

Oshkosh 54904

ZIP code · WI · Wisconsin > Winnebago County > Oshkosh

BALANCED MARKET

\$350K

MEDIAN SALE PRICE

-0.7%

1-YR CHANGE

320

SALES (12 MO)

\$324K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



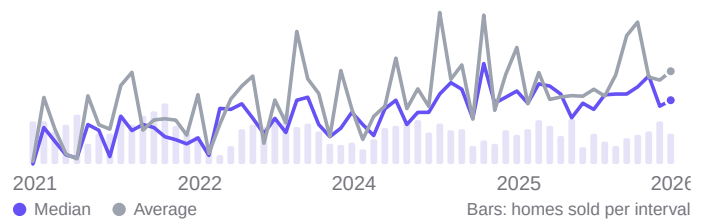
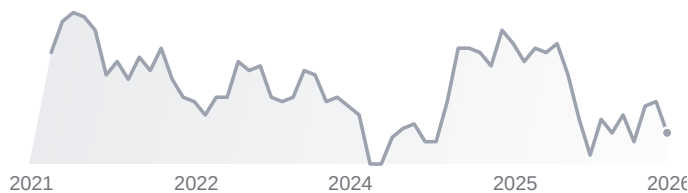
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$340K · Average \$388K

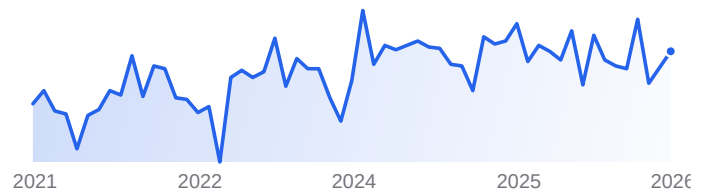
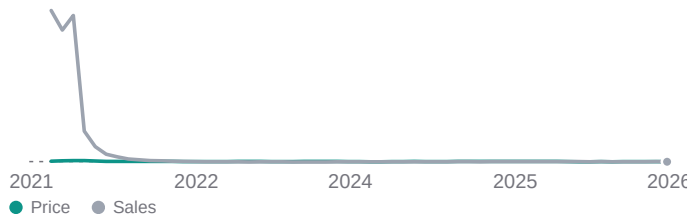


Growth (year over year)

Price -0.7% · Sales -7.2%

Price per square foot

\$193/ft²

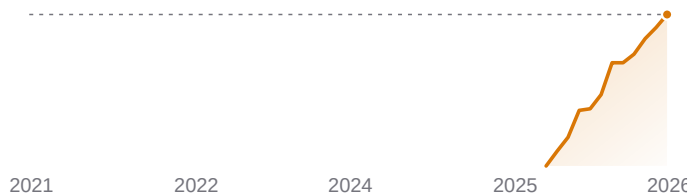


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

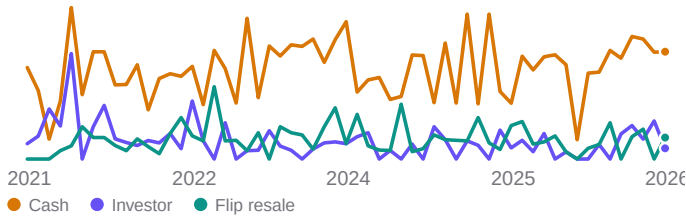
4.0%



BUYERS & OUTCOMES

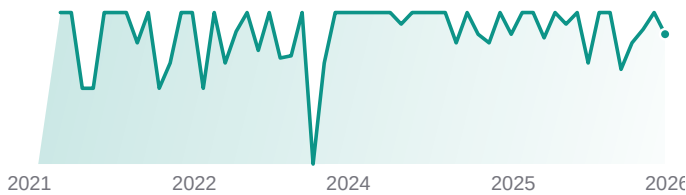
Buyer mix

Cash 37% · Investor 3.7% · Flip resale 7.4%



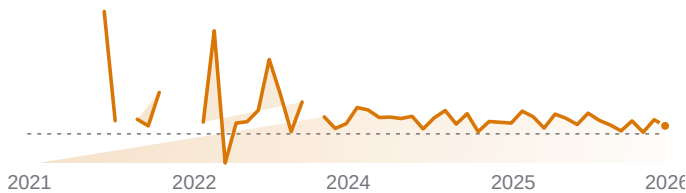
Sellers who sold at a gain

86%

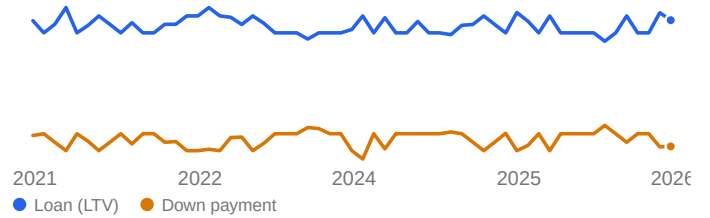


Median annualized return at resale

+3.8%

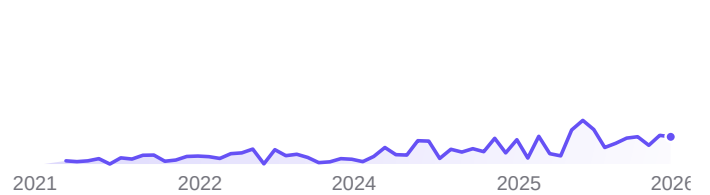


Financing (share of purchase price) Loan (LTV) 88% · Down payment 13%



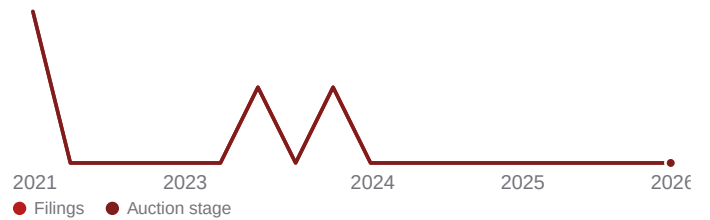
Typical hold before selling

2.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	8,014
Median value (AVM)	\$324K
Median size	1,584 ft²
Median bedrooms	3
Median year built	1993
Single family	89%
Condos	9.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	1.5%
Owner occupied	90%
Company owned	13%
Median loan-to-value	38%

Typical ownership tenure

8.1 yrs

COMMUNITY

Population	22,158
Density	271 / mi ²
Median household income	\$87K
Average household income	\$113K
Crime index (US avg 100)	63
Air pollution index (US avg 100)	71
Earthquake index (US avg 100)	12
Homes occupied	97%
Bachelor's or higher	26%
Poverty rate	4.5%
Unemployment	0.9%
Average temp	45°F
Annual precip	31 in
Sunshine	54%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.