

CHAPTER 3, HOUSING ELEMENT

For the Housing Element of the Plan, Wisconsin comprehensive planning legislation requires the following:

- *A compilation of objectives, policies, goals, maps and programs of the city to provide an adequate housing supply that meets existing and forecasted housing demand.*
- *The element shall assess the age, structural, value and occupancy characteristics of the city's housing stock.*
- *The element shall also identify specific policies and programs that promote the development of housing for residents of the city and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the city's existing housing stock.*

In addition to these requirements, when the comprehensive planning legislation was adopted, it established the development of the Smart Growth Dividend Aid Program, granting "credits" to eligible communities for:

- each new housing unit sold/rented on lots one-quarter of an acre or less in size, and
- each new housing unit sold at 80 percent or less of the median sale price for new homes in the county.

In order to be eligible, the community must have adopted and implemented a comprehensive plan that meets all state requirements and must also have a zoning ordinance and subdivision regulations that are consistent with the comprehensive plan. To date, the Smart Growth Dividend Aid Program has not been developed.

The sections and page numbers for this chapter are shown below:

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Housing Vision

Oshkosh will continue to utilize and implement programs to preserve and create a variety of housing types appropriate to residents of all income levels, ages, desires and needs.

Oshkosh will maintain and improve the condition of existing housing stock through rehabilitation and design assistance, historic preservation activities, increased code enforcement and education of property owners and renters.

Oshkosh will promote environmentally sensitive and compact design of new residential units, incorporating an efficient multi-modal transportation network that provides vehicular and pedestrian access to jobs, education, and shopping.

Existing Housing Stock

This section outlines the general characteristics of the city's housing stock. The majority of the information for this Element was obtained from the U.S. Census, the city's Assessor's Office, and the East Central Wisconsin Regional Planning Commission (ECWRPC). Since the Census is only conducted every ten years, information from the city's Assessor's Office and the ECWRPC may be used for annual comparisons and progress reports.

Housing Profile and Characteristics

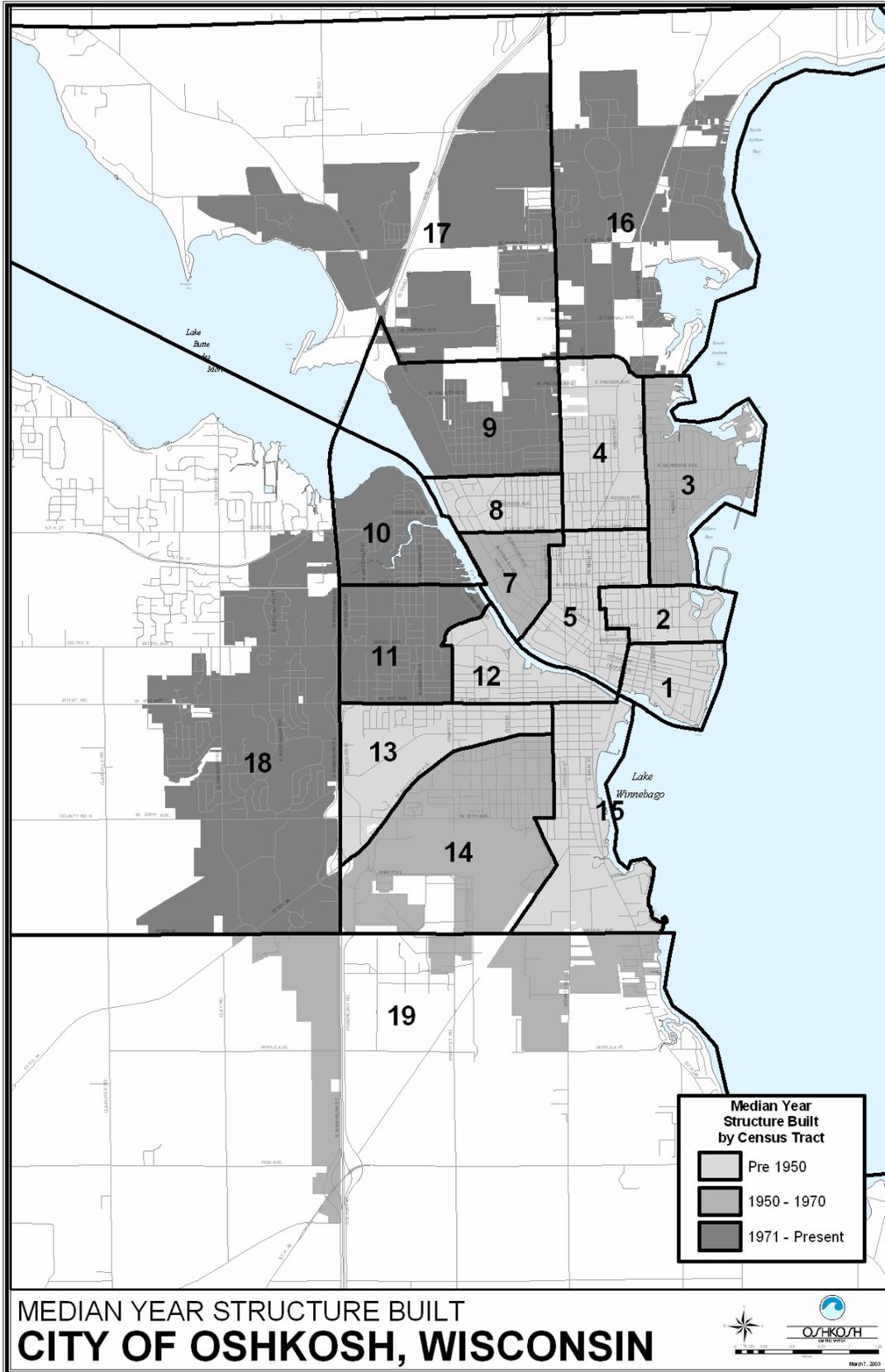
According to the 2000 U.S. Census, over half of the city's housing stock was constructed prior to 1960. The table below shows the distribution of units based upon the year of construction. Because of the age of the housing stock, maintenance and rehabilitation of older housing will be a continuous issue to address over the planning period.

Table 3-1. Distribution of Housing Units, based on Year Built	Housing Units	Percent of Total Units
1999-March 2000	402	1.6%
1995-1998	1,724	6.8%
1990-1994	1,843	7.3%
1980-1989	2,592	10.2%
1970-1979	3,029	11.9%
1960-1969	2,720	10.7%
1940-1959	5,029	19.8%
1939 and Prior	8,020	31.6%
Total	25,359	

Source: U.S. Census 2000

The Uniform Dwelling Code (UDC) applies to all housing constructed after June 30, 1980. The State of Wisconsin mandates that all communities with a population of over 2,500 people enforce the UDC. Over time, the city has adopted some exceptions to the code. Some of these exceptions include regulations for the city's older housing stock, recognizing that this older housing isn't always able to comply with newer codes without losing its character. This is significant given almost 75 percent of the city's housing stock was constructed prior to 1980.

The map on the following page shows the median age of the year in which the structures were built by census tract.



The enforcement of the UDC has presented some difficulties with the repair and rehabilitation of homes constructed prior to 1980. Often times there are additional costs for these projects to bring this type of home into compliance with today's regulations. Additional costs may have the adverse effect of disinvestment in the home, where the owner does not want or is not able to bring the structure into compliance. The city will periodically review changes to the UDC to ensure protection of the older housing stock. The city may also pursue a set of housing code regulations for older housing stock that would recognize the older methods of construction, while maintaining the character of the older homes and all the health and safety codes.

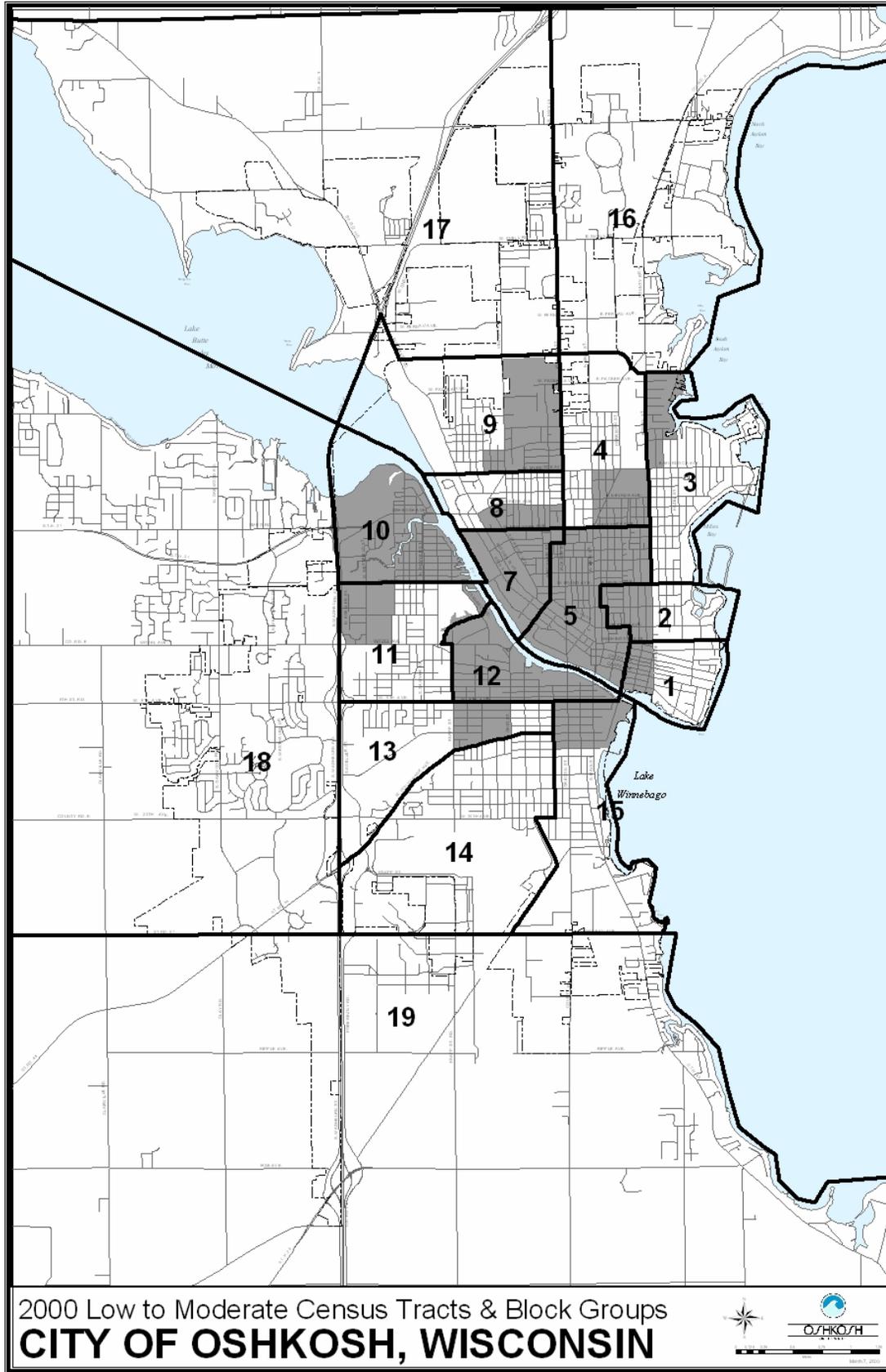
Maintaining the character of older homes and buildings is especially important in the city's historic districts. As discussed in the Cultural Resources Element of this Plan, the city has six historic districts, which contain a variety of owner- and renter-occupied housing units and non-residential structures.

No federal or state regulations exist for alterations for historic properties on the State or National Register of Historic places. The only type of regulation is based on local ordinances. The City of Oshkosh adopted an ordinance, which permits the Landmarks Commission to have limited regulation of alterations of historic properties. The Historic Preservation Ordinance (Municipal Code, Section 30-76) stipulates that only locally designated landmarks may be regulated. To date no local landmarks have been designated.

Low-to-Moderate Income Areas

HUD defines a Low-to-Moderate (LMI) census tract or block group as a geographically defined area where 51 percent or more of households have a total income at or below 80 percent of the County Median Income. For Oshkosh in 2003, 80 percent of the County Median Income threshold for a 4-person household was \$49,464. The city is required to benefit LMI people in these tracts and block groups for certain Community Development Block Grant funded projects and programming. The LMI census tracts and block groups are updated every ten years, approximately two to three years after the census has been completed.

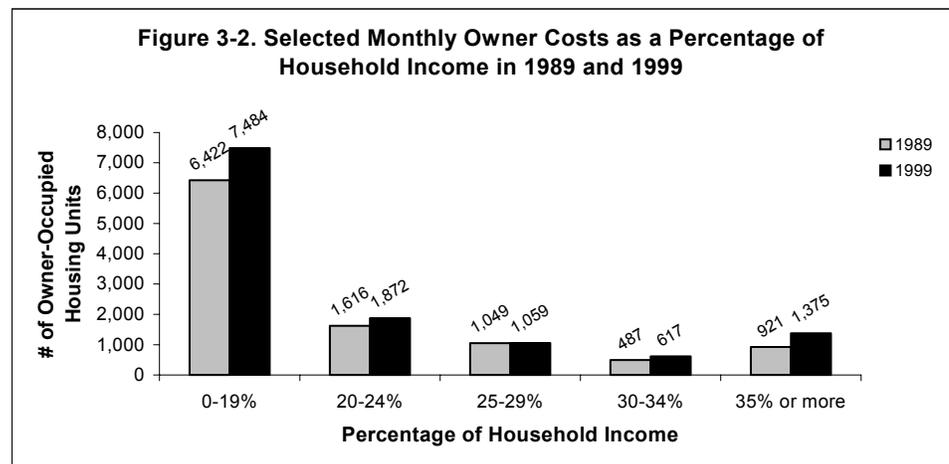
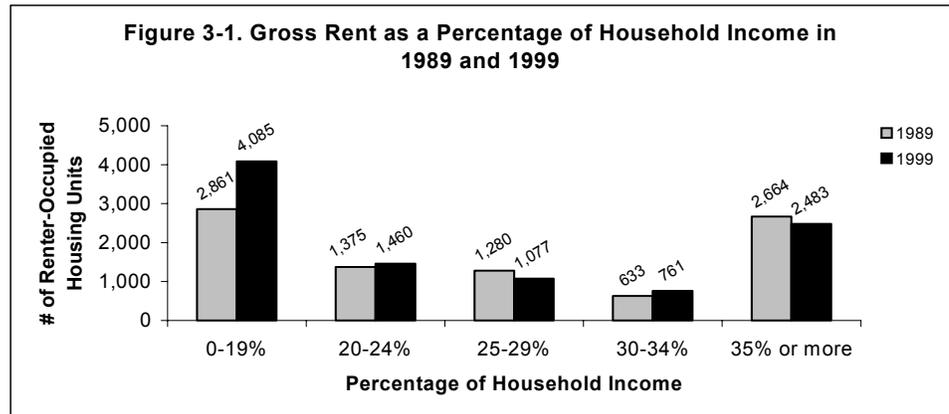
Based on the 2000 Census, there are four LMI Census tracts and nine LMI block groups in the city as shown on the map on the following page.



The City of Oshkosh has been an entitlement community in the U.S. Department of Housing and Urban Development - Community Development Block Grant program since 1975.

Affordable Housing

Figure 3-1 and Figure 3-2 below show a relatively stable relationship between wages and housing costs between 1990 and 2000 for the majority of Oshkosh residents. In general, housing costs for owner occupants appear increasingly quite affordable, while the rental situation appears similarly affordable, with the exception of the increase in those paying in excess of 35% of income for rent.



The commonly accepted definition of affordable housing relates housing costs and household income. If housing costs do not exceed 30 percent of the income of the household, then the housing is considered affordable. Housing costs include rent, mortgage payment, insurance and utilities. This definition is problematic in that it does not provide a distinction between households that are forced to pay more than 30 percent and those who chose to and still have sufficient remaining income to cover the costs of living.

For the purposes of this Plan, the following circumstances are those that are of primary concern from a housing affordability perspective:

- lower income households who are forced to pay more than 30 percent of their income for housing, leaving insufficient income to cover the costs of food, clothing, transportation and medical care, and
- median income households who must spend more than 30 percent of income to purchase a median priced home in this market.

Data provided by the Department of Housing and Urban Development derived from 2000 Census information shows that the most significant problem with affordability in Oshkosh is a lack of affordable housing for low income renters, the majority of whom are family households with two to four members.

HUD requires that each entitlement community adopt a Consolidated Plan, which contains an evaluation of the city's supply and demand in the housing market and other housing related needs. The Consolidated Plan also includes an analysis of the city's housing affordability characteristics. The current Consolidated Plan was adopted in April 2000. The city is required to adopt a new 5-year Consolidated Plan in 2005

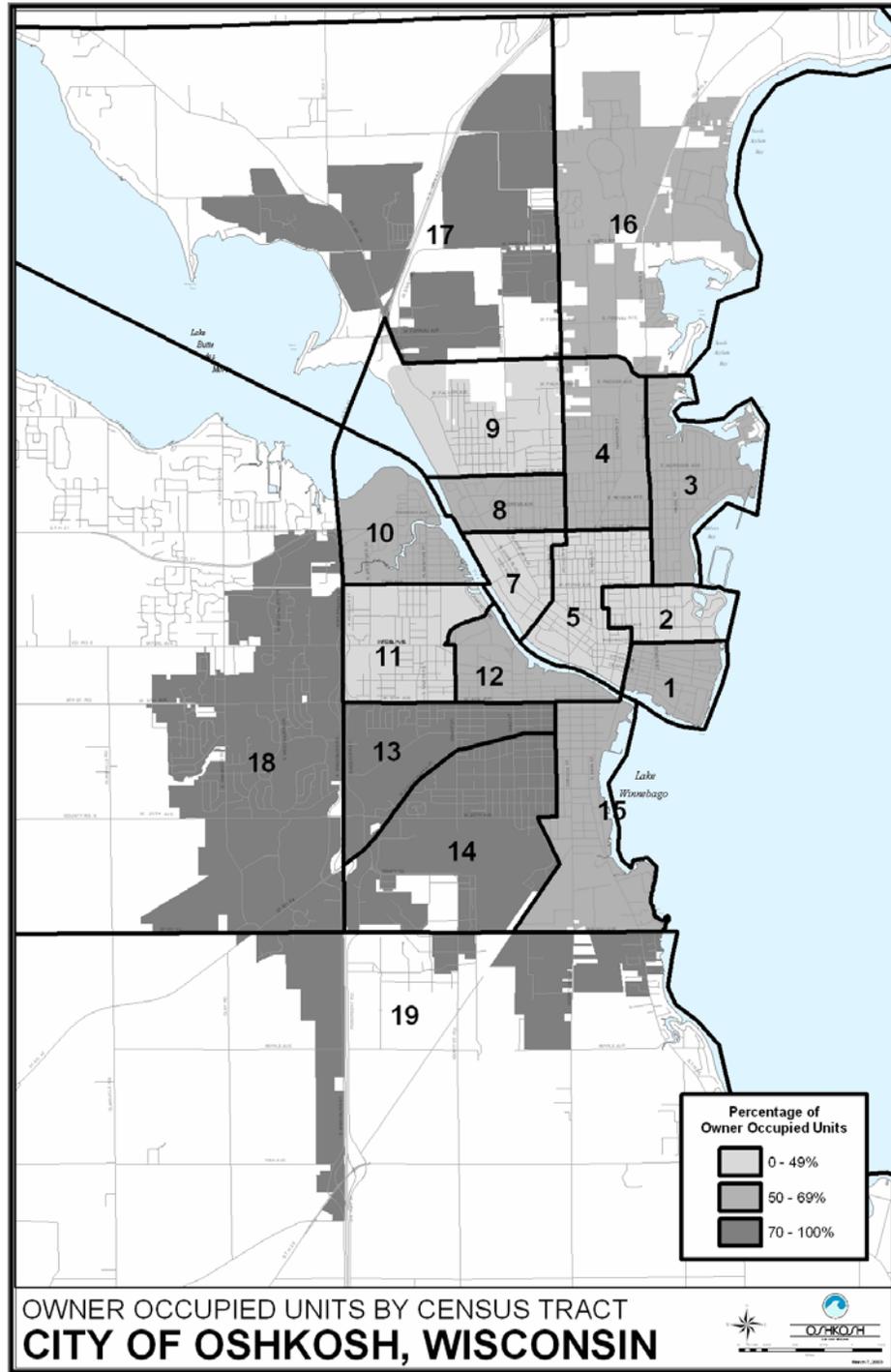
Housing Tenure

According to the 2000 Census, of the 24,082 occupied housing units in Oshkosh, 57.5 percent were owner-occupied and 42.5 percent were renter-occupied. There was a 1.3 percent vacancy rate in owner-occupied units and a 6.5 percent vacancy rate in renter-occupied units. The owner-occupied housing information is shown below in detail for each of the city's census tracts.

Table 3-2. Owner-Occupied Housing Units in 1990 and 2000 by Census Tract	Total Units 1990	Total Units 2000	Owner-Occupied Units in 1990		Owner-Occupied Units in 2000		Percent Change in Owner Occupied Units from 1990 to 2000
			Number	Percent	Number	Percent	
1	1,356	1,346	750	55%	763	57%	1.7%
2	1,235	1,201	496	40%	509	42%	2.6%
3	1,757	1,816	1,143	65%	1,195	66%	4.5%
4	1,256	1,272	786	63%	804	63%	2.3%
5	1,930	2,679	862	45%	928	35%	-1.0%
6*	860		75	9%			
7	825	851	199	24%	143	17%	-28.1%
8	1,519	1,544	874	58%	946	61%	8.2%
9	978	1,185	655	67%	732	62%	11.8%
10	1,159	1,315	538	46%	636	48%	18.2%
11	1,871	2,074	906	48%	960	46%	6.0%
12	992	963	556	56%	535	56%	-3.8%
13	1,201	1,220	806	67%	832	68%	3.2%
14	1,749	1,927	1,255	72%	1,348	70%	9.5%
15	1,424	1,576	878	62%	908	58%	3.4%
16	131	642	30	23%	318	50%	960%
17	58	380	55	95%	201	53%	265%
18	1,483	3,160	1,038	70%	1,943	61%	87.2%
19	42	208	40	95%	132	63%	230%

* Census Tract 6 was combined with Census Tract 5 in the 2000 Census. Source: U.S. Census 1990 and 2000.

The map below shows that the highest concentration of owner occupied units is in census tracts 13, 14, 17, 18, and 19. Census tracts 16, 17, 18, and 19 experienced the greatest percentage of change from 1990 to 2000. This is due to the fact these tracts are on the periphery of the city, where annexations and single-family have occurred on a continuous basis over the past 10 years. Census tracts 5/6, 7, and 12 experienced a decrease in the ratio of owner-occupied units to renter-occupied units during the same time period. Census tracts 5, 7, and 12 are LMI census tracts and contain most of the historic districts.



Existing Housing Supply

The table below compares number of housing units per structure and type in 1990 and 2000. The majority of housing units are single-family structures. The “one-unit, attached” structures are those classified as houses attached to non-residential structures. The “Other” category in the Census included boats, recreational vehicles, and vans. The number of these units is small enough that the percentage for this category rounded to zero.

Over the past ten years, there was a decrease in the percentage of “one-unit, detached” structures and “2-unit” structures. While the number of “one-unit detached” structures increased from 1990 to 2000, these structures now comprise a smaller portion of the overall housing supply. Table 3-3 shows the variety of housing choices offered in the city. This variety is a characteristic this Plan aims to maintain in order to continue to offer choices to residents.

Table 3-3. Units in Structure	1990		2000		Numerical Change 1990-2000	Percent Change 1990-2000
	Units	Percent	Units	Percent		
1-unit, detached	12,720	58.3%	14,615	57.6%	1,895	14.9%
1-unit, attached	392	1.8%	685	2.7%	293	74.7%
2 units	3,568	16.3%	3,522	13.9%	-46	-1.3%
3 or 4 units	1,352	6.2%	1,426	5.6%	74	5.5%
5 to 9 units	1,113	5.1%	1,920	7.6%	807	72.5%
10 to 19 units	869	4.0%	1,275	5.0%	406	46.7%
20 or more units	1,419	6.5%	1,699	6.7%	280	19.7%
Mobile Home	156	0.7%	217	0.9%	61	39.1%
Other	238	1.1%	0	0%	-238	-100%
Total	21,827		25,359			

Source: U.S. Census 1990 and 2000

The City’s Assessor’s Office documents the condition and grade of the city’s housing stock. Residential units can receive a grade as high as an “AA+” which is the very best quality grade classification to as low as a “E-“ which is the lowest quality of materials and workmanship. The grade is a composite judgment of the overall quality of materials and workmanship throughout the dwelling. The grade is not influenced by the physical condition of the building.

The condition of the residential living units can be classified as Very Good, Good, Average, Fair, and Poor. In 2002, seven percent were classified as Very Good, 22 percent as Good, 62 percent as average, 7 percent as Fair, and 2 percent as Poor. Throughout the life of the Plan, the grade and condition of the city’s housing stock can be easily monitored to ensure the city is increasing the overall quality of the housing stock.

Public Housing

Three public organizations provide subsidized housing within the city. These are the Oshkosh Housing Authority (OHA), the Winnebago County Housing Authority and the Cumberland Court Housing Commission. The OHA manages the Cumberland Court Housing facilities.

The OHA owns 387 Public Housing units within three buildings – Court Tower, Mainview, and Marian Manor. It also owns 70 units (single family, duplexes, or townhouses) throughout the city.

The OHA and the Winnebago County Housing Authority jointly own three state licensed community based residential facilities (CBRFs) in the city with a total of 28 beds between the three facilities. There are an additional 26 CBRF's within the city with a total of 330 beds. A CBRF is a place where 5 or more unrelated people live together in a community setting. Services provided include room and board, supervision, support services, and may include up to 3 hours of nursing care per week. The Housing Authority also provides subsidies for low-income or income-qualified renters to assist in renting privately-owned rental units in the form of Section 8 vouchers and certificates.

The city will continue to work with these public housing providers, as community needs change. The city will also continue to work with the OHA in rehabilitation efforts of owner and renter-occupied units, in the provision of transitional housing, and preserving the supply of affordable units.

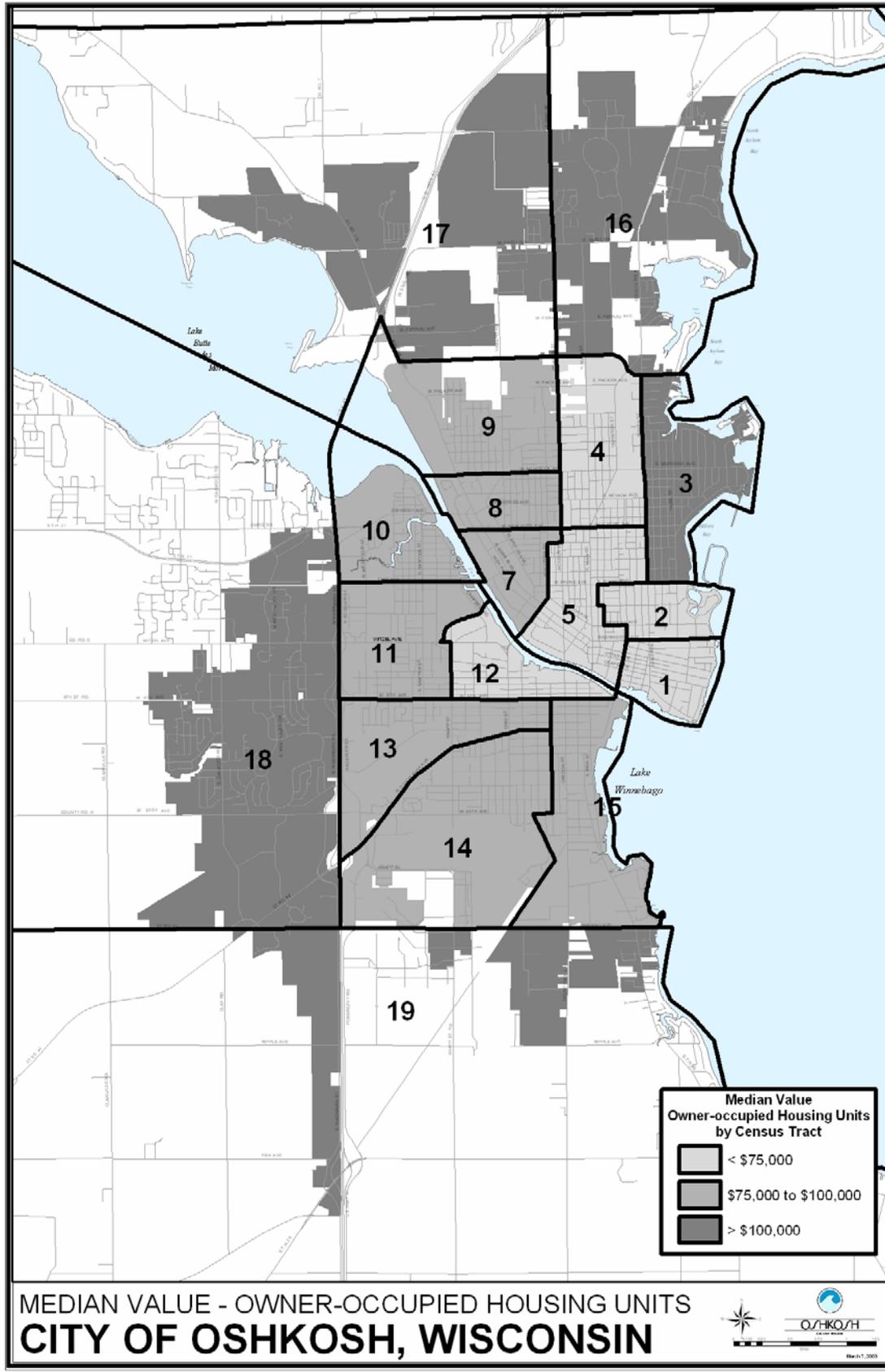
Housing Value

Per the 2000 Census, the median value of owner-occupied units was \$86,300, up from \$53,500 in the 1990 Census. The table below shows the distribution of value for the city's owner-occupied housing units in 1990 and in 2000. Due to inflation, all values would be expected to increase. One dollar in 1990 has the same buying power of \$1.32 in the year 2000; therefore, a house at the median value of \$53,500 in 1990 would be valued at \$70,620 in the year 2000, with inflation growth only. Since the median value in the 2000 Census was \$86,300, this shows an increase in the value of owner-occupied units beyond the rate of inflation for the same period of time.

Table 3-4. Value of Owner-Occupied Housing Units	1990		2000	
	Units	Percent	Units	Percent
Less than \$50,000	4,537	43.1%	811	6.5%
\$50,000 to \$99,999	5,252	49.8%	7,468	60.1%
\$100,000 to \$149,999	517	4.9%	2,693	21.7%
\$150,000 to \$199,999	153	1.5%	977	7.9%
\$200,000 to \$299,999	56	0.5%	323	2.6%
\$300,000 to \$499,999	19	0.2%	113	0.9%
\$500,000 to \$999,999	2	0.0%	32	0.3%
\$1,000,000 or more	0	0.0%	19	0.2%
Total	10,536	100%	12,436	100%

Source: U.S. Census 1990 and 2000

It is important to note that these values are reported by the survey respondents and are not necessarily a reflection of what the current housing market would support. The map on the following page shows the ranges of median value of owner-occupied units for census tracts throughout the city.



Neighborhood Improvement Strategic Areas

To establish geographic priorities for implementation of programs and policies contained within this Plan, a comparison was made of the following maps:

- Low-to-Moderate Income Census tracts,
- Housing tenure,
- Age of housing stock, and,
- Median value of owner-occupied units.

Areas were evaluated for concentrations of low to moderate income residents together with concentrations of housing units over 50 years of age, lower than median property values and higher than average concentration of renter occupied units as well as a street pavement condition report. The assumption was that areas containing high correlations of these conditions would be the most appropriate targets for programs to improve housing conditions.

Following identification of these areas, staff of the Inspections Services Division confirmed the areas contained a disproportionate number of code related problems and a visual assessment was completed to verify this conclusion.

The map on page 30 shows priority areas, identified as “Neighborhood Improvement Strategic Areas”, based on information from the analysis described above. While not every housing unit in these areas is in need of significant maintenance or rehabilitation, the priority areas contain a greater proportion of housing units in need of code related repairs and an increased level of general external building and site maintenance. Three priority categories have been identified with varying levels of neighborhood needs. Neighborhood needs may include street rehabilitation, sidewalk rehabilitation, and housing rehabilitation.

Priority 1 areas are the four areas on the map shown in the darkest shade. These areas tend to have poor streets, or streets without curb and gutter, and have the greatest need for neighborhood revitalization and housing rehabilitation. All of these Priority 1 areas are in the city’s LMI census tracts or block groups. Other characteristics include:

- Owner-occupied rates are lower in these areas than the city as a whole.
- The percentage of homes built prior to 1940 is higher than the overall city percentage.
- The median year structures were built in these areas range from prior to 1940 to 1955, compared to the city’s median year of 1959.
- The median value for owner-occupied units ranges from 4 to 28 percent lower than the city’s overall median value of \$85,500.

Priority 2 areas are both in and out the city's LMI census tracts and block groups and include a significant portion of the central city area. Priority 2 areas include most of Census Tracts 5, 7, and 12 and portions of Census Tracts 2, 4, 8, 9, and 15. Characteristics of the Priority 2 areas include:

- Owner-occupancy rates for most of these areas are lower than the citywide rate of 57.6 percent.
- The percentage of homes built prior to 1940 is higher than the overall city percentage.
- The median year for structures built in these areas is in the 1940s or earlier, with some areas in the 1950s, all older than the citywide median year of 1959.
- The median value for owner-occupied units ranges from 4 to 28 percent lower than the city's overall median value of \$85,500.
- Most of the streets with a low PASER rating are in these areas. A street with a low PASER rating is in poor condition and in need of major repair or reconstruction.

Priority 3 areas are on the periphery of the Central City, including portions of Census Tracts 1, 2, 4, 8, 10, and 13. While these are not a high priority at this time and do not have a significant amount of blighting conditions, it is expected that over the 20-year planning period, these areas may begin to experience the effects of aging neighborhoods, similar to what the Priority 1 and 2 areas are currently experiencing. Characteristics of the Priority 3 areas include the following:

- The percentage of homes built prior to 1940 is higher than the overall city percentage.
- The year the structures were built in these areas, in general, is in the 1940s or earlier, compared to the city's median year of 1959.
- The median value for owner-occupied units ranges from 8 to 30 percent lower than the city's overall median value.

In addition to housing, street, and sidewalk rehabilitation, other activities for these Priority Areas may include:

- analysis of zoning to determine downzoning options,
- survey of properties as potential State Historical Society nomination,
- creation of Neighborhood Watch groups,
- provision of landlord and/or tenant training programs, and
- analysis of parking restrictions in the neighborhood.

Future Housing Needs

According to the East Central Wisconsin Regional Planning Commission (ECWRPC), the number of persons per household is expected to continually decline over the next 15 to 20 years due to an increase of single elderly households and “empty-nester” households where the children have left the household. Based on the increase in population and the decrease in household size, ECWRPC has estimated the city will need to have 39,371 dwelling units by the year 2025. This increase in dwelling units includes a combination of all types of housing units, except for group facilities such as nursing homes, institutions, and dormitories. This estimate is based on ECWRPC’s population projections and household size estimates.

In the 1990 and 2000 Census, the city had an overall vacancy rate of 4 percent and 5.3 percent, respectively. The household estimates from ECWRPC do not include a vacancy rate. To more closely estimate the total number of households, an assumed 5 percent vacancy rate was applied to the household estimates from ECWRPC.

The table below shows the number of actual and estimated households, along with the persons per household. To accommodate future population growth and a 5 percent vacancy rate, it is estimated that an average of 206 new dwelling units is needed annually from 2005 through 2025.

Table 3-5. Number of Households	1990 Census	2000 Census	2005 Projection	2010 Projection	2015 Projection	2020 Projection	2025 Projection
Population	55,006	62,916	65,928	67,996	70,080	72,416	75,137
Persons per Household	2.39	2.31	2.30	2.29	2.28	2.28	2.27
Number of Occupied Households	20,957	24,082	25,230	26,171	27,075	28,054	29,145
Number of Households (5% vacancy rate)			26,492	27,480	28,429	29,457	30,602

Source: U.S. Census 1990 and 2000; ECWRPC October 2004

The table below shows new construction of residential units from 1990 to 2003. Over this 14-year period, the city averaged 143 new single family units, 28 duplex units, and 237 multifamily units per year, a total of 408 units per year. The information below does not reflect residential conversions or demolitions due the small number of permits issued for these two activities.

Table 3-6. New Housing Construction	Single-Family		Duplex		Multifamily	
	Units	Structures	Units	Structures	Units	Total Units
1990	107	25	50	53	419	576
1991	114	9	18	21	179	311
1992	138	10	20	16	180	338
1993	176	6	12	32	320	508
1994	165	19	38	26	214	417
1995	144	16	32	16	87	163
1996	202	21	42	26	288	532
1997	118	12	24	36	253	398
1998	144	11	22	27	218	384
1999	157	10	20	23	206	383
2000	109	10	20	14	146	275
2001	121	5	10	30	311	442
2002	157	22	44	19	163	364
2003	153	18	36	32	340	529
Totals	2,003	194	388	371	3,324	5,715
Annual Avg.	143		28		237	408

Source: City of Oshkosh, Inspection Services Division

Based on the city's population and household size projections and if the city continues at the current rate of new construction, there will be an overabundance of housing units. The current pace of development is creating more units than has been estimated as an annual need by East Central. The current pace is averaging 408 units per year, while the average projected need is 206 units per year. Population and housing projections will change over time and the city's need for new housing units adjust as those projections change.

Future Acreage Needs

While determining the exact amount of acreage needed for future residential development is difficult, it is possible to establish an estimate of the amount of land to be consumed over the twenty-year planning period of this document. Future acreage needs were estimated three different ways so that a range is provided as a guide when considering action on future annexation requests.

The table below shows the range of projected acreage needs. Scenario 1 is based on the proportion of single family, two family, and multifamily units reflected in the 2000 Census. The Census showed 60.3 percent of housing was single family, 13.9 percent was two family, and 25.8 percent was multifamily. Scenario 1 applies these proportions to the projected annual need for 206 households, as described in Table 3-5 on page 31.

Scenario 2 uses the averages for new housing construction from 1990 through 2003 as shown above in Table 3-6. This scenario assumes a constant construction rate of a total of 143 single family (35 percent of total), 28 two family (6.9 percent of total), and 237 (58.1 percent of total) multifamily units each year from 2000 through 2025, for a total of 408 units per year. This scenario consumes the most amount of land because it has the highest number of units constructed, compared to Scenarios 1 and 3.

Scenario 3, like Scenario 2, uses the averages for new home construction from 1990 through 2003. This scenario uses a proportion (as shown in Scenario 2) of that average growth and applies it to only constructing 206 units per year, instead of continuing construction at the rate of 408 units per year.

Each scenario uses the minimum site square footage requirements for each type of residential development per the current Zoning Ordinance. Therefore, the net acres are the minimum amount of land required for these units. The scenarios then assume that 25 percent of a residential development would be for public uses, such as right of way, open space, easements, etc. With a 25 percent public use calculation, the maximum density for single-family units is one unit per 9,600 square feet (approx. 4.5 units per acre); for two family units is one unit per 4,800 square feet (approx. 9.1 units per acre); for multiple family is one unit per 3,330 square feet (approx. 13.1 units per acre).

Table 3-7. Projected Amount of Residential Acreage	Units Per Year	Units For Twenty Year Planning Period	Minimum Square Footage Per Unit	Net Acres	Total Acreage (including Public Use property)
Scenario 1-2000 Census, Proportion of 206 Annual Households					
Single Family	124	2,480	7,200	410	692
Two Family	29	580	3,600	48	
Multifamily	53	1,060	2,500	61	
Scenario 2-New Construction 1990-2003, Continue Annual Average Rate of 408 Units per Year					
Single Family	143	2,860	7,200	473	1,055
Two Family	28	560	3,600	46	
Multifamily	237	4,740	2,500	272	
Scenario 3-New Construction 1990-2003, Proportion of 206 Annual Households					
Single Family	72	1,440	7,200	238	532
Two Family	14	280	3,600	23	
Multifamily	120	2,400	2,500	138	

Inventory of Zoned Land

The inventory of vacant residentially zoned land within the city limits must be reviewed as part of future annexation requests for residential development. The city encompasses approximately 15,900 acres of which 7,750 acres are zoned for residential land uses. The following table shows the current distribution of the city's residentially zoned land among the three general residential zoning categories and vacant land for those residential categories.

Table 3-8. Inventory of Residentially Zoned Land	Total Acres (including ROW)	Vacant Land	
		No. of Parcels	Acres
Single Family	4,528	448	554
Two Family	1,918	194	42
Multifamily	1,381	81	248
Total	7,827	723	844

Source: City of Oshkosh, Department of Community Development

The city should continue to focus new residential development in areas that are currently vacant and already within the city's municipal limits, as these areas are either already being served by existing services (water, fire protection, roads, etc.) or are within close proximity of these services.

As shown in Table 3-7, the projected area needed for residential use over the next 20 years ranges from approximately 545 to 1,055 acres. The city currently has approximately 845 acres available for residential development within the municipal boundaries. In addition to this vacant property are redevelopment sites such as the Marion Road Redevelopment Area and the South Shore Redevelopment Area that will serve as residential infill development but is not reflected in the amount of vacant land in the table above.

Tools for Housing Development

Infill development and redevelopment projects will reduce the demand for annexed land. It may be appropriate to adopt a set of infill guidelines in order to ensure development on lots with substandard sizes or to enable consistent neighborhood characteristics. Infill guidelines could be adopted on a city-wide basis or a neighborhood basis.

The city's Zoning Ordinance has six residential zone districts in addition to the new Traditional Neighborhood Development (TND) District, which was added to the Zoning Ordinance as Article XIX in December 2001. The Zoning Ordinance also allows residential uses in the three commercial zone districts, with a conditional use permit. The TND District contains an alternative set of development standards consistent with the design principles of traditional neighborhoods. The TND District provides for: a mix of uses, including residential, commercial, and open space uses in close proximity to one another within a development; a system of narrow interconnected streets with sidewalks, bikeways, and transit that offer multiple routes; and significant environmental features into the design. To date, no property in the city has the TND District designation.

The Zoning Ordinance also includes regulations for non-conforming single family dwellings, two family dwellings, and other various structures. Overall, if a non-conforming dwelling or structure is damaged or destroyed to an extent greater than 50 percent of its assessed value, it must be rebuilt in accordance to the setback and height regulations of the zoning district in which it is located. If the damaged dwelling is in a neighborhood of similar units, the repaired unit may no longer "fit in" with its neighborhood if required to conform with current zoning requirements. The non-conforming regulations may be reviewed with the update of the Zoning Ordinance or with the possible establishment of infill guidelines.

As stated earlier, the city also needs to continue to maintain an inventory of affordable housing units and housing designed for those with special needs, including single family dwellings, apartments, community based residential facilities, etc. Because housing affordability is affected by the availability of jobs, wages and housing costs, the city will continue to monitor these conditions and implement policies and programs to address affordable housing needs as they develop.

While conventional wisdom may favor a "bricks and mortar" approach to providing affordable housing, it appears to be a relatively inelastic solution to changing housing needs and carries overhead for management and maintenance that can create inefficiencies. One currently popular tool is the inclusionary zoning ordinance that requires either provision of affordable units in new developments or a payment in

lieu of providing that housing. While such ordinances have been adopted in large metropolitan areas throughout the country, this approach may not provide the flexibility the city needs to address affordable housing issues in addition to creating tensions between the city and developers. If such an approach were taken, it would have to provide the flexibility necessary to meet identified and changing housing affordability needs. For example, payment in lieu of providing affordable housing could be used to provide subsidies to rent existing units.

Further, given the availability of developable land in abutting jurisdictions, if the city is alone in adopting burdensome or difficult housing policies, those policies may have an overall negative impact on the creation of new housing units for the city's housing market. Because housing and employment markets are fluid and the city's housing market is part of the larger Fox Valley housing market, it is important for the city to implement programs and policies that maximize flexibility in responding to affordable housing needs.

Housing Goals, Objectives, and Actions

Three housing goals have been identified for this Plan. For each goal, objectives are listed to relate the goal to new housing and to existing housing and overall housing issues. For each goal, specific implementation actions are identified. These actions are what will be used to measure progress toward achievement of the general goals of each Element.

Goal A: Develop policies and programs to create housing products to address unmet needs as market conditions evolve.

Objective: Develop a variety of housing types that meets unmet housing needs.

Actions: Ensure there is an adequate supply of all residential densities in new subdivisions to meet housing demand.

Create options for secondary living quarters by:

- a. Revising Zoning Ordinance
- b. Promoting use of the Traditional Neighborhood Development District

Encourage a mix of lot sizes and housing types reflected in the Traditional Neighborhood Zoning District in development.

Promote employer-sponsored housing programs and walk-to-work programs.

Work with public and private housing providers to plan for the development of additional housing units affordable to low and moderate income owners and renters as needed and to secure additional subsidies for rental of existing privately owned units.

Promote opportunities and programs to provide owner and rental options for low and moderate-income residents.

Provide an analysis of supply of residentially zoned land as part of evaluating zoning and annexation requests.

Goal B: Maintain or rehabilitate the City's existing housing stock and the surrounding areas containing this housing.

Objective: Develop tools and programs to protect the city's older housing stock.

Actions: Continue housing rehabilitation programming which provides assistance to low and moderate-income persons in upgrading their housing and in purchasing and improving properties in older neighborhoods.

Encourage Downtown/Central City residential development through rehabilitation or new construction.

Develop design standards for infill development.

Implement “Neighborhood Improvement Strategies” in specific geographic areas for neighborhood and housing issues.

Develop program and encourage owners to convert non-competitive rental property back to owner-occupied structures.

Create a rehabilitation code for pre-existing conditions on historic properties.

Goal C: Enhance environmental quality, promote good design, and eliminate and lessen land use conflicts throughout the community.

Objective: Promote design that increases neighborhood aesthetics and environmental quality.

Actions: Revise Land Subdivision Ordinance to address:

- a. Inclusion of sidewalks on all residential cul-de-sacs.
- b. Cluster development requirements for protecting environmentally sensitive areas.
- c. Update of the parkland dedication fees and land dedication requirements.

Revise Zoning Ordinance to address:

- a. Inclusion of on-site recreation requirements for high density development.
- b. Accommodation of energy-efficient techniques in design and construction of residential units.
- c. Creation of a “gradual” change zone district that allows mixes of housing-types.
- d. 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).
- e. Development of design standards for repair and replacement of large garages with second floors that are found in many older neighborhoods.

Implement a streetscaping, street lighting, and terrace planting program.

Undertake redevelopment projects to create opportunities for a variety of appropriate housing types in Central City areas.

Coordinate with utility providers and property owners to place overhead lines underground during street reconstruction projects.

Implement recommendations of the “Comprehensive Outdoor Recreation Plan” for parkland dedication, acquisition, and officially mapping parks and trails.

Housing Tools and Programs

A variety of programs and funding sources are available to address the city's current and future housing needs.

Federal and State Programs and Funding Sources

Department of Housing and Urban Development (HUD) – Because the City of Oshkosh has over 50,000 residents and is within a designated urban county, it is an “Entitlement Community” and receives an annual allocation from the HUD through the Community Development Block Grant Program (CDBG). The funds are used in four main activity areas: Central City Development & Community Facilities, Housing & Neighborhood Development, Public Services, and Planning & Administration. Projects supported with the Housing and Neighborhood Development funds include housing rehabilitation, rental rehabilitation, and a first time homebuyers program.

State of Wisconsin, Department of Administration – The city is eligible for funds through the state's Home Rental Rehabilitation Program (HOME). The city has received HOME funds annually since 1992 and has been able to make 100 rental units available to low and moderate income tenants. The units chosen for rehabilitation funds are reserved for low and moderate income in five or ten-year increments, based on the amount of funds used on the unit for rehabilitation. After the period of affordability is over, the units may be leased at market rate.

The city has concentrated use of these funds in the downtown and central city area. The city will continue to pursue HOME funds in an effort to make rental units available to low and moderate income persons and convert upper-floor vacant spaces into living units. Residents with a mix of income levels are able to reside within the central city area because of a mix of subsidized and market rate units.

Wisconsin Housing and Economic Development Authority (WHEDA) – WHEDA is the state's housing authority and provides funding for single family and multifamily housing projects. Funding mechanisms include loans, tax credits, grants, and bonds. WHEDA housing programs are not funded by state tax revenue, but instead generate revenue through the sale of bonds and interest on loans.

The city currently has four developments that have utilized affordable housing tax credits since 1988. WHEDA maintains an inventory of these projects and federally assisted rental housing projects.

Tax Increment Financing (TIF) – As described in the Economic Element, the city has the ability to use tax increment financing for redeveloping blighted areas. While the city has mostly used this financing mechanism for commercial and industrial development, it has also been used for neighborhood development. A recent example of this is the Division Street area where blighted properties were acquired and razed and then replaced with new residential development. With TIF, new development creates a higher tax base for properties within the tax increment district. The increment in taxes is set aside for reinvestment in the area.

Local Programs and Revenue Sources

Oshkosh Housing Authority (OHA) and Winnebago County Housing Authority (WCHA) – As mentioned previously, the OHA and WCHA own several properties and public housing units within the city. The OHA provides housing units for elderly and developmentally disabled persons within multiple family projects, individual family units, and community based residential facilities.

The city will continue to work closely with the OHA and the WCHA as the city updates its Consolidated Plan as required by the HUD and provides administrative and rehabilitation funds through the CDBG program for the first time homebuyers program and for OHA properties. The city should also support any grant application efforts by the OHA in their efforts to secure additional funds through the HCRI program, HOME program, and other state and federal programs.

City of Oshkosh – Housing construction and rehabilitation is subject to the requirements of the city's Zoning Ordinance and Subdivision Regulations. Upon adoption of this Plan, both of these documents will be reviewed and revised where necessary to achieve the goals and objectives of this Plan. Other documents that may be reviewed and revised include the Traditional Neighborhood Development Ordinance, the Uniform Dwelling Code, the Historic Preservation Ordinance, and the Fair Housing Ordinance.

Coordination with Other Plan Elements

Because of the interconnectivity of the elements of the Comprehensive Plan, it is beneficial to note some of the coordination between the elements as the goals, objectives, and actions of the Plan are implemented, in order to avoid conflict between the elements.

Land Use Element

Depending on the city's rate of growth over the next 20 years, the housing market may consume a range of 545 to 1,105 acres of land for residential usage alone. This will include the redevelopment of property currently within the city's limits but will also include property that will be annexed during this time period.

Agricultural, Natural, and Cultural Resources Element

The city has six historic districts – Irving-Church, North Main Street, Washington Avenue, Algoma Boulevard, Paine Lumber, and Oshkosh Normal School, which for the most part are included in the city's LMI Census tracts and block groups and are also included in the Neighborhood Improvement Strategic Areas. Protecting the historic character of these districts and neighborhoods will be done when implementing activities in strategic areas. The most recent Historic Survey was conducted in 1980 but was not extensive in detail. This survey can be updated to be more inclusive of residential neighborhoods throughout the city.

Housing within the city and on the city's periphery should also be planned with the least amount of impact and disruption to the city's environmentally sensitive features, including wetlands, shorelands, and forests.

Economic Development Element

A variety of housing (types, styles, tenures, etc.) must be available so that employees in the city will have options to live in the city. Coordinating employment sites with housing development is also important in order to provide walkable options to commercial, retail, and employment centers.

Transportation Element

Optimally both existing and new housing is well-integrated with the surrounding transportation network. Having transportation options for residents within a reasonable distance from their doorstep includes constructing sidewalks within residential and non-residential developments, trails or paths that connect neighborhoods, access to the transit system, and access to the collector and local street system.

Utilities and Community Facilities Element

High quality housing must be served by high quality infrastructure, including water, sewer, streets, parks, and electricity. The coordination of these services with future housing sites is important in order to properly serve the citizens of the city.