

4.0 HOUSING ELEMENT

Introduction

Traditionally, most suburban towns have a high percentage of single-family homes, often with few other housing types available. As new residents move in and the population ages, other types of housing must be looked at to provide the variety needed to meet the needs of all residents. This is particularly true in towns where a large proportion of the population has been long-time residents. In such communities, there is a desire for these residents to remain in the town during their retirement years. In developing the 20-year Comprehensive Plan for the Town of Oshkosh, the existing housing stock has been reviewed and recommendations made to meet the housing needs to the year 2020. This chapter includes specific goals and objectives to ensure that local housing choices exist for all stages and conditions of life and the vision described below can be achieved.

Housing Vision

The Town of Oshkosh provides single-family housing opportunities as the primary choice for residential development. The residential development in the town is attractive, well planned and well suited for raising a family. Neighbors support neighbors, especially seniors still living in the community. Residential developments in the Town of Oshkosh are designed to preserve and protect open space and farmland in order to maintain the rural character of the community and enhance the value and appearance of residential areas.

Existing Housing Supply

In 1990, there were 1,512 housing units in the Town of Oshkosh. According to the 2000 U.S. Census, there were **1,348 housing units** in the town. This translates to a 12% percent reduction in the total housing stock in the last 10 years. It is important to understand that these losses are from annexations to the City of Oshkosh. More than 50 new homes have been constructed in the Tow (UW-Extension Housing Trends, 1997).



New Housing – Shangri-La Point

Most of the new housing in the Town of Oshkosh is being developed in the local sanitary districts: Island View, Sunset Point, Butte Des Morts Consolidated and Edgewood Shangri-La. Some new housing is also being developed on larger parcels of land outside the sanitary districts in the Town of Oshkosh, adjacent to county and town roads. Individual waste treatment systems serve 64% of all housing units in the Town of Oshkosh, with the remaining 36% of all housing units served with sewer.

The housing supply in the town consists **mostly of single-family homes**. However, single-family homes may not be suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. To provide more opportunities for other types of housing, suitable areas of the town, particularly areas in and near the sanitary districts and the City of Oshkosh, should be identified for additional non-traditional housing units (i.e. apartments, condominiums, two-family attached units, etc.).

Currently, 15.6 percent of the Town of Oshkosh housing supply is considered as rental-occupied housing units, including apartments and senior housing (2000 Census). This translates into 190 housing units. According to information available from the Realtors Association of Northeast Wisconsin, in the last five years only three duplex and three multiple family units were sold in the Town of Oshkosh.¹ One-quarter to one-third of a community’s housing supply is recommended from a planning perspective to ensure diversity and affordability. If areas for alternative housing are not part of the future plan, long-time residents and people with special needs may choose to move away from the Town of Oshkosh to nearby that offer an abundant supply of additional housing options.

Age and Quality of Housing Stock

A good indicator of the structural quality of the available housing is the relative age of the housing stock in a community. The Town of Oshkosh has 168 housing units that were built before 1939 (60 years old). This does not necessarily mean that the units are in poor condition, but it does indicate that the need for repairs and maintenance is likely greater than in communities with a newer housing supply. Table 11 lists the number of units and the corresponding percent of the town’s total housing stock by year built.

TABLE 11 AGE OF HOUSING STOCK		
Year Structure Built	# of Units in Town of Oshkosh	% of Total Town of Oshkosh Housing Stock
1990 to 2000	222	16.5%
1980 to 1989	154	11.4%
1970 to 1979	329	24.3%
1960 to 1969	202	14.9%
1940 to 1959	274	20.4%
1939 or earlier	168	12.5%
Total	1,348	100%

Source: 2000 U.S. Census (Data Categories Determined by Census Bureau)

¹ The information provided by the Realtors Association of Northeast Wisconsin only includes properties listed through the Multiple Listing Service (MLS).

Age alone is not the best measure of housing condition in a community. To be more accurate, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a windshield survey because it entails driving or walking through the community and evaluating each housing unit based on visual appearance. The theory is that exterior condition generally correlates with interior conditions.

A **windshield survey** of the Town of Oshkosh was conducted in June of 2002. Based on this assessment, four major housing types were identified: waterfront, channel, inland and farmsteads. What follows is a description of the major characteristics of each type of housing.

Waterfront Housing (Lake Winnebago & Butte des Morts) -

- Much of the waterfront is established (1940s-1970s).
- Most of the homes are very modest in size and some are seasonal. Given the age and seasonal use of some units, some structural improvements and minor maintenance is needed for year-round use (i.e. insulation, window replacement, painting, etc.).
- Some upscale infill development is occurring in the waterfront areas as small, older cottages are sold and as part of new shoreland development.
- The shoreline areas are richly wooded to provide a comfortable canopy of trees along the shoreline. The thick forest cover also limits the view on the opposite side of the street as the waterfront. As a result, houses are not located across from the waterfront lots.
- Plummer’s Point and Edgewood Shangri-La are great examples of established waterfront development.
- Most of the homes have detached garages.
- Walden Shores is an example of an upscale modern waterfront development in the town (corner of Ryf & Leach Roads).
- The waterfront areas face some common issues typical for waterfront areas – speed control on narrow streets (speed bumps in many areas), limited off-street parking, desire for garage lots on opposite side of the street.
- Since the homes are oriented toward the water, the life of the community is on the waterfront, not the street. The street is typically lined with garages.
- Some of the town’s waterfront housing (and channel housing) extends along the Lake Butte des Morts shoreline from the community of Butte des Morts in the Town of Winneconne. This small lakefront community has a post office, several taverns and gas stations.



Plummer’s Point



Walden Shores



New “Channel – Front” Housing

Channel Housing – Channel housing is generally newer (1980s+) than the waterfront housing and therefore in better structural condition. These home were built to modern code requirements for permanent dwellings. Also, these homes are typically larger than the waterfront housing and

include attached, rather than detached, garages. The channel housing has the same sense of community as found in a traditional subdivision development.

Inland Housing - In many areas of the town, comfortable single-family homes of a value between \$150,000 – \$200,000 have been built on individual parcels. These attractive family homes are located along town and county roadways, on lots sold from adjacent farmland or woodlands. For the most part, the inland housing is not clustered together in subdivisions. Some of the parcels are large enough to accommodate a horse or two. Based on the windshield survey, it appears that the inland housing started to appear on the landscape in the 1970s and these homes continue to be built today. The structural quality of these homes appears to be excellent due in part to code requirements and to diligent maintenance by residents.

Farmsteads – Most of the town’s historic and modern farmsteads are located in sections 27, 28, 31 and 32. These well-maintained homes are generally larger than the inland housing and older. As is the tradition, farmstead homes are situated near barns, silos and other storage buildings on a portion of a farm.

Occupancy

For a housing market to operate efficiently, there must be an adequate supply of available housing units for sale or rent. A housing market's supply of available housing units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in size or status.

According to **U.S. Department of Housing and Urban Development (HUD)**, an overall available vacancy rate of 6.5% (1.5% for the owned portion of a housing stock and 5.0% for the rented portion) is required to allow for an adequate housing choice among consumers. The overall available vacancy rate for Wisconsin is 4.75% for rentals and 1.14% for owner occupants (WI Dept. of Commerce, 2000 Consolidated Plan). Vacancy rates vary from one community to the next. High vacancy rates offer a degree of competition in terms of price. The available vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing.

In 2000, the vacancy rate in the Town of Oshkosh for owner-occupied housing units was 2.2%. The rental vacancy rate was 5.0%. The homeowner vacancy rate in the City of Oshkosh was 1.3% in 2000 and the rental vacancy rate was 6.5%. These rates compare favorably with the County, which had a 1.3% homeowner vacancy rate and a 6.1% rental vacancy rate in 2000.

Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. The 1990 U.S. Census indicated that the median value of an owner-occupied home in the Town of Oshkosh was \$73,700. This was significantly higher than the overall county average of \$56,274. Table 12 compares the 2000 median home values in all

towns in Winnebago County. The housing value in the Town of Oshkosh ranked 9th of the 16 towns in Winnebago County.

TABLE 12 MEDIAN HOME VALUES IN WINNEBAGO COUNTY		
Town	2000 Median Home Value	Rank
Town of Oshkosh	124,200	9
Town of Algoma	147,700	2
Town of Black Wolf	137,500	7
Town of Clayton	140,600	4
Town of Menasha	112,100	14
Town of Neenah	145,800	3
Town of Nekimi	119,900	11
Town of Nepeuskum	95,200	15
Town of Omro	114,500	12
Town of Poygan	139,600	5
Town of Rushford	92,400	16
Town of Utica	112,000	13
Town of Vinland	138,800	6
Town of Winchester	121,000	10
Town of Winneconne	150,900	1
Town of Wolf River	125,900	8
Winnebago County Town Average	126,100	NA

Source: 2000 U.S. Census

Table 13 provides a detailed breakdown of the 2000 Census information pertaining to the value of owner-occupied housing units in the Town of Oshkosh.

TABLE 13 2000 TOWN OF OSHKOSH OWNER-OCCUPIED HOUSING VALUE		
Cost Range	Number of Units	% of All Housing
Less than \$50,000	7	0.9%
\$50,000 to \$99,999	227	28.8%
\$100,000 to \$149,999	301	37.2%
\$150,000 to \$199,999	118	14.6%
\$200,000 to \$299,999	107	13.2%
\$300,000 or more	50	6.1%

Source: 2000 U.S. Census

With respect to rental housing, there were 10,231 renter-occupied housing units in the City of Oshkosh and 190 units in the Town of Oshkosh in 2000. The median contract rent rate in the City of Oshkosh was \$500.00 and in the Town of Oshkosh the median rent rate was \$556.00 in 2000. These rates do not include utilities. These rates are competitive with the 2000 median

contract rent rate for Winnebago County (\$399.00). The Town of Oshkosh rate is especially competitive when you consider that the rental market consists mostly of single family style homes and mobile homes, not usually apartments.

Additional information about housing prices in the Town of Oshkosh was obtained from the Realtors Association of Northeast Wisconsin (RANEW). Based on information available, the average selling price of a single family home in the town has increased significantly over the last five years. Specifically, the average selling price of a single-family home listed with RANEW's Multiple Listing Service in 1997 was approximately \$120,000. In 2001, the average selling price had increased to about \$186,000. The information from the RANEW also indicated that, on average, 25 residential properties are sold in the town each year. Of these, the vast majority of the units are existing single-family homes followed by newly constructed homes.²

Housing Affordability Analysis - Does the cost of housing match the ability of residents to pay for it?

This is the fundamental question to answer when determining housing affordability. There are many ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). This method involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.



Shangri-La Point Housing

In 2000, the median annual household income in the Town of Oshkosh was \$56,274. Therefore, the median monthly income was \$4,690 (figure above /12). Thirty (30%) percent of the median monthly income yields \$1,407 or less to be used for housing costs. The median value of a home in the Town of Oshkosh in 2000 was \$124,000 with the median rent contract at \$556 and the median mortgage payment at \$1,099. Based on these figures, **housing in the Town of Oshkosh is very affordable.**

Opportunities for Housing Choice - Barriers to Affordable Housing

Opportunities for elderly, disabled, and low-income housing are limited in the Town of Oshkosh. The existing housing supply consists primarily of single-family dwellings. There are no assisted living or group facilities located in the town. Therefore, seniors and disabled persons who reside in the Town of Oshkosh must be able to live independently, have assistance available to them, or

² The information provided by the Realtors Association of Northeast Wisconsin only includes properties listed through the Multiple Listing Service (MLS).

seek residency in nearby communities that can provide needed services. As a result, **assistance from friends, families and neighbors is very important to senior and disabled persons living in the Town of Oshkosh.**

The fundamental reason for limited housing choices in the Town of Oshkosh is the fact that the community is still rural in nature. Most of the town's development is low density residential with densities ranging from 1.43 units per acre to 2.17 units per acre (ECWRPC Oshkosh Sewer Service Area Plan, 1997). These densities are not anticipated to change significantly during the life of this plan given the limits of the sanitary districts, county zoning restrictions, and resident opinion regarding desirable development. Consequently, the supply of jobs, public transportation and other services and opportunities that are necessary to accommodate low-income, elderly, and disabled populations are either unavailable or extremely limited in supply.

There are many possible ways to incorporate alternative housing styles (i.e. apartments, senior housing, duplexes, condominiums, etc.) in the Town of Oshkosh. The first priority when considering alternative housing should be to ensure that units are adequately served with water, sewer, and other basic infrastructure needs. Therefore, it will be necessary to locate alternative housing in areas that can be served by the sanitary districts. Where feasible, alternative housing types should be considered as an infill housing opportunity adjacent to the City of Oshkosh, or as an integral part of a mixed-use development along USH 41 and STH 110. Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and facade requirements.

It is difficult to recommend a percentage of the new residential development in the Town of Oshkosh consist of alternative housing because it is likely that these types of development will be annexed into the City of Oshkosh. If one were to look at the current boundaries of the town, compared to the boundaries 5, 10 or 15 years ago, much of the town land that has been annexed by the City of Oshkosh has been developed with apartments, duplexes, condominiums and other types of alternative housing. This is not to say that the town will not welcome opportunities for senior housing communities, apartments, condominiums, assisted living facilities, and the like. If these types of development are to be considered, they should be dispersed throughout the proposed residential development areas shown on the *Future Land Use Maps* in areas served, or to be served, by a sanitary district.

Future Housing Need

According to the population projections approved by the Town of Oshkosh Planning Advisory Committee, the overall population of the town is expected to decrease over the next 20 years. This decrease is primarily due to annexations by the City of Oshkosh. However, additional housing units will still be needed in the town over the next 20 years to replace existing units and accommodate new residents.

Based on historic building permit trends (over the last 10 years), between 10 and 15 new homes are constructed in the town each year. This figure would include seasonal or second homes and

replacement homes. **Using this figure as a baseline, the town anticipates that between 200 and 300 new homes will be constructed in the town over the next 20 years.**

Another important factor which affects future housing availability in the Town of Oshkosh is the fact that development in any sanitary district is limited to 5 lots (residences) per district per year, as is required by the City of Oshkosh treatment plant serving these districts. As a result of this market limitation, it is anticipated that a significant share of the new housing development will occur beyond the existing sanitary district boundaries.

Housing Programs

A number of federal and state housing programs are available to help the Town of Oshkosh promote the development of housing for individuals with lower incomes, senior housing, housing for people with special and/or housing maintenance needs.

FEDERAL PROGRAMS AND REVENUE SOURCES

HUD is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the Town of Oshkosh does qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e. communities with populations less than 50,000) communities through grants. In the State of Wisconsin, the Division of Housing and Intergovernmental Relations (DHIR) within the Department of Administration is responsible for the distribution of these federal funds. It awards these funds through a competitive proposal process.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

STATE PROGRAMS AND REVENUE SOURCES

Beyond the funds distributed through HUD, the DHIR administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

LOCAL PROGRAMS AND REVENUE SOURCES

The Town of Oshkosh has the ability to affect the type and cost of housing available in the area through local regulations and policies. While most government regulations are implemented in order to protect public health, safety and welfare needs, they may also have unintended adverse impacts on affordability.

One technique for ensuring a range of housing choice is to provide a variety of densities and lot sizes. This can be regulated through recommended improvements -in the comprehensive plan, subdivision control ordinances (including conservation subdivisions), and local zoning controls.

At this time, Winnebago County enforces all zoning and subdivision controls in the Town of Oshkosh. While the town has no separate zoning or subdivision ordinances, it does have the authority to veto rezoning decisions made by the county. As growth continues in the Town of Oshkosh, other regulatory tools may need to be adopted to preserve the rural character of the area. Specifically, the Town of Oshkosh may want to consider developing growth management tools to gain better control over local land development. These ordinances must be at least as stringent as similar ordinances currently being enforced by Winnebago County.

Coordination with Other Comprehensive Plan Elements

Housing is a primary land use in the Town of Oshkosh. As such, it directly affects most other elements of this comprehensive plan. The goals and policies set forth in this Housing Element will affect the other elements and vice versa. Therefore, it is important that the elements are consistent.

LAND USE ELEMENT

Land use dictates the amount of land available for housing, as well as its location, type and density. The 20-Year *Future Land Use Map* devotes 2,177 additional acres to residential use in accordance with current density restrictions. Furthermore, reviewing building permit and residential platting activity to gauge development trends is recommended to ensure that areas designated for future residential development are adequate to meet demand.

UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, sewer, water, parks, recreational facilities and schools all need to be coordinated with the housing decisions and vice versa. The best method to coordinate improvements is to follow the land use pattern, presented on the *Future Land Use Maps*. This approach will greatly enhance the efficiency of capital improvements.

TRANSPORTATION

The location of housing affects commuting patterns and transportation costs. The inverse is also true. The location and density of housing affects transportation needs. The location of housing influences on which roads people drive or whether they need to drive at all. The affordability of housing also influences how far people must commute. If housing is not affordable, workers must commute from elsewhere. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

ECONOMIC DEVELOPMENT

Housing needs must be linked to a community's economic development plans. It is important to ensure that the housing supply is affordable to local workers. For this reason, an affordability analysis is presented in this chapter. Moreover, given that housing is a primary land use in the Town of Oshkosh, quality housing directly impacts the town's ability to finance needed improvements to support the economy through receipt of property taxes.

AGRICULTURAL, NATURAL AND CULTURAL RESOURCES

The desire to preserve agricultural and natural areas competes with the desire of others to build additional housing in the Town of Oshkosh. These competing interests are balanced through the land suitability analysis information presented in the Agricultural, Natural and Cultural Resources Element. This information helps to ensure that housing is located in areas that will have the least impact possible on existing farming areas and important natural resources, while still supporting additional residential development needs.

Goals and Objectives

Based on population projections through 2020 and the predicted reduction in household size over that same period, it is estimated that there will be between 200 and 300 additional housing units developed in the Town of Oshkosh. To ensure that these units are of a high quality, goals and objectives are included here based on the information gained during the Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis and input from town residents and the Planning Advisory Committee members.

These goals and objectives were developed to ensure that the Town of Oshkosh remains a good place to raise a family for the next 20 year. The community acknowledges the opportunity for all property owners to receive fair value for their lands with defined standards for managing growth and maintaining sound land use.

OVERALL GOALS

1. Maintain the environmental assets and rural character of the community so that it continues to be an attractive place to live.
2. Conserve or improve the quality of existing single-family housing and maintain housing values.
3. Increase the supply of housing opportunities to serve residents of all ages.

OBJECTIVES

1. Encourage future single-family residential developments where services are readily available, conflicts with agricultural uses are minimized, and efficient, cost effective development is most likely.
2. Using the information provided in the Agricultural, Natural and Cultural Resources Element, identify and map areas for primary and secondary conservation in the Town of Oshkosh.
3. Develop a conservation subdivision ordinance to encourage the preservation of natural areas, buffers, and protect farmland in the town.
4. Encourage "low impact" development within the town that can help reduce stormwater runoff and flooding.
5. Support existing efforts and consider new programs that provide needed assistance for elderly and disabled residents, who wish to stay in their own homes. This effort may include coordination with the City of Oshkosh to direct alternative and multiple family developments to the City where appropriate services are available.
 - a. Develop articles for the town newsletter that describe available services and contact persons.
 - b. Develop a brochure for interested residents in need of assistance programs available through the county and private organizations (i.e. home maintenance programs, transportation services, visiting nurses, meals on wheels, etc.)
 - c. Coordinate with the local school districts to provide opportunities for students to volunteer time assisting seniors with special projects on occasions like "Make a Difference Day" or through other groups coordinated by the school district like the National Honor Society, Student Council, etc.
6. Educate town residents about the importance of property maintenance.
 - a. Hold a special town meeting to discuss the issue with residents.
 - b. Develop articles for the town newsletter that highlight property maintenance techniques and benefits.