

## CHAPTER 3: HOUSING

### HOUSING TABLE OF CONTENTS

<b>Introduction.....</b>	<b>3-1</b>
<b>Goals and Objectives .....</b>	<b>3-1</b>
<b>Key Summary Points.....</b>	<b>3-2</b>
<b>Inventory and Analysis.....</b>	<b>3-3</b>
<b>Housing Stock.....</b>	<b>3-4</b>
<b>Occupancy Characteristics.....</b>	<b>3-5</b>
<b>Housing Stock Value.....</b>	<b>3-7</b>
<b>Housing Characteristics.....</b>	<b>3-10</b>
<b>Policies and Programs.....</b>	<b>3-15</b>
<b>Recommended Actions.....</b>	<b>3-15</b>
<b>City of Oshkosh Housing Needs Assessment and Strategy Plan .....</b>	<b>3-17</b>

## CHAPTER 3: HOUSING

### INTRODUCTION

Planning for housing will ensure that the City of Oshkosh’s housing needs are met. The design, placement, and density of housing impact the overall appearance and character of a community by defining a sense of place and encouraging or discouraging social interaction between residents. It influences the cost of housing and the cost and efficiency of other plan elements such as roadways, school transportation (e.g. busing vs. walking), economic development, and the provision of public utilities.

The “Smart Growth” legislation requires that the housing element contain objectives, policies, goals, maps, and programs to meet the current and future housing needs of the City of Oshkosh, by developing and promoting policies that provide a range of housing choices for City residents which meet the needs of all income levels, age groups, and persons with special needs. An assessment of the age, structural, value, and occupancy characteristics of the City’s housing stock is also required. This chapter addresses these requirements

In addition to these elements, this chapter contains a summation of the 2022 City of Oshkosh Housing Needs Assessment and Strategy Plan. This plan assesses housing market conditions, identifies housing opportunities and challenges, and provides programmatic and policy recommendations to address housing affordability, retention, innovation, and reinvestment. Implementing the recommendations found within the 2022 plan in the City of Oshkosh is vital to supporting and realizing the goals and objectives identified within the following chapter.

The data, goals, and general content of this chapter was updated in 2024.

### GOALS AND OBJECTIVES

The following goals and objectives were developed for the Housing Element. Goals set direction, provide purpose and accountability, and provide a roadmap. Objectives are specific activities to accomplish goals. Objectives should be clear, measurable, and concise. Actions are included at the end of the element and represent the steps and resources needed to meet objectives.

Type	Reference	Content
<b>Goal</b>	<b>H1</b>	<b>Develop policies and programs to create housing products to address unmet needs as market conditions evolve.</b>
Objective	H1.1	Develop a variety of housing types that meet unmet housing needs.

Type	Reference	Content
<b>Goal</b>	<b>H2</b>	<b>Maintain or rehabilitate the City's existing housing stock.</b>
Objective	H2.1	Develop tools and programs to protect the city’s older housing stock.

Type	Reference	Content
<b>Goal</b>	<b>H3</b>	<b>Enhance environmental quality, promote good design, and eliminate and lessen land use conflicts throughout the community.</b>
Objective	H3.1	Promote design that increases neighborhood aesthetics and environmental quality.

Type	Reference	Content
<b>Goal</b>	<b>H4</b>	<b>Ensure ongoing communication regarding housing issues and activities.</b>
Objective	H4.1	Adopt a policy to verify ongoing communication with housing stakeholders.

### KEY HOUSING SUMMARY POINTS

The following list summarizes key issues and opportunities identified in the element. The reader is encouraged to review the “Inventory and Analysis” portion of the element for more detail.

#### Housing Stock

- a) About half (51.0%) of the existing housing stock in the City of Oshkosh was built after 1970.
- b) According to the 2018-2022 ACS 5-Year Estimates, 56.0 percent of the residential structures in the City were comprised of single-family (one) units detached

#### Occupancy Characteristics

- a) Owner-occupied units accounted for slightly over half (52.6%) of the occupied housing units in 2020, while rentals made up the remaining (47.4%).
- b) Homeowner vacancy rates indicate that the City of Oshkosh had a less than adequate supply of owner-occupied units for sale in 2020 (1.1%) and an adequate supply in 2010 (2.2%)
- c) In 2010 the rental vacancy rate for the City of Oshkosh (7.8%) was above the vacancy standard of 5.0 percent, which would seem to indicate that the City had an adequate supply of housing units for rent (Table 3-4). By 2020, the rental vacancy rate had decreased to 5.5 percent

#### Housing Stock Value

- a) Between the 2010-2014 ACS 5-Year Estimates and 2018-2022 ACS 5-Year Estimates, the median value of owner-occupied housing prices in the City rose by 36.1 percent from \$115,300 to \$156,900
- b) Median gross rent between the 2010-2014 ACS 5-Year Estimates and 2018-2022 ACS 5-Year Estimates in the City increased by 30.3 percent from \$660 to \$860 in the City of Oshkosh

- c) The value of residential property (land plus improvements) in the City consistently grew each year between 2017 and 2022. Since 2017, the total value of property in the City grew from \$3.8 Billion in 2017 to \$5.7 Billion in 2023 a percent change of nearly 50%.
- d) Per the 2018-2022 ACS 5-Year Estimates, 17 percent (17.2%) of homeowners with a mortgage and about half (41.4%) of renters were paying a disproportionate amount of their income for housing in the City of Oshkosh

### **Housing Characteristics**

- a) The most prevalent owner-occupied household size in the City (38.9%, 40.3%) and County (40.4%, 41.3) was two persons in both 2010 and 2020
- b) Slightly less than half of renter-occupied housing units were 1-person for both the City (45.4%, 47.7) and County (45.6%, 47.4) in both time frames.
- c) More than half of households in both the City of Oshkosh (63.1%) and the county (58.2%) moved into their households since 2010.
- d) According to the 2018-2022 ACS 5-Year Estimates, occupied units lacking complete plumbing and kitchen facilities are not an issue in the City of Oshkosh, occurring in less than one percent of the units
- e) Overcrowding, per the 2018-2022 American Community Survey (ACS) 5-Year Estimates, is not an issue in the City of Oshkosh.
- f) There are 52 Assisted Living Facilities in the City of Oshkosh with a combined capacity of 930.
- g) There are three emergency shelters in the City of Oshkosh for the general public.
- h) According to a 2023 Point in Time survey, 17 people in Winnebago County were unsheltered and sleeping outdoors.

## **INVENTORY AND ANALYSIS**

Developing a baseline of housing characteristics for the City of Oshkosh provides a foundation upon which to build the City's goals, strategies, and recommendations. Some data in the following chapter was obtained from the American Community Survey (ACS). The ACS is an ongoing statistical survey by the U.S. Census Bureau representing a sample of the population over some time, differing from the Decennial U.S. Census where figures are based on actual counts during a point in time. ACS estimates are controlled to decennial population estimates and become less accurate over the decade, meaning estimates are only as accurate as the census count on which they are based.

ACS data can be used to conclude, however, due to the limitations of these estimates, patterns can only be inferred through the data and consequently, there is a larger margin of error (MOE). A small sample size increases the MOE indicating inaccuracy and rendering the data unreliable. As a result, annual fluctuations in the ACS estimates are not meant to be interpreted as long-term trends and caution should be taken when concluding small differences between two estimates because they may not be statistically different. It should also be noted when comparing ACS multi-year estimates with decennial census estimates that some areas and subjects must be compared with caution, or not compared at all.

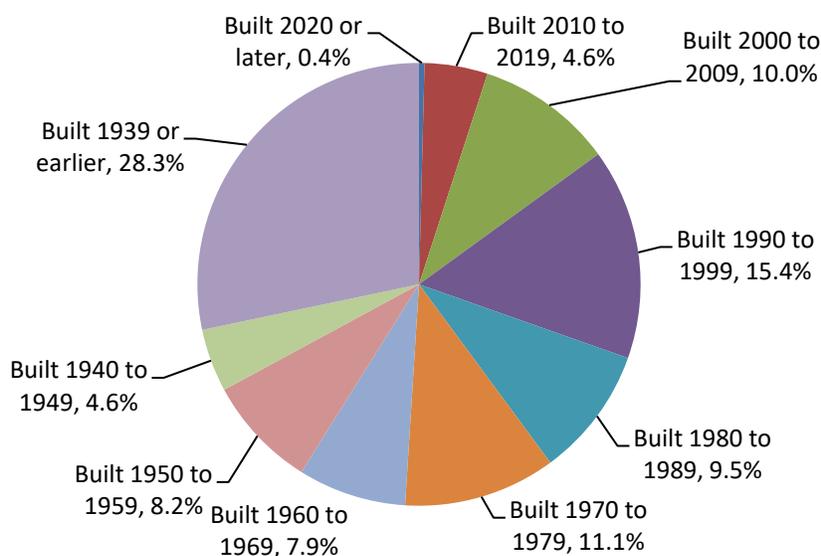
## Housing Stock

### Age

The age of occupied dwelling units reflects the historic demand for additional or replacement housing units, thereby providing historical information regarding settlement patterns, household formation, migration trends, and natural disaster impacts. The age of units by itself is not an indication of the quality of the housing stock. However, the age of occupied units can provide limited information regarding building construction and material content, as construction techniques and materials change over time.

**About half (51.0%) of the existing housing stock in the City of Oshkosh was built after 1970** (Figure 3-1). About 30 percent (30.4%) of the housing stock has been built since 1990. In comparison, slightly more than half of the existing housing stock in the county (56.1%) and the state (56.2%) was built after 1970. Additionally, the City recorded a similar proportion of homes built in both the county (31.7%) and the state (32.1%) since 1990.

**Figure 3-1: Occupied Dwelling Units by Year Built, 2018-2022 ACS 5-Year Estimates**



Source: U.S. Census 2018-2022 ACS 5-Yr Estimates, DP04  
 \*Figure does not show Margin of Error.

### Structural Type

Structural type is one indication of the degree of choice in the housing market. Housing choice by structural type includes the ability to choose to live in a single-family home, duplex, multi-unit building, or mobile home. Availability of units by type is indicative not only of market demand but also of zoning laws, developer preferences, and access to public services. Current state-sponsored local planning goals encourage communities to provide a wide range of choices in housing types, as housing is not a 'one size fits all' commodity.

As with most communities in East Central Wisconsin, the dominant housing type in the City of Oshkosh is single-family housing. **According to the 2018-2022 ACS 5-Year Estimates, 56.0 percent of the residential structures in the City were comprised of single-family (one) units detached.** Single-family units comprised a slightly smaller share of the housing units in the City of Oshkosh than compared to Winnebago County (66.4%) or the state (66.5%). Larger apartment structures with 20 or more units made up the second-highest percentage of housing units in the City of Oshkosh (9.5%).

### Occupancy Characteristics

#### Occupancy Status

Occupancy status reflects the utilization of available housing stock. The total number of housing units includes renter-occupied, owner-occupied, and various classes of vacant units. Vacant units include those units that are available for sale or rent and those that are seasonal, migrant, held for occasional use, or other units not regularly occupied on a year-round basis.

In 2020, the City of Oshkosh’s occupied housing stock was primarily composed of owner-occupied units (Table 3-1). **Owner-occupied units accounted for slightly over half (52.6%) of the occupied housing units in 2020, while rentals made up the remaining (47.4%).** The percentage of owner-occupied housing stock was less than in the state (66.3%) and the county (64.7%).

**Table 3-1: Occupancy Characteristics, 2020**

	Occupied Housing Units	Owner Occupied Housing Units	Percent Owner Occupied	Renter Occupied Housing Units	Percent Renter Occupied
<b>City of Oshkosh</b>	<b>27,509</b>	<b>14,482</b>	<b>52.6%</b>	<b>13,027</b>	<b>47.4%</b>
Winnebago County	71,473	46,259	64.7%	25,214	35.3%
Wisconsin	2,428,361	1,610,565	66.3%	817,796	33.7%

Source: U.S. Census 2020, SF-1, DP-1

The share of owner-occupied housing units in the City has decreased slightly since 2010, when 56.2 percent of the units were owner-occupied, and 43.8 percent were rental-occupied (Table 3-2). The percentage of owner-occupied housing stock also decreased in the county and state.

**Table 3-2: Occupancy Characteristics, 2010**

	Occupied Housing Units	Owner Occupied Housing Units	Percent Owner Occupied	Renter Occupied Housing Units	Percent Renter Occupied
<b>City of Oshkosh</b>	<b>26,138</b>	<b>14,693</b>	<b>56.2%</b>	<b>11,445</b>	<b>43.8%</b>
Winnebago County	67,875	45,036	66.4%	22,839	33.6%
Wisconsin	2,279,768	1,551,558	68.1%	728,210	31.9%

Source: U.S. Census 2010, SF-1, DP-1

#### Vacancy Status

Vacant housing units are units that are livable, but not currently occupied. For a healthy housing market, communities should have a vacancy rate of 1.5 percent for owner-occupied units and 5 percent for year-round rentals. The number of migrant, seasonal, and other vacant units will

vary depending on the community’s economic base. If vacancy rates are at or above the standard, the community may have an adequate number of units for rent or sale. However, additional information such as choice in housing and housing affordability is needed to determine if the units on the market meet the needs of potential buyers or renters. If the existing vacancy rate is too high for existing conditions, then property values may stagnate or decline.

**Table 3-3: Vacancy Status, 2020**

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate
<b>City of Oshkosh</b>	<b>29,222</b>	<b>27,509</b>	<b>1,713</b>	<b>1.1%</b>	<b>5.5%</b>
Winnebago County	76,046	71,473	4,573	0.9%	4.8%
Wisconsin	2,727,726	2,428,361	299,365	1.0%	5.6%

Source: U.S. Census 2020 SF-1, DP-1

**Table 3-4: Vacancy Status, 2010**

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate
<b>City of Oshkosh</b>	<b>28,179</b>	<b>26,138</b>	<b>2,041</b>	<b>2.2%</b>	<b>7.8%</b>
Winnebago County	73,329	67,875	5,454	2.1%	7.2%
Wisconsin	2,624,358	2,279,768	344,590	2.2%	8.0%

Source: U.S. Census 2010 SF-1, DP-1

**Owner-Occupied Housing**

**Homeowner vacancy rates indicate that the City of Oshkosh had a less than adequate supply of owner-occupied units for sale in 2020 (1.1%) and an adequate supply in 2010 (2.2%)** (Table 3-3 and 3-4). In Winnebago County and Wisconsin, homeowner vacancy rates were similar to the City of Oshkosh in 2020 (.9%, 1.0%) and 2010 (2.1%, 2.2%).

**Rental Housing**

**In 2010 the rental vacancy rate for the City of Oshkosh (7.8%) was above the vacancy standard of 5.0 percent, which would seem to indicate that the City had an adequate supply of housing units for rent** (Table 3-4). **By 2020, the rental vacancy rate had decreased to 5.5 percent** (Table 3-3). While the vacancy rate was above the standard, it should be noted that municipalities with smaller rental unit pools may need a higher rental vacancy rate than the standard to accommodate people seeking rental units. In comparison, the rental vacancy rate for Winnebago County was lower than the City of Oshkosh in 2010 (7.2%) and in 2020 (4.8%). City of Oshkosh rental vacancy rates in 2010 and 2020 were similar to Wisconsin rates, which were 8.0% and 5.6%, respectively.

## Housing Stock Value

### Historical Trends

Owner-occupied housing stock values can provide information about trends in property values, housing demand, and choice within the housing market. The City of Oshkosh, Winnebago County, and the state all recorded substantial increases in the median value of owner-occupied homes between 2014 and 2022, according to ACS 5-Year Estimates (Figure 3-2). **Between the 2010-2014 ACS 5-Year Estimates and 2018-2022 ACS 5-Year Estimates, the median value of owner-occupied housing prices in the City rose by 36.1 percent from \$115,300 to \$156,900.** At the same time, the median value of owner-occupied homes rose by 34.1 percent in Winnebago County and 39.5 percent in the state. Median owner-occupied housing values in the City were lower than those of the county and the state.

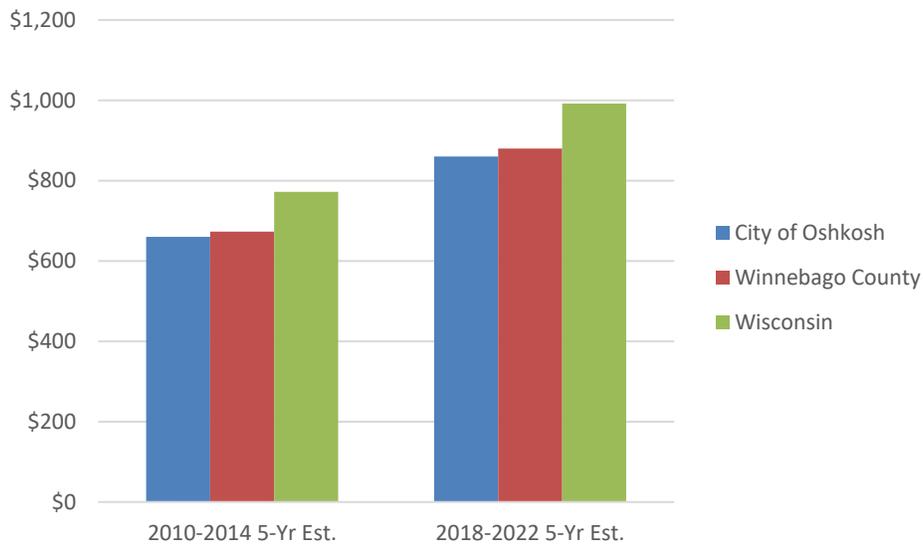
**Figure 3-2: Median Value of Owner-Occupied Homes, 2010-2014 ACS 5-Year Estimates, 2018-2022 ACS 5-Year Estimates**



Source: U.S. Census 2010-2014 ACS 5-Year Estimates, 2018-2022 ACS 5-Yr Estimates, DP04

Likewise, the median value of contract rents increased over the same time period. **Median gross rent between the 2010-2014 ACS 5-Year Estimates and 2018-2022 ACS 5-Year Estimates in the City increased by 30.3 percent from \$660 to \$860 in the City of Oshkosh** (Figure 3-3). As a result, median gross rents, according to the 2018-2022 ACS 5-Year Estimates, were slightly lower in the City of Oshkosh (\$860) than in Winnebago County (\$880) and significantly lower (\$132) than the state (\$992).

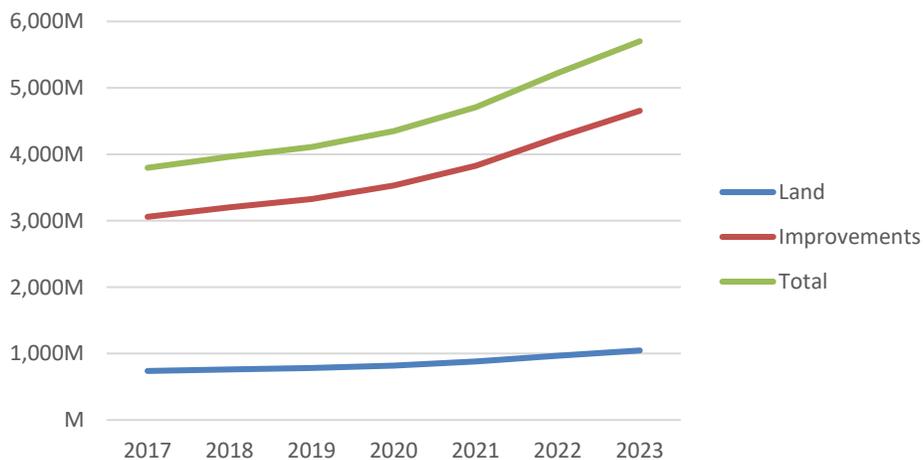
**Figure 3-3: Median Rent of Occupied Rental Units, 2010-2014 ACS 5-Year Estimates, 2018-2022 ACS 5-Year Estimates**



Source: U.S. Census 2010-2014 ACS 5-Year Estimates, 2018-2022 ACS 5-Yr Estimates, DP04

The Wisconsin Department of Revenue releases yearly equalized value reports. Equalized value is the total value of all real estate at full-market prices. Although these values are reported as a total value for the entire City, they can be used as a way to gauge the pricing trends for different sectors of real estate, such as residential, commercial, and agriculture.

**Figure 3-4: City of Oshkosh Residential Equalized Values (Millions), 2017-2023**



Source: WisDOR, Statement of Equalized Value, 2017-2023

**The value of residential property (land plus improvements) in the City consistently grew each year between 2017 and 2022. Since 2017, the total value of residential property in the City grew from \$3.8 Billion in 2017 to \$5.7 Billion in 2023 a percent change of nearly 50%. (Figure 3-4).**

### Housing Affordability

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payment for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities, and fuels. In 1989, the U.S. Department of Housing and Urban Development (HUD) raised the standard for determining whether rent or home ownership costs comprised a disproportionate share of income from 25 to 30 percent of gross household income. Households spending more than 30 percent of their income on housing may be at risk of losing their housing should they be confronted with unexpected bills or unemployment of one or more workers per household. Communities should be aware that maintenance and repair costs are excluded from this housing affordability formula, as are other outstanding debts because these items will have policy impacts. Potential homeowners should be aware that these items are excluded from this housing affordability formula, as these items can impact their housing affordability and future financial stability.

**Table 3-5: Households Paying a Disproportionate Amount of Their Income for Housing, 2018-2022 ACS 5-Year Estimates**

	Households with Mortgages for Which Owner Costs Are Not Affordable			Households without Mortgages for Which Owner Costs Are Not Affordable			Households for Which Renter Costs Are Not Affordable		
	Number	%	MOE +/-	Number	%	MOE +/-	Number	%	MOE +/-
City of Oshkosh	1,567	17.2%	284	748	13.7%	205	4,712	41.4%	549
Winnebago County	5,358	18.3%	461	2,184	12.2%	321	9,190	39.3%	695
Wisconsin	223,972	22.1%	3194	74,447	12.1%	1,739	317,983	43.1%	4,296

Source: U.S. Census 2018-2022 ACS 5-Yr Estimates, DP04

Access to affordable housing is not only a quality-of-life consideration; it is also an integral part of a comprehensive economic development strategy. Households that must spend a disproportionate amount of their income on housing will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food, and clothing.

**Per the 2018-2022 ACS 5-Year Estimates, 17 percent (17.2%) of homeowners with a mortgage and about half (41.4%) of renters were paying a disproportionate amount of their income for housing in the City of Oshkosh** (Table 3-5). There were 748 homeowners without a mortgage in the City spending 30 percent or more of their income on housing. In comparison, about a sixth of Winnebago County (18.3%) and nearly a quarter of Wisconsin (22.1%) homeowners with mortgages had experienced a housing cost burden. For households without mortgages, housing was less affordable in the City (13.7%) than in the county (12.2%) and the state (12.1%). Similar to the City of Oshkosh, a higher share of renters in Winnebago County (39.3%) and the state (43.1%) were paying a disproportionate amount of their income on housing than homeowners.

## Housing Characteristics

Evaluating household characteristics is important for understanding the City of Oshkosh and the population it serves. Household size and mobility information are two census variables that can help with this evaluation.

When compared to Winnebago County, the City had a very similar person per Household distribution in 2010 and 2020 (Table 3-6). **The most prevalent owner-occupied household size in the City (38.9%, 40.3%) and County (40.4%, 41.3) was two persons in both 2010 and 2020** (Table 3-6). Renter-occupied households also had very similar household size distributions in both the City of Oshkosh and Winnebago County. The largest share of renter-occupied households was by far 1-person households for both jurisdictions, in both time frames. **Slightly less than half of renter-occupied housing units were 1-person for both the City (45.4%, 47.7) and County (45.6%, 47.4) in both time frames.**

**Table 3-6: Persons per Household, 2010 and 2020**

	City of Oshkosh				Winnebago County			
	2010		2020		2010		2020	
	Number	Percent	Number	%	Number	%	Number	%
<b>TENURE</b>								
Occupied housing units	26,138	100.0%	27,509	100.0%	67,875	100.0%	71,473	100.0%
Owner-occupied housing units	14,693	56.2%	14,482	52.6%	45,036	66.4%	46,259	64.7%
Renter-occupied housing units	11,445	43.8%	13,027	47.4%	22,839	33.6%	25,214	35.3%
Owner-occupied housing units	14,693	100.0%	14,482	100.0%	45,036	100.0%	46,259	100.0%
1-person household	3,806	25.9%	4,112	28.4%	9,863	21.9%	10,787	23.3%
2-person household	5,711	38.9%	5,842	40.3%	18,181	40.4%	19,119	41.3%
3-person household	2,247	15.3%	2,010	13.9%	7,081	15.7%	6,564	14.2%
4-person household	1,851	12.6%	1,601	11.1%	6,328	14.1%	6,086	13.2%

5-person household	723	4.9%	587	4.1%	2,468	5.5%	2,371	5.1%
6-person household	215	1.5%	188	1.3%	730	1.6%	859	1.9%
7-or-more-person household	140	1.0%	142	1.0%	385	0.9%	473	1.0%
Renter-occupied housing units	11,445	100.0%	13,027	100.0%	22,839	100.0%	25,214	100.0%
1-person household	5,192	45.4%	6,209	47.7%	10,413	45.6%	11,961	47.4%
2-person household	3,292	28.8%	3,782	29.0%	6,476	28.4%	7,117	28.2%
3-person household	1,455	12.7%	1,442	11.1%	2,887	12.6%	2,894	11.5%
4-person household	923	8.1%	870	6.7%	1,869	8.2%	1,762	7.0%
5-person household	340	3.0%	409	3.1%	710	3.1%	864	3.4%
6-person household	139	1.2%	195	1.5%	311	1.4%	407	1.6%
7-or-more-person household	104	0.9%	120	0.9%	173	0.8%	209	0.8%

Source: U.S. Census, 2010, QT-H2 and 2020, H12

Table 3-7 illustrates the household longevity of the populations in the City of Oshkosh and Winnebago County. **More than half of households in both the City of Oshkosh (63.1%) and the county (58.2%) moved into their households since 2010.**

**Table 3-7: Year Householder Moved into Unit**

	City of Oshkosh			Winnebago County		
	Estimate	MOE +/-	Percent	Estimate	MOE +/-	Percent
Occupied housing units	26,763	578	-	71,943	443	-
Moved in 2021 or later	1,506	263	5.6%	3,460	350	4.8%
Moved in 2018 to 2020	6,787	592	25.4%	15,134	802	21.0%
Moved in 2010 to 2017	8,583	398	32.1%	23,282	818	32.4%
Moved in 2000 to 2009	4,951	523	18.5%	13,495	694	18.8%
Moved in 1990 to 1999	2,511	299	9.4%	8,020	621	11.1%
Moved in 1989 and earlier	2,425	359	9.1%	8,552	610	11.9%

Source: U.S. Census 2018-2022 ACS 5-Year Estimates, DP04

### Housing Conditions

Two census variables often used for determining housing conditions include units that lack complete plumbing facilities, kitchen facilities, telephone service and overcrowded units<sup>1</sup>. Complete plumbing facilities include hot and cold piped water, flush toilet and a bathtub or shower. If any of these facilities is missing, the housing unit is classified as lacking complete plumbing facilities. Complete kitchen facilities for exclusive use include sink, refrigerator, and oven or burners. If any of these facilities is missing, the housing unit is classified as lacking complete kitchen facilities. The census defines overcrowding as more than one person per room in a dwelling unit.

**Table 3-8: Units Lacking Complete Plumbing and Kitchen Facilities and No Available Telephone Service, 2018-2022 ACS 5-Year Estimates**

	Total Occupied Units		Units Lacking Complete Plumbing			Units Lacking Complete Kitchen Facilities			Units with No Available Telephone Service		
	Est.	MOE+/-	Est.	MOE+/-	Percent	Est.	MOE+/-	Percent	Est.	MOE+/-	Percent
City of Oshkosh	26,763	578	19	18	0.1%	202	113	0.8%	108	49	0.4%
Winnebago County	71,943	443	75	47	0.1%	480	157	0.7%	427	135	0.6%
Wisconsin	2,425,488	4,639	9,432	789	0.4%	20,416	1,185	0.8%	24,705	1,035	1.0%

Source: U.S. Census 2018-2022 ACS 5-Year Estimates, DP04

**According to the 2018-2022 ACS 5-Year Estimates, occupied units lacking complete plumbing and kitchen facilities are not an issue in the City of Oshkosh, occurring in less than one percent of the units** (Table 3-8). Overall, housing conditions were slightly worse at the county and state level. Less than one percent or less of occupied units lacked complete plumbing and kitchen facilities in Winnebago County (0.1% and 0.7%, respectively) and the state (0.4% and 0.8%, respectively).

<sup>1</sup> U.S. Census Bureau.

**Table 3-9: Overcrowding, 2018-2022 ACS 5-Year Estimates**

	Total Occupied Units		Overcrowding		
	Est.	MOE+/-	Est.	MOE+/-	Percent
City of Oshkosh	26,763	578	446	157	1.7%
Winnebago County	71,943	443	904	231	1.3%
Wisconsin	2,425,488	4,639	39,082	1,431	1.6%

Source: U.S. Census 2018-2022 ACS 5-Year Estimates, DP04

**Overcrowding, per the 2018-2022 ACS 5-Year Estimates, is not an issue in the City of Oshkosh.** Overcrowding occurred in just over one percent of the occupied housing units in the City of Oshkosh (1.7%), Winnebago County (1.3%), and Wisconsin (1.6%) (Table 3-9).

**Subsidized and Special Needs Housing**

Subsidized and special needs housing serves individuals who, because of financial difficulties, domestic violence situations, disabilities, age, alcohol and drug abuse problems, and/or insufficient life skills, need housing assistance or housing designed to accommodate their needs. In some instances, extended family structures and finances may allow families or individuals to cope privately with special needs. In most instances, however, some form of assistance is needed. The housing needs of these populations vary based on their circumstances, health, economic conditions, and success of educational, training, treatment, or counseling programs.

The Wisconsin Department of Health Services website has a listing of directories for several assisted living options including Adult Day Care (ADC), Adult Family Homes (ADF), Community Based Residential Care Facilities (CBRF), and Residential Care Apartment Complex (RCAC). These facilities specialize in developmentally disabled, emotionally disturbed/mental illness, traumatic brain injury, advanced age, irreversible dementia/Alzheimer's, physically disabled, and terminally ill. **There are 52 Assisted Living Facilities in the City of Oshkosh with a combined capacity of 930** (Table 4-10). This includes 23 AFH facilities with a combined capacity of 89, 25 CBRF with a combined capacity of 659; and four RCAC with a combined capacity of 182. Within Winnebago County (excluding Oshkosh), there are 47 Assisted Living Facilities with a combined capacity of 1,107. This includes nine AFH with a combined capacity of 36; 33 CBRF facilities with a combined capacity of 681 and five RCAC with a total of 390 apartments.

**Table 3-10: Assisted Living Options, 2024**

	City of Oshkosh		Winnebago County	
	Number	Capacity	Number	Capacity
Adult Day Care (ADC)	0	0	0	0
Adult Family Home (AFH)	23	89	9	36
Community Based Residential Facilities (CBRF)	25	659	33	681
Residential Care Apartment Units (RCA)	4	182	5	390
Total Units/Capacity	52	930	47	1,107

Source: Wisconsin Department of Health Services, Consumer Guide to Health Care - Finding and Choosing Health and Residential Care Providers in Wisconsin

Data compiled March 2024

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The Oshkosh/Winnebago County Housing Authority (OHAWCHA) was formed in 1970 and provides affordable rental housing assistance, and resident services to low and moderately low-income families living in Winnebago County. The OHAWCHA maintains over 650 Public Housing units including family, single, disabled, and elderly units, administers over 460 Housing Choice Vouchers, coordinates a family self-sufficiency program. Within the City of Oshkosh, the OHAWCHA provides housing programs through Court Tower (101 units), Cumberland Court (72 units), Marian Manor (120 units), Raulf Place (104 units), and an additional 156 units spread throughout Oshkosh, Neenah, and Menasha.

### **Homelessness**

According to the U.S. Department of Housing and Urban Development (HUD) the term “homeless” or “homeless individuals and families” includes (1) an individual or family who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or a place not meant for human habitation immediately before entering that institution; (2) Individuals and families who will imminently lose their primary nighttime residence; (3) Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; or (4) Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.<sup>2</sup>

**There are three shelters and one sober living facility in the City of Oshkosh;** the Day by Day, Father Carrs’ Place, Christine Ann Domestic Abuse Services, and Solutions Recovery.

The Department of Housing and Urban Development (HUD) requires communities to conduct sheltered counts of people living in emergency shelters or transitional housing every year. Every other year, HUD requires communities to conduct unsheltered counts of people living in a place unfit for human habitation (such as in an abandoned building or a park).<sup>3</sup> In Wisconsin, Point in Time surveys are conducted two times per year on a single night and include a count of the number of people in shelters and people not in shelters. **According to the most recent, Point in Time survey 17 people in Winnebago County were unsheltered and sleeping outdoors.**

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<sup>2</sup> HUD’s definition of “homeless” was changed in 2009, when the HEARTH Act amended the McKinney-Vento Homeless Assistance Act. HUD’s Final Rule implementing the new definition can be found at 24 CFR Part 91, 582 and 583.

**POLICIES AND PROGRAMS**

Policies and programs related to the housing element can be found in Appendix F.

**RECOMMENDED ACTIONS**

The following Recommended Actions represent the steps and resources needed to meet the goals and objectives identified in this element.

Type	Reference	Content
<b>Goal</b>	<b>H1</b>	<b>Develop policies and programs to create housing products to address unmet needs as market conditions evolve.</b>
Action	H1.A1	Ensure there is an adequate supply of all residential densities in new subdivisions to meet housing demand.
Action	H1.A2	Encourage a mix of lot sizes and housing types reflected in the Traditional Neighborhood Zoning District in development.
Action	H1.A3	Promote employer-sponsored housing programs and walk-to-work programs.
Action	H1.A4	Work with public and private housing providers to plan for the development of additional workforce housing units that are affordable to low and moderate-income owners and renters as needed. Also to coordinate and secure additional subsidies for the rental of existing privately owned units.
Action	H1.A5	Promote opportunities and programs to provide owner and rental options for all income levels.
Action	H1.A6	Provide an analysis of the supply of residentially zoned land as part of evaluating zoning and annexation requests.
Action	H1.A7	Research executive housing needs to better quantify demands and opportunities.
Action	H1.A8	Address housing needs for people with disabilities.

Type	Reference	Content
<b>Goal</b>	<b>H2</b>	<b>Maintain or rehabilitate the City's existing housing stock.</b>
Action	H2.A1	Continue housing rehabilitation programming which assists low and moderate-income persons in upgrading their housing and in purchasing and improving properties in older neighborhoods.
Action	H2.A2	Encourage Downtown/Central City residential development through rehabilitation or new construction.
Action	H2.A3	Implement "Neighborhood Improvement Strategies" in specific geographic areas for neighborhood and housing issues.

Action	H2.A4	Develop a program and encourage owners to convert non-competitive rental property back to owner-occupied structures.
Action	H2.A5	Create a rehabilitation code for pre-existing conditions on historic properties.
Action	H2.A6	Research ordinance language to increase curb appeal for residential properties.

Type	Reference	Content
<b>Goal</b>	<b>H3</b>	<b>Enhance environmental quality, promote good design, and eliminate and lessen land use conflicts throughout the community.</b>
Action	H3.A1	Create and implement a parkland impact fee.
Action	H3.A2	Revise Zoning Ordinance to address: a. Accommodation of energy-efficient techniques in the design and construction of residential units. c. Creation of minimum requirements for open space area and/or recreation facilities for higher density development (or require a deposit to a park development fund).
Action	H3.A3	Implement a streetscaping, street lighting, and terrace planting program for city-identified priority areas (gateway corridors, etc.).
Action	H3.A4	Partner with appropriate agencies to undertake redevelopment projects to create opportunities for a variety of appropriate housing types in Central City areas.
Action	H3.A5	Coordinate with utility providers and property owners to place overhead lines underground during street reconstruction projects in gateway corridors.
Action	H3.A6	Implement recommendations of the “Comprehensive Outdoor Recreation Plan” for parkland dedication, acquisition, and official mapping of parks and trails.
Action	H3.A7	Coordinate with GO Transit to maximize the use of public transportation to housing, job sites, and schools.

Type	Reference	Content
<b>Goal</b>	<b>H4</b>	<b>Ensure ongoing communication regarding housing issues and activities.</b>
Action	H4.A1	Adopt a policy to include Oshkosh School District and Greater Oshkosh Healthy Neighborhoods in Plan Commission packet distribution.
Action	H4.A2	Work with local realtors, rental owners, and other key individuals to develop community tours and talking points.

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## CITY OF OSHKOSH HOUSING NEEDS ASSESSMENT AND STRATEGY PLAN

The City of Oshkosh Housing Needs Assessment and Strategy Plan is a crucial study that supplements and builds upon the goals, objectives, and actions identified within the City of Oshkosh Comprehensive Plan Housing Chapter. Completed in March 2022, the City of Oshkosh Housing Needs Assessment and Strategy Plan is a concise study regarding housing needs, affordability, availability, and innovation in the City of Oshkosh. In addition, the plan presents a framework of recommendations for housing policy based on affordability, location retention, innovation, and reinvestment. These recommendations identified within the study are intended to represent the current data, what people are saying, and the author's expertise in housing market indicators. A summary of each chapter in the study is provided below:

### *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. Overall qualitative themes fell into:

1. Lack of existing inventory on the market
2. Rental gaps at less expensive ends of the scale
3. Influence of 2020-2021 material costs on affordability
4. Major need for new development in the \$200-300k range
5. Generational issues in the building community
6. Maintenance-provided communities' "condos" are in demand
7. Interest in alternative housing types – owner-occupied duplexes as an example
8. Development still runs into neighborhood opposition even when most people are aware of the need for more affordability
9. Executive housing happening more in rural surroundings
10. Employers understand the need and may be willing to engage in housing market development

### *Chapter 2: Demographic and Economic Atlas*

A demographic and economic inventory process for the City of Oshkosh identified:

1. Steady growth, lagging the region
2. Dropping vacancies
3. Affordability burden on renters
4. Competition for the same housing products and price points
5. Lower home values versus median incomes
6. Low inventory of homes for sale
7. Underproduction of single-family units

### *Chapter 3: Market Assessment*

Using qualitative and quantitative data from the survey, listening sessions, and demographic atlases to forecast population and housing demand, this chapter assesses housing demand by housing type and price point to match what households can reasonably afford in Oshkosh. Takeaways for success:

1. Consider Oshkosh's potential to satisfy regional needs
2. Production must be balanced across price points to prevent further affordability issues
3. Production must be balanced across ownership and rental types
4. The availability and affordability of the housing market will continue to limit the growth of the city

#### *Chapter 4: Opportunity Assessment*

Both the housing producer's perspective and the housing consumer's perspective was considered in this chapter to infer existing housing assets and challenges in the City. Housing assets included:

- 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 in the City included:

- 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*

Chapter 5 presents a path forward that addresses the issues and opportunities identified in Chapter 4. It includes implementation strategies, policies, and partnership concepts, illustrated by case studies that have succeeded in other parts of the country. The chapter 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 is also provided to specifically address housing affordability, location and retention, innovation and new products, and reinvestment across the City.