

# Housing

## ***Community Strengths:***

### **PARTNERSHIPS AND COLLABORATIONS**

There is a successful consortium of public and private agencies and volunteers working together to address our local housing needs.

### **HOUSING OPTIONS AVAILABLE**

There is a good selection of affordable housing available in the Winnebago County area for moderate income and above. This includes a variety of facilities for the elderly, people with disabilities, and special needs, emergency assistance and temporary housing.

### **FUNDING ASSISTANCE**

There are several funding sources available to help with housing needs including year-round emergency assistance programs.

## ***Community Challenges:***

### **ON-GOING AND EXPANDED SUBSIDY PROGRAMS**

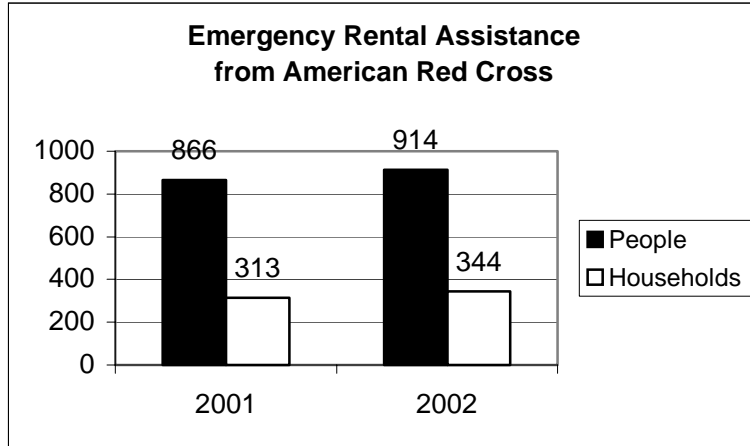
The Section 8 subsidy program has a long waiting list and is unable to meet the current need for housing assistance. Increased funding is needed for programs that can provide on-going financial support to low-income families and help with security deposits.

### **AFFORDABLE AND AVAILABLE LOW-INCOME HOUSING**

Finding affordable housing stock for low-income residents is difficult.

# Unmet Housing Needs

- American Red Cross reports a twelve percent increase in requests for Emergency Rental Assistance from the American Red Cross from 2001 to 2002.
- 500 households on the Oshkosh/Winnebago County Housing Authority waiting list for Section 8 vouchers (up to or over a two year wait)
- For public housing owned by the Oshkosh/Winnebago County Housing Authority, the waiting list is approximately one year.
- Requests for the Winnebago County Department of Human Services Emergency Assistance Program for homeless/impending homelessness have increased each year. In 2000 grants were issued to 19 families with minor children, and in 2003, they expect to issue 90 grants.
- During the Annual Homelessness Point-in-Time Survey on May 16, 2003, 76 persons were identified by community agencies as homeless in Oshkosh.
- The Information & Referral Service, a joint program of the Oshkosh Public Library and the Oshkosh Area United Way, reported 14% of their requests were for rent assistance in 2002. In 1998-2001, 7% of each year's requests for information were for rent assistance.



## Why Are We Concerned?

There are families and individuals in our county who have difficulty finding suitable housing to meet a family's size, finances or special needs. This inability to find housing negatively impacts their quality of life.

## Unmet Housing Needs – Rent, Housing Waiting Lists, Homelessness

Unmet housing needs are reflected in emergency rental assistance requests, waiting lists for housing and homelessness or impending homelessness. Data is limited to those in active pursuit of available resources.

The American Red Cross provides Emergency Rental Assistance for individuals in a temporary emergency non-disaster situation. They will only help once per year. There was a twelve percent increase in requests for this assistance from 2001-2002 from the American Red Cross of East Central Wisconsin.

The waiting list for 500 households on the Oshkosh/Winnebago County Housing Authority list for Section 8 vouchers is approximately two years. Section 8 is Housing Assistance, in the form of direct payments to private landlord, secured from a local housing authority that low-income people can use to rent apartments

and homes on the private market. Under the certificate program, the tenant must lease a qualified apartment that rents for an amount that does not exceed the HUD's Fair Market Rents for the area. The tenant then pays 30% of household income for rent, with the balance paid by the housing authority directly to the landlord. There is also approximately a one year waiting list for public housing owned by the Oshkosh/Winnebago County Housing Authority for area families.

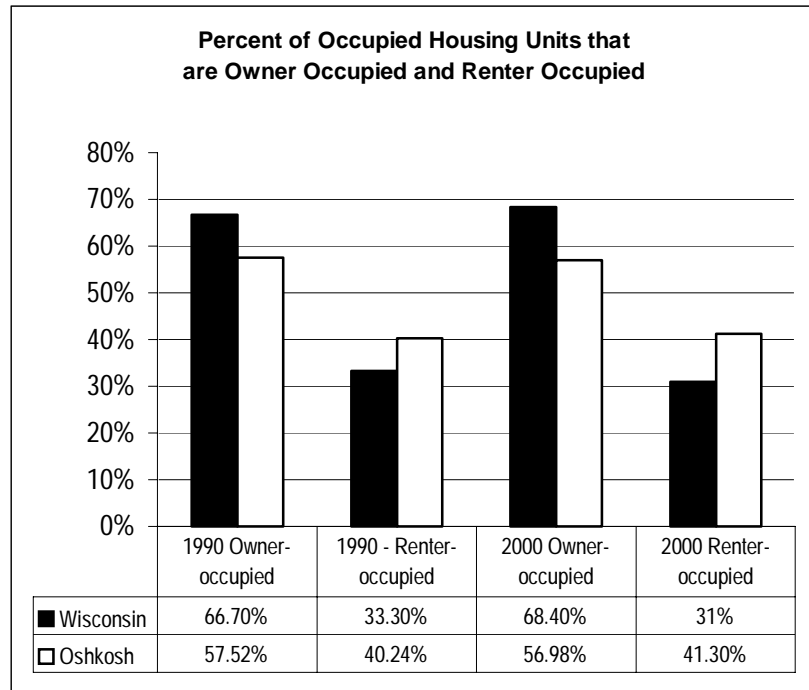
Requests for the Winnebago County Department of Human Services Emergency Assistance Program for homeless/impending homelessness have increased. In 2000, grants were issued to 19 families with minor children; based on current figures, it is projected that 90 grants will be issued. During the Annual Homelessness Point-in-Time Survey (Human service agencies use this survey to write grants for funding for homeless) of May 16, 2003, 76 persons were identified by community agencies as homeless in Oshkosh.

*Sources: Oshkosh/Winnebago County Housing Authority, Winnebago County Dept. of Human Services, U.S. Dept. of Housing and Urban Development Homelessness Point-In-Time Survey, American Red Cross of East Central Wisconsin*

# Home Owners and Renters

## Percent of Oshkosh housing units occupied by owners and renters

- There was a significant growth in the population requiring housing between 1990 and 2000. At the same time the number of persons per both renter and owner occupied households decreased. These two factors created a demand for additional housing units between 1990 and 2000. According to City Building Permit information for 1990 through 1999, 3,969 dwelling units were constructed during that time period.
- It appears that overall, the rental housing market kept pace with housing demand, as there was a 5.3% vacancy rate in rental units in 2000. However, the 1.3% vacancy rate for owner occupied units in 2000 may be an indicator that the demand for owner occupied housing units has not been met.



### Why Are We Concerned?

A community with a large number of renters may indicate a shortage of available and affordable housing. The quality of life is negatively impacted when renters are not able to make the transition to ownership.

### Owning Versus Renting

Owning a home is very desirable for most people. Buying a home is an economic investment and a part of the American dream.

However, home ownership is not possible for everyone, and it is essential that a

community also provide rental housing. Rental housing meets the needs of many people, including young adults who are just starting out, college students, older adults who find home ownership inconvenient, and those who move frequently. On the other hand, it is possible that an increase in the number of renters in a community may be a sign that there is a shortage of housing to purchase, or that housing is too expensive.

*Source: City of Oshkosh, Housing Department*

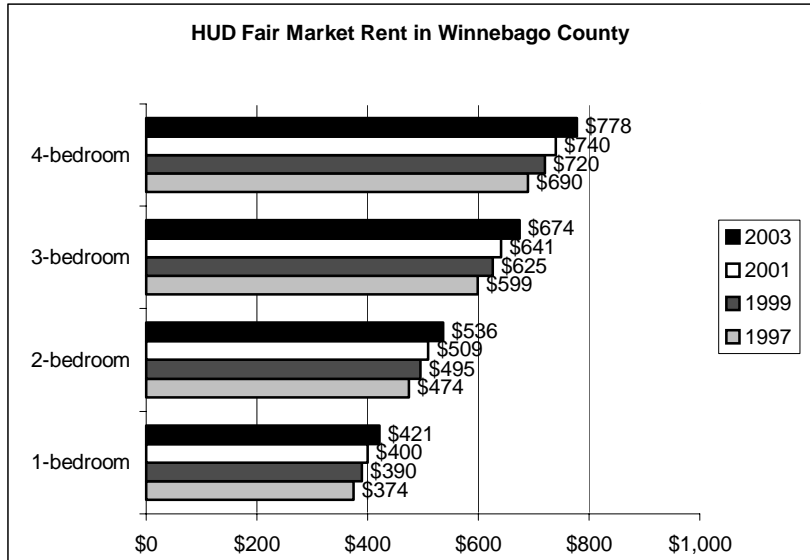
# Fair Market Rent

## Fair market rent for units in Winnebago County

- Fair Market Rent equals the maximum amount HUD would pay property owners.
- Fair Market Rent is the amount that would be needed to pay the rent and utilities (utilities are gas, water, and electric) of privately owned, up to code, safe and sanitary rental housing in a specified area.
- Between 1997 and 2003, the Fair Market Rent increased by about 1.75% each year for every sized unit.
- Fair Market Rents for individual counties are published in the *Federal Register*.

### Why Are We Concerned?

Fair Market Rents have not increased proportionately with market conditions. Fair Market Rents that are



too low exacerbate rent burdens.

### Fair Market Rent

The Fair Market Rent amounts are used for various government housing programs including the Section 8 Rental Assistance Program. The U.S. Department of Housing and Urban Development (HUD) sets fair market rents to ensure that a sufficient supply of rental housing is available to program participants. The Fair Market Rents must be high enough to permit a selection of both units and neighborhoods and low enough to serve as many families as possible.

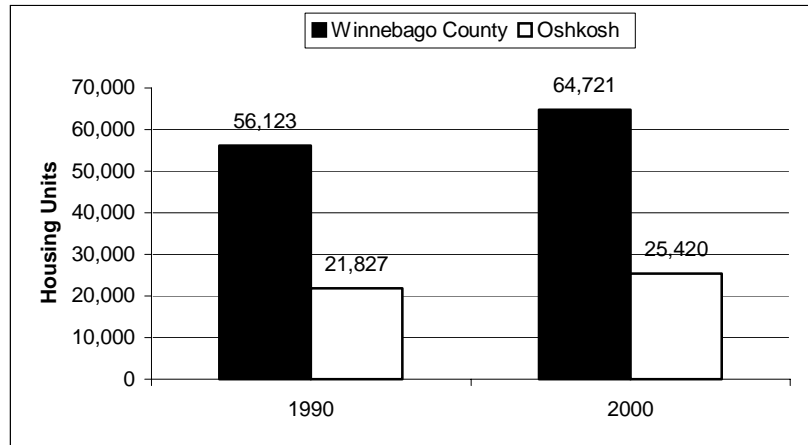
In brief, HUD appropriates monies at the federal level, which are distributed to local Public Housing Authorities to provide assistance for eligible Section 8 participants. The dollar amounts of such appropriations depend on the fair market rent for the local economy. This figure is subject to change with local economic changes.

Fair market rents are based on the number of bedrooms in a housing unit and are estimated and published annually by HUD. The rents are calculated based on a percentile point within the rental distribution of an area.

Source: U.S. Dept. of Housing and Urban Development (HUD)

# Number of Housing Units

## Number of housing units in Oshkosh and Winnebago County



- Between 1990 and 2000, the number of housing units in Winnebago County increased by 8,598 (13 percent). During that same period the county's population increased 11 percent.
- In the city of Oshkosh the number of housing units increased by 3,593 in the last ten years. This represents a 14 percent increase in the number of housing units while the city's population grew by 14 percent.
- The 2000 Census reported 7 percent vacancy rate for renters and a 1.3 percent vacancy rate for homeowners in the city of Oshkosh.

### Why Are We Concerned?

An adequate supply of housing is important to the quality of life. A community that provides enough housing for its residents enables itself to grow and prosper.

### Housing Units

Everyone needs a place to live and call home whether, it is a three-bedroom house, a mobile home, or a studio apartment. A good quality of life depends on a housing supply that meets the demands of a growing population. An ample housing supply makes it possible to attract new employees and families to a community. A variety of housing options also help families move to larger or smaller homes to meet their needs.

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single

room that is intended for separate living quarters. Housing statistics are available from the U.S. Census Bureau every ten years.

In 2000, the U.S. Census Bureau reported 2,321,144 housing units in Wisconsin. This represents an increase of 13 percent from the 2,055,774 units existing in 1990. The state population increased 9.6 percent between 1990 and 2000.

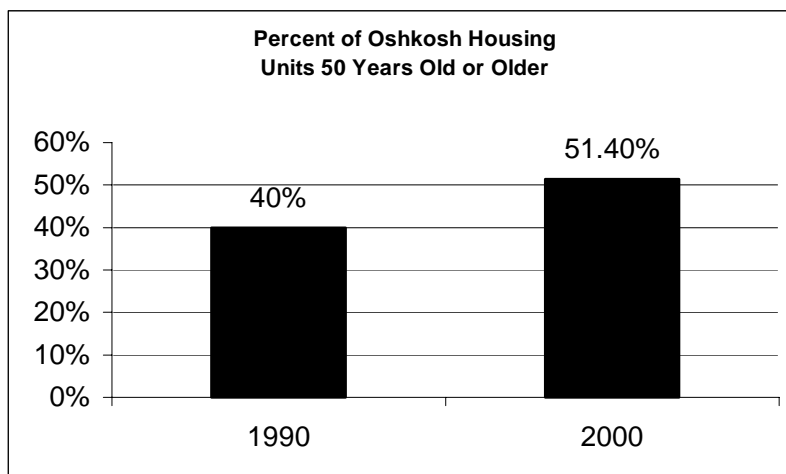
A variety of senior housing is available to meet the needs of Winnebago County residents. Options are available for different lifestyle preferences, cost, and level of support and assistance required. Information and Referral Service, 920-236-5209 <<http://iandr.winnefox.org>> maintains a current list of senior housing facilities.

Source: U.S. Census Bureau

# Age of Housing Stock

## Percent of total housing units that are 50 years or older

- The post World War II building boom is responsible for the increase in the percentage of housing that is 50 years old or older between 1990 and 2000.
- The number of dwelling units built between 1940 and 1959 is 5,029 or 19.8% of the total, and the number of dwelling units built prior to 1939 is 8,020 or 31.6% of the total number of housing units.
- According to City Building Permit information for 1990 through 1999, 3,969 dwelling units were constructed during that time period. This represents 15.6% of the total housing inventory.



### Why Are We Concerned?

The age of a community's housing stock is closely related to the condition of the housing. A community with a large percentage of older homes that are in need of repairs will have an inferior housing stock, which negatively impacts the quality of life for those who live in or near these homes.

### Housing Stock Age

The proportion of older housing stock is closely related to housing market cost, condition and tenure. Older housing units are more affordable to purchase or rent. Because the units are less expensive, there is a positive correlation between aging housing stock and lower household income levels. Unfortunately, these units also carry higher

maintenance costs which low rents do not permit landlords to address, and which low incomes do not permit owner occupants to address. Related to maintenance issues is the presence of lead based paint in older dwelling units. When surfaces painted with lead based paint are not properly maintained, lead poisoning can result in children younger than seven.

Older units also are associated with higher energy costs. So, while these units are more affordable to rent or purchase, the higher energy costs may contribute to housing related expense problems in lower income households.

*Source: City of Oshkosh Housing Department*

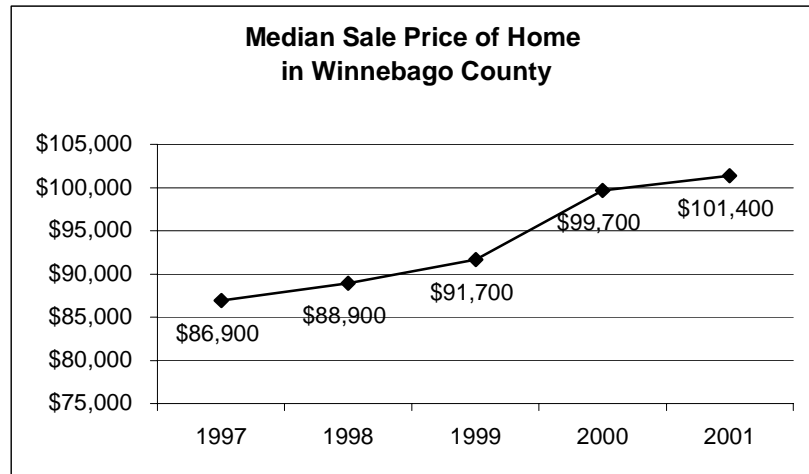
# The Cost of a Home

## Median sale price of a home in Winnebago County

- The median sale price of a home in Winnebago County increased by 7.5 percent between 1997 and 2002.
- According to the Wisconsin Realtors Association, there were about 1,600 home sales in Winnebago County during each of the last 5 years.
- Over the last six years, the median price of a home in Winnebago County increased by 21 percent.

### Why Are We Concerned?

Owning a home is part of the “American Dream” and the goal of many families. The quality of life is hindered when housing costs are so high that many people cannot afford to purchase their own home.



### The Cost of a Home

Many factors determine the cost of a home. The state of the economy, demand for housing, location, and the quality of school districts are a few among many others.

Tracking the median sale prices of homes over time creates a way of measuring housing affordability. Generally, housing costs that annually increase at a rate close to that of inflation will be most affordable. When housing costs increase at a rate much higher than inflation, affordability issues arise, which often exceed the price people are able to pay.

It is important to note the factors that influence this data and its limitations. The value of the land that a home is built on is included in the price.

The average figures above

represent the median calculation for the cost of all homes sold. Therefore, half of the homes sold for more than the median and half sold below the median cost.

The Department of Housing and Urban Development defines an affordable housing unit as one where the rent or mortgage PITI (Principal, Interest, Taxes & Insurance) and utility costs do not exceed 30% of the monthly income of the household living in the unit. Based on the census data above, it does not appear there is an affordability problem for the overall population in Oshkosh. However, this does not address the increasing affordability problem for the lowest income households.

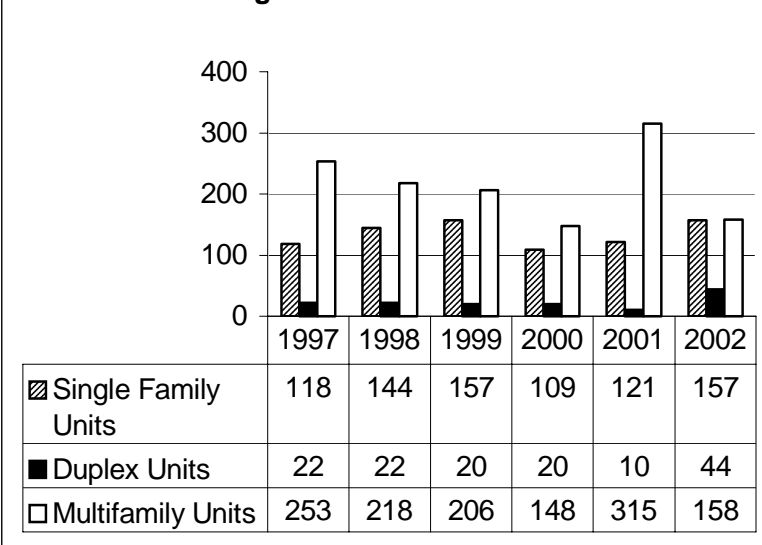
*Source: Wisconsin Realtors Association, City of Oshkosh Housing Dept.*

# Building Permits

## Number of residential construction permits issued by the city of Oshkosh.

- In 2001 there was an increase of 100% in multifamily units built in the city of Oshkosh as compared to units built in 2000. However in 2002 that number more closely reflects the levels of 2000.
- There has been an average of 374 permits issued each year in the city of Oshkosh for new residential structures since 1997.

New Dwelling Construction Units in Oshkosh



### Why Are We Concerned?

The building of new homes signifies a growing and thriving community. Adding and altering existing homes makes the existing housing stock more attractive. New houses and improvements made to existing housing reflect favorably on a community's quality of life.

houses or addition or alterations to existing units. Permit fees vary, depending on the work to be done.

In 2002, 359 permits valued at more than \$31 million were issued to build new housing in the city of Oshkosh.

### Building Permits

Each community sets its own regulations pertaining to the construction of new

Source: U.S. Census Bureau,  
<http://www.census.gov/const/www/permitsindex.html>

# Inventory of Housing

## Housing Inventory for the city of Oshkosh

- Total units increased by 3,512 or 14% from 1990 to 2000.
- The total vacancy rate increased by 1.3% from 1990 to 2000.
- In 2000, the vacancy rate for owner occupied units was significantly less than was the vacancy rate for rental units.

Oshkosh Housing Inventory		
	1990	2000
Total Units	21827	25339
Total Vacant Units	870	1338
Total Vacancy Percent	4%	5.3%
Owner Occupied Units	11942	13851
Owner Unit Vacancy Percent	n/a	1.3%
Rental Units	9015	10231
Renter Unit Vacancy Percent	n/a	6.5%
Persons per Rental Unit	2.1	2.06
Persons per Owner Unit	2.6	2.49%
Total Vacancy Percent	4%	5.3%
Owner Unit Vacancy Percent	n/a	1.30%

### Housing Inventory

There was a significant growth in the population requiring housing between 1990 and 2000, and the number of persons per both renter and owner occupied households decreased. Each of these factors created a demand for additional housing units between 1990 and 2000. According to City Building Permit information for 1990 through 1999, 3,969 dwelling units were constructed during that time period.

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