



Oneida County Housing Study 2025



Oneida County EDC



Oneida County, Wisconsin - May 2025

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1. Executive Summary

Oneida County in Wisconsin (38,007 population in 2023) features a rural environment full of outdoor recreation opportunities within several hours' drive of many larger metropolitan areas. The County is known for its extensive woodland and lake frontage, drawing seasonal residents and retirees with its abundant outdoor recreation opportunities. The City of Rhinelander is the County's only incorporated community, and it serves as the County Seat. Rhinelander, along with the Town of Minocqua, are the two most intensely developed communities in the County, offering shopping, restaurants, and employment centers in an otherwise rural setting. The result is a relatively affordable lifestyle that has access to good schools, reputable healthcare, low levels of traffic, and a variety of year-round activities. But a lack of housing inventory, demand for workforce housing, high construction costs, projected household growth, and existing housing in poor shape have resulted in concerns over rapidly increasing housing costs, leading to the creation of this Housing Study.

Housing is one of the most important components of livability and prosperity, playing an important role in attracting and retaining residents who contribute to the County's success. Ensuring a variety of housing is available for all ages and incomes contributes to a community's high quality of life. With rising prices and increased demand, it is harder for working class, senior, and low-income households to find suitable housing in Oneida County. There is also a lack of housing variety within the county, as single-family housing makes up a significant portion of the county's housing stock (84.6 percent). Seasonal housing is common in the County for vacation or recreational use, but it isn't necessarily suitable for year-round residents.

In response to these concerns, the Oneida County Economic Development Corporation (OCEDC) determined in late 2024 that a housing study should be conducted by the North Central Wisconsin Regional Planning Commission. Based on the State of Wisconsin's population projections, **this Housing Study estimates need for as many as 1,358 housing units by 2030**. Included in this study is an analysis of gaps in the housing market, a list of programs and policies that support housing development, cash-flow scenarios, housing stakeholder interviews, a public survey, and an inventory of possible development locations.

This study's ten recommendations are:

- | | |
|---|------------------------------------|
| 1. Subdivision and Zoning Ordinance Revisions | 6. State and Regional Partnerships |
| 2. Comprehensive Planning | 7. Housing Committee Action |
| 3. Property Disposition | 8. Tax Incremental Financing (TIF) |
| 4. Developer Outreach | 9. Housing Preservation |
| 5. Educational Events | 10. Housing Study Monitoring |

Additional recommendations are suggested once the ten priority recommendations are complete or as other opportunities arise. These recommendations are described in detail at the end of this study, following a robust discussion on housing data, public participation results, and lists of all available housing programs and strategies. Overall, this study is a toolkit for local decision makers looking to improve housing affordability, availability, and quality in Oneida County.

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2. Demographics

This chapter of the housing study provides insight regarding past, present, and future trends in Oneida County's population to identify specific housing needs. Included is data regarding population, age distribution, households, employment, income levels, and commuting patterns. Note that most of this data is from the U.S. Census Bureau, which conducts a Census every 10 years for every household. The Bureau also distributes the American Community Survey (ACS) to some households every year to provide data estimates for the years that fall in between the 10-year Census. These sources are used because they have the most detailed, comprehensive data needed to conduct a housing study. Those using this Housing Study should be aware that the data is self-reported and released 2 years after it is collected, so it is often slightly behind current conditions. But when reviewed as a whole, this data is useful for identifying long-term, widespread patterns and trends.

Population

Table 1 on the following page displays estimated population growth from 2000 to 2023. Oneida County's population was estimated to be 38,007 year-round residents in 2023. This was an increase of 3.3 percent since 2000, and an increase of 5.6 percent since 2010. Municipalities that grew at the fastest rate since 2000 were the Town of Enterprise (43.8 percent), Town of Woodboro (29.8 percent), and the Town of Sugar Camp (17.6 percent). Municipalities that gained the most residents were the City of Rhinelander (513), Town of Sugar Camp (314), and Town of Woodboro (204).

Since 2000, Oneida County grew at a slower rate (3.3 percent) than the statewide growth rate (9.9 percent), and national growth rate (18.1 percent). Since 2010, the County's growth (5.6 percent) outpaced statewide growth (3.6 percent) but remained lower than nationwide growth (7.7 percent). The Wisconsin Department of Administration (DOA) projects Oneida County's population to level off by 2030 and decline afterwards but shrinking household sizes are likely to maintain demand for housing as it results in a steady or increasing number of households. A discussion on future housing demand is included later in this Housing Study.

The recent uptick in population is partially due to the increased popularity of working from home and the rapidly retiring baby boomer population. Many people relocate to Oneida County because of its outdoor recreation opportunities and lower cost of living compared to larger cities in Wisconsin and Minnesota. This trend could also continue due to people leaving areas of the country that are having increasing issues with cost of living, drought, flooding, hurricanes, earthquakes, and wildfires, as a result of Oneida County's relative affordability, safety, scenery, and slower pace of living, especially as broadband and remote work expands.

Table 1: Population

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2000-2023 % Change	2010-2023 Net Change	2010-2023 % Change
Cassian	962	985	1,042	80	8.3%	57	5.8%
Crescent	2,071	2,033	2,241	170	8.2%	208	10.2%
Enterprise	274	315	394	120	43.8%	79	25.1%
Hazelhurst	1,267	1,273	1,316	49	3.9%	43	3.4%
Lake Tomahawk	1,160	1,043	1,155	-5	-0.4%	112	10.7%
Little Rice	314	306	337	23	7.3%	31	10.1%
Lynne	210	141	112	-98	-46.7%	-29	-20.6%
Minocqua	4,859	4,385	5,054	195	4.0%	669	15.3%
Monico	364	309	362	-2	-0.5%	53	17.2%
Newbold	2,710	2,719	2,856	146	5.4%	137	5.0%
Nokomis	1,363	1,371	1,524	161	11.8%	153	11.2%
Pelican	2,902	2,764	2,833	-69	-2.4%	69	2.5%
Piehl	93	86	66	-27	-29.0%	-20	-23.3%
Pine Lake	2,720	2,740	2,759	39	1.4%	19	0.7%
Schoepke	352	387	388	36	10.2%	1	0.3%
Stella	633	650	598	-35	-5.5%	-52	-8.0%
Sugar Camp	1,781	1,694	2,095	314	17.6%	401	23.7%
Three Lakes	2,339	2,131	2,150	-189	-8.1%	19	0.9%
Woodboro	685	813	889	204	29.8%	76	9.3%
Woodruff	1,982	2,055	1,588	-394	-19.9%	-467	-22.7%
Rhineland	7,735	7,798	8,248	513	6.6%	450	5.8%
Oneida Co.	36,776	35,998	38,007	1,231	3.3%	2,009	5.6%
Wisconsin	5,363,675	5,686,986	5,892,023	528,348	9.9%	205,037	3.6%
United States	281,421,906	308,745,538	332,387,540	50,965,634	18.1%	23,642,002	7.7%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2023

Median Age

The communities in this assessment have an older population in comparison to the state of Wisconsin as a whole, with a countywide median age of 52.2 years old compared to the state's median of 40.1. In 2023, the median age within the county ranged from 38.9 in the City of Rhineland to 65.7 in the Town of Lynne. An aging population will likely influence housing demand as empty nesters eventually may downsize into smaller, low-maintenance products closer to shopping and services. See Table 2.

Table 2: Median Age and Age Distribution

Minor Civil Division	2010 Median Age	2023 Median Age	2010 % under 18	2023 % under 18	2010 % 65 and over	2023 % 65 and over
Cassian	50.9	56.5	14.2%	17.3%	24.8%	29.0%
Crescent	48.3	47.5	18.6%	20.0%	18.3%	22.8%
Enterprise	54.1	60.9	11.4%	11.7%	31.7%	42.6%
Hazelhurst	48.7	54.0	19.1%	16.9%	19.7%	27.9%
Lake Tomahawk	49.1	50.3	13.0%	19.0%	26.0%	28.7%
Little Rice	50.2	56.3	10.5%	10.7%	31.7%	27.0%
Lynne	54.6	65.7	12.8%	8.0%	30.5%	51.8%
Minocqua	55.3	56.4	16.3%	14.3%	26.4%	33.8%
Monico	38.3	55.5	18.1%	14.1%	12.6%	23.8%
Newbold	52.5	56.4	19.3%	15.4%	20.4%	28.3%
Nokomis	47.7	54.7	18.5%	19.5%	22.3%	32.4%
Pelican	44.2	55.2	19.3%	16.0%	18.4%	25.3%
Piehl	49.3	58.8	16.3%	7.6%	22.1%	19.7%
Pine Lake	44.2	49.0	20.1%	20.0%	18.0%	27.3%
Schoepke	49.0	61.3	13.4%	4.4%	22.5%	35.6%
Stella	45.2	47.4	20.9%	18.4%	17.2%	21.6%
Sugar Camp	46.1	53.4	19.7%	17.0%	21.2%	31.9%
Three Lakes	53.3	59.0	16.0%	13.0%	26.7%	35.8%
Woodboro	48.1	55.2	17.8%	12.5%	17.6%	28.7%
Woodruff	42.5	58.6	17.0%	14.2%	28.5%	35.1%
City of Rhinelander	39.5	38.9	21.2%	20.2%	19.1%	18.4%
Oneida County	47.2	52.2	18.4%	17.0%	21.7%	27.5%
Wisconsin	38.5	40.1	23.6%	21.6%	13.7%	18.0%
United States	37.2	38.7	24.0%	22.2%	13.1%	16.8%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2023

Age Distribution

Table 2 also compares the percentage of residents who are aged 17 and younger or aged 65 and over. These age groups are known as dependent populations because those 17 and younger require schools, and those 65 and over require more healthcare and other services. Between 2010 and 2023, the percentage of the population aged 17 and younger decreased in all but six municipalities, and the population aged 65 and over increased in all but three municipalities. The share of residents aged 65 and over is 9.5 percent higher than the statewide rate, and the share of those aged 17 and under is 4.6 percent lower than statewide. The large baby boomer cohort will be over age 65 by 2030, so there will be strong demand for workers to fill jobs as retirements occur, and a shift in housing needs as seniors today are more likely to stay in their homes longer than previous generations. There are also concerns regarding how schools, healthcare systems, and the County's tax base will be impacted by this demographic shift. The County can involve seniors to help creatively address these issues as they have years of experience, creativity, and ability to invest locally.

Households

Total Households

Table 3 shows that there were an estimated 16,772 households in 2023, an increase of 9.4 percent since 2000. Statewide and nationwide household growth has been higher since 2000, and between 2000 and 2023, there has been a decrease in the number of households in six of the County's municipalities. The Towns of Minocqua (282), Newbold (229), and Pelican (177) saw the biggest number of new households since 2000. In some cases, a community's number of households can increase despite a flat or decreasing population. This occurs frequently in retirement destinations as larger households with children are replaced with empty nest or single-person households. Therefore, tracking the number of households instead of the overall population is the preferred approach for estimating future demand for housing units.

Table 3: Total Households

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2000-2023 % Change	2010-2023 Net Change	2010-2023 % Change
Cassian	402	445	432	30	7.5%	-13	-2.9%
Crescent	797	857	903	106	13.3%	46	5.4%
Enterprise	124	146	224	100	80.6%	78	53.4%
Hazelhurst	528	537	548	20	3.8%	11	2.0%
Lake Tomahawk	475	443	429	-46	-9.7%	-14	-3.2%
Little Rice	138	154	164	26	18.8%	10	6.5%
Lynne	92	69	73	-19	-20.7%	4	5.8%
Minocqua	2,189	2,079	2,471	282	12.9%	392	18.9%
Monico	128	127	185	57	44.5%	58	45.7%
Newbold	1,114	1,176	1,343	229	20.6%	167	14.2%
Nokomis	556	590	641	85	15.3%	51	8.6%
Pelican	1,167	1,183	1,344	177	15.2%	161	13.6%
Piehl	39	41	36	-3	-7.7%	-5	-12.2%
Pine Lake	1,063	1,136	1,181	118	11.1%	45	4.0%
Schoepke	156	188	208	52	33.3%	20	10.6%
Stella	236	263	215	-21	-8.9%	-48	-18.3%
Sugar Camp	708	729	848	140	19.8%	119	16.3%
Three Lakes	1,031	996	1,016	-15	-1.5%	20	2.0%
Woodboro	310	351	361	51	16.5%	10	2.8%
Woodruff	866	948	793	-73	-8.4%	-155	-16.4%
Rhineland	3,214	3,545	3,357	143	4.4%	-188	-5.3%
Oneida Co.	15,333	16,003	16,772	1,439	9.4%	769	4.8%
Wisconsin	2,084,544	2,279,768	2,446,028	361,484	17.3%	166,260	7.3%
United States	105,539,122	116,716,292	131,332,360	25,793,238	24.4%	14,616,068	12.5%

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2023

Household Size

Table 4 displays median household size. Overall, there has been a countywide decrease in household size by 0.11 since 2000, although there has been an increase of 0.02 since 2010. In general, this is not a dramatic shift in household size countywide, but the County's average household size in 2023 (2.23) is smaller than both the statewide (2.35) and nationwide (2.49) averages. This could indicate that smaller housing units are in demand, especially when combined with the high median age, as these units are easier to maintain. In general, households are getting smaller due to people having fewer children, fewer people having children, inflated costs of raising children, a lack of childcare, and other reasons.

Table 4: Average Household Size

Minor Civil Division	2000	2010	2023	2000-2023 Change	2010-2023 Change
Cassian	2.38	2.21	2.41	0.03	0.20
Crescent	2.71	2.37	2.48	-0.23	0.11
Enterprise	2.39	2.16	1.76	-0.63	-0.4
Hazelhurst	2.44	2.37	2.40	-0.04	0.03
Lake Tomahawk	2.31	2.02	2.41	0.1	0.39
Little Rice	2.41	1.99	2.05	-0.36	0.06
Lynne	2.33	2.04	1.53	-0.8	-0.51
Minocqua	2.17	2.11	2.00	-0.17	-0.11
Monico	2.75	2.43	1.96	-0.79	-0.47
Newbold	2.44	2.31	2.13	-0.31	-0.18
Nokomis	2.44	2.32	2.38	-0.06	0.06
Pelican	2.50	2.33	2.10	-0.4	-0.23
Piehl	2.38	2.10	1.83	-0.55	-0.27
Pine Lake	2.41	2.40	2.33	-0.08	-0.07
Schoepke	2.20	2.06	1.87	-0.33	-0.19
Stella	2.73	2.47	2.78	0.05	0.31
Sugar Camp	2.48	2.32	2.47	-0.01	0.15
Three Lakes	2.26	2.10	2.11	-0.15	0.01
Woodboro	2.17	2.31	2.46	0.29	0.15
Woodruff	2.20	2.10	1.98	-0.22	-0.12
Rhineland	2.21	2.10	2.35	0.14	0.25
Oneida Co.	2.34	2.21	2.23	-0.11	0.02
Wisconsin	2.50	2.43	2.35	-0.15	-0.08
United States	2.59	2.58	2.49	-0.1	-0.09

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2023

Income

Table 5 contains two measures of income: per capita income and median household income. Per capita income provides a measure of relative earning power on a per person level while median household income provides an indication of the economic ability of the typical family or household unit. Median household incomes have risen since 2000 by 85.1 percent countywide. But, according to the U.S. Inflation Calculator, a median household income in 2000 of \$37,619 would have the same purchasing power as \$68,923 in 2024. With an estimated countywide median household income of \$69,621, this means that incomes have risen only at about the same pace as inflation despite appearing to be much higher in 2023 compared to 2000. Median household (HH) income ranged from \$29,531 to \$95,096 among the municipalities, and per capita incomes ranged from \$27,959 to \$57,911 with a countywide per capita income of \$41,160. These incomes are lower than state and national incomes, but they have grown at a faster pace. Oneida County also has a cost of living that about average for Wisconsin, which is more affordable than the average U.S. State.

Table 5: Income Characteristics

Minor Civil Division	Median Household Income			2000-2023 % Change	2010-2023 % Change	Per Capita Income 2023
	2000	2010	2023			
Cassian	\$39,844	\$47,083	\$79,318	\$39,474	99.1%	\$38,934
Crescent	\$48,875	\$66,964	\$85,321	\$36,446	74.6%	\$43,439
Enterprise	\$34,479	\$44,327	\$49,000	\$14,521	42.1%	\$41,236
Hazelhurst	\$45,461	\$52,750	\$82,292	\$36,831	81.0%	\$57,911
Lake Tomahawk	\$38,065	\$41,563	\$68,125	\$30,060	79.0%	\$35,958
Little Rice	\$40,750	\$58,571	\$75,000	\$34,250	84.0%	\$43,417
Lynne	\$27,344	\$33,750	\$29,531	\$2,187	8.0%	\$28,496
Minocqua	\$40,333	\$45,469	\$68,885	\$28,552	70.8%	\$49,776
Monico	\$33,281	\$41,875	\$71,964	\$38,683	116.2%	\$40,159
Newbold	\$40,722	\$58,542	\$77,902	\$37,180	91.3%	\$41,647
Nokomis	\$43,000	\$47,750	\$88,075	\$45,075	104.8%	\$45,418
Pelican	\$36,053	\$44,352	\$60,577	\$24,524	68.0%	\$41,318
Piehl	\$31,500	\$42,917	\$53,553	\$22,053	70.0%	\$27,959
Pine Lake	\$43,750	\$51,563	\$81,563	\$37,813	86.4%	\$43,471
Schoepke	\$28,929	\$51,875	\$62,143	\$33,214	114.8%	\$45,603
Stella	\$40,909	\$54,091	\$95,096	\$54,187	132.5%	\$45,173
Sugar Camp	\$37,118	\$42,500	\$74,318	\$37,200	100.2%	\$36,262
Three Lakes	\$32,798	\$41,855	\$75,952	\$43,154	131.6%	\$46,326
Woodboro	\$42,054	\$50,313	\$77,083	\$35,029	83.3%	\$38,716
Woodruff	\$35,335	\$42,306	\$72,098	\$36,763	104.0%	\$50,584
Rhineland	\$29,622	\$34,401	\$53,561	\$23,939	80.8%	\$29,889
Oneida Co.	\$37,619	\$45,857	\$69,621	\$32,002	85.1%	\$41,160
Wisconsin	\$43,791	\$51,598	\$75,670	\$31,879	72.8%	\$42,019
United States	\$51,994	\$50,046	\$78,538	\$26,544	51.1%	\$43,289

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2023

Total Employed

Table 6 includes the number of Oneida County residents with jobs, regardless of if the employer is within the County's boundaries or not. Employment peaked in 2010 but has dipped slightly since then, which is expected considering the County's high median age and presence of retirees. There is no geographical pattern related to which municipalities have a growing or decreasing share of employed residents.

Table 6: Total Employed

Minor Civil Division	2000	2010	2023	2000-2023 % Change	2000-2023 Net Change
Cassian	468	468	440	-6.0%	-28
Crescent	1,110	1,004	1,127	1.5%	17
Enterprise	144	141	118	-18.1%	-26
Hazelhurst	625	660	596	-4.6%	-29
Lake Tomahawk	515	463	432	-16.1%	-83
Little Rice	152	180	168	10.5%	16
Lynne	69	77	25	-63.8%	-44
Minocqua	2,206	2,088	2,185	-1.0%	-21
Monico	169	218	190	12.4%	21
Newbold	1,344	1,401	1,390	3.4%	46
Nokomis	685	561	638	-6.9%	-47
Pelican	1,461	1,387	1,340	-8.3%	-121
Piehl	40	39	50	25.0%	10
Pine Lake	1,429	1,501	1,235	-13.6%	-194
Schoepke	135	222	171	26.7%	36
Stella	275	325	334	21.5%	59
Sugar Camp	832	911	960	15.4%	128
Three Lakes	889	970	910	2.4%	21
Woodboro	337	512	410	21.7%	73
Woodruff	898	876	732	-18.5%	-166
Rhineland	3,416	3,798	3,873	13.4%	457
Oneida Co.	17,199	17,802	17,312	0.7%	113
Wisconsin	2,734,925	2,869,310	3,018,918	10.4%	283,993
United States	129,721,512	141,833,331	159,808,535	23.2%	30,087,023

Source: U.S. Census 2000; ACS 5-year Estimates 2010 & 2023

Summary

In summary, the County's population, households, and employment have not grown in line with state and national trends, but incomes have risen at a faster rate. Analyzing the County's housing market will inform strategies that can be used to rehabilitate and develop housing to meet existing and potential County residents' needs.

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3. Housing Inventory and Trends

Housing inventory, condition, and age play a role in what is available and affordable for buyers and renters of all income levels and preferences. In general, the county has a mix of older and newer housing, most of which is single-family homes. The housing characteristics in this chapter reflect the challenges the county faces to provide a variety of housing types and prices to fit people's needs and budgets. In summary, relatively few housing units have been constructed since the 2000s, leading to fewer options and a greater share of homes needing costly repairs.

Existing Housing Stock

Total Housing Units

Table 7 displays estimated housing unit totals from the U.S. Census data, showing an increase of 4,119 housing units since 2000, with only 621 being built since 2010. Many Towns show declines in the number of housing units over time. This is because the U.S. Census bases housing units off population estimates. While some units are routinely lost to old age, demolition, or natural hazards, especially mobile homes, it is likely that Census data overstates the magnitude of the decrease in units. But overall, the data demonstrates that housing unit growth has been slower since 2010 compared to previous decades, which follows statewide and national trends. This is due to the 2000s housing bubble, after which financing became more difficult, construction costs increased, and many developers and construction companies closed. The result is a lack of new housing units keeping up with demand since 2010, increasing prices. Since 2000, the percentage increase of new housing units has been much lower than statewide and nationwide trends.

Age of Structure

Table 8's data reflects the data in Table 7 in that very few housing units have been built since 2010 compared to other decades. Although this is true for County, state, and national trends, the County had an even smaller share of housing units built after 2010 (0.5 percent) than state (0.8 percent) and national (1.2 percent) rates. The decade with the highest share of housing units built in the County was the 1990s (16.5 percent) followed by the 1970s (16.4 percent). The 2000s were the most recent decade with a large share of homes built (14.3 percent), compared to 5.7 percent in the 2010s and 0.5 percent in the 2020s.

Since most of a home's most expensive components are typically replaced every 20-30 years, such as roofs, windows, and appliances, homes from the 2000s are likely entering their first round of major repairs currently. With over 93 percent of the County's housing being built before 2009, there is likely strong demand for repairs, which have increased in cost dramatically in recent years. This is also challenging for homebuyers as homes with major repairs are more difficult to obtain a mortgage or home insurance for, even if a buyer is willing to fix them. As home and rent prices increase, saving a down payment is more challenging, and having to pay for a major repair upon occupying a home compounds the financial burden of buying one.

Table 7: Total Housing Units

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2010-2023 Net Change	2000-2023 % Change	2010-2023 % Change
Cassian	1,011	1,204	1,095	84	-109	8.3%	-9.1%
Crescent	1,034	1,252	1,359	325	107	31.4%	8.5%
Enterprise	386	460	476	90	16	23.3%	3.5%
Hazelhurst	1,113	1,246	1,253	140	7	12.6%	0.6%
Lake Tomahawk	1,052	1,139	999	-53	-140	-5.0%	-12.3%
Little Rice	435	459	493	58	34	13.3%	7.4%
Lynne	298	299	327	29	28	9.7%	9.4%
Minocqua	4,284	4,835	4,892	608	57	14.2%	1.2%
Monico	216	231	291	75	60	34.7%	26.0%
Newbold	2,074	2,327	2,566	492	239	23.7%	10.3%
Nokomis	1,013	1,145	1,190	177	45	17.5%	3.9%
Pelican	1,532	1,715	1,819	287	104	18.7%	6.1%
Piehl	85	102	92	7	-10	8.2%	-9.8%
Pine Lake	1,381	1,617	1,636	255	19	18.5%	1.2%
Schoepke	626	647	598	-28	-49	-4.5%	-7.6%
Stella	316	385	401	85	16	26.9%	4.2%
Sugar Camp	1,326	1,579	1,662	336	83	25.3%	5.3%
Three Lakes	2,908	3,151	3,009	101	-142	3.5%	-4.5%
Woodboro	592	748	747	155	-1	26.2%	-0.1%
Woodruff	1,515	1,603	1,472	-43	-131	-2.8%	-8.2%
Rhineland	3,430	3,981	4,369	939	388	27.4%	9.7%
Oneida Co.	26,627	30,125	30,746	4,119	621	15.5%	2.1%
Wisconsin	2,321,144	2,624,358	2,750,750	429,606	126,392	18.5%	4.8%
United States	105,480,101	130,038,080	142,332,876	36,852,775	12,294,796	34.9%	9.5%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Table 8: Age of Housing Units

Minor Civil Division	2020 & later	2010 - 2019	2000 - 2009	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 & earlier
Cassian	1.1%	7.7%	15.5%	17.7%	18.5%	15.2%	5.8%	7.0%	3.6%	7.9%
Crescent	0.0%	7.1%	16.3%	19.0%	7.8%	27.7%	5.3%	4.5%	7.4%	4.9%
Enterprise	0.2%	9.2%	9.9%	9.9%	10.7%	12.4%	7.6%	24.6%	4.2%	11.3%
Hazelhurst	1.8%	2.3%	13.9%	20.9%	11.8%	25.9%	7.6%	4.6%	2.4%	8.7%
Lake Tomahawk	0.3%	6.4%	8.5%	18.5%	20.6%	21.5%	9.3%	10.1%	2.4%	2.3%
Little Rice	0.4%	6.9%	14.4%	21.1%	22.9%	15.0%	11.6%	0.8%	5.5%	1.4%
Lynne	0.9%	8.6%	23.9%	13.1%	15.3%	8.9%	13.5%	11.6%	2.1%	2.1%
Minocqua	1.1%	6.3%	17.5%	23.5%	12.8%	14.8%	8.4%	6.0%	3.8%	5.9%
Monico	0.0%	7.9%	18.9%	16.5%	12.0%	18.9%	10.7%	9.3%	2.1%	3.8%
Newbold	0.7%	3.8%	16.2%	19.1%	16.7%	18.9%	14.7%	6.1%	1.9%	1.9%
Nokomis	0.3%	5.4%	17.0%	13.9%	22.3%	15.4%	9.7%	8.2%	4.5%	3.4%
Pelican	0.6%	7.4%	17.4%	8.0%	15.7%	15.1%	5.0%	10.4%	8.1%	12.2%
Piehl	0.0%	0.0%	13.0%	21.7%	18.5%	18.5%	7.6%	7.6%	0.0%	13.0%
Pine Lake	0.0%	6.5%	14.2%	21.5%	10.5%	15.5%	9.5%	12.4%	2.4%	7.6%
Schoepke	1.2%	8.5%	11.4%	10.4%	13.2%	14.0%	15.9%	9.5%	6.5%	9.4%
Stella	0.0%	2.5%	16.7%	24.4%	14.0%	17.2%	9.2%	4.2%	6.7%	5.0%
Sugar Camp	0.5%	8.9%	16.7%	14.5%	12.6%	16.8%	6.8%	10.2%	5.8%	7.1%
Three Lakes	0.4%	6.0%	9.3%	18.0%	15.1%	12.3%	10.8%	8.4%	9.4%	10.4%
Woodboro	0.0%	6.0%	22.9%	20.2%	19.1%	12.2%	7.4%	5.1%	2.1%	5.0%
Woodruff	0.3%	1.8%	23.3%	12.0%	15.6%	14.5%	12.7%	11.2%	5.0%	3.5%
Rhineland	0.0%	4.2%	5.8%	8.1%	12.2%	15.8%	7.6%	13.2%	8.3%	24.9%
Oneida Co.	0.5%	5.7%	14.3%	16.5%	14.3%	16.4%	9.1%	8.8%	5.3%	9.1%
Wisconsin	0.8%	6.7%	12.3%	12.9%	9.5%	14.3%	9.6%	10.4%	5.4%	18.1%
United States	1.2%	8.9%	13.6%	12.8%	13.0%	14.4%	10.0%	9.7%	4.5%	11.9%

Source: ACS 5-Year Estimates 2023

Type of Structure

Table 9 displays the mix of housing unit types. Over 84 percent of Oneida County's housing stock is single family, detached housing, which is common in rural areas. This contrasts with the state (66.5 percent) and nation (61.4 percent), which have a greater variety of housing unit types. Also noteworthy is that the County's rate of mobile homes (5.4 percent) compared to the state (3.1 percent). Mobile homes provide some of the most affordable owner-occupied housing, but the disadvantage is that they tend to depreciate over time, making it more difficult to build equity. They also are built to lower structural standards than other types of housing. To accommodate senior residents and attract younger workers to Oneida County while expanding housing options for those on limited incomes, new high-quality multifamily housing that is consistent with Oneida County's rural character can help address future housing needs.

Table 9: Type of Structure

Minor Civil Division	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Cassian	94.1%	2.0%	0.0%	0.2%	0.0%	0.0%	0.0%	3.7%	0.0%
Crescent	93.0%	0.0%	1.3%	4.3%	0.0%	0.0%	0.0%	1.4%	0.0%
Enterprise	93.5%	0.6%	1.1%	0.0%	1.5%	0.0%	0.0%	3.4%	0.0%
Hazelhurst	96.2%	0.3%	0.0%	0.0%	1.5%	0.0%	0.0%	2.0%	0.0%
Lake Tomahawk	87.5%	1.1%	2.1%	3.3%	0.8%	0.0%	0.0%	5.2%	0.0%
Little Rice	86.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	13.8%	0.0%
Lynne	71.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	28.7%	0.0%
Minocqua	78.7%	2.0%	2.7%	3.4%	3.4%	2.2%	3.8%	3.7%	0.0%
Monico	86.6%	0.3%	0.0%	0.7%	0.0%	0.0%	0.0%	12.4%	0.0%
Newbold	90.2%	0.5%	0.5%	0.0%	0.0%	1.1%	0.0%	7.8%	0.0%
Nokomis	90.8%	1.0%	0.4%	0.4%	0.0%	0.0%	0.0%	7.4%	0.0%
Pelican	88.2%	0.0%	0.0%	2.4%	1.5%	0.0%	0.0%	7.8%	0.0%
Piehl	96.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.3%	0.0%
Pine Lake	91.0%	0.2%	0.4%	0.0%	0.0%	2.4%	0.0%	6.0%	0.0%
Schoepke	89.0%	0.3%	0.8%	1.0%	0.0%	0.0%	0.0%	8.9%	0.0%
Stella	93.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.0%	0.0%
Sugar Camp	88.4%	0.0%	2.9%	0.7%	0.0%	0.5%	0.0%	7.5%	0.0%
Three Lakes	92.3%	0.7%	1.4%	0.0%	0.0%	0.0%	0.7%	4.9%	0.0%
Woodboro	95.2%	0.0%	2.5%	0.0%	0.4%	0.3%	0.4%	1.2%	0.0%
Woodruff	79.4%	1.4%	1.5%	0.0%	0.4%	6.4%	3.7%	7.1%	0.0%
Rhineland	64.4%	4.1%	10.0%	2.5%	4.4%	7.1%	4.4%	3.1%	0.0%
Oneida Co.	84.6%	1.3%	2.5%	1.4%	1.4%	1.9%	1.5%	5.4%	0.0%
Wisconsin	66.5%	4.3%	6.1%	3.5%	4.8%	3.6%	8.1%	3.1%	0.0%
United States	61.4%	6.1%	3.4%	4.3%	4.6%	4.3%	10.1%	5.7%	0.1%

Source: ACS 5-Year Estimates 2023

Median Value

Table 10 displays the median value of owner-occupied homes, which is useful for determining how affordable they are. An in-depth affordability analysis is calculated later in this Housing Study. All municipalities saw an increase in housing values since 2000, with a Countywide increase of 114.2 percent. This is higher than the rate of inflation and increase in incomes during that time, demonstrating how homeownership can be a sound investment, even if it has become less affordable. Countywide, prices increased more during the 2000s than during the period between 2010 and 2023. Values ranged from \$123,300 in the City of Rhinelander to \$352,400 in the Town of Hazelhurst. Note that acreage affects home values, so rural areas with modest homes can still have high values if there's a significant share of properties having extensive acreage. Lakefront properties also are often higher in value than inland properties. Overall, housing values are consistently lower than state and national trends, which is partially a result of local incomes also being lower.

Table 10: Median Value of Owner-Occupied Homes

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2000-2023 % Change	2010-2023 Net Change	2010-2023 % Change
Cassian	\$107,400	\$189,800	\$243,400	\$136,000	126.6%	\$53,600	28.2%
Crescent	\$119,100	\$180,700	\$238,800	\$119,700	100.5%	\$58,100	32.2%
Enterprise	\$85,400	\$225,000	\$228,100	\$142,700	167.1%	\$3,100	1.4%
Hazelhurst	\$146,300	\$243,800	\$352,400	\$206,100	140.9%	\$108,600	44.5%
Lake Tomahawk	\$112,100	\$176,800	\$254,400	\$142,300	126.9%	\$77,600	43.9%
Little Rice	\$92,800	\$181,300	\$214,300	\$121,500	130.9%	\$33,000	18.2%
Lynne	\$78,300	\$93,100	\$183,500	\$105,200	134.4%	\$90,400	97.1%
Minocqua	\$148,300	\$222,100	\$288,300	\$140,000	94.4%	\$66,200	29.8%
Monico	\$78,300	\$107,000	\$175,000	\$96,700	123.5%	\$68,000	63.6%
Newbold	\$122,600	\$173,300	\$238,700	\$116,100	94.7%	\$65,400	37.7%
Nokomis	\$123,600	\$176,500	\$247,900	\$124,300	100.6%	\$71,400	40.5%
Pelican	\$101,900	\$152,300	\$205,600	\$103,700	101.8%	\$53,300	35.0%
Piehl	\$85,000	\$184,400	\$310,000	\$225,000	264.7%	\$125,600	68.1%
Pine Lake	\$114,400	\$164,700	\$234,800	\$120,400	105.2%	\$70,100	42.6%
Schoepke	\$89,400	\$201,600	\$269,400	\$180,000	201.3%	\$67,800	33.6%
Stella	\$107,400	\$155,000	\$190,500	\$83,100	77.4%	\$35,500	22.9%
Sugar Camp	\$111,200	\$181,000	\$263,100	\$151,900	136.6%	\$82,100	45.4%
Three Lakes	\$121,200	\$197,900	\$298,200	\$177,000	146.0%	\$100,300	50.7%
Woodboro	\$117,600	\$190,500	\$290,200	\$172,600	146.8%	\$99,700	52.3%
Woodruff	\$101,800	\$167,000	\$245,600	\$143,800	141.3%	\$78,600	47.1%
Rhinelander	\$72,700	\$102,800	\$123,300	\$50,600	69.6%	\$20,500	19.9%
Oneida Co.	\$106,200	\$172,800	\$227,500	\$121,300	114.2%	\$54,700	31.7%
Wisconsin	\$112,200	\$169,000	\$247,400	\$135,200	120.5%	\$78,400	46.4%
United States	\$119,600	\$188,400	\$303,400	\$183,800	153.7%	\$115,000	61.0%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Median Monthly Ownership Costs

Table 11 compares median monthly costs for homeowners with a mortgage to get a more detailed sense of how affordable owner-occupied housing units are. Monthly costs for homes with a mortgage range from \$991 in the Town of Monico to \$1,766 in the Town of Schoepke, with a countywide median of \$1,410 in 2023. Table 12 shows monthly costs for homes without a mortgage, which range from \$392 in the Town of Little Rice to \$626 in the Town of Piehl, with a countywide median of \$494. Note that these costs include taxes and insurance. Regardless of whether a home has a mortgage or not, median costs are consistently lower than state and national median monthly housing costs.

Table 11: Median Monthly Ownership Costs for Homes with a Mortgage

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2000-2023 % Change	2010-2023 Net Change	2010-2023 % Change
Cassian	\$785	\$1,195	\$1,591	\$806	102.7%	\$396	102.7%
Crescent	\$851	\$1,276	\$1,400	\$549	64.5%	\$124	64.5%
Enterprise	\$756	\$1,265	\$1,400	\$644	85.2%	\$135	85.2%
Hazelhurst	\$950	\$1,563	\$1,679	\$729	76.7%	\$116	76.7%
Lake Tomahawk	\$831	\$1,237	\$1,363	\$532	64.0%	\$126	64.0%
Little Rice	\$679	\$1,193	\$1,438	\$759	111.8%	\$245	111.8%
Lynne	\$925	\$910	\$1,425	\$500	54.1%	\$515	54.1%
Minocqua	\$941	\$1,263	\$1,642	\$701	74.5%	\$379	74.5%
Monico	\$644	\$994	\$991	\$347	53.9%	-\$3	53.9%
Newbold	\$954	\$1,242	\$1,410	\$456	47.8%	\$168	47.8%
Nokomis	\$829	\$1,238	\$1,373	\$544	65.6%	\$135	65.6%
Pelican	\$863	\$1,090	\$1,229	\$366	42.4%	\$139	42.4%
Piehl	\$483	\$1,438	\$1,125	\$642	132.9%	-\$313	132.9%
Pine Lake	\$849	\$1,359	\$1,514	\$665	78.3%	\$155	78.3%
Schoepke	\$618	\$1,250	\$1,766	\$1,148	185.8%	\$516	185.8%
Stella	\$786	\$1,260	\$1,164	\$378	48.1%	-\$96	48.1%
Sugar Camp	\$783	\$1,240	\$1,485	\$702	89.7%	\$245	89.7%
Three Lakes	\$895	\$1,201	\$1,645	\$750	83.8%	\$444	83.8%
Woodboro	\$940	\$1,199	\$1,533	\$593	63.1%	\$334	63.1%
Woodruff	\$774	\$1,252	\$1,612	\$838	108.3%	\$360	108.3%
Rhineland	\$704	\$1,049	\$1,177	\$473	67.2%	\$128	67.2%
Oneida Co.	\$826	\$1,210	\$1,410	\$584	70.7%	\$200	70.7%
Wisconsin	\$1,024	\$1,433	\$1,652	\$628	61.3%	\$219	61.3%
United States	\$1,088	\$1,524	\$1,902	\$814	74.8%	\$378	74.8%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Table 12: Median Monthly Ownership Costs for Homes without a Mortgage

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2000-2023 % Change	2010-2023 Net Change	2010-2023 % Change
Cassian	\$257	\$386	\$556	\$299	116.3%	\$170	116.3%
Crescent	\$285	\$455	\$485	\$200	70.2%	\$30	70.2%
Enterprise	\$225	\$484	\$496	\$271	120.4%	\$12	120.4%
Hazelhurst	\$357	\$443	\$502	\$145	40.6%	\$59	40.6%
Lake Tomahawk	\$302	\$410	\$459	\$157	52.0%	\$49	52.0%
Little Rice	\$236	\$467	\$392	\$156	66.1%	-\$75	66.1%
Lynne	N/A	\$383	\$465	N/A	N/A	\$82	N/A
Minocqua	\$308	\$478	\$522	\$214	69.5%	\$44	69.5%
Monico	\$194	\$325	\$389	\$195	100.5%	\$64	100.5%
Newbold	\$272	\$399	\$495	\$223	82.0%	\$96	82.0%
Nokomis	\$278	\$438	\$588	\$310	111.5%	\$150	111.5%
Pelican	\$245	\$375	\$398	\$153	62.4%	\$23	62.4%
Piehl	\$225	\$375	\$626	\$401	178.2%	\$251	178.2%
Pine Lake	\$290	\$431	\$478	\$188	64.8%	\$47	64.8%
Schoepke	\$238	\$429	\$489	\$251	105.5%	\$60	105.5%
Stella	\$218	\$372	\$568	\$350	160.6%	\$196	160.6%
Sugar Camp	\$290	\$428	\$465	\$175	60.3%	\$37	60.3%
Three Lakes	\$307	\$515	\$527	\$220	71.7%	\$12	71.7%
Woodboro	\$281	\$462	\$541	\$260	92.5%	\$79	92.5%
Woodruff	\$286	\$393	\$461	\$175	61.2%	\$68	61.2%
Rhineland	\$282	\$453	\$504	\$222	78.7%	\$51	78.7%
Oneida Co.	\$284	\$437	\$494	\$210	73.9%	\$57	73.9%
Wisconsin	\$333	\$500	\$647	\$314	94.3%	\$147	94.3%
United States	\$295	\$431	\$612	\$317	107.5%	\$181	107.5%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Median Rent

Table 13 shows median rent, another method of measuring housing costs. As expected, rent in Oneida County is also lower than state and national rents. Many rent figures are not available because the U.S. Census does not disclose them in locations where there relatively few rental units, protecting the privacy of landlords and tenants. Rents ranged from \$386 in the Town of Lynne to \$1,556 in the Town of Cassian in 2023, with a countywide median of \$868, compared to \$1,045 statewide and \$1,348 nationwide. Rents grew faster than the rate of inflation between 2000 and 2023, as \$460 in 2000 has the purchasing power of \$843 in 2024 according to the U.S. Inflation Calculator. But this growth was slower than statewide and national trends.

Table 13: Median Rent

Minor Civil Division	2000	2010	2023	2000-2023 Net Change	2000-2023 % Change	2010-2023 Net Change	2010-2023 % Change
Cassian	\$416	\$633	\$1,556	\$1,140	274.0%	\$923	274.0%
Crescent	\$475	\$578	\$745	\$270	56.8%	\$167	56.8%
Enterprise	\$500	\$630	\$838	\$338	67.6%	\$208	67.6%
Hazelhurst	\$466	\$766	\$1,045	\$579	124.2%	\$279	124.2%
Lake Tomahawk	\$522	\$639	\$786	\$264	50.6%	\$147	50.6%
Little Rice	\$675	N/A	N/A	N/A	N/A	N/A	N/A
Lynne	\$230	N/A	\$386	\$156	67.8%	N/A	67.8%
Minocqua	\$558	\$574	\$931	\$373	66.8%	\$357	66.8%
Monico	\$381	\$489	\$975	\$594	155.9%	\$486	155.9%
Newbold	\$550	\$689	N/A	N/A	N/A	N/A	N/A
Nokomis	\$517	\$814	\$825	\$308	59.6%	\$11	59.6%
Pelican	\$460	\$756	\$807	\$347	75.4%	\$51	75.4%
Piehl	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pine Lake	\$485	\$780	\$938	\$453	93.4%	\$158	93.4%
Schoepke	\$419	\$833	\$750	\$331	79.0%	-\$83	79.0%
Stella	\$425	\$291	N/A	N/A	N/A	N/A	N/A
Sugar Camp	\$469	\$756	\$917	\$448	95.5%	\$161	95.5%
Three Lakes	\$429	\$539	\$1,022	\$593	138.2%	\$483	138.2%
Woodboro	\$445	\$579	\$909	\$464	104.3%	\$330	104.3%
Woodruff	\$412	\$507	\$775	\$363	88.1%	\$268	88.1%
Rhineland	\$434	\$608	\$818	\$384	88.5%	\$210	88.5%
Oneida Co.	\$460	\$618	\$868	\$408	88.7%	\$250	88.7%
Wisconsin	\$540	\$713	\$1,045	\$505	93.5%	\$332	93.5%
United States	\$602	\$841	\$1,348	\$746	123.9%	\$507	123.9%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Housing Costs: Surrounding Counties

Table 14 compares Oneida County's housing values and monthly costs to the seven counties that surround it. Out of the six counties, Oneida had the highest median rent, and the second highest monthly costs for a home with a mortgage. It also has the third highest monthly costs for homes without a mortgage. Overall, these costs remain lower than statewide figures but that is partially due to lower incomes and lower cost of living. But lower costs in neighboring counties mean workers may be commuting longer distances to afford housing, resulting in paychecks that are earned in Oneida County not necessarily being spent in Oneida County. A commuter demand analysis explains this in more detail later in this Housing Study.

Table 14: Housing Costs Comparison to Surrounding Counties

County	Median Value (Census)	Median Value (WRA)	Median Monthly Housing Costs		
			Mortgage	No Mortgage	Rent
Oneida	\$227,500	\$340,000	\$1,410	\$494	\$868
Lincoln	\$177,700	\$233,500	\$1,328	\$511	\$768
Langlade	\$145,800	\$185,000	\$1,140	\$450	\$737
Forest	\$170,000	\$225,000	\$1,225	\$478	\$585
Vilas	\$270,700	\$420,000	\$1,429	\$484	\$810
Price	\$146,000	\$220,000	\$1,210	\$535	\$801
Wisconsin	\$272,500	\$310,000	\$1,629	\$641	\$1,071

Source: ACS 5-Year Estimates 2023

Because Oneida County's median home value of \$227,500 is self-reported and from 2023, it is important to consult more up-to-date data that reflects the housing market's rapidly changing conditions. **As of September 2024, the year-to-date median sales price of a home in Oneida County was \$340,000** according to the Wisconsin Realtors Association, compared to \$310,000 statewide and \$270,000 for WRA's north region. This suggests that both Oneida County and the State of Wisconsin have housing values that are much higher than what U.S. Census reports, and Oneida County homes are currently selling well above the prices of homes statewide and in neighboring counties. Expensive lakefront properties likely skew this number upwards.

Housing Occupancy

Table 15 summarizes Oneida County's owner occupancy rates. Overall, the County's share of owner-occupied housing units is 84 percent, which is much higher than the state (67.9 percent) and nation (65.2 percent). While homeownership helps households build wealth over time, a lack of renter-occupied housing units limits choices for those who can't immediately purchase a house or who are not physically able to take care of one. The City of Rhineland (68.7 percent) and Town of Pelican (68.1 percent) have much lower rates of owner occupancy, meaning there are more housing choices for different stages of life.

Table 15: Percent of Housing Units that are Owner Occupied

Minor Civil Division	2000	2010	2023	2000-2023 Change	2010-2023 Change
Cassian	92.5%	87.5%	96.3%	3.8%	8.8%
Crescent	86.4%	83.2%	90.0%	3.6%	6.8%
Enterprise	83.3%	91.6%	65.2%	-18.1%	-26.4%
Hazelhurst	89.5%	87.2%	93.4%	3.9%	6.2%
Lake Tomahawk	82.7%	81.3%	89.5%	6.8%	8.2%
Little Rice	96.7%	96.6%	96.3%	-0.4%	-0.3%
Lynne	100.0%	94.3%	80.8%	-19.2%	-13.5%
Minocqua	81.8%	84.8%	75.8%	-6.0%	-9.0%
Monico	92.5%	75.8%	95.1%	2.6%	19.3%
Newbold	90.0%	91.2%	97.1%	7.1%	5.9%
Nokomis	91.6%	88.9%	96.4%	4.8%	7.5%
Pelican	84.6%	83.0%	68.1%	-16.5%	-14.9%
Piehl	92.7%	89.2%	84.0%	-8.7%	-5.2%
Pine Lake	83.0%	81.8%	84.0%	1.0%	2.2%
Schoepke	84.8%	88.2%	91.3%	6.5%	3.1%
Stella	97.4%	93.4%	97.7%	0.3%	4.3%
Sugar Camp	86.6%	85.3%	91.2%	4.6%	5.9%
Three Lakes	87.6%	85.1%	89.1%	1.5%	4.0%
Woodboro	82.9%	82.5%	90.0%	7.1%	7.5%
Woodruff	74.1%	76.6%	83.2%	9.1%	6.6%
Rhineland	57.5%	50.3%	68.7%	11.2%	18.4%
Oneida Co.	79.7%	77.8%	84.0%	4.3%	6.2%
Wisconsin	68.4%	68.7%	67.9%	-0.5%	-0.8%
United States	66.2%	66.6%	65.2%	-1.0%	-1.4%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Vacant Housing

Table 16 shows that Oneida County has a very high rate of vacant housing, mainly due to the presence of seasonal or second homes that are used for recreational use. Over 45 percent of housing in the County is vacant, compared to only 11.1 percent statewide. This is especially common in areas that have extensive lakefront, resulting in ten Towns having over 50 percent of its housing stock considered to be vacant. While the vacancy rates in Table 16 suggest that there is an abundance of housing choices, it does not reflect how many of the vacant units are available for rent or for sale. Since many are located around lakes or other amenities, they are less likely to be located near jobs or affordable for the average working household.

Table 16: Percent of Housing Units that are Vacant

Minor Civil Division	2000	2010	2023	2000-2023 Change	2010-2023 Change
Cassian	60.2%	56.7%	60.5%	0.3%	3.8%
Crescent	22.9%	24.3%	33.6%	10.6%	9.3%
Enterprise	67.9%	55.2%	52.9%	-14.9%	-2.3%
Hazelhurst	52.6%	43.8%	56.3%	3.7%	12.4%
Lake Tomahawk	54.8%	48.5%	57.1%	2.2%	8.6%
Little Rice	68.3%	64.3%	66.7%	-1.5%	2.5%
Lynne	69.1%	58.9%	77.7%	8.5%	18.8%
Minocqua	48.9%	48.1%	49.5%	0.6%	1.4%
Monico	40.7%	50.2%	36.4%	-4.3%	-13.8%
Newbold	46.3%	44.0%	47.7%	1.4%	3.7%
Nokomis	45.1%	52.5%	46.1%	1.0%	-6.4%
Pelican	23.8%	19.2%	26.1%	2.3%	6.9%
Piehl	54.1%	42.2%	60.9%	6.8%	18.7%
Pine Lake	23.0%	21.6%	27.8%	4.8%	6.2%
Schoepke	75.1%	68.0%	65.2%	-9.9%	-2.8%
Stella	25.3%	17.7%	46.4%	21.1%	28.7%
Sugar Camp	46.6%	40.8%	49.0%	2.4%	8.1%
Three Lakes	64.5%	61.9%	66.2%	1.7%	4.3%
Woodboro	47.6%	42.2%	51.7%	4.0%	9.4%
Woodruff	42.8%	40.6%	46.1%	3.3%	5.5%
Rhineland	6.3%	12.6%	23.2%	16.9%	10.6%
Oneida Co.	42.4%	40.4%	45.4%	3.0%	5.0%
Wisconsin	10.2%	13.2%	11.1%	0.9%	-2.1%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Seasonal Housing

To understand how much of Oneida County's vacant housing is available for year-round residents to purchase, Table 17 displays the percentage of vacant housing units that are considered "for seasonal, recreational, or occasional use" by the U.S. Census. Overall, 89.3 percent of vacant housing units in the County are in this category. Although, if offered for sale, any of these units could become a year-round residence for a homebuyer, they aren't necessarily located near places with schools, jobs, hospitals, and other facilities. This adds to a household's transportation costs and commute times. Their prices can often be too high for a local resident to afford as they tend to be owned by people from other places with higher incomes as a second home. In summary, a total of 13,974 units in Oneida County housing units are vacant, 12,478 of which are seasonal units. This leaves a total of 1,496 units that are vacant but not seasonal, which is only 4.9 percent of the Countywide total of 30,746 housing units. Of these 1,496 units, the U.S. Census estimated that only 834 were for rent and only 177 were for sale at the time of the 2023 American Community Survey, meaning only 3.2 percent of Oneida County's housing units was on the market at that time.

Table 17: Percent of Vacant Units that are for Seasonal, Recreational, or Occasional Use

Minor Civil Division	2000	2010	2023	2000-2023 Change	2010-2023 Change
Cassian	95.6%	93.4%	99.1%	3.5%	5.7%
Crescent	94.1%	89.1%	89.0%	-5.1%	-0.1%
Enterprise	95.4%	97.2%	98.8%	3.4%	1.6%
Hazelhurst	95.6%	95.4%	92.6%	-2.9%	-2.8%
Lake Tomahawk	95.0%	96.6%	99.5%	4.5%	2.9%
Little Rice	95.6%	93.2%	97.9%	2.2%	4.7%
Lynne	97.6%	100.0%	98.4%	0.9%	-1.6%
Minocqua	93.7%	85.9%	93.1%	-0.7%	7.1%
Monico	84.1%	87.9%	91.5%	7.4%	3.6%
Newbold	92.6%	94.4%	94.2%	1.6%	-0.2%
Nokomis	93.4%	89.2%	95.6%	2.2%	6.4%
Pelican	82.7%	89.1%	94.1%	11.4%	5.0%
Piehl	84.8%	100.0%	100.0%	15.2%	0.0%
Pine Lake	86.8%	77.7%	91.4%	4.6%	13.8%
Schoepke	97.9%	91.4%	94.6%	-3.3%	3.3%
Stella	88.8%	61.8%	89.2%	0.5%	27.5%
Sugar Camp	91.9%	97.7%	92.9%	1.0%	-4.8%
Three Lakes	96.6%	89.3%	94.0%	-2.6%	4.7%
Woodboro	93.3%	92.1%	96.9%	3.6%	4.8%
Woodruff	92.4%	74.8%	91.8%	-0.7%	16.9%
Rhineland	16.7%	49.4%	26.4%	9.7%	-23.0%
Oneida Co.	92.3%	86.2%	89.3%	-3.0%	3.1%
Wisconsin	60.1%	51.9%	57.7%	-2.5%	5.8%

Source: U.S. Census 2000; ACS 5-Year Estimates 2010 & 2023

Existing Housing Summary

Oneida County's housing stock is predominately single family, owner-occupied homes with a somewhat high share of mobile homes. Few units have been built since 2010, indicating demand for repairs to older homes and a lack of housing options. Housing values, monthly costs, and rent prices are higher than they are in neighboring counties, despite local incomes being lower than the statewide median. This is because higher income households who moved to Oneida County to retire or own a residence in Oneida County as a second home likely have higher incomes earned in higher cost of living areas compared to those who live and work in the County year-round. This could lead to workers in Oneida County earning a paycheck locally but commuting from outside the County to live in a lower cost area.

Wisconsin is known to have a high concentration of seasonal housing, and Oneida County has a much higher share of seasonal housing than the statewide average. Oneida County's high share of seasonal, recreational, and occasionally used housing reflects a high concentration of properties that are not occupied by full-time, year-round residents. While they contribute to the County's economy and tax base, the price, location, and configuration of these housing units doesn't necessarily support the needs of the local, year-round population, limiting employer's ability to attract workers and fill jobs. Should tourism and short-term rentals increase in popularity, more of the County's year-round housing stock could be converted into housing for vacationers, further limiting supply and increasing prices for full-time County residents.

Overall, there is an opportunity to expand housing choices to provide more options for a variety of income levels, lifestyles, and household sizes. Locations with existing density, jobs, institutions, and services such as communities with public water and sewer infrastructure are more suitable for small lot single family homes as well as multifamily development, whereas areas with well and septic have limited development capabilities beyond single family homes on large lots. Based on the limited housing inventory and concerns over increased housing prices, adding housing units in both rural and incorporated settings will help the County address housing demand and better attract and retain needed workers and students. The next chapter of this Housing Study identifies the price ranges of these housing units that are needed the most.

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4. Housing Affordability

Housing costs are one of the top expenses in most household budgets. Generally, a household should not have to spend more than 30 percent of its income on housing; This is the accepted definition of housing affordability by the U.S. Department of Housing and Urban Development (HUD). Households that spend more than 30 percent are cost burdened, and households spending over 50 percent of income on housing are severely cost burdened. For renters, being cost burdened makes it difficult to save for a down payment on a future house. For homeowners, being cost burdened makes it difficult to save for maintenance and repairs. Groceries, utilities, transportation, and other household costs have also increased dramatically in recent years, further straining household budgets. This chapter of the Housing Study assesses existing cost burden, subsidized housing units, eviction rates, and the ability of all income levels to find suitable housing.

Existing Subsidized Housing

The Oneida County Housing Authority manages Authority-owned subsidized housing units as well as rental assistance. The area median income (AMI) is used to determine who qualifies for subsidized housing. HUD uses the percentage of the AMI that a household makes to determine the following categories: low income (50%-80% of the AMI), very low income (30%-50% of the AMI), and extremely low income (less than 30% of the AMI). The incomes are also adjusted for the number of people in a household to account for the increased costs as more family members are added. Table 18 shows the most recent HUD estimates for the number of households in Oneida County in each category from 2021. HUD updates AMI and income limits every year on its website.

Table 18: HUD Low Income Household Estimates, 2021

Income Level	Owner	Renter	Total
Low Income (50%-80% AMI)	2200	510	2,710
Very Low Income (30%-50% AMI)	1,315	745	2,060
Extremely Low Income (>30% AMI)	985	400	1,385
Total	4,500	1,655	6,155

Source: HUD CHAS Tool 2021

Currently, various entities operate over 300 subsidized housing units for these income levels throughout the County. Additionally, the Rhinelander Housing Authority administers 141 Section 8 Housing Vouchers for those living in privately-owned housing units. Finally, there is existing market rate housing that is affordable for households with these incomes. But given that an estimated 6,155 households earn 80 percent or less of the area median income, there is likely additional need to rehabilitate existing housing and construct new housing to expand the supply of housing units for these households. Constructing additional subsidized housing is generally more time-consuming and expensive for taxpayers than market rate housing, so it is recommended that market rate housing be built to free up existing affordable housing options and that existing repair programs and loans are promoted in the County.

Cost Burden Analysis

Table 19 depicts another way to determine how affordable housing is relative to local incomes by reviewing the number of households who are cost burdened and severely cost burdened. Table 19 provides a summary of what percentage of each community's renters and homeowners are cost burdened or severely cost burdened. Altogether, 43.3 percent of Oneida County renters are either cost burdened or severely cost burdened, whereas only 26.4 percent of homeowners are cost burdened or severely cost burdened. Compared to statewide figures, the County has a slightly higher share of renters who are cost burdened, but a lower share of homeowners who are cost burdened. The County also has a lower share of renters who are severely cost burdened, but a higher share of owners who are severely cost burdened compared to the state.

Table 19: Percent of Households that are Cost Burdened

Minor Civil Division	Cost Burdened Renter Households (30% -50% of income)	Severely Cost Burdened Renter Households (50%+ income)	Cost Burdened Owner Households (30% -50% of income)	Severely Cost Burdened Owner Households (50%+ income)
Cassian	18.8%	62.5%	11.0%	4.4%
Crescent	41.1%	4.4%	12.3%	3.7%
Enterprise	33.3%	0.0%	4.2%	10.4%
Hazelhurst	62.1%	0.0%	8.0%	8.0%
Lake Tomahawk	26.7%	57.8%	6.3%	7.8%
Little Rice	N/A	N/A	6.3%	9.5%
Lynne	15.4%	0.0%	8.6%	15.5%
Minocqua	29.8%	12.0%	9.3%	11.1%
Monico	44.4%	22.2%	21.8%	6.9%
Newbold	38.1%	0.0%	7.9%	11.7%
Nokomis	0.0%	15.0%	5.7%	6.4%
Pelican	15.5%	0.0%	7.5%	12.1%
Piehl	N/A	N/A	8.3%	0.0%
Pine Lake	18.8%	37.0%	5.8%	9.3%
Schoepke	7.1%	42.9%	12.8%	13.4%
Stella	0.0%	80.0%	8.6%	1.0%
Sugar Camp	0.0%	20.7%	14.7%	6.5%
Three Lakes	40.3%	20.8%	12.5%	11.0%
Woodboro	45.2%	9.7%	12.3%	10.8%
Woodruff	13.3%	47.5%	8.5%	1.1%
Rhineland	25.2%	15.7%	10.6%	9.5%
Oneida Co.	25.8%	17.5%	9.5%	8.9%
Wisconsin	22.3%	20.7%	11.4%	7.0%
United States	25.0%	25.3%	12.9%	9.3%

Source: ACS 5-Year Estimates 2023

Renter Cost Burden

To get a clearer sense of which incomes are most impacted by the two cost burdened categories, Table 20 shows the rate of cost burden by annual income for renters. The table reflects both cost burdened and severely cost burdened renters combined, which is everyone who spends more than 30 percent of their income on housing. Not only are renters more likely than homeowners to be cost burdened, but the probability of being cost burdened increases the lower a person's income is. Due to Oneida County's relatively low number of rental units, data is not available for many municipalities to maintain confidentiality for landlords and renters.

Table 20: Renter Monthly Housing Costs Exceeding 30 Percent of Income

Minor Civil Division	Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
Cassian	100.0%	100.0%	100.0%	N/A	0.0%	N/A	N/A
Crescent	N/A	100.0%	100.0%	51.4%	N/A	0.0%	0.0%
Enterprise	N/A	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%
Hazelhurst	N/A	N/A	100.0%	N/A	0.0%	N/A	0.0%
Lake Tomahawk	100.0%	N/A	75.0%	N/A	N/A	N/A	0.0%
Little Rice	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lynne	N/A	N/A	18.2%	0.0%	N/A	N/A	N/A
Minocqua	N/A	76.9%	100.0%	0.9%	0.0%	0.0%	0.0%
Monico	100.0%	N/A	100.0%	N/A	0.0%	N/A	N/A
Newbold	N/A	N/A	100.0%	N/A	N/A	N/A	0.0%
Nokomis	100.0%	N/A	0.0%	0.0%	N/A	N/A	0.0%
Pelican	N/A	100.0%	N/A	21.4%	0.0%	0.0%	0.0%
Piehl	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pine Lake	N/A	100.0%	100.0%	73.5%	0.0%	N/A	0.0%
Schoepke	100.0%	100.0%	N/A	0.0%	0.0%	N/A	N/A
Stella	N/A	100.0%	N/A	N/A	N/A	N/A	0.0%
Sugar Camp	N/A	100.0%	N/A	0.0%	0.0%	0.0%	0.0%
Three Lakes	100.0%	100.0%	47.8%	100.0%	0.0%	71.4%	0.0%
Woodboro	N/A	100.0%	82.4%	0.0%	0.0%	0.0%	N/A
Woodruff	100.0%	86.3%	100.0%	0.0%	0.0%	0.0%	N/A
Rhineland	100.0%	77.7%	70.7%	9.2%	0.0%	0.0%	0.0%
Oneida Co.	100.0%	84.5%	82.7%	17.7%	0.0%	10.8%	0.0%
Wisconsin	97.7%	86.6%	81.7%	48.8%	17.6%	4.5%	1.5%
United States	97.6%	85.8%	84.9%	67.1%	42.4%	21.7%	7.1%

Source: ACS 5-Year Estimates 2023

Homeowner Cost Burden

Just like for renters, Table 21 shows that the probability of spending more than 30 percent of income on housing increases the lower a household's income is. Oneida County has a slightly lower rate of cost burden for all income categories when compared to the statewide average. While this makes it appear that the average Oneida County resident is in better financial shape than the average Wisconsinite, living in a rural county brings added costs like longer commute distances, higher transportation costs, the requirement to maintain a well and septic system, and other expenses that are not part of a house payment.

Table 21: Owner Monthly Housing Costs Exceeding 30 Percent of Income

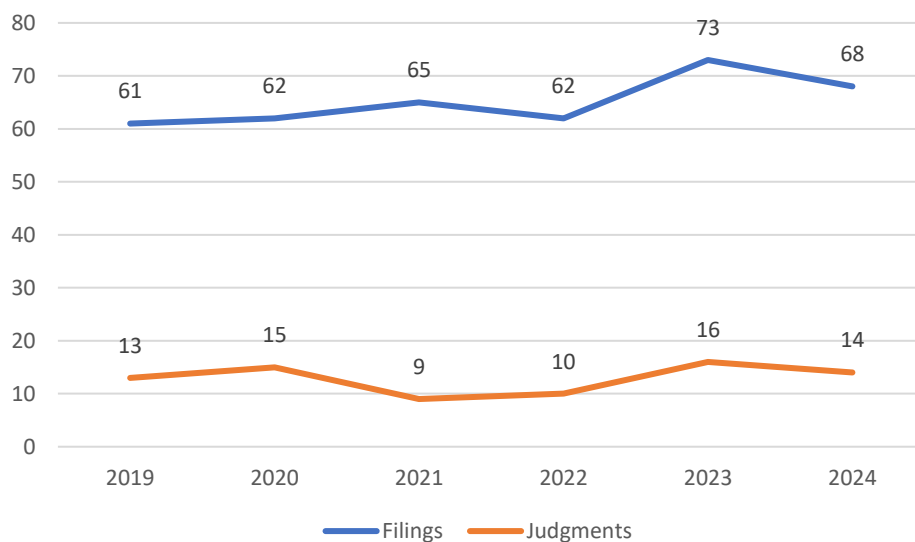
Minor Civil Division	Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
Cassian	100.0%	41.2%	67.9%	16.7%	15.0%	15.8%	7.4%
Crescent	100.0%	28.6%	54.2%	40.6%	17.9%	0.0%	11.6%
Enterprise	100.0%	71.4%	85.7%	5.3%	0.0%	12.5%	0.0%
Hazelhurst	100.0%	88.2%	21.8%	46.7%	25.5%	10.1%	2.9%
Lake Tomahawk	100.0%	47.1%	10.7%	39.5%	6.7%	3.2%	0.0%
Little Rice	100.0%	53.3%	36.4%	0.0%	7.7%	11.1%	6.3%
Lynne	33.3%	100.0%	6.3%	20.0%	8.3%	0.0%	0.0%
Minocqua	100.0%	50.6%	76.7%	26.6%	26.8%	3.8%	3.8%
Monico	100.0%	36.4%	70.3%	30.0%	25.0%	17.1%	0.0%
Newbold	100.0%	100.0%	56.4%	34.7%	12.9%	5.2%	6.1%
Nokomis	100.0%	57.1%	37.5%	28.6%	3.8%	0.0%	0.0%
Pelican	100.0%	100.0%	19.3%	57.4%	12.2%	5.5%	5.6%
Piehl	100.0%	N/A	25.0%	0.0%	0.0%	N/A	0.0%
Pine Lake	100.0%	45.1%	59.3%	30.4%	7.6%	8.8%	0.0%
Schoepke	100.0%	33.3%	35.3%	33.3%	46.3%	0.0%	21.6%
Stella	N/A	66.7%	20.0%	21.7%	18.5%	6.0%	2.1%
Sugar Camp	100.0%	100.0%	47.5%	59.4%	8.4%	6.7%	1.4%
Three Lakes	100.0%	49.0%	53.7%	22.2%	40.8%	16.7%	3.7%
Woodboro	100.0%	100.0%	69.6%	32.4%	21.6%	13.8%	4.7%
Woodruff	N/A	88.9%	16.2%	8.9%	9.1%	9.4%	0.0%
Rhineland	100.0%	82.5%	55.3%	5.3%	5.1%	0.0%	2.5%
Oneida Co.	98.7%	64.0%	47.2%	29.8%	14.8%	5.7%	3.7%
Wisconsin	98.6%	85.1%	55.3%	37.7%	22.5%	10.1%	5.3%
United States	97.0%	74.3%	53.3%	40.1%	28.1%	17.5%	13.3%

Source: ACS 5-Year Estimates 2023

Evictions

Eviction rates can also help identify trends in housing affordability. According to the Wisconsin Department of Administration, eviction filings and judgments have remained relatively unchanged between 2019 and 2024, with a slight uptick in 2023. Note that, from October 2020 through January 2023, emergency assistance programs were distributed to renters, which may have affected the rate of evictions during these years. See Figure 1.

Figure 1: Eviction Filings and Judgments in Oneida County 2019-2024



Source: Wisconsin DOA 2024

Housing Affordability Analysis

The following analysis breaks down the affordability of owner- and renter-occupied housing units across various income levels to identify where there are gaps between what people can afford and what housing is available. Income, home value, and rent prices are taken from the 2023 American Community Survey to calculate which incomes can afford what housing prices based on contract rent or mortgage costs being 30 percent or less of a household's gross income. The calculations do not include utilities or maintenance costs, but they assume a 30-year mortgage with 7 percent interest and a 10 percent down payment. For owner-occupied units, taxes, and private mortgage insurance (PMI) are included along with the monthly principal and interest payment.

Although 30 percent of income spent on housing is the standard for affordability, many will pay a different percentage of their income at different life stages. Some families with small children only have one income during the early childhood years, while those near retirement age may be close to paying off a 30-year mortgage with a much lower payment than a new one originated in 2024 would have. Recent college graduates may also have a higher future income they can qualify for a mortgage based on compared to their income while in school. Others may choose to spend less than 30 percent to save or invest elsewhere, and some are willing to initially spend more than 30 percent on a dream home they know they will live in for a while. Income also often increases much faster than house payments over the life of a fixed rate mortgage.

Table 22 aligns income, rent, and housing value categories available from the U.S. Census as best as possible using the loan terms mentioned above. Credit scores, debt, income, and other indicators of a household's finances will ultimately affect what they will qualify for. But the following analysis identifies how many units are available for each income level. The surplus or shortage column is a summary of the detailed tables on the following pages. In general, the most pronounced housing shortage is for households earning between \$50,000 and \$74,999, which represents a large portion of the workforce. Additionally, a lack of housing in some lower and higher income categories results in more competition for middle-income housing, driving prices up for everyone.

Table 22: Estimated Housing Gaps based on Income

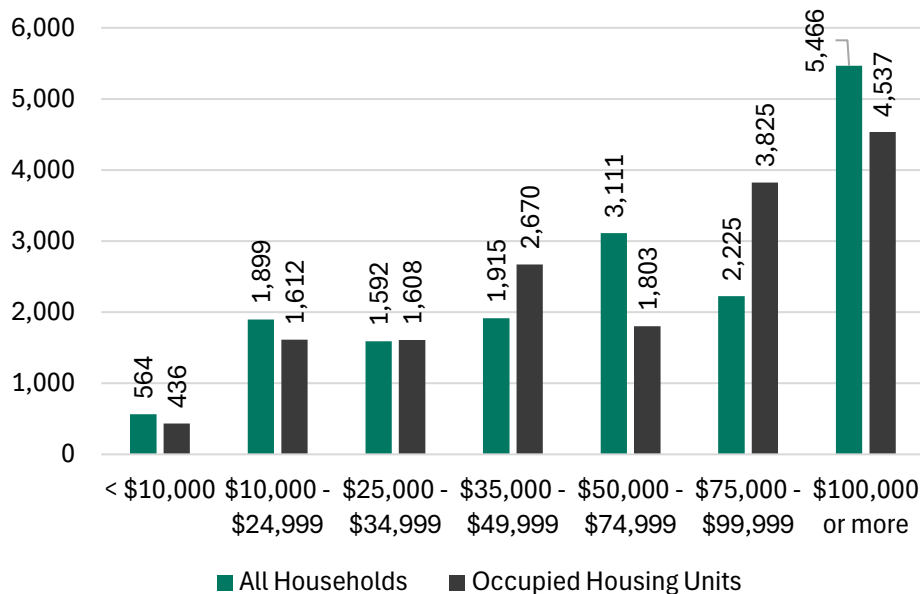
Income Needed	Monthly Rent	Purchase Price	Rental Unit Surplus (+) or Shortage (-)	Owner Unit Surplus (+) or Shortage (-)
<\$10,000	< \$250	<\$25,000	-147	19
\$10,000 - \$24,999	\$250 - \$599	\$25,000 - \$79,999	128	-415
\$25,000 - \$34,999	\$600 - \$899	\$80,000-\$99,999	507	-491
\$35,000 - \$49,999	\$900 - \$1,249	\$100,000 - \$149,999	56	699
\$50,000 - \$74,999	\$1,250 - \$1,499	\$150,000 - \$199,999	-472	-836
\$75,000 - \$99,999	\$1,500 - \$2,499	\$200,000 - \$299,999	-130	1,730
\$100,000 - \$149,999	\$2,500 - \$3,499	\$300,000 - \$399,999	-233	-1,273
Over \$150,000	\$3,500 and over	\$400,000 or more		567

Sources: NCWRPC, ACS 5-Year Estimates 2023, UW Credit Union, and Google Mortgage Calculator

All Housing Units

Figure 2 displays all housing unit costs compared to all household incomes regardless of whether they own or rent their homes. There is no data that indicates which renters desire to own a home, or which owners may want to downsize into a rental, so it is important to consider the affordability of the entire County's housing stock. According to the data, the biggest gaps in the housing market are for households who make between \$50,000 to \$74,999 (1,308 units), and \$100,000 and over (939 units). Many households earning over \$100,000 can qualify for housing that is affordable for lower incomes, but not the other way around, so it is important to encourage housing that higher incomes prefer to live in to free up existing affordable housing for middle and lower incomes. Additionally, a focus on attracting middle-income housing will benefit the most households, while rehabilitating existing housing helps provide lower-income housing more affordably than with new construction. Note that the U.S. Census only provides this data for occupied housing units, so it does not include the 13,974 estimated vacant housing units, most of which are seasonal (second) homes.

Figure 2: All Housing Units and Household Income

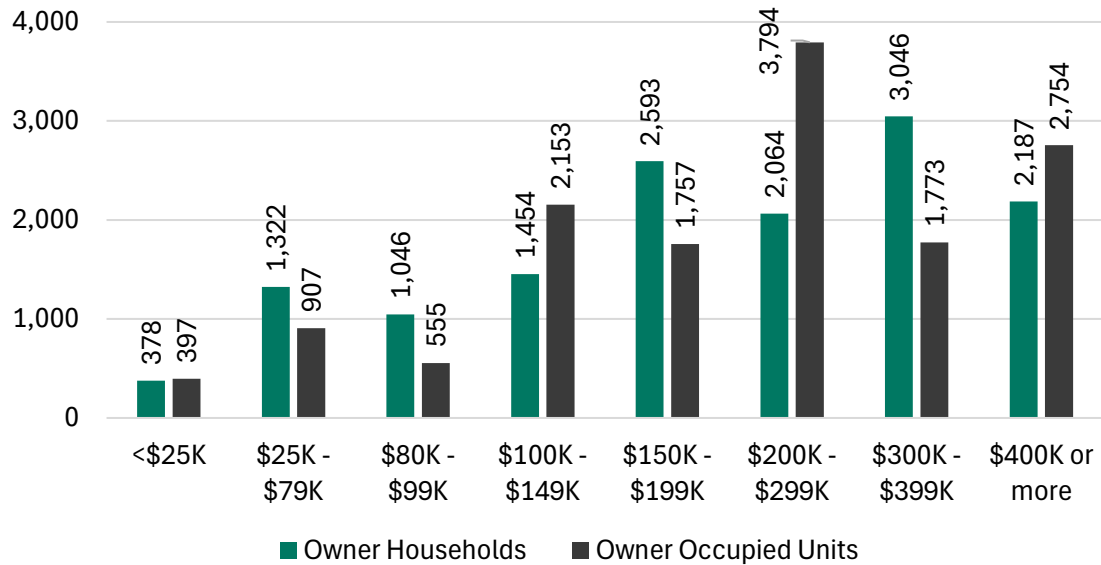


Source: ACS 5-Year Estimates 2023

Owner Occupied Housing

Figure 3 compares all owner-occupied households' incomes with the housing unit prices they can afford. When there are more households than units, this can indicate a shortage where demand for housing at that price exists. Although Figure 2 shows that there is an abundance of units priced between \$24,999 or less, between \$100,000 and \$149,999, between \$200,000 and \$299,999, and above \$400,000, those shopping for housing in some of these price ranges often find choices to be limited. This is because a shortage at other housing prices means that households compete for housing that is affordable to housing in other income categories. It could also indicate that those with higher incomes may be at or near retirement age, so they are not buying a more expensive house, because their monthly income could drop considerably once retired.

Figure 3: Owner Occupied Households and Housing Units

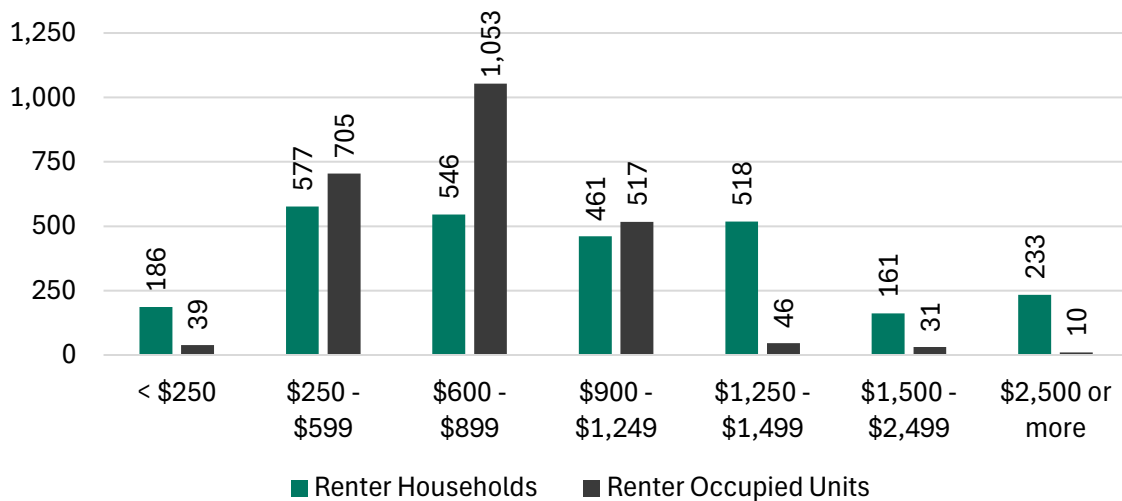


Source: ACS 5-Year Estimates 2023

Renter Occupied Housing

Figure 4 compares all owner-occupied households' incomes with the housing unit prices they can afford. This pattern is like owner occupied housing, where housing units that many people could afford are not available when higher incomes choose units with much lower rents due to a lack of availability. There is a severe shortage of units costing less than \$250 and over \$1,250 per month, resulting in strong competition for units between \$250 and \$1,249, even though they appear to be abundant.

Figure 4: Renter Occupied Households and Housing Units



Source: ACS 5-Year Estimates 2023

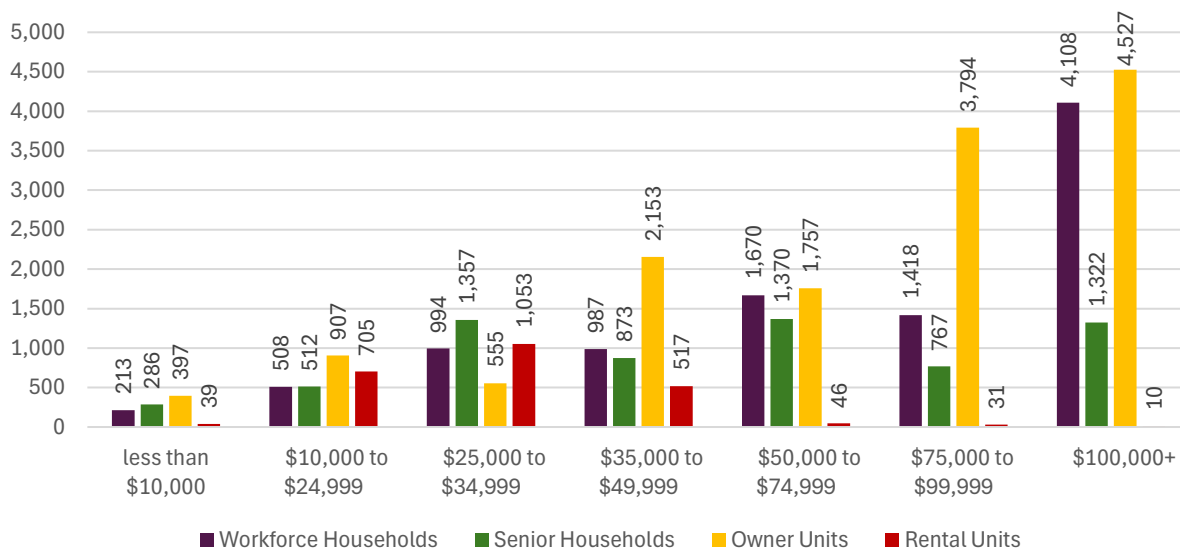
Senior and Workforce Households

Senior households are those with a family member aged 65 years or older, while workforce households are those between ages 25 and 64. The former may prefer smaller, affordable units that are easier to maintain, while the latter may prefer larger homes as they are more likely to be working and having children. Figure 5 compares these households to the housing units that are available to them based on their income. There is a shortage of housing for these household income categories when combining the total of workforce and senior households:

- Less than \$10,000 (63 units)
- \$25,000 to \$34,999 (743 units)
- \$50,000 to \$74,999 (1,237 units)
- \$100,000 or more (893 units)

Note this data includes three types of assisted living facilities: Community Based Residential Facilities (CBRF), Adult Family Homes (AFH), and Residential Care Apartment Complexes (RCAC), but not nursing homes. According to the Wisconsin Department of Health Services, there is one CBRF with a capacity of 6 residents, and currently no AFHs or RCACs.

Figure 5: Workforce and Senior Households



Source: ACS 5-Year Estimates 2023

Summary

In summary, Oneida County's housing gaps result in households in different income categories competing for the same housing units, which strains available housing supply for middle income households and increases prices for everyone. The number of subsidized housing units likely does not address the overall number of households making 80 percent or less of the area median income. However, constructing subsidized housing often costs more than building new market rate housing as various programs often have requirements that increase construction costs. As a result, there is an opportunity to encourage rehabilitation of existing housing units to promote affordable housing more quickly and cost-effectively.

Housing availability is also an issue as most vacant housing is considered for seasonal, recreational, or occasional use, and is not necessarily suited for a year-round resident. Gaps in Oneida County's housing market contribute to 43.3 percent of renters and 26.4 percent of homeowners being cost burdened. A household is more likely to be cost burdened the lower their income is, and renters are more likely than owners to be cost burdened. Overall, there is a shortage of housing units at multiple income levels, causing different income levels to compete for limited housing, which increases prices. New market-rate and high-end construction along with rehabilitation of existing structures is needed to increase the variety of housing options for all income levels.

5. Housing Demand

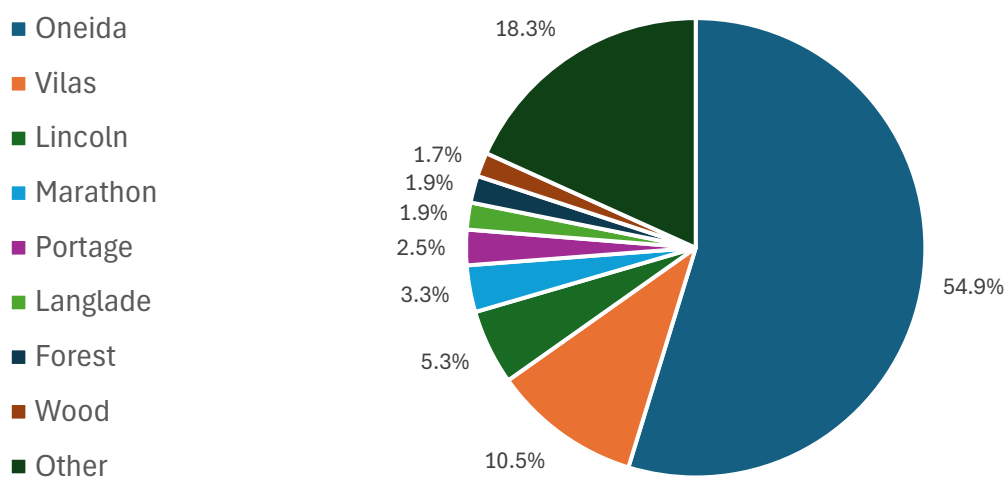
Housing demand in Oneida County is driven by existing and future residents as well as potential inbound moves from other locations. The last chapter of this Housing Study examined gaps in the housing market for existing residents, while this chapter examines commute patterns, potential inbound moves, and projected changes in the total number of households through 2040.

Commuter Demand Analysis

According to the 2023 American Community Survey, 87.3 percent of County residents drove or carpooled in a vehicle to get to work. Although this is common in rural areas, fewer people will be able to drive as the County's population ages, reflecting the need for senior-oriented housing that is within walking distance of destinations and services. Oneida County's has an unexpectedly low average commute time for being a rural county at 21.1 minutes in 2023, compared to 22.5 minutes statewide. This could be due to the lack of traffic jams. While only 4.3 residents walked, biked, taxied, or took public transportation to work, 8.5 percent of residents worked from home, up from 4.2 percent in 2010.

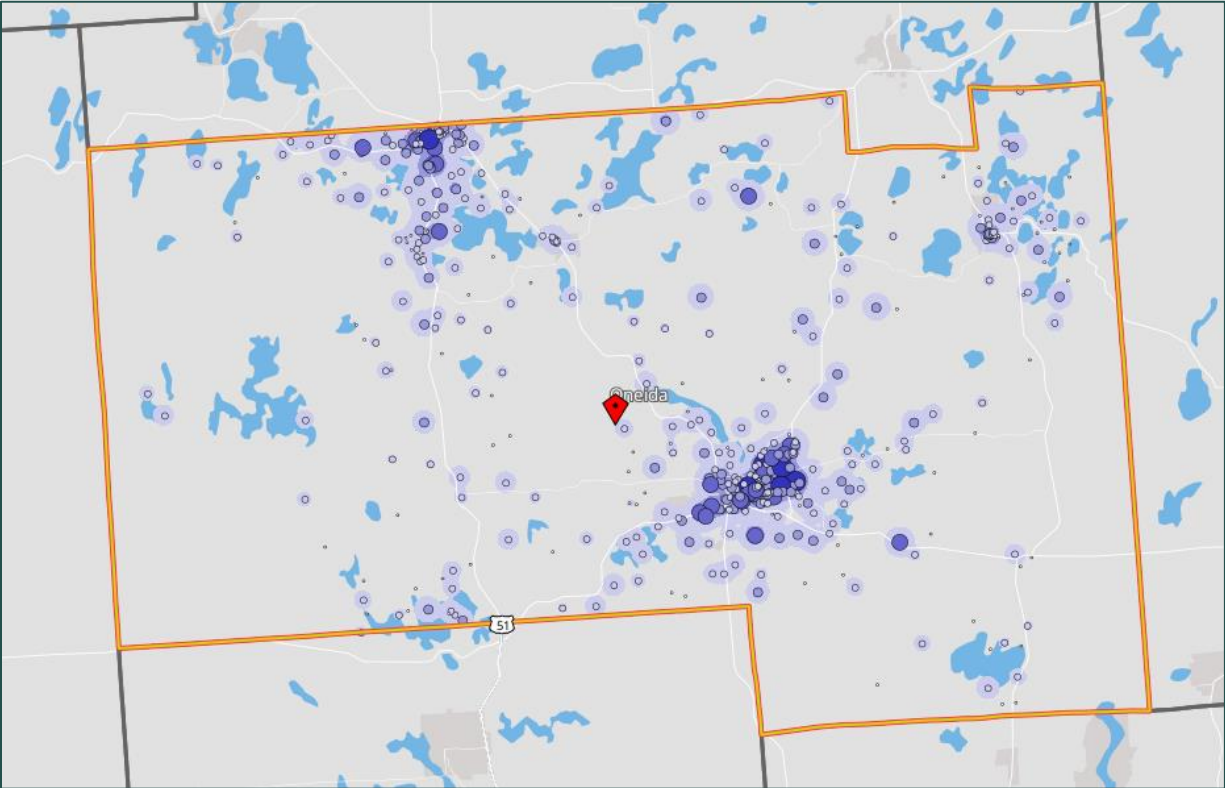
According to U.S. Census-on-the-Map, 6,778 workers commuted into the County and 9,395 commuted out of the County for work, while 8,238 residents both lived and worked within the County. Since Census only provides income data for County residents, instead of non-County residents who work in the County, Lightcast (formerly EMSI) was utilized for income generated within the County, regardless of where workers live. For all jobs in Oneida County, median incomes for individual employees ranged from \$18.03 per hour (\$37,502 per year) for personal care and service occupations to \$54.52 per hour (\$113,402 per year) for legal occupations. Note that these are individual incomes, not household incomes. See Figure 6 for a breakdown of where inbound commuters live and Figure 7 for a heat map of job locations within Oneida County.

Figure 6: Where Inbound Commuters Live



Source: U.S. Census-on-the-Map 2022

Figure 7: Heat Map of Job Locations in Oneida County



Source: U.S. Census-on-the-Map 2022

Commuter Demand Summary

Though it is difficult to capture the number of inbound commuters who would like to move to Oneida County using data, these numbers provide an example of an opportunity to build housing to increase the County's tax base, strengthen its workforce, revitalize aging housing stock, reduce commute times, and improve housing affordability.

Projected Housing Demand

The Wisconsin Department of Administration (WDOA) launched the state's official population and household projections in 2013 through the year 2040. Table 23 shows WDOA's projected number of households from 2020 through 2040.

Table 23: Projected Total Households 2020-2040

Minor Civil Division	2020	2025	2030	2035	2040	Total	% Change 2020-2040
Cassian	480	511	537	546	539	107	12.3%
Crescent	918	966	999	1,005	986	83	7.4%
Enterprise	160	172	180	184	184	-40	15.0%
Hazelhurst	589	629	663	675	671	123	13.9%
Lake Tomahawk	460	476	481	470	445	16	-3.3%
Little Rice	173	187	198	203	202	38	16.8%
Lynne	70	71	71	69	65	-8	-7.1%
Minocqua	2227	2,339	2,416	2,419	2,364	-107	6.2%
Monico	129	132	132	129	124	-61	-3.9%
Newbold	1264	1,337	1,388	1,403	1,382	39	9.3%
Nokomis	672	728	774	797	802	161	19.3%
Pelican	1301	1,389	1,455	1,480	1,471	127	13.1%
Piehl	42	44	45	45	43	7	2.4%
Pine Lake	1216	1,275	1,319	1,326	1,299	118	6.8%
Schoepke	3546	223	234	241	239	31	13.8%
Stella	210	297	311	313	308	93	9.6%
Sugar Camp	281	835	870	878	866	18	9.5%
Three Lakes	791	1,081	1,101	1,088	1,049	33	0.6%
Woodboro	1043	432	461	476	480	119	20.3%
Woodruff	399	1,071	1,113	1,123	1,104	311	8.8%
Rhineland	1015	3,603	3,596	3,476	3,270	-87	-7.8%
Oneida Co.	16,986	17,798	18,344	18,346	17,893	1,121	6.7%

Source: Wisconsin DOA 2013

The total number of households initially projected for 2020 (16,986) was 214 fewer households than the 2023 estimated earlier in this study. To project the number of housing units needed, Table 24 adds or subtracts the difference between what was initially projected in 2020 and what was estimated in 2023 and applies them to the 2025 through 2040 projections. Despite this downward adjustment, there is strong demand for units in the immediate future (1,358 by 2030), flat demand by 2035, and declining demand after 2035.

The immediate need of 1,358 units by 2030 is likely optimistic since past household projections so far have been higher than current household estimates but providing new housing will help replace homes that are past their useful life while enhancing the livability that could attract more workers to Oneida County.

Household estimates also do not factor the many Americans who live in hazard prone areas who may continue to move inland as hurricanes, wildfires, and other risks increase.

Table 24: Projected Number of New Housing Units Needed through 2040

Minor Civil Division	2020 vs. 2023 Adjustment	2025	2030	2035	2040	Total by 2040
Cassian	-48	31	26	9	-7	59
Crescent	-15	48	33	6	-19	68
Enterprise	64	12	8	4	0	24
Hazelhurst	-41	40	34	12	-4	82
Lake Tomahawk	-31	16	5	-11	-25	-15
Little Rice	-9	14	11	5	-1	29
Lynne	3	1	0	-2	-4	-5
Minocqua	244	112	77	3	-55	137
Monico	56	3	0	-3	-5	-5
Newbold	79	73	51	15	-21	118
Nokomis	-31	56	46	23	5	130
Pelican	43	88	66	25	-9	170
Piehl	-6	2	1	0	-2	1
Pine Lake	-35	59	44	7	-27	83
Schoepke	-2	13	11	7	-2	29
Stella	-66	16	14	2	-5	27
Sugar Camp	57	44	35	8	-12	75
Three Lakes	-27	38	20	-13	-39	6
Woodboro	-38	33	29	15	4	81
Woodruff	-222	56	42	10	-19	89
Rhineland	-189	57	-7	-120	-206	-276
Oneida Co.	-214	812	546	2	-453	907

Source: ACS 5-Year Estimates, 2023; WDOA; & NCWRPC

Although data in Table 24 is broken down to the municipal level, the pronounced need for housing means that new units regardless of the municipality they are located in help address demand. For example, an aging population and an increased interest in walkability to services and shopping may shift more demand to Rhineland, even though the City is projected to decrease in demand. Rhineland is also one of the more feasible locations to add housing since public water and sewer allow for more styles of housing.

Housing Needs for Persons with Disabilities

It is important to consider those with disabilities, and some conditions involve ongoing medical bills or visits, so budget and/or location might play a stronger role in deciding where to live. Across the County, 5.4 percent of residents have a hearing difficulty, 2.6 percent have a vision difficulty, 5.1 percent have a cognitive

difficulty, 6.7 percent have an ambulatory difficulty, 2.3 percent have a self-care difficulty, and 6.2 percent have an independent living difficulty. Universal design (which accommodates disabilities) or units where caretakers can live nearby may appeal to residents with these difficulties. Since data is limited regarding special needs housing, this analysis doesn't provide detailed estimates for special needs housing units. But it is expected that universal design will increase in demand as the population ages, and those who were younger and/or were not born with a difficulty may have an injury or illness that results in a long-term difficulty.

Group Quarters Population

Group Quarters residents fall into two main categories: institutionalized or non-institutionalized. Institutionalized residents include those living in correctional or nursing facilities, while noninstitutionalized residents include military quarters and college dorm residents. Overall, there are an estimated 505 institutionalized and 101 non-institutionalized residents in the county for a total group quarters population of 606. For institutionalized residents, 260 were in prisons and 245 were in nursing facilities. Since most group quarters housing is typically constructed and operated as part of a business model or run by a public agency, the projected housing need in this report does not include group quarters housing units.

Homebuyer Preferences

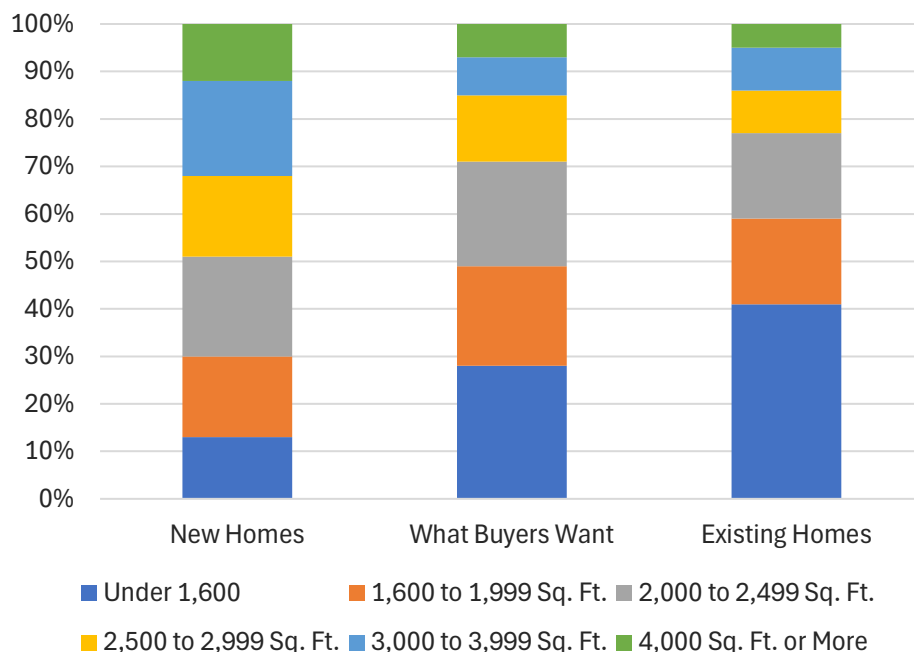
Oneida County was surveyed to collect data on local housing preferences. See the Public Participation chapter of this study and Appendix A for more information. In a typical housing market, Twin Cities-based Maxfield Research and Consulting, LLC describes six main categories of owners and renters based on age:

- **Entry-level householders** are typically early 20s singles and couples, often with roommates, who rent entry-level apartments.
- **First-time homebuyers** are typically couples in their late 20s or early 30s, sometimes with children, who purchase starter homes or rent larger apartments.
- **Move-up homebuyers** are usually couples in their late 30s and 40s, who purchase larger and newer homes.
- **Empty-nesters** are couples in their 50s and 60s with no children at all or children who have left home, who prefer owning a home but sometimes rent lower-maintenance housing.
- **Younger independent seniors**, typically in their 60s and 70s, who prefer owning but sometimes rent lower maintenance housing, and sometimes live in warmer climates for part of the year.
- **Older seniors**, who may need to sell their home due to being unable to maintain it, typically being in their 70s or older, mostly made up of single (widowed) women.

The National Association of Home Builders released a home buyer preferences guide based in 2016. Figure 8 shows the percentage of new homes in each square footage range compared to what buyers prefer and what size the existing housing stock is. Overall, a greater share of new homes is much larger than what people prefer, but existing homes tend to have a higher share of housing that is smaller than what people prefer. Most home buyers would like a single-story home, and this preference rises with age. Only 35 percent of Millennials have this preference, compared to 49 percent of Gen X, 75 percent of Boomers, and 88 percent of seniors. About half of all buyers prefer three bedrooms and one-third prefer four bedrooms. Only 41.6 percent of houses in the county have three bedrooms and only 8.8 percent of houses have four bedrooms.

Overall, 67 percent of buyers prefer a single-family home, with only 15 percent interested in town homes and 8 percent interested in multifamily condominiums, which are like apartments but are purchased instead of rented. More buyers than at any time since 2004 preferred new construction (60 percent). This could be partially due to limited inventory, low interest rates when the survey was conducted, and a lack of newer housing built in the past 15 years. Note that these results reflect the entire nation; see Chapter 7: Public Participation for a summary of Oneida County preferences.

Figure 8: Size of Home Preferred by Buyers



Source: National Association of Homebuilders 2016

In 2021, the National Association of Homebuilders released another study to assess if the COVID-19 Pandemic influenced homebuyer preferences. Buyers wanted a median of 2,022 square feet, which was 8 percent more than their current median of 1,877 square feet. 21 percent of them confirmed that the pandemic influenced their desire for more space. Interestingly, 39 percent of survey responses desired housing that allowed multi-generational living, for example, a housing unit that allows a grandparent to live with a young family. These findings reinforce the likelihood that ADA-accessible features are increasing in desirability.

Renter Preferences

According to Apartments.com, the top 10 items renters are looking for are flexible pet policies, granite countertops with stainless steel appliances, outdoor spaces, walkability, safety and security, responsive property maintenance, ample parking, walk-in closets with abundant storage, in-unit laundry appliances, and “smart” features. Smart features include remote control thermostats, automatic lighting, and electric car chargers. Though these features are popular, those looking for more affordable units likely do not own an electric car or prioritize high-end kitchen finishes, so this list only provides a snapshot of which features a

new rental could have to serve tenants with middle or high incomes. Additionally, these results are taken from a nationwide survey, and preferences are likely different in Oneida County due to its rural character.

According to the 2018 River Falls Comprehensive Housing Needs Analysis, a “lifestyle renter” is someone who can afford to own a house but chooses to rent. Often, lifestyle renters have a household income of over \$50,000 (in 2018 dollars) and rent newer apartments near amenities such as a downtown or a waterfront. Lifestyle renters are typically younger and less likely to be married or have children. These units could encourage young professionals to relocate to Oneida County where they may eventually start a family. Newly constructed single-family homes for rent are also increasing in popularity for younger and older buyers in sunbelt states as they allow for more space than an apartment without the maintenance of a house.

While providing a variety of rental units can help those with middle-to upper-end incomes, it is important to consider rentals for lower income households as well. Housing for low- to moderate-income renters should include features, covenants, subsidies, or tax credits that keep units affordable. Larger families often struggle to find safe, affordable housing for children, which could justify the need for 3- and 4-bedroom units in addition to the 0–2-bedroom units that serve smaller households. In general, these units do not need to be full of amenities and should feature basic finishes and configurations to keep rent prices lower.

Short-Term Rentals

Short-term rentals, such as Airbnb and VRBO, have surged in popularity over the last few years, especially as remote work allows people to work while traveling. Wisconsin State Statute allows local government to regulate certain aspects of these properties but does not allow local government to prohibit them. These properties are especially common in areas with extensive lakefront property. These rentals are much more expensive than traditional rental housing since they usually play the same role a hotel or cabin would, rather than a traditional long-term rental property. But because renters have appreciated the flexibility and variety in short-term rentals, longer-term rental properties across the country have been offering shorter lease terms in recent years, though they are still relatively uncommon and expensive. In communities with strong tourism-based economies, there is a concern that short-term rentals make it harder for seasonal or year-round residents to find a place to live. On the other hand, certain kinds of short-term rentals might be needed for seasonal workers during peak tourism season. Oneida County and its municipalities should monitor state law changes to these properties and the impact they have on the local housing market.

Household Net Worth

In addition to income, net worth plays a role in housing affordability as those with higher net worth have more housing options. In general, households with higher incomes not only devote a smaller portion of their income to housing, but they also tend to have a higher net worth. If mid- to high-end housing supply is constrained, households with high income and/or high net worth may compete against those with more moderate incomes for the same housing, putting moderate income households at a disadvantage for not only obtaining housing, but also continuing to build equity through homeownership.

According to the U.S. Census 2019 Wealth and Asset Ownership tables, the median household net worth in Wisconsin is \$110,500, slightly behind the U.S. median of \$118,200. However, this varies across the state as 14 percent of Wisconsin households have zero or negative net worth. 18.5 percent have between \$1 and \$24,999; 16.2 percent have between \$25,000 and \$99,999; 25.1 percent have between \$100,000 and

\$499,999; and 26.2 percent have over \$500,000. In general, roughly a quarter (25.7 percent) of Wisconsin households have either zero, negative, or less than \$5,000 in net worth altogether, impacting what a household can afford to spend on housing.

Projected Housing Need Summary

Oneida County appears to have an abundance of housing for typical working households, but limited supply at certain price categories across the housing market results in higher incomes out-competing middle and lower incomes. Additionally, seasonal housing often does not accommodate the lifestyle and budget of year-round residents. More Oneida County residents leave the county to work each day compared to the number of residents who commute into the county, which possibly indicates that Oneida County is a desirable place to live relative to surrounding counties. This is also reflected in higher housing and rent prices in Oneida County compared to most neighboring counties. Those retiring from or buying a second home from higher cost of living cities may out-compete existing Oneida County residents because local incomes are lower than the statewide average. The County's strong tourism season may also drive the need for temporary working housing in summer.

The number of households countywide is expected to increase through 2030, and an aging population will need more housing options near clinics, grocery stores, and other services. Housing that accommodates disabilities is expected to increase in demand as the population ages, and net worth can influence a household's purchasing power regardless of their monthly income. Finally, remote work, continued demand for tourist homes, and an increase in natural hazards impacting other U.S. states could further fuel demand in safe and attractive locations like Oneida County in the future. Overall, there is an estimated need of up to 1,358 Housing Units by 2030.

6. Existing Plans, Policies, and Conditions

To address gaps in the housing market, revitalize existing housing stock, and allow for new housing to meet demand at a time when new construction costs are high, Oneida County must ensure that policies and programs align with its housing needs. This chapter reviews efforts that have been made in the past to support housing in Oneida County, along with a brief review of existing regulations and their ability to support new construction.

Existing Plans

Oneida County Comprehensive Plan (2025)

The Oneida County Comprehensive Plan, which is currently being updated and expected to be adopted in 2025, includes a housing element that supports the development of a variety of housing styles to meet the needs of County residents.

County Community Health Assessment: Forest, Oneida, and Vilas Counties (2023)

This report is required for county health departments in Wisconsin to conduct. There were several survey questions related to housing, and top concerns included 11 percent of residents saying that housing didn't meet their needs, most of which stated it wasn't big enough or it was too expensive. Overall, 13 percent were concerned about the stability of their long-term housing situation, and repairs and their associated costs were another major concern among survey respondents.

Minocqua Housing Market Study (2022)

This study contained an in-depth housing affordability analysis for the Town of Minocqua, along with a recommendation to build a 67-unit workforce multifamily development. It recommended 40 one-bedroom units renting at \$815, 20 two-bedroom units renting at \$978, and 7 three-bedroom units renting at \$1,086 per month, including utilities, along with a proforma and tax credit structure that could be used. The study concluded that workforce housing (for renters who make between 60 and 80 percent of the area's median income) usually needs at least 40 units and a variety of funding sources and incentives to be successful. Additionally, all styles of housing are needed in Minocqua due to the scarce supply.

Regional Livability Plan and Housing Assessment (2015)

The 2015 Regional Livability Plan (RLP), written by the North Central Wisconsin Regional Planning Commission, identifies several issues affecting community livability related to housing: an aging population, smaller household sizes, a lack of housing options, and an increase in housing costs related to incomes.

Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness 2021-2023

The Wisconsin Interagency Council on Homelessness launched this ambitious series of programs and strategies to reduce homelessness in Wisconsin. Despite a reduction in homelessness among veterans in the 2010s, homelessness overall has grown, especially in the last few years. The report recommends addressing wealth gaps, investing in affordable housing, programs, and services, improving housing access through counseling, repair assistance, and other strategies, stabilizing existing housing by growing jobs and

other opportunities, using data to make decisions, using resources such as housing vouchers, and expanding partnerships between government programs and nonprofit agencies and working with surrounding states.

Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the Department of Housing and Urban Development (HUD) in the application process required of the State in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants, and Housing Opportunities for Persons with AIDS (HOPWA). The Consolidated Plan provides the framework for a planning process used by States and localities to identify housing, homeless, community, and economic development needs and resources, and to tailor a strategic plan for meeting those needs.

Wisconsin Realtors Association (WRA) Workforce Housing Report (2019)

The association released a study in 2019 finding a lack of workforce housing throughout the State of Wisconsin. The claim is backed by the falling number of building permits being issued for new home construction, the rising cost of new home construction, a decline in home ownership and a continued decline in overall affordability. If Wisconsin constructed housing units at the same rate as 1994 through 2004, there would have been 200,000 more housing units and 115,000 new building lots statewide than there were in 2019 when the report was published. The report can be found on WRA's website.

Plans Summary

Overall, planning documents that apply to Oneida County and its municipalities guide which policies, programs, and zoning ordinances will be adopted, ultimately affecting what type of housing can or cannot be built, and how it will be built. This affects housing prices and availability for all home buyers. Existing plans and ordinances influence the feasibility of constructing different housing styles, their associated costs, and where housing can be located. This chapter includes a summary of existing conditions followed by a detailed description of the policies and strategies that are available to the County and its municipalities.

Existing Policies

Existing Ordinances

Oneida County administers zoning and subdivision ordinances for some Towns as well as shoreland, wetland, and floodplain zoning in all unincorporated areas. Some individual communities administer their own zoning ordinances that regulate density, height, setbacks, and other dimensional standards. A few Towns have no general zoning, but they still fall under County shoreland, wetland, and floodplain zoning.

There are other factors that influence development patterns besides zoning. Public water and sewer systems typically allow for smaller lot sizes than individual well and septic systems, which require more space. Currently, the City of Rhinelander and Towns of Lake Tomahawk, Minocqua, Three Lakes, and Woodruff are served by water and sewer utilities. Developers also must balance their lender's requirements with the preferences that a buyer or renter has, influencing the type and size of housing that is constructed. Regulations like airport height limits, number of parking spaces, stormwater ponds, and minimum open space requirements can limit the number of units that can be built on a site. The County and its municipalities should review its zoning ordinances and determine if excess regulations can be adjusted or removed to reduce construction costs.

Building Code Considerations

Although zoning may permit higher densities and a greater variety of units in a structure, building code requirements can add costs depending on a structure's configuration. For example, a single-family home can be converted into a two-family home. But once a structure is converted to three or more units, components such as fire separation, separate utility meters, fire sprinklers, larger water meters, higher water pressures, or other requirements may apply depending on the structure. Elevators and fire sprinklers are typically required for taller structures, further driving up the cost of housing. Therefore, municipalities should be aware of these developer costs that influence purchase or rent prices.

Permitting Processes

Reducing the fees and time associated with approvals to construct new housing improves affordability and the ability for developers to construct new housing more quickly. Requiring public hearings for certain approvals can delay projects and amplify opposing voices, reducing the likelihood that needed housing units will be constructed. Both the County and its municipalities can consider changes to the permitting process that reduce fees and/or time needed for approvals to enable housing to be built more quickly and affordably.

Infrastructure Costs

A subdivision ordinance typically specifies dimensions for right-of-way, road width, sidewalks, lot frontage, and other standards. Adjusting these standards can allow for narrower lots, narrower travel lanes, and sidewalks and/or parking lanes required on only one side of the street instead of both. These result in lower infrastructure costs, more taxable real estate per acre, and a reduction in the amount of infrastructure a municipality must maintain long-term. Narrow streets may also result in lower traffic speeds, improving safety in residential areas. Finally, allowing developers to wait until all housing units on a site to be completed before requiring the installation of sidewalks, streetlights, boulevard trees, and other furnishings reduces costs by minimizing potential damage from construction equipment.

Financial Conditions

According to Freddie Mac, the average interest rate on a 30-year mortgage was 2.68 percent in December 2020. By Summer 2024, this rate had held steady at just over 7 percent for several months. While mortgages in the 2010s and early 2020s were low by historical standards, higher rates reduce what a homeowner can afford. Developers seeking financing for projects will also experience higher costs, which are reflected in higher sales or rent prices when housing units are complete. Even if housing prices decline, monthly payments may remain unaffordable for many. Inflation has also impacted transportation, utility, and grocery costs which make up a considerable portion of a household's budget. When combined, inflation and interest rates stretch household budgets and impact low and moderate-income households the most, exacerbating the already scarce supply of homes these households can afford.

Opportunities for Development

Land Available for Development

Open, undeveloped land is abundant in Oneida County, but land already served by existing infrastructure and utilities is most feasible for new development. This reduces long-term maintenance costs by reducing the need to extend new roads and other infrastructure and reduces travel times between destinations.

Annexations, Boundary Agreements, and Sewer Service Area amendments may also provide additional developable acreage over time. Additionally, utilizing publicly owned land saves developers time and money as there is no additional landowner to work with while navigating approvals with a municipality or County.

New residential units are encouraged throughout the County, regardless of if they are currently served by public water and sewer. Site constraints may be encountered, such as steep slopes, high water tables, shallow bedrock, unsuitable soils, and infrastructure costs, and some acreage may have to be reserved for roads, stormwater ponds, and other public facilities. Oneida County's Geographic Information Systems (GIS) online map shows site characteristics like grading, wetlands, floodplains, zoning, and other factors that determine its suitability for development. Each community's comprehensive plan includes a more detailed description of locations, constraints, and opportunities for new construction, along with strategies to preserve and enhance existing neighborhoods.

State Law Changes

Across the county, financial, regulatory, and physical characteristics of each individual community influence the style and cost of housing. State policies and programs continue to evolve in response to high housing costs, so the County and its communities should continue to monitor them as they emerge. Recent changes to state law include the 2017 "Homeowners' Bill of Rights." Key components of these two pieces of legislation (Assembly Bill 479 and Senate Bill 38) include:

- **Conditional Use Permits.** Previously, Conditional Use Permits (CUPs) were reviewed on a case-by-case basis with conditions imposed individually for each proposed use in response to concerns generated by the proposed use. Now, zoning ordinances must list the conditions a CUP must meet, clarifying which uses are likely to be approved as a CUP. For example, if a conditional use permit is required to have fencing or screening and the developer includes this requirement in their plans, a municipality is required to approve the CUP. This reduces lengthy approvals and project costs.
- **Nonconforming lots are grandfathered.** Previously, lots smaller than the minimum required by zoning and/or subdivision ordinances were not buildable. These lots are now developable, increasing land available for housing.
- **Housing affordability and impact fee reports** are now required to be posted annually for all municipalities with over 10,000 residents. While this doesn't apply to Oneida County's municipalities, it demonstrates a statewide concern regarding housing affordability.
- **Ordinance Changes and Permit Applications.** If a new ordinance is enacted after a permit application is submitted, but before a structure is built, the structure is still permitted to be built under the rules that existed at the time of the application, saving developers time and money.
- **Other laws** under the bill of rights included more rights to challenge tax assessments and clarifications regarding area and use variances to help homeowners with unique properties.

Several organizations participate in advocating for legislative changes related to housing affordability. The Wisconsin Realtors Association (WRA) and Wisconsin Builders Association (WBA) websites contain an up-to-date list of state legislative priorities and advocacy aimed at reducing costs for homeowners. The American Planning Association – Wisconsin Chapter also advocates for state-level housing reform primarily through the expansion of tools and programs municipalities may use. Many of these proposed changes include expanding the ability of TIF to finance new housing construction and other financial tools municipalities can

use without burdening taxpayers unnecessarily. The County should subscribe to updates from these organizations to ensure they are following the latest state law changes and remain informed of emerging strategies municipalities may be enabled to use to attract development.

Summary

Overall, it is recommended that Oneida County and its municipalities consider amending zoning ordinances to remove zoning barriers listed in this chapter of the plan. The County and its municipalities should also monitor emerging state policies and programs to take advantage of future opportunities that may not exist at the time this plan was written. Chapter 9 of this plan, Housing Programs, lists all known programs that are in effect as of this Housing Study's completion date.

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7. Public Participation

Overview of Efforts

To ensure that the data sources in this study reflect the experiences people are having regarding Oneida County's housing market, a series of public participation activities were conducted:

- The Oneida County Housing Committee met on an ongoing basis throughout this housing study's project timeline to provide input on interviews, survey questions, and the creation of this document.
- NCWRPC interviewed various housing stakeholders, including two local manufacturers, a business-related nonprofit organization, a local utility provider, and a representative from the local technical college.
- NCWRPC administered an online and hard copy survey to collect data on what kind of housing participants were looking for and what issues they had trying to find it.

Business Community Interview Results

Interview 1: Manufacturing Company

A representative of a manufacturing company summarized the challenges related to hiring and recruiting that result from a tight housing market. The challenges affect two main groups of employees: salaried and hourly employees. Salaried employees tend to struggle to find housing because they are often relocating from somewhere else, whereas hourly employees tend to already be living in the area. Additionally, interns often struggle the most to find housing, so the company has acquired five housing units for interns to stay in as 8-month rentals are difficult to find. Some hotel-style housing exists that would be ideal for seasonal or temporary employees, but it is often in poor shape. Both salaried and hourly employees represent a mix of buyers and renters.

Housing condition is a challenge as repairs are expensive and housing that appears affordable costs more in the long run when factoring the deferred maintenance. This is compounded by the fact that purchase prices have risen even for smaller, older homes. There is interest among some employees in buying land and building a house, but land is harder to find than it used to be. The housing market has cooled down in the past year or so, but it is still much more competitive than it was before the COVID-19 pandemic. Fully remote work is now less common, so more employees are increasingly expected to live nearby and work a hybrid or in-person schedule. Childcare is also a challenge for employees, but this manufacturer feels their employees earn relatively high wages for the area, which helps. In general, increasing the supply of housing would help considerably with attracting and retaining employment.

Interview 2: Business-related Nonprofit Organization

In contrast to the first interview, which focused on the Rhinelander area, the second interview focused on the Minocqua area, which needs housing of all styles to meet its severe shortage of available units. Unlike other areas of Oneida County, older homes are typically demolished to build newer ones. This results in a severe shortage of entry-level housing, rather than a widespread issue of housing in poor condition. In 2022, a housing study was created that recommended a 67-unit workforce multifamily development, which led to the Northpointe development in Woodruff being completed as well as a new Tax Incremental District, which is

currently in the process of being established in the Town of Minocqua. The Northpointe development utilized housing tax credits from WHEDA to construct 50 units of workforce housing.

Because of the strong seasonal population, there is strong demand for housing for seasonal workers, and this varies over the years as the national political environment affects the number of J1 Visa workers. Teachers, traveling nurses, and other occupations have salaries or limited term employment that are a challenge to find housing for, with some employers even buying houses to allow their employees to live in. Since the area's retired population tends to be much wealthier than those earning income locally, the area's population is growing at a rate faster than the workforce, making it difficult to staff businesses and services that are in high demand.

There is an awareness that middle-to-high-end housing is also needed, but land availability and extensive lakes and wetlands make it a challenge to develop. Additionally, trades workers are hard to find as they are in high demand, leading to delays when repairs and projects are needed. In summary, there is a severe shortage of housing of all types in the Minocqua area.

Interview 3: Manufacturing Company

The manufacturing company in the third interview had many similarities to the manufacturing company in the first interview. This employer was thankful for low turnover and a workforce that enjoys living and staying in Oneida County. Like the other manufacturing company, many jobs tend to be filled by those already living in the area, but interns and office jobs are much harder to recruit because of the lack of housing for transplants. This is especially important as the company prefers to hire previous interns for full-time work when they finish school. Interns typically work a 3-to-9-month term, especially in the summer and fall months, and it is very difficult to find lease terms that accommodate them.

For workers moving into Oneida County, there seems to be a lack of well-maintained middle-class housing in Rhinelander. These workers tend to be selling their previous residence and have the money to purchase a house immediately, and a 3-bedroom, 2-bathroom, 2-car garage middle class home is in high demand for these workers. Any affordable housing in Rhinelander tends to need too much work upon moving in. This results in many workers having to live in Eagle River, Minocqua, or another community and having to commute, rather than being able to live closer to work in Rhinelander. Overall, expanding the quality and availability of rental housing for interns and middle-class single-family homes would greatly benefit this employer.

Interview 4: Utility Provider

The individual in interview 4 mentioned only having a few anecdotal stories to share, but in general, stated that upper management is difficult to recruit and retain because of a lack of housing availability. It is harder to compete with places like the Fox Cities or Green Bay because there are more housing choices there, and sometimes people from that area turn down jobs up north because they can't find housing. Many of these workers are looking for a middle-class house with 3 bedrooms and 2 bathrooms between \$250,000 and \$400,000. When they are available, they typically sell immediately.

Generally, anything under \$200,000 is in poor condition, which makes starter homes difficult to find as well. Rentals are also often in poor condition, and ones that are desirable are not within budget for many. Some

apartments have wait lists, while others are struggling to find tenants due to higher prices. Some workers moving to the area must spend much more renting a tourist rooming house (Airbnb, VRBO, etc.) compared to a traditional rental property. Because of high demand, some tourist rooming houses are being converted back to long-term rentals. It would be ideal for there to be more high-quality rental units at affordable prices for those not ready to purchase a home, especially if they are new to the area.

Overall, there is a need for more middle-class apartments and single-family housing to improve availability, quality, and affordability. This supports the workforce by providing more housing options with shorter commutes and lower prices.

Interview 5: Technical College Staff

The fifth interview involved a long-time resident who works for the local technical college and is familiar with the rental market. From a recruitment perspective, there has been a lot of job growth between manufacturing, hospitality, and retail in the Rhinelander area in the past decade as it has emerged as a “hub” for many smaller communities in the Northwoods.

Many jobs start in the \$40,000 to \$50,000 range but can quickly reach the \$60,000 to \$70,000 range in a few years for certain workers. There are also many workers in the Rhinelander area earning between \$110,000 and \$200,000. Despite these incomes, many people live in older, smaller rentals since it is difficult to find desirable housing to purchase or rent. Landlords find that it is very easy to find tenants since demand is so high, and those interested in building a home are often waitlisted for several years when they find a builder. The community would benefit tremendously from new spec home subdivisions for middle and upper incomes. But interest rates have also limited what people are willing to pay relative to their income, and those who do move to the area often buy a house that isn’t as nice as the one they are selling in their former area.

Occasionally, there are new professors at the technical college who are transplants, sometimes from other countries. Many of these new employees prefer to rent, and some do not own a car. There are also some former nursing home units that have been converted to affordable short-term rentals marketed towards students. These initially struggled to attract tenants but have since filled up with other types of tenants like traveling nurses.

In general, strong job growth and a lack of housing have made it difficult for the Rhinelander area to attract enough employees to fill open jobs. New multifamily and single-family housing would benefit the community by expanding options and improving quality.

The public survey was designed to capture household budgets, buyer and renter preferences, and barriers people perceive in finding attainable housing that meets their needs. Survey highlights include:

- Below is a visual summary of where respondents live for those who provided their ZIP code.

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Oneida County Housing Study 2025

Below is a summary of the numerical data gathered in the survey, which is depicted in Appendix A.

For all survey respondents:

- Over 21 percent of respondents were retired, and there were more respondents working in Oneida County (67.7 percent) than living in Oneida County (44.9 percent). Over 8.6 percent of respondents didn't live in the County but wanted to.
- There were few responses that represented those who work or live seasonally in Oneida County, which could be a result of the survey being administered during the off-season.
- The top three factors when choosing a community were neighborhood safety, variety of parks and recreation opportunities, and good healthcare facilities.
- Location, price and value, and clean and healthy living conditions were the top three considerations people have when looking for housing to rent or purchase.
- There was very low demand for housing with only one bedroom or with more than four bedrooms, and three-quarters of respondents wanted two bathrooms.
- Nearly one-quarter of respondents can't afford their housing or are struggling to afford it, while another 45 percent can afford it but cannot afford anything more expensive than what they have.
- Only 6.7 percent of respondents cannot afford more than \$500 per month in rent. About one-quarter of respondents can afford between \$500 and \$799 per month, and about 30 percent of respondents can afford between \$800 and 1,249 per month. Another thirty percent of respondents can afford between \$1,250 and \$2,499 per month in housing, but only 6.4 percent can afford more than \$2,500 per month.
- Housing availability, competition, affordability, and costs of other non-housing essentials were the top issues keeping people from finding their ideal housing.
- Over 40 percent of respondents indicated that they or someone they knew declined a job offer because they couldn't find housing in Oneida County.
- One in four retirees was interested in upgrades that make it easier to age-in-place

For those looking for a place to rent:

- 47.7 percent of respondents lived year-round in Oneida County, and 6.8 percent wanted to move to the County. 63.5 percent worked year-round in Oneida County.
- 9 percent worked from home, and over half of the responses commuted less than ten minutes to work.
- Half of respondents wanted two bedrooms, and nearly half wanted three bedrooms. Three-quarters of respondents wanted two bathrooms. Note that many studio and one-bedroom apartments used by seasonal workers, some of which share common kitchens and living spaces, are often employer-owned. These individuals are unlikely looking for housing as it is provided as part of their employment, meaning that studio and one-bedroom units are needed and used, despite not appearing to be in strong demand in these survey results.
- Single family homes, multifamily homes, and low-maintenance housing are perceived as the most difficult type of rental housing to find.
- 68 percent of respondents said they can't afford their current housing, or that they struggle to afford it, with nearly half of respondents reporting that their budget allows for a maximum rent between \$500 and \$799. About 19.5 percent of respondents can afford between \$800 and \$1,499 per month.

- Not being able to find housing, not being able to afford housing, and not being able to afford other essentials (groceries, etc.) were the top three reasons people could not live in their ideal housing situation.
- Failing or outdated systems, mold, and poorly maintained neighborhoods were the top three housing issues, and there was a relatively even distribution of answers to the things people would change about their current housing if they could.
- Rent vouchers, homebuyer assistance programs, and senior housing were identified as the top three most needed programs.

For those looking for a place to buy:

- Over 81 percent of respondents worked year-round in Oneida County, but only 50.5 percent lived in Oneida County. Over 15 percent of respondents didn't live in Oneida County but wanted to.
- Over half of respondents commuted less than ten minutes to work, and over 77 percent commuted less than half an hour to work.
- Almost half of respondents wanted three bedrooms, with 23 percent wanting four bedrooms and 24 percent wanting two bedrooms. Nearly 80 percent wanted two bathrooms.
- Over 85 percent of respondents indicated that single family homes for purchase were the hardest to find, followed by 29 percent of respondents indicating that single family homes to rent were scarce. Over 15 percent of respondents indicated that multigenerational housing and low maintenance housing were difficult to find.
- About 35 percent of respondents can't afford their current housing or struggle to afford it. Over 30 percent said their current housing costs were within their budget, with over 27 percent indicating they could spend more if they had to, or said they could spend more but it wasn't worth it based on current prices.
- Almost 30 percent of respondents can afford between \$500 and \$799 per month in housing expenses, and another 38 percent can afford between \$800 and \$1,249 per month. Nearly 13 percent can afford over \$1,249 per month.
- Being unable to find suitable housing, not being able to afford housing, and strong competition from other buyers were the top three reasons that keep people from finding a home to purchase. The costs of other essentials and waiting for lower interest rates were also frequently indicated.
- Failing and outdated systems, structural issues, and poorly maintained neighborhoods are the top three issues homebuyers are finding with housing in Oneida County. Mold, worn-out finishes, drainage issues, and failing well or septic systems are also commonly encountered.
- Nearly half of respondents want a home that is larger than their current home, and over 35 percent would like to move to a better location. 30 percent indicated that they wanted better appliances and energy efficiency.
- Homebuyer assistance programs, handyman services, and loans for repairs were listed as having the strongest demand for homeowners or potential homeowners.

In addition to the data summarized above, the survey included open-ended responses where respondents could describe their experiences in detail. In general, the comments reflected the same barriers and frustrations reflected in the numerical data. Many respondents indicated being homeless or in temporary living arrangements with family and/or friends because they struggled to find housing when they would otherwise be renting or buying a house. Many are working multiple jobs or include a parent who is staying

home with children due to high childcare costs or preferences. Others are ready to downsize, but it doesn't make sense financially. There is a lack of housing options for seniors, those with disabilities, or those with lower incomes. The workforce and first-time homebuyers have especially limited choices, especially homes in good condition under \$300,000.

Though many survey respondents are not looking to change their housing situation, many who are not personally struggling notice that there is a strong need for housing people can afford. It is also difficult to find handymen or contractors for those who are already homeowners. Many owners and renters are making financial sacrifices to continue living in their current housing unit or are staying in their current housing unit longer than they would like to because it isn't worth the cost of upgrading, even if they can afford it. Many properties are in poor condition, and there are many complaints about inattentive landlords. Repairs and renovations have increased in cost because of inflation and contractor availability, meaning many properties need repairs or upgrades. Some expressed dissatisfaction with the quality of repairs or renovations that have been completed.

Summary

In general, Oneida County lacks variety, availability, quality, and affordability in its housing stock, requiring many people to make sacrifices or feel “stuck” in their current housing situation. Interest rates and housing prices prevent people from downsizing and the ability of new construction to meet demand is hindered by a limited number of builders, land availability and suitability, and high construction costs. The result is that people stay longer in houses they struggle to maintain, and those actively looking for a place to live have few options.

There is a strong desire to embrace the County's natural environment and rural character, and concerns over the fierce housing competition that a seasonal and tourism-based population brings. This is partially due to a noticeable difference between seasonal and retired incomes compared to the incomes of year-round residents. Overall, these interviews and survey results support the need to expand the availability of high-quality housing while maintaining existing housing stock.

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8. Housing Programs

The following is a compilation of state and federal funding opportunities for housing projects within Oneida County. This is not an exhaustive list of the grants and loans available, and some private funding options may exist. The County should monitor emerging programs as they are announced.

Wisconsin Department of Administration

Community Development Block Grant-Housing Revolving Loan Fund (RLF) Program

Since 1982, over 270 communities in Wisconsin have received Community Development Block Grant (CDBG) funding for housing rehabilitation and homebuyer assistance through the Small Cities Housing Program. CDBG housing funds are loaned to low and moderate-income (LMI) households, and to local landlords in exchange for an agreement to rent to LMI tenants at an affordable rate. Once CDBG housing loans are repaid to the community, they are identified as CDBG Housing Revolving Loan Funds (RLFs).

Under these RLFs, homeowners and homebuyers receive 0 percent interest loans that are either deferred or low monthly payments. Rental rehabilitation loans are 0 to 3 percent monthly installment loans. Loans are due in full when the title changes or when the home ceases to be the homeowner's primary residence or when the property is sold. CDBG housing funds can only be used for CDBG eligible activities.

Community Development Block Grant-Small Cities Housing Program

This CDBG program provides grants to local government for housing programs which principally benefit low and moderate income (LMI) households. They are mainly used for housing unit rehabilitation, homebuyer assistance, small neighborhood public facility projects, and other local needs. In addition to addressing LMI housing needs, CDBG can be used to leverage other programs or serve as a local match. Grants can also be used as an incentive or involve the private sector in local community development efforts.

Homeless Programs

The Wisconsin Department of Administration administers the Emergency Solutions Grant (ESG), Housing Assistance Program (HAP), and Homelessness Prevention Program (HPP). These three programs are referred to as the Emergency Housing and Homeless (EHH) Program. They assist with costs for finding housing for the homeless. Additional funding sources can be found in local nonprofits and churches.

HOME Homebuyer and Rehabilitation Program

The Division of Housing (DOH) prioritizes homeownership and preservation of owner- and renter-occupied housing units. These two programs use U.S. Department of Housing and Urban Development's (HUD) HOME Investment Partnerships Program funding for dwelling units occupied by low- and moderate-income households. The Wisconsin Department of Administration awards these funds to local government and housing organizations through a biennial funding cycle.

Housing-Related Consumer Protection Services

The Bureau of Consumer Protection is responsible for the investigation of unfair and deceptive business practices and handles individual consumer complaints involving landlord/tenant complaints, and home

improvement transactions. The Bureau is housed in the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP). Additionally, complaints against mortgage lenders may be investigated by the Wisconsin Department of Financial Institutions (DFI).

Neighborhood Stabilization Program

The Neighborhood Stabilization Program funds acquisition and redevelopment of foreclosed properties that might otherwise be abandoned and cause blight. HUD requires that these funds are targeted at communities with the most severe neighborhood problems.

Wisconsin Housing and Economic Development Authority (WHEDA)

Advantage Home Improvement Loan Program (HILP)

Homeowners can borrow between \$10,000 and \$50,000 to improve their home. Closing costs can be financed into the loan, with a closing cost credit up to \$500. The borrower must have no late mortgage payments in the past six months, a credit score of 620 or better, total mortgage debt (including the HILP loan) cannot exceed 125 percent of the home's value, and the household must meet WHEDA income limits.

Housing Tax Credit (HTC)

The Housing Tax Credit (formerly LIHTC) incentivizes new housing and rehabilitation of existing structures for affordable housing. It reduces federal taxes for an investment made in rental housing for those making 60 percent of a County's median household income or less. The tax deduction amount is tied to a development's proportion of low-income residents. The credit, administered by WHEDA, is paid over 15 years to investors in the housing project. Applications must meet financing, market, site control, and zoning requirements, and they are evaluated using WHEDA's Qualified Allocation Plan.

Wisconsin Bipartisan Housing Legislation Package 2023

In June 2023, Governor Evers signed four bipartisan bills that address Wisconsin's housing shortage. Below is a summary of these programs, which are administered by WHEDA:

- 2023 Wisconsin Act 14: Infrastructure Access creates a residential housing infrastructure revolving loan fund program to help cover the costs of installing, replacing, upgrading, or improving public infrastructure related to workforce housing or senior housing.
- 2023 Wisconsin Act 15: Restore Main Street creates a main street housing rehabilitation revolving loan funding program to help cover the costs of improving or restoring workforce housing units.
- 2023 Wisconsin Act 18: Vacancy-to-Vitality creates a commercial-to-residential conversion revolving loan fund program to help cover the costs of converting vacant commercial buildings to workforce housing or senior housing.
- 2023 Wisconsin Act 17: Home Repair and Rehab makes various modifications to the state's Workforce Housing Rehabilitation Loan Program.

There are several requirements for these programs, with a total of \$525 million approved by the Joint Finance Committee for the 2023-2025 state budget. County and local government officials should continue to monitor new funding opportunities as they become available.

Wisconsin Economic Development Corporation (WEDC)

Site Assessment Grant

The Site Assessment Grant provides funding for conducting initial environmental assessment and demolition activities on eligible abandoned, idle or underutilized commercial or industrial sites with suspected soil or groundwater contamination.

Brownfields Grant

This program provides funds for redevelopment of former commercial and industrial sites that have been adversely impacted by environmental contamination. This program helps convert contaminated sites into productive properties that are ready for redevelopment.

Idle Sites Redevelopment Grant

This grant supports the redevelopment of large former commercial, industrial, and institutional sites that have been idle, vacant or underutilized for a period of five years. Grant funds can be used for building rehabilitation or demolition, environmental remediation, or infrastructure improvement. This Idle Sites Grant has supported the redevelopment of former commercial and institutional structures into multifamily housing.

Community Development Investment Grant

The Community Development Investment Grant provides financial support for shovel ready projects in downtown areas that offer significant and measurable benefits to the community. This program has supported mixed use housing developments with a commercial component in established downtown areas.

U.S. Department of Housing and Urban Development (HUD)

Section 8 Housing Choice Vouchers are administered by housing authorities within a municipality and/or county. Eligible families are issued vouchers that they can use to secure housing in the private market. Under this program, an eligible household searches for a unit that meets minimum health and safety standards and has an owner who agrees to rent under the program. Vouchers then limit what the eligible household pays, which is usually only 30 percent of their income. The landlord receives a subsidy directly for the portion of the Fair Market Rent not paid by the tenant. The voucher-holder signs a lease for a term of, at least, one year and the landlord signs a contract with their local housing authority, running concurrently with the lease. Eligibility for the program is generally limited to families with incomes below 50 percent of the median for the county in which they reside. The program is open to any housing unit where the owner agrees to participate and where the unit satisfies the standards.

U.S. Department of Agriculture – Rural Development (USDA-RD)

Section 502 Homeownership Direct Loan Program of the Rural Health Service (RHS) provides loans to help low-income households purchase and prepare sites or purchase, build, repair, renovate, or relocate homes.

Section 502 Mutual Self-Help Housing Loans are designed to help very low-income households construct their own homes. Targeted families include those who cannot buy affordable housing conventionally. Participating families perform approximately 65 percent of the construction under qualified supervision.

Section 504 Very-Low-Income Housing Repair Program provides loans and grants to low-income homeowners to repair, improve, or modernize their homes. Improvements must make the homes safer and more sanitary or remove health or safety hazards.

Section 515 Multi-Family Housing Loan Program supports the construction of multi-family housing for low-income residents. Under the program, which has been in operation in Wisconsin since 1969, USDA underwrites fifty-year mortgages at a one percent interest rate in exchange for an agreement to provide housing for low and very low-income residents.

Section 521 Rural Rental Assistance Program provides an additional subsidy for households with incomes too low to pay RHS-subsidized rents.

Section 523/524 Rural Housing Site Loans are designed to aid public non-profit and private organizations to acquire sites for affordable housing.

Section 533 Rural Housing Preservation Grants assist sponsoring organizations in the repair or rehabilitation of low-income or very low-income housing. Assistance is available for landlords or members of a cooperative.

Single Family Home Loan Guarantees assist and encourage lenders to extend 100 percent loans to moderate- and low-income rural homebuyers by providing a 90 percent loan note guarantee to lenders to reduce the potential risk of extending full loans to these potential homebuyers.

Federal Emergency Management Agency (FEMA)

Hazard Mitigation Assistance Programs

FEMA's programs include the Flood Mitigation Assistance (FMA) and Building Resilient Infrastructure and Communities (BRIC) programs which help communities reduce risks from natural disasters. Examples include moving structures out of a floodplain or technical assistance for hazard mitigation planning.

Other Programs

Local Programs

The Central Wisconsin Community Action Council (CWCAC) assists with housing through programs that include downpayment assistance, weatherization funding, home energy assistance, homelessness programs, emergency food and shelter, and assistance with rental housing development. Renewal Unlimited, based in Columbia County, also has various housing assistance related programs.

Historic Tax Credits

To qualify for these programs, the structures must meet certain historical criteria (such as being on a National or State Register of Historic Places) and only certain kinds of improvements are eligible. Below are examples of historic tax credits:

- The Historic Preservation Tax Credit allows eligible buildings to receive a state income tax credit for 20 percent of the qualified rehabilitated expenditures up to \$3.5 million. It is defined in section 47(c)(2) of the Internal Revenue Code, of \$50,000 or more. This applies to income-producing

properties, so multifamily and mixed-use residential projects can benefit. The Wisconsin Economic Development Cooperation (WEDC) assists in administering this program.

- For non-income producing properties, the Historic Homes Tax Credit offers a 25 percent Wisconsin income tax credit when homeowners rehabilitate historic, non-income-producing residences. Homeowners must apply to the program through the Wisconsin Historical Society (WHS) State Historic Preservation Office prior to starting a project.

Energy Efficiency

Focus on Energy is an example of a statewide program that provides rebates for upgrades like weatherstripping, efficient water heaters, heat pumps, and other housing-related repairs based on income level. Other programs from nonprofit organizations, utility providers, and future local, state, and federal programs may also be available.

New Programs and Policies

To address inflation and housing issues, the federal government continues to roll out new plans and programs. For example, the Housing Supply Action Plan, announced in May 2022, has the following goals:

- Reward jurisdictions that have reformed zoning and land use policies.
- Deploy new financing to build and preserve more housing where financing gaps currently exist (manufactured housing, ADUs, 2–4-unit properties, and smaller multifamily buildings).
- Expand and improve forms of federal financing for multifamily development and preservation.
- Ensure that more government-owned supply of homes and other housing goes to owners who will live in them (or non-profits who will rehab them, not large institutional investors).
- Work with the private sector to address supply chain challenges and improve building techniques to finish construction in 2022 on the highest number of new homes in any year since 2006.

Transportation funding from the American Rescue Plan Act (ARPA), CDBG, HTC, HOME, Bipartisan Infrastructure Law (BIL) and other Department of Transportation (DOT) and Economic Development Authority (EDA) programs will be used strategically to promote new housing development and revitalization in urban, suburban, and rural areas. Additionally, the plan calls for fixing supply chain issues and recruiting more workers for construction jobs.

Summary

Though many of the programs listed here have specific deadlines and requirements that won't work for every project, the County and its municipalities should consider these programs when working with developers. Additionally, the County should work with NCWRPC, WHEDA, and other relevant organizations to maintain an updated list of programs as new ones are created and existing ones are modified or extended.

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9. Housing Strategies

In addition to state and federal programs, individual communities may explore various approaches to solve housing needs. Below is a summary of housing tools that are available to Oneida County, its municipalities, and/or OCEDC. When considering each strategy's funding, timeline, and staffing requirements, these tools vary in how easily they can be implemented, so they are organized into three categories: Low-Effort Housing Solutions, Medium-Effort Housing Solutions, and High-Effort Housing Solutions. Finally, a variety of approaches can be used concurrently in a single development project. For example, TIF, bonds, and other financial programs and sources can be creatively "stacked" to finance a project that would be infeasible without subsidies or multiple sources of capital, which is common when construction costs are too high to produce housing that local incomes can afford.

Low-Effort Housing Solutions

Comprehensive Plan, Permitting Process, and Zoning Ordinance Modifications

Both Oneida County's and each individual community's comprehensive plans, zoning ordinances, and subdivision ordinances directly impact the location, density, style, and costs to build housing. Zoning and subdivision ordinances include provisions such as:

- **Minimum lot size.** Minimum lot size affects the price and configuration of housing, with larger lots generally supporting higher end, detached housing and smaller lots allowing for a greater variety of styles and prices such as condos, townhomes, and entry level detached housing.
- **Minimum house size.** The larger the minimum square footage of a house, the higher the costs are to build housing. Lenders sometimes prescribe square footage requirements in new construction, which can also increase construction costs.
- **Maximum density.** Low density development results in higher infrastructure costs per unit as longer distances of roads, pipes, and utilities are needed per household. Higher density development maximizes infrastructure costs by providing more housing units relative to the size of utilities needed to serve a development. Higher densities can also promote walking and cycling, allowing households to depend less on cars (and their cost of ownership).
- **Setbacks.** Reducing setback requirements allows for housing on smaller or irregularly shaped lots, reducing construction costs and maximizing space.
- **Site Coverage.** Reducing open space requirements enables more square footage and/or housing units to be built on a given site.
- **Parking Reductions.** Reducing excessive parking space requirements means a greater share of a given site can be used for housing units.
- **Commercial and mixed-use districts.** Allowing residential units in commercial and mixed-use zoning districts places households within walking or cycling distance of more amenities and services, supporting local businesses.
- **Duplexes and Twin Homes.** Allowing duplexes and twin homes without special approvals in single family zoning districts adds more housing options without drastically changing neighborhoods.
- **Accessory dwelling units (ADUs).** ADUs are a small attached or detached rental unit on the same property as a principal structure. They are sometimes called in-law suites due to their popularity in

providing housing for the elderly near relatives. They also can benefit property owners with extra income and provide entry-level housing for singles, young professionals, and workforce employees.

- **Planned Unit Development (PUD) Zoning.** PUDs allow a developer to request flexibility from the zoning ordinance such as increasing density or decreasing setbacks in exchange for a community benefit, such as redeveloping a blighted site or providing affordable housing.
- **Missing middle housing.** This term refers to the least common owner- and renter-occupied housing styles in America that were common prior to World War II, such as two-flat, triplex, quadplex, rowhouse, townhome, and other multifamily buildings with densities between low-density single-family homes and high-density multifamily developments. They provide an option for those wanting more space than high density housing or the benefits of homeownership without requiring larger prices and intensive maintenance than a single-family home requires. Enabling this type of housing in medium-density residential zoning districts allows for more flexibility and housing styles.
- **Conditional Use Permits (CUP).** Sometimes CUPs give zoning districts flexibility, but they require a public hearing. When CUPs are needed to build multifamily, ADU, or other non-single-family homes, neighbors can oppose such projects at public meetings, making it more difficult to construct needed housing. Eliminating CUPs and allowing more types of residential units by right allows developers to construct more housing styles at affordable prices.

Planning, Zoning, and Subdivision requirements listed above can be reviewed and modified to remove overly restrictive provisions that increase construction costs. Examples include reducing minimum floor area and lot sizes, allowing higher densities, allowing mixed-use development, reducing open space requirements, allowing ADUs, and removing design and parking requirements. For example, requiring extensive landscaping or a stone façade could impact the affordability of housing without improving health, safety, or welfare of a community.

Comprehensive Plans have a housing element that should be updated along with any zoning changes that improve affordability so developers can qualify for certain financial products that require updated planning and zoning provisions. Completing this step also creates a vision on how the community can expect to grow.

Subdivisions may be given permission by a County or municipality to be platted with narrowed streets and lots or only require sidewalk or parking on one side of the street instead of both to reduce the cost of new lots. This saves initial construction costs as well as long-term taxpayer costs as it reduces the area of pavement that needs to be maintained. Allowing developers to wait to install sidewalks until after all houses are built in a subdivision also saves significant costs, since sidewalks often are damaged during construction.

Permitting process improvements can also reduce costs for applications. For example, ADUs have increased in popularity due to the country's aging population, but zoning and construction costs may prevent them from being built. In this example, a municipality could remove the requirement for a public hearing and allow them by right in residential zoning districts so applicants don't waste money and time designing one that might not get approved. Additionally, municipalities may adopt a series of pre-approved ADU plans that a property owner can choose from, saving them architecture fees and lengthy approvals which improves affordability. Finally, amending the application and review process to shorten the amount of time needed for approval while decreasing the opportunities for the public to oppose necessary housing projects reduces new housing costs and makes efficient use of the limited time staff and elected officials have.

Overall, each municipality's zoning and subdivision ordinances vary, but addressing recurring barriers that impact the number and affordability of potential housing units is a low-cost, easily implementable solution for the entire county.

Countywide Housing Organization

OCEDC can support the ongoing work of a local housing committee to address housing needs. Various housing coalitions and alliances exist in other cities in Wisconsin. These volunteer or non-profit groups meet to advocate for affordable housing and are active in public meetings. These can be active at the municipal or County level. Note that this is not the same thing as a County Housing Authority, which is federally funded.

Developer Outreach

OCEDC and its housing committee can collaborate with the County and/or municipalities to reach out to developers to attract development to the area by compiling lists of available building sites along with a list of regulations and financial incentives. These entities may also partner with each other and other organizations in the area to host tours and informational events for developers interested in building in the area. Preapproved concept plans or overlay districts created by municipalities can help a community and developer understand what kind of housing is expected in the future on each specific site, making the application and review process simpler for the developer. Identifying which housing types are most needed and finding a developer who specializes in that housing type can close the housing needs gap more quickly.

Employer Outreach

Similar to reaching out to developers, the OCEDC may work with employers to identify opportunities for homebuyer assistance, rental assistance, and other financial assistance utilizing existing funding programs and possible additional contributions from employers.

Educational Events

OCEDC can work with area organizations to sponsor outreach and education that teaches households basics such as budgeting, personal finance, and maintenance to help those with little to no homeownership experience work towards homeownership. Education can also include an overview of programs available to first-time homebuyers, and creating an inventory of nontraditional financial products available to low-income households helps these prospective homebuyers in a competitive housing market. For example, the Community Development Block Grant (CDBG) program could be promoted as a tool for County residents to rehabilitate their homes. Additional educational events include courses for those interested in becoming a landlord or small-scale developer. Materials for these courses are easy to access online and can be promoted countywide.

Development Bonuses

Municipalities can relax zoning standards on developments that have low-income units. For example, low-income senior housing can have reduced parking minimums since senior households are less likely to have multiple vehicles. A developer may also be granted higher density than what is typically allowed to help make a project financially feasible if they provide low-income housing units. These are only a few examples that can help incentivize affordable housing, and municipalities can write these bonuses into the zoning code or approve them under Planned Unit Development (PUD) zoning districts.

Fee Waivers

To help lower income households maintain older homes, communities can waive permit fees to reduce remodeling costs for houses built before a certain year and below a specific value.

Infill/Redevelopment

To maximize the use of existing infrastructure and minimize tax burden created by new development, infill development and redevelopment of existing sites already served by infrastructure is encouraged. This also can address blighted sites and encourage new housing located near other existing facilities and amenities in a community. OCEDC, the County, and its municipalities can utilize GIS to map both privately and publicly owned sites that can be advertised for development along with the data in this housing study, which helps developers determine what the County's needs and opportunities are.

Redevelopment projects may take more coordination and cleanup of existing sites, but funding programs through the Wisconsin Economic Development Corporation (WEDC), Wisconsin Department of Natural Resources (DNR) and Department of Transportation (DOT) assist with brownfield cleanup and transportation facility upgrades. The County and its municipalities can also designate staff to work with property owners who are interested in marketing their sites for development to increase the chances of underutilized properties becoming development sites.

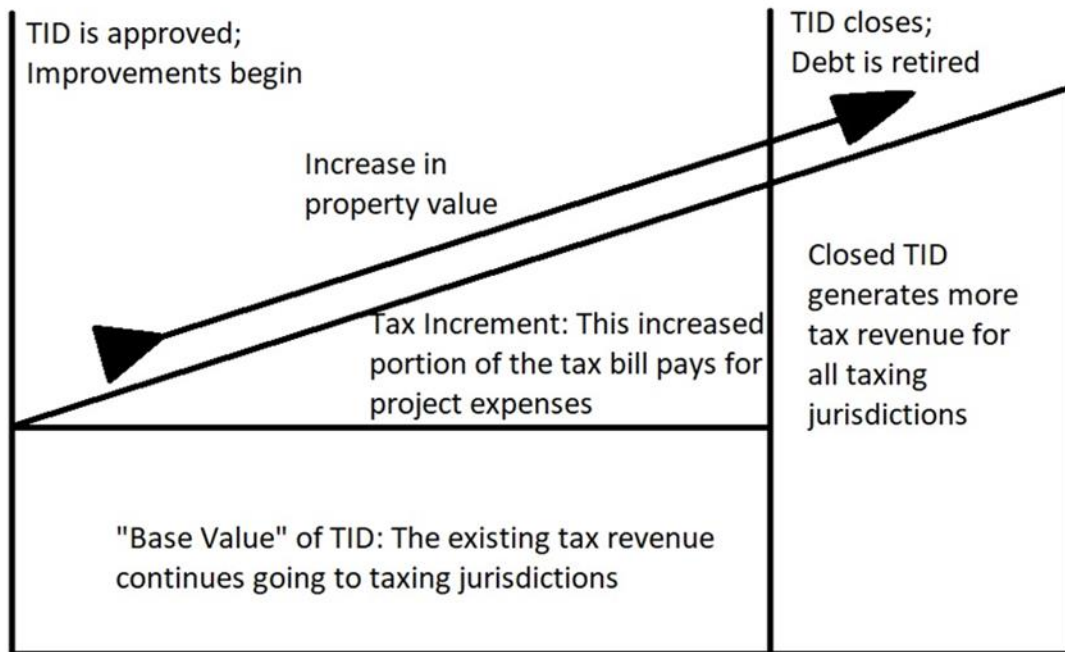
Medium-Effort Housing Solutions

Financial Policies: TIF

Tax Increment Financing (TIF) can be used to pay for infrastructure costs associated with development, and existing TIFs can be extended for one year if the increment is used to benefit affordable housing by funding local programs such as downpayment assistance, façade improvements, and other income-based grants or loans. TIF works by taking a site's existing tax revenue and keeping it in the general fund. As the property is redeveloped, its value increases, and so does its assessed value. But the increase in taxes paid, or increment, pays off the initial investment over a certain period, such as a loan to install infrastructure or site remediation costs. After these costs are paid back, the TIF District, or TID, closes and all future property tax payments go towards the general fund, but in a much greater amount since the property's value increased during the life of the TID.

TIF involves some financial risk to taxpayers as the municipality is responsible for paying off the debt even if a project isn't successful. A newer approach to shift the risk to developers is a reverse TID, which works the same way, but the developer takes out the loan instead of a municipality, which is repaid over the life of the TID. Additionally, pay-as-you-go TIDs are a similar concept that avoids either party taking on debt, and project costs are paid for as the tax increment accumulates. Finally, outside of TIF, municipalities may allocate a recurring budget line item that can be used for affordable housing programs or new development citywide.

Figure 10: How a Tax Incremental District Works



Source: NCWRPC

Wisconsin allows for a variety of TIDs (rehabilitation, blight removal, industrial, mixed-use, and environmental remediation) and state policies may be amended from year to year. But they are often used for industrial and mixed-use development, or for brownfield revitalization. Using TID to pay for residential infrastructure was uncommon until recently, with the Village of Hobart (Brown County) being an example. In Hobart, a TID is used for infrastructure in a master-planned subdivision with apartments, townhomes, and single-family homes where lots are subdivided for each developer's needs. The goal is to encourage a walkable downtown area with a variety of housing in a formerly rural area while keeping prices affordable.

Drawbacks for TIDs include the possibility of becoming distressed if projects are not successful. They are also often difficult to explain to the public and can give the impression that taxpayer dollars are used to help developers profit. A strategy that municipalities can use is to include a development proforma (a forecast of a project's financial returns) in meeting packets when a TID is proposed. To prevent the misuse of public funds, the "but-for" test required of all TIDs in Wisconsin ensures that TID is only used for projects that wouldn't be feasible without TID, and every project must have a benefit to the public. Careful evaluation of development proposals that use TID and clear communication with the public regarding how TID will be used will help municipalities effectively use this tool.

County- or Municipal-Owned Land

According to the Southwestern Wisconsin Regional Planning Commission's (SWWRPC) 2019 Regional Housing Study, developers found that municipal-owned land is often easiest to work with. This is because they don't have to work with private landowners and a municipality at the same time, and development expectations from the municipality are often depicted in existing adopted plans. This saves the developer

time, which makes housing available more quickly and at lower prices. Additionally, this land is tax-exempt, meaning that a sale or transfer of the properties for private development adds to the tax base. School districts, churches, hospitals, colleges, and other area organizations may also have land available for development.

Design Assistance

Individual communities could contract with a designer or architect to assist low- and moderate-income families with renovations by guiding them through building code and zoning requirements and cost estimates. Some cities in the U.S. have even adopted a series of preapproved blueprints for small houses or ADUs that homebuyers can utilize without requiring extra time or design costs to find house plans that meet all municipal and state requirements.

Employer-Sponsored Housing

To address the County's workforce and housing shortages at the same time, OCEDC can work with large employers in the area to identify funding for and develop housing for employees. This can involve the municipality educating area employers about the benefits of employer-sponsored housing and providing financial incentives to assist with its development.

Land Trusts

Land trusts are nonprofits that hold land where owner-occupied housing can be built. An income-eligible family can purchase the home and lease the land at a discount and then receive a small return on the land lease when selling the home later at a predetermined price. This lowers the costs of getting into homeownership and provides an opportunity to build equity, bridging the gap between renter-occupied and owner-occupied housing. The home's future transactions and land are managed by the land trust long-term to ensure income-eligible families can continue to use this housing product.

Land Banks

Land banks are like land trusts where a public or nonprofit entity acquires land for future development of affordable housing. But unlike a land trust, land banks do not hold the land after the development is complete. Instead, they often sell land to developers or other nonprofits at reduced costs.

Nonprofit Programs

Nonprofits and philanthropic organizations can boost homeownership among lower income households, allowing them to secure stable, long-term housing and build equity. Habitat for Humanity is a well-known example that constructs new housing, and United Way is another example that provides housing assistance. Habitat for Humanity has also assisted with aging-in-place upgrades to existing structures in recent years. Counties and municipalities may reach out to these entities for potential partnerships related to housing.

Other nonprofits use creative strategies that help keep housing affordable. In larger cities, homes priced under \$125,000 are often bought up by investors and converted into rentals, reducing the available supply of owner-occupied housing, and driving up prices. In a few other Wisconsin communities, a Homeownership Acquisition Fund purchases housing before investors and landlords can and sells the homes to buyers who qualify for the program, mostly in the purchase price range of \$90,000 to \$150,000. This is because some cities have lost up to 12% of their homeowners since 2008 because of homes being converted into rentals. In

addition to the program, homebuyer financial counseling and loans to rehabilitate distressed properties are available, which can be difficult for lower income households to secure under more traditional lending programs. This is one example of a nonprofit model that is used to preserve affordable owner-occupied housing.

Renovation and Addition Informational Guides

The County and/or City of Rhinelanders could create a visual and informational guide for the most basic remodeling and addition techniques using a series of housing examples of different styles and time periods found in Oneida County. This assists homeowners with limited experience visualize opportunities and requirements related to improving and/or expanding their homes.

Financial Program Evaluation

Chapter 8 of this assessment contains a comprehensive list of financial programs that assist with development, but many municipalities in Oneida County have limited staff to pursue these programs. Considerable federal and state funds have been made available in recent years, such as the American Rescue Plan Act (ARPA) and Bipartisan Infrastructure Law (BIL). These programs are often cumbersome and/or have ongoing requirements and deadlines, which would be easier to navigate through designated staff. Additionally, as project costs increase, creative stacking of a variety of funding sources is becoming more common to ensure a project's success. Individual municipalities or the county could consider hiring or contracting a position responsible for monitoring funding sources and applying for them as opportunities arise, and programs may also be used to pay for staff hours if allowed.

High-Effort Housing Solutions

New Financial Programs

OCEDC or individual communities in Oneida County may set up down payment assistance programs and revolving loan funds or grants for housing renovations or accessibility retrofit projects. They may also work with the Wisconsin Housing and Economic Development Authority to identify lenders in the community who can lend to homeowners who struggle to obtain traditional mortgage products. For these financial programs, a community must set criteria and conditions an applicant must meet before being awarded funds, and policies should be reviewed by legal counsel and various boards, commissions, and committees to ensure long-term success.

Financial Policies: Bonds

Municipalities may also issue general obligation bonds to help finance development, with the bonds repaid through taxes or another source of revenue. The advantage is that they help close gaps in a financial package where multiple funding sources exist but fall short of the project's costs. The disadvantage is that they typically require property taxes to be raised.

Rent-to-Own Housing

Houses can be rented to households with the intent to purchase, and the rent is credited towards a down payment. This requires considerable funding and an organization or public entity to administer the program.

Housing Trust Funds

Housing Trust Funds require considerable funding, but they are instrumental in constructing working class and low-income housing units. These funds provide subsidies to renters and construction funding to developers which are derived from a mix of federal, state, local, and/or philanthropic funding sources. Funding can also come from the state-enabled one-year extension of a TIF district where the increment is used to fund affordable housing projects. Though it requires a high level of effort, it can be more feasible if several communities pool resources together to execute this strategy.

Home Replacement Program

Some communities identify houses in the worst condition, demolish them, rebuild them, and sell them with income restrictions to address housing affordability. The City of La Crosse, WI uses CDBG funds, HOME funds, and donations to construct new housing in this way, and sale proceeds replenish City funds when a home is complete. Local technical colleges also assist with construction so students can gain experience.

Housing Advocacy

Local staff and elected officials could consider partnering with regional organizations to lobby for state-level policy changes that address housing shortages.

Examples in Wisconsin Communities

City of Fort Atkinson

Recognizing a need for housing in the community, the City of Fort Atkinson purchased a 75-acre site where a development fell through. The City hired a consultant to prepare a neighborhood plan that depicts grading, lot sizes, street widths, and the location of stormwater ponds and pathways. While this plan isn't the final plat, it saves the developer time and money by getting the public's approval ahead of time and removing the need to work with both the City and a private landowner concurrently.

City of Merrill

The City of Merrill in Lincoln County used TIF to provide infrastructure to serve needed housing near the Airport Industrial Park. Initially, three 12-unit structures of multifamily rentals were constructed, and an additional three 12-unit structures were added as a second phase using pay-as-you-go TIF.

City of Wausau

The City of Wausau has used a variety of approaches, including TIF, brownfield remediation, disposition of City-owned land, and CDBG funds to develop new housing, especially in the Riverlife and former Wausau Center Mall areas. This allows the City to meet new housing demand, expand the tax base, and maximize existing infrastructure while attracting residents to its vibrant downtown area to support businesses. CDBG funds have also been used for down payment assistance and rehabilitation of existing housing stock.

Lincoln County Economic Development Corporation (EDC)

The Lincoln County EDC released a request for proposals in November 2022 for a developer to construct needed workforce housing on two sites, one in the City of Merrill, and the other in the City of Tomahawk. These sites are not eligible for TIF, but the City of Tomahawk site will offer the land for free and additional pay-as-

you-go cash incentives to help the developer provide affordable housing. The EDC is requesting multifamily housing with 0 to 3 bedrooms, and prospective developers may propose any mix of unit sizes and styles based on feasibility. The EDC also desires housing for those who are 55 and older due to limited choices and an aging housing stock in the two communities. This approach allows both communities to market desirable City-owned sites served by existing utilities while clearly communicating a vision to developers while still allowing for design flexibility.

Village of Edgar

The Village of Edgar found that TIF-eligible industrial park lots for sale for \$1 were not developing since the elevation changes were not suitable for industrial park tenants. The Village removed this area from the existing TID since it would exceed the maximum amount of residential land that could be permitted within the TID under state law. But since the infrastructure was already in place, the land was easy to subdivide and sell to a developer who plans to construct a mix of multifamily and single-family housing.

Village of Vesper

There are several examples of repurposed older buildings being renovated for housing at a cost savings compared to new construction using creative funding strategies. Closed since 2018, the Vesper Elementary School has been redeveloped into 11 apartments totaling 16,099 square feet with an additional 7,956 square feet of gymnasium, fitness center, and community room/kitchen space that generates additional revenue. The cost of renovating classrooms into apartments is estimated at \$1.1 million, and when combined with the common spaces, the total cost of the project is an estimated \$1.6 million. The project received a \$200,000 Idle Sites Grant from the Wisconsin Economic Development Corporation (WEDC).

Sheboygan County

The Sheboygan County Economic Development Corporation (SCEDC) has partnered with local employers to fund the creation of more workforce housing. A subdivision known as Founders' Pointe features 54 entry-level homes ranging from 1,300 to 1,500 square feet with three bedrooms, two bathrooms, a basement, and a two-car garage. Prices are under \$350,000 per home due to the \$8 million in financial support the project has received from four major employers in the County as well as \$2 million from the County's budget. The SCEDC plans to build a total of 600 housing units in five years.

Washington County

In response to the decrease in housing affordability in the past few decades, Washington County has developed the Next Generation Housing Coalition. The Coalition has developed a framework around addressing five housing barriers: high development costs, home ownership costs, zoning and land division regulations, workforce development, and public outreach. High development costs will be addressed through private-public partnerships on priority development sites. High ownership costs will be reduced through a new downpayment assistance program and employer-sponsored incentives for workforce households. The Coalition will make recommendations to municipalities for planning and zoning changes and developer agreements to facilitate new development. The Coalition will also educate prospective homebuyers and partner with businesses to help people find housing. Finally, the Coalition will engage the public and track its progress to demonstrate its success in making Washington County more affordable.

Single Family Subdivision Incentives

To attract workers and new development, several municipalities offer cash incentives, reduced lot prices, and/or rebates on condition that the property owner builds a house within a certain timeframe. This is often accomplished by using donated land or municipally owned land. Examples in Wisconsin include the City of Berlin, the City of Hillsboro, the City of Pittsville, the City of Shullsburg, and the City of Waterloo. Additionally, some communities like the City of Pittsville have a revolving loan fund to assist with repairs.

Examples of Repurposed Structures

In addition to the Vesper Elementary School example above, other recent revitalization projects using tools such as TIF, housing tax credits (HTC), or other sources include the Berkshire at the Grove in the City of Stevens Point, which utilizes a former convent site, and the Spartan Lofts Apartments in the City of Sparta, which provide affordable housing near a walkable downtown by utilizing a historic former middle school property. In many cases, institutional properties contain excess open space that can be developed into new construction to supplement the housing units planned for a renovated existing structure. When combined, the two housing unit styles can make a project's cash flow more feasible.

Other Strategies

Municipalities and nonprofits can work together to better communicate with and educate the public on available programs or general advice for residents looking for a place to live. They can also track housing data such as new units and prices to identify trends in the housing market and revisit strategies in this report if needed to adjust to changing conditions. Municipalities may also dedicate staff time to education, outreach, and tracking, and housing committees and coalitions can also be formed to guide actions to address housing issues and assist municipalities with outreach and education. Finally, communities can guide site-specific planning to understand what each community's needs are and what development or redevelopment may be appropriate.

Summary

Overall, municipalities and their stakeholders can bring together all funding sources and communicate them to its residents without having to wait for new strategies or policies to become available. Each community also has a variety of regulatory, financial, and educational strategies that can be utilized to meet each community's specific housing needs, and these tools vary in complexity and feasibility. Monitoring these funding sources and other strategies as new programs and ideas emerge can be useful in adapting to changing conditions over time.

10. Conclusions and Recommendations

Conclusions

Lack of Inventory

The past decade has been defined by rising prices, limited availability, and strong competition for housing. This results in households stretching their budgets, lowering expectations, and waiting months or years to find a place to live, impacting employee attraction and retention for area employers.

Demand for Middle Class Housing

Both data collection and public participation reflected that much of the housing is in poor condition or is too expensive for the average working family. Since relatively few households can qualify for higher-end housing, and low-income housing is the most expensive to develop because it requires extensive subsidies from a variety of resources, efforts to attract development should focus especially on housing that falls within the price ranges in Table 25. This approach allows the workforce to begin renting at attainable prices followed by an eventual move into owner-occupied housing that allows them to invest in the community and build wealth long-term. Expanding housing choices in these mid-range incomes allows households to better align their income and lifestyle with their preferred housing choice, increasing the availability of more affordable existing housing.

Table 25: Highest Priority Housing Needs in Oneida County

Household Income	\$35K - \$49K	\$50K - \$74K	\$75K - \$99K	\$100K - \$150K
Housing Type	Renter Occupied \$900 - \$1,249/mo.	Renter Occupied \$1,250 - \$1,499/mo.	Owner Occupied \$200K - \$299K	Owner Occupied \$300K - \$399K

Source: NCWRPC

It is important to remember that higher incomes can always qualify for lower prices, but middle and lower incomes can’t qualify for higher prices. This also supports the need for more middle-income housing as higher income households will likely also prefer to live in it if it takes longer for them to find or build something higher end. There may be some demand for high-end rentals, particularly near lakes or walkable downtowns, but Census and public survey data indicate that this is a relatively small share of the population.

Projected Housing Demand through 2040

Based on population projections from the Wisconsin Department of Administration and recent American Community Survey estimates, **there is an estimated need of as much as 1,358 housing units by 2030**. While the number of households is expected to peak in 2030, newer housing will be needed to replace aging structures that are approaching the end of their useful life as well. Should Wisconsin continue to become an even more appealing state to live in, this demand could increase as other states face higher costs of living, more natural disasters, and other quality of life concerns.

Table 26, below, calculates the approximate demand for housing units for each income category. It uses the housing gaps in Table 22 and the household projections in Table 23 to estimate demand. The projected number of units below maintains Oneida County's 84 percent owner occupancy rate, which is supported by survey results that show a preference for homeownership. Rental units and owner-occupied units are then distributed by the relative shortage of existing units in each income category. OCEDC should support housing units of all income levels, but special focus should be given to the housing types in blue below. This is because lower-income housing requires more financial resources to construct, and high-end housing tends to be exclusively single-family, custom homes that households are building themselves.

Table 26: Projected Housing Need by Household Income

Income Needed	Monthly Rent	Purchase Price	Need by 2030: To Rent	Need by 2030: To Buy	Strategy
<\$10K	< \$250	<\$25K	32	0	Rehabilitation of existing structures; New construction as opportunities arise
\$10K - \$24K	\$250 - \$599	\$25K - \$79K	0	157	
\$25K - \$34K	\$600 - \$899	\$80K - \$99K	0	186	
\$35K - \$49K	\$900 - \$1,249	\$100K - \$149K	0	0	
\$50K - \$74K	\$1,250 - \$1,499	\$150K - \$199K	104	316	OCEDC Highest Priority
\$75K - \$99K	\$1,500 - \$2,499	\$200K - \$299K	29	0	
\$100K - \$149K	\$2,500 - \$3,499	\$300K - \$399K	51	482	
Over \$150K	\$3,500 and over	\$400K +	0	0	

Source: U.S. Census, WDOA, and NCWRPC

Construction Costs Outpace Incomes

Given current conditions, it is unlikely in most cases to expect development other than higher-end single family homes to develop without some kind of strategy between developers and local government. The housing programs in Chapter 8 and strategies in Chapter 9 of this Housing Study explain potential solutions to this issue in detail. Solutions with the lowest amount of effort needed to execute should be explored first as they are less likely to impact property taxes, which affect housing affordability.

Existing Housing Condition Concerns

Because seniors have few choices for downsizing into an affordable, low-maintenance housing unit, many homes fall into disrepair over time. These homes could be freed up for younger families who are willing to renovate them if they became available. Many are unaware of the variety of programs that assist with large repairs such as roofs, windows, plumbing, electrical, and more, and contractors are difficult to obtain.

Recommendations

Below is a list of the highest-priority housing recommendations based on the issues facing Oneida County's housing market identified in this study, the types of housing that are needed, and the feasibility of implementing the solutions listed in Chapter 9 of this Housing Study.

- 1. Subdivision and Zoning Ordinance Revisions.** Oneida County and its municipalities should evaluate zoning and subdivision ordinances and amend them to allow for smaller lots, reduced setbacks, a greater variety of housing styles, and other standards that reduce barriers to constructing housing that is affordable to residents.
- 2. Comprehensive Planning.** The County and its municipalities should maintain comprehensive plans that identify opportunities for improving existing housing and increasing new construction. Updating the housing element of these plans at least every 5 years allows developers to apply for financing through WHEDA and other programs designed to address the statewide housing shortage.
- 3. Property Disposition.** Unused properties in suitable locations that are owned by the County, municipalities, school districts, or other tax-exempt entities are recommended to be zoned residential and sold at a discount or for free to spur new development while bringing tax-exempt parcels back onto the tax rolls.
- 4. Developer Outreach.** OCEDC staff should reach out to developers and consider partnering with state and regional organizations to promote development and redevelopment opportunities.
- 5. Educational Events.** OCEDC should collaborate with employers and agencies to host housing education events that assist renters and owners in finding resources such as first-time homebuyer assistance, financial counseling, loans for repairs, or assistance finding housing.
- 6. Local, State, and Regional Partnerships.** OCEDC should work with the County, municipalities, employers, school districts, nonprofits, Nicolet Technical College, NCWRPC, WEDC, WHEDA, and other organizations to identify existing and emerging funding sources, policies, and opportunities that support housing development.
- 7. Housing Committee Action.** The OCEDC Housing Committee should continue meeting following the completion of this housing study to ensure the ongoing implementation of the study's recommendations and advocate for continued support for housing at public meetings.
- 8. Tax Incremental Financing (TIF).** Municipalities that meet the Wisconsin Department of Administration's criteria for implementing Tax Incremental Districts (TIDs) should consider creating new TIDs with parameters that protect taxpayers from unsuccessful projects while closing the funding gap for new development.
- 9. Housing Preservation.** Leveraging federal, state, and/or local dollars in a low-cost revolving loan fund or other type of program can be used for repairs and upgrades. This is essential to extend the life of existing housing, which is more affordable than new construction. This approach can also be used for aging-in-place upgrades that allow people with limited mobility to remain in their homes.
- 10. Housing Study Monitoring.** The OCEDC Housing Committee should evaluate and communicate to the public the benefits of this housing study's implementation by publishing the number of units and estimated workers, families, students, and other evidence of economic impact over time to build momentum and gain consensus with future housing activities.

Other Housing Solutions. Once most or all of Recommendations 1 through 10 in this priority list are executed, OCEDC, the County, and municipalities may consider implementing the remaining medium-effort and high-effort housing solutions listed in Chapter 9 of this study as resources and opportunities allow. Careful implementation of all solutions should minimize negative impacts and property taxes and should focus on delivering high quality, attainable housing that contributes to the economy and tax base of Oneida County.

Conclusion

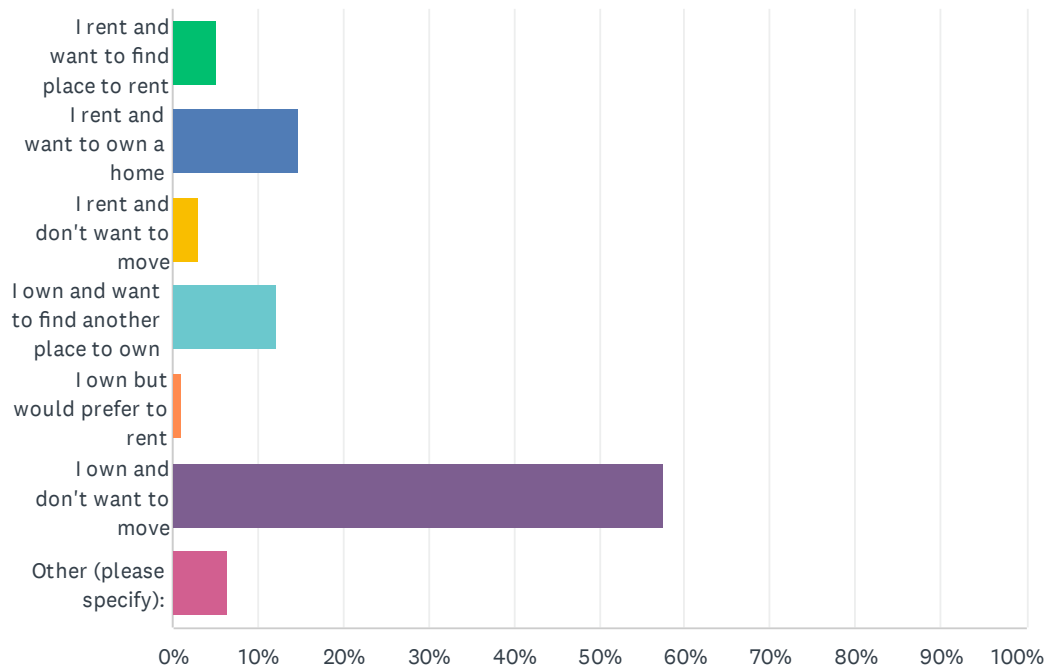
Although individual population forecasts vary between communities in this assessment, all municipalities listed support the County's housing market, and successful projects in any of them benefit the whole County. Neighboring counties not included in this assessment also benefit as new housing development helps the area attract needed workers and improve the local quality of life. Finally, housing should be treated as an economic development tool to support area employers in need of workers as a wave of retirements continues.

Housing market conditions continue to change, with varying interest rates affecting housing prices and labor and material costs affecting construction prices. Despite rising prices, demand for housing continues to impact Oneida County. With higher interest rates and construction costs, developers may face higher risk and limit the number of units constructed until financial conditions improve, further exacerbating the housing shortage in the future. Therefore, it is essential that the Oneida County Economic Development Corporation works to attract new development of all types and strategically reduce costs whenever possible to ensure households have access to housing that meets their needs.

Appendix A: Public Survey Results

Q1 Currently, do you rent or own?

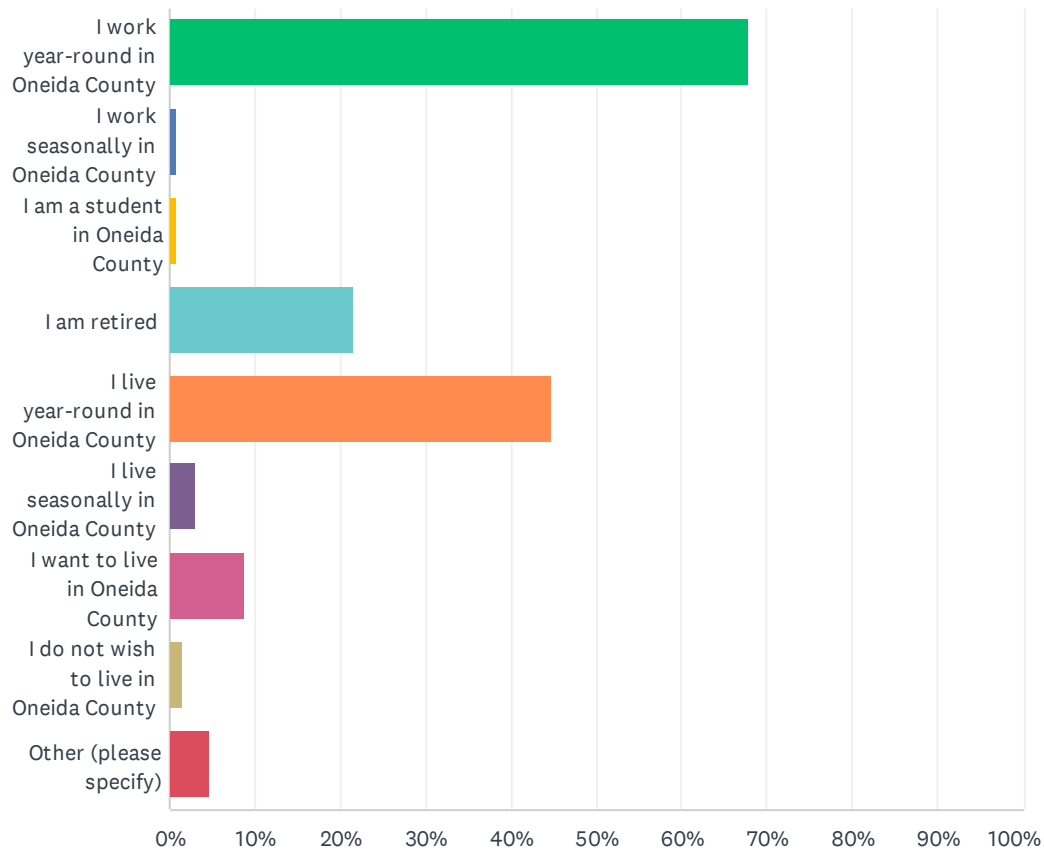
Answered: 694 Skipped: 4



ANSWER CHOICES	RESPONSES	
I rent and want to find place to rent	5.19%	36
I rent and want to own a home	14.70%	102
I rent and don't want to move	3.03%	21
I own and want to find another place to own	12.10%	84
I own but would prefer to rent	1.15%	8
I own and don't want to move	57.49%	399
Other (please specify):	6.34%	44
TOTAL		694

Q2 Which of the following best describes your current housing situation as it relates to Oneida County? (Check all that apply)

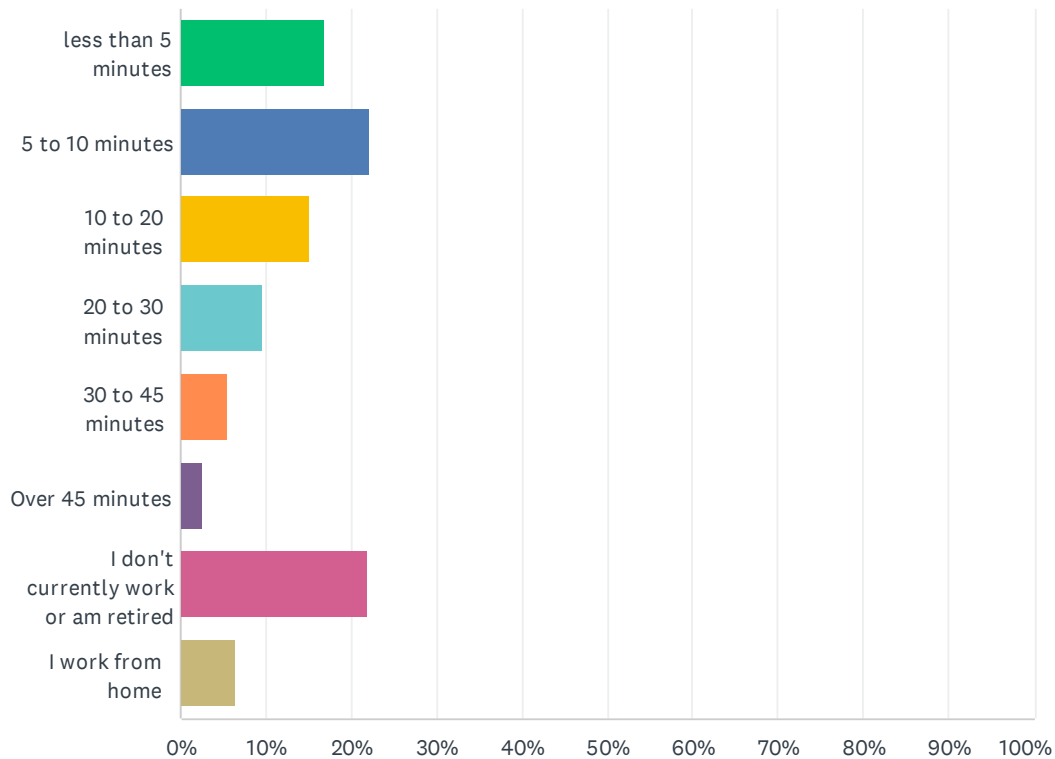
Answered: 694 Skipped: 4



ANSWER CHOICES	RESPONSES	
I work year-round in Oneida County	67.72%	470
I work seasonally in Oneida County	0.86%	6
I am a student in Oneida County	0.86%	6
I am retired	21.47%	149
I live year-round in Oneida County	44.81%	311
I live seasonally in Oneida County	2.88%	20
I want to live in Oneida County	8.65%	60
I do not wish to live in Oneida County	1.44%	10
Other (please specify)	4.76%	33
Total Respondents: 694		

Q3 How long is your commute to work?

Answered: 693 Skipped: 5



ANSWER CHOICES	RESPONSES	
less than 5 minutes	16.74%	116
5 to 10 minutes	22.08%	153
10 to 20 minutes	15.15%	105
20 to 30 minutes	9.67%	67
30 to 45 minutes	5.63%	39
Over 45 minutes	2.45%	17
I don't currently work or am retired	21.93%	152
I work from home	6.35%	44
TOTAL		693

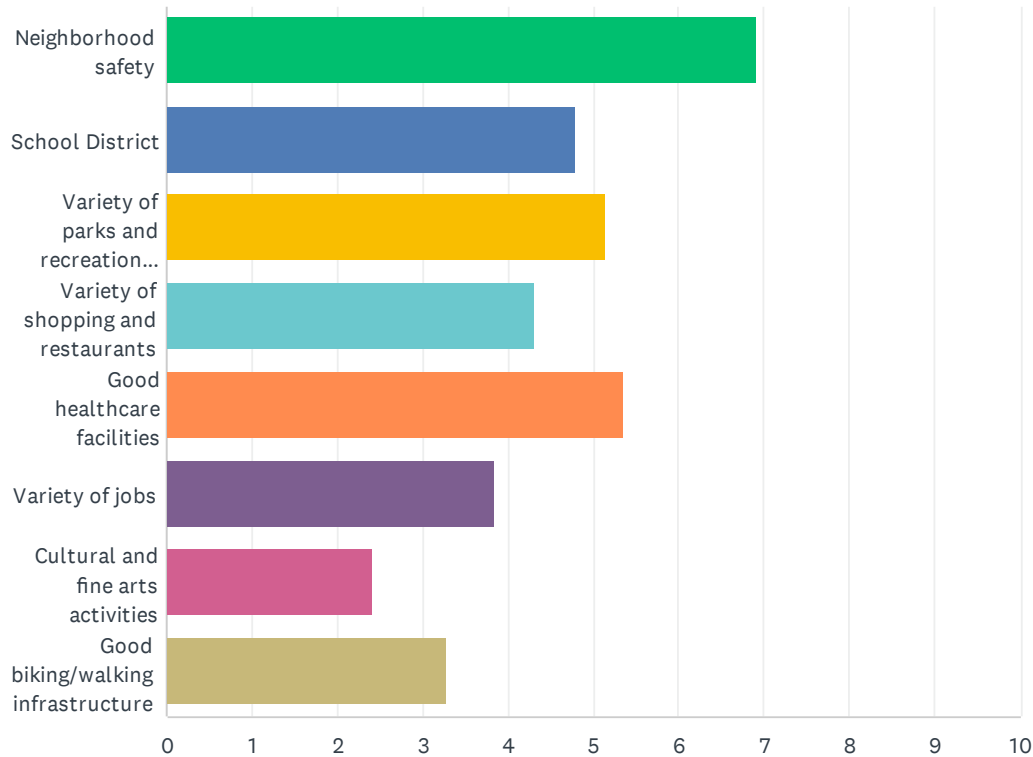
Q4 (Optional) Please provide the ZIP code where you live. For seasonal residents, provide the ZIP code nearest to or within Oneida County

Answered: 635 Skipped: 63

[See page 56 of the Housing Study for a heat map of ZIP code responses](#)

Q5 When deciding what community to live in, please rank how you decide from 1 (most important) to 8 (least important):

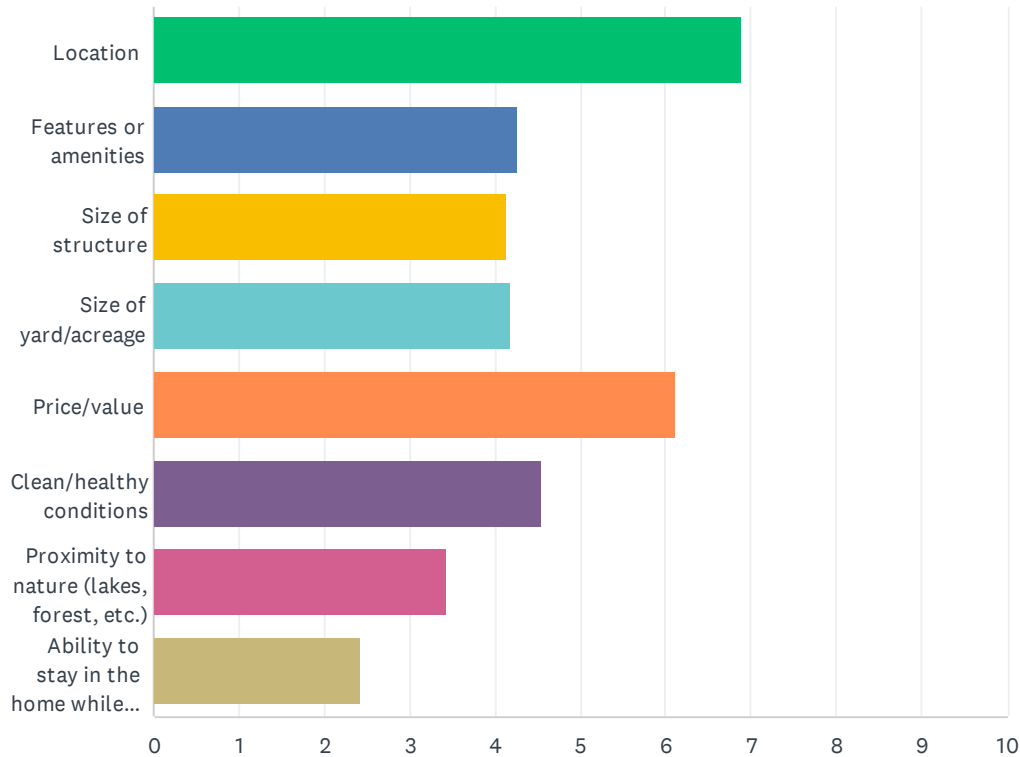
Answered: 688 Skipped: 10



	1	2	3	4	5	6	7	8	TOTAL	SCORE
Neighborhood safety	53.05% 365	22.67% 156	7.70% 53	6.10% 42	3.92% 27	3.05% 21	2.76% 19	0.73% 5	688	6.91
School District	14.39% 99	19.62% 135	14.53% 100	8.14% 56	9.45% 65	7.85% 54	11.19% 77	14.83% 102	688	4.79
Variety of parks and recreation opportunities	7.70% 53	13.66% 94	22.53% 155	18.90% 130	20.35% 140	11.34% 78	4.80% 33	0.73% 5	688	5.13
Variety of shopping and restaurants	2.33% 16	8.72% 60	14.83% 102	22.53% 155	18.90% 130	14.53% 100	11.77% 81	6.40% 44	688	4.30
Good healthcare facilities	10.76% 74	20.78% 143	19.48% 134	16.13% 111	15.70% 108	10.32% 71	5.67% 39	1.16% 8	688	5.35
Variety of jobs	8.28% 57	6.83% 47	9.16% 63	11.77% 81	10.61% 73	21.37% 147	16.86% 116	15.12% 104	688	3.83
Cultural and fine arts activities	0.44% 3	2.03% 14	3.92% 27	5.23% 36	8.58% 59	14.39% 99	29.36% 202	36.05% 248	688	2.40
Good biking/walking infrastructure	3.05% 21	5.67% 39	7.85% 54	11.19% 77	12.50% 86	17.15% 118	17.59% 121	25.00% 172	688	3.29

Q6 When deciding what residence (structure) to live in, please rank how you decide from 1 (most important) to 8 (least important):

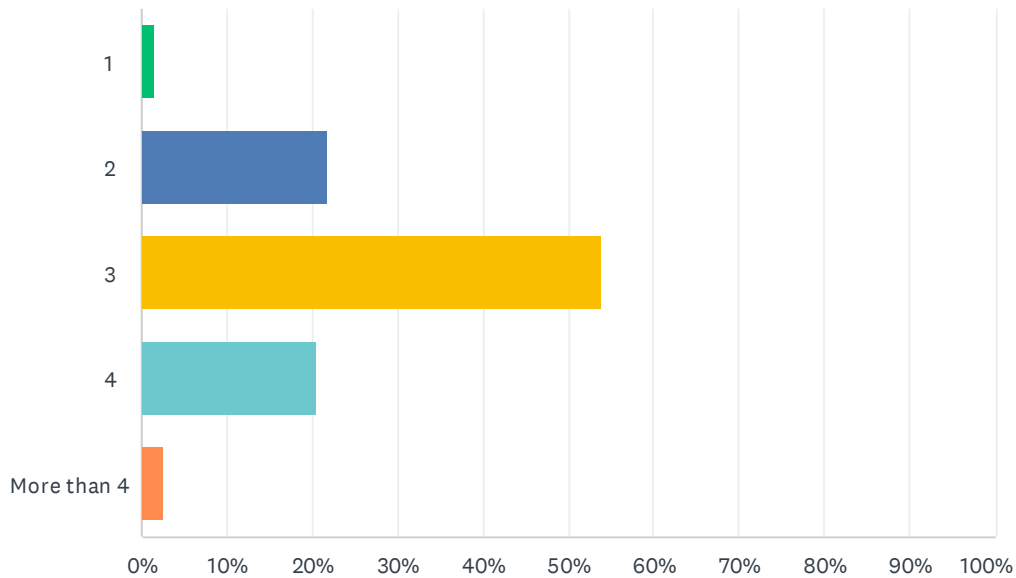
Answered: 671 Skipped: 27



	1	2	3	4	5	6	7	8	TOTAL	SCORE
Location	43.96% 295	28.32% 190	14.16% 95	6.26% 42	2.83% 19	2.98% 20	1.19% 8	0.30% 2	671	6.89
Features or amenities	2.09% 14	10.88% 73	13.71% 92	17.29% 116	20.72% 139	17.29% 116	11.77% 79	6.26% 42	671	4.26
Size of structure	1.64% 11	7.60% 51	15.35% 103	19.67% 132	17.44% 117	17.44% 117	13.86% 93	7.00% 47	671	4.14
Size of yard/acreage	2.68% 18	9.24% 62	12.22% 82	17.14% 115	20.86% 140	18.03% 121	14.16% 95	5.66% 38	671	4.17
Price/value	32.79% 220	21.16% 142	14.31% 96	9.24% 62	9.54% 64	7.60% 51	3.43% 23	1.94% 13	671	6.12
Clean/healthy conditions	7.75% 52	12.07% 81	15.65% 105	15.50% 104	12.37% 83	18.18% 122	13.41% 90	5.07% 34	671	4.54
Proximity to nature (lakes, forest, etc.)	5.22% 35	6.11% 41	9.69% 65	9.24% 62	10.58% 71	11.03% 74	31.89% 214	16.24% 109	671	3.44
Ability to stay in the home while aging	3.87% 26	4.62% 31	4.92% 33	5.66% 38	5.66% 38	7.45% 50	10.28% 69	57.53% 386	671	2.44

Q7 Ideal number of bedrooms:

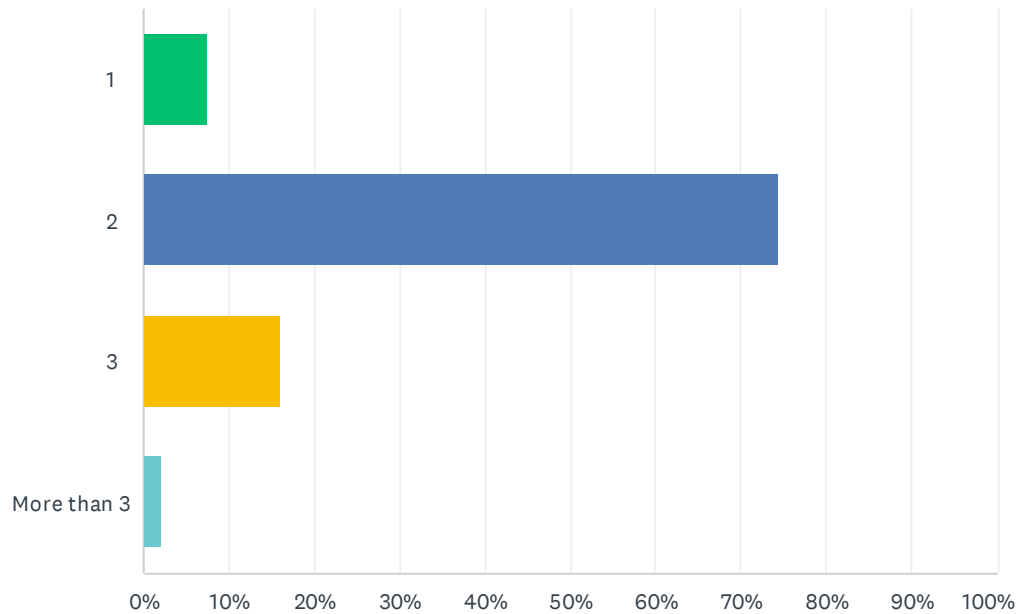
Answered: 692 Skipped: 6



ANSWER CHOICES	RESPONSES	
1	1.45%	10
2	21.68%	150
3	54.05%	374
4	20.38%	141
More than 4	2.46%	17
TOTAL		692

Q8 Ideal number of bathrooms:

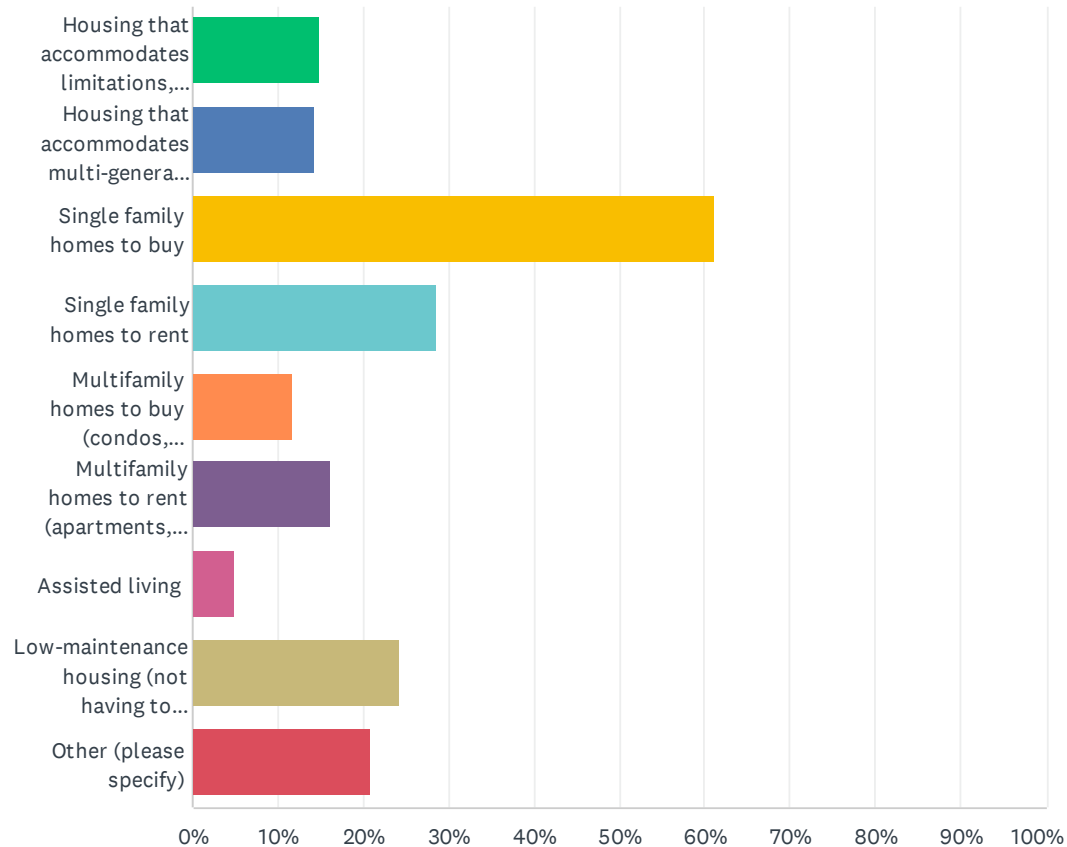
Answered: 693 Skipped: 5



ANSWER CHOICES	RESPONSES	
1	7.50%	52
2	74.31%	515
3	16.02%	111
More than 3	2.16%	15
TOTAL		693

Q9 Is there a style of housing you are struggling to find? Check all that apply:

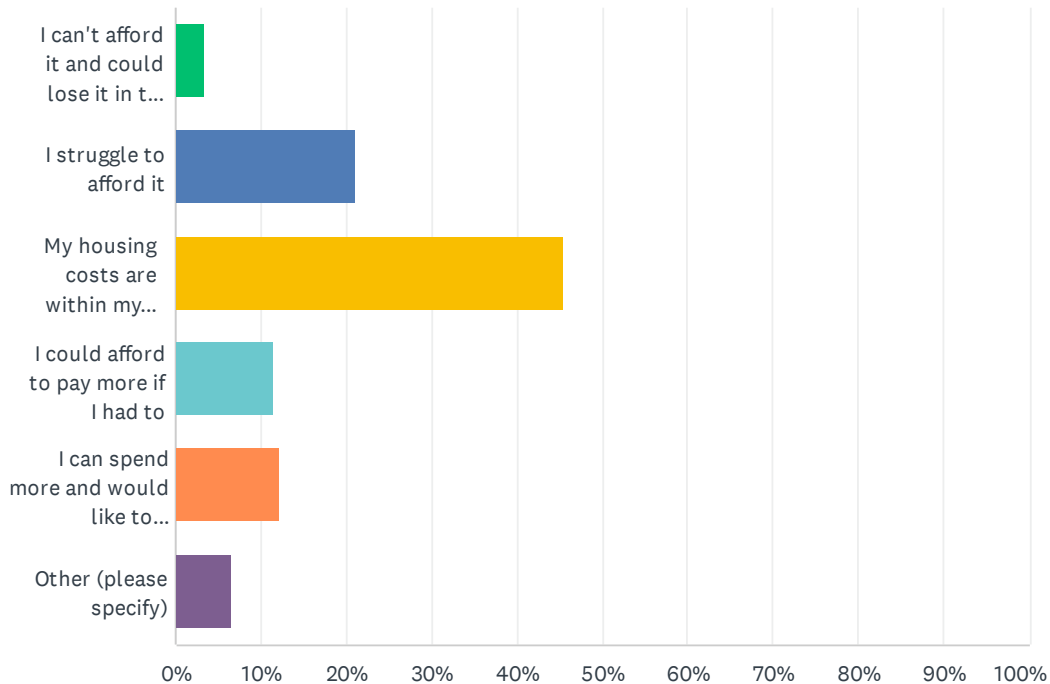
Answered: 559 Skipped: 139



ANSWER CHOICES	RESPONSES	
Housing that accommodates limitations, difficulties, or disabilities	15.03%	84
Housing that accommodates multi-generational living (more family members than just parents and kids)	14.31%	80
Single family homes to buy	61.18%	342
Single family homes to rent	28.62%	160
Multifamily homes to buy (condos, townhomes, twin homes, etc.)	11.63%	65
Multifamily homes to rent (apartments, duplexes, etc.)	16.10%	90
Assisted living	5.01%	28
Low-maintenance housing (not having to shovel, mow, rake, etc.)	24.33%	136
Other (please specify)	20.93%	117
Total Respondents: 559		

Q10 Typically, spending more than 30% of your income on housing costs each month is considered not affordable. What best describes your current housing situation?

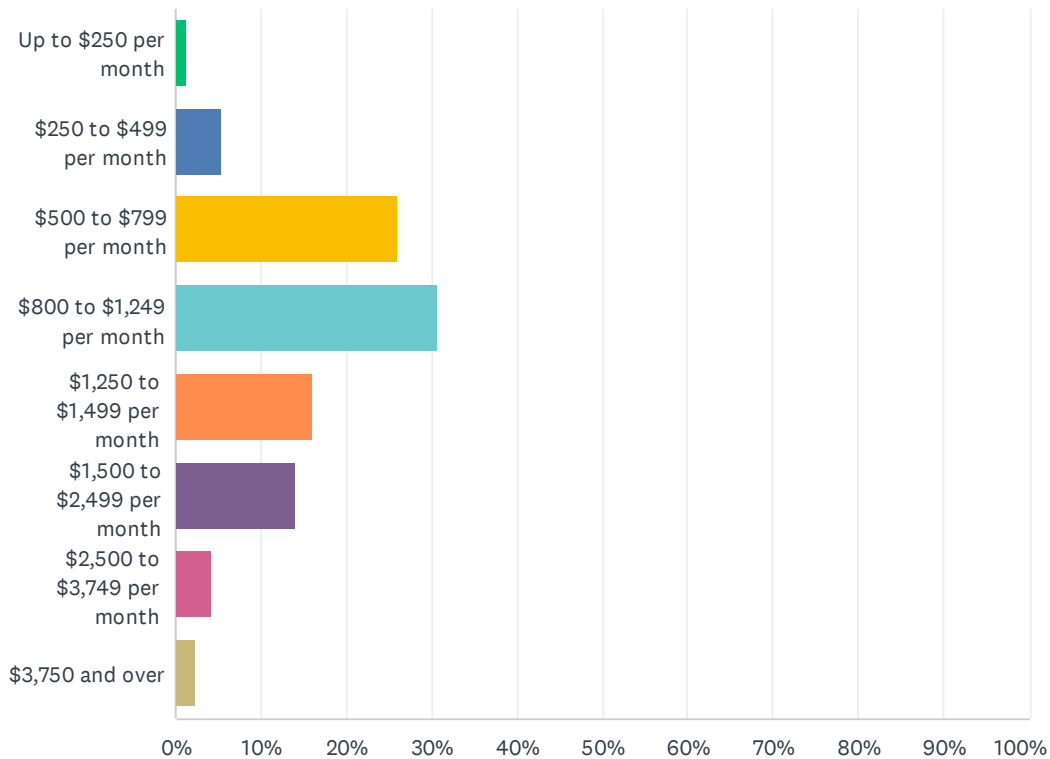
Answered: 690 Skipped: 8



ANSWER CHOICES	RESPONSES	
I can't afford it and could lose it in the next few months	3.48%	24
I struggle to afford it	21.01%	145
My housing costs are within my budget	45.36%	313
I could afford to pay more if I had to	11.45%	79
I can spend more and would like to upgrade, but it isn't worth the cost right now	12.17%	84
Other (please specify)	6.52%	45
TOTAL		690

Q11 What is the most you can spend on your ideal housing type?

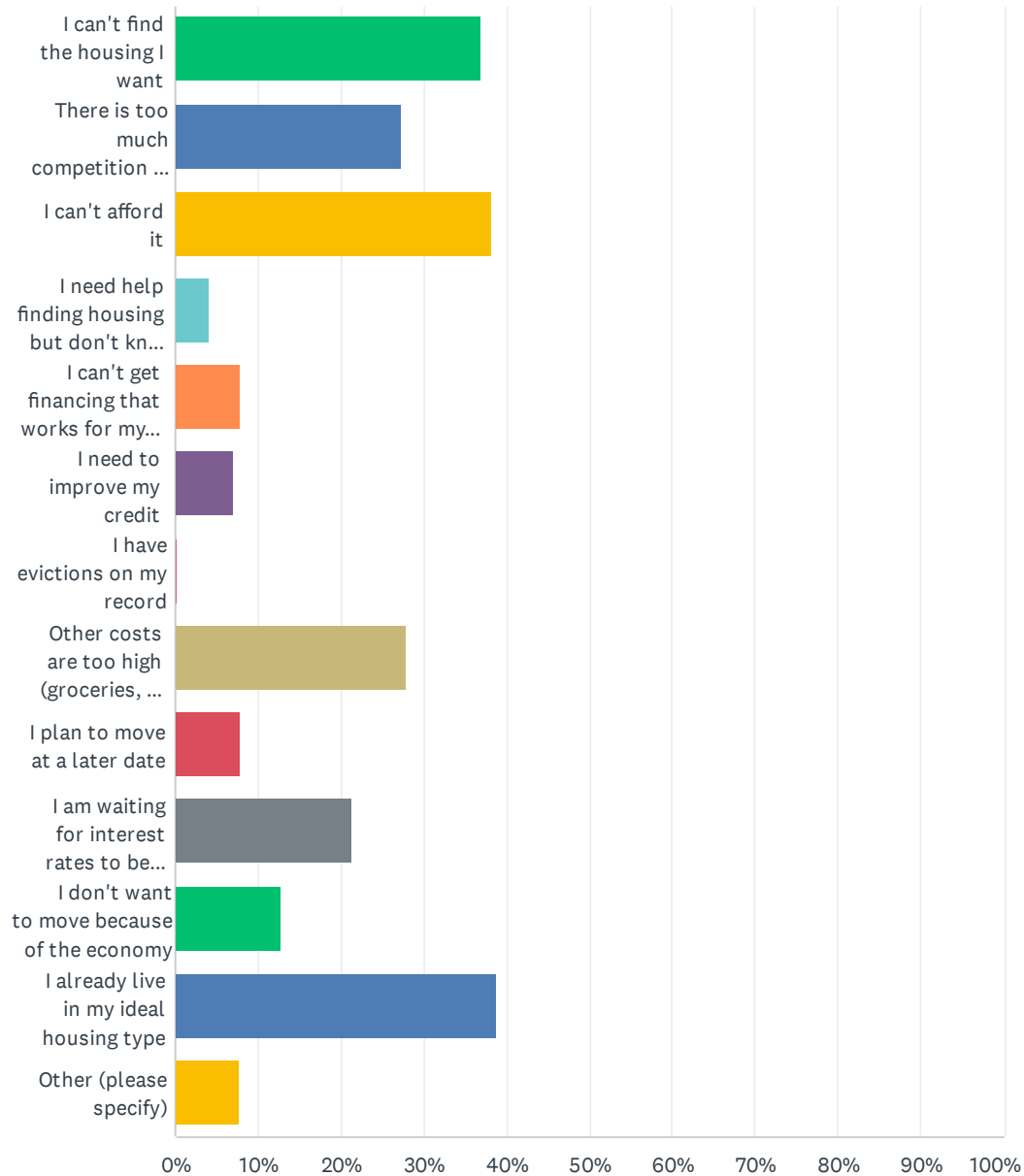
Answered: 669 Skipped: 29



ANSWER CHOICES	RESPONSES	
Up to \$250 per month	1.35%	9
\$250 to \$499 per month	5.38%	36
\$500 to \$799 per month	26.01%	174
\$800 to \$1,249 per month	30.79%	206
\$1,250 to \$1,499 per month	15.99%	107
\$1,500 to \$2,499 per month	14.05%	94
\$2,500 to \$3,749 per month	4.19%	28
\$3,750 and over	2.24%	15
TOTAL		669

Q12 What is keeping you from living in your ideal housing type? Check all that apply:

Answered: 676 Skipped: 22

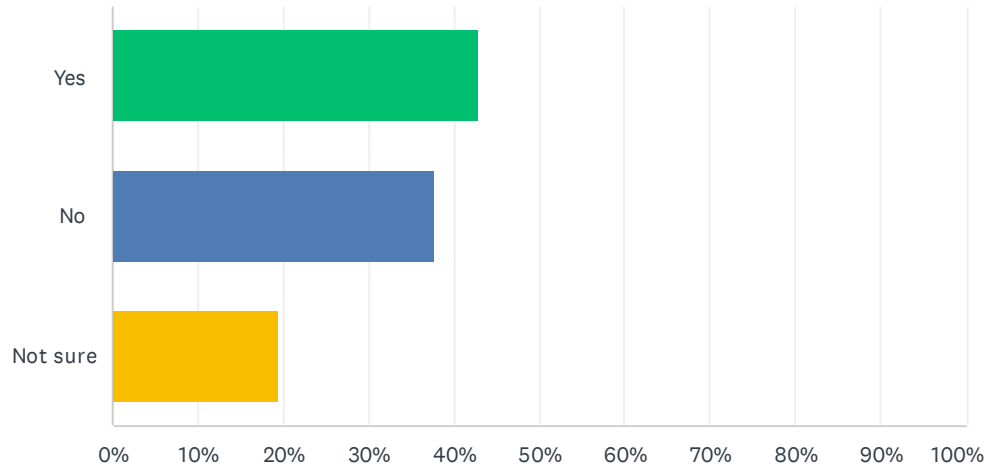


Oneida County Housing Survey 2025 Oneida County Economic Development Corporation North
Central Wisconsin Regional Planning Commission

ANSWER CHOICES	RESPONSES	
I can't find the housing I want	36.98%	250
There is too much competition for the housing I want	27.22%	184
I can't afford it	38.17%	258
I need help finding housing but don't know where to go for help	4.14%	28
I can't get financing that works for my budget	7.99%	54
I need to improve my credit	6.95%	47
I have evictions on my record	0.15%	1
Other costs are too high (groceries, car payments, utility bills, childcare, etc.)	27.96%	189
I plan to move at a later date	7.99%	54
I am waiting for interest rates to be lower	21.30%	144
I don't want to move because of the economy	12.87%	87
I already live in my ideal housing type	38.91%	263
Other (please specify)	7.69%	52
Total Respondents: 676		

Q13 Have you or someone you know turned down a job opportunity because of trouble finding housing in Oneida County?

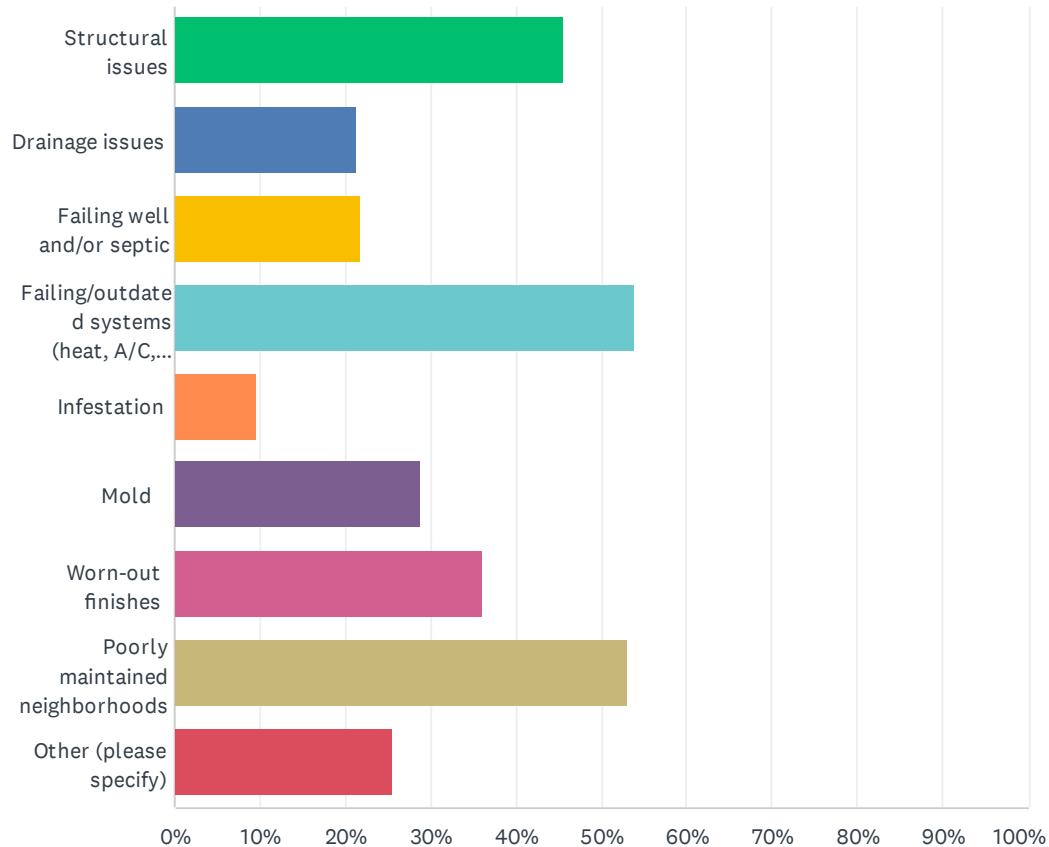
Answered: 690 Skipped: 8



ANSWER CHOICES	RESPONSES	
Yes	42.90%	296
No	37.68%	260
Not sure	19.42%	134
TOTAL		690

Q14 What issues (if any) are you finding in Oneida County's housing market? Check all that apply

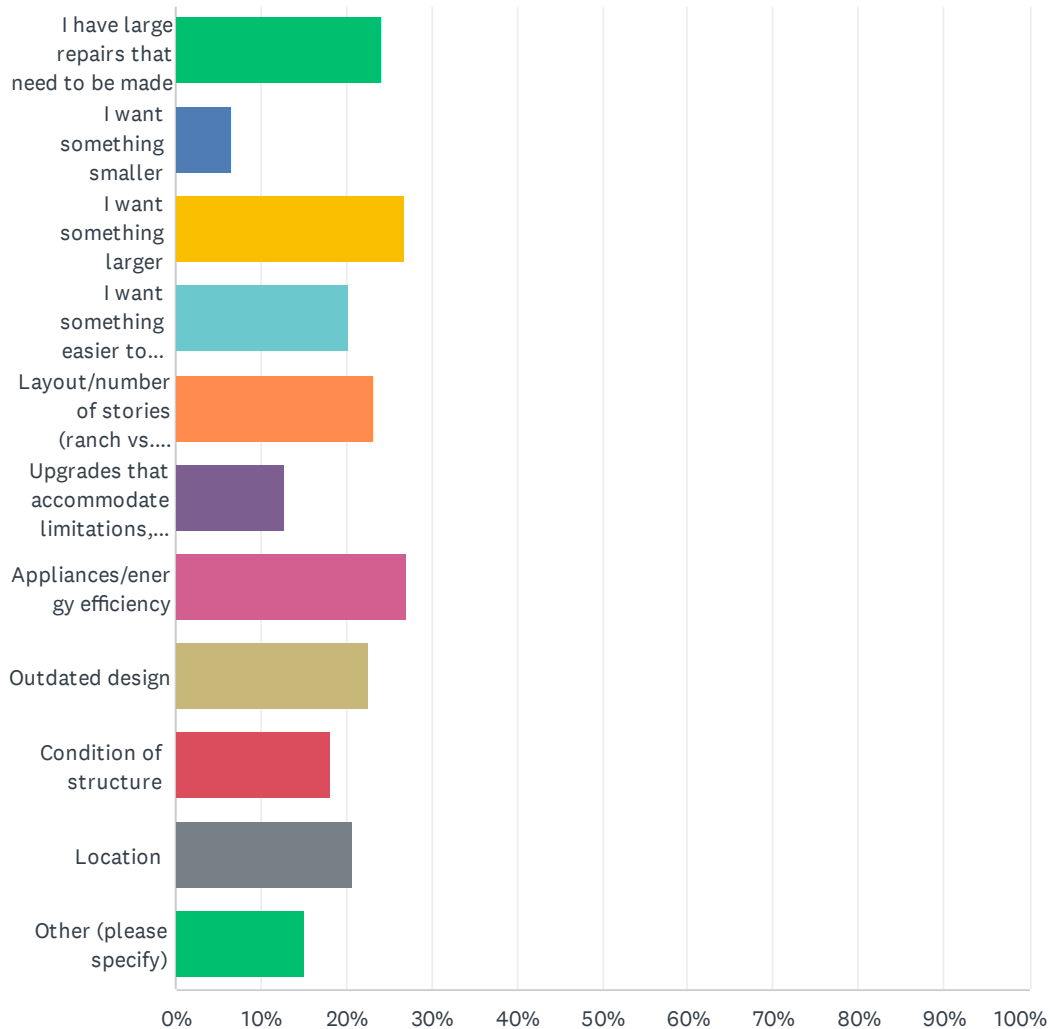
Answered: 537 Skipped: 161



ANSWER CHOICES	RESPONSES	
Structural issues	45.62%	245
Drainage issues	21.23%	114
Failing well and/or septic	21.79%	117
Failing/outdated systems (heat, A/C, electrical, plumbing, roof, windows, etc.)	54.00%	290
Infestation	9.50%	51
Mold	28.86%	155
Worn-out finishes	35.94%	193
Poorly maintained neighborhoods	53.07%	285
Other (please specify)	25.51%	137
Total Respondents: 537		

Q15 If you could, what would you change about your current home or rental? Please check all that apply:

Answered: 609 Skipped: 89

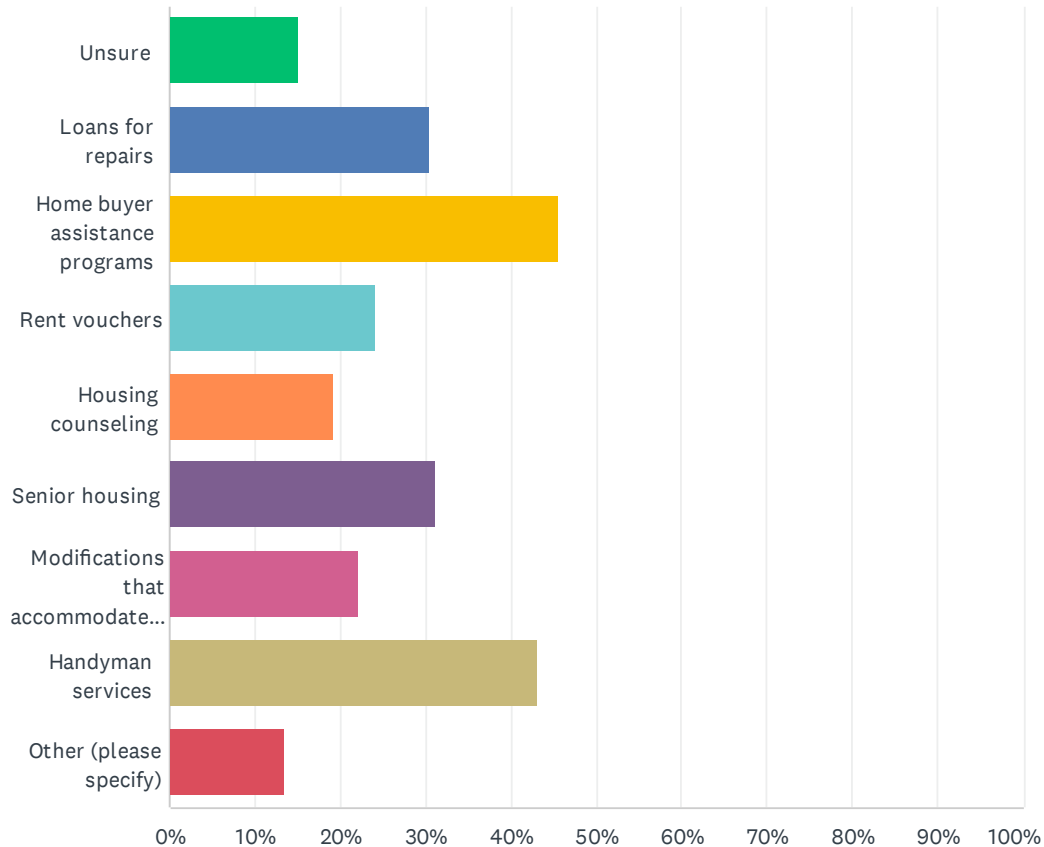


Oneida County Housing Survey 2025 Oneida County Economic Development Corporation North
Central Wisconsin Regional Planning Commission

ANSWER CHOICES	RESPONSES	
I have large repairs that need to be made	24.14%	147
I want something smaller	6.57%	40
I want something larger	26.77%	163
I want something easier to maintain	20.20%	123
Layout/number of stories (ranch vs. two-story, etc.)	23.15%	141
Upgrades that accommodate limitations, difficulties, or disabilities	12.81%	78
Appliances/energy efficiency	27.09%	165
Outdated design	22.66%	138
Condition of structure	18.23%	111
Location	20.69%	126
Other (please specify)	15.11%	92
Total Respondents: 609		

Q16 Do you think there is a need for additional help related to housing? Please check all that apply:

Answered: 638 Skipped: 60



ANSWER CHOICES	RESPONSES	
Unsure	15.20%	97
Loans for repairs	30.56%	195
Home buyer assistance programs	45.61%	291
Rent vouchers	24.14%	154
Housing counseling	19.28%	123
Senior housing	31.19%	199
Modifications that accommodate limitations, difficulties, or disabilities	22.10%	141
Handyman services	43.10%	275
Other (please specify)	13.48%	86
Total Respondents: 638		

Q17 Please share your experiences and opinions about housing in Oneida County

Answered: 325 Skipped: 373

[See open-ended responses summary at the end of this study](#)

Oneida County Housing Study 2025: Summary of open-ended responses

Q1. Currently, do you rent or own? Other (please specify):

1. Living with Others (family, friends, significant other):

- Many live with friends or family (parents, grandmother, or others).
- A few live with significant others or someone else until they can afford a place.

2. Homeowners:

- Several people own homes, including mobile homes and vacation property.
- Some are looking to move, downsize, or redevelop their property.
- Others mention owning but facing issues like increasing lot rent, housing no longer suiting family needs, or being forced to overpay.

3. Renters:

- Many rent but face uncertainty due to landlords selling property or rent increases.
- Some want to move to more affordable or rural areas.

4. Transitional or Unstable Situations:

- A few are in very unstable conditions (e.g., couch-surfing, homeless, living in campers).
- Some are between housing due to divorce or sudden landlord decisions.

5. Future Plans & Desires:

- Several express plans or hopes to move, downsize, build, or buy.
- Desire for senior-friendly or low-income housing is common.
- Some want to stay but need more suitable housing due to life changes.

Q2. Which of the following best describes your current housing situation as it relates to Oneida County? Other (please specify)

The responses reflect a wide range of housing and lifestyle situations. Several individuals are seasonal or part-time residents, splitting their time between Oneida County and other places. Several people are experiencing housing instability, including being currently homeless or living with relatives due to being unable to afford rent. Some are semi-retired or working part-time, often due to age or disability, while others are on full disability and struggling financially. There are also individuals working full-time or holding multiple jobs in Oneida and surrounding counties, including some with remote or seasonal work. A few respondents are military or stay-at-home caregivers supported by a working spouse. A recurring issue is the challenge of finding safe, affordable housing, with some noting they were forced to buy homes at inflated prices due to limited availability in preferred areas.

Q4. (Optional) Please provide the ZIP code where you live. For seasonal residents, provide the ZIP code nearest to or within Oneida County Responses:

ZIP Code	Responses	Approximate Geography
54407	1	Ameherst Junction (Portage Co.)
54428	1	Elcho/Post Lake (Langlade Co.)
54435	5	Gleason (Lincoln Co.)
54442	2	Irma (Lincoln Co.)
54452	1	Merrill (Lincoln Co.)
54463	4	Pelican Lake
54476	1	Weston (Marathon Co.)
54487	9	Tomahawk (Lincoln Co.)
54501	274	Rhineland
54520	1	Crandon (Forest Co.)
54521	11	Eagle River (Vilas Co.)
54529	12	Goodnow/Harshaw
54531	5	Hazelhurst
54532	1	Tomahawk (Lincoln Co.)
54538	2	Lac du Flambeau (Vilas Co.)
54539	11	Lake Tomahawk
54540	1	Land O' Lakes (Vilas Co.)
54548	39	Mincocqua
54562	39	Three Lakes
54568	9	Arbor Vitae/Woodruff (partially Vilas Co.)
Total	429	

Q9. Is there a style of housing you are struggling to find? Other (please specify)

 Not Looking / Already Own / Not Applicable (Majority)

A large portion of responses (~60–70%) indicated that they are not looking for housing, already own their home, have no issues, or like their homes.

 General Needs / Observations

Some respondents mentioned general concerns or wishes, such as:

- Affordability – especially affordable housing, rentals, and land
- Senior and disability-friendly housing – including low-income senior housing, condos, and modifications for accessibility
- Stable rental pricing – avoiding annual cost increases
- Pet-friendly rentals – specifically dog-friendly
- New-owner friendly housing
- Concern with insurance coverage and manufactured housing
- Workforce housing for service workers and first-time buyers
- Reasonably priced single-family homes

 Unique or Specific Needs

A few specific responses included:

- Lake homes face competition from out-of-state buyers
- Housing near trails, libraries, and other infrastructure
- Quality homes under \$300,000 (concern about fixer-uppers)
- Housing with space for gardening (e.g., attached woodlots)
- Low-income housing for people on disability
- Homes allowing renovations for accessibility
- Environmental concerns about wood-burning stoves and diesel pollution

Q10. Typically spending more than 30% of your income on housing costs each month is considered not affordable. What best describes your current housing situation? Other (please specify):

 Stable & Affordable (Majority)

A large number of respondents (~60%) indicated that they are financially stable in their current housing. Many of them own their homes outright, and many are retired and living comfortably, but rising taxes and insurance are a burden.

 Can Afford with Sacrifices

Some respondents (~20%) are managing but many are cutting back on other spending, close to the 30% income threshold and feeling uneasy, concerned about rising costs (e.g., insurance, taxes, cost of living), and chose affordability over comfort or ideal location

 Struggling / Unaffordable (~20%)

Several respondents expressed financial strain due to rent increases (e.g., \$50–\$130 annually), being unable to move due to high prices, living with family due to unaffordability, having no income, struggling to pay rent or other essentials, or wanting to downsize or build, but can't because of affordability.

 Broader Community Concerns

Even those personally doing fine noted that there's a desperate need for affordable housing in their area. Many who volunteer through nonprofits notice that others struggle.

Q12. What is keeping you from living in your ideal housing type? Other (please specify):

◆ **Financial Constraints**

- **High costs to move, build, or upgrade** were frequently cited (can't afford to fix current home, housing/building costs too high, can't afford to add on).
- **Jobs/income don't support ideal housing** (jobs don't pay enough, struggling on disability).
- **Others rely on them financially**, e.g., adult children and grandkids living at home due to unaffordable rent.

◆ **Already in Ideal or Acceptable Housing**

- Several respondents said they **already live in their ideal home or are not currently looking to move**.
- Some noted they're **building soon or recently built** a home suited to aging in place.

◆ **Market & Availability Issues**

- **Lack of affordable housing options**, particularly off-water or non-"fixer-upper" homes.
- **Low contractor availability or short build seasons**.

◆ **Location Preferences**

- Want to **stay in their current area**, especially while replacing or renovating a current home.
- Concerns about needing to **renovate prior to selling or redevelop land** to suit needs.

◆ **Miscellaneous**

- Some are **waiting for the market to shift** (e.g., prices to come down).
- A few mentioned the **house isn't perfect but good enough** and are staying put due to low interest rates or convenience.

Q14. What issues (if any) are you finding in Oneida County's housing market? Other (please specify):

◆ Affordability

- High prices for both rentals and homes to buy were the most common concern.
- Many said homes are overpriced or priced for out-of-state buyers rather than local working residents.
- Wages aren't keeping up with housing costs.
- Unaffordable rent was mentioned often, especially for entry-level and lower-income residents.

◆ Lack of Inventory

- For first-time buyers, low-income individuals, service workers, and young families.
- Available homes in poor condition, and there are limited choices for the duration of rental contracts.
- Second homes, vacation rentals, VRBOs, and investors are reducing available housing stock.

◆ Housing Quality & Condition

- Many homes are old, outdated, or in poor shape.
- Neglected properties, slumlords, and poor maintenance were frequently mentioned.
- Concerns over terrible workmanship by flippers and shoddy construction.

◆ Lack of Variety & Features

- Few options for affordable starter homes, especially those with practical features for seniors or those with disabilities.
- Very limited low-income housing and HUD-approved options.
- Lack of homes with specific features like hydronic heat or homes requiring less maintenance.

◆ Other Concerns

- Contamination (e.g., PFAS in water)
- High property taxes
- Too many old or vacant homes
- Permitting issues and difficulty building due to short seasons or lack of contractors.
- Some concerns about lack of pride in ownership and community upkeep.

Q15. If you could, what would you change about your current home or rental? Other (please specify):

Many respondents said their homes need major updates or remodeling, new plumbing, electrical, roofing, or insulation, or general repairs or maintenance. Several mentioned they can't afford the needed updates, even if they know what needs to be done. Several comments mentioned wanting better heating systems or energy-efficient features. Specific mentions of hydronic heat or desire for less expensive utilities.

Some said their home is too small or not functional for their current needs. A few wanted more accessible features (especially seniors), and others noted a desire for a different layout or more storage. Some want to stay in the area but change their home, but a few would like to move closer to amenities or family, but can't due to costs or lack of options. Some wanted more usable land, outdoor storage, or better landscaping. Others want fewer stairs, no hills, or a better driveway setup for winter.

Q16. Do you think there is a need for additional help related to housing? Other (please specify):

 Affordable Housing

There is a strong need for more affordable housing, especially for young families, workers, seniors, year-round residents, and first-time homebuyers. Respondents felt that Oneida County needs more starter homes, small homes, townhomes, senior housing, rent-to-own opportunities, and owner-occupancy incentives.

 Contractor & Maintenance Support

Shortage of reliable contractors/handyman, with long wait times for certified professionals and high costs.

 Cost & Financial Support

Responses called for lower taxes, grants for repairs or housing, financial assistance for rent, and lower interest rate loans. There is frustration with short-term rentals reducing long-term housing, red tape and delays in building permits, and overpriced housing stock with poor quality.

 Support for Vulnerable Groups

Need for helping older residents transition out of homes, homelessness assistance, housing that fits elderly needs without full disability support, and better access for those not able to do yard work or maintenance.

Q17. Please share your experiences and opinions about housing in Oneida County

Housing Costs: Rent and home prices have dramatically increased, making housing unaffordable for many, especially young adults, low-income families, seniors, and local workers.

Availability Issues: There is a severe shortage of affordable and appropriate housing—starter homes, larger rentals for families, and senior-friendly options are particularly lacking.

Poor Conditions: Many available homes and rentals are old, in disrepair, or poorly maintained. Some renters feel stuck in unsafe or low-quality housing due to lack of alternatives.

Market Pressures: Out-of-town investors, short-term rentals (Airbnb/VRBO), second homes, and house flippers are reducing local housing stock and driving up prices.

Workforce Impact: Employers struggle to attract and retain staff due to housing shortages. Some workers commute from other counties or turn down jobs.

Barriers to Development: High construction/renovation costs, contractor shortages, and burdensome permitting processes prevent new or improved housing.

Displacement and Inequity: Locals feel priced out and displaced by tourism and seasonal residents. Wages do not keep up with housing costs, especially in service/tourism sectors.

Policy and Planning Needs: Calls for more multi-family, senior, and family housing, ADUs, tiny homes, and infill development, employer partnerships for workforce housing, zoning reforms and code enforcement, and incentives for year-round housing and revitalization

Emotional Toll: Residents feel frustrated, discouraged, and stuck—many are unable to move, buy, or maintain their homes.

Uneven Access: People with disabilities, criminal records, or low credit face even more barriers.