0.5%.*

Types of Housing in the Program

Figure 3.6 displays a model that distributes the forecast unit demand by types of buildings and density ranges under the MSA development program. It will be helpful for more detailed land use planning and may guide area developers.

Note that higher-density housing can produce lower unit costs, but these settings do not necessarily make lower prices. Frequently, townhome or villa developments with very high-level materials and finishes and other luxury features produce housing products that can be relatively expensive, and maintenance services provided in these luxury projects also increase the monthly cost of housing.

Figure 3.6: What Does New Housing Look Like in the MSA?

	TOTAL DEMAND (MSA SCENARIO)	CONVENTIONAL SINGLE-FAMILY	SMALL LOT SINGLE-FAMILY DETACHED & ATTACHED	SINGLE-FAMILY ATTACHED & LOW-DENSITY TOWNHOMES	HIGH DENSITY TOWNHOMES & MULTIFAMILY
Typical Density		<4 du/A	8 du/A	12 du/A	>16 du/A
Ownership					
Affordable Moderate: \$150-\$225K	355	0%	40%	40%	20%
Moderate Market: \$225-\$3K	255	20%	40%	30%	10%
Market: \$300-\$400K	260	60%	15%	15%	10%
High Market: Over \$400K	149	70%	10%	10%	10%
Rental					
Low: Less than \$650	157	N/A	20%	30%	50%
Affordable: \$650-\$1,000	215	N/A	20%	30%	50%
Market: \$1,000-\$1,500	179	N/A	30%	35%	35%
High Market: \$1,500+	129	N/A	35%	35%	30%

Senior Housing

Housing appropriate and desirable for seniors is a need in the city, mentioned in discussions and evidenced in the population forecast in Figure 3.7. “Senior housing” does not stand alone as nursing homes and assisted living facilities. Senior housing simply means housing that matches the needs of an aging population. These units would be low maintenance and designed with accessibility in mind, often referred to as universal design, allowing seniors to remain in their home communities for longer. By providing independent living options a quality entry level or family-sized home is often also brought to the market as seniors, retirees, or empty-nesters move out of traditional single-family dwellings.

- A population in 2030 of 21,296 people over the age of 55 roughly equals 13,657 households when assuming household sizes range between 1.25 and 2 - older households tend to be smaller.
- If rather conservatively 1% to 2% of the forecasted senior households demand alternative independent housing options (not assisted living, nursing homes, or family living arrangements), then 205 units would be needed through 2030. The unit demand is not a projection of future need, but an indication of total housing need whether currently available or not.

Figure 3.7: Independent Older Household Potential in Oshkosh

	2030 POPULATION WITH MIGRATION	PEOPLE PER HOUSEHOLD	HOUSEHOLD DEMAND	CAPTURE RATE	UNIT DEMAND
55-64	6,405	2.00	3,203	2.0%	64
65-74	6,378	1.75	3,645	2.0%	73
75 and Over	8,512	1.25	6,810	1.0%	68
Total 55 and Over	21,296		13,657		205

Source: 2019 American Community Survey 5-year estimates, RDG Planning & Design

Product Definitions

Conventional Single-Family Detached

Conventional single-family detached housing, with gross density at or below four units per acre, corresponding to a typical lot size of at least 8,000.



Small Lot Single-Family Detached/Attached

A gross density of about 6-8 units per acre. For single-family homes, this suggests a lot size range of between 4,000 to 6,000 square feet. This category may also include single-family homes with accessory dwelling units, duplexes, and twin homes



Single-Family Attached, Low-Density Townhomes, and Multiplexes

Various configurations, including row houses, townhomes, and small multiplexes with a gross density of between 8 to 12 units per acre.



High Density Townhomes and Multi-Family

Typically with a gross density of 16 units per acre and above. These would be most traditional apartments and mixed-use buildings in downtown or other compact settings.



4

Opportunity Assessment



POLICY CONTEXT

In thinking about appropriate public policy, it is important to remember that housing production in Oshkosh and throughout the country is primarily driven by the private market. But public policy can have a significant impact. It can provide incentives (or disincentives) that steer development in certain directions and help fill gaps that discourage the private market from meeting specific demands. And it can expand the market for specific products by increasing the resources that a resident can bring to the table. But constructing appropriate policy starts by understanding the perspectives of the participants – both the “producers” and the “consumers.”

The pure private market leaves many demands and needs unsatisfied. This is the result of many factors, including the cost of production, the expectations of both the provider and consumer sectors, the cost and availability of financing, and the economic resources and capabilities of customers.

The Producer’s Perspective

From a business perspective, housing producers (developers, subdividers, homebuilders) are driven by two fundamental and highly rational objectives: maximizing return and minimizing risk. Clearly, people in the industry are motivated by other factors as well – the desire to help build their city, contribute to society, continue family businesses and traditions, and gain personal satisfaction by doing good work. But regardless of secondary motives, their business viability depends on two basic objectives: maximizing return and minimizing risk.



This tends to make housing different from many traditional capital markets, where higher speculative risk comes with the expectation of higher return. Building a high cost custom house for a known buyer ensures minimum risk and a high margin (unless of course things go badly). On the other hand, building low or moderately-priced homes speculatively produces a low profit margin but relatively high risk. In Oshkosh, the amount of housing for sale being built is substantially lower than potential demand. That is largely because most homebuilders are building for a relatively narrow slice of the total market.

The Consumer’s Perspective

Housing consumers, both owners and renters, also have expectations. Their most essential expectation is for an affordable home that provides a safe, secure, and comfortable place to establish a household, raise a family, or live out various periods of their respective lives. But the meaning of that expectation varies for people in different situations. For example, the 800 square foot home that embodied the American dream for GIs returning from World War II would be unacceptable in terms of space and features for many contemporary buyers – our standards for what we need in terms of space, finishes, and amenities have changed over the last 75 years.

Homebuyers also tend to see themselves as investors as well as consumers. For most people, their home is their single largest capital asset, especially as their equity increases. At worst, people do not want to see this asset shrink in value, which happens when the actual cost of the house exceeds its market value. At best, they hope that it will increase in value and provide them with a return when they sell. The relative value of a house is determined by a variety of factors: changing market tastes, the condition and character of the structure itself, the state of the neighborhood and surrounding property, marketplace competition, and the availability of financing, among other things.

Special Issues

These perspectives, along with the analysis of the first three chapters, help explain several other challenges in the Oshkosh market. These in turn frame housing policy priorities, explored in concept here and in detail in Chapter Five.

Housing Types

For logical reasons, builders tend to build types of houses and at price ranges that they are familiar with. Thus, single-family homebuilders generally continue to build single-family houses; and apartment builders who are used to building a specific type of building continue doing just that. These are tested products for them that work physically and economically. But other housing types that meet specific needs (including affordability) for markets such as young families, small households, or active older adults, such as small-lot single family units, semi-attached and attached single-family, duplexes, townhouses, rowhouses, and innovative multi-family designs, are less frequently built. As a result, the so-called “missing middle” continues to be largely missing from the housing inventory.

Infill development

Oshkosh has had an active City Lot program that markets lots for development acquired through tax foreclosures and demolitions. But infill construction on these sites and other neighborhood sites also faces economic challenges. Oshkosh’s urban neighborhoods are a distinct community asset, but prevailing home prices have generally been moderate, mostly in a range from \$140,000 to \$180,000. At the \$210/square foot construction price cited by builders during this planning process, a modestly-sized 1,400 square foot, three-bedroom home will cost nearly \$300,000, well above the typical price of surrounding properties. This clearly creates concerns for both the builder and buyer.



Construction Risk Exposure

With the exception of individual builder efficiency, the one technique proven to reduce unit construction cost is economy of scale. Mass builders in high absorption markets like large metropolitan areas who can build large numbers of homes at one time cut initial mobilization costs, use crews very efficiently, have a more competitive labor force, establish uniform designs and components, and order materials in large quantities, all of which help reduce construction cost per square foot.

Oshkosh in the Fox Valley region is theoretically part of a large enough region to attract mass builders but this population is spread out over six cities and three metropolitan area. That, combined with the size of Oshkosh’s local population and typical annual output probably precludes very large speculative development. But construction of even five to ten homes at a time achieves some economy. However, this brings the issue of risk into focus – building this number of units simultaneously entails a speculative inventory that might expose a small builder or a nonprofit developer to considerable financial exposure.



Rental Development

The issues of value and construction cost affect rental economics as well as ownership markets, particularly for new rental supply. A major area rental developer and RDG's independent calculation both placed a typical requirement for monthly rents of about \$1.80/square foot for feasible new construction. New rental development in Oshkosh and Appleton are supporting rents in that range, but a household would require an adjusted gross annual income (AGI) of \$72,000 to find that unit affordable based on the 30% of AGI standard. This is well above the city's median household income.

Neighborhood Conservation

Oshkosh's neighborhoods are a major asset. The city has a high quality housing inventory in its established neighborhoods east of I-41 and an unusually successful array of neighborhood associations, with significant programmatic support from the City, Habitat for Humanity, and Oshkosh Healthy Neighborhoods. While the moderate prices of houses in these neighborhoods create some economic barriers to new infill development, they also are within the reach of moderate and middle-income households. Conserving this irreplaceable asset is an important and generally recognized priority.

Market Retention

While the community survey summarized in Chapter One was a voluntary rather than random sample, its relatively large number of participants produced important findings. One of the most important from a policy point of view was the relatively large number of people 1) considering moving to a different residence within the next few years and 2) considering moving out of the city. Listening sessions conducted during the planning process provide dimension to these responses and focused on several specific areas:

- Older adults seeking independent living in villa or townhouse settings or communities with maintenance provided.
- Younger households starting families and seeking single-family environments that also take advantage of the city's amenities.
- Mature households and families looking for larger houses and lots.

HOUSING ASSETS AT A GLANCE

Emerging developer interest in new housing types

As the decade-long rebound from the 2008 Recession continues, Oshkosh has started to see development interest in more housing types. To date, this has included adaptive reuse projects, townhouse development and rehabilitation, and riverfront multifamily. But developer interest is growing in maintenance-provided communities near the river/lakefront. While several potential sites are still in the planning stages, it is a promising interest to fill a need for new residents and existing residents to move up in the market.



Consumer interest in alternative forms of housing

Some alternative forms of housing are gaining interest locally, primarily to achieve greater affordability. A couple of examples that now seem attractive include accessory dwelling units on deep single-family lots and owner-occupied duplexes. These housing forms allow the property owner to supplement mortgage payments with rental income.



Employers understanding the need to engage in workforce housing

Oshkosh remains an important employment center in the Fox Valley region. One factor leading to this study is the need to provide attainable housing new employees. Oshkosh itself may be losing management-level employees as residents to other areas in the Fox Valley, including the more rural parts of Winnebago County and other cities. Additionally, production workers face issues of both availability and affordability. In a tight labor market, employers increasingly understand that housing development is an important dimension of economic development but have not yet engaged in housing as a recruitment strategy.



HOUSING ASSETS AT A GLANCE



General community support

Housing policy is clearly important to the Oshkosh community and the array of programs and organizations involved in housing are testimony to this awareness. Residents are experiencing rising prices and a lack of options. While neighborhood concerns can complicate larger developments, it does not appear to be pervasive. Many of Oshkosh residents live in mixed use, mixed density urban neighborhoods and their value has been demonstrated.



Neighborhoods and urban housing quality

As mentioned above, Oshkosh's neighborhoods are a distinct asset, with well-kept houses and properties, an attractive city streetscape, interesting building types, and institutional strengths. Older neighborhoods have areas of structural distress, but these tend to be somewhat isolated and can be addressed. Engaged neighborhood associations the Healthy Neighborhoods Initiative, Habitat for Humanity, cost-effective programs like Rock the Block, and supportive City policy support stable neighborhoods.



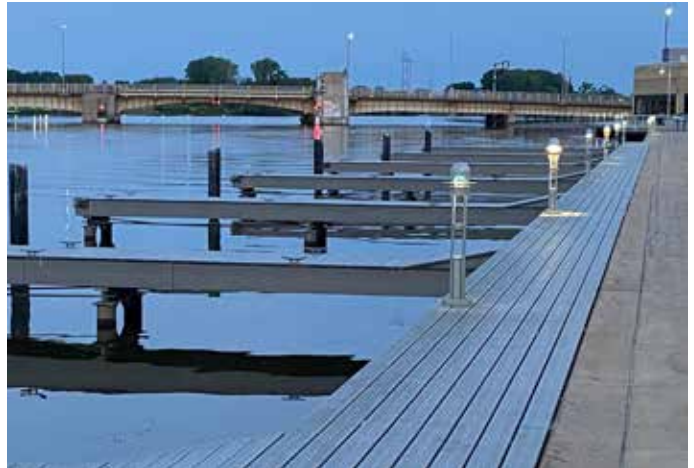
Opportunities to develop

While Oshkosh is generally built up and contiguous, it has significant growth opportunities. Especially notable are the East Main redevelopment area, Pioneer Island, River East south of Ceape Avenue, the riverfront north of West 6th Avenue, and the North Jackson corridor. The city does have significant room to grow on west side sites contiguous to urban development which require annexation. Coordination with the township to establish logical jurisdictional boundaries will be important.

HOUSING ASSETS AT A GLANCE

Water

Oshkosh is very much a water city, and the importance (and affordability) of its extensive shorelines should not be underestimated. While the lakefront properties like Northshore, Miller's Bay, Menominee North and South, and Stevens Park are solidly and beautifully developed, many of the city's most valuable development opportunities are river related. Access to the water is especially appealing to people seeking alternatives to large cities but still having an urban quality. Anecdotal information from stakeholder groups about people moving to the area from Chicago and Milwaukee seems to bear this attraction out.



Downtown and community character

Downtown Oshkosh is an extraordinary district for a medium-sized city – unique retailing, excellent places to eat and drink, a quality hotel and conference center, downtown park and performance venue, and excellent architecture with a waterfront boardwalk, to name some of its assets. This district and other civic investments like Menominee Park and Zoo and South Park, all create a strong image for potential new residents and major anchors that encourage new development and strengthen their surrounding residential neighborhoods.



Demand for older adult communities

Oshkosh has a relatively large population of older adults, with about 29% of its residents over age 55. Based on the reception to a limited number of projects and stakeholder experience, a significant number of these people want to remain in the city. This generates a demand for single level units with common space, community facilities, and provided maintenance. Addressing this market both provides a setting that meets the needs of a substantial population and opens existing homes that are suitable for younger households.



HOUSING CHALLENGES AT A GLANCE



Lack of existing inventory on the market

In 2021, Oshkosh, like most American cities, is experiencing very high demand for existing housing. There are a number of reasons for this, some of which might be specific to this period. They include supply chain problems and high material costs that have slowed new construction and the COVID pandemic that has tended to keep many residents (including older households) in their homes. The seller's market also tends to drive prices up, at least on a temporary basis. But the high cost of new construction will continue to ensure that movement in the existing market is vital to maintaining access to affordable housing.



The cost of construction

Again, this is not a problem unique to Oshkosh, but construction cost, combined with buyer expectations, produce new development prices that are out of the affordable range for the average citizen of Oshkosh. Single-family construction costs are placed in a typical range of \$210 to \$230 per square foot, virtually guaranteeing a base cost of \$300,000 for a typical detached home. Rental development for quality construction requires a projected rent of about \$1.80/square foot per month. This is achievable at the top of the market but about \$.60 above typical rent levels. It is interesting to note that current low interest rates are taken for granted, but have in fact created an unprecedented subsidy for homebuyers compared with earlier periods.



Infrastructure development

Infrastructure is a significant cost in both greenfield development and redevelopment of urban sites. According to Wisconsin law, Tax Increment Financing (TIF) can be used to finance infrastructure and public improvements for projects that are located in blighted areas; propose rehabilitation, conservation, or mixed

HOUSING CHALLENGES AT A GLANCE

use developments; or involve environmental remediation. However, in new developments outside of tax incremental districts (TID's) infrastructure is privately financed. This creates significant front-end exposure for developers, who must service debt while lots are being absorbed. These costs either affect margins or are loaded into the eventual price of the lot. Some stakeholders also perceive that Oshkosh does not allow phasing of subdivisions, although this is not the case.

Township and urban service areas

A significant amount of Oshkosh's available open land is contiguous to the city but outside the municipal limits, located in Algoma and Oshkosh townships. In addition, much of the city's lower density suburban growth is in Algoma Township north of Witzel Road and south of Lake Butte des Morts. Much of this large lot development is outside of urban service areas and does not operate under the same subdivision standards as development in the city. While urban infrastructure is more maintenance free and less expensive in the long run, its higher cost creates a competitive disadvantage in the short run. Annexation of development areas is highly problematic, but new development that can economically be provided with city services should be located within the City of Oshkosh.

Infill opportunities

Several parcels across the city are candidate infill sites that could be feasibly served by already existing public infrastructure or incremental extensions. These include vacant lots, often following demolition of a deteriorated structure; underused commercial sites; or sites that development has skipped over. Some of these sites are in the City Lots program for reuse. The previous discussion addressed the economic issues raised by the disparity between construction cost and comparable market value in neighborhoods.



HOUSING CHALLENGES AT A GLANCE



A solution to the market versus replacement value gap is developing a critical mass of housing that creates its own internal value and reduces the risk of buyers. For example, a 30 lot subdivision in an undervalued neighborhood will offer more buyer security than a single house on a single lot surrounded by lower value structures. But this approach requires availability of land and a for-profit or nonprofit developer with adequate financial backing, an ability, and appetite to reinvest.

Housing conditions

In general, older neighborhoods in Oshkosh are impressive for their quality, architectural variety, and high community maintenance standards. But specific problems exist, including one or two deteriorated houses on a block that have an outsized effect on neighborhood value; and some concentrations of housing that, while occupied, are in poor condition. Additionally, the risk of childhood lead poisoning is of particular concern in parts of the central city, where many large, older homes offer an affordable housing option for larger families with children. Deteriorated paint surfaces and old windows with painted frames expose household members to lead dust, resulting in the regions highest number of childhood lead poisoning cases.



This presents a significant policy question – in these situations, is the best long-term action a rehabilitation or redevelopment strategy? Despite a recent step-up in demolition of structures that were seen as being beyond feasible rehabilitation, some participants in the planning process believe that the City's current programs may be overly weighted toward rehabilitation.



Program diversity & funding

Oshkosh has a wide variety of well-conceived rehabilitation and incentive programs that cover both owner and renter occupied housing, ownership incentives, property and site improvements, curb appeal, and historic preservation. The appendix summarizes these program offerings. Several of these programs are partnerships with Habitat for Humanity and the Healthy Neighborhoods Initiative. The diversity of programs is creative and

HOUSING CHALLENGES AT A GLANCE

appropriate to a city working to conserve an older housing stock. But the breadth of these programs can also lead to a lack of clarity for potential users.

Also, in a city with a relatively small Community Development Block Grant entitlement, the City may be spreading resources over many programs. As a result, the maximum assistance levels for specific programs may be too small to accomplish the desired results. On the other hand, some small grant programs that address external appearance (Curb Appeal, Rock the Block) may have significant and very cost-effective benefits, although their impact on the overall condition of the structure and its basic systems may be limited.

When addressing additional assistance levels to rehab programs, it's important to understand the effects of property improvements on affordability, especially for renters. The City should want to have rentals upgraded, but also not displace people who cannot afford an increase in rent. This could mean supplementing with rent assistance or tax abatements for landlords who do not increase rent.

Nonprofit development capability

Nonprofit developers with community-based financial support can be significant developers of housing that the private sector considers too risky or insufficiently profitable. Often, nonprofits form partnerships with private builders. For example, community housing development organizations (CHDO's) receive preferential treatment for low income housing tax credit (LIHTC) rental development. In Oshkosh, Greater Oshkosh Healthy Neighborhood Inc. (GO-HNI) is a nonprofit with a broadly-based board and a development-oriented mission. Most of its recent work has focused on neighborhood support, events, and small projects, but its mission and structure could expand into larger development projects. Oshkosh Habitat for Humanity has built 39 homes through its volunteer-based program and its Rock the Block focuses on site and exterior envelope maintenance. But both organizations are dependent on volunteers, contributions, and

grants and do not have the long-term, private sector capital necessary for large projects.

Unseen homelessness

Housing prices have had a significant effect on many households in the region. The cost of rent and other essential needs prices some households out of reliable options. The City's 2020-2024 Consolidated Plan for its Community Development Block Grant program estimated at the time of writing a population of about 250 people experiencing homelessness on a given night. The impact of COVID and increasing rents and housing costs have probably increased that number significantly. The City is a member of Winnebagoland Housing Coalition, a body that "coordinates the efforts of a variety of agencies serving youth, families, and veterans experiencing homelessness." From a physical point of view, housing is largely provided through temporary shelters; two transitional housing projects operated by ADVOCAP, the community action agency for the area; a permanent supportive housing project also operated by ADVOCAP, and four Rapid Re-Housing projects. Together, these projects accommodated 176 people in shelters and 32 households and 13 individuals in longer-term facilities. This does suggest a continuing facility need, particularly for family households that need longer-term transitional settings.

Shortage of builders & workers

Homebuilders in the Oshkosh market (again in common with most parts of the country) report a full workload. But their ability to ramp up production is limited sometimes by preference, but more often by shortages of workers and skilled craftspeople. Programs at local high schools, colleges, and organizations like Habitat for Humanity add some capability, but not enough to meet demand. Also, contractors are tending to age, further reducing capacity. A much longer-term, sustainable solution needs to attract more younger people to the building trades or invest in new technologies that reduce the number of workers required.

A HOUSING POLICY AGENDA

How do we build the resource capacity to develop “affordable, attainable” housing and mobility?

How do we encourage housing products and options that retain our households?

1. Share risks with the private market when appropriate

Specific areas of risk-sharing to consider are:

- Front-end financing of infrastructure and public improvements where the City or other organization helps share the cost of initial project set-up instead of the entire financial burden being placed on the developer.
- Unusual or relatively new to the market project types.
- Gap financing of neighborhood and infill reinvestment and redevelopment.
- Construction period financing to help create inventory and critical mass.
- Increased capacity of nonprofit development partners.

POSITIVE SHIFTS WOULD INCLUDE:

- A focus on neighborhood infill development.
- More new and affordable housing options for owner-occupants and renters.
- Greater housing production across the spectrum of price points, including higher-end options.

TO ENCOURAGE THE PRIVATE MARKET AND ASSIST NON-PROFITS IN CREATING THESE SHIFTS, IT MAY BE NECESSARY TO:

- Assist with the development of a demonstration product (a particular housing product, development configuration, or price-point).
- Create a housing partnership designed with the express purpose of supporting housing projects



including funding pools, organizational resource sharing, public/private/nonprofit development partnerships.

- Provide a front-end cost sharing mechanism for infrastructure development linked to achieving major housing objectives.
- Review of development regulations and removal of obstacles where they occur.
- Renegotiate city/township boundary based on extent of urban services area to permit logical growth and annexation for Oshkosh.
- Maximize use of waterfront resources through redevelopment incentives and possible site assembly.

2. Increase the variety of product types, especially in higher-end ranges and for older adults.

Issues of affordability and availability are tied directly to the limited mobility within the housing market: a shortage of dwellings for new entrants to the market and a shortage of units for existing residents to move-up or downsize. This creates a stalemate. Current development is highly focused on apartments and conventional high-cost, single-family detached homes. A variety of housing products at various price points would drive additional mobility that would help free up more affordable, existing housing. Recent interest in high-end condo development is one

feasible direction to generate mobility, as well as development in corridors like Jackson Street or on redevelopment sites.

POSITIVE SHIFTS WOULD INCLUDE:

- Greater housing variety including maintenance provided options for older adults seeking alternatives to single-family homes.
- A more fluid and effective housing market with greater inventory of existing homes on the market.
- Increased share of Winnebago County development occurring within Oshkosh's municipal limits.

TO CREATE THESE SHIFTS, IT MAY BE NECESSARY TO:

- Recognize that a focus on affordable housing does not mean disregarding higher-end markets.
- Similarly understanding that, to at least some degree, new housing products that are attractive to high-resource households can indirectly open housing opportunities for younger households of more moderate means.
- Provide carefully focused and strategic front-end assistance on key infrastructure elements.
- Renegotiate city/township boundary based on extent of urban services area to permit logical growth and annexation for Oshkosh.
- Incorporate a mix of incomes and products within new redevelopment areas, including waterfront sites.
- Incorporate Universal Design standards into redevelopment and rehabilitation projects when possible. Universal Design is the process of creating products that are accessible to people with a wide range of abilities, disabilities, and other characteristics. Single-level homes, accessible living communities, or universal design rehabilitations are an opportunity to offer a needed product in Oshkosh.

How do we conserve our neighborhoods and preserve their housing fabric?

3. Preserve and rehabilitate existing affordable housing in strategic neighborhood areas

Neighborhoods at their best are where people build community and personal networks. Oshkosh's neighborhoods are strong and cohesive - efforts like Rock the Block and Good Neighbors add to that cohesion, as do neighborhood businesses and parks. Although some show their age more than others, reinvestment is evident from property maintenance and home improvement activity. Existing homes help define the city's character and will always be the most affordable housing options in Oshkosh. While existing programs are available for their preservation, better targeting and higher investments are needed.

In addition to the development initiatives described previously, specific areas to consider include:

- Examining the structure and use of existing housing and community development programs to increase clarity and ease of use.
- Expanding the development and investment capabilities of GO-HNI or other organizations with this capability.
- Developing reasonable design guidelines to provide architectural compatibility between existing housing and infill development.
- Revisiting and retooling current and previous rental registration and code enforcement programs to create a consensus driven approach to rental property maintenance and code compliance.
- Working with the University of Wisconsin-Oshkosh on student housing standards and referrals.



- Investing in neighborhood parks, street rehabilitation, greenways, and other projects that sustain neighborhood value.
- Maintaining existing proven programs like Rock the Block that involve citizens and volunteers in small acts that do big things.
- Support and enhance small scale commercial establishments in traditional neighborhoods.

POSITIVE SHIFTS WOULD INCLUDE:

- Increased use and focus of community development programs. Introduction of new programs that enhance equity building, homeownership, and preservation of homes capable of rehabilitation.
- Infill development consistent with neighborhood context and less likely to be branded as a product of a specific program.
- Agreement of all parties on strategic rental property standards and means of enforcement, with involvement of the University in this process.
- Firmer, more predictable funding for key neighborhood support programs.
- Strategic amenity and infrastructure projects to support housing conservation and development efforts.

TO CREATE THESE SHIFTS, IT MAY BE NECESSARY TO:

- Provide small commercial rehab loans and neighborhood commercial zoning to support local small business in neighborhoods. Ensure that standards insulate surrounding homes from negative operating characteristics.
- Ensure programs are fully accessible to households that need them most – simple applications, targeted advertising/notice.
- Ensure developers and builders know the resources available when creating their development proformas.
- Connect resources across all organizations and entities; combine resources (funding) into one program for higher incentives when multiple programs target the same issue.
- Educate about maintaining the housing stock. An education program for rentals should have two focuses:
 - › How to be a good tenant and what it means to be a good neighbor.
 - › What are your rights as a tenant, what are the leasing laws in Wisconsin, and what are your responsibilities as a tenant?

How do we address the needs of people who are unhoused or inadequately housed?

Temporary shelters make up the majority of physical facilities for unhoused people. The policies that helped increase the number of people “on the street” are a considerable topic for debate, but are well beyond the scope of this document. We do know there has always been a demand for temporary accommodations and that demand will continue into the future. A sound strategy that many cities have implemented is a grouping of necessary services with both overnight facilities, common areas, and open space - a human services campus.

But a real focus should be on transitioning individuals and households into permanent, decent housing whenever possible. A promising solution to temporary homelessness are tiny house communities. This compelling model, now being exported to other cities, was pioneered by Food and Shelter, Inc. in Norman, Oklahoma. This faith-based organization combines social support, food service, a day shelter, and other support to people on the street. But it also provides dignified temporary accommodations and transitional support to families with children and individuals in tiny houses.

POSITIVE SHIFTS WOULD INCLUDE:

- An ongoing system of communication and coordination to identify and address gaps in services among agencies providing services to unhoused individuals and households.
- Improved and consolidated services to the chronically unhoused population, designed to preserve human dignity while limiting real or perceived externalities to surrounding areas.
- Providing a community setting with support services for people and families who are unhoused but capable of transition to good permanent housing and independence.
- A single, conveniently located human services campus where people with specific needs can

obtain necessary support services, including services that prevent people at risk from losing their current homes.

TO CREATE THESE SHIFTS, IT MAY BE NECESSARY TO:

- Establish a council of agencies that meets on a regular basis to coordinate programs, avoid duplication, and maximize efficiency in providing both services and interim accommodations to unhoused individuals and families and people at risk. The first agenda item of such a coordinating council would be a detailed study of current needs and services to identify gaps in a housing continuum that includes emergency shelter, transitional settings, and permanent supportive housing.
- Apply the Food and Shelter model, pioneered by that organization in Norman, Oklahoma, and adapt it to the Oshkosh community. This model for transitional shelter and support services provides individual “tiny homes” in place of mass shelters, along with on-site food and support services. The Oshkosh Kids Foundation is in the process of developing such a project on this service model.
- Create a community-wide organization with philanthropic support capable of implementing this transitional housing model.
- Identify and properly develop a human services campus that at appropriate site with access to public transportation and convenient to other community facilities. The campus might also include supportive housing.



Tiny houses for individuals (top) and families at Food and Shelter in Norman, Oklahoma

NEIGHBORHOOD OPPORTUNITIES

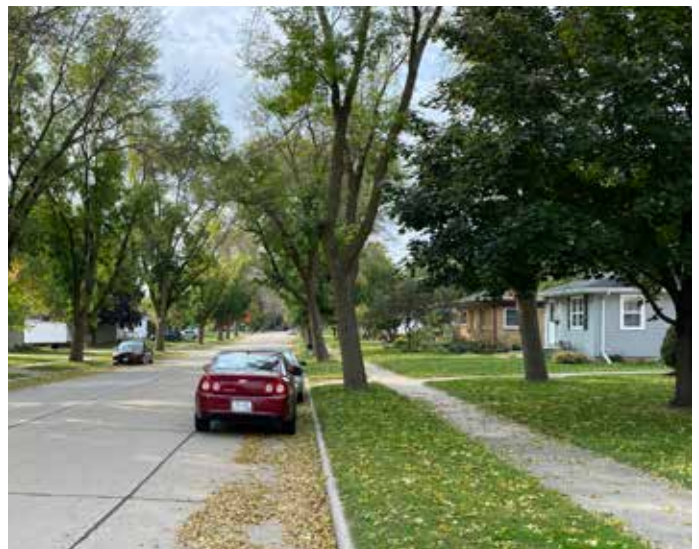
While Oshkosh has development corridors like North Jackson Street, redevelopment areas, and some opportunities for continued westward development, it is fundamentally a city of neighborhoods. And, as we have said before, the city’s main source of affordable housing is in these neighborhoods, despite keen interest in new development.

Existing neighborhoods in Oshkosh each have individual character and needs. A viable neighborhood strategy builds on existing assets-framework elements like parks, greenways, natural features, community places, and proximity to other major civic features. These features provide an anchor and identity for the surrounding neighborhoods that in turn support property values, reinvestment, and property maintenance.

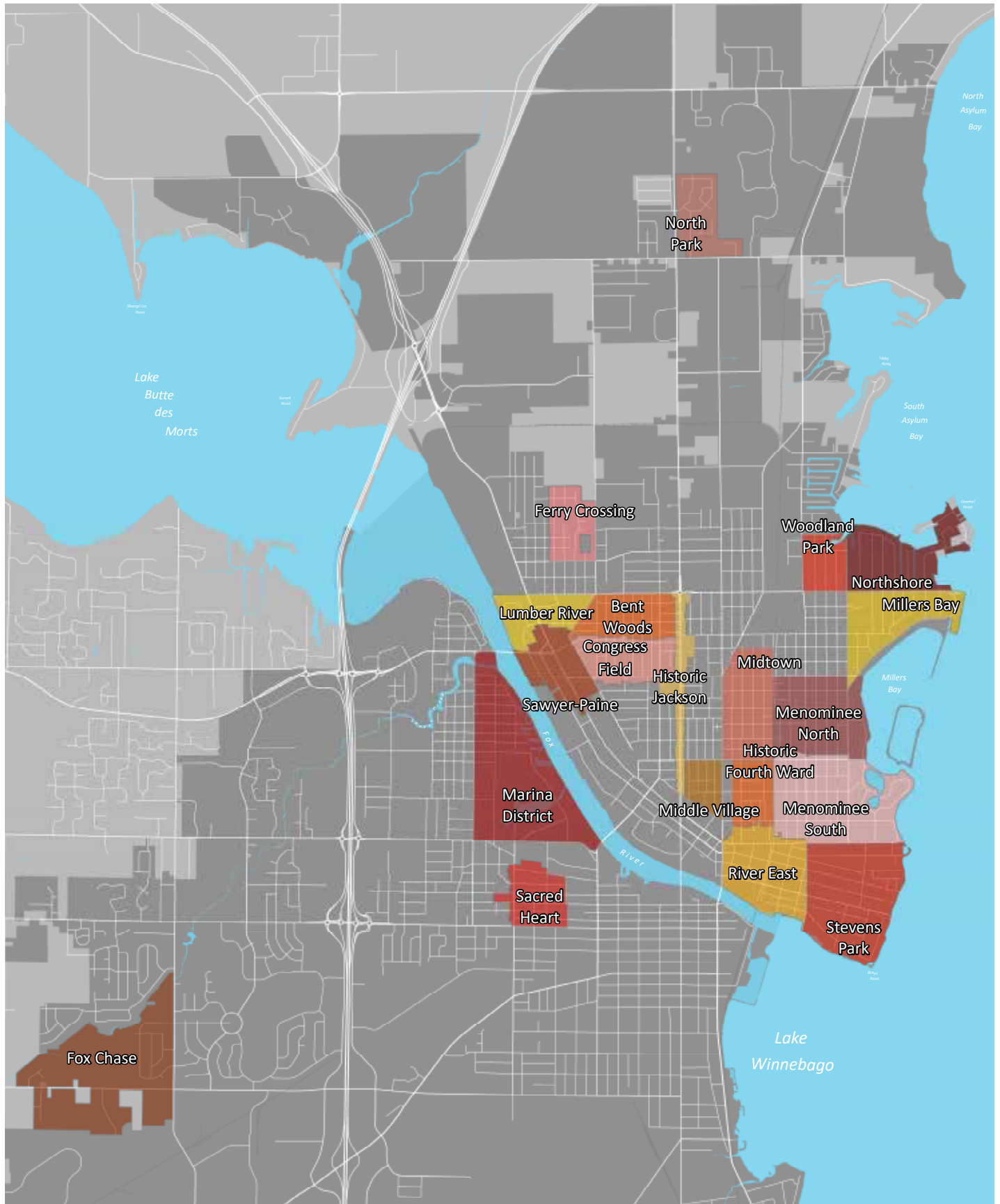
City policy has clearly recognized the importance of neighborhoods through its robust support programs. An indispensable component of this policy is encouragement and support of neighborhood associations. These associations and the neighborhoods that they operate within form the foundation of protecting the integrity and life of existing housing and adding strategic new resources where possible. In recognition of this

role, this section of the Strategy Plan reviews each of the neighborhoods covered by associations. It includes a location map, vital statistics for the area and its immediate surroundings, photographs illustrating their character, and policy directions to guide future development. All sources are the Census and American Community Survey unless otherwise specified.

General note on Vital Statistics tables: Because neighborhood boundaries and census enumeration block groups do not coincide, counts displayed on tables in the following discussions of neighborhoods include all block groups that contain the individual neighborhood. Thus, these counts are higher than the neighborhood boundaries, but do reflect the character of that area and its immediate surroundings. Additionally, Brent Woods is a new neighborhood in 2021 and vital statistics are not included in this chapter.



Established Neighborhood Associations in Oshkosh



Source: City of Oshkosh

Stevens Park



Characteristics

- Solid primarily single-family neighborhood.
- Stevens Park as a neighborhood focus.
- Historic architecture.
- Extensive water views and access.
- Typical value range of \$300,000-\$500,000 along lakefront, \$140,000-\$200,000 inland.
- Spot/minor deterioration issues.
- Mixed use along Bowen Street.
- Some 2-unit structures.

Stevens Park Vital Statistics

2019 Population	3,140
2010 Population	3,062
2010-2019 Change	+78
2019 Population Density/ sq. mi.	5,184
Median Household Income	\$64,198
Median Sales Value	\$117,000
Value/Income Ratio	1.8
Total Occupied Units	1,469
% Owner	61%
% Renter	39%

Policy Directions

- Spot rehabilitation of scattered problem structures.
- House values support acquisition/rehab/resale concept.
- Rental rehabilitation.
- Commercial rehabilitation and support for mixed uses on Bowen Corridor.
- Shared equity and rent to own programs would reinforce stable ownership pattern.
- Strong neighborhood character supports an effective neighborhood marketing program.

Stevens Park



Menominee South



Characteristics

- Menominee Park is defining asset.
- Large single-family houses near park, smaller homes to the east.
- \$250,000-\$500,000 value range south of park to lakefront.
- \$200,000-\$350,000 value along park frontage and Washington Street Historic District.
- \$150-200,000 typical value range in interior, \$100-150,000 along railroad corridor
- Major housing developments for older adults, including adaptive reuse and new construction.
- Significant housing authority presence. This together with senior housing accounts for high percentage of rental occupancy.
- Generally very good housing inventory.



Menominee South Vital Statistics

2019 Population	2,006
2010 Population	1,829
2010-2019 Change	+177
2019 Population Density/ sq. mi.	6,045
Median Household Income	\$46,186
Median Sales Value	\$119,000
Value/Income Ratio	2.5
Total Occupied Units	1,027
% Owner	43%
% Renter	57%

Policy Directions

- Maintenance and conservation policies, good market for existing rehabilitation programs.
- Energy conservation initiatives for larger houses.
- Auxiliary dwelling units on large lots could help maintain large houses in owner-occupied tenure.
- Railroad corridor could be developed as a greenway.
- Rehabilitation of affordable smaller houses including acquisition/rehab/resale and rent to own options.
- Design standards for infill sites.
- Neighborhood marketing, capitalizing on adjacency to the park and lake. Excellent public lake access.

Menominee South



Menominee North



Characteristics

- Menominee Park is defining asset.
- Predominant single-family with scattered multifamily buildings.
- Mostly pre-World War II with “mid-century” to the north.
- Moderately sized structures
- \$200,000-\$300,000 value range along park and on New York Avenue blocks.
- \$150,000-\$250,000 value range elsewhere.
- Generally good housing inventory.



Menominee North Vital Statistics

2019 Population	2,960
2010 Population	2,659
2010-2019 Change	+301
2019 Population Density/ sq. mi.	7,189
Median Household Income	\$63,834
Median Sales Value	\$106,367
Value/Income Ratio	1.7
Total Occupied Units	1,061
% Owner	66%
% Renter	34%

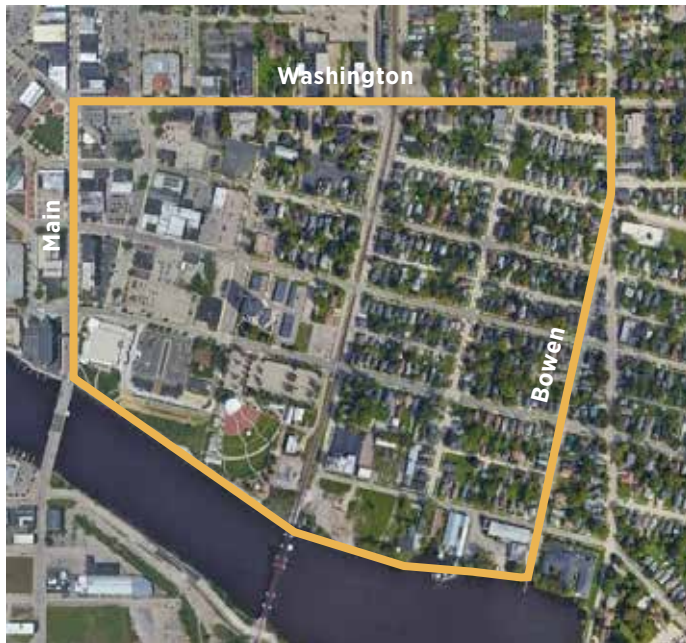
Policy Directions

- Maintenance and conservation policies, good market for existing rehabilitation programs.
- Energy conservation initiatives for larger houses.
- Condition monitoring and spot assistance. Existing rehab programs are applicable.
- Rehabilitation of affordable smaller houses can modernize units at relatively low cost.
- Rental rehab incentives apply to mid-20th century multifamily buildings.
- Railroad corridor could be developed as a greenway.
- Neighborhood marketing, capitalizing on adjacency to the park and lake. Excellent public lake and recreation field access.

Menominee North



River East



Characteristics

- Mixed occupancy neighborhood adjacent to city center.
- Older apartments and senior high rise, helping to account for high rental occupancy rate.
- Significant deterioration along south edge, particularly south of Ceape Avenue.
- \$100,000-\$150,000 typical value on south and north peripheries of the district, \$150,000-\$200,000 through the center.
- Industrial edge along lakefront.
- Significant number of city-owned lots available for infill development.
- Active Rock the Block and other neighborhood revitalization programming, probably representing the largest concentration in the city.

River East Vital Statistics

2019 Population	2,437
2010 Population	2,612
2010-2019 Change	-125
2019 Population Density/ sq. mi.	5,439
Median Household Income	\$40,781
Median Sales Value	\$75,400
Value/Income Ratio	1.8
Total Occupied Units	1,333
% Owner	23%
% Renter	77%

Policy Directions

- Redevelopment potential along riverfront and south of Ceape Avenue, with site assembly likely to be required. Rehabilitation should be focused in areas with more stable housing.
- Energy conservation programs might be appropriate in central parts of neighborhood.
- Acquisition/rehab/resale feasible with lower cost housing.
- City lots could be packaged into a single offering with a development entity development.
- Neighborhood commercial creates a marketable image for Bowen Street as a special corridor, terminating with a boardwalk pier.
- Continued marketing as a near downtown neighborhood.

River East



Historic 4th Ward



Characteristics

- Predominantly built as a single-family neighborhood adjacent to downtown with some multifamily buildings.
- Older houses of various sizes and conditions, many of which have been converted to multifamily because of high student housing demand.
- \$100,000-\$180,000 value range typical.
- Variable housing conditions, with substantial rehabilitation needs.
- Downtown adjacency is a major asset, along with proximity to the classic library and other civic spaces.

River East Vital Statistics

2019 Population	2,576
2010 Population	2,492
2010-2019 Change	+84
2019 Population Density/ sq. mi.	6,858
Median Household Income	\$71,625
Median Sales Value	\$107,900
Value/Income Ratio	1.5
Total Occupied Units	1,267
% Owner	31%
% Renter	69%

Policy Directions

- Major rental rehabilitation for buildings developed as multifamily.
- Energy conservation programs appropriate for larger houses.
- Ownership transition, with incentive programs to encourage de-conversion back to single-family or two-family ownership. Limit future multifamily conversions.
- Develop railroad corridor as a greenway and linear park.
- Focus on infill development of City-owned lots, potentially packaged with River East lots into an overall development.
- Neighborhood marketing as a residential extension of downtown.

Historic 4th Ward



Middle Village



Middle Village Vital Statistics

2019 Population	2,458
2010 Population	2,706
2010-2019 Change	-248
2019 Population Density/ sq. mi.	5,392
Median Household Income	\$42,677
Median Sales Value	\$88,100
Value/Income Ratio	2.1
Total Occupied Units	1,288
% Owner	20%
% Renter	80%

Characteristics

- Generally well-maintained mixed density neighborhood adjacent to Downtown neighborhood.
- Large houses with substantial contemporary medium-density townhome development on Central Avenue blocks.
- High rental rate, displaying spot deterioration on some blocks.
- Includes part of the Irving-Church National Register District.
- Typical home value range in \$120,000-\$180,000.
- University influence on western edge contributing to high rental occupancy.
- Population decline may be the result of population aging.

Policy Directions

- Rental rehabilitation appropriate because of high rental occupancy.
- Energy conservation programs appropriate for larger structures.
- Similar dynamic to Historic 4th. Ownership transition, with incentive programs to encourage de-conversion back to single-family or two-family ownership. Limit future multifamily conversions, especially along Jackson Street edge.
- Maintenance of historic district standards.
- Quiet street/traffic calming to enhance street appearance.
- Neighborhood marketing as a residential extension of downtown.

Middle Village



Midtown



Midtown Vital Statistics

2019 Population	1,965
2010 Population	1,591
2010-2019 Change	+374
2019 Population Density/ sq. mi.	7,772
Median Household Income	\$67,584
Median Sales Value	\$104,700
Value/Income Ratio	1.6
Total Occupied Units	736
% Owner	65%
% Renter	35%

Characteristics

- Variety of housing types and ages, with a high level of owner occupancy.
- Excellent adaptive reuse and infill development opportunity adjacent to the immediate neighborhood on Harrison Street corridor.
- Sound housing supply, some spot rehabilitation needs.
- Railroad corridor impact is extremely well managed by adjacent property owners and has little impact on residential integrity or condition.
- Substantial recent population growth in the neighborhood and surrounding areas, suggesting a successful generational cycling of the neighborhood.
- Typical values range between \$120,000-\$180,000, with some slightly higher.

Policy Directions

- Homeownership support through identifying opportunities for possible reconversion, focusing existing homeowner incentives, and providing energy conservation incentives.
- Spot rehabilitation with focus on scattered properties that have an effect on an entire block.
- Continued enhancement of the railroad edge and exploration of a possible greenway.
- Quiet street/traffic calming to enhance street appearance and reduce traffic speeds.
- Architectural standards and guidance for development on potential infill sites.
- Neighborhood marketing as a residential extension of downtown.

Midtown



Congress Field



Characteristics

- Solid, primarily owner-occupied small and moderate sized homes.
- University-owned Congress Field is a community focus, heavily used for soccer and informal recreation.
- Significant traffic impact from Congress, with substantial afternoon traffic related to both traffic patterns and field use.
- Fairly tight home value distribution, with market values ranging from \$140,000-\$200,000. Major resource for affordable owner occupancy.



Congress Field Vital Statistics

2019 Population	972
2010 Population	1,048
2010-2019 Change	-76
2019 Population Density/ sq. mi.	6,323
Median Household Income	\$58,393
Median Sales Value	\$107,600
Value/Income Ratio	1.8
Total Occupied Units	412
% Owner	86%
% Renter	14%

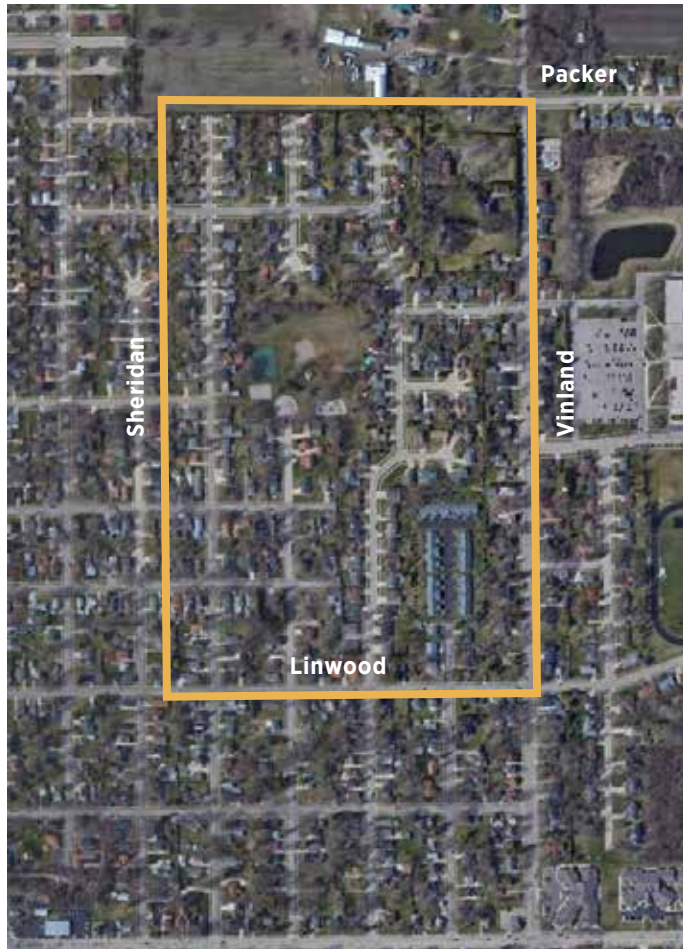
Policy Directions

- Energy conservation and other minor rehab incentives appropriate for maintaining status as an affordable homeownership option.
- Traffic calming on Congress, including a protected pedestrian crossing at Congress Field. Quiet street enhancements on north-south streets.
- Solidify status and continued availability of Congress Field. While an intriguing potential infill site, it's status as a neighborhood resource is more important.
- Spot rehabilitation or reinvestment in homes showing some incipient issues.
- Neighborhood marketing as an affordable family neighborhood.

Congress Field



Ferry Crossing



Ferry Crossing Vital Statistics

2019 Population	1,910
2010 Population	1,817
2010-2019 Change	+93
2019 Population Density/ sq. mi.	2,077
Median Household Income	\$78,023
Median Sales Value	\$131,200
Value/Income Ratio	1.7
Total Occupied Units	794
% Owner	73%
% Renter	27%

Characteristics

- Early 20th homes immediately north of Congress south of the neighborhood, transitioning within Ferry Crossing to small mid-century and conventional “suburban” SF north of Linwood.
- Primarily single-family with one attached “villa” development.
- Adjacent to North High School with future linkage to North Jackson growth area.
- \$150-200,000 value range to south and west, \$200-300K typical in newer areas to north and along Parkside.
- Mitchell Street townhomes in \$200K range.
- Major potential residential development areas to north.
- Teichmiller Park is a central but relatively appearing private neighborhood open space with limited street exposure.

Policy Directions

- Conservation and marketing of smaller mid-century homes. Technical assistance and marketing for improvements of this style.
- Specific plan concepting for potential development areas along Packer Avenue and to the north.
- Infrastructure and potential cost sharing to direct future residential growth into this corridor.
- Coordinate street pattern and greenway/trail connectivity with conceptual plans for the North Jackson growth area.
- Improved park access from streets to Teichmiller Park. This would include path connection from Crane and possibly with an easement Kaitlynn Court.

Ferry Crossing



Marina District



Characteristics

- Large houses and installations with river views and access.
- Smaller houses to the west, ranging from pre-World War II construction to mid-century.
- Excellent access to major recreational and educational facilities –Pollock Water Park, Sports Complex, and West and Lourdes High Schools.
- Waterfront properties range from \$250,000-\$600,000 in value.
- “Neighborhood homes” generally within \$130,000-\$200,000 range.
- Significant multifamily development although high rental occupancy shows in the Vital Statistics table is probably an artifact of the block group.
- Sawyer is a major community boulevard.



Marina District Vital Statistics

2019 Population	4,627
2010 Population	4,781
2010-2019 Change	-154
2019 Population Density/ sq. mi.	3,142
Median Household Income	\$51,526
Median Sales Value	\$119,500
Value/Income Ratio	2.4
Total Occupied Units	718
% Owner	29%
% Renter	71%

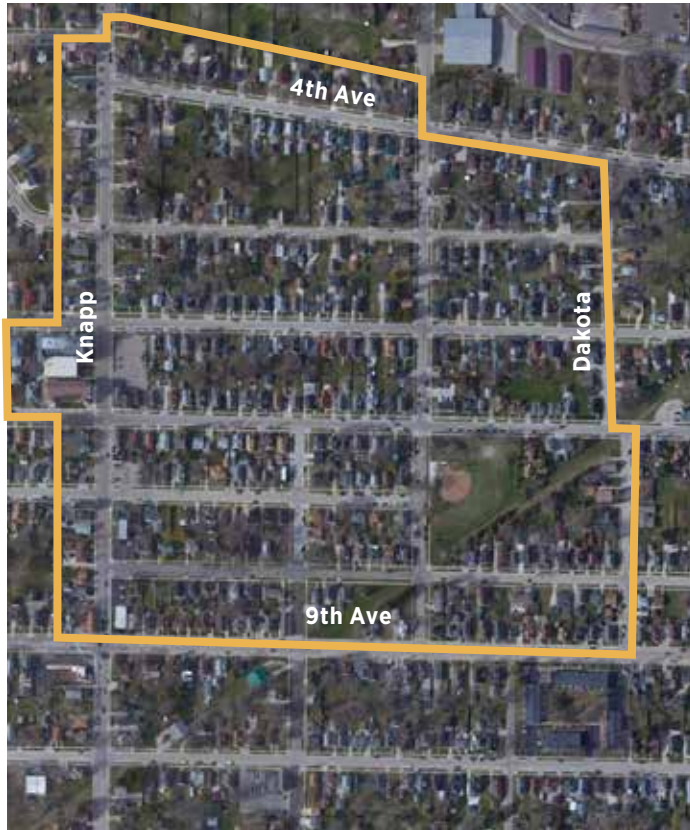
Policy Directions

- Scattered strategic rehabilitation in the eastern part of the neighborhood. Some opportunities for infill development and more intensive future use of the waterfront with greater public access.
- Improved pedestrian and bicycle routes along river, currently marked as a bike route, across Sawyer, and to recreational resources like the Water Park.
- Possible “great street” corridor treatment on Sawyer to build neighborhood identity and value.
- Neighborhood identification and marketing program, emphasizing access to community attractions.

Marina District



Sacred Heart



Characteristics

- Stable, traditional and primarily single-family neighborhood anchored by Sacred Heart Church and parish life.
- Variety of one and two-story single-family homes on urban lots.
- Retains a high owner-occupancy rate and relatively stable population.
- Mix of neighborhood-based commercial uses along Knapp Street with close connection to downtown and University of Wisconsin-Oshkosh along the Ohio Street corridor.
- Walking distance to South Park.
- Home values are within the \$100,000-\$200,000 range but tend to cluster between \$130,000 and \$180,000.

Sacred Heart Vital Statistics

2019 Population	1,169
2010 Population	1,216
2010-2019 Change	-47
2019 Population Density/ sq. mi.	3,318
Median Household Income	\$55,000
Median Sales Value	\$101,900
Value/Income Ratio	1.9
Total Occupied Units	533
% Owner	71%
% Renter	29%

Policy Directions

- Monitoring any emerging issues with property maintenance through neighborhood association.
- Platting and deep lots provide some Accessory Dwelling Unit opportunities.
- 9th Avenue's mix of commercial and residential use and high visibility as a direct route from I-41 into the city may require a specialized commercial/residential revitalization program to address properties, improve the urban streetscape, and manage traffic impact.
- Smaller scale city rehabilitation programs are appropriate to encourage incremental reinvestment in homes.

Sacred Heart



Historic Jackson



Characteristics

- Most buildings built as single-family urban houses, but rental pressures and campus housing demand have changed tenure dramatically over the years.
- Owner-occupancy increases to north toward Murdock, but renters currently dominate the south part of the corridor.
- US Highway designation of Jackson Street has tended to compromise the housing environment. The recent Historic Jackson study recommends a lane reduction from four to three lanes with modification of the street channel.
- Market values range from \$150,000-\$220,000 in the more owner occupied north, falling to \$120,000-\$180,000 on the south part of the corridor.
- East Hall Park and the Merrill Middle School practice field are significant influences on the corridor.
- Community commercial center and facilities are located north of north of Murdock, focused between Murdock and Smith.

Policy Directions

- Energy conservation and rehab incentives.
- Execute recommendations of Jackson Street study, including lane reduction, better pedestrian environment, buffering from moving traffic.
- Zoning regulation to manage student housing and conversions, possibly related occupancy to ability to provide off-street parking.
- Market the corridor to potential new homebuyers, and couple existing incentive programs to that effort.
- Improve East Hall Park and the Merrill play field to enhance neighborhood image and value.



Woodland Park



Woodland Park Vital Statistics

2019 Population	2,002
2010 Population	2,158
2010-2019 Change	-156
2019 Population Density/ sq. mi.	4,552
Median Household Income	\$60,278
Median Sales Value	\$213,600
Value/Income Ratio	3.54
Total Occupied Units	828
% Owner	54%
% Renter	46%
Market Value Range	\$250,000-\$350,000



Fox Chase



Fox Chase Vital Statistics

2019 Population	2,150
2010 Population	2,383
2010-2019 Change	-233
2019 Population Density/ sq. mi.	420
Median Household Income	\$106,031
Median Sales Value	\$194,900
Value/Income Ratio	1.84
Total Occupied Units	841
% Owner	100%
% Renter	0%
Market Value Range	\$200,000-\$350,000

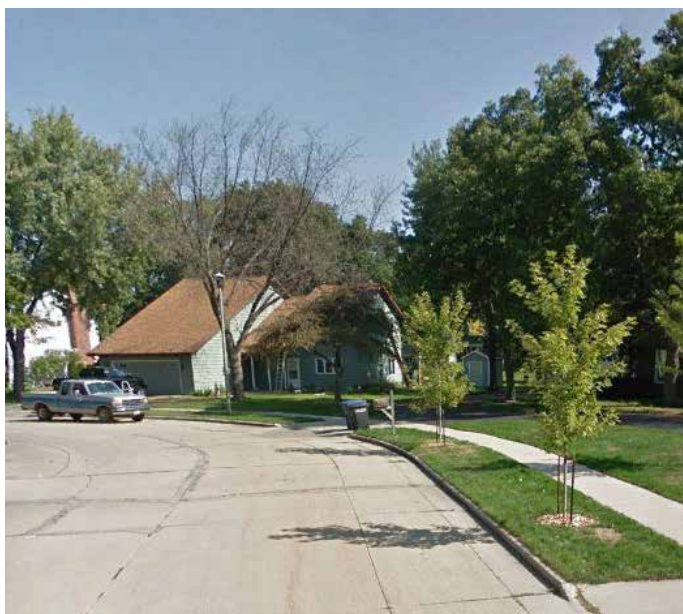


Millers Bay



Millers Bay Area Vital Statistics

2019 Population	1,275
2010 Population	1,081
2010-2019 Change	+194
2019 Population Density/ sq. mi.	4,070
Median Household Income	\$70,558
Median Sales Value	\$142,700
Value/Income Ratio	2.0
Total Occupied Units	534
% Owner	92%
% Renter	8%
Market Value Range	West: \$180-\$250,000 East: \$250-\$400,00+



North Shore



North Shore Area Vital Statistics

2019 Population	2,002
2010 Population	2,158
2010-2019 Change	-156
2019 Population Density/ sq. mi.	4,562
Median Household Income	\$60,278
Median Sales Value	\$213,600
Value/Income Ratio	3.54
Total Occupied Units	828
% Owner	54%
% Renter	46%
Market Value Range	West: \$180-\$250,000 East: \$250-\$400,00+



North Park



North Park Area Vital Statistics

2019 Population	2,430
2010 Population	2,119
2010-2019 Change	+311
2019 Population Density/ sq. mi.	608*
Median Household Income	\$56,826
Median Sales Value	\$226,400
Value/Income Ratio	3.98
Total Occupied Units	953
% Owner	52%
% Renter	48%
Market Value Range	\$250,000-\$350,000



Sawyer-Paine



Sawyer-Payne Area Vital Statistics

2019 Population	3,090
2010 Population	3,092
2010-2019 Change	-2
2019 Population Density/ sq. mi.	7,899
Median Household Income	\$43,993
Median Sales Value	\$114,633
Value/Income Ratio	3
Total Occupied Units	1,229
% Owner	45%
% Renter	55%
Market Value Range	West: \$350-\$500,000 East: \$120-\$200,000+



5

Housing Program



A HOUSING PROGRAM FOR OSHKOSH

INTRODUCTION

This chapter presents a path forward that addresses the issues and opportunities identified in the last chapter. It includes implementation strategies, policies, and partnership concepts, illustrated by case studies that have succeeded in other parts of the country. It is designed to help Oshkosh answer the four main questions posed at the beginning of Chapter 4:

- How do we build the capacity to develop “affordable, attainable” housing and a healthy housing market?
- How do we encourage housing products and options that retain our households?
- How do we conserve our neighborhoods and preserve their housing fabric?
- How do we address the needs of people who are unhoused or inadequately housed?

That chapter outlined solutions to these questions in general terms. This chapter will provide more detail to help the community take specific action. It is organized around two large topics:

1. An organizational and policy framework for housing development; and
2. Program approaches that the participants in the process can use to fulfill needs and capitalize on opportunities.

A Development Policy Framework

Developing a policy framework to meet Oshkosh’s housing needs for new development requires us to understand the expected profits and risks entailed by serving different markets, discussed at the beginning of Chapter 4, and community priorities articulated by the community engagement process and analysis described in previous chapters. These market preferences can be placed in four categories: affordability, location, new products, and reinvestment. Specifically:

Affordability: Public policy related to risk reduction and financing should focus on encouraging development of affordable moderate and medium-cost housing, where financing gaps and challenges are more likely to keep the market from satisfying the need. For new development, this speaks to question 1.

Location and Retention. Policy should move toward two strategic objectives:

1. Retaining in Oshkosh a greater share of upper income and older households, now appearing to move out of the city into surrounding townships; and
2. Encouraging development into specific opportunity areas envisioned as priorities in the comprehensive plan and other documents.

Innovation and New Products. Policy should encourage and moderate the risks of non-conventional or emerging forms of residential development that accommodate emerging markets but are unfamiliar to many conventional developers and builders.

Reinvestment. Policy should provide strong, positive incentives for housing and mixed use investment in targeted redevelopment areas such as the South Main corridor.

Policy Directions Based on Affordability

Overall Policy Direction: Public policy should focus on encouraging development of affordable moderate and medium-cost housing, where financing gaps and challenges are more likely to keep the market from satisfying the need.

High cost (>\$400,000 or rentals over \$1.50/square foot). This type of development represents about 8% of the 10-year demand for owner-occupancy and 16% for rental occupancy. Ownership units are typically (but not exclusively) located in conventional or large-lot subdivisions. In the Oshkosh area, sites with excellent water access, both in and outside the city. This price point may also appear in upper-end urban condominiums, service-provided communities, and townhome/villas. Front-end infrastructure in subdivisions may be relatively expensive on a per lot basis. While these costs may be relatively insignificant to high-end buyers, they do present front-end exposure to developers. This can lead to development in townships outside the city, with rural, less capital-intensive subdivision regulations.

Public policy for this development type may encourage the building of high cost, single-family housing within Oshkosh's city limits rather than in unannexed areas, a desirable outcome, but public financing is not strictly necessary to serve this market.

POLICY DIRECTION:

Use special assessments as necessary to avoid larger lot development outside the city limits and to provide options for move-up housing.

Market (\$300,000-\$400,000) or market rate rentals (\$1.20-\$1.50/square foot). This type of development represents about 25% of the ten-year demand each for both ownership and rental units. New subdivisions for this market have typically been developed west of I-41, although land within the existing city limits is increasingly scarce in that direction. North Park homes in the North Jackson corridor also now support this range. Builders can deliver housing within this price range, but infrastructure costs and exposure can be a factor. In addition, absorption rates of subdivision lots are slow enough that carrying costs can become burdensome. Public financing of infrastructure begins to be a significant need as site related costs (land plus infrastructure) exceed 20% of the cost of a new unit.

From a rental perspective, households in this range can afford monthly rents needed to make the projects economically feasible. However, as discussed earlier, rents required for new development without assistance approach \$1.50 to \$1.80/square foot. This gap presents a challenge, but in many cases, new consumers and small households will pay a higher percentage of income for housing.

POLICY DIRECTION:

Use infrastructure assistance through a form of front-end public financing to encourage development of market-rate rental products and medium cost owner-occupied housing. Use development financing tools, discussed later, to maintain delivery of new rental units within affordable market ranges.



Moderate-cost (\$200-300,000) or low market rate rentals(\$0.80-\$1.20/square foot). This type of development represents about 30% of the ten-year demand for both types of tenure. Development at the upper end of this scale typically occurs in subdivisions, or increasingly in higher-density small lot or attached developments that are still rare in Oshkosh. The lower part of this range addresses workforce housing needs but construction costs alone, projected at \$210 to \$230/square foot make it difficult for builders to deliver a marketable product. This price category has difficulty supporting the cost of new infrastructure in conventional development. Infill development on sites or lots that use existing infrastructure and higher-density housing forms that reduce the unit cost of public improvements are viable approaches, but infill faces the various obstacles discussed above. Most development in this range can be accomplished privately with public incentives, but some project types may require participation of a community partnership, the second point in the strategic approach.

POLICY DIRECTION:

- Base policies on the recognition that this cost range can largely be satisfied by the private sector, with incentives as required to create economic feasibility.
- Use public incentives such as the examples in the following section to support private development in this range and community partnerships for more untested housing types. Incentives may include:
- Adjustments to zoning regulations to encourage moderately priced housing forms in new developments and on infill lots. These forms include small lot single-family development, duplexes or two-unit structures that may include an owner-occupant, auxiliary dwelling units on appropriately sized lots, and smaller townhome or rowhouse structures.
- Tax-based incentives like tax increment financing and tax abatements, coupled with agreements in rental project to manage rent increases and tie them specifically to increases in maintenance and operations cost.

- Front-end public participation in infrastructure and public improvements, with level and terms of participation linked to the percentage of units provided within moderate price ranges or rents. Infrastructure might be recovered at future sale or other ownership transition.

Later in this chapter presents more detailed consideration of several of these policies.

Low-cost (under \$200,000) or below market rate rentals (\$0.80/square foot). This type of development represents 37% of the ten-year demand for ownership and 30% for rental occupancy. It is virtually impossible for new construction to serve this significant market category without deep assistance that includes land assembly, infrastructure, development financing, and in some cases mortgage assistance. Program approaches that preserve and rehabilitate existing housing stock or build alternatives for demographic groups like seniors can be effective in addressing this price category. These techniques may be necessary to encourage rental housing, in conjunction with existing tax policy incentives like Low Income Housing Tax Credits and New Market Tax Credits. Delivery will require a public/private partnership, discussed later, that includes an effective community development corporation, financial institutions, builders, Realtors, and city government.

POLICY DIRECTIONS:

- Base policies on the understanding that delivery of new units in this category requires substantial public or community-based assistance to achieve economic feasibility.



- Create a delivery infrastructure that can develop new units or execute rehabilitation programs that includes both development capacity and a financing consortium.
- Use a variety of public sector tools, including tax increment financing, low-income housing tax credits (LIHTC) for appropriate projects, and land assembly and conveyance.
- Create incentives for including lower cost units in market rate housing developments. These may include some form of public financing or subsidy for these specific units. Require inclusion of lower-cost units in projects benefiting from other public financing incentives such as TIF.
- Introduce programs like acquisition/rehab/resale of existing homes in reinvestment areas or rent to own development to increase affordable ownership and equity-building opportunities.

This chapter presents greater detail on policies and programs that address this cost category.

Policy Directions Based on Location and Retention

Overall Policy Direction: Policy should encourage development that 1) provides options for people now moving outside Oshkosh to find their place in the city and 2) that uses infill sites or contiguous greenfield sites effectively to provide these options.



Oshkosh under-performs in ownership housing production in Winnebago County and even lags behind other Fox Valley cities in per capita single-family development. Encouraging new development within the city limits and areas contiguous to existing urban growth with direct and feasible infrastructure is strongly in Oshkosh's public policy interest. Beyond the efficiencies of contiguous growth in using public services and infrastructure most effectively, retaining people in Oshkosh who are contemplating moving outside is a very important civic and economic imperative. In many of these areas, infrastructure and public improvements are critical to private development. Policies related to location and retention have their base in the comprehensive plan, and may be placed in the following categories:

- Areas that are identified for growth and are contiguous to the city but require significant infrastructure development; or are in the potential urban services area of Oshkosh (areas that can feasibly be provided with municipal wastewater and water service). For these areas, agreements between the City and townships to define the future urban service area and reserve those areas for urban development and eventual annexation by Oshkosh will be important.
- Non-contiguous greenfield development in these areas may be premature, but long-term community growth will require them.
- Contiguous greenfield development that require incremental utility extensions or in some cases, "pioneer" facilities that open the area to development. Areas that appear to fit this category include:
 - › The North Jackson development area, identified with potential development concepts in the previous North Jackson Development Plan. This includes an extension of Fernau Avenue corridor to Vinland Street.
 - › The area west of Vinland and south of the Canadian National's east-west industrial spur, extending the Ferry Crossing neighborhood north.
 - › Contiguous areas west of the existing limit of development toward Clairville Road.
 - › Northwest Oshkosh off I-41/US Hwy 45 and Ryf Road.

Again, some of these areas will require jurisdictional negotiations with the townships. Public front-end financing can encourage the desirable goal of residential development with the city, even for higher end housing that would not normally need incentives.

POLICY DIRECTION:

Public financing, including special assessments can be used to meet the demand for new construction of higher end homes, necessary to support higher end job growth and to open lower price point housing.

Infill development. While development within the built-up city typically uses pre-existing infrastructure, some sites within reinvestment areas may lack urban services entirely, or may have existing utilities that require reconstruction or relocation. In most cases, these necessary changes should be publicly funded, utilizing TIF, CDBG, municipal bonds, or other direct public/private financing. Projects may also require other forms of development or financing assistance, but investments that create buildable sites are the first priority. In Oshkosh, these sites include the waterfront, South Main, and future brownfield redevelopment sites like the quarry after industrial operations end.

POLICY DIRECTION:

Use necessary public financing tools and partnerships to create buildable sites.

Policy Directions Based on Innovation and New to Market Products

Overall Policy Direction: Policy should encourage and moderate the risks of non-conventional or emerging forms of residential development that accommodate emerging markets but are unfamiliar to many conventional developers and builders.

Significant emerging markets are not being accommodated by current development products in most American cities. New products, like higher-density urban family development, appeal to households with young children who need outdoor space and single-family character, but value the walkability and urban benefits that a city like

Oshkosh offers in unusual quantity. At the other end of the scale, independent and active older adults seek settings that provide these same urban features, but without the problems of climbing stairs and maintaining yards. The development and housing financing structure should encourage introduction of housing forms or project designs that incorporate:

- Higher-density products like small-lot single-family detached or attached configurations, townhomes, and street-oriented, small footprint multi-family development.
- Mixed housing environments that integrate different types and price points into coherent developments.
- Mixed use projects that integrate housing, services, retail, and/or employment.
- Living environments for independent older adults that offer urban amenities and provide maintenance.

Policy Directions Based on Reinvestment

Overall Policy Direction: Policy should provide strong, positive incentives for housing and mixed use investment in targeted reinvestment areas.

Reinvestment in existing areas is important to a community on many levels. Protection of the existing tax base, protecting community image and livability, and ensuring a variety of housing styles and price points are just a few of the reasons. Most of Oshkosh's neighborhoods have successfully retained their fabric and integrity, areas with large areas of vacant lots and deteriorated properties do not exist. However, opportunities at the neighborhood level are present in some areas, and projects can develop that strengthen the quality and value of their surroundings. Special programs and partnerships will be required to execute these projects, which include:

- Specific neighborhood studies, and corridor and project plans. Examples of these include corridors like 9th Avenue, South Oregon, South Ohio, and North Jackson.

- Site acquisition, assembly, and conveyance to potential developers.
- Continuation, some redesign, and additions to rehabilitation and housing conservation programs, with ideas addressed later in this plan.
- Continued investment in effective neighborhood engagement programs involving partnerships of the City, Habitat for Humanity, and GO-HNI, including expansions of their development roles as discussed below. Continued support for and development of new neighborhood associations, with a probable focus on south side neighborhoods.

- Commercial revitalization, including along continuous commercial corridors and a commercial corner or iconic business offers a distinctive activity center to an otherwise residential area like Bowen Street.
- Public infrastructure construction and rehabilitation.
- Housing condition code enforcement.

Figure 5.1 summarizes financing and incentive approaches for each of these policy contexts, but uses fundamental housing affordability, as the starting point. **It is intended to provide the basic structure for more detailed recommendations that follow in this section.**

Figure 5.1. Development Policy Sample

Market Drivers				
Price Range	Price Point Alone	Location and Retention	Innovation and New Products	Reinvestment
High (\$400,000+ and rents above \$1.50/SF)	Private	<ul style="list-style-type: none"> • Partial special assessment if contiguous (50% of development cost) 	Full special assessment if mixed with other housing price points and/or uses	Full development incentive package in reinvestment areas
Market (\$300,000-\$400,000 & rents \$1.20-\$1.50/SF)	Private	<ul style="list-style-type: none"> • Full special assessment if contiguous or on infill sites 	Full special assessment if mixed with other housing price points and/or uses	Full development incentive package in reinvestment areas
Moderate (\$200,000-\$300,000 rents \$0.80-\$1.20)	Full special assessment Consideration of public infrastructure financing depending on context	<ul style="list-style-type: none"> • Full special assessment with direct public infrastructure financing • Development incentives (TIF) • Direct development assistance 	No additional requirement	Full development incentive package in reinvestment areas
Low (Under \$200,000 and below \$0.80/SF)	Full special assessment Consideration of public infrastructure financing depending on context	<ul style="list-style-type: none"> • Full special assessment • Direct public infrastructure financing • Development incentives (TIF) • Direct development assistance 	No requirement	Full development incentive package in reinvestment areas

Notes:

Special assessment: Public front-end financing through a revenue bond issue, with debt repaid by an assessment on properties, paid as part of annual property taxes.

Direct infrastructure financing. Financing of all or part of costs through the city through a bond issue or special infrastructure fund. Financing could include a payback provision. An example would be an “infrastructure bank” where the percentage of total house cost accounted for by infrastructure investment is repaid at sale of the property.

TIF: Tax Increment Financing, available in designated Tax Incremental Districts for mixed use projects, projects in blighted areas, or involving environmental remediation.

Direct development assistance: Publicly funded grant or loan from local, state, or federal source as a project subsidy.

Housing Development Partnership

An effective public/private partnership with adequate financial and human resources will be central to Oshkosh's ability to deliver affordable housing through new development, adaptive reuse, or major rehabilitation.

Chapter 3 quantified the continuing need for additional housing priced below what appears to be the current market floor – \$300,000 for ownership units and \$1.20-\$1.50/SF for rental development. In the past some of the affordable rental demand has been met through low income housing tax credits (LIHTC) but these credits are competitive, often not sufficient to meet demand, or have income constraints that are too low for much of the workforce. Ultimately, the private homebuilder and development sector alone cannot carry out initiatives to meet the City's goals of meeting affordable housing needs and providing some of the products most needed or desired by housing consumers. These primary objectives include:

- Delivering new, moderately priced products that are affordable to the preponderance of Oshkosh residents and families.
- Creating new products that appeal to the needs of urban families and older adults
- Building enough units at one time to realize efficiencies of scale.
- Creating developments in potential revitalization areas with adequate critical mass to affect the image of the neighborhood and offer a higher degree of financial security to prospective residents.
- Developing market-rate rental housing affordable for moderate to middle-income households.
- Preserving existing residential buildings for a new generation of residents.

DES MOINES REINVESTMENT STRUCTURE

Des Moines, Iowa has a tradition of strong private/public partnership in neighborhood reinvestment. While nonprofit faith-based initiatives have been very effective housing developers, the City's two primary reinvestment organizations provide valuable precedents for Salina.

The Neighborhood Development Corporation (NDC) is a nonprofit developer that does residential, commercial, and mixed use development in revitalization areas. It was established in 1999 and has been especially active in multi-cultural areas like the 6th Avenue and East Grand corridors, which have similarities to 9th Street in Salina. NDC has three staff members and a twelve member board that includes city and county government staff, real estate developers, and business interests. Financing for projects comes from a variety of public and private sources. (www.ndcdsm.org)

The Neighborhood Finance Corporation (NFC) is a mortgage bank. Since beginning operations in 1990, it has originated \$290 million in loans, affecting about 5,300 units. It provides loans for both home purchase and rehabilitation. It is capitalized by loan repayments, investments by city businesses and lenders, the housing trust fund, and \$800,000 to \$1 million in GO bond proceeds from the City of Des Moines and Polk County. Current investments in NFC total \$253 million, primarily from regional banks. NFC has a 12 member professional staff and a 15 member board representing six banks, city and county government, neighborhoods, and the city's Neighborhood Revitalization Board. (www.neighborhoodfinance.org)

All five of these approaches involve a relatively low expectation of short-term return and a relatively high level of uncertainty. Yet, the private sector has an indispensable role to play in a partnership to develop housing with greater cost and physical diversity. As we have seen, these partnerships require a high level of public and private sector effort: incentives and investment on the public side, patience, risk capital, and persistence on the private side. But gradually, in a successful program, the need for exceptional effort is reduced as the private market begins to work.



HOLY NAME HOUSING CORPORATION CROWN (Rent to Own) PROGRAM

CROWN is a home ownership incubator project. HNHC (Holy Name Housing Corporation) is committed to renting the single family houses to families whose income does not exceed 60% of the area median income. Residents are offered homeownership/financial educational assistance that help them overcome obstacles to buying their own home. Ideally, tenants will move from renting to homeownership within 3-5 years of beginning the program. This then frees up the rental home for another family to rent the home and our mission continues.

- From program description of Holy Name Housing Corporation, Omaha, Nebraska

During the planning process, we found significant private interest in participating in such a partnership. Financial institutions appeared generally open to the idea of a community financing tool that involved shared participation and risk. Homebuilders and developers also recognized the need for housing products that they could not afford to build alone.

There are a number of precedents for effective partnerships around the country and the sidebar on this page explores the approach of Des Moines. Any of these approaches started with small steps but have been very successful over the long term. But most successful housing and revitalization partnerships have common ingredients:

Community Development Corporation (CDC)

A Community Development Corporation is a nonprofit developer governed by a Board of Directors and operating in the same entrepreneurial way as a conventional developer. CDC's often grow out of established organizations that have identified housing as vital to their work, or of other community organizations (such as churches, human services groups, or community action agencies) that identify housing as a critical need. In Oshkosh, the real estate development mission of Oshkosh Healthy Neighborhoods, Inc. (GO-HNI) is consistent with that of a CDC, but the organization has not carried out a large-scale development project to date. Habitat for Humanity has built about 40 houses during its experience in Oshkosh, but these volunteer driven efforts are also not that of a full-fledged development entity. In some places, though, Habitat for Humanity programs have moved beyond their original mission of volunteer-built single homes for low-income owners to become larger scale developers of affordable housing. Oshkosh Habitat for Humanity or GO-NHI could easily evolve into a CDC or spin off a separate development organization that complements the existing neighborhood support programs of both groups.

In some cities, CDCs started as faith-based neighborhood revitalization efforts. Examples with decades of success are Omaha's Holy Name Housing Corporation (HNHC) and the Omaha Economic Development Corporation (OEDC) In others, CDC's Chamber of Commerce, or City initiatives. When successful, they operate as private developers and need the same permanent expertise and adequate capitalization as a private enterprise.

A community development corporation may be either a for-profit or nonprofit organization. On the nonprofit side, a corporation may be organized as a "community development housing organization," or CDHO. CDHOs require majority community board representation, in return, they enjoy a special allocation of tax credits for affordable rental housing financing through the state housing finance agency.



Small lot single-family. Top, a subdivision by Habitat for Humanity in Bloomington, Indiana. Middle, small lot development in Fayetteville, Arkansas; Above: Towns at Little Italy, a high-density attached ownership development in Omaha, Nebraska.

While the original mission of a CDC in Oshkosh will be housing development, it should also maintain the right to do commercial projects as well. Many contemporary projects involve some level of use mixing, with both retail and residential components and the use of TID's in Wisconsin for housing appear to require mixed uses. Des Moines' Neighborhood Development Corporation (NDC), for example, has been an efficient commercial and mixed use developer in revitalization settings, and this work has helped to support housing developments.

While much of the focus here has been on new development, a CDC also can have a significant role in preserving existing housing. CDCs are ideal vehicles for two very effective program types - acquisition/rehab/resale and rent-to-own/shared equity development.

ACQUISITION/REHAB/RESALE

In the former, a CDC buys an existing house, completes major rehabilitation, and sells the home to new owners. This activity has worked successfully in many places and is especially useful because its lower sales prices make quality homes more affordable with smaller appraisal gaps than new construction.

RENT-TO-OWN/SHARED EQUITY DEVELOPMENT

In the rent-to-own scenario, a CDC builds homes for rent and administers an escrow that builds up a downpayment fund. This enables the resident to buy that unit or another unit, providing a transition from rental to owner occupancy in neighborhoods. Rent-to-own units can be paired with the LIHTC program, allowing one unit to serve as a transition to ownership for multiple households over the course of the tax credit obligation.

AFFORDABLE HOUSING FUND - GRAND RAPIDS, MI

The City of Grand Rapids set an aggressive policy target for a citywide inventory of 30% affordable housing units. One tool created to help with the effort is an Affordable Housing Fund leveraged by dedicated city revenues, private contributions, and interest earnings. Additionally, a board provides recommendations for policy changes and managing allocations. Funds come from:

- City appropriations from tax growth.
- Private contributions, State funds, County, other grants.
- Excess revenues from General Operating Fund.

Eligible applicants include non-profits and for-profit affordable housing developers, and public housing authorities. Individuals are eligible for homeownership financial assistance. Fund allocation is used only for situations that meet city needs like mixed-use development, projects with other funding sources, and small scale development.

<https://www.grandrapidsmi.gov/Government/Programs-and-Initiatives/Housing-NOW>

- › Lawrence, KS has a similar fund where the public approved a sales tax increase for a new housing fund. The fund supports the acquisition, rehabilitation, and development of affordable housing. Over the next 10 years the fund expects to raise \$10 million.

Financing and Access to Capital

A community development corporation (CDC) must be capitalized to do its work. Such a financing program should be designed for maximum leverage (in the language of community development, “leverage” is the ability of program dollars to generate private investment in response to a principal investment), shared risk, and quick turnover rather than long-term financing. The partnership should include a “lenders consortium,” a cooperative venture among lending institutions active in Oshkosh that spreads individual exposure. These cooperative ventures can also attract the support of other agencies such as the Wisconsin Housing and Economic Development Authority (WHEDA) and the Federal Home Loan Bank.

A community-based financing mechanism typically has two overall roles to consider:

- Interim financing for projects of the community development corporation or a participating private builder. A primary function is providing working capital for the CDC that shares risk among a number of lenders so that no individual institution is heavily exposed. This permits construction of enough units to both achieve some economy of scale and, in owner-occupied projects, provide security to prospective owners. A hypothetical example would be a project by the CDC to develop a cluster of twelve new homes in two phases. The CDC master plans the project and receives interim financing sufficient to build six units. When the homes sell, the proceeds cycle back and are used to complete the second phase. Some CDCs have their own construction capability but working with one or more homebuilders on a turnkey basis is more common. The consortium may also work directly with private builders who will undertake a project in return for limited risk.

- Direct loans to low and moderate income homebuyers for new homes or property owners rehabilitating existing homes. Some community lending consortiums also provide direct loans to homebuyers for houses built as part of a CDC or other community-based programs. In addition to expanding the number of people who might qualify for mortgages, this type of lending often helps bridge the appraisal gap, either by structuring the mortgage into repayable and deferred or forgivable components or by blending consortium loans with public sources like HOME Investment Partnership or Community Development Block Grant funds.

As an illustration, assume a sales price for a new house on a city infill lot at \$200,000. Comparable appraisals in the neighborhood, based on surrounding values are \$130,000, a common situation in River East and other older Oshkosh neighborhoods. This value gap seriously complicates conventional financing. In this situation, the prospective homeowner is able to invest 10% in a downpayment, still leaving a \$50,000 gap. The mortgage may be structured as a \$130,000 first mortgage, consistent with comparables, with a \$50,000 deferred or forgivable second mortgage drawn from the consortium or public financing, with repayment obligations only from appreciation of value. This technique has successfully overcome the short-term financing gap in areas with depressed property values. By reducing monthly payments, it also makes a greater number of households bankable. The Des Moines Neighborhood Finance Corporation (NFC) and Omaha's Omaha 100 use these loan types in combination with other city housing development efforts.

The City of Oshkosh

The third key partner is the City of Oshkosh, and the City's commitment to neighborhoods is both well demonstrated and an enormous asset. As a CDBG entitlement city, Oshkosh has extensive experience in program design and redevelopment at both large and small scale. Much of the previous policy discussion in this chapter focused on infrastructure finance, but this primarily addresses new construction. The City has a variety of other continuing roles to play in this partnership that include:

- Reviewing of land development regulations and guidelines to eliminate barriers to infill and affordable housing development.
- Assisting with the acquisition and site preparation of infill redevelopment sites. The provision of development ready sites entitles the City to request specific features within the redevelopment, including development standards that may encourage the development of affordable homes. Development standards that would promote affordable price points include maximum lot size, maximum setback, and narrow lot widths. This support can also be delegated to the not-for-profit housing development corporation.
- Continuing to provide financial assistance through Community Development Block Grants, tax increment financing, and other programs. These funding programs can be applied in concert with the efforts of the not-for-profit housing developer.
- Providing technical assistance and expedited land development processes for innovative proposals. The City could help developers to craft projects that incorporate certain practices or housing practices. Through this collaboration, it may be possible to expedite the plan review process.

The greatest opportunity exists in layering multiple programs in an organization that specifically focuses on filling gaps in the market and in creating demonstration projects. Through strategic actions designed to fill a niche or demonstrate the viability of a particular housing product or price-point, a housing partnership can generate additional action from the private market and partner organizations.

HOUSING INCENTIVES AT SAINT LOUIS UNIVERSITY

Saint Louis University has provided a housing benefit to its employees through an Employer Assisted Housing Program (EAHP). The EAHP provides three benefits for the University employees:

- Housing information and education on home ownership.
- When available, preferred rates and reduced closing costs on mortgage and refinancing costs through partnering institutions.
- When available, forgivable loans for eligible employees, applicable towards the purchase of a new home located in designated areas.

This program applies to all current, full-time faculty and staff members. Properties eligible for the forgivable loan program must be located with specific revitalization areas. In the SLU program the percentage of the loan that is forgiven increases with the number of years of employment after origination of the loan, up to 100% of the loan after five years of employment.



Other Partners

Other organizations offer important resources to creating this housing partnership. Clearly the two groups most active in the city and its neighborhoods today – Habitat for Humanity and Healthy Neighborhoods – will remain critical and may provide the foundation for the development entity discussed above. Other institutions with important roles follow.

UNIVERSITY OF WISCONSIN - OSHKOSH

The University of Wisconsin - Oshkosh plays a major economic role in all aspects of the community, including housing development and occupancy. Due to the significant impact on the housing market, the University can play a valuable role in housing development in several ways:

- Executive housing for visiting faculty. As a major employer that frequently hosts visiting faculty, including permanent faculty transitioning into Oshkosh, the University may benefit from providing housing opportunities in the community to aid with this transition and further integrate the University into the city.
- Data collection and analysis. As a major educational institution, the University can assist the housing partnership with data collection and analysis, including: the design, distribution, collection, and analysis of survey questionnaires; the completion of a housing occupancy and condition inventory; point-in-time inventory of homelessness; and other academic research on affordable housing production.
- Community clean-up and implementing a “better block” concept with Habitat for Humanity (volunteerism). The student body could lead a “better block” initiative to enhance and clean up a neighborhood near the University through various activities.

MAJOR EMPLOYERS

There is a growing awareness that the housing market condition impacts major employers' ability to recruit and retain employees. Each company invests a significant amount of time, energy, and money training their employees, and, therefore, it is in their interest to support all aspects of retention including housing. Employers can play multiple roles in the housing partnership:

- Direct construction of new ownership or rental units or support for the not-for-profit housing developer for the construction of new affordable housing products
- Rent subsidies and down payment assistance for employees residing within Oshkosh. Certain employers operate a housing plan, much like a 401(K) plan where the employer provides a matching contribution for a down payment on a home within the community or a specific part of the community.
- Market local housing opportunities, including rental and ownership options, rehabilitation, or first-time home-buyer programs.

The 2008 recession and the COVID-19 induced economic downturn both demonstrate that every economic downturn affects different business in different ways. Therefore, individual conversations with businesses are necessary.

REALTORS AND BUILDERS

Realtors, builders, and developers in the partnership will be as the contractors, marketers, and when appropriate as financial partners.

GREATER OSHKOSH ECONOMIC DEVELOPMENT CORPORATION & OSHKOSH CHAMBER OF COMMERCE

The Chamber and economic development leaders seek to further the collective interests of their partners while advancing the community and region. Housing in Oshkosh represents a significant economic factor both in the business of actual housing construction and for its impact on providing a place for business leaders and employees to live. The role of economic development in a housing partnership may include:

- Convening the partnership.
- Educating the public and its members on the importance of housing to the overall economy and inviting members to expand their role in the partnership.
- Promoting housing incentive programs to employers and their employees.
- Bringing funding partners together and championing their partners' involvement in programs like the lending consortium.

OSHKOSH/WINNEBAGO COUNTY HOUSING AUTHORITY

Traditionally, housing authorities have focused their mission and programs on housing for a city's lowest income households. The Oshkosh/Winnebago Housing Authority is very involved in a variety of housing programs. They will be an important partner in the future, especially related to their knowledge of programs and management. Federal regulations and capacity may limit their role at times but do not overlook their expertise and perspective on the housing market.

COMMUNITY ACTION PARTNERS

Oshkosh and the region have several service providers focused on helping low-income residents. Many of these include housing assistance in various forms. The level of involvement these agencies have may vary based upon their mission, but knowledge sharing will be an essential part of their role. Some organizations may even be able to expand services with adequate funding and at a minimum, provide excellent knowledge for others in the partnership.

Incentives are methods to stimulate action by developers, landlords, or homeowners. Incentives also need to consider that population growth is tied to regional job stability, and vice versa. Thus, employers should be involved in incentive policies. In addition, these agencies will take a primary role in the effort to develop improved settings for the unhoused and wherever possible, transition individuals and families into the normal housing market.

Community Development Programs and Techniques

The previous discussion presented the policy foundation for Oshkosh's expanded housing program. This section will look at both current programs and possible directions for Oshkosh's contexts. A number of potential tools are available to Oshkosh in addressing the issues of affordable production, opening new markets and reducing risk. These tools are generally available to both for-profit and nonprofit developers and fall into three broad categories: producer, operational, and resident.

Producer Tools

Producer tools are focused on reducing obstacles and risks to housing development. They fill gaps in revenues or financing, addressing feasibility problems illustrated in our previous hypothetical. They may include direct monetary or tax incentives geared to bringing about community housing goals and priorities. Producer tools and techniques further fall into several types:

TAX-BASED

These use tax policy to provide significant capital assistance for projects. They include:

- Tax Increment Financing (TIF), allocating the added taxes created by a redevelopment project to retire debt for site preparation, public improvements, infrastructure development. Eligible TIF categories of TIF projects in Wisconsin are mixed use developments, environmental remediation, and projects in blighted areas.
- Low Income Housing Tax Credits (LIHTC), providing federal income tax credits to investors in rental housing developments that serve low-income residents. A nonprofit CDC without tax liabilities does not directly benefit from tax credit programs. However, they can act as a general partner that raises equity by assembling limited partnerships of investors for whom the credits are highly valuable. CDC's that have CHDO status have a specific set-aside of tax credits, an advantage in the LIHTC competition.

- Historic Tax Credits, providing federal income tax credits to qualified investors in projects involving buildings listed on or eligible for listing on the National register of Historic Places and rehabilitated in compliance with the Secretary of the Interior's standards for rehabilitation.
- Depreciation, allowing an income tax deduction for theoretical diminishing of a building's value through aging.
- Neighborhood Housing Investment Act, an intriguing but not yet adopted legislative proposal in the Senate to provide tax credits to investors filling a gap between market value and actual cost of owner-occupied homes in target neighborhoods. This has major benefits for infill development in neighborhoods with relatively low appraised values.

Some states have various types of tax abatement, rebate, or deferral programs. However, these are not permitted in Wisconsin.

DEVELOPMENT

Development tools include direct funding or cost reduction for construction or creation of development entities to execute projects.

Examples include:

- Reduction or waiver of permit fees.
- Direct production subsidies, including grants or subordinated loans.
- Real estate acquisition and reductions of sales price to a developer.
- Direct employer assistance or investment in new housing.
- Rehabilitation loans and grants, especially for non-resident owners of properties. Oshkosh's rental rehabilitation program is an example of this technique.

Figure 5.2: Impact of Various Development Tools on Monthly Rent Levels in New Construction

PROGRAM	SAVINGS ON MONTHLY RENT PER SF/MONTH*
Tax Abatement or Increment	\$0.22
Interest Subsidy (4.5% to 2%)	\$0.23
Free Land	\$0.06
Higher Density (13 to 20 units)*	\$0.10
Deferred Cash Return On Investment	\$0.33
Maximum Moderate Income Housing Grant	\$0.05
Longer Loan Term (25 to 30 years)	\$0.09
Reduced Construction Cost (\$150 to 125/SF)	\$0.13

Source: RDG Planning & Design

The above Figure illustrates an example scenario of possible savings from different types of financing/incentive programs. These programs were applied to a prototypical development with assumptions made on land cost, developer financing, etc.

This scenario exercise shows higher savings for certain programs, but should not be interpreted as the situation for all developments. However, it does show how different financing programs can stimulate interest in certain areas.

INFRASTRUCTURE

Infrastructure tools develop public improvements to support new development projects. Public infrastructure development might be designed to open larger areas for development consistent with the City’s comprehensive plan. Other examples include:

- Special assessment districts, using special assessments on property to retire revenue bonds that provide front-end financing. This reduces the front-end exposure of public improvement costs, deferring them to the eventual property owners. Special assessments do not reduce the ongoing cost of housing to residence, but they make it easier for developers to develop subdivisions.
- Joint public/private financing, including a possible mechanism that provides some level of return to the city based on its percentage of contribution to public infrastructure.
- Pioneer public financing, using bond funds or other general fund sources to build infrastructure to key areas in advance of anticipated development.

INVEST DSM: CONCENTRATED APPROACH

With programs spread across many neighborhoods, Des Moines, Iowa has not seen the reinvestment in core neighborhoods necessary to compete with new development in surrounding suburbs. After evaluating their programs, a non-profit organization called Invest DSM was formed through a funding partnership between the City and Polk County to uber-focus strategies in what they call “Special Investment Districts.” Invest DSM currently targets four SID Areas, each with their own action plan. The idea being that investment in these target at-risk neighborhoods will create momentum in other areas. While these SIDs are at risk, they were chosen because of some market interest and feasibility for locals to use programs.

There are five strategy programs for these SIDs. Each is unique to a specific housing market partner - homeowners, development, contractors, business owners, and commercial property owners:

- Block Challenge Grant Program
- Homeowner Renovation Program
- Single-Family Developer Program
- Commercial/Business Program
- Rental Rehab Program

Each of these programs could have a case study on their own. The Block Challenge Grant Program is discussed more later in this chapter.

<https://investdsm.org/programs/>



LEGISLATIVE

Legislative tools provide statutory incentives or requirements to reach desirable housing goals. Examples include:

- Zoning incentives and bonuses. These address entitlements and will typically involve higher density or other modifications of development regulations to encourage certain kinds of development. In some places, these incentives may include expedited process, code relief, or other “accelerants.” However, this implies a level of favoritism that could well be unacceptable, in addition to implying that normal processes are substandard.
- Zoning changes to permit higher density or different forms of development like auxiliary dwelling units and duplexes on residential lots. The appendix includes an extensive code review that analyzes the city’s current ordinance and suggests changes that could help advance housing affordability.
- Mandates or minimum requirements for affordable housing. This would follow the Minneapolis model of requiring a certain percentage of units in a project to fall within affordability guidelines.

Operational Tools

Operational tools focus on reducing the annual operating cost of rental development, thereby reducing the required income necessary to support the project. Examples of these tools include:

- Fee reductions and waivers.
- Financing incentives or participation that reduces annual costs by reducing debt service.
- Utility cost reductions.
- Energy conservation grants and tax credits.

Resident Tools

Resident tools provide direct assistance to residents of a development, home, or housing unit to make that unit more affordable to them. While these tools indirectly benefit developers by broadening their markets, their primary benefits flow to the owner or renter of an affordable unit.

Renter-Oriented Tools

- Rent Subsidies (Section 8), providing payments that fill the gap between 30% of a renter’s adjusted gross household income and fair market rents established for the area. The program is administered through the Oshkosh-Winnebago County Housing Authority.
- Employer Assistance, providing direct assistance though downpayment assistance or other financial incentives to employees who buy or rent units in the city.
- Indirect Assistance through tax credits.
- Shared Equity/CROWN. These programs put aside a portion of rent or use some other methods to enable renters to accumulate equity. In rent to own developments, this equity can then be used to buy the unit or another parallel unit in the city. Many of the best shared equity programs are executed by nonprofit development corporations.

Owner-Oriented Tools

- Incentive Payments, often including a cash incentive to qualified buyers purchasing a unit in the city or in a specific project.
- Blended/Subordinated Loans, combining a privately-originated mortgage with a zero- or low-interest subordinated mortgage to reduce overall mortgage cost to the buyer. Sources of the subordinated mortgages are often CDBG or HOME funds.
- Residential Rehabilitation. This is a significant focus of Oshkosh’s neighborhood development program and is discussed below.
- Lenders Consortium (Public Interest Lending), pooling lenders’ resources to make mortgage loans to higher risk buyers who have the income to support a mortgage. The concept of a lenders consortium in Oshkosh is fundamental to the Housing Partnership concept.
- Loan Guarantees, the primary historical FHA instrument used to expand the homeownership market in the country.
- Employer assistance through some form of cost reduction and technical assistance to employees.

These tools may be assembled in different ways to accomplish specific goals. The following discussion looks at existing programs and at other possible initiatives appropriate to Oshkosh.

City Programs and Near-Term Initiatives

The City of Oshkosh maintains a variety of housing development and rehabilitation program through its Community Development Block Grant program. These programs fall within three overall categories: homeownership incentives, rehabilitation, and property appearance.

The two homeownership incentives include a \$5,000 forgivable loan toward purchase of a home over 50 years old in a NHI and CDBG area. The second is paired with the City Lots program, providing a \$15,000 grant toward new construction of a new owner-occupied house on a lot owned by the Redevelopment Authority.

The three rehabilitation loans rental and owner-occupied rehabilitation, and historically-sensitive rehabilitation of significant properties. Owner-occupied rehabilitation loans are divided into

CDBG and non-CDBG categories. CDBG-funded loans that are directed to Low and Moderate Income (LMI) households in targeted areas with debt forgiveness; and a non-CDBG category with zero interest and a 15-year term. Both have a maximum loan of \$30,000. The rental rehabilitation program similarly is a zero interest, 15 year loan capped at \$30,000. Historic rehabilitation loans are forgivable and apply to designated properties. All non-CDBG funded loans are available citywide but eligible structures must be built before 1970.

The three exterior appearance programs include the Curb Appeal program with a maximum \$10,000 loan at zero interest for a ten year term. This program is available citywide, but eligible properties must be at built before 1970. Two micro-grant programs are directed toward areas with neighborhood associations (Good Neighbor Grant through GO-HNI) or areas with other revitalization is occurring (Rock the Block).



City of Oshkosh Housing Programs

Program Features	City Programs									Oshkosh Healthy Neighborhoods Program	
	Curb Appeal Micro Grant	Curb Appeal	Owner-Occupied Rehab Loan	Rental Rehab. Loan	Sold On Oshkosh	Historic Rehabilitation	New Homes	CDBG Downpayment Assistance	CDBG Owner Occupied	Good Neighbor Grant	
Maximum Loan/Grant Amount	\$500	\$10,000	\$30,000	\$30,000	\$5,000	\$25,000	\$15,000	\$10,000 or 50% of the required down payment	\$30,000	\$750	
Minimum Loan Amount	N/A	N/A	N/A	N/A	\$1000 forgiven annually	Match from property owner required - see program overview	N/A	N/A	N/A	Applicant must spend at least \$250 to receive \$750. (ex: applicant pays first \$250 and grant pays up to \$750)	
Eligible Improvements	Projects that enhance the appearance of the property along the street frontage. (ex: exterior painting, step replacement, landscaping, & cleaning masonry)	Exterior Improvements (Siding and Painting, Windows and Doors, etc.)	Siding and Painting, Windows and Doors, Roofing, HVAC, Electrical, Plumbing, Additions, Renewable/Green Infrastructure, Driveway and Garage, Renovations, & Lead Remediation		N/A Downpayment Assistance	Historically sensitive rehab on historic properties	New homes on infill lots owned by the RDA	N/A Downpayment Assistance	Project that will make a property code compliant	Projects that enhance the appearance of the property along the street frontage. (ex: exterior painting, step replacement, landscaping, & cleaning masonry)	
Interest Rate	N/A	0%	0%	0%	0%	0%	N/A	0%	0%	N/A	
Maximum Loan Term	Reimbursed upon project completion	10 years	15 years	15 years	5 years	Deferred	Reimbursed upon project completion	Deferred	Deferred	Reimbursed upon project completion	
Minimum Loan Term	N/A	10 years	15 years	15 years	5 years	Deferred	N/A	Deferred	Deferred	N/A	
Income Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	HUD Low to Moderate income limits		N/A	
Asset Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$50,000 - liquid assets only	N/A	
Credit Check	N/A	Bankruptcies, judgments, and liens all factor in									N/A
Loan to Value Ratio	N/A	125% max	125% max	125% max	125% max	125% max	N/A	N/A	100%	N/A	
Debt to Income Ratio	N/A	Cannot spend more than 30% of gross monthly income on housing expenses (for owners housing expenses include mortgage payment, taxes, homeowner's insurance and utilities; for renters housing expenses include rent and utilities)						N/A	N/A Must be low-moderate income	N/A Must be low-moderate income	N/A
Eligible Properties	Where revitalization is occurring - any aged home (ex: Rock the Block)	Built before 1970	Built before 1970	Built before 1970	Built before 1970 Must be within a recognized neighborhood	Designated Historic Properties	RDA-owned infill lots	N/A Must be low-moderate income	Priority Neighborhoods and LMI - any aged home	Must be within a recognized neighborhood association and must be the homeowner	

*Disclaimer: The information provided here is not all encompassing and is only intended as a quick reference guide to the city of oshkosh housing programs

Source: https://www.ci.oshkosh.wi.us/PlanningServices/Documents/Oshkosh_Home_Improvement_Matrix.pdf

IN EVALUATING THE EFFECTIVENESS OF THESE PROGRAMS IT IS IMPORTANT TO:

- Establish performance metrics to measure success toward the program’s intended goal.
- Allocate funding streams adequate for the program to be able to influence the intended goal.
- Restructure criteria, reallocate funds or use a different approach if metrics do not align with intended goals. Ideally, metrics are reviewed on an annual basis with a detailed program review every three years.

The structure of these existing programs has both strengths and weaknesses. On the positive side:

- Small loans and grants directed toward exterior appearance can have out sized benefits for overall neighborhood quality and value. Coordination with other neighborhood support efforts is also very positive.
- Loans that are directed to key systems like roofs, windows, heating and air conditioning, foundations, and plumbing can preserve a building for its current owner and a future buyer.
- Assistance is widely available throughout the city, so most residents of old houses have the ability to apply for assistance regardless of geography.
- A forgivable loan on an historic house may make the difference in the quality of rehabilitation.

On the other hand:

- The variety of somewhat similar programs can be confusing.
- The programs are not targeted and lack the ability to make a substantial visible difference in any one area.
- Given today’s construction and rehabilitation cost, a \$30,000 loan cap may be too small to accomplish substantial rehabilitation or home improvements that increase value.



Example of a CDC-built affordable living setting developed by a community development corporation

The nature of these programs may change with the creation of a Housing Partnership and the need to channel funds toward other projects. However, the primary purpose of these and additional resources should be channeled to preservation of neighborhoods and maintenance of the existing housing inventory. Approaches to consider include:

- Consolidation of programs into specific categories for greater clarity and marketing benefits.
- Possible direction of grants and loans toward specific property improvements such as energy conservation on a priority basis.
- Re-evaluation of the cap on loan size, and/or requirement that loans originated through city sources leverage an equal amount from private loan sources.
- Increased geographic targeting of loans to increase visible impact on neighborhoods.
- Identification and focus on rehabilitation (if feasible) of single structures that have an out sized impact on an otherwise sound block, done in coordination with neighborhood associations.
- With a Community Development Corporation (CDC), initiate an acquisition/rehab/resale program. When the owner is an older adult who is unable to maintain the unit and wants to move, provide assistance and an alternative setting to help with the move in exchange for acquisition of the house. This should be done in connection with development of an affordable senior living setting by the CDC.

Initiative: Acquisition/Rehab/Resale

In this model, houses are acquired and sold in a rehabilitated or “turnkey” state to owner-occupants. Traditionally these programs are administered by a nonprofit housing developer or development corporation. The model recognizes the limited number of prospective buyers who want to carry out a major home rehabilitation project. This program works best when candidate houses can be purchased at relatively low cost, usually because of their quality. Under the program, a development corporation buys existing homes, rehabilitates them, and resells them to new homebuyers. The lending community may participate cooperatively in this effort by providing interim financing. Mortgage financing for low- and moderate-income buyers may be assisted by CDBG or HOME “soft-second” loans. Realtors may also participate by reducing commissions on selected projects.

NEIGHBORWORKS OF NORTHEAST NE. PURCHASE/ REHAB/RESALE PROGRAM:

COLUMBUS, NE

Over five years, NeighborWorks Northeast Nebraska has implemented a highly successful Purchase Rehab Resale program. Under the program, a qualifying household identifies a home and completes an assessment of the home for structural stability. Subsequently, NeighborWorks Northeast Nebraska purchases the home to complete any repairs needed. Repairs can range from \$2,000 to \$25,000. Following the completion of the repairs, the home is sold to the applicant who identified the home. Down payment assistance can also be provided at 20% of the final purchase price (up to \$20,000). For Columbus, Nebraska, this has resulted in 140 homes being updated and owned, often by first time home buyers.



In this model, houses are acquired and sold in a rehabilitated or “turnkey” state to owner-occupants. Traditionally these programs are administered by a nonprofit housing developer or development corporation. The model recognizes the limited number of prospective buyers who want to carry out a major home rehabilitation project. This program works best when candidate houses can be purchased at relatively low cost, usually because of their quality. Under the program, a development corporation buys existing homes, rehabilitates them, and resells them to new homebuyers. The lending community may participate cooperatively in this effort by providing interim financing. Mortgage financing for low- and moderate-income buyers may be assisted by CDBG or HOME “soft-second” loans. Realtors may also participate by reducing commissions on selected projects.

Initiative: Housing Variety and Review Processes

The need for greater housing diversity pattern expressed throughout this study. Housing choice is vital to a diverse community, economic growth, and quality of life. Diversifying the housing stock also addresses housing demand indirectly by encouraging movement in the housing market, freeing up homes like those lived in by older households who are not moving from their older (but affordable) two-story, 3-4 bedroom house.

Recommended strategies include:

- Expanding Program options.
- Pattern books for infill possibilities.
- Increasing mobility in the market - Empty-nester and retiree housing.
- Leverage older commercial corridors for higher density residential development.

During the study process, builders and developers seemed overall satisfied with the City approval process. However, there are ways to accelerate approval for more desired products - a possible incentive to reduce development costs. This can come from a coordinated departmental review where administrative approval criteria are agreed.

Many departments partake in review processes, and open communication between departments is critical for efficient approvals (public works, engineering, stormwater, inspections). Better departmental communication means education on how departments impact housing costs and how to make changes without sacrificing public health and safety.

Even after amending codes to fast-track approvals with guidance, developers may still be cautious of changing their building model. Therefore, the tools in this study should be leveraged as incentives and financing mechanisms targeting these missing product types.

There are few developers building anything beyond single-family homes or large apartment complexes. That is understandable because

historical consistency in profits and evidence of past local approvals reduces the risk of a project falling through. Two methods below are straightforward ways to eliminate approval risks.

By creating a package of example site plans and products that will get approved, the builder has less risk. Oshkosh is starting down this path by releasing Requests for Proposals (RFP) to develop assembled sites under specific criteria and standards.

MISSING MIDDLE FOR CHATTANOOGA, TN

With help from the Incremental Development Alliance, Chattanooga leaders and stakeholder undertook an intensive developer workshop to identify solutions for missing middle housing types. The process resulted in a development packet that lays the framework for a developer to pursue these projects including:

- Picking a building type based on the developer’s financing options and site circumstances.
- Guides and site plans for good urban design amid traditional single-family neighborhoods.
- Technical considerations for packaging development applications.
- Bank packages for different building types to show how to bring the project to life by proving profits for lenders.

<https://www.incrementaldevelopment.org/>

<https://www.cneinc.org/creating-homes>



Initiative: Reducing Site Costs

Reducing the cost to develop a site leads to lower lot costs and subsequently lower costs per housing unit when tied to incentives for including certain price points or housing products. Examples for developing new subdivisions include:

Shared costs

Cities can share new infrastructure costs depending on the development location and type. The public share might be from 30% to 50% of the construction cost for cities experiencing consistent subdivision development. Repayment is from the added property taxes created by new development. Oshkosh should require these developments to include various housing types and smaller lots to balance future infrastructure maintenance and tax revenue. Lot variety and housing variety should also be allowed outright.

Special assessments

Special assessments are used to finance infrastructure. While assessments reduce the initial purchase price of the house, they are repaid through monthly payments and add to the monthly and overall cost of the house. Thus, special assessments are not useful tools to target the lowest income households but rather those that have adequate monthly funds.

The City could waive the special assessments on a certain percentage of lots to support more affordable housing. These households may have trouble saving for a downpayment because of student loans or high current rent costs. This tool requires working with the developer on the type and price of these units, likely below \$250,000 to waive the special assessment.

Subordinate payments

A city front-ends a portion of public improvements, repaid over an extended period through a second mortgage on the property. This reduces payments over special assessments by extending the loan term and reducing the principal.

Infrastructure standards

Besides cost-sharing, a review of improvement standards should be made across city departments to ensure cost efficiency while retaining quality. Not all departments understand the impact that standards have on the price of housing. Like zoning ordinances, infrastructure standards and design possibilities change frequently but are often not updated regularly at the city level. Additionally, requirements are spread across many organizations that may conflict with each other such as utility providers, county government, and federal agencies. Beginning to evaluate infrastructure standards includes:

- Planning department understanding how existing standards conflict with city policies.
- Understanding that city review processes and multiple reviews between departments cost money which is passed on to the cost of housing.
- A step further includes how building and fire code requirements align with housing products encouraged in certain zoning districts. For example, unit thresholds that trigger high-cost development requirements like fire sprinklers.

HOUSING NEXT - OTTAWA COUNTY, MI

Housing Next was formed as a 5-year pilot initiative to work closely with local units of government, developers and non-profits to remove barriers to the creation of more housing supply at all price points.

It is an independent organization, not a non-profit, acting as a middle person to navigate resources and connect developers with projects. It is nested within the structure of the Greater Ottawa County United Way and funded by the community foundations of Holland/Zeeland, Grand Haven and private donors in Ottawa County. Some of its initiatives include:

- Evaluate local zoning standards to find ways to reduce regulatory barriers.
- Works with developers to find available land, assemble preliminary development plans that align with a community master plan and seek out funding opportunities.
- Works with other non-profits and housing advocates to seek out long term funding mechanisms and organizational structures.

<https://www.housingnext.org/>

Initiative: Addressing Rental Conditions

The City of Oshkosh maintains a voluntary Residential Rental Registration and Inspection Program. This program provides for the registration and inspection of residential rental dwelling units in the city to ensure units provide safe, decent and sanitary living conditions for tenants to prevent further deterioration of those units. However, the City once had a more comprehensive registration and inspection program, but the program was modified because of State legislation and now has a much more advisory character.

Nevertheless, the idea of a reasonably comprehensive program is important to ensure safety and reasonable standards of property maintenance. But such a program should:

- Be developed on a consensus basis with the cooperation of all parties – property owners, the City, neighborhood associations with high rental occupancy, and tenants. Generators of the rental market, such as the university, should also be involved in the process.
- An inspection program should focus on the items that are most important to life safety on the inside and neighborhood quality on the outside.
- The program should be paired with incentives and the means to make improvements and fix things. Comprehensive code enforcement programs have historically worked best when connected with rental rehabilitation programs.

The two main challenges with older, existing homes include energy efficiency and regular repair needs. Inefficient homes can quickly become unaffordable if tenants (or homeowners) face high utility bills. Additionally, older homes are subject to more sudden repairs when systems reach the end of their life cycle. Programs that aid in funding and labor can reduce homeowner burden, maintain affordability, and retain an existing housing unit in the long term.

With Oshkosh's low rental vacancy rate and continued demand for quality units, there can be few incentives for rental property owners to make improvements. Rental rehab programs need to ensure that quality housing is being provided to households that struggle to afford current rental rates in new construction. Aspects of the program should include:

- All or a majority of the units rehabilitated must be affordable to households making less than the median income for either five years or the loan period plus some additional time.
- Properties should be available for inspection by either the city or a third party. Any property that receives funding must be maintained to basic standards.
- Affordability should be connected to the unit. Under many programs, if a household finds a better job or receives a raise, they will no longer qualify to live in the unit. Finding quality affordable units for households making between 80-100% AMI is also challenging. Allowing a household to improve their financial footing without immediately losing their housing should be encouraged. Additionally, the paperwork of checking each resident's income on an annual basis can discourage some property owners from participating in the program. Only requiring income verification at the time of the rental application can remove some of these hurdles. This type of approach is usually not allowed using federal dollars and therefore would require local funding.
- A special emphasis should be placed on energy conservation.



Initiative: Universal Design

Nearly all of the programs, strategies, and tools in this chapter could have criteria targeted toward improvements/renovations to create more accessible homes, applying Universal Design principles. It could be a requirement for any significant funding allocations to follow these principles, either for new development or existing homes so that they are accessible for the next homeowner. The additional costs of accessibility will require additional funding allocations or partnerships for people to be interested in applying.

Alternatively, programs could only require a percentage of Universal Design units in large projects.

SEVEN PRINCIPLES OF UNIVERSAL DESIGN

- Equitable use
- Flexible use
- Intuitive use
- Perceptible information
- Tolerance for error
- Low physical effort
- Size and space for approach and use

Policy Examples:

- City of Sacramento: Universal Design Ordinance that requires builders of single-family residential developments over 20 units to provide Universal Design options.
- City of Pittsburgh: Gives tax credits for builders who incorporate universal design features into new or renovated housing.
- City of Alexandria, Virginia: Rental Access Modification Program offers grants to help low-income tenants make accessibility modifications to their units.

Source: Center for Universal Design at North Carolina State University.

Initiative: Preserving Character

Across all the strategies, it is important to not forget about the historic and traditional character unique to each neighborhood in Oshkosh. Each incentive, policy, and initiative should be tied to some design requirement to maintain neighborhood character. This may involve design guides for:

- Transitions - Provide a transition between higher-intensity uses and lower-intensity uses to address compatibility issues.
- Scale - The size and height of new buildings are in keeping with surrounding buildings or the neighborhood's context.
- Context - The design fits the housing styles around a site, even if the type of units are different. Other context variables on a site may include views that enhance the site, or stormwater facilities add open space amenities.



6

Appendix

- Area Housing Programs and Organizations
- Full Community Survey Results
- Full Landlord Survey Results



HOUSING PROGRAMS AND ORGANIZATIONS

County Level

Oshkosh/Winnebago County Housing Authority:

The Oshkosh/Winnebago County Housing Authority (OWCHA) has several initiatives aimed at ensuring housing affordability in the region. OWCHA administers the Section 8 housing voucher program. The Housing Authority owns and manages about 549 Public Housing Units in Oshkosh.

On top of this, OWCHA provides rental assistance to low-income families to ensure safe and affordable housing is attainable to them and has its own homebuyers program. The Housing Authority administers the following programs:

- Public and Multifamily Housing
- Housing Choice Voucher (Section-8) Program
- Family Self-Sufficiency Program
- Winnebago Homebuyer Program

City of Oshkosh Programs

A summary of primary City programs are located at: https://www.ci.oshkosh.wi.us/PlanningServices/Documents/Oshkosh_Home_Improvement_Matrix.pdf

Sold on Oshkosh:

Sold on Oshkosh helps promote homeownership and strengthen existing neighborhoods by providing eligible participants a 5-year forgivable loan up to \$5,000. Those participating in Sold on Oshkosh cannot spend over 30% of their household income on housing. All homes purchased must be built before 1970 and be located in participating neighborhoods.

- <https://www.ci.oshkosh.wi.us/PlanningServices/NeighborhoodInitiativePrograms/SoldOnOshkoshOverview.pdf>

Curb Appeal:

Participants in the Curb Appeal program can receive a 10-year up to \$10,000 0% interest loan to improve the exterior condition of their home. All homes must be built prior to 1970 and homeowners cannot be spending more than 30% of their monthly income on housing related expenses.

- <https://www.ci.oshkosh.wi.us/PlanningServices/NeighborhoodInitiativePrograms/CurbAppealProgramOverview.pdf>

Owner-Occupied Rehabilitation Program:

Owner-Occupied Rehabilitation Program grants eligible recipients a 15-year up to \$30,000 0% interest loan to improve the interior and exterior facades. Homes must have been built prior to 1970 and homeowners must not be spending over 30% of their monthly income on housing related expenses.

- <https://www.ci.oshkosh.wi.us/PlanningServices/NeighborhoodInitiativePrograms/OwnerOccupiedRehabProgramOverview.pdf>

Rental Rehabilitation Program:

The Rental Rehabilitation program offers a 15-year up to \$30,000, or \$35,000 with incentive, 0% interest loan to help fund projects that improve the overall condition of the property. There is a condition that current residential residents do not spend over 30% of their monthly income on rent and that eligible properties be built prior to 1970.

- <https://www.ci.oshkosh.wi.us/PlanningServices/NeighborhoodInitiativePrograms/RentalRehabProgramOverview.pdf>

Historic Rehabilitation Program:

The Historic Rehabilitation program was created to provide owners of historic properties with a flexible and affordable financing option to rehabilitate their homes in an historically sensitive manner. Eligible program participants could receive a 0% interest deferred loan up to \$25,000 for historically-sensitive rehabilitation projects. Property owners are required to provide a match, the level depending on the cost of the project.

- <https://www.ci.oshkosh.wi.us/PlanningServices/NeighborhoodInitiativePrograms/HistoricRehabilitationProgram.pdf>

New Homes In Our Neighborhoods:

This program offers an exciting opportunity for new construction on existing neighborhood infill sites owned by the Redevelopment Authority (RDA) of the City of Oshkosh. The program provides funding to off-set costs to construct a single-family home for owner occupancy. Only parcels currently owned by the RDA are eligible for a grant of up to \$15,000 towards construction of a new owner occupied home under this program.

- <https://www.ci.oshkosh.wi.us/PlanningServices/NeighborhoodInitiativePrograms/NewHomesNeighborhoodsProgram.pdf>

Great Neighborhoods Program:

The program provides residents the opportunity to originate projects that enhance quality of life through strategic improvements to the public realm. Eligible projects must support capital improvements to the public realm; which includes: City-owned property/buildings, parks, and streets.

- <https://www.ci.oshkosh.wi.us/OshkoshNeighborhoods/Documents/GreatNeighborhoodsOverview.pdf>

Rental Registration Program:

The City of Oshkosh continues to administer a voluntary Residential Rental Registration and Inspection Program. The city-wide program is voluntary and provides for the registration and inspection of residential rental dwelling units in the city to ensure units provide safe, decent and sanitary living conditions for tenants to prevent further deterioration of those units. This program went into effect January 1, 2018.



City of Oshkosh Housing Programs

Program Features	City Programs										Oshkosh Healthy Neighborhoods Program
	Curb Appeal Micro Grant	Curb Appeal	Owner Occupied Rehab Loan	Rental Rehab. Loan	Sold On Oshkosh	Historic Rehabilitation	New Homes	CDBG Downpayment Assistance	CDBG Owner Occupied	Good Neighbor Grant	
Maximum Loan/Grant Amount	\$500	\$10,000	\$30,000	\$30,000	\$5,000	\$25,000	\$15,000	\$10,000 or 50% of the required down payment	\$30,000	\$750	
Minimum Loan Amount	N/A	N/A	N/A	N/A	\$1000 forgiven annually	Match from property owner required - see program overview	N/A	N/A	N/A	Applicant must spend at least \$230 to receive \$750. (ex: applicant pays first \$250 and grant pays up to \$750)	
Eligible Improvements	Projects that enhance the appearance of the property along the street frontage. (ex: exterior painting, step replacement, landscaping, & cleaning masonry)	Exterior Improvements (Siding and Painting, Windows and Doors, etc.)	Siding and Painting, Windows and Doors, Roofing, HVAC, Electrical, Plumbing, Additions, Renewable/Green Infrastructure, Driveway and Garage, Renovations, & Lead Remediation		N/A Downpayment Assistance	Historically sensitive rehab on historic properties	New homes on infill lots owned by the RDA	N/A Downpayment Assistance	Project that will make a property code compliant	Projects that enhance the appearance of the property along the street frontage. (ex: exterior painting, step replacement, landscaping, & cleaning masonry)	
Interest Rate	N/A	0%	0%	0%	0%	0%	N/A	0%	0%	N/A	
Maximum Loan Term	Reimbursed upon project completion	10 years	15 years	15 years	5 years	Deferred	Reimbursed upon project completion	Deferred	Deferred	Reimbursed upon project completion	
Minimum Loan Term	N/A	10 years	15 years	15 years	5 years	Deferred	N/A	Deferred	Deferred	N/A	
Income Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	HUD Low to Moderate income limits		N/A	
Asset Limit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$50,000 - liquid assets only	N/A	
Credit Check	N/A	Bankruptcies, judgements, and liens all factor in									N/A
Loan to Value Ratio	N/A	125% max	125% max	125% max	125% max	N/A	N/A	N/A	100%	N/A	
Debt to Income Ratio	N/A	Cannot spend more than 30% of gross monthly income on housing expenses (for owners housing expenses include mortgage payment, taxes, homeowner's insurance and utilities; for renters housing expenses include rent and utilities)					N/A	N/A	Must be low/moderate income	Must be low/moderate income	N/A
Eligible Properties	Where revitalization is occurring - any aged home (ex:Rock the Block)	Built before 1970	Built before 1970	Built before 1970	Built before 1970 Must be within a recognized neighborhood	Designated Historic Properties	RDA-owned infill lots.	N/A Must be low/moderate income	Priority Neighborhoods and LMI - any aged home	Must be within a recognized neighborhood association and must be the homeowner	

*Disclaimer: The information provided here is not all encompassing and is only intended as a quick reference guide to the city of oshkosh housing programs

Nonprofit Programs

A list of partners and programs can be found at: <https://www.ci.oshkosh.wi.us/PlanningServices/PartnersResources.aspx> and [Homeless-Continuum-Report-2021-7-8-2021-1103am.pdf \(ohawcha.org\)](#)

Housing and Human Services Agencies:

- ADVOCAP
- Aging and Disability Resource Center
- Boys and Girls Club
- Christine Anne Domestic Abuse Services
- Committee on Aging
- Day by Day Warming Shelter
- Equal Opportunity in Housing Commission
- Fair Housing Council of Northeast Wisconsin
- Forward Service Corporation
- Habitat for Humanity of the Greater Oshkosh Area
- Oshkosh Area School District
- Oshkosh Food Coop
- Oshkosh Healthy Neighborhoods
- Oshkosh/Winnebago County Housing Authority
- Salvation Army
- Trinity Lutheran Church & School
- Winnebago Apartment Association
- Winnebago County Health Department
- Winnebago County Human Services
- Winnebagoland Housing Coalition
- World Relief

Other Initiatives/Programs

City Fair Housing Ordinance:

The City has contracted with the Milwaukee Fair Housing Council for several years and the City's Fair Housing Ordinance was revised in 2016 to reflect the current structure for investigation and disposition of complaints through a third-party contractor (Fair Housing Council) as needed.

Rental Housing Advisory Board:

The City created a Rental Housing Advisory Board whose purpose is to advise staff on the creation of rental housing educational materials and residential rental training programs for landlords and tenants, to review and make recommendations regarding City policy or changes to the Municipal Code pertaining to rental housing.

Diversity Committee and an Equal Opportunity in Housing Commission:

Receives all complaints alleging any discriminatory practice prohibited by the Fair Housing Ordinance within the Oshkosh Municipal Code. The Commission convenes only when there are complaints, and seeks settlements that are agreeable to both complainant and respondent.

Low Income Housing Tax Credit/HUD Multifamily Housing Projects:

There are sixteen LIHTC projects with 763 units of affordable rental housing in the city. There are ten active HUD Multifamily Housing projects with 611 units of affordable rental housing in the city.

ADDITIONAL RESOURCES AND PLANS

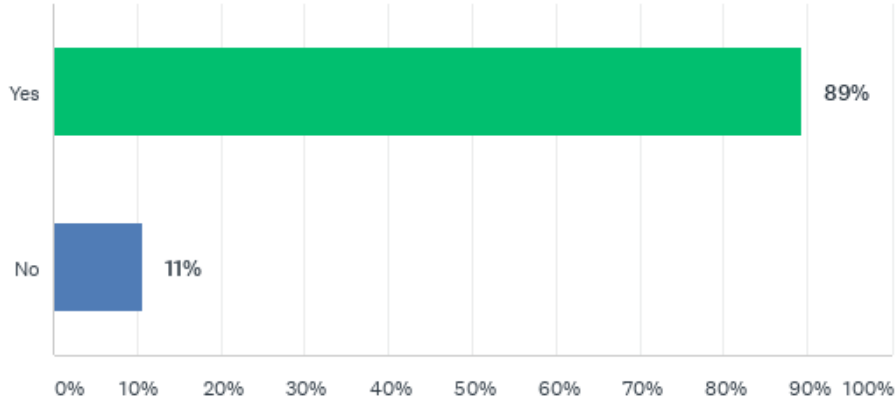
The following is a listing of key reports and assessments related to Housing in Oshkosh (produced between 2018 and 2021).

- ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (FY 2020-2024) http://www.ci.oshkosh.wi.us/EconomicDevelopment/Documents/2020-2024_Analysis_of_Impediments_to_Fair_Housing_Choice.pdf
- HOUSING AFFORDABILITY REPORT (2019) http://www.ci.oshkosh.wi.us/CommunityDevelopment/Housing_Affordability_Report_2019.pdf
- COMPREHENSIVE PLAN UPDATE 2040 (2018) <http://www.ci.oshkosh.wi.us/PlanningServices/Documents/CP/OshkoshCompPlanFinal.pdf>
- CONSOLIDATED PLAN (2020-2024) http://www.ci.oshkosh.wi.us/EconomicDevelopment/Documents/Draft_2020_2024_CDBG_Consolidated_Plan.pdf
- WINNEBAGOLAND HOUSING CONTINUUM REPORT (2021) [Homeless-Continuum-Report-2021-7-8-2021-1103am.pdf](http://ohawcha.org/Homeless-Continuum-Report-2021-7-8-2021-1103am.pdf) (ohawcha.org)
- SUSTAINABILITY PLAN (2019) [2019_City_of_Oshkosh_Sustainability_Plan.pdf](http://www.ci.oshkosh.wi.us/PlanningServices/Documents/2019_City_of_Oshkosh_Sustainability_Plan.pdf)
- ZONING ORDINANCE City of Oshkosh <https://www.ci.oshkosh.wi.us/PlanningServices/ZoningOrdinanceMaps.aspx>

FULL COMMUNITY SURVEY RESULTS

Administered in the summer of 2021 and receiving 509 responses.

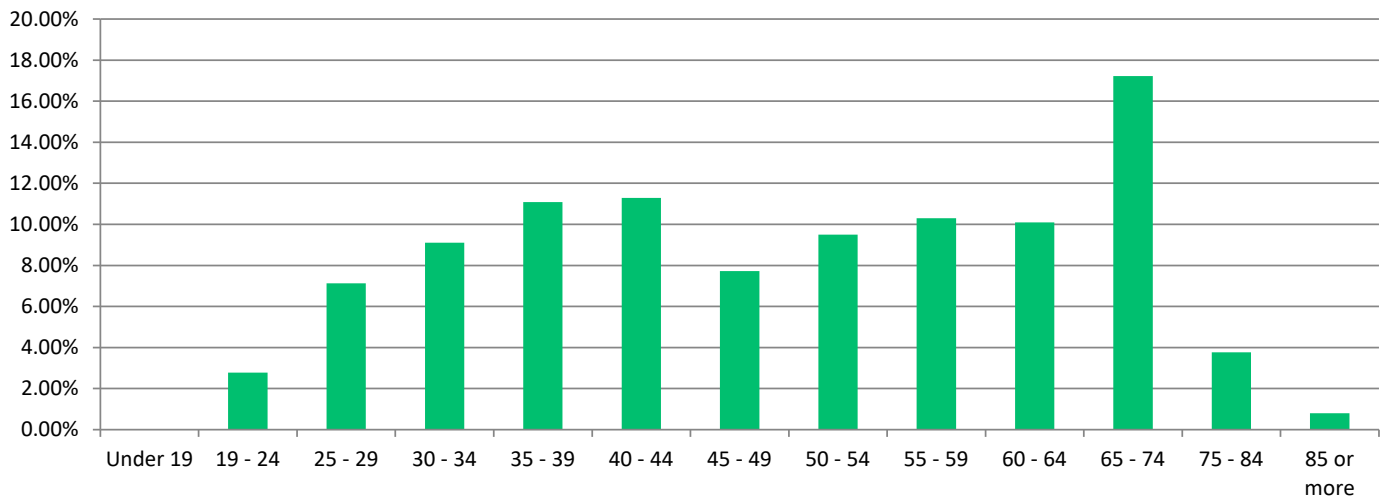
Do you live in the City of Oshkosh?



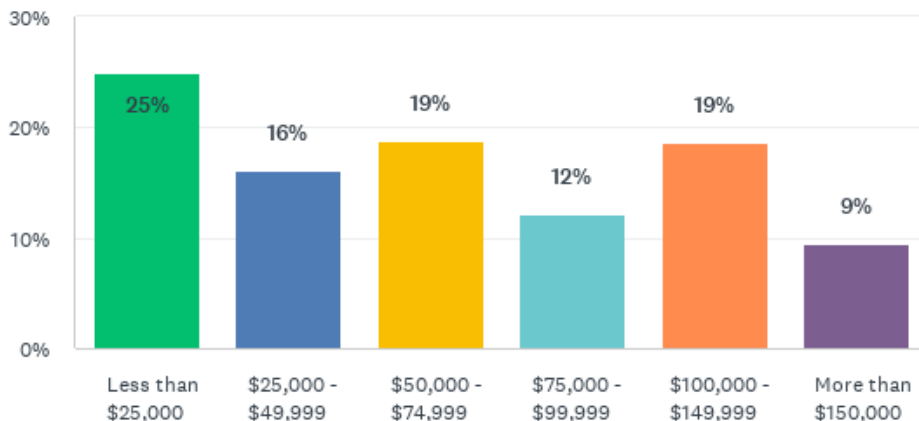
What is your work zip code?



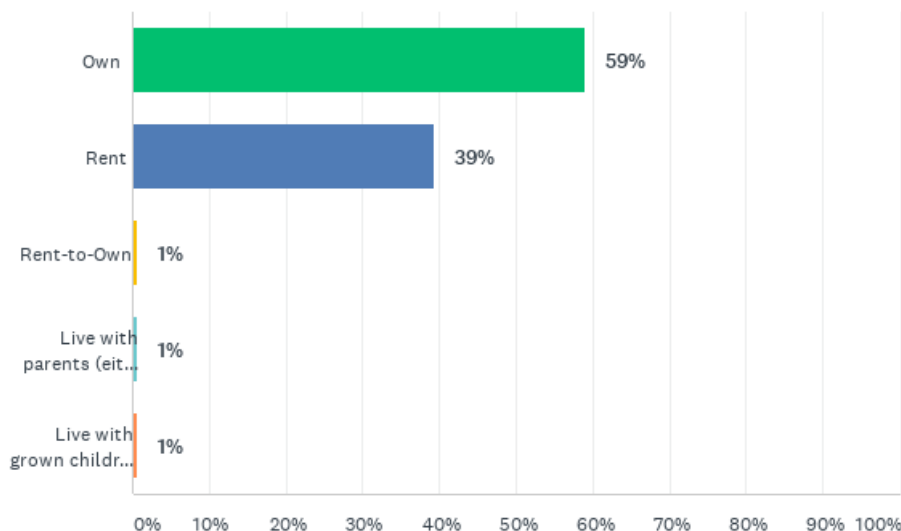
What is your age?



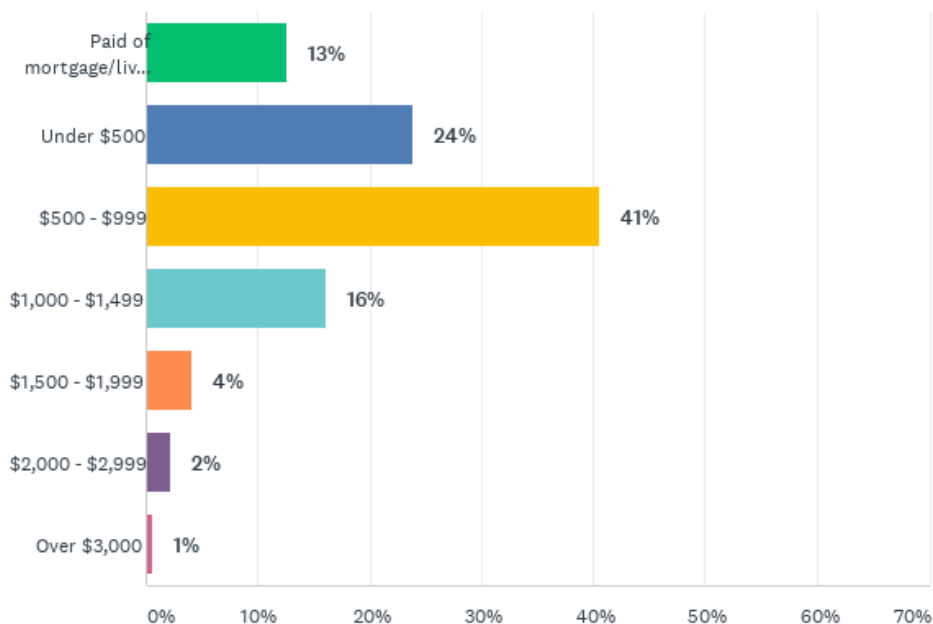
What is the total annual income of all residents living in your household?



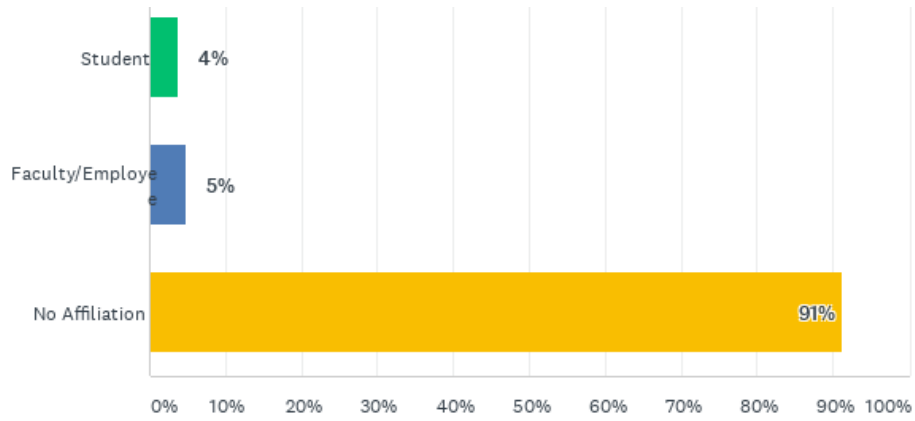
Do you own or rent your home?



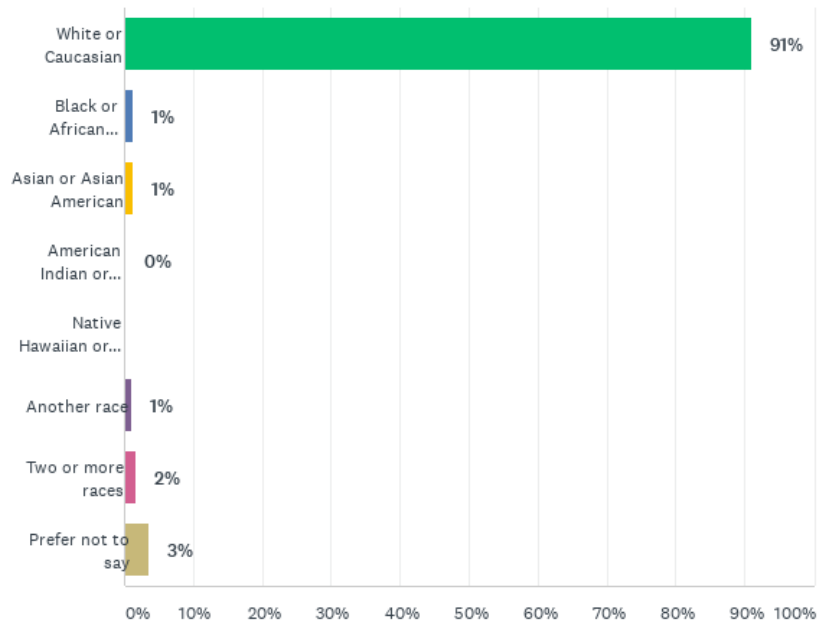
How much is your monthly rent or mortgage payment?



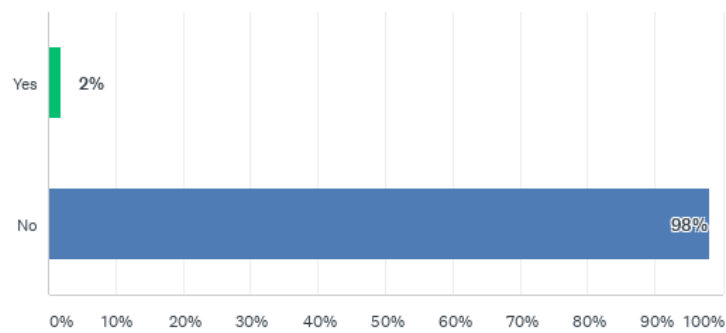
Are you affiliated with the University of Wisconsin - Oshkosh?



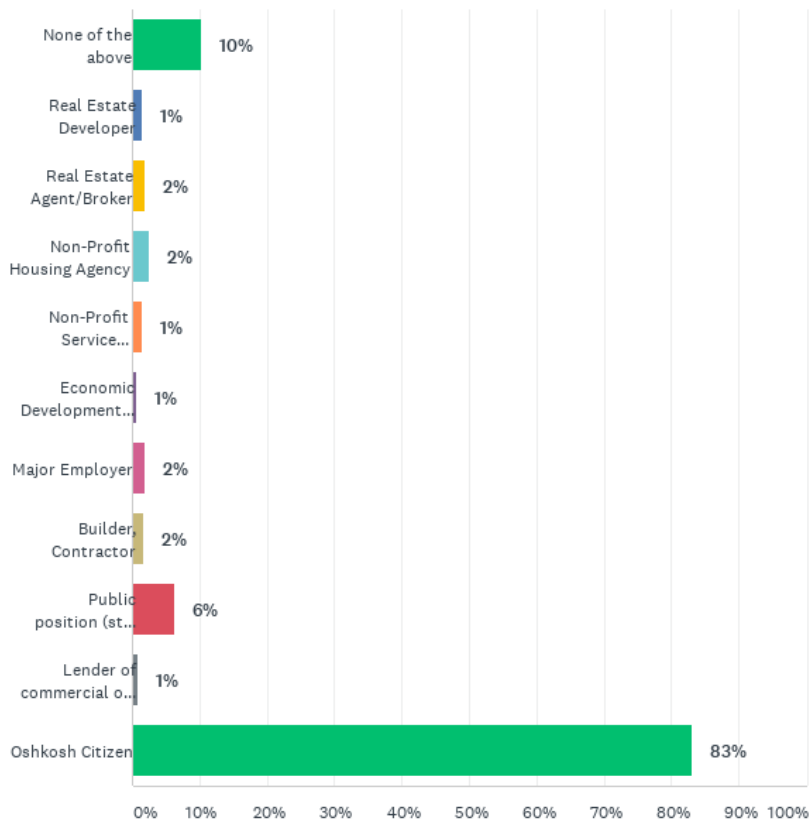
What is your Race?



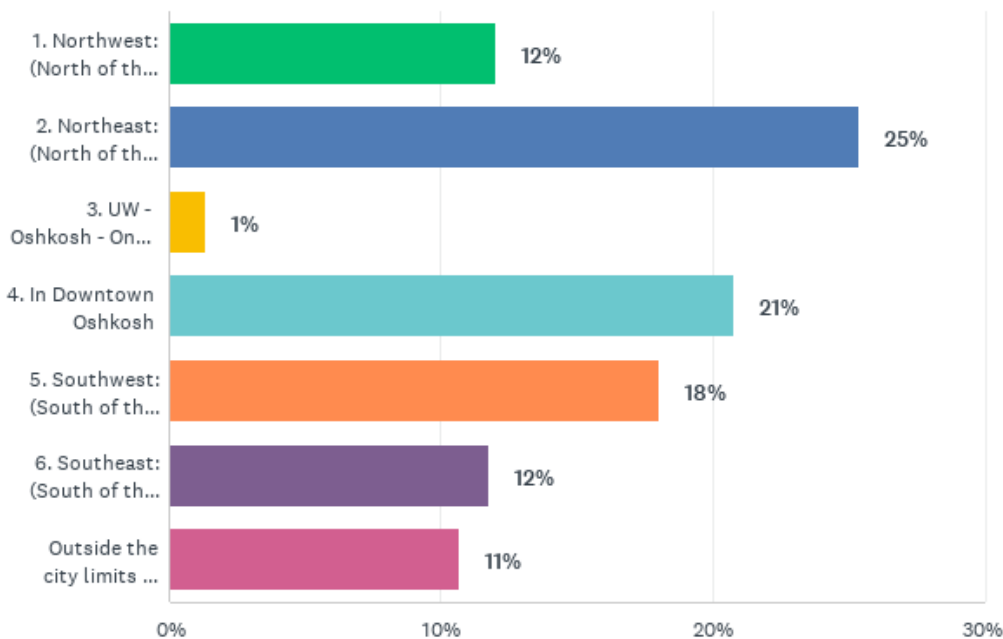
Are you Hispanic or Latino?



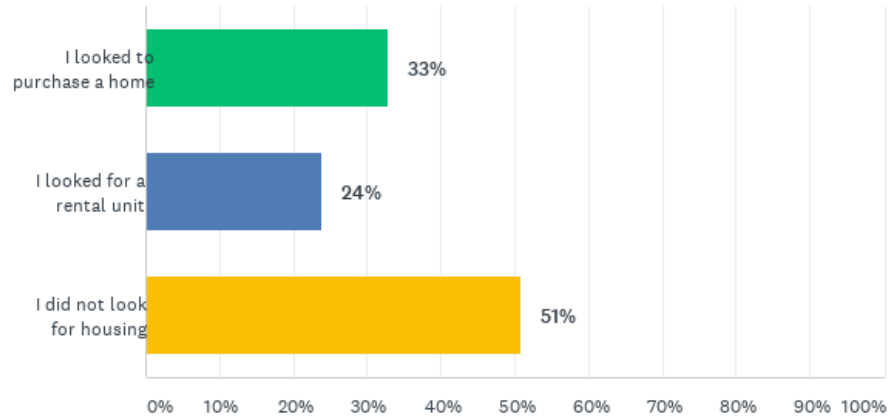
Would you consider yourself a member of any of the following categories (Check all that apply)



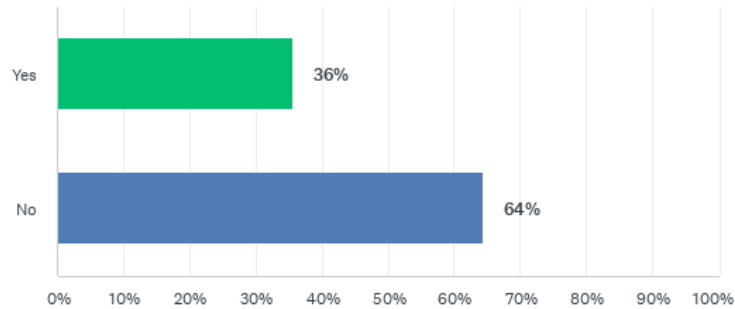
In which part of the City of Oshkosh do you live?



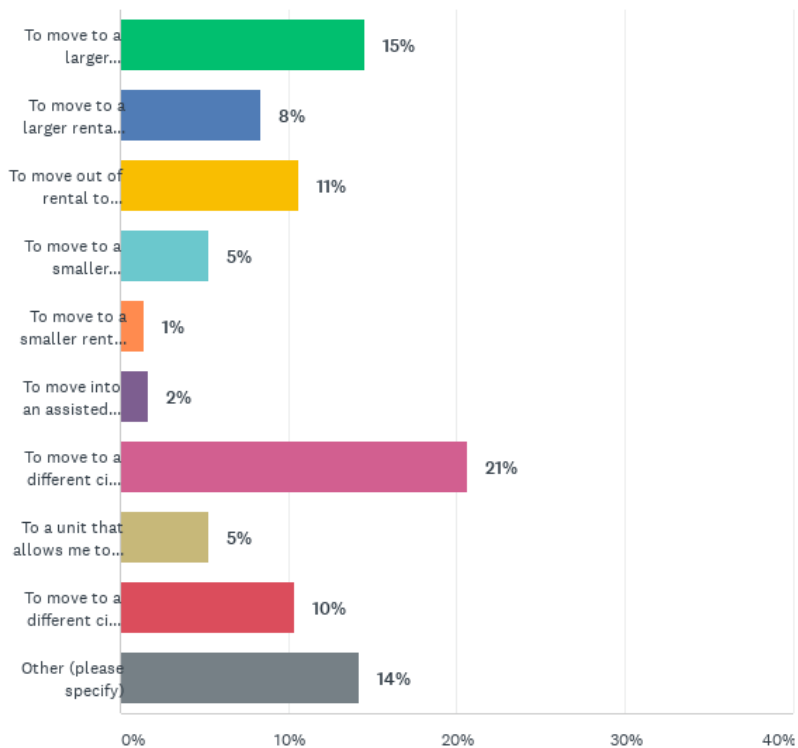
Have you looked for a new place to live during the last three years? (Choose all that apply)



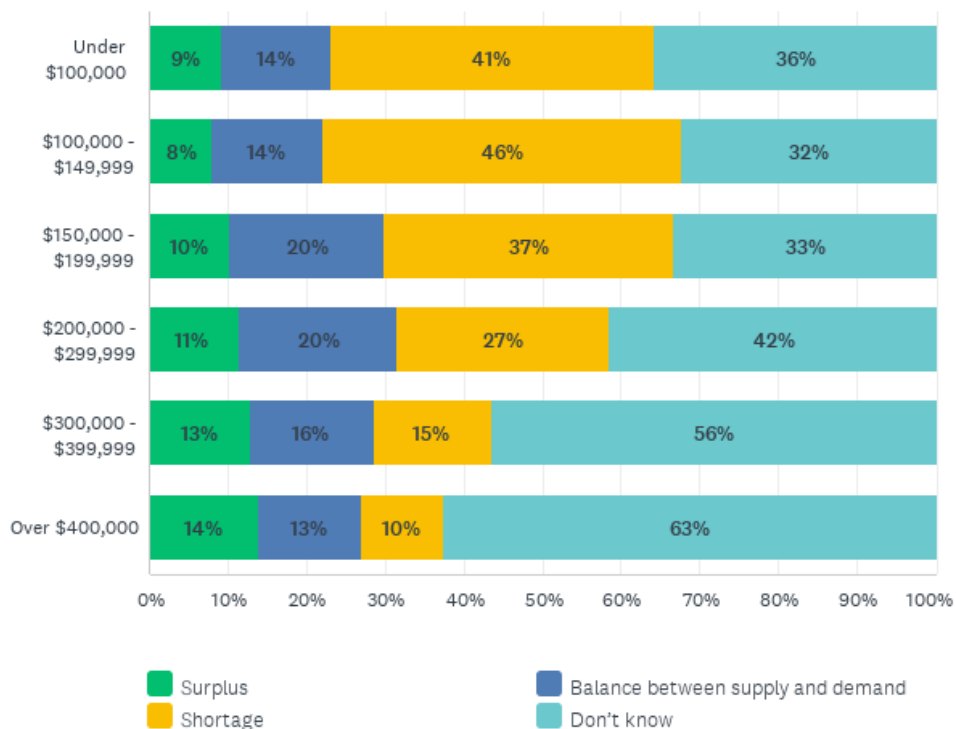
If you looked for a new place to live in the past three years, did you find what you were looking for?



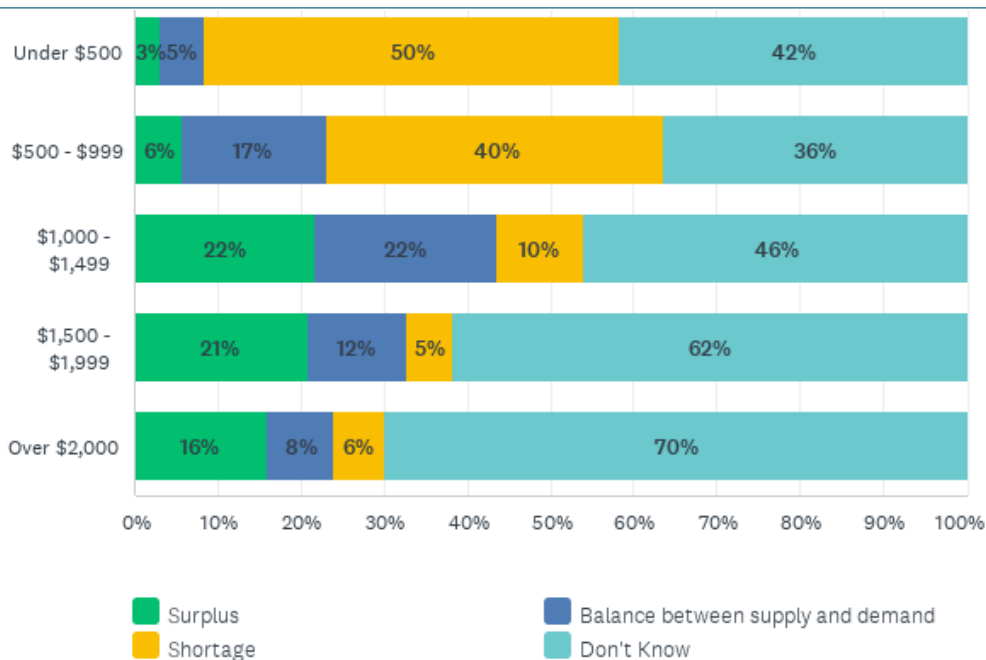
Is there any reason you'd look for a new place to live in the next three years? (Choose all that apply)



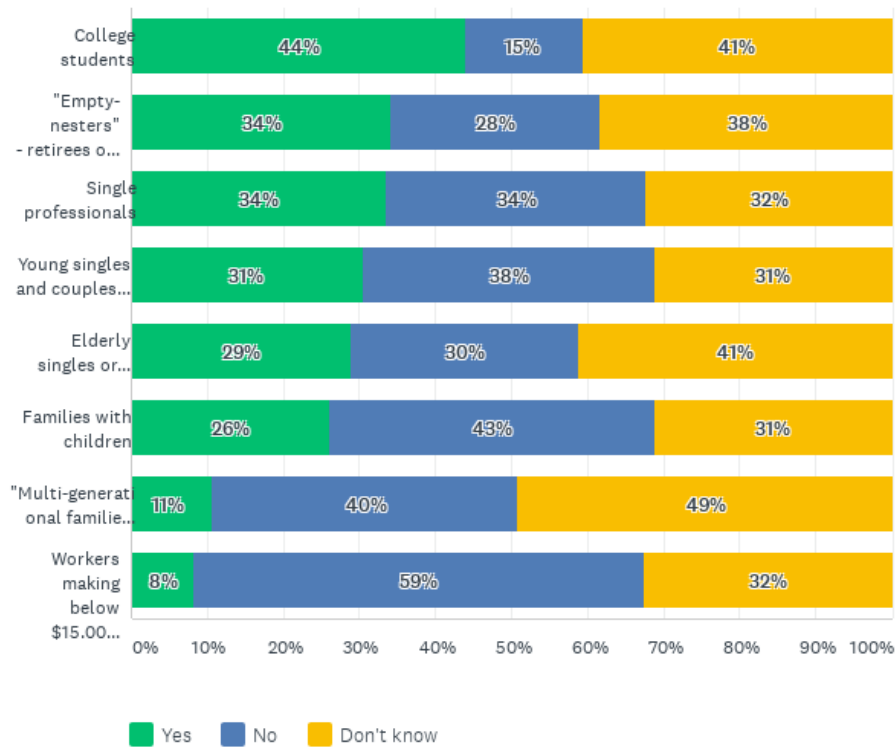
If you have looked to purchase a home in the past three years, how would you rate the availability of housing in the City of Oshkosh for each of the following price categories? (skip if this does not apply to you.)



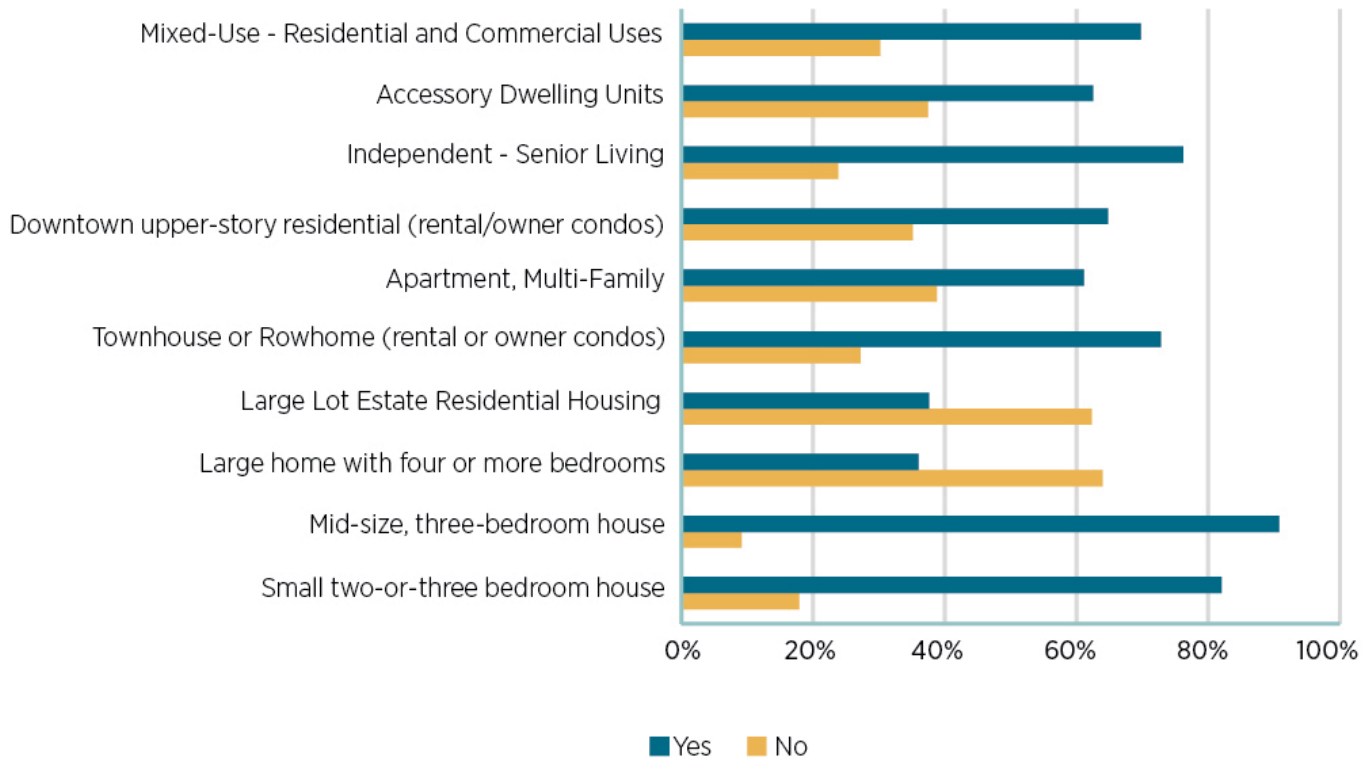
If you have looked rental housing in the past three years, how would you rate the availability of rental housing in the City of Oshkosh for each of the following rental ranges? (skip if this does not apply to you.)



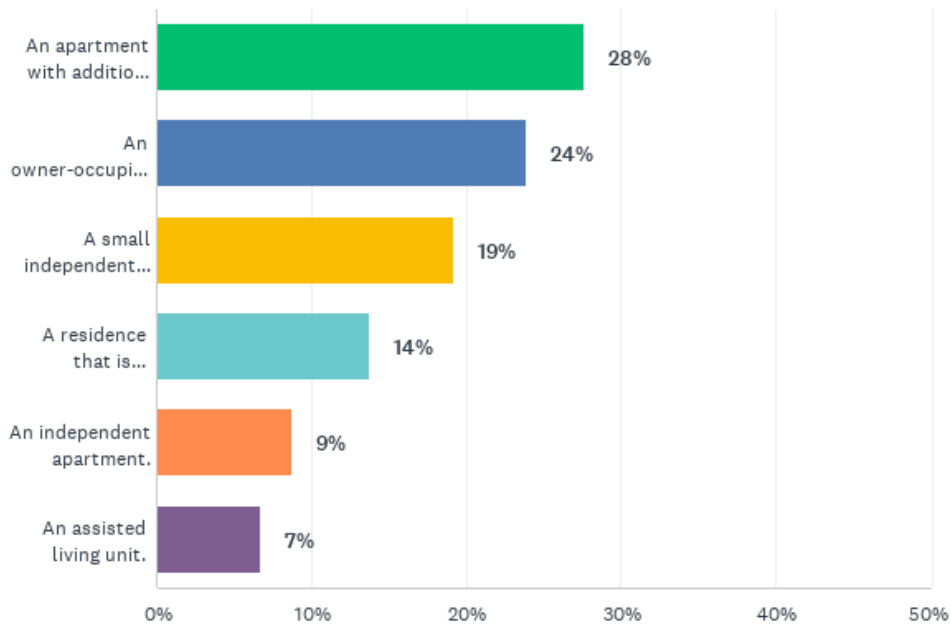
Do you believe that the current housing market adequately meets the needs of the following households in the City of Oshkosh? (Places check yes of no for each)



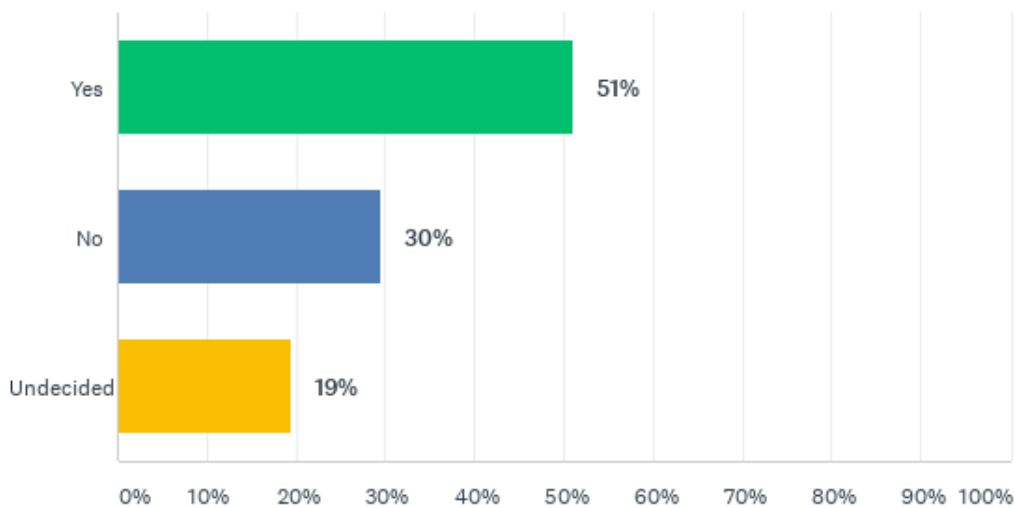
What new housing types do you think would be successful in the City of Oshkosh today?



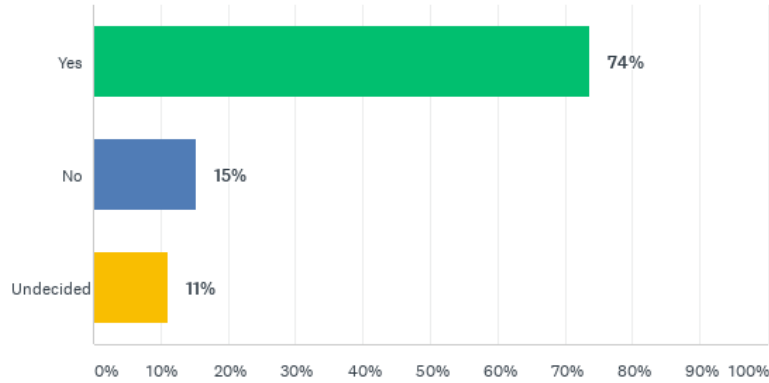
What type of housing do you believe households with adults over age 65 are most interested in?



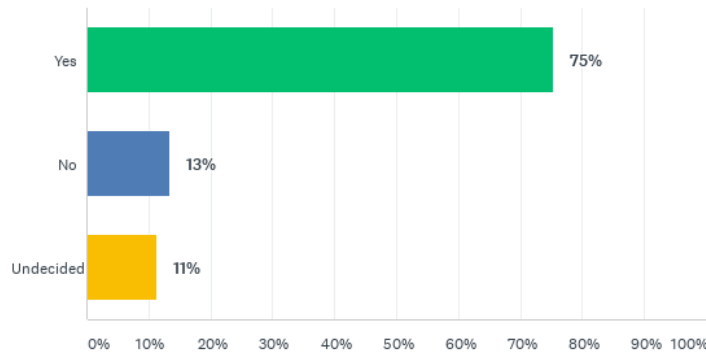
Does Oshkosh need and would you support greater enforcement of property maintenance codes? For example, using taxpayer dollars to hire additional city staff to proactively notify, levy fines, and take action on property owners that do not follow existing building, zoning, or other safety codes.



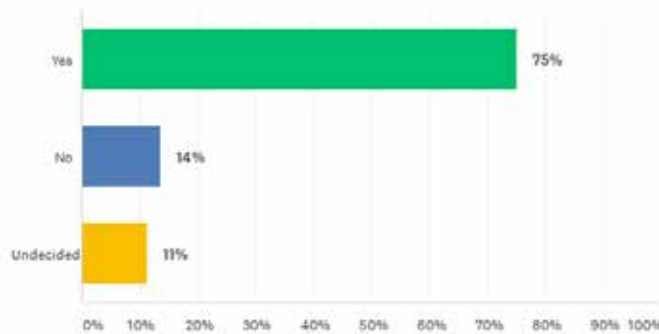
Does Oshkosh need and would you support the use of public funding to remove dilapidated housing? For example, the City acquiring homes that are beyond repair and a hazard to the community and using taxpayer dollars to demolish.



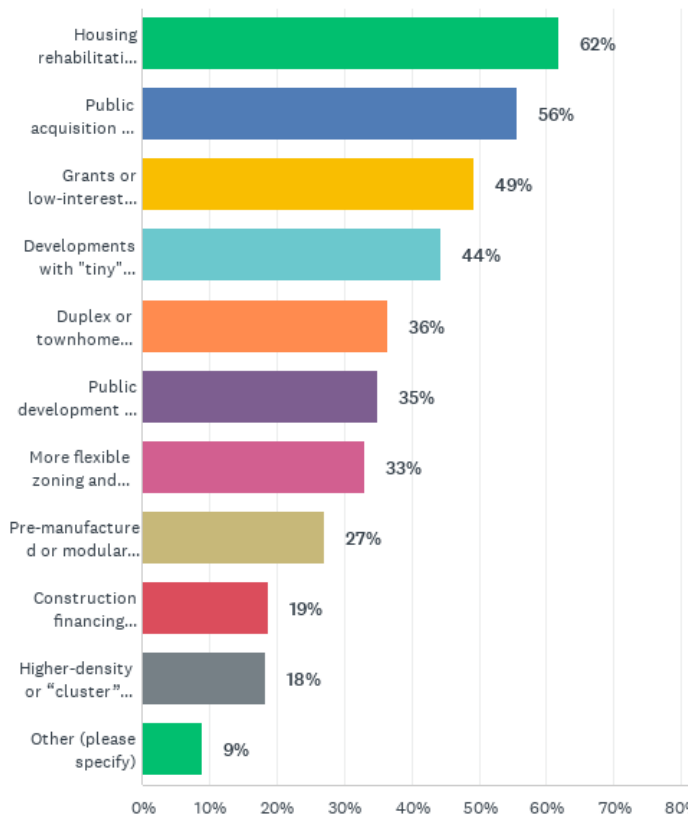
Does Oshkosh need and would you support the use of public funding for home repair and rehabilitation assistance? For example, the City creating a program funded by taxpayer dollars that allows property owners in designated areas of most need to apply for grants or forgivable loans to pay for major home repairs. Applicants would typically have to be low-income or elderly households, among other restrictions to ensure proper use of funds.



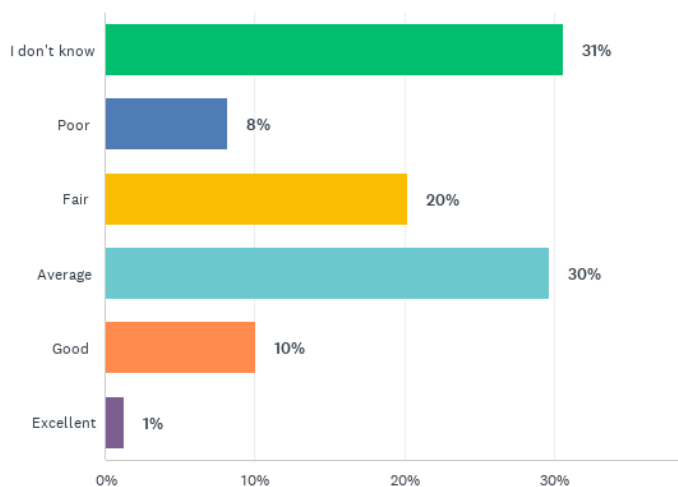
Does Oshkosh need and would you support programs and services to people without permanent homes? For example, tiny home villages, shelters, transitional housing, vouchers, food support.



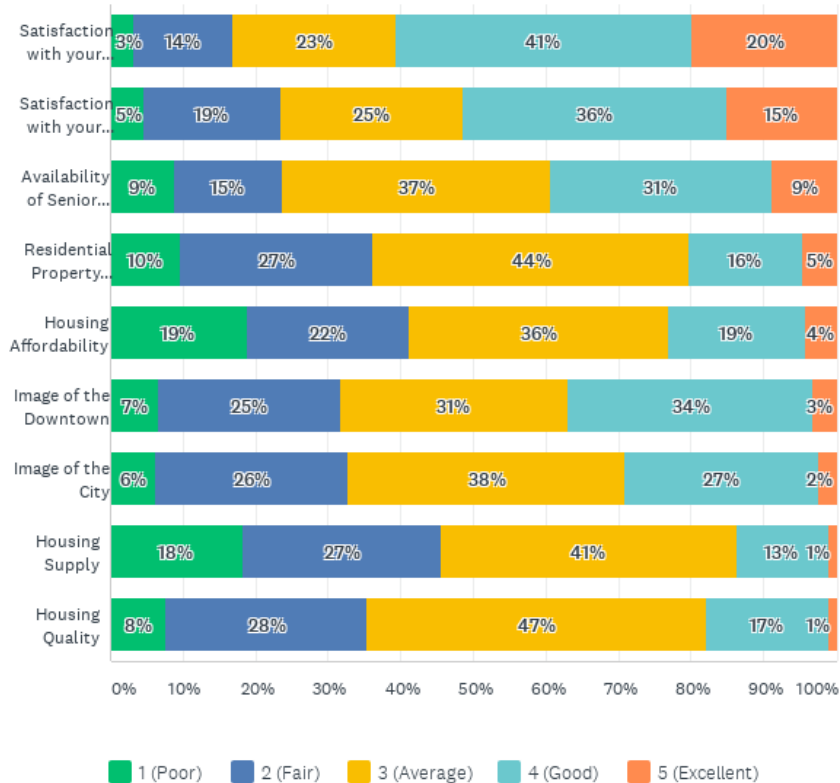
Which types of housing solutions would you support to reduce your cost of housing in the City of Oshkosh (select all that apply)?



How does the City of Oshkosh's housing stock compare to other cities?



On a scale of 1 to 5 (1 being poor and 5 being excellent), how would you rate the City of Oshkosh on the following topic areas?



Comments for those answering “undecided” to supporting various housing initiatives and programs.

- i do not live in the City of Oshkosh, i would need to know the ordinances. To be familiar. I am in the City of Menasha and I have lived here for more than 5 years.
- “29-Seen how slow they are with garbage problems things piling up around homes & apartments. Grass high & weeds in homeowners yards & businesses.
- 30-Listening to Oshkosh council meetings I was in the understanding that there is a fund for this that taxpayers already help fund.”
- Only hardship cares not owner neglect
- #29-Existing staff should be able to enforce - have city assessors look at what homeowners are listing their houses for sale at & raise their taxes accordingly.
- I’m on low income and have to support myself could never help anyone else. People set turned down for anywhere to live at times. Nothing available.
- What best fits.
- Not quit sure what meant, but after reviewing I’d say YES!
- I don’t think it’s my place to give a definite “yes” or “no” to when I truly don’t know about it fully.
- 30. Who ever is buying the property should be responsible.
- Tired of people here getting away with harassing me as well as other tenants with physical violence.
- Only lived in Oshkosh for a few years and not sure what the city needs.
- Need more information.
- Don’t have enough information to make a decision.
- “1. As long as the fine worker would not be an excessive burden on renter or landlords.
- 23. This might be very expensive.”
- Don’t know existing circumstances ie., the need for land and building.
- Because I don’t know the whole situation.
- Like where I live.
- I’m interpreting “would you support” as being involved with voting; volunteering or giving \$. I don’t live in Oshkosh, so would not.
- It’s amazing how peeling paint drives city staff crazy.
- I think at this time the city doesn’t need to be directly involved in shelters, vouchers, ect. We other agencies for that.
- Just recently moved to Oshkosh - Haven’t ventured too far past my neighborhood and grocery store.
- Would prefer using private donated funds/ grants vs tax revenue. Collaborate with established not-for-profits like Habitat for Humanity, Community Foundation, etc.
- With already existing grants, most don’t qualify because they are over the financial threshold.
- Depending on the qualifications and rules they would be required to follow! Enforcement to sum it up.
- Why limit the public funding to certain people?
- Happy to help those who help themselves when possible. Get a job, and help pay your way. Don’t depend on assistance by having more children so you get more free benefits, especially when you’re not working or married . Take advantage of programs where your sweat equity counts, like the Habitat for Humanity home programs.
- Depending on the amount of tax payer money. I want my money to go to things that will BENEFIT the PEOPLE of Oshkosh, the scenery!
- I would support if the area was well maintained, but worry it would just become another blighted area.
- There is current assistance for many of these categories already
- Would need to know area of such homes and would it be drawing in more homeless people to Oshkosh
- Don’t know enough about what is available
- Just demolishing dilapidated homes is not always the best way to go. Empty lots are bad too. I would prefer encouraging home owners (not developers) to rehabilitate housing

- Need more info on the scope of the program.
 - RE #30: it depends on the definition of “dilapidated,” as I don’t think there are that many in Oshkosh.
 - What would you do with the property after it was cleared?
 - I am unaware of current code enforcement so I can’t speak to the need for a higher level of enforcement.
 - It depends on how strict the maintenance “police” end up being.
 - Owner occupied assistance only, the Rich slum lords don’t need anymore breaks (like the ones on city council that don’t pay their taxes or water bills)
 - Municipalities often view enforcement very rigidly, focused on penalties and adverse notifications rather than creative solutions that view the improvement of conditions as a team endeavor.
 - I wonder if landlords would use grants properly or not punish tenants with Q1, and I don’t see the benefit of demolishing anything if it makes someone homeless.
 - Question 29, I dislike that people don’t take pride of owner In their homes but I don’t know if levying fines is the best use of tax payer dollars.
 - Undecided on greater enforcement of codes. Yes to greater enforcement on college landlords. They provide housing for college students that is often unsafe and not up to code. But no to greater enforcement on independent homeowners.
 - I don’t know enough about the current options or the plans proposed to know if I’d support them.
 - The conversation around assuring those without permanent homes is a much blots complex question that can be answered with a yes or no. The idea of tiny homes or villages while at first glance may seem like a viable option, there are potentially MANY other factors in play which should be worked and thought through before such an investment is made.
 - All that the city has shown as of late is as long as a hashtag is ‘trendy’ enough, ‘laws’ and ‘regulations’ are thrown out the window. No
- Mow May has to be one of the worst publically backed program/demonstration that I’ve ever seen.
- All of the above depend on HOW and WHO decides how the funds will be allocated, and How much of a burden property owners are expected to shoulder: for example, we have to pay our street assessment for the next 20 years, but those whose streets were redone AFTER ours will pay nothing, and we are assessed EXTRA to pay for others that came after. A better solution would have been to exempt those of us that were originally assessed the amount owed (yearly) and once the term is met, then start assessing us the same as the rest of the homeowners that were not forced to shoulder the original burden.
 - I do not support tax paper dollars spent on poor design. There should be some sort of guidance/ review from architects so the right right choices are made, not only for the resident but for the neighborhood and City.
 - “Enforcement: Only if done fairly and reasonably.
 - Homeless: It would depend on the ‘programs and services’ provided - and where.”
 - 31. Not sure that I like the idea of possibly supporting someone who maybe be able to possibly have a better job but don’t because they want to receive welfare.
 - I would rather see funding put into the development of programs to enhance our neighborhoods rather than policing policies. However, this is sometimes needed to increase quality of living in areas.
 - I am not very informed as to how the city performs this currently
 - I do not support levying fines on owners who cannot afford the needed repairs, but I do support levying fines on owners who can afford needed repairs, yet choose not to do so.
 - Transitional housing is tricky to run. I wouldn’t want it in my neighborhood. I like my neighbors to stay put.

Please let us know any additional comments you may have regarding housing in the City of Oshkosh.

- Unless I live in the city of Oshkosh or if you had gave me the city survey like city of Menasha. I would have been able to answer your questions.
- I know of several slum lords, applications are not checked out thoroughly - seedy residents, lots of bug problems lately.
- Housing in Oshkosh is are poor to get in to.
- Larger units to live in more space.
- Displeased with change of 55 up to open to all with no say court tower.
- Would like to see more granny home with maintenance to live & take care of by myself with limited financial responsibilities.
- From what I hear from people coming to the food pantry there are a lot of slum landlords in Oshkosh that don't do upkeep on their houses for the renters. I think that is disgusting! I live in low income housing & there isn't enough money for upkeep on my building & only one guy can't do everything! We need a lawn care business to help at court tower for sure. I lived at Simsanna & they have their own lawn care guys & more than 1 maintenance man. Fore the homeless they could use little units to stay in I've seen on TV like the size of a trailer.
- As far as I can tell, it's overall alright. I think a lot of places have issues with people having animals because a lot of places don't allow pets at all and if they do, they have so many strict or down right messed up requirements. For example: A place Tre: and I applied for on High Avenue required cat's front paws to be declawed; the way they do that procedure is horrible. 2nd the claws can sometimes grow back deformed hurting the cat. I think people nowadays put so many rules and requirements to have any pets anymore just zaps the fun out of it. You're Welcome!
- I really think having tiny houses built, is such a good idea! Hope that is something that will happen.
- Keep building apartments, condos, senior places
- It would be nice if the percentage that the government paid for low income housing was higher so it would be more affordable for people could save more of their money.
- Need to have heating & cooling units fixed and checked so people with health conditions don't freeze or like me have asthma. Can't breath in heat when air conditioning is out.
- Oshkosh needs more low income housing. I.E. Quality housing
- Make Oshkosh more green. Better housing with ships close to cut down on pollution and dependent of a vehicle. Better public transport will also be needed, better housing zones to accommodate disabled & elderly independence without requiring a vehicle or other driving services. It's difficult for most of this population to get around to stores independently. With a better mix of housing & shops this can and will cut down on the reliance of vehicles.
- Hire more maintenance workers.
- Not informed.
- Oshkosh is a lot nicer from city I moved from and the building I live in is really nice. My main issue is I live on Main St. and I walk my dog a lot on sidewalks and there is glass constantly smashed on sidewalks and people who walk their dogs can sometimes be a nightmare, it doesn't look good and glass can injure my/ peoples pets.
- A lot of run-down properties that need to be demolished or reinvaded. It a shame this happens.
- Poorly managed roads, rundown. Menasha too. Low standards. Doesn't motivate people. I'm looked at as snooty for trying to keep my property looking nice because so many don't feel well cared for and so many areas don't look nice. Trash everywhere on the street, not enough recycle pickup, and new cans are given or cleaned as needed. The roads ruin our cars and very few areas are inspiring/motivating for most
- We need more of everything here to keep the cost down for tenants. The landlords/owners are increasing the rents because they can. There should be a cap on rents. Landlords should have to prove to someone why they want to increase the rent over the fair market price.
- so many homes could be great if fixed up. Especially true with landscaping. Trees need to be trimmed.

- Vinyl siding is a temporary fix & makes our housing stock look cheap. Revitalize our early settlement neighborhoods for young people/professionals that want to live near a walkable, vibrant central city. Build a culture that raises expectations, raise the bar for Oshkosh, find the opportunities in maintaining & preserving historic Oshkosh rather than seeing the problems. It's amazing how many apartments are going up for temporary housing. That's not how stable communities are built & developed.
- Property maintenance is a significant problem in the central/UWO city areas plus many poorly maintained rentals affecting neighboring values. Also mixing building styles along the river - ultra modern buildings beside classic - demonstrates a lack of overall planning.
- I think we should give an incentive to builders to build on smaller lots in the city, where houses have been torn down. My understanding is builders don't want to build on them because the lots are small. We need more housing in the middle of the city, and there are a few lots available.
- Finding a 3 BR, 1.5 BA single family rental for less than \$1K/mo is virtually impossible. Unless you want to live on campus, which most families don't. It's ridiculous.
- Would like to see more apartments built for college students and take back the old beautiful homes
- Having sidewalks by all types of residences that are in the City of Oshkosh, make the neighborhoods more desirable, and safer. The neighborhoods look less desirable if you have people walking in the streets & pushing strollers etc. in the street.
- We need more landlords allowing pets. So many renters have dogs and cats and have limited availability. And they are good renters. This is a real problem.
- Anywhere you look in the city, you will find people who ignore city ordinances....blowing grass and snow in the road, parking on the lawn, grass not mown. Nothing seems to be done about. Perhaps more people need to be hired to enforce city ordinances. Landlords need to be fined if their property is not kept up because tenants don't care. Nice, older neighborhoods are being taken down because of this, mine included. Calling the city doesn't help. It just gets the caller in trouble with the renters. Enforce city ordinances!
- Again, I feel that we need to have a balance of housing for incomes. If you want to have Oshkosh be a family city, you need affordable housing. \$900 (plus water and utilities!) and above is NOT affordable for a middle/lower class income family. Our west side of Oshkosh has been built up for upper income. There are neighborhoods where the landlords need to be held accountable for the making sure their tenants are safe. (background checks...too many meth/drug houses)
- We're looking for an affordable, pet friendly, independent, and private ranch home with automatic maintenance like a condo association. Ready to downsize n travel more.
- I think we need more housing for low income seniors and disabled.
- Limit owner occupied rentals when not a EAA.
- Follow up with the run down homes. It makes my older neighborhood look awful and my neighbors and I work hard to keep ours looking nice.
- Too many rules, have a reputation in the Fox Valley of being too difficult to remodel homes - need permits even to change out a toilet. Ridiculous, most cities do not require for this type of repair/replacement to do normal maintenance of a home.
- There aren't a lot of options at this time for quality housing for people making minimum wage (working poor).
- I think the neighborhood association movement is a great asset to our community
- Please don't subsidize more growth on the west of 41 area. Seems to be doing fine on its own. The older neighborhoods in oshkosh need more help. It's such a nice city and a shame that the older neighborhoods just seem to be neglected. There should be plenty of affordable housing in the heart of the city. Instead of building new why not rehab properties?
- Upgrading housing stock is important to the health of a city. This needs to become a priority.
- No more multi-family units. How about rowhouses? Something more aesthetically appealing than those monstrosities that are cheap and all look the same.

- it would be nice to have better schools also. Also to have more low income housing for a lot of people that are on a 1-4 year waiting list. We have a lot of family members that are not able to be together because of shortage on housing.
- Your permits and zoning AND funding have to benefit the owner occupied homes in this city, it's a joke
- The cost of rentals are relatively more than a mortgage but the quality of rentals are bare minimum. If you want something "nice" you're looking at 1,200 before utilities. It makes it difficult to find a place and has led me to consider moving out of Oshkosh
- It was a better city in years past and now more crimes are being committed
- Really hope we able to find housing solutions for homeless. Also think neighborhood associations are working very well
- I grew up in Oshkosh, went to college at UWO, and moved to Appleton in 2014. Near/on Campus housing is expensive and poorly maintained, close to campus (25-45min walk) is still expensive, but seems to be better maintained. Once housing begins to deteriorate, it tends to continue down that path. I feel there are a lot of houses that would be better torn down and rebuilt throughout the north side of the city.
- It has been really difficult finding more affordable, low income units that are also decent quality. Many landlords have bad reputations and have not taken advantage of incentives to maintain their properties.
- Greatly support increased enforcement for blighted properties...crack down on landlords and developers. Developers for River and lake front poorly maintain properties that have been undeveloped for years...near Oregon St bridge and Pioneer Property.
- Prioritize upgrading what we have before building additional low income housing.
- When we first moved to Oshkosh and rented it was hard to find a house to rent. It'd be nice if there was a rental directory. We didn't want an apartment or a college party house but a small house for our family while my husband went back to school. We randomly saw a yard sign and it worked out but it'd have been nice to have had a list of landlords to consider.
- the school district should be part of these conversations as well. Many of the higher rental areas are within boundaries of schools who are at or very near capacity. Development is great, but bringing the right voices to the table early in the planning is essential.
- Change the laws that make owning a home here trash. I imagine you can piece some ideas together based on some previous responses.
- Maybe need to reexamine the municipal codes to see where they could benefit older neighborhoods i.e. trailers/boats/campers filling up driveways . Then enforce relevant codes that already exist.
- I am a Realtor and there is definitely a major shortage of mid range houses from \$125k-\$250k
- "Any investment in housing stock should only be in the older parts of the city. Central city, south side, east side etc..."
- If investment by the city is to occur west of 41 it should only be for large apartments to balance the housing stock. As it exists they are consistently placed in the same areas and creating blight"
- I don't think grants are easily attainable.
- We already have plenty of apartments! Stability comes with good housing stock that will attract stable homeowners.
- Oshkosh is already known for being very unfriendly to real estate investors. Rental rates are low and home prices are low. Oshkosh should be focused on encouraging home improvements and neighborhood investments rather than on looking for ways to make it more difficult, costly and time consuming to make improvements to homes.
- We should work on restoring our old housing/ downtown to create an "old time" look that will bring in tourists.
- I think the city would benefit to incentivize new single family building on city urban lots (to help with density and newer housing supply) through lenient set backs, infrastructure improvements (buried power lines/landscaping) and tax incentives for owner-build or developer build projects for single family housing.
- I wish all the lakefront property would NOT become residential. Keep some OPEN green spaces for ALL to enjoy. Also, do we really need more apartments? How about multifamily

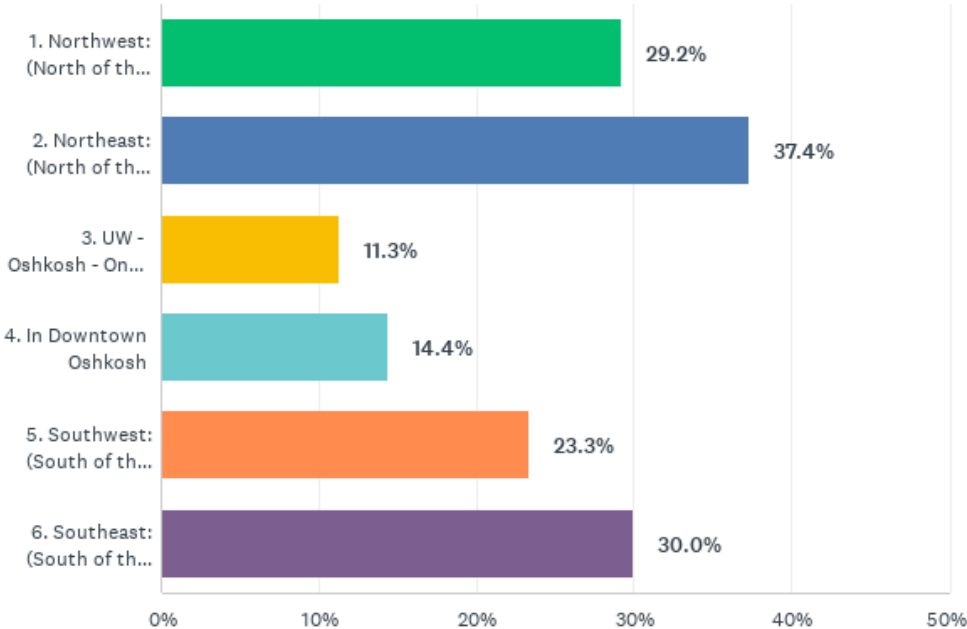
homes that support multi generational living. I'd love to have my parents live in their own home near us or even in the same building as us, but I do not want to move to a rental apartment complex. I already own my home. I want to continue to own my home and have backyard/ garden space but be able to have them here also. I have not seen any of this kind of housing in Oshkosh, or frankly America. My relatives live this way in Germany and it's AMAZING. I don't want to share all my living space, I want them to feel they have their own space, but I want them close enough that I can support their needs as they age. Just a thought!

- I'm concerned about encroaching rental properties in my neighborhood.
- Thank you for this thorough assessment and commitment to improving our community!
- National management is excessively charging when residents move out. Residents are left pay outrageous fees for normal wear and tear. Someone needs to investigate this!!!
- Two teachers are unable to find an apt/ house that is newer, in our desired area 5, and within our budget. Unhappy in our current rental condo that is very overpriced- been looking for two years and every time a new construction starts it seems to be for seniors. There is no new non college housing, or housing that isn't "luxury" and out of our budget OR low income. We will be moving out of the city due to other surrounding areas having more options for this
- The city must become landlords
- We need more one bedroom apartments for single people under \$500.
- Homeowners should not be responsible for road or sidewalk construction or repairs. I shouldn't be worrying about declaring bankruptcy because the road in front of my house will cost 10K to be fixed. If I'm being charged for the repair is it now a private road? Can I set up barriers and charge people to use it? No, then it should be a city wide bill not a homeowners responsibility.
- "Keep fixing up when possible and avoid complete demolition and reconstruction.
- Not everything needs to go West into Algoma, keep people near local businesses downtown and in existing neighborhoods. Prevent suburban westward flight"
- We need help for the homeless population and transitional housing.
- Taxes are too high, your taxing average people into poverty. Also a huge range in property taxes in similar homes in the same neighborhood. Homes need to be assessed more often
- Encourage landlords to make timely repairs to their rentals. Hold renters responsible for any all damage they cause to rental properties. Make it easier to remove problem renters.
- The rental properties in this town are horrendous! Way too many slum lords who don't give a damn about taking proper care of their rentals, and yet they charge an arm and a leg for those rental properties!
- We need outdated and gross apartments to be fixed up - we do not need brand new apartments going for \$1200+ a month for a one bedroom. We just need safe, quality spaces to live that already exist. We do not have a housing shortage, but a shortage of affordable, safe, and decent housing.
- Lots to fix let's change status quo roll back the ordinance to protect property owners rights within reason the city is too critical and rigid
- There are some bad areas as far as outside yards and home upkeep but the solution, I don't know. Is it that they can't afford it or they don't care. Is it the property owners issue or is it that renters don't care since it is not "theirs". Handouts financed by taxpayers isn't always the answer and spending money for "consultants" isn't always the answer. Our city housing employees should have expertise on these issues, spend less on walking trails and more on helping update the older parts of town and now spending a fortune, on the south main brewery district and the boondoggle arena.
- Basically I'd like to see greater liberalization of land use regulations to encourage more multi-unit dwellings and to encourage denser land use.

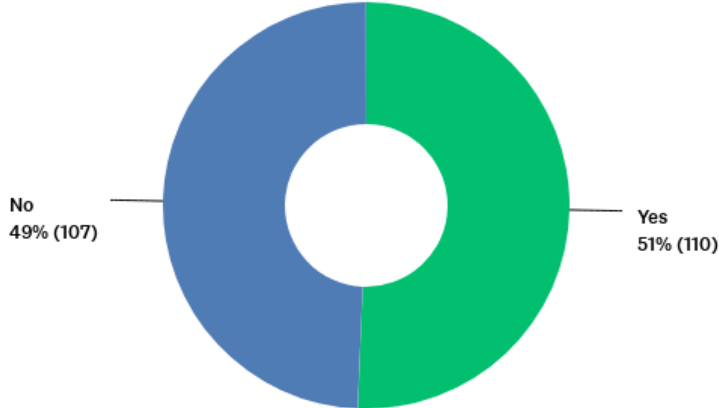
FULL LANDLORD SURVEY RESULTS

Responses: 249

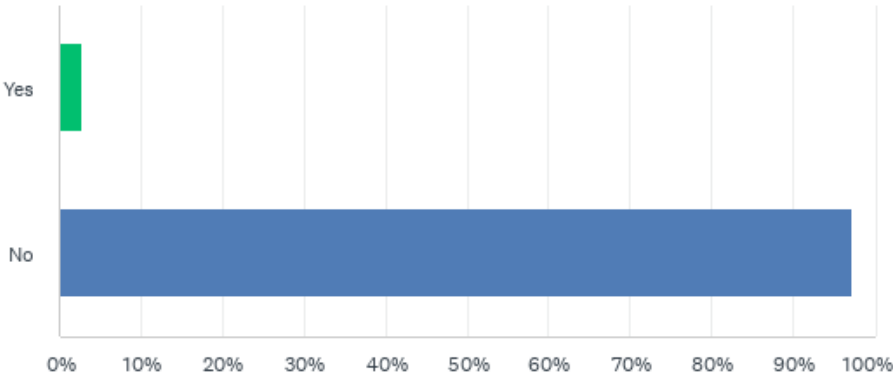
Where do you have rentals located (Check all the apply)?



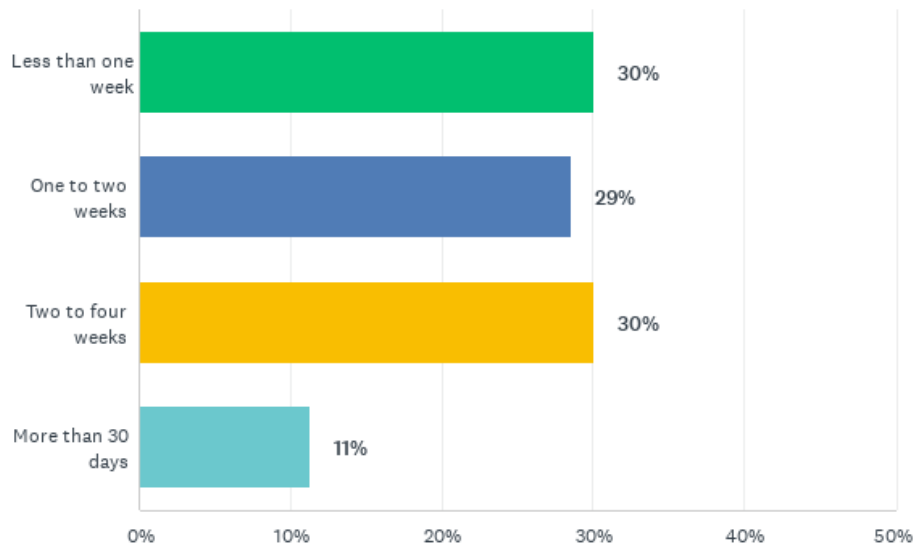
Are the majority of your units single-family homes?



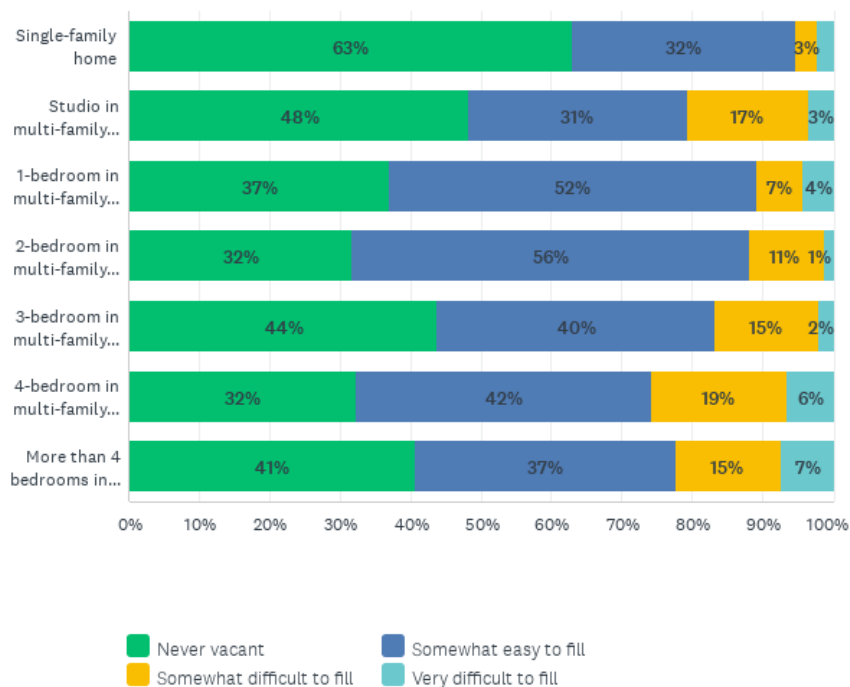
Do you allow to offer your units as short-term rentals (Airbnb)?



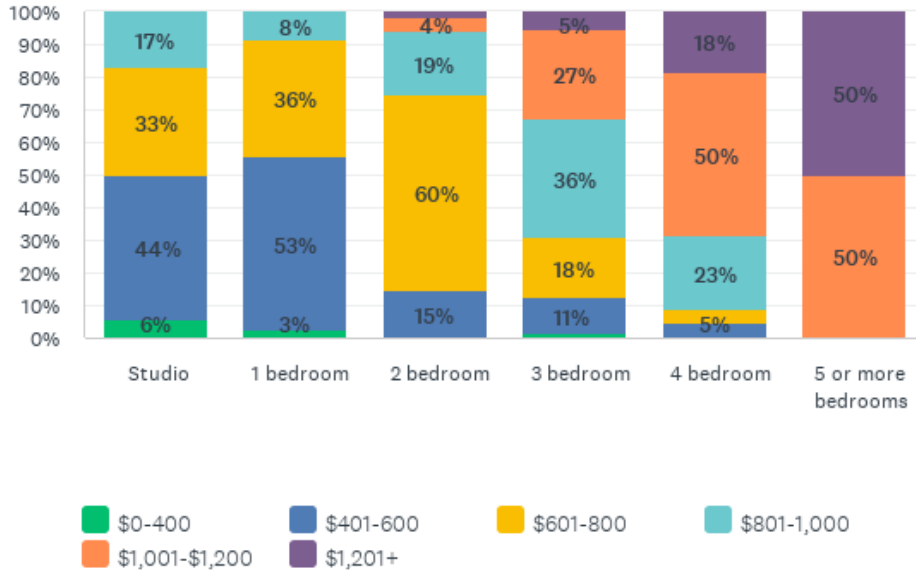
How long does it take to find a new renter for a unit?



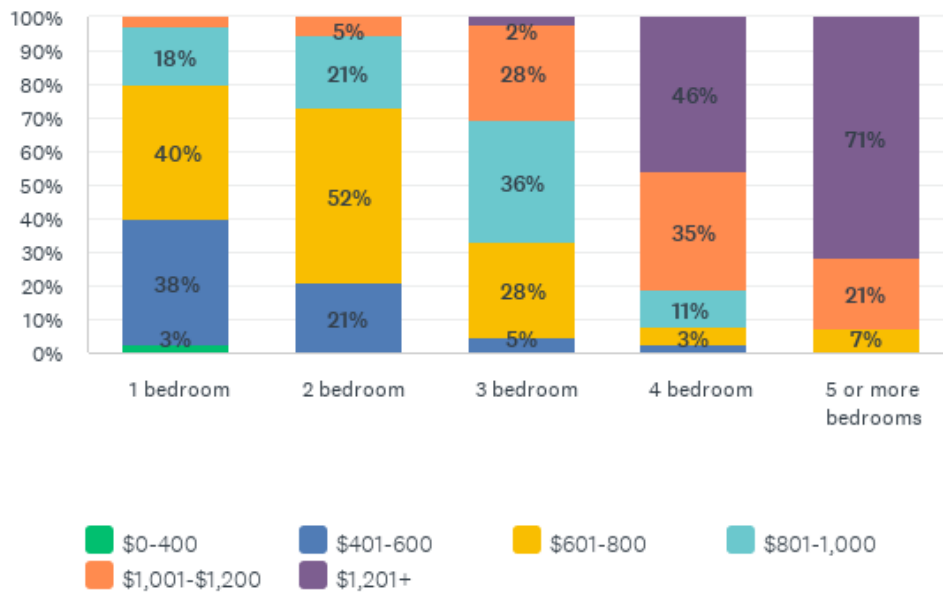
What units are the hardest to fill



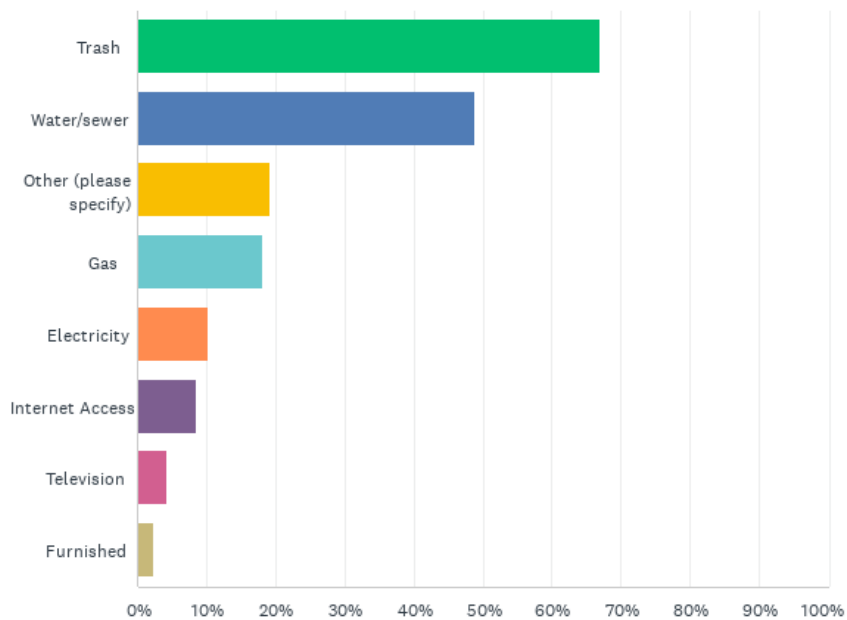
What is the approximate monthly rent ranges for apartment units (3 of more unit structures)?



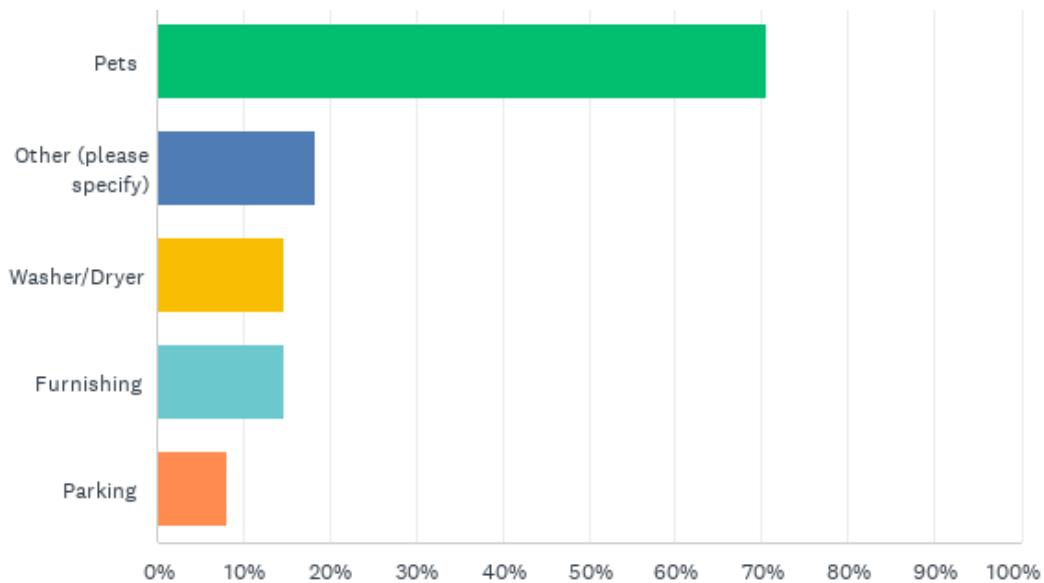
What is the approximate monthly rent range for duplex, townhome, or single-family units?



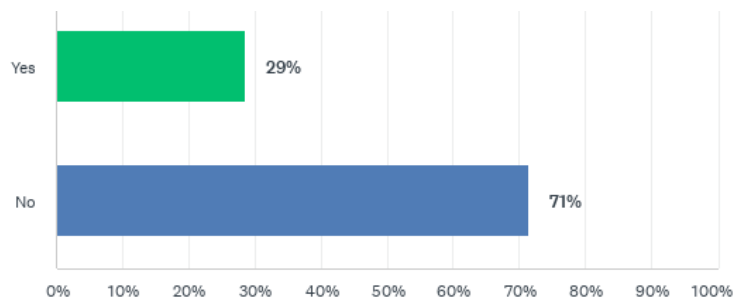
What utilities or amenities are most commonly included in the rent?



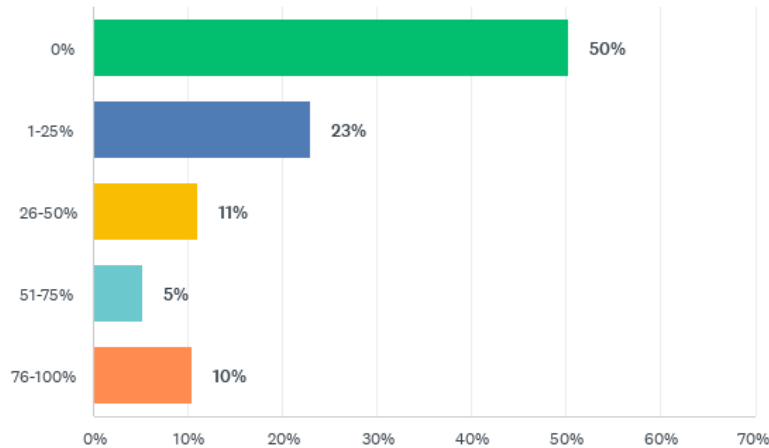
Mark any of the following that are an additional cost above the listed rent.



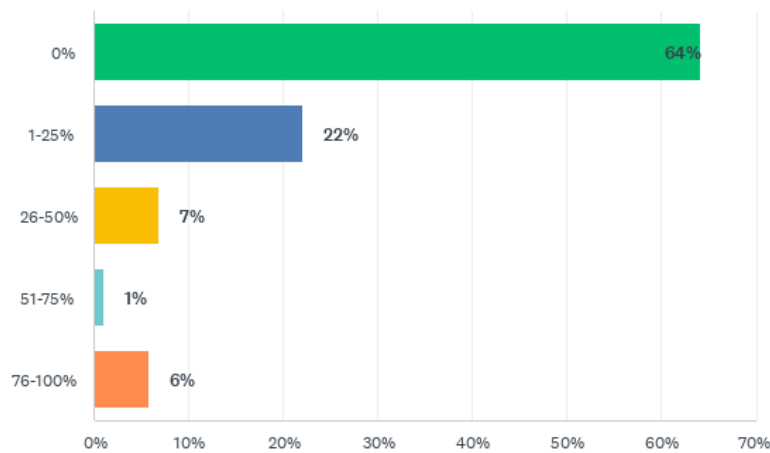
Do you accept Section 8 Vouchers?



What percentage of your rents would you estimate are over the age of 55?



What percentage of you renters would you estimate are college students?



Reported Units and Vacancy, July 2021

	# of Units	# Vacant	Rate
Single Family Home.....	399	26	6.5%
Studio in multi-family building.....	56	3	5.3%
1-bedroom in multi-family building.....	637	10	1.6%
2-bedroom in multi-family building.....	1355	44	3.2%
3-bedroom in multi-family building.....	300	9	3.0%
4 or more bedrooms in multi-family building.....	64	1	1.6%
TOTAL:	2811	93	3.3%

