



CHAPTER 5: HOUSING

INTRODUCTION

This element includes a brief summary of existing conditions, a list of issues and opportunities that were identified during the planning process, a vision statement and a series of goals, objectives and recommendations to meet the current and future housing needs in the City of Neenah for all income levels, age groups, and special needs.

Issues and opportunities identified in this element were determined through the public participation process, collection of background data and through a review of the following documents:

- *Neenah Comprehensive Plan 2020*, adopted in 1999; and
- *City of Neenah Consolidated Plan, 2015—2019* 2023-2027; and

SUMMARY OF EXISTING CONDITIONS

Planning for housing ensures that the City of Neenah's housing needs can be met. The design, placement and density of housing impacts the overall appearance and character of a community by defining a sense of place and encouraging or discouraging social interaction between residents.

Below is a summary of the key housing conditions. For a complete listing, please see *City of Neenah Comprehensive Plan Update 2040, Volume Two: Existing Conditions Report*.

Housing Stock Characteristics

- ~~Slightly less~~ More than half of the existing housing stock was built after ~~1970-1980~~ and ~~24.4~~ 14.5 percent was built after ~~1990-1999~~ (~~2000-2013~~ 2021 ACS 5-Yr Estimate).
- ~~Slightly less than three quarters~~ Nearly 70 percent of the City's residential housing stock is single-family residential (~~2000-2013~~ 2021 ACS 5-Yr Estimate).

Occupancy Characteristics

- Owner occupied units accounted for about two-thirds of the occupied housing units in ~~2010~~ 2021, while rentals made up the remaining third.
- The percentage of owner occupied housing units decreased between 2000 (~~70~~ 66.9%) and ~~2010-2020~~ (~~66.9~~ 64.1%).
- The homeowner vacancy rate was ~~2.2~~ 2.5 percent in ~~2010~~ 2021, which was ~~slightly above~~ less the vacancy rate of ~~4.5~~ 3.3 percent for a healthy housing market.
- The rental vacancy rate was ~~6.7~~ 5.0 percent in ~~2010~~ 2021, which was slightly above the vacancy rate of ~~5.3~~ 3.3 percent for a healthy housing market.



Housing Stock Value

- Between ~~2000 and 2009-2013~~2013 ACS 5-Year Estimates and 2021 ACS 5-Year Estimates, the median value of owner-occupied housing prices in the City rose by ~~44-318.4~~ percent from ~~\$92,000~~131,000 to ~~\$131,000~~155,200. This was a smaller increase than the county and the state. ~~Median value of owner-occupied housing continues to lag behind the county and the state.~~
- The median gross rent between ~~2000-2013~~2013 ACS 5-Year Estimates and 2009-20132021 ACS 5-Year Estimates in the City increased by ~~29.322.8~~ percent from ~~\$549-671~~ to ~~\$824~~671. ~~Median rent in the City is lower than in the county and state.~~
- Just over ~~a quarter~~18 percent of homeowners with a mortgage and about ~~half~~35 percent of renters were paying a disproportionate amount of their income for housing in the City according to the ~~2009-2013~~2021 ACS 5-Year Estimates.

Household Characteristics

- Owner-occupied household size was slightly larger in the City of Neenah in ~~2000-2010~~ and ~~2010-2021~~ than in Winnebago County as a whole.
- The most prevalent owner occupied household size in the City and the county was 2-persons in both ~~2000-2010~~ and ~~2010-2021~~.
- About half of renter occupied housing units were 1-person in the City and the county in ~~2000-2010~~ and ~~2010-2021~~.
- About ~~two-thirds~~60 percent of households in the City ~~and county~~ were living in their place of current residence ~~prior-since~~ 2000.

Subsidized and Special Needs Housing

- There are ~~2017~~ assisted living facilities in the City of Neenah with a combined capacity of ~~328-393~~ beds.
- Subsidized housing within the City of Neenah is provided by the Oshkosh / Winnebago County Housing Authority (OHAWCHA), ADVOCAP, Housing Partnership – Fox Cities, Rooftree and Dominion. In total there are about 219 units of subsidized housing in the City.

Homelessness

- There are no emergency shelters in the City of Neenah for the general public.
- According to the January, ~~2016-2018~~ Point in Time survey there were ~~329-195~~ people in the Fox Cities who were in a shelter, in transitional housing or unsheltered and sleeping outdoors.
- In 2015, according to Homeless Connections, 74 people from Neenah sought assistance at the warming shelter.
- Homeless Connections stated that there are usually a couple of people identified in the City of Neenah during the semi-annual Point in Time counts.



ISSUES AND OPPORTUNITIES

A number of issues and opportunities were identified through the public participation process, collection of background data and through a review of other documents. A list of issues and opportunities are described below:

Housing Choices

Just over ~~a quarter~~ **18 percent** of homeowners with a mortgage and about ~~half~~ **35 percent** of renters were paying a disproportionate amount of their income for housing in the City according to the ~~2009-2013~~ **2017-2021** ACS 5-Year Estimates. Approximately ~~40-11~~ percent of individuals and ~~8-6.2~~ percent of families were below the federal poverty level in Neenah according to the ~~2009-2013~~ **2017-2021** ACS 5-Year Estimates. **This means that in 2010, the poverty threshold for a family of four was \$22,113. For one person, this would be \$11,139¹. In order to afford of \$671 you would have to earn \$26,840 or at least \$12.90 per hour.² This assumes that you would pay no more than 30 percent of your income on rent, the accepted standard.**



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Between ~~2000 and 2011~~ **2010 and 2021**, median home values increased by ~~42~~ **18.4**%, which may indicate a growing inability for low and moderate income households to become home owners. Rents increased during the same time period by ~~45~~ **22.8**%, maintaining a level of affordability.³

About a third of the total occupied units in the City were renter occupied in ~~2010~~ **2021**. While vacancy rates in ~~2010-2021~~ were ~~above~~ **below** the standard, historically the City has had low vacancy rates⁴. Vacancy rates below or near the standard limits the choice of affordable housing for lower income households. Therefore the City should be encouraging affordable housing options for renters and homeowners.

Neenah's population is aging, and the elderly cohort will continue to grow as the baby boom generation ages. Seniors are looking to downsize and for maintenance-free housing choices such as condominiums and independent living developments. While ~~millennials-younger generations~~ are looking for affordable single family starter homes and townhouses.⁵

During the public participation process the following issues and opportunities were identified:

- Provide housing choices for seniors and ~~millennials~~ **younger generations**;
- Provide residential living space near or in downtown;

¹ Under 65 the poverty threshold is \$11,344 and over 65 the poverty threshold is \$10,458.

² <http://nlihc.org/library/wagecalc>

³ *City of Neenah Consolidated Plan, 2015—2019* **2023-2027**

⁴ *Neenah 2020 Comprehensive Plan, 1999.*

⁵ <http://www.realtor.com/news/trends/sneak-peek-home-buying-trends-will-shape-2017/>



- Improve the existing housing stock in some neighborhoods such as the west-end of Doty Island and some neighborhoods south and west of Downtown Neenah;
- Develop multi-family housing for ~~millennials~~ all age groups; and
- Maintenance free housing choices for seniors.

The City of Neenah Consolidated Plan, ~~2015—2019~~2023-2027 identifies the following issues and opportunities:

- Rental housing affordable to moderate income households ("workforce housing") as a market demand;
- Insufficient housing affordable to households at the 0-30% median income level;
- Insufficient renter housing at the 30-50% median income level;
- Preservation of existing rental units is part of the strategy to provide housing to households at all income levels; and
- Land development costs may have an effect on the ability of the community to provide a full range of housing opportunities, and in particular, housing for low and moderate income households.

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Other issues and opportunities:

- Provide affordable housing choices for renters and homeowners for all income groups and ages;
- Historic neighborhoods such as the one on the east end of Doty Island and the one along E. Wisconsin Avenue and Park Avenue continue to see reinvestment in the housing to maintain its historical significance;
- The City does not have a property maintenance code;
- Neenah's new housing development continues to occur in the south and west areas of the City; and
- The City currently has a demand for new housing construction, but lacks available lots for construction and/or available land to develop.

Housing Preservation and Neighborhood Revitalization

Large historic homes along Wisconsin Avenue, Kimberly Point, Doty Island and other areas provide community character and are considered an asset. The City's diverse existing housing stock provides housing choice and helps maintain housing affordability. Over 50 ~~(52.6%)~~ percent of Neenah's housing stock was constructed before ~~1970-1980~~ and is approaching 50 years in age. Neenah's oldest housing is concentrated on Doty Island and near the downtown. Although age is not an indication of quality, it can provide limited information about construction and material content. While some neighborhoods in the City are beautifully preserved, other areas have deteriorated. During the visioning process numerous properties and areas were identified as needing revitalization and maintenance. Neighborhoods were identified in the older areas of Neenah that were constructed between 1900 and 1940.

21 percent of owner occupied housing and 38 percent of rental housing have one substandard selected condition⁶. In addition, 1 percent of rental housing has two substandard selected conditions. This housing is suitable for rehabilitation and includes properties in which one or more mechanical or structural components are defective but costs are less than 50% of the value. Given the number of units and their year of construction, 2,349 housing units occupied

⁶ City of Neenah Consolidated Plan, ~~2015—2019~~2023-2027



by low or moderate income families are estimated to contain lead-based paint hazards, plus or minus 10%.

Issues and Opportunities:

- Reinvestment continues to occur in older, historic neighborhoods;
- Neenah does not have a strategy to improve neighborhoods;
- Neenah is beginning to see more owner-occupied homes converted into rental properties; and
- ~~Neighborhoods on the west end of Doty Island and those south and west of Downtown Neenah are deteriorating.~~

Subsidized and Special Needs Housing

Subsidized housing within the City of Neenah is provided by the Oshkosh / Winnebago County Housing Authority (OHAWCHA), ADVOCAP, Housing Partnership – Fox Cities, Rooftree and Dominion. In total there are about 219 units of subsidized housing in the City. The OHAWCHA provides affordable rental housing assistance, homebuyer support, and resident services to low and moderately low income families living in the City of Neenah and Winnebago County. Within the City of Neenah, the OWCHA owns a total of 14 units. The OWCHA provides Housing Choice Section 8 vouchers to very low income families, the elderly and disabled for decent, safe housing. 386 vouchers were provided in Winnebago County in 2015 (excludes the City of Oshkosh).⁷ 209 or slightly over half were to disabled families, and a quarter (91) were to elderly (>62) participants. There are 142 on the waiting list for public housing in Neenah, and 661 on the Section 8 Voucher Program for Winnebago County. There is no one on the waiting list for accessible housing in Neenah.⁸

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ADVOCAP programs include affordable housing, food and nutrition, getting out of poverty, and home energy conservation. Within the City ADVOCAP owns two single family homes that are rented to non-related persons with disabilities. In addition, ADVOCAP operates a scattered site transitional housing program and rapid rehousing ESG program in the City.

Housing Partnership of the Fox Cities provides transitional housing, permanent supportive housing, independent living programs for persons with special needs, and rapid rehousing assistance. Within the City, Housing Partnership owns 28 units. Section 8 housing is also administered by two private management companies in the City: Rooftree and Dominion. These two companies manage a combined total of 175 units (120 units of elderly housing).

Within the City of Neenah, there are ~~20~~¹⁷ assisted living facilities with a capacity of ~~328~~³⁹³ beds.

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Issues and opportunities:

- As the population ages, more assisted living facilities may be needed.

Homelessness

According to the January, ~~2016 Point in Time survey~~^{Pillas, Inc and CADAS} there were ~~329~~¹⁴⁰ people in the Fox Cities from Neenah who were in a shelter, in transitional housing or unsheltered and sleeping outdoors. High housing cost burden could lead to homelessness.

⁷ City of Neenah Consolidated Plan, ~~2015—2019~~²⁰²³⁻²⁰²⁷.

⁸ City of Neenah Consolidated Plan, ~~2015—2019~~²⁰²³⁻²⁰²⁷.



Neighborhoods

Neighborhoods were defined as an asset during the public participation process. However, with the exception of Doty Island, most neighborhoods have not been defined or formally organized. Strong neighborhoods support residents living in the area. They provide a safety net and avenue for social interaction. They can also be used to provide input during local planning and improvement efforts.

Redevelopment Opportunities

Areas for redevelopment were identified during the visioning process. Some of these sites may be suitable for mixed use that would include a housing component. Sites identified include:

- Former Custom Marine property on First Street and Forest Avenue;
- Land north of the Valley VNA along Bell Street;
- City-owned property along S. Commercial Street; and
- Hospital property (if the hospital decides to leave the current location);
- Vacant land east of Washington Park along Winneconne Avenue; and
- Former Affinity Clinic property on Lincoln Street.

People would also like to see housing developed in the downtown area adjacent to the water. The housing stock surrounding the downtown is old, and somewhat dilapidated. Opportunities for high-density housing within or adjacent to the downtown exist. Two housing developments with about 110 units were constructed in Downtown since 2020.

Issues and Opportunities:

- Large, undeveloped parcels of land exist within or relatively close to the Downtown which are suitable for housing; and
- Neenah's downtown lacks any significant housing options.

New development

Future residential growth for residential neighborhoods will be predominately to the west and south in the City growth areas, as defined by the 2003 boundary agreement with the Town of Neenah. These areas are within the Little Lake Butte des Morts Watershed, which includes the Neenah Slough. The headwater of the Neenah Slough is facing extreme development pressures. The stream is impacted by storm sewer discharge, which carries high levels of polluted sediments to Little Lake Butte des Morts.

Many of Neenah's residential neighborhoods are in close proximity to retail businesses, restaurants, and medical services. Residents have identified the ability to walk and bicycle to downtown and other areas.

Issues and Opportunities:

- As new residential growth continues west and south of the City, wetlands, floodplain, and high bedrock continue to increase the cost to develop and construct;
- Neenah's bike and pedestrian trail system is extensive, however, gaps exist to connect neighborhoods to retail center, the downtown business district, employment centers, and parks.





VISION, GOALS, OBJECTIVES AND RECOMMENDATIONS

Vision Statement: *Neenah's vibrant neighborhoods offer a range of housing types for all income levels, neighborhood-appropriate commercial opportunities, pedestrian trail connections to retail and business districts, and the housing stock is properly maintained and rehabilitated when needed.*

Housing Choice

Goal H 1: Provide housing choices, which reflect the needs of individual households.

Objective H 1.1: Promote and encourage the development of innovative programs and projects that can provide affordable housing for low and moderate income households and for persons with special needs.

- Recommendation H 1.1.1: Continue to explore and promote all available programs that can lead to an increased supply of housing units in the local market.
 - New affordable housing units
 - Rehabilitation of existing units.
 - Continuation of rental and homebuyers assistance initiatives

Objective H 1.2: Promote collaboration between governmental, private and non-profit sectors to encourage opportunities around affordable housing.

- Recommendation H 1.2.1: Pursue regional ventures that promote neighborhood stabilization, housing rehabilitation and affordable housing solutions in the City of Neenah.
- Recommendation H 1.2.2: Encourage the Neenah Joint School District to consider a construction training program between the high school and local construction companies.
- Recommendation H 1.2.3: The City should identify areas or neighborhoods that could benefit from affordable housing, housing rehabilitation and neighborhood stabilization programs.

Objective H 1.3: Support proposals to provide a variety of affordable housing choices for seniors.

- Recommendation H 1.3.1: Support proposals for senior type housing that would include smaller houses, low maintenance and close proximity to amenities.
- Recommendation H 1.3.2: Address the needs of the growing elderly population through both supportive in-home care programs and the development of additional special needs housing facilities, including locked nursing home units.



Objective H 1.4: Encourage residential developments that promote a variety of different housing types.

- Recommendation H 1.4.1: Increase the amount of residential living space in or near the downtown. Identify locations for housing in or near the downtown. (See recommendation LU 1.4.2, LU 1.5.5)
- Recommendation H 1.4.2: Consider new emerging trends in housing such as tiny houses, granny flats, and cohousing.
- Recommendation H 1.4.3: Create a zoning district for neighborhood level commercial uses. (See recommendation LU 1.4.3)
- Recommendation H 1.4.4: Promote the conversion of underutilized properties for residential and / or mixed uses, if feasible.
- Recommendation H 1.4.5: Encourage the design and siting of new affordable housing that fits into existing neighborhoods.
- Recommendation H 1.4.6: Allow flexibility in the building code to develop varied types and sizes of housing.
- Recommendation H 1.4.7: The City of Neenah should develop a Housing Market Analysis to determine housing needs in the City.
- Recommendation H 1.4.8: Consider revising the zoning code to allow zoning districts appropriate for different lot sizes. (See recommendation LU 1.4.3)
- Recommendation H 1.4.9: Develop a neighborhood program which partners with residents to improve Neenah's neighborhoods.

Housing Preservation

Goal H 2: Maintain and preserve the quality of existing neighborhoods and housing stock to encourage the provision of an adequate supply and choice of housing for all residents and to preserve the cultural identity and history of the City.

Objective H 2.1: Promote continuous improvement and preservation of the community's established neighborhoods. (See recommendation LU 1.4.6)

- Recommendation H 2.1.1: Maintain and improve the public infrastructure in existing neighborhoods to insure reliable service and to encourage private investment and pride in ownership.
- Recommendation H 2.1.2: Encourage neighborhood / housing improvement activities.
- Recommendation H 2.1.3: Develop a program to encourage individuals and local groups, such as church, civic, school and local youth organizations to aid elderly residents with home maintenance issues. (See recommendation IC 1.2.1, CF 1.1.4)



- Recommendation H 2.1.4: Support the creation of neighborhood organizations and provide a framework to partner with neighborhoods on planning efforts which helps neighborhoods to develop tools to address maintenance and other issues. (See recommendation LU 1.4.7, IO 1.1.1)
- Recommendation H 2.1.5: Protect existing neighborhoods from existing incompatible uses (i.e. industrial, manufacturing, etc.). (See recommendation LU 1.4.3, LU 1.5.10, ED 2.4.3)

Objective H 2.2: Support rehabilitation, renovation and preservation of the community's older housing stock and historic homes.

- Recommendation H 2.2.1: Continue the funding and operation of the City's Housing Rehabilitation Program.
- Recommendation H 2.2.2: Encourage homeowners to consider seeking federal and state tax credits through the State Historical Society, Division of Historic Preservation to preserve and renovate historic homes.
- Recommendation H 2.2.3: Work with the Landmark Commission to select historic homes for designation as a Neenah Historic Landmark or inclusion on the National Register.
- Recommendation H 2.2.4: Strengthen Housing Code enforcement practices to insure safe and sanitary housing conditions for all. (See recommendations H 2.2.7, IO 1.8.7)
- ~~Recommendation H 2.2.5: Consider a rental inspection program to improve housing stock quality and provide safe housing.~~
- Recommendation H 2.2.65: Consider establishing a historical regulated district in various locations within the City.
- Recommendation H 2.2.76: Create a property maintenance ordinance. (See recommendations H 2.2.4, IO 1.8.7)

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New Housing Development

Goal H 3: Encourage new housing developments that protect the natural resources, provides infrastructure for pedestrians and bicyclists, and include a mixture of uses.

Objective H 3.1: Ensure that future residential developments protect existing natural features that contribute to flood water protection, surface water quality, fish and wildlife habitat, and wetland and stream bed protection.

- Recommendation H 3.1.1: Establish progressive resource protection standards that new neighborhood developments should follow, to insure that natural features function to both enhance the value of adjoining property and continue their environmental purpose. (See recommendation LU 1.4.3)



- Recommendation H 3.1.2: Consider low-impact development practices such as permeable pavement, rain gardens, rain barrels and bio-retention facilities to assist in meeting stormwater requirements. (See recommendation NR 2.1.3)
- Recommendation H 3.1.3: Identify sites for residential development that are adjacent to the City and utilize existing infrastructure. (See Recommendation LU 1.4.1, IO 1.8.6)
- Recommendation H 3.1.4: Create incentives to promote residential development within areas with existing infrastructure.

Objective H 3.2: Provide for mixed-use residential neighborhoods that offer a variety of housing types, effectively combine residential and commercial uses and retain extensive open areas.

- Recommendation H 3.2.1: Create neighborhood plans for undeveloped land. (See recommendation LU 1.4.5)

Objective H 3.3: Address the relationship between housing and other land uses.

- Recommendation H 3.3.1: Review new housing proposals taking into consideration their relationship with other land uses to maintain neighborhood cohesiveness and character. (See recommendation LU 1.4.4)
- Recommendation H 3.3.2: Develop a study that analyzes development costs for the City of Neenah and other communities in the Fox Cities.