CITY OF OSSEO HOUSING STUDY

AUGUST 2024

Prepared by the Mississippi River Regional Planning Commission

Under the Direction of the City Planning and Zoning Committee and City Board

City of Osseo Board

Joshua Pettis – Mayor

Jim Cialdini – Councilman

Stuart Dodge – Councilman

Greg Eisberner – Councilman

Rodney Anderson – Councilman

Tim Johnson – Council President

Jerilyn Mulcahy – Councilwoman

City of Osseo Planning and Zoning Committee

Joshua Pettis

Tim Johnson

Chris Hestekin

Pat Olson

Melissa Larsen

Gary Colby

Marge Erickson

Mississippi River
Regional Planning Commission

Jon Bingol – Executive Director

Simon Fichter – Planner

Ken Harwood – Planner

Sarah Ofte – Senior Office Manager

Jack Zabrowski – Senior Planner

Chase Jones – Intern

Contents

Introduction

Why Plan

Planning allows the City of Osseo to anticipate and address emerging challenges effectively. Communities are constantly evolving, and planning enables the county to stay ahead of any potential risks or conflicts. By conducting an analysis of current conditions, future trends, and potential risks, Vernon County can proactively identify and mitigate issues such as population growth, infrastructure needs, environmental impacts, and economic shifts. With a well-crafted plan in place, the City can adapt to changing circumstances with agility and purpose.

Planning also fosters the creation of a shared vision for the City of Osseo. Engaging residents, businesses, community organizations, and other stakeholders in the planning process allows for meaningful participation and collaboration. By discussing the perspectives of all of those who become involved, the plan can reflect the aspirations, values, and visions of the entire community. This inclusive approach not only strengthens community bonds but also cultivates a sense of ownership and pride among residents, who can actively contribute to shaping the future of their home.

Long-term planning plays a vital role in achieving sustainable growth and enhancing quality of life in Vernon County. By considering the relationships between land use, housing, and economics, the plan promotes a holistic approach to development. It strives to strike a balance between preserving the City's unique character, protecting its most important resources, and fostering economic vitality. Through carefully crafted policies and strategies, the plan aims to create a harmonious and resilient community where residents can thrive, businesses can succeed, and future generations can enjoy a high quality of life.

Setting

The City of Osseo is in northeast Trempealeau County, approximately forty miles east of the Mississippi River and twenty miles from Eau Claire. Osseo is located within the Town of Sumner. The Buffalo River also runs east west through the city and forks to go just north and south of the city. Nearby Villages and Cities include Strum, Eleva, Fairchild, Augusta, the City of Black River Falls, and Fall Creek.

The transportation network in Osseo includes Interstates, US Highways (USH), County Highways (CTH) and City Roads. Interstate 94 runs north-south through the central part of the city and provides access to Eau Claire in the north and Madison to the south. USH 53 runs north-south through the western portion of the community connecting Osseo with Whitehall, Blair, and La Crosse to the south and Eau Claire to the north. USH 10 running east-west in the central part of the City provides access to the Twin Cities in the west and Marshfield in the east. County highways in Osseo include CTH B, CTH O, CTH MN, and CTH K.

Demographics

This section of the report will provide information on the demographic trends and projections that are taking place in the City of Osseo. The information has been gathered from various sources, and when possible, city level data was utilized.

Population Trends and Projections

The population of the City of Osseo, 1,811 people, has increased by a steady amount over the past 20 years and is projected to continue to increase over the next 20 years as well. The population grew by 193 people from 2000 to 2020, an increase of 15%. Over the same period, Wisconsin saw an increase of 11%. The population of the City of Osseo is projected to increase by 125 people from 2020 to 2040, an increase of 9%. Wisconsin is expected to increase in population over the same period – by 7%, respectively.

It should be noted that these projections are just that – projections. They do not consider special factors that may affect a community. These projections were produced in 2013 by the Department of Administration. Unfortunately, no more current projections exist.

Table 1.1 Population

	2010 Population	2020 Population	2030 Projection	2040 Projection
Osseo Population	1,701	1,811	1,830	1,815

Source: Wisconsin Department of Administration Population Projections, US Census 2000 – Table DP1, US Census 2010 and 2020 – Table P1

Population Characteristics

The City of Osseo is predominantly White - 96% of residents. The largest minority group in the City is those of two or more races, who are 3% of residents. One other minority group forms 1% of the City's population, which is "some other race alone".

The median age of the City is 41, which is pretty typical in Wisconsin. Correspondingly, the proportion of the population over 60 in the Town — 23% — is actually lower than Wisconsin (25%) and indicates possible future growth due to the higher amount of younger generations. The City's population under 18 is 24%. The largest five-year cohorts in the City are those 50 to 54, 30 to 34, and under 5.

Table 1.2 Race

Race	Population	%
White alone	1735	96%
Black or African American alone	2	0%
American Indian and Alaska Native alone	7	0%
Asian alone	4	0%
Native Hawaiian and Other Pacific Islander alone	0	0%
Some Other Race alone	10	1%
Population of two or more races:	53	3%
Total	1,811	100%

Source: US Census 2020 – Table P1 Race

Table 1.3 Age Distribution by Five Year Cohorts

Age Cohorts	Population	%
Under 5 years	135	8%
5 to 9 years	72	4%
10 to 14 years	99	6%
15 to 19 years	140	8%
20 to 24 years	83	5%
25 to 29 years	77	4%
30 to 34 years	135	8%
35 to 39 years	71	4%
40 to 44 years	119	7%
45 to 49 years	115	7%
50 to 54 years	161	9%
55 to 59 years	113	7%
60 to 64 years	111	6%
65 to 69 years	104	6%
70 to 74 years	71	4%
75 to 79 years	23	1%
80 to 84 years	53	3%
85 years and over	38	2%
Total	1,720	100%

Source: ACS 2022 5-Year Estimates – S0101 Age and Sex

Table 1.4 Age Distribution by Categories

Age Category	Population	%
5 to 14 years	171	10%
15 to 17 years	111	6%
Under 18 years	417	24%
18 to 24 years	112	7%
15 to 44 years	625	36%
16 years and over	1382	80%
18 years and over	1303	76%
21 years and over	1253	73%
60 years and over	400	23%
62 years and over	344	20%
65 years and over	289	17%
75 years and over	114	7%
Total	1,720	100%

Source: ACS 2022 5-Year Estimates – S0101 Age and Sex

Housing Units by Type and Year Built

The City of Osseo's homes are mostly (64%) single-unit detached homes. Other housing structure types include two units (12%), one unit attached (7%), and mobile homes (6%). 3 or 4 units, 5 to 9 units, and 10 to 19 units each attribute to 4% of the housing stock in the City.

Since 2010, there have not been many houses built. Only 19 houses in the City (2%) have been built since then. Since 2000, only 54 houses (7%) were built in the City. From 1970-1979 there were 201 houses built (25%). 65% of houses in the City were built before 1980. The National Registry of Historic Places considers houses old if they are 50 years old or older, so that should be considered during the planning process. A huge amount of the City's housing stock is old and is likely going to need many repairs in the coming years. The housing stock is getting old and would benefit from new development in the future.

Table 1.5 Housing Units

Years	Total Housing Units
2010	766
2016	761
2022	794

Source: ACS 2022, 2016, and 2010 5-Year Estimates, B25001 Housing Units

Table 1.6 Housing Structures by Type

Type	Total Units	%
1-unit, detached	504	64%
1-unit, attached	53	7%
2 units	92	12%
3 or 4 units	32	4%
5 to 9 units	33	4%
10 to 19 units	31	4%
20 or more units	5	1%
Mobile home	44	6%
Boat, RV, van, etc.	0	0%
Total housing units	794	100%

Source: ACS 2022 5-Year Estimates, S2504 Physical Housing Characteristics for Occupied Housing Units

Table 1.7 Housing Units by Year Built

Year Built	Total Structures	%
Built 2020 or later	6	1%
Built 2010 to 2019	13	2%
Built 2000 to 2009	35	4%
Built 1990 to 1999	149	19%
Built 1980 to 1989	77	10%
Built 1970 to 1979	201	25%
Built 1960 to 1969	69	9%
Built 1950 to 1959	48	6%
Built 1940 to 1949	66	8%
Built 1939 or earlier	130	16%
Total housing units	794	100%

Source: American Community Survey 2022 5-Year Estimates –
Table DP04 Selected Housing Characteristics

Median Housing Value

The median value of a home in the City of Osseo was $167,000 in 2022, which is over $56,000 more than it was in 2010, representing an increase of 51%. The cost of housing in the City has risen dramatically in the last decade. That increase has been seen across the Country, but not to this extent. The reason for the magnitude of the gap is unknown, but several factors are likely. For one, it is likely that homes that were in poor condition were torn down, leading to an increase in the median home value even without any change in the values of other homes. 65% of the homes are considered old, and some of them may have been destroyed or rebuilt into newer houses. Regardless of the causes for the increase in median home value, the effects are the same and not entirely positive. While it is beneficial for those who own their home now, it may present issues for those looking to buy homes in the future. The median housing value has gone up much faster than the median income, indicating future issues with affordability (Figure 1.1). Affordability of housing in the City should be considered for future development.

Table 1.8 Median Value of Owner-Occupied Housing Units

Value	Total Structures	%
Less than $50,000	30	6%
$50,000 to $99,999	67	14%
$100,000 to $149,999	99	20%
$150,000 to $199,999	125	26%
$200,000 to $299,999	148	30%
$300,000 to $499,999	15	3%
$500,000 to $999,999	6	1%
$1,000,000 or more	0	0%
Owner-occupied units	490	100%
Median (dollars)	167,000	

Source: American Community Survey 2022 5-Year Estimates - Table DP04 Selected Housing Characteristics

Table 1.9 Median House Value by Year

Year	Value
2010	$110,500
2016	$115,400
2022	$167,000
% Change (2010-2022)	51%

Source: American Community Survey 2022 5-Year Estimates - Table DP04 Selected Housing Characteristics

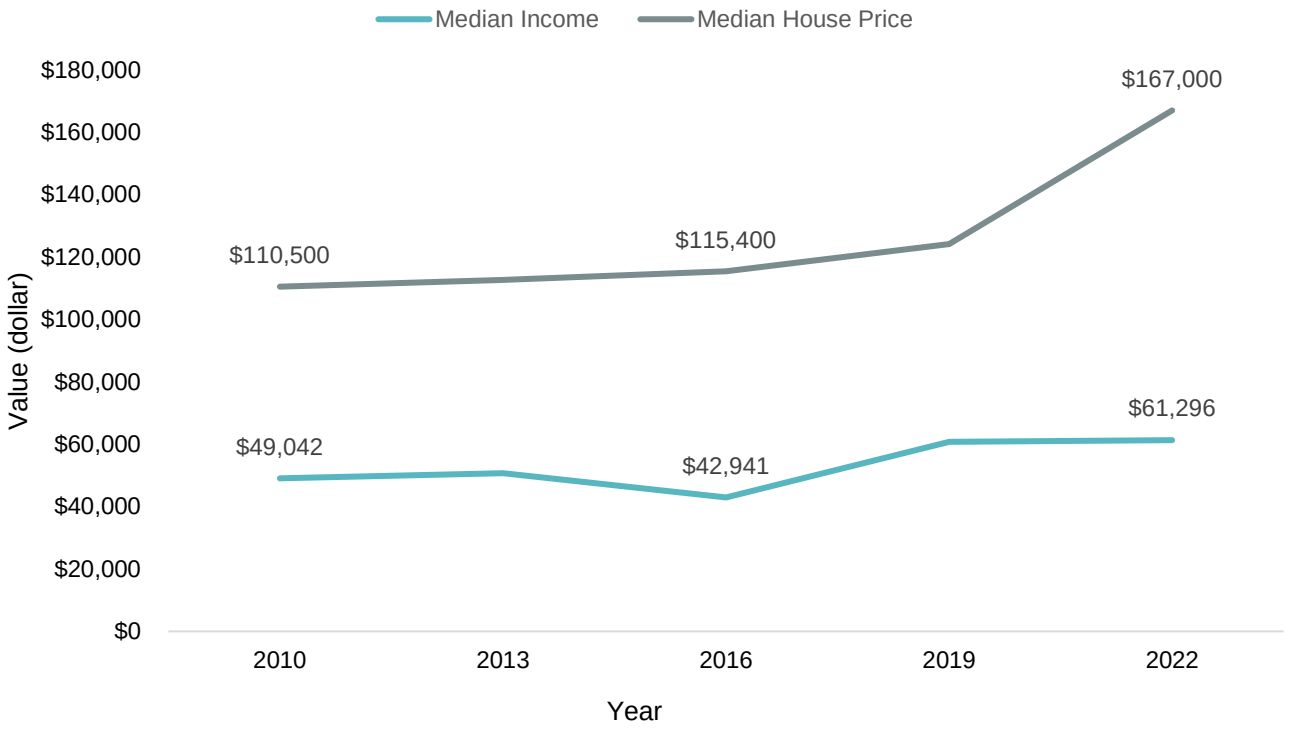


Figure 1.1 Median Income compared to Median Housing Value

Source: American Community Survey 2022, 2019, 2016, 2013, and 2010 5-Year Estimates - Table DP04 Selected Housing Characteristics, American Community Survey 2022, 2019, 2016, 2013, and 2010 5-Year Estimates, S1901 Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars).

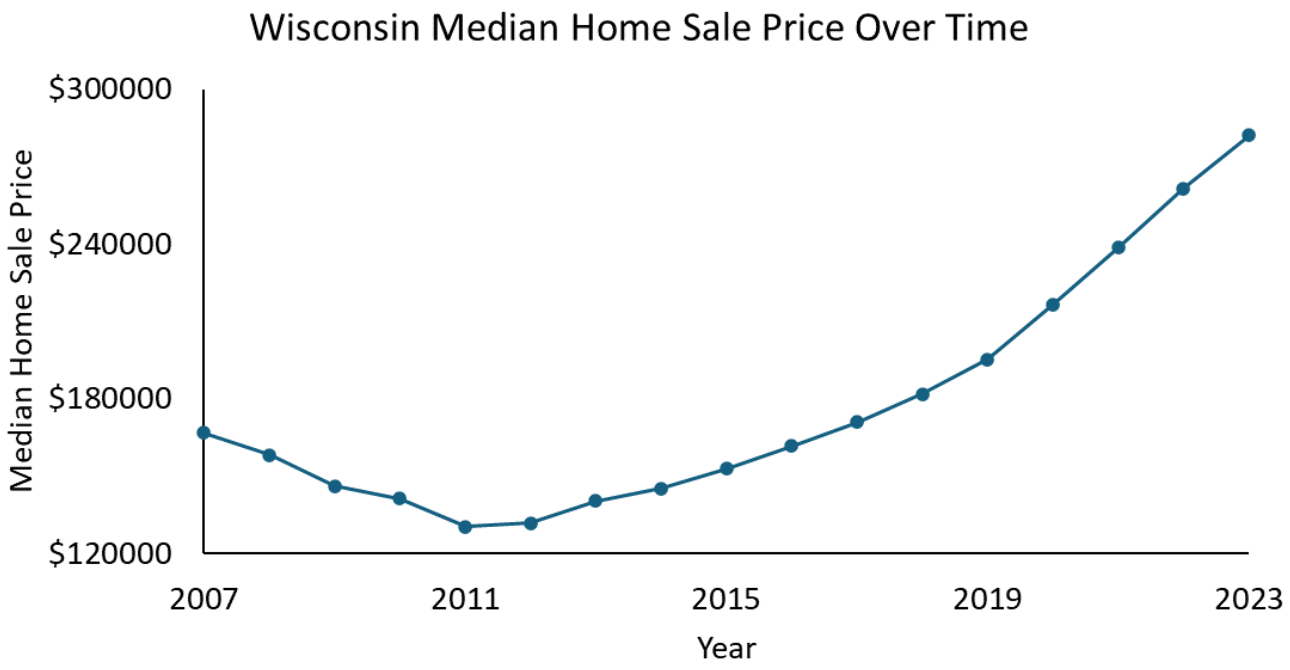


Figure 1.2 Wisconsin Median Home Sale Price Over Time
Source: Wisconsin Housing Statistics Provided by the Wisconsin REALTORS® Association

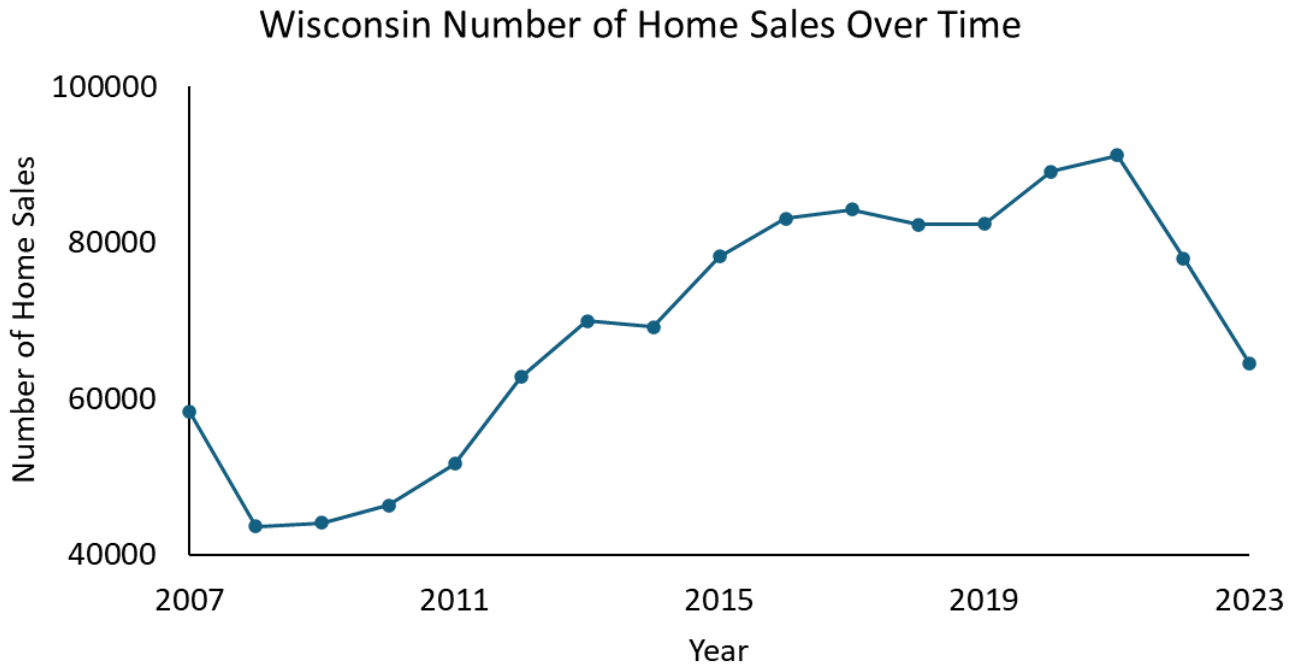


Figure 1.3 Wisconsin Number of Home Sales Over Time.

Source: Wisconsin Housing Statistics Provided by the Wisconsin REALTORS® Association

Occupancy Characteristics

Owners occupy about two thirds of the homes in Osseo (66%). This is not surprising, as cities usually have a large portion of renter-occupied housing units.

The City has almost no housing vacancies, for either owned or rented homes. 1% of homes are available to purchase, and 0% are available to rent. A vacancy rate of about 5% is healthy for all parties involved, and once values get below about 2 or 3%, a housing shortage is likely. The current housing shortage is a widespread problem. There is an extreme housing shortage in the City – far more people want to live in the City than can do so now, due to the low supply of housing. While the housing shortage is a problem across the Country, it is affecting the City unusually hard, which can often happen in a City. Multi-unit housing should be considered in a situation like this, especially since there is no vacancy in renter-occupied units. Multi-unit housing would provide the most housing stock possible while using a smaller amount of space.

Table 1.9 Housing Unit Occupancy Rates

Occupancy	Number of Households	%
Occupied housing units	744	100%
Owner-occupied	490	66%
Renter-occupied	254	34%

Source: American Community Survey 2022 5-Year Estimates - Table DP04 Selected Housing Characteristics

Table 1.10 Housing Unit Vacancy Rates

Occupancy	Vacancy
Occupied Housing Units	744
Owner Occupied Vacancy Rate	1%
Renter Occupied Vacancy Rate	0%

Source: American Community Survey 2022 5-Year Estimates - Table DP04 Selected Housing Characteristics

Table 1.11 Household Size

Household Size	Number of Households
Owner occupied:	464
1-person household	103
2-person household	181
3-person household	63
4-person household	64
5-person household	31
6-person household	20
7-or-more-person household	2
Renter occupied:	279
1-person household	129
2-person household	87
3-person household	20
4-person household	32
5-person household	7
6-person household	2
7-or-more-person household	2
Total	743

Source: American Community Survey 2022 5-Year Estimates - Table H12 Tenure by Household Size

Table 1.12 Household Occupier by Age

Owner Age	Number of Households
Owner occupied:	464
Householder 15 to 24 years	9
Householder 25 to 34 years	61
Householder 35 to 44 years	87
Householder 45 to 54 years	72
Householder 55 to 59 years	56
Householder 60 to 64 years	34
Householder 65 to 74 years	83
Householder 75 to 84 years	38
Householder 85 years and over	24
Renter occupied:	279
Householder 15 to 24 years	35
Householder 25 to 34 years	49
Householder 35 to 44 years	48
Householder 45 to 54 years	42
Householder 55 to 59 years	17
Householder 60 to 64 years	24
Householder 65 to 74 years	27
Householder 75 to 84 years	24
Householder 85 years and over	13
Total	743

Source: American Community Survey 2022 5-Year Estimates - Table H13 Tenure by Age

Affordability of Housing

Affordability of housing is a major issue today. A cutoff of 30% of household income being spent on housing is a commonly given figure for what constitutes housing unaffordability. By this metric, 12% of households that own their home in the City of Osseo with a mortgage are under financial strain. For households that own their home without a mortgage – only 8% of such households in the City pay more than 30% of their household income on housing. Households in the City of Osseo have a median income of $61,296, which helps to mitigate the unaffordability of the housing market today. Affordability of housing is a huge issue for many communities today and it is important to take that into consideration while new development occurs.

Of the 254 households renting their home, 38% spent 30 percent or more of their income on housing. There are many rentals within the City, however there are no vacancies. The demand is high, as none of these rentals are currently vacant. Also, the nearby Cities of Eau Claire and Black River Falls may play a part in driving up the prices of rentals.

Table 1.13 Percent of Household Income Spent on Owner-Occupied Units

Amount	Household Income Spent on Owner Occupied Units	Percent of Household Income Spent on Owner Occupied Units
Housing units with a mortgage	335	100%
Less than 20.0 percent	177	53%
20.0 to 24.9 percent	73	22%
25.0 to 29.9 percent	30	9%
30.0 to 34.9 percent	15	5%
35.0 percent or more	40	12%
Housing unit without a mortgage	155	100%
Less than 10.0 percent	79	51%
10.0 to 14.9 percent	16	10%
15.0 to 19.9 percent	43	28%
20.0 to 24.9 percent	0	0%
25.0 to 29.9 percent	5	3%
30.0 to 34.9 percent	3	2%
35.0 percent or more	9	6%

Source: American Community Survey 2022 5-Year Estimates, DP04 Selected Housing Characteristics

Table 1.14 Percent of Household Income Spent on Renter-Occupied Units

Amount	Household Income Spent on Renter Occupied Units	Percent of Household Income Spent Renter Occupied Units
Occupied units paying rent	248	100%
Less than 15.0 percent	39	16%
15.0 to 19.9 percent	76	31%
20.0 to 24.9 percent	27	11%
25.0 to 29.9 percent	12	5%
30.0 to 34.9 percent	22	9%
35.0 percent or more	72	29%

Source: American Community Survey 2022 5-Year Estimates, DP04 Selected Housing Characteristics

Table 1.15 Household Income

Household Income	%
Less than $10,000	4%
$10,000 to $14,999	1%
$15,000 to $24,999	5%
$25,000 to $34,999	11%
$35,000 to $49,999	16%
$50,000 to $74,999	20%
$75,000 to $99,999	17%
$100,000 to $149,999	19%
$150,000 to $199,999	3%
$200,000 or more	2%
Median income (dollars)	$61,296

Source: American Community Survey 2022 5-Year Estimates, S1901 Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars)

Table 1.16 Household Income by Year

Year	Median Income
2010	$49,042
2016	$42,941
2022	$61,296

Source: American Community Survey 2022 5-Year Estimates, S1901 Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars)

Housing Tenure

Housing tenure, or how long residents have lived at their current residence, is a key factor for community planning. Higher housing tenure is associated with higher community cohesion, which in part encourages residents to stay. Comparing housing tenures between communities is of little use, due to how variable the character of a community may be. A college town with high community cohesion may have very low housing tenure due to college students occupying a substantial proportion of housing in the town and moving every few years. Therefore, comparing the same community over time makes more sense.

From 2020-2022, 15 households moved into the City. Since 2000, a huge influx of households have moved into the City. 84% of households have moved in since then, which is an extremely high amount. Since 2010, 426 households (59%) have moved in. The unusually high number of households who have recently moved in means a couple of things. Community cohesion is low within the community, but that is not always a bad thing. The median age of the City is low, which lines up with the high number of households recently moving there. The City is growing at a fast rate. There is not enough housing stock for more people to move there, preventing growth in the City and the population. People want to live in the City but there is not enough housing available to allow that to happen.

Table 1.17 Years Households Moved In (Owner Occupied Units)

Years Households Moved In	Number of Households	%
Moved in 2021 or later	15	2%
Moved in 2018 to 2020	143	19%
Moved in 2010 to 2017	283	38%
Moved in 2000 to 2009	186	25%
Moved in 1990 to 1999	64	9%
Moved in 1989 and earlier	53	7%
Total	744	100%

Source: American Community Survey 2022 5-Year Estimates, B25026 Total Population in Occupied Housing Units by Tenure by Year Householder Moved Into Unit

Housing Demand

Housing demand is determined by a wide range of figures that take many aspects of housing into account. The Department of Administration created housing projections for 2020, 2030, and 2040. The projections are slightly outdated, being created in 2013. In the Housing demand projections created by the Mississippi River Regional Planning Commission, we consider five figures of measurement to determine how many houses will be needed in 2030 and how many need to be built to get there. Take note, these are just projections. There is no way to know the exact number of houses needed, and many things can happen to change these projections; for example, a natural disaster. The first figure is the projections created by the DOA, made in 2013. Then, a desired vacancy rate of 5% is added to that number for a healthy housing stock. A 0.5% replacement housing rate is also added to that number. The number of current units is then subtracted from the total number of houses needed to get the number of houses that need to be built. Finally, the number is adjusted to fit the 2013 projections made by the DOA. The adjustment percentage is found by dividing the actual amount of houses in the community in 2020 by the projected amount of houses in the community for 2020. The final number gives us the projected number of houses that need to be built by 2030 to be able to support a healthy housing stock.

In the City of Osseo, the 2020 projected number of houses was 7% less than what the actual number ended up being. This shows that the City is growing faster than projected. The projected number of houses that need to be built by 2030 is 76. The demand for housing is high in the community and should be taken into consideration.

Table 1.18 Projected Housing Demand for 2030

Category	Amount
2030 Projected Number of Households	820
Add Desired Vacancy Rate (5%)	41
Add Replacement Housing (.5%)	4.1
Total	865.1
Subtract Current Number of Units	794
Projection Adjustment for 2020	1.07078507
Final Housing Demand for 2030	76.1328185

Source: Wisconsin Department of Administration Housing Projections

Commuters

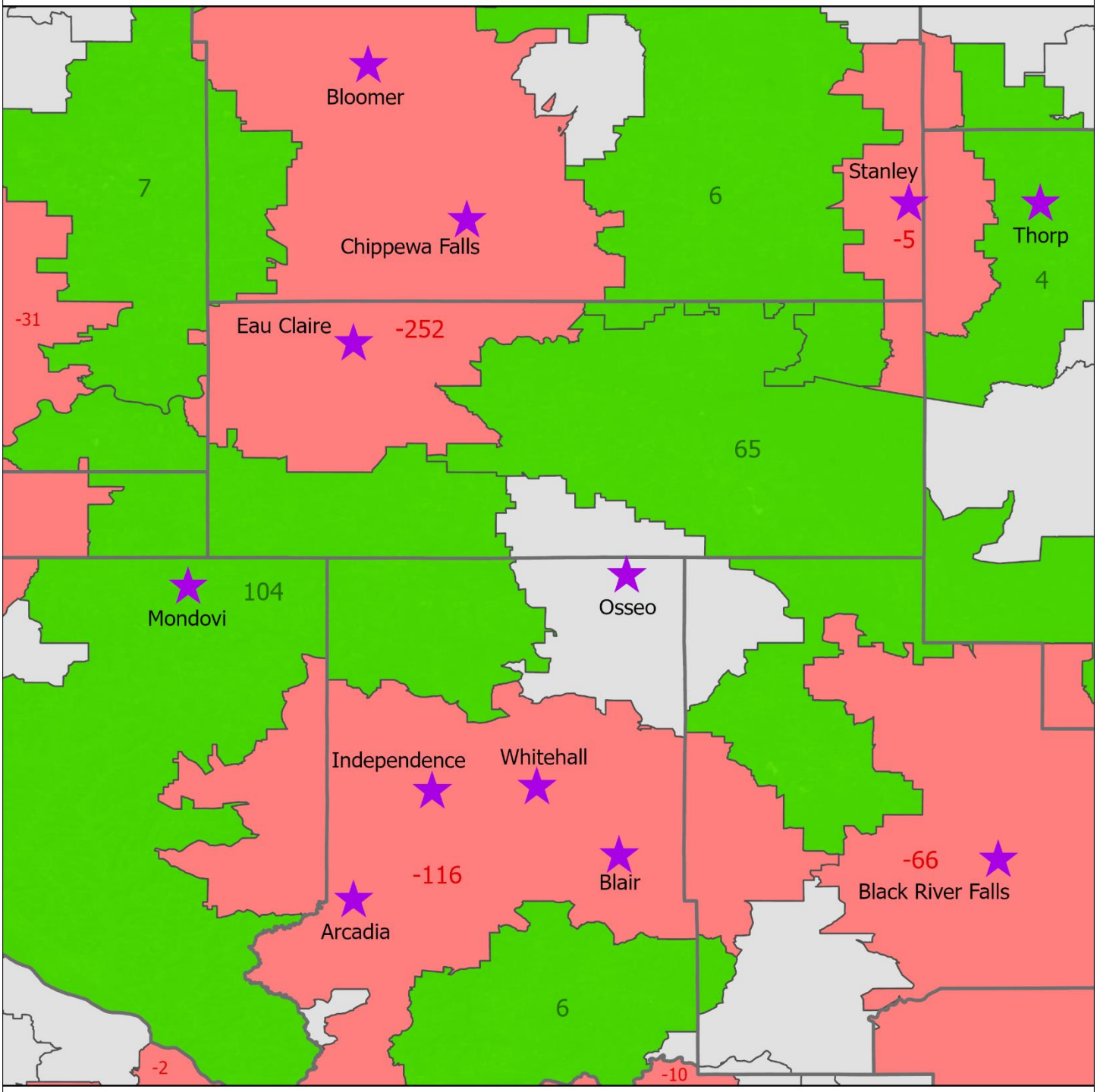
Another important part of housing demand is the number of daily commuters to the area. Data taken from Lightcast shows how many people are coming into Osseo from each zip code daily and leaving Osseo to work in another zip code daily. If there are a lot of people coming into Osseo from an area, there is a good chance that they want to live there if given the opportunity but cannot because of the current housing shortage. There is also a large number of people living in Osseo that leave for work in a different zip code. The median house price has been looked at for these other zip codes to see if it is because they cannot afford to live in the areas where they work, however there is no correlation between the two. It is suspected that these people traveling out of Osseo for work either do so because they enjoy the rural community instead of the larger cities of Eau Claire, Black River Falls, Arcadia, etc., or that their spouse works in a closer area.

The largest number of people coming into the City of Osseo is from the Eau Claire Area. According to Lightcast, 298 people come from Eau Claire into Osseo for their commute. This is very important because if there was enough housing for these people to live in Osseo, then the city would grow by a large number. Even though the Eau Claire Area has the largest number of inbound commuters for the City of Osseo, it actually has the lowest number of net commuters (inbound-outbound). This is interesting because it really highlights the point that some people who work in bigger cities tend to enjoy living in the smaller City of Osseo. Not only is there a potential for the commuters to Osseo to live in Osseo if there was more housing, but also more people who are currently living in the bigger cities and want to move to a smaller one without a long daily commute.

The total number of people who come into the Osseo zip code for their daily commute is 1,181. That is a very high number and are all potential candidates for new City of Osseo residents. The number of people who leave the Osseo area for their daily commute is even larger, at 1,572 people. This makes sense because there are not a lot of job opportunities in Osseo compared to other cities. However, their location makes it a perfect commute to other cities that are larger. On page 11 is a map of all of these areas where commuters are traveling to and from Osseo. The green areas on the map are a positive number of net commuters, meaning more people come into Osseo from that area than leave Osseo to that area in their daily commute. The red areas are a negative number of net commuters, meaning more people leave Osseo to travel to that area than leave that area to commute into Osseo.

Even though most cities are in red, it is not necessarily a bad thing for that area. There are still high numbers of people traveling to Osseo for work from these cities, but they might just have more job opportunities, or the people who live in Osseo do not want to live in that particular city that they work in. A lot of the green areas are more rural, which makes sense because they would be traveling into a more urban area for places of work.

City of Osseo Net Commuters



Housing Market Factors

Mortgage Interest Rates

A 30-year fixed-rate mortgage (FRM) is a home loan where the borrower makes monthly payments over a period of 30 years, and the interest rate remains fixed throughout the life of the loan. This long-term mortgage provides predictability in monthly payments, making it easier for homeowners to budget. The extended term results in lower monthly payments compared to shorter-term loans, although the total interest paid over the life of the loan is higher.

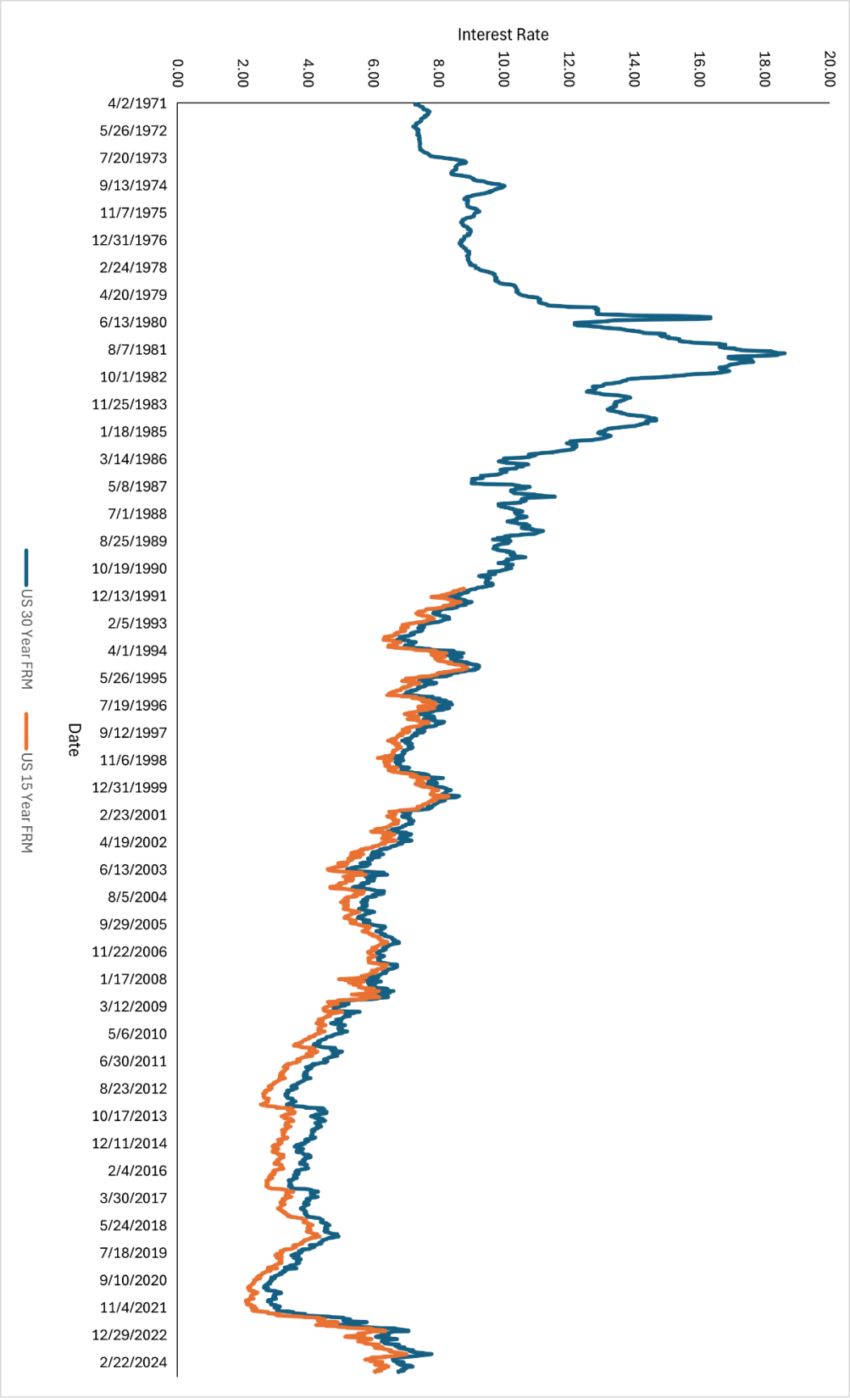
A 15-year fixed-rate mortgage (FRM) involves monthly payments over a shorter period of 15 years, with a fixed interest rate throughout the term. This option generally offers a lower interest rate compared to a 30-year FRM, which translates to significant savings in interest paid over the life of the loan. However, the higher monthly payments can be a challenge for some borrowers, despite the shorter loan term leading to faster equity buildup and earlier loan payoff.

Lower mortgage interest rates reduce the cost of borrowing, making homeownership more affordable for potential buyers. This can increase demand for new housing developments, as prospective homeowners are more likely to purchase if they can secure favorable financing terms.

Mortgage rates influence the overall real estate market. In a low-interest-rate environment, homebuyers are more inclined to invest in new homes, potentially leading to a surge in new housing developments. Conversely, high-interest rates can lower demand and slow down development activity.

Understanding mortgage interest rates helps developers and investors plan for the long-term economic impacts of their projects. Interest rates influence not only the cost of financing but also the overall economic climate, which can affect property values and market demand.

Figure 1.4 on page 11 represents the U.S. mortgage interest rate trends since 1971, based on data retrieved from Freddie Mac, a government-sponsored enterprise. Interest rates have recently seen a spike, following a period when they were extremely low. Although mortgage interest rates do not exclusively determine inflation, they can be an indicator of economic conditions. When interest rates are low, it can lead to increased borrowing and spending, which may contribute to rising inflation. However, inflation is influenced by a variety of factors beyond just mortgage interest rates.


Interest Rate
0.00
2.00
4.00
6.00
8.00
10.00
12.00
14.00
16.00
18.00
20.00
Date
4/2/1971
5/26/1972
7/20/1973
9/13/1974
11/7/1975
12/31/1976
2/24/1978
4/20/1979
6/13/1980
8/7/1981
10/1/1982
11/25/1983
1/18/1985
3/14/1986
5/8/1987
7/1/1988
8/25/1989
10/19/1990
12/13/1991
2/5/1993
4/1/1994
5/26/1995
7/19/1996
9/12/1997
11/6/1998
12/31/1999
2/23/2001
4/19/2002
6/13/2003
8/5/2004
9/29/2005
11/22/2006
1/17/2008
3/12/2009
5/6/2010
6/30/2011
8/23/2012
10/17/2013
12/11/2014
2/4/2016
3/30/2017
5/24/2018
7/18/2019
9/10/2020
11/4/2021
12/29/2022
2/22/2024
US 30 Year FRM
US 15 Year FRM

Wastewater Treatment Facility

Wastewater treatment facilities are an important part of planning for new housing development. In order to have a new housing development, there needs to be enough capacity available in the WTF for the houses to be supported without having issues with too much water coming into the facility at one time. If there is not enough capacity available for the new development, the city can add on to the existing facility to increase capacity or use other means of water treatment on a smaller level in that area. When looking at the capacity, there are several categories that are important. The first category is Million Gallons per Day (MGD). This number refers to the amount of water that the facility treats every day. The next important category is Biochemical Oxygen Demand (BOD), measured in lbs/day. The BOD is referring to the amount of microorganisms that it would require to decompose the organic matter that lies in the water. The final metric that is commonly used by WTFs is the TSS, or Total Suspended Solids, also measured in lbs/day. The suspended solids can be anything from sewage to industrial waste or dirt.

The City of Osseo built a new WTF in 2023, one which should be able to take on plenty of new development. The new facility can handle .207 MGD, 432 BOD, and 392 TSS. The current three-year average for the community is .158 MGD, 218 BOD, and 242 TSS. The MGD is the closest metric to being at capacity, which is currently at 76%, leaving 24% of the facility available for new development. If the housing were to increase by 24%, the housing stock would grow by 188 units. If the population were to increase by 24%, it would grow by 429 people and leave the City's population at 2,240. There is plenty of space in the Wastewater Treatment Facility available to allow for new development and should cause no concern in the near future.

Table 1.19 Wastewater Treatment Facility Capacity

Category	MGD	BOD	TSS
3 Year Average	0.158	218	242
Design Average	0.207	432	392
Percent Capacity Left	0.24	0.50	0.38
Percent Capacity	0.76	0.50	0.62

Source: City of Osseo Public Works

Table 1.20 Wastewater Treatment Facility Population Allowance

Category	Number	New MGD Capacity Allowance	Total MGD Capacity Allowance
Housing Units	794	187.95	981.95
Rooms	4,685	1,109.01	5,794.01
Population	1,811	428.69	2,239.69

Source: City of Osseo Public Works

Utility Rates

There are several factors that go into determining the cost of a house payment or rent payment every month. For a housing unit to be considered affordable, it is recommended that the person spends less than 30% of their income on their house or rent payment. Factors to also consider while budgeting include mill rates, water rates, sewer rates, electric rates, gas rates, and internet rates.

A mill rate is a way to measure property taxes. Mill rates represent the amount of tax payable per $1,000 of assessed property value. For example, if the mill rate for a city is $10 and you own a property that has an assessed property value of $3,000, then you would be paying $30 a year in property taxes. The local mill rate refers to the property taxes from the City of Osseo per year, which is $6.84 per $1,000 in assessed property value. This payment helps fund schools, police, and other public works. The local mill rate in nearby municipalities ranges from $2.02 to $11.22. Overall, Osseo is about average for the local mill rate in surrounding areas. Total mill rate refers to the total property taxes per year, which is $21.26 per $1,000 in assessed property value. This payment helps to fund things on the county level and includes the local mill rate. The total mill rate for nearby municipalities ranges from $11.07 to $61.68. Overall, Osseo is about average for the total mill rate in surrounding areas.

The quarterly water rate is the price of the average water bill for a resident every three months. This includes the base charge and usage charge and occurs four times a year. The quarterly water rate for the City of Osseo is $153.05, or $612.20 per year. These statistics are based off of a quarterly usage of 18,750 gallons/2,500 cubic feet, which is the standard measurements for calculating these rates and based off of the typical usage for a family of three. There is a $13.96 fire protection charge that is included in the bill. There is also a base charge of $17/month to help with maintenance and meter upkeep, and a usage charge of $14.66/1,000 gallons used. The quarterly water rate in nearby municipalities ranges from $65.63 to $232.55. Overall, Osseo is above average for the quarterly water rate in surrounding areas.

The quarterly sewer rate is the price of the average sewer bill for a resident every three months. This includes the base charge and usage charge and occurs four times a year. The quarterly water rate for the City of Osseo is $234.24, or $936.96 per year. These statistics are based off of a quarterly usage of 18,750 gallons/2,500 cubic feet, which is the standard measurements for calculating these rates and based off of the typical usage for a family of three. The quarterly water rate in nearby municipalities ranges from $101.50 to $509.49. Overall, Osseo is above average for the quarterly sewer rate in surrounding areas.

The quarterly sewer and water rates are determined by the cost of maintenance and upkeep for the systems. The base charge will typically cover the cost of maintaining a system, while the usage charge will typically cover the cost of treatment for the water and the wear on the system. In the case of the City of Osseo, the reason why prices are higher is because a new wastewater treatment facility was recently built. This will drive up the expenses for water treatment to help pay for the new facility. Even though prices are above average, they are still very affordable compared to many other municipalities. However, one thing to keep in mind is that the prices are also split between all residents for the maintenance of these facilities. The more people that use these services, the less it should cost.

The annual total user cost is a metric used to determine the total cost per year of utilities and taxes from owning a home in an area. This includes water prices, sewer prices, and the total mill rate. Keep in mind, this does not include utility gas prices, electric prices, or internet/cable prices. The annual total user cost for the City of Osseo is $2,233.17 per year. This is based off of a house that has an assessed property value of $100,000 and

water/sewer usage for a typical family of three. The annual total user cost in nearby municipalities ranges from $2,070.17 to $8,023.99. Osseo is below average for the annual user cost in surrounding areas.

The local mill rate, total mill rate, quarterly water rate, quarterly sewer rate, and annual total user cost data was all based off of data from 2023. The data was provided by the Cedar Corporation and can be found at https://cdn.townweb.com/cityofosseo.us/wp-content/uploads/2024/05/2023_Rate_Comparisons.pdf.

The cost of electricity utilities is another important measure of how expensive total utility costs will be. Northern States Power Company, or Xcel Energy, is the largest energy provider for the city. According to their 2024 Wisconsin Resident Rates Brochure, the base charge for a residential customer is $15 a month. The delivery charge is $0.049/kWh, which is the base charge to cover maintenance and the cost to get the energy to your location. The usage charge is $0.0998/kWh in the summer and $0.0876/kWh in the winter. In total, the price would be $0.1488/kWh in the summer and $0.1366/kWh in the winter, plus the $15/month fee. These prices are all based on a typical residential energy consumer who 750kWh/month. Using this data, an average energy consumer would pay $126.60/month in the summer and $117.45/month in the winter for electricity. Summer rates are in the months June – September and winter rates are during the months October – May. Throughout the year, an average residential energy consumer according to Xcel energy would pay $1,446/year. Prices are subject to change based on usage amount, usage dates, usage time, usage demand, and usage intent. Customers are also able to receive multiple credits on their bill for energy saving practices.

Utility gas can be a big expense for Wisconsin residents during the winter and is used for many things, including the heating of most houses. The Northern States Power Company, or Xcel Energy, provides this service to the community. According to their 2024 Wisconsin Resident Rates Brochure, the base charge for a residential customer is $14/month. The distribution charge is $0.438/therm, and the usage charge is $0.4201/therm. The total charge is $0.8581/therm plus the $14/month fee. According to Xcel Energy, the typical Wisconsin natural gas customer will use 55 therms/month. Using this data, the average residential natural gas consumer would pay $61.1955/month, or $734.346/year (https://www.xcelenergy.com/staticfiles/xe-responsive/Company/Rates%20&%20Regulations/WI-Res-Rates-Brochure.pdf).

Internet access is important, especially if somebody is working from home. Fast internet speeds, types of internet connection, and prices of internet services are all something to consider when planning for the city. According to broadbandsearch.net, Brightspeed and Tri-County Communications Cooperative are the top internet providers for the City. These services provide a max download speed up to 1 Gbps. They provide a max upload speed of up to 1 Gbps. Fiber internet, wireless internet and cable internet are both available. Prices can range from $50 to $60/month.

According to these numbers, if usage is average for all utilities, a $100,000 house would cost $5,915.51 in utilities and taxes. A $200,000 house would cost $8,041.51 in utilities and taxes, and a $300,000 house would cost $10,167.51/year in taxes and utilities.

Housing Communities

Cluster and Conservation Subdivisions

Cluster and conservation subdivisions are smart ways to develop land that help protect open space, natural resources, and the rural feel of an area while still allowing for population growth. These subdivisions are designed to group homes close together in a small area, which leaves large portions of the land untouched and available for farming, recreation, or simply preserving nature.

The main idea behind these subdivisions is to keep as much open space as possible. By clustering homes in a smaller area, the rest of the land can remain natural or be used for other purposes like agriculture. This approach not only helps protect the environment but also keeps the scenic beauty of the area intact.

There are also practical benefits to this type of development. Since homes are closer together, the roads and utility lines needed are shorter, which can reduce the cost of building and maintaining infrastructure. This can make housing more affordable and reduce ongoing expenses for the community. Additionally, these subdivisions often have a more attractive appearance because they blend well with the natural surroundings.

Living in a cluster subdivision can also create a stronger sense of community, as residents have access to shared green spaces, trails, and recreational areas. This setup encourages people to connect with each other and enjoy the natural environment around them.

In short, cluster and conservation subdivisions are a smart way to build neighborhoods that support population growth while protecting the environment. By grouping homes in one area and leaving the rest of the land open, these developments offer a balanced approach that benefits both people and nature (University of Wisconsin Madison).

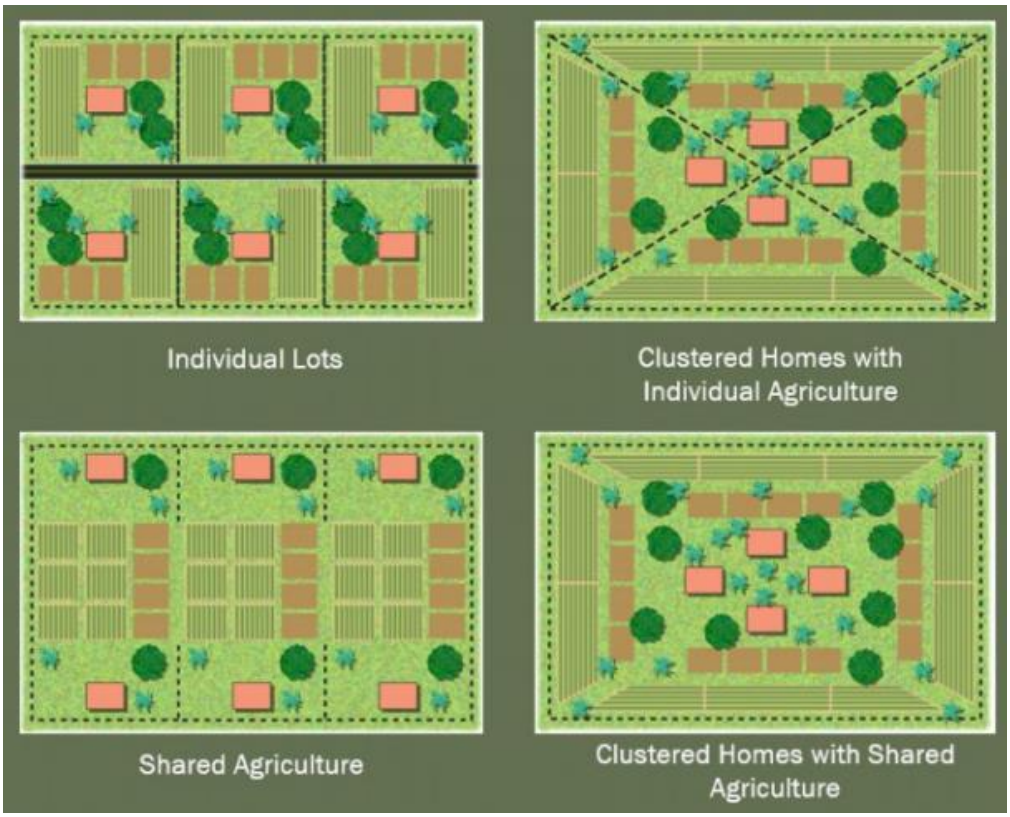


Figure 3.1 Examples of different types of clustered and conservation subdivisions, including individual lots, clustered homes with individual agriculture, shared agriculture, and clustered homes with shared agriculture.

Source: City and County of Honolulu Cluster and Planned Development Housing Guidebook

Figure 3.2 Picture of a clustered subdivision within agricultural land use.

Source: CYBURIA Urban Planning Community - Forums

Missing Middle Housing

Missing middle housing refers to all clustered housing in between singe detached family homes and mid-rise apartment buildings. This includes duplexes, fourplexes, courtyards, multiplex units, and live-work units. These house-scale buildings fit seamlessly into existing residential neighborhoods and support walkability, locally serving retail, and public transportation options. They provide solutions along a spectrum of affordability to address the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability (missingmiddlehousing.com). This type of housing promotes affordability, sustainability, and provides many housing options.

Figure 3.3 Missing middle housing examples and definitions.

Source: City of Arlington, Virginia – Missing Middle Housing Study

Conservation Community

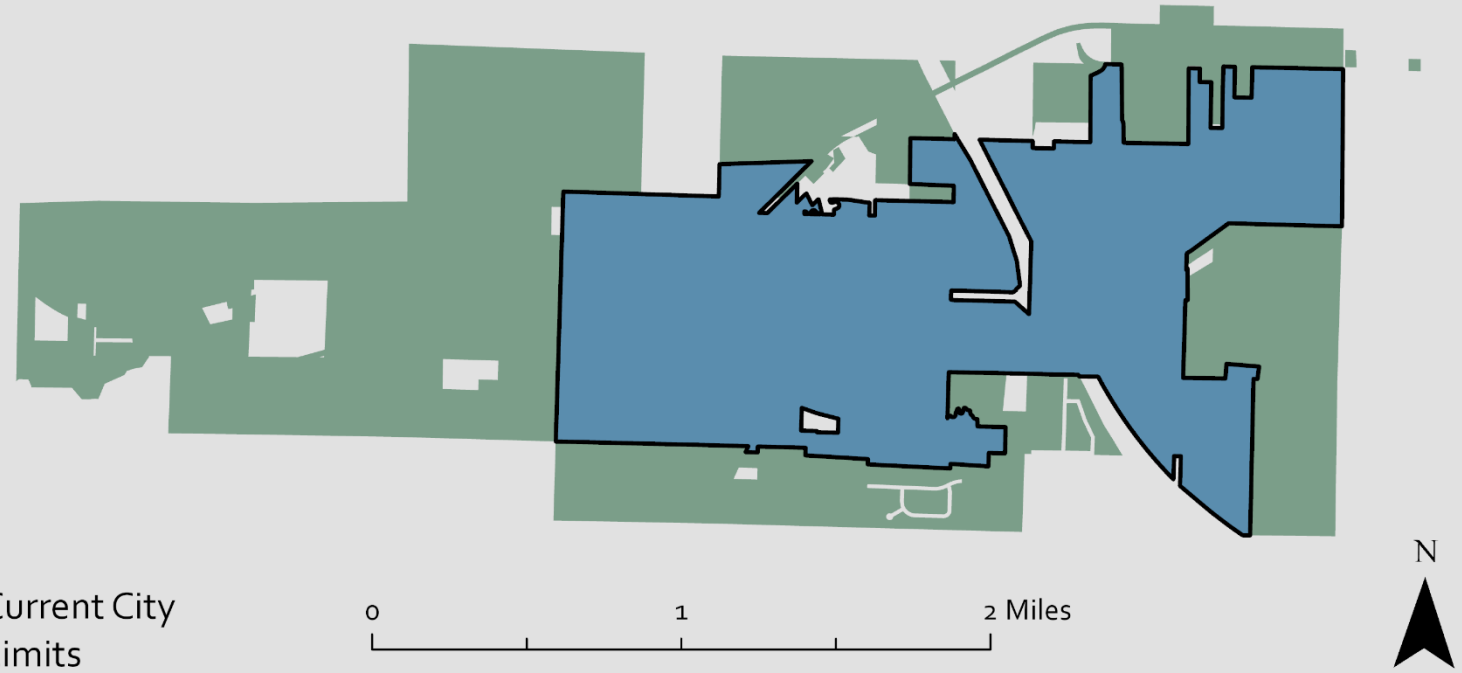
A conservation community is a type of neighborhood designed to preserve nature while still providing housing for people. These communities are usually built around natural features like lakes, wetlands, or forests. They have fewer roads, and the ones that are there are used efficiently to reduce impact on the environment. Instead of large, spread-out lots, homes are built close together on smaller plots of land. This allows the rest of the area to remain as green space, parks, trails, or even agricultural land.

The goal of a conservation community is to protect as much of the natural environment as possible while still offering a place for people to live. These communities often include housing for people of all income levels, which helps create a diverse and inclusive environment.

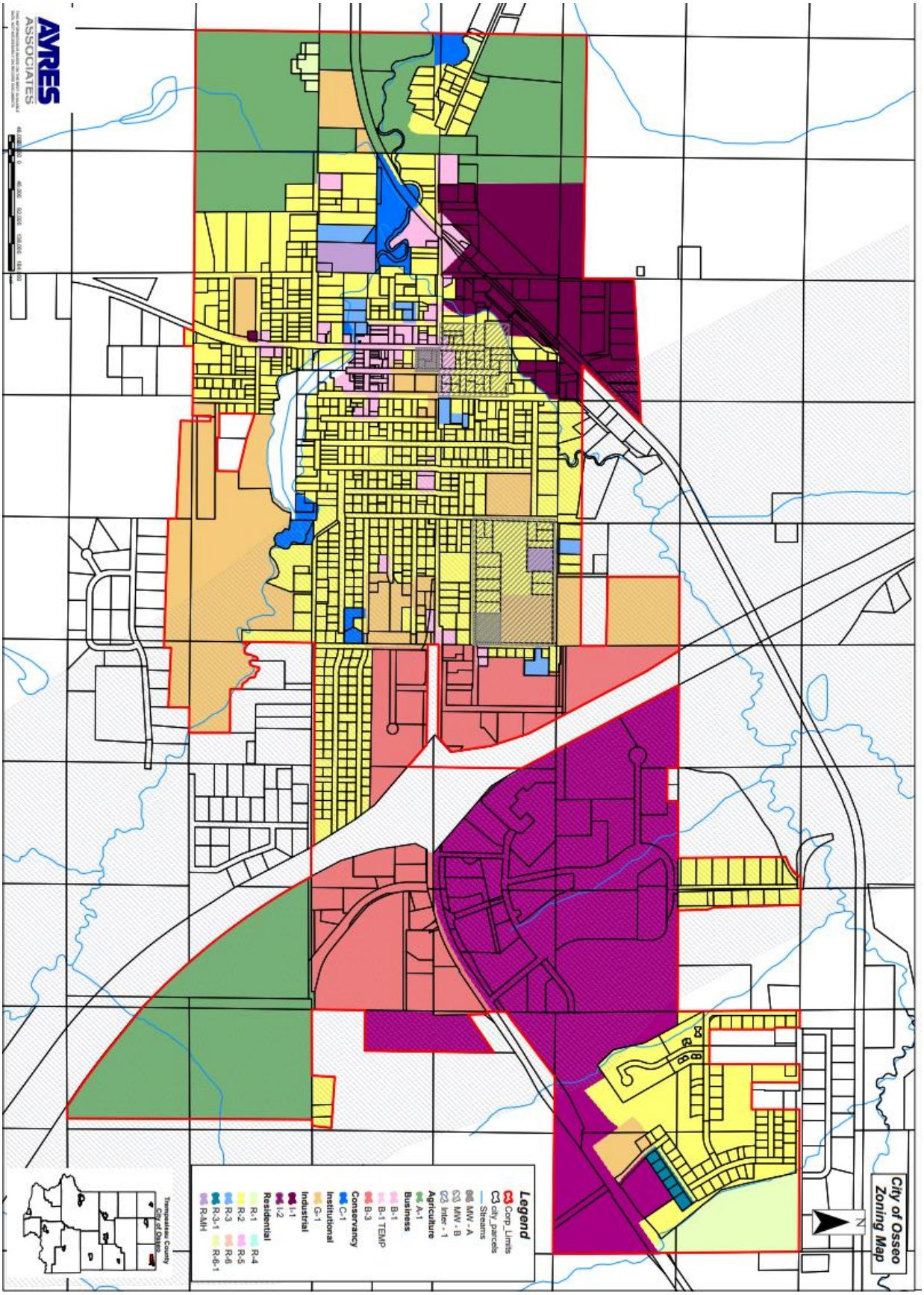
While this type of community may not work everywhere, it has been very successful in some areas. A great example is Prairie Crossing, a conservation community that showcases how well this concept can work in practice. You can learn more about it at https://prairiecrossing.com/.

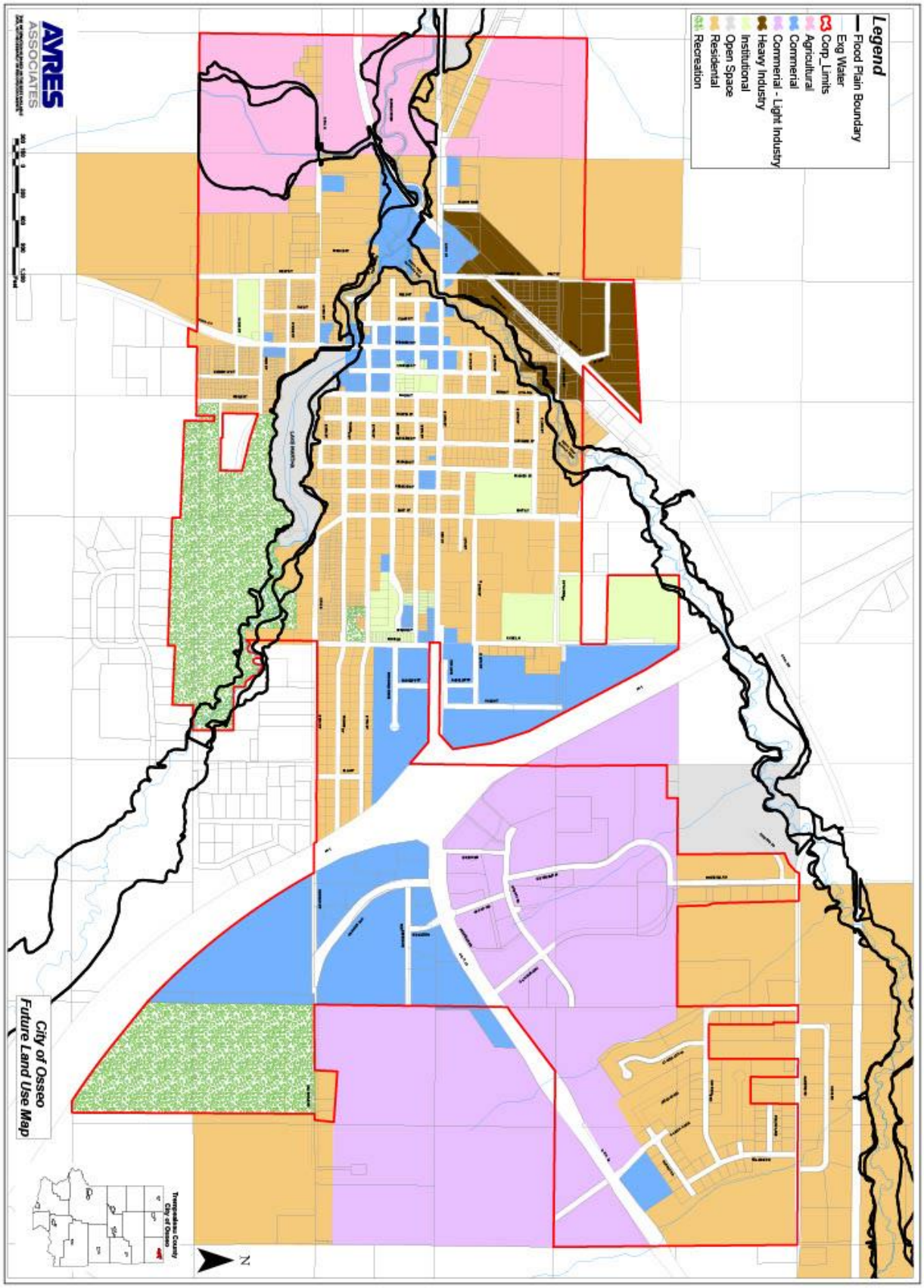
Figure 3.4 Layout of a conservation community.

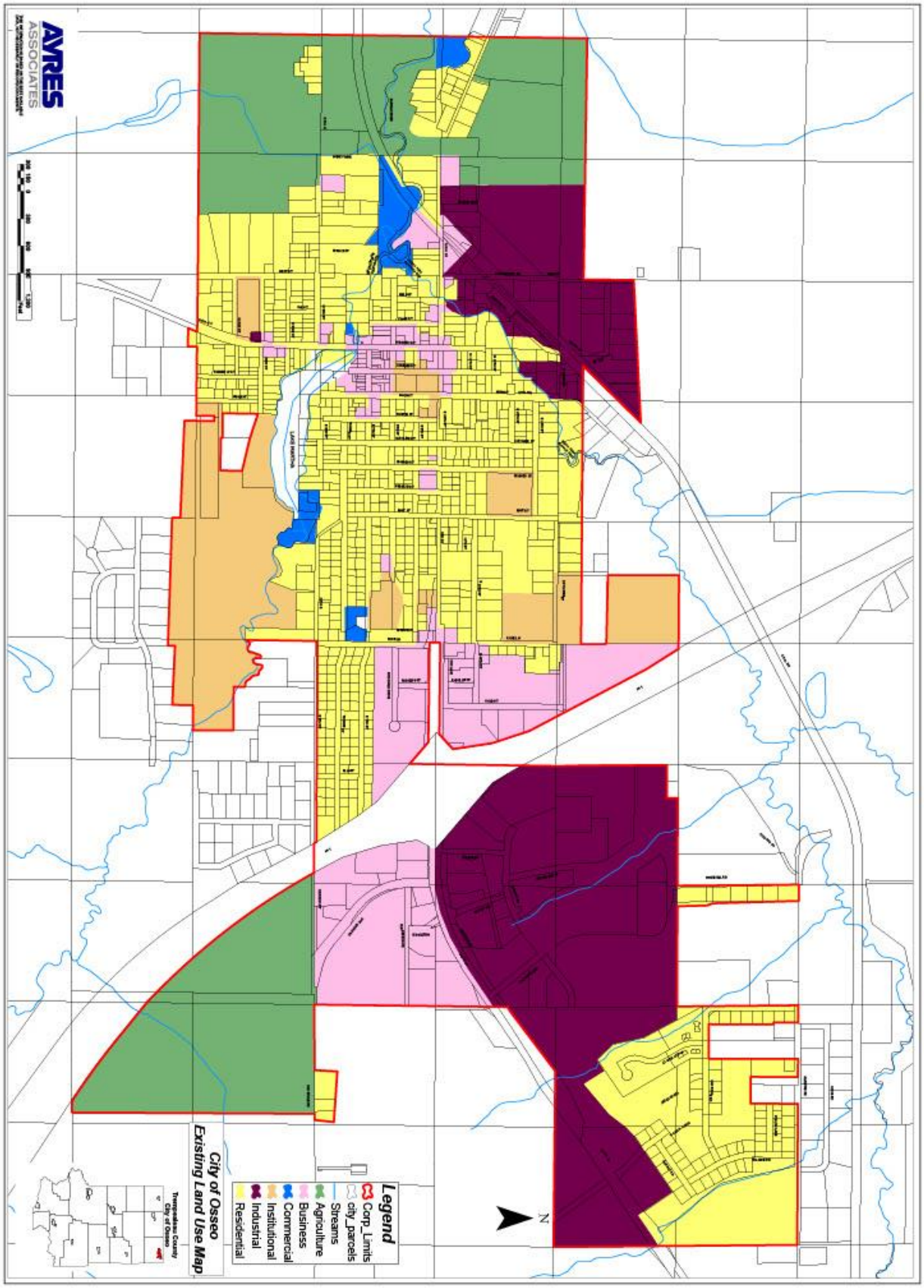
Corporate Limits of the City of Osseo and Nearby Land Deemed Suitable for Development according to Trempealeau County Zoning



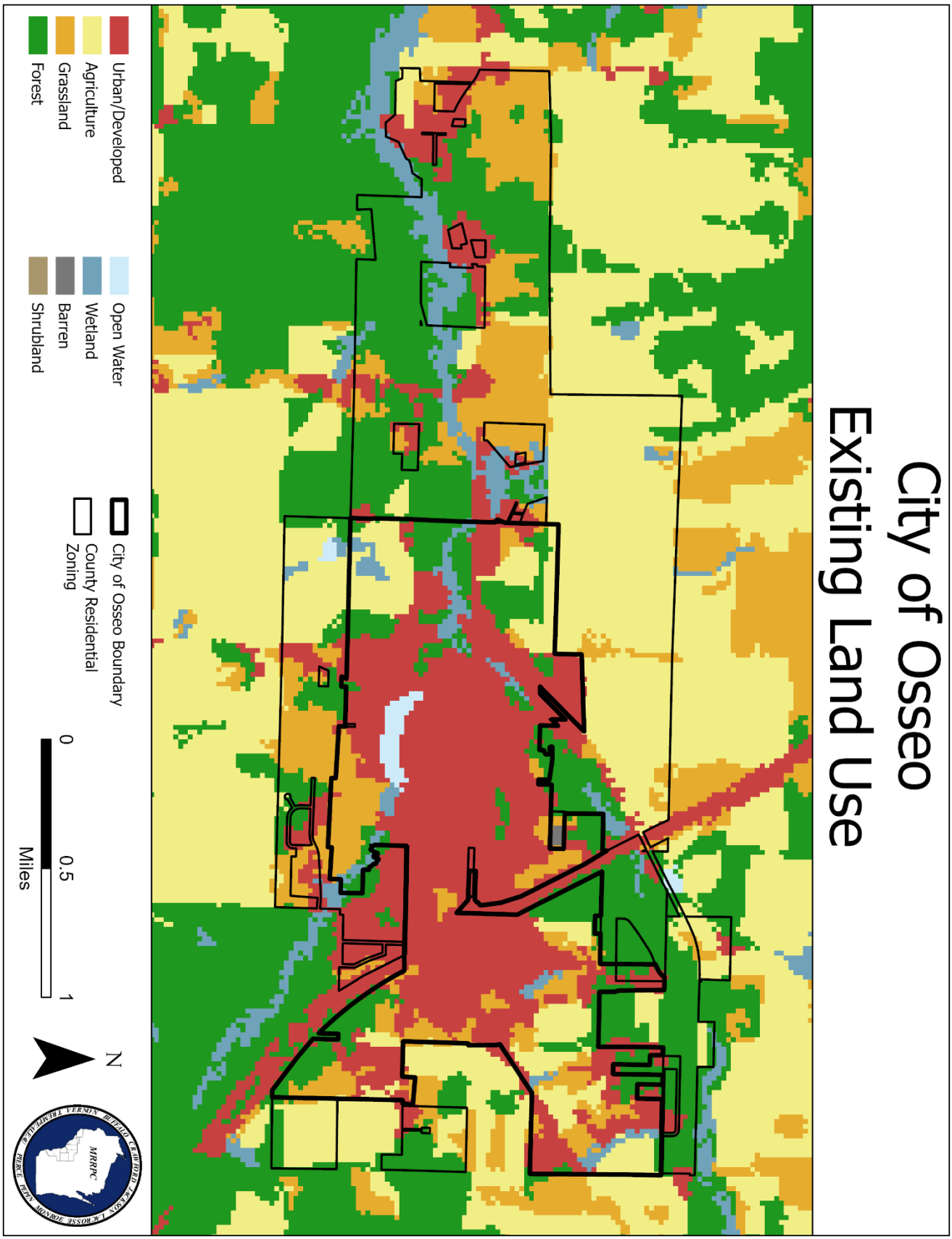
Shown in green are lands zoned R-20 and TA by Trempealeau County Zoning, which are areas suitable for development near incorporated areas.

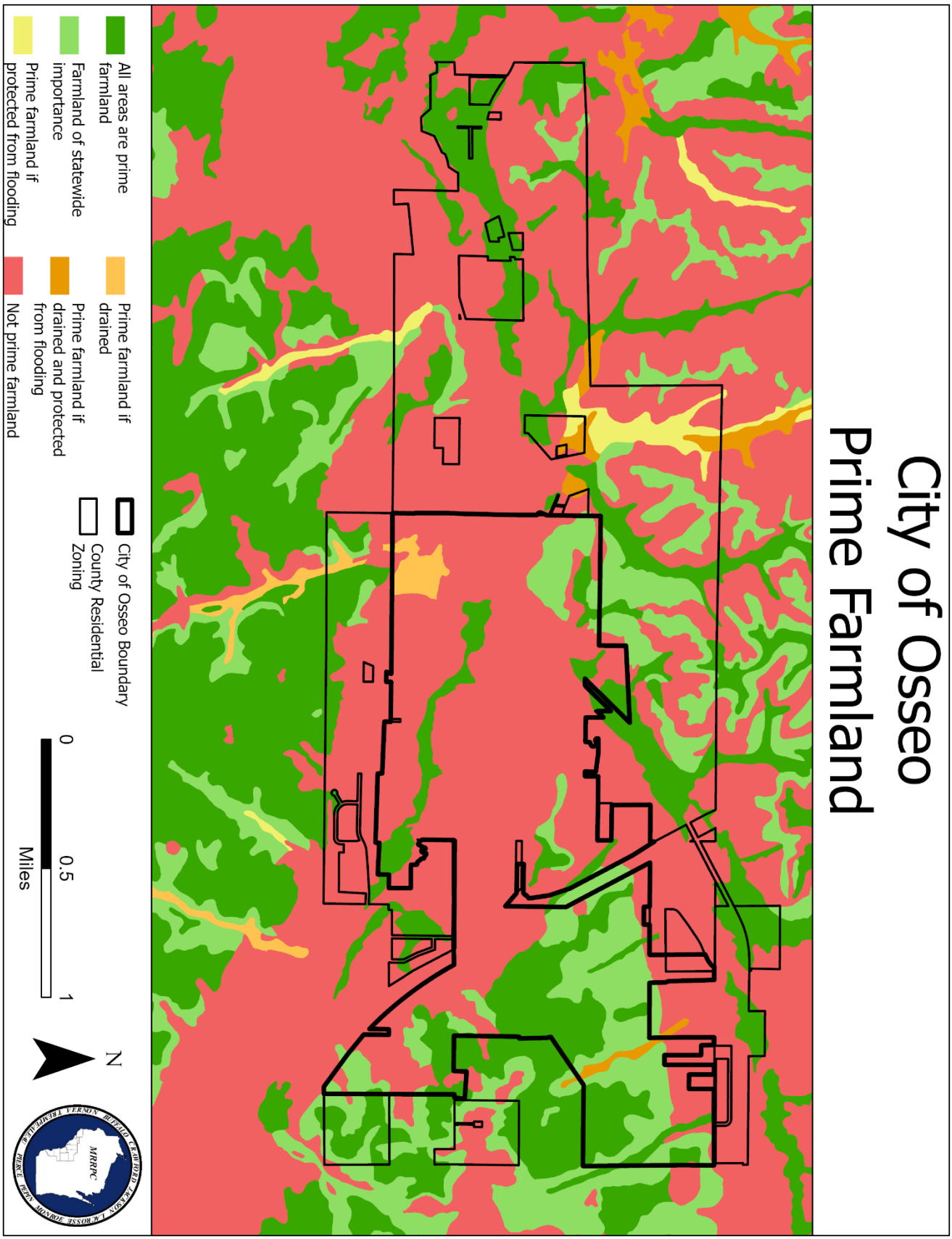

AYRES ASSOCIATES
Legend
Corp_Limits
city_parcels
Streams
MW - A
MW - B
Inter - 1
Agriculture
A-1
Business
B-1
B-1 TEMP
B-3
Conservancy
C-1
Institutional
G-1
Industrial
I-1
I-2
Residential
R-1
R-2
R-3
R-3-1
R-4
R-5
R-6
R-6-1
R-MH
Tippecanoe County
City of Osseo
City of Osseo Zoning Map
N

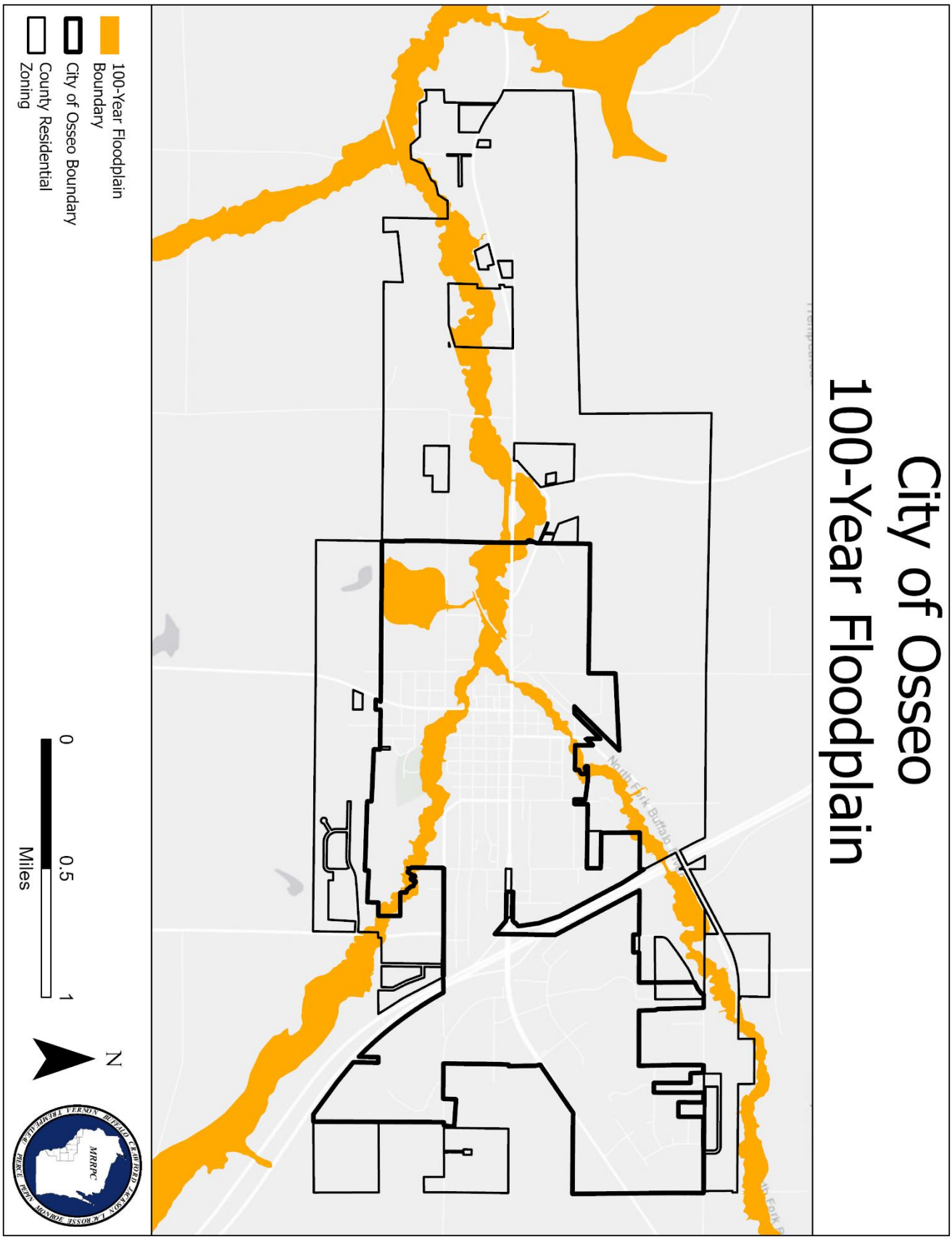

Legend
Flood Plain Boundary
Exg Water
Corp_Limits
Agricultural
Commercial
Commercial - Light Industry
Heavy Industry
Institutional
Open Space
Residential
Recreation
AYRES ASSOCIATES
City of Osseo
Future Land Use Map
N

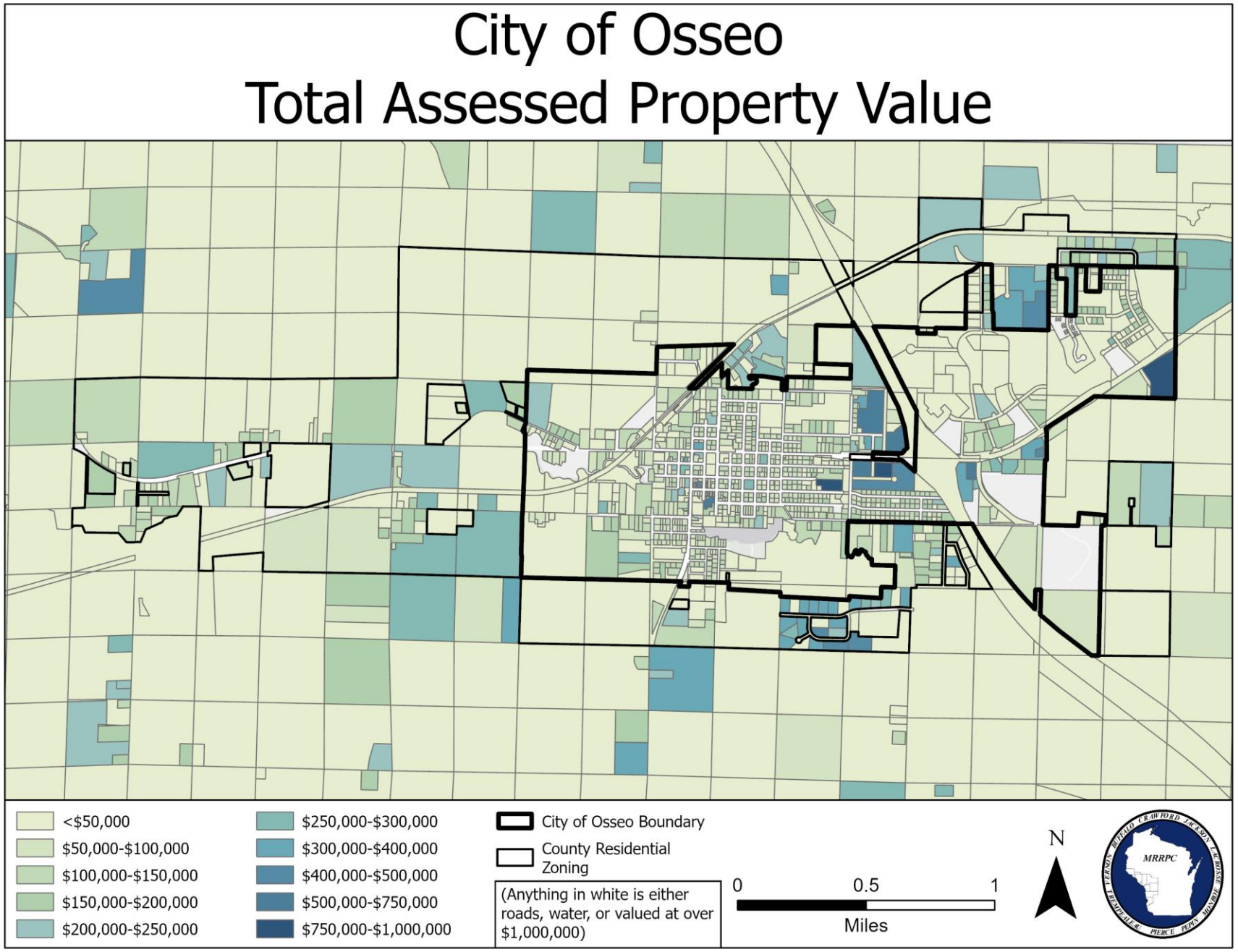

AYRES ASSOCIATES
City of Osseo
Existing Land Use Map
Legend
Corp_Limits
city_parcels
Streams
Agriculture
Business
Commercial
Institutional
Industrial
Residential
N

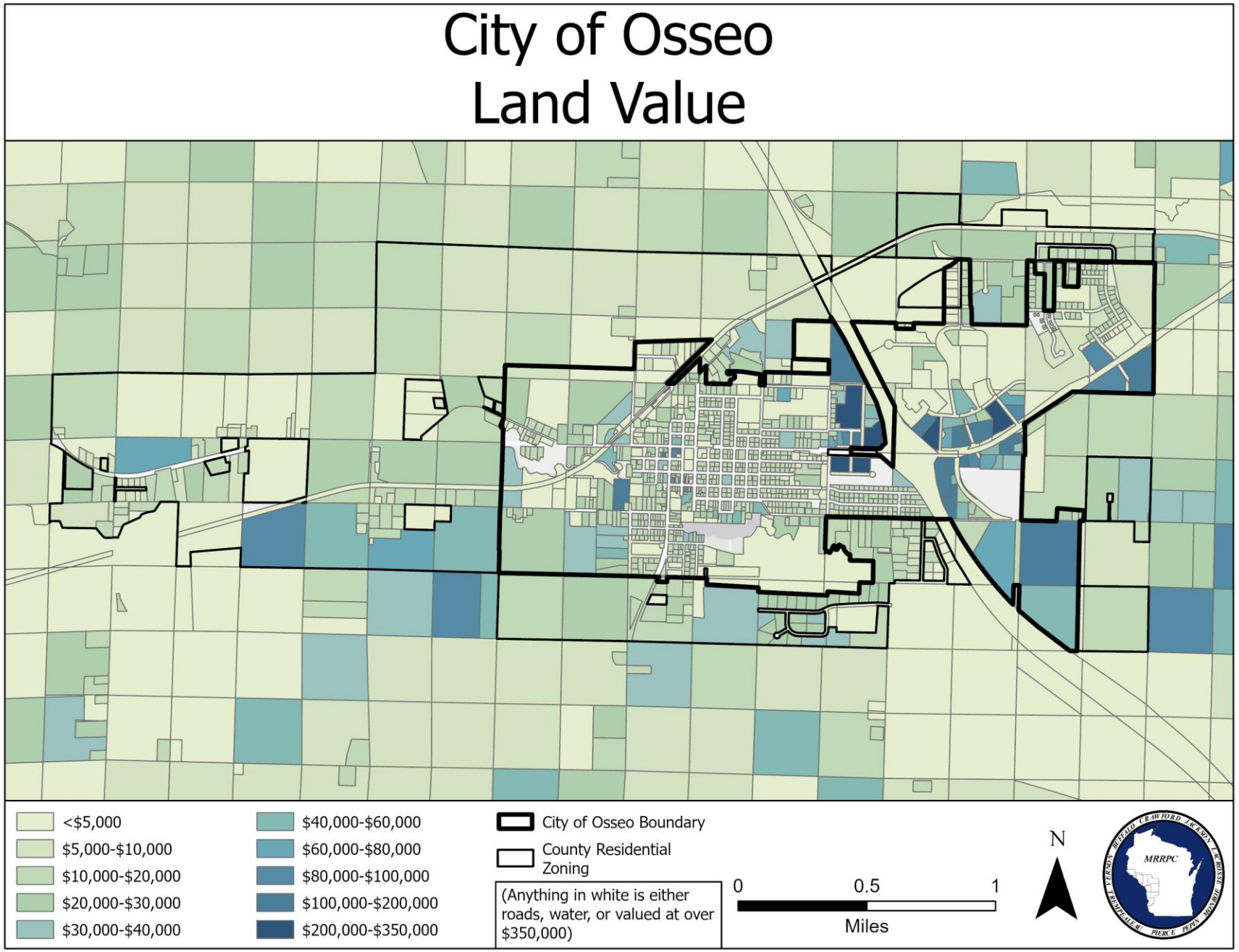

CITY OF OSSEO
WATER MAIN
SCALE:
0 200 400 800

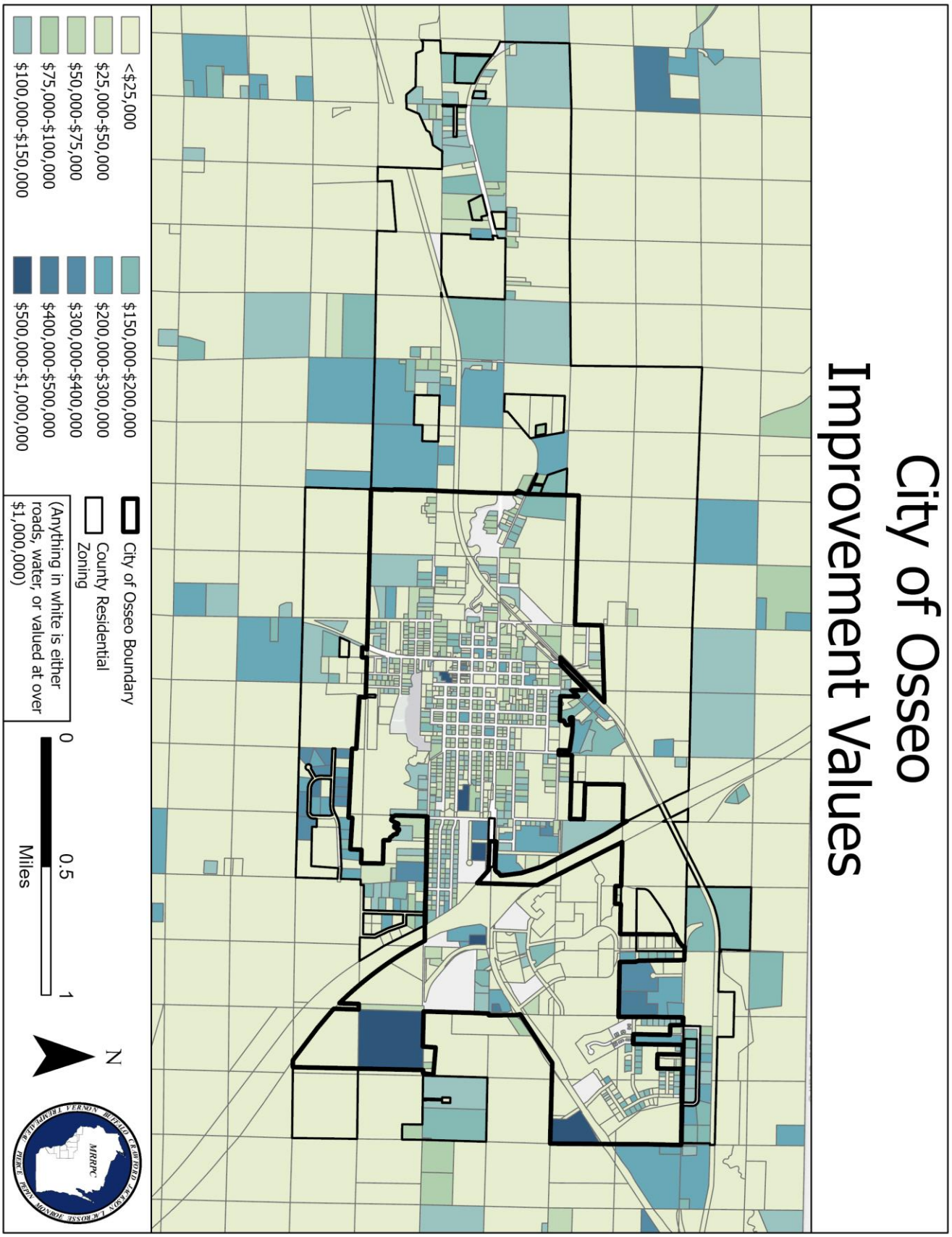

City of Osseo
Existing Land Use
Urban/Developed
Agriculture
Grassland
Forest
Open Water
Wetland
Barren
Shrubland
City of Osseo Boundary
County Residential Zoning
0
0.5
1
Miles
N
MRRPC


City of Osseo
Prime Farmland
All areas are prime farmland
Farmland of statewide importance
Prime farmland if protected from flooding
Prime farmland if drained
Prime farmland if drained and protected from flooding
Not prime farmland
City of Osseo Boundary
County Residential Zoning
0
0.5
1
Miles
N
MRRPC


City of Osseo
100-Year Floodplain
100-Year Floodplain Boundary
City of Osseo Boundary
County Residential Zoning
0
0.5
1
Miles
N
MRRPC


City of Osseo
Total Assessed Property Value
<$50,000
$50,000-$100,000
$100,000-$150,000
$150,000-$200,000
$200,000-$250,000
$250,000-$300,000
$300,000-$400,000
$400,000-$500,000
$500,000-$750,000
$750,000-$1,000,000
City of Osseo Boundary
County Residential Zoning
(Anything in white is either roads, water, or valued at over $1,000,000)
0
0.5
1
Miles
N
MRRPC


City of Osseo
Land Value
<$5,000
$5,000-$10,000
$10,000-$20,000
$20,000-$30,000
$30,000-$40,000
$40,000-$60,000
$60,000-$80,000
$80,000-$100,000
$100,000-$200,000
$200,000-$350,000
City of Osseo Boundary
County Residential Zoning
(Anything in white is either roads, water, or valued at over $350,000)
0
0.5
1
Miles
N
MRRPC


City of Osseo
Improvement Values
<$25,000
$25,000-$50,000
$50,000-$75,000
$75,000-$100,000
$100,000-$150,000
$150,000-$200,000
$200,000-$300,000
$300,000-$400,000
$400,000-$500,000
$500,000-$1,000,000
City of Osseo Boundary
County Residential Zoning
(Anything in white is either roads, water, or valued at over $1,000,000)
0
0.5
1
Miles
N
MRRPC

City of Osseo
Land Value Density