

Housing

Background

This is the third of nine chapters that comprise the Oneida County Comprehensive Plan. The housing characteristics of Oneida County are essential elements of the land use planning process. The physical location of housing determines the demand and cost of many public services and facilities. In addition, housing characteristics are related to the community's social, aesthetic, and economic conditions.

Housing is a basic need for everyone, and the availability of suitable housing is a central concern of any comprehensive planning effort. Planning for the future of the County requires a comprehensive approach to ensure that the housing needs of all segments of the population are addressed. For low-income households, the disabled and homeless individuals, and victims of domestic abuse, this can involve programs that make housing available at below market rates. There is more to affordable housing than meeting the needs of particular segments of society. Moderately priced housing available to middle-income, working families is as important to the County as meeting the needs of low-income households, elderly, and disabled individuals. Housing availability for workers can be an important factor in economic development.

This section will provide the County with information about the current housing stock and identify significant changes that have occurred over time. Information is presented about the occupancy/vacancy characteristics, housing values, trends in seasonal/recreational housing, and the equalized valuation of Oneida County.

About the Data

Unfortunately, it is difficult to track exactly what housing prices are and what rents are being charged due to ever-changing economic conditions. The U.S. Census Bureau provides the most detailed series of data estimates that capture the age, condition, value, and type of housing, but this is based on self-reported data and projections, since not everyone responds to the Census or reports their property accurately. Therefore, the data in this chapter should be used to

identify broad trends and guide this chapter’s goals, objectives, and policies, rather than being treated as a precise measure of exact housing characteristics.

In some cases, tax records may also be used to determine housing unit totals, but this has limitations as well. For example, a building listed as “commercial” might be along a main street and include residential units above. In that case, residential units could be missed when counting the number of residential properties on tax records. Therefore, this method was not used, because it is more time consuming and doesn’t include as many details, like how much of a household’s income is spent on housing, like the Census data does.

Previous Plans and Studies

Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the U.S. Department of Housing and Urban Development (HUD) in the application process required of the states 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.”

Grow North Region Housing Study, 2021

The Grow North Region Housing Study analyzes the Grow North Region’s housing stock, which includes Oneida County housing stock and trends, and workforce housing within the Grow North Region. This analysis identifies needs, such as additional housing throughout the Grow North Region, what housing types are needed, and which steps are needed to solve housing gaps within the Region. This housing study also developed a set of goals and strategies to address the housing issues identified. The identified goals in the Grow North Region Housing Study are as follows:

- Provide an adequate supply of affordable housing for individuals and households of all income levels throughout the Region.
- Increase the number of rental units within the Region.
- Encourage a diverse mix of housing within the Grow North Region.

- Encourage housing that accommodates seniors, individuals with disabilities, and individuals and families that are extremely low income.

Regional Livability Plan, 2015

The 2015 Regional Livability Plan (RLP), written by the North Central Wisconsin Regional Planning Commission (NCWRPC), addresses livability issues in housing, transportation, economic development, and land use. The RLP identifies several issues affecting community livability related to housing, including the following:

- Aging population.
- Smaller household sizes.
- Lack of housing options.
- Increase in housing costs related to income.

Oneida County Comprehensive Plan, 2013

The Oneida County Comprehensive Plan closely examines the state of housing throughout Oneida County, examining housing issues and qualities, such as the age of housing units, housing value, housing types, seasonal housing, and general housing characteristics. The identified goals in the Oneida County Comprehensive Plan relating to housing are as follows:

- Encourage adequate supply of affordable housing for all individuals of all income levels consistent with the County's rural character.
- Encourage residential development in suitable areas.
- Encourage using, maintaining, and renovating existing housing as a source of affordable housing.

Inventory

Oneida County has a high level of owner-occupancy, over 15 percentage points higher than the State. Homeownership levels are lowest in the City of Rhineland. Nearly 42% of all housing units within Oneida County are seasonal.

General Housing Characteristics

In 2022, there were 30,858 total housing units within Oneida County, up from 26,627 in 2000. Housing growth over the past two decades within Oneida County has been slightly slower than in Wisconsin as the total number of housing units in Oneida County rose by 15.9% between 2000 and 2022 compared to a 17.8% increase statewide, as shown in **Table 3-1**. However, most of this growth occurred between 2000 and 2010, as Oneida County added 3,498 housing units. Since 2010, the number of housing units within Oneida County has only increased by 733 housing units, which represents a 2.4% increase, indicating that housing growth has drastically slowed over the past decade.

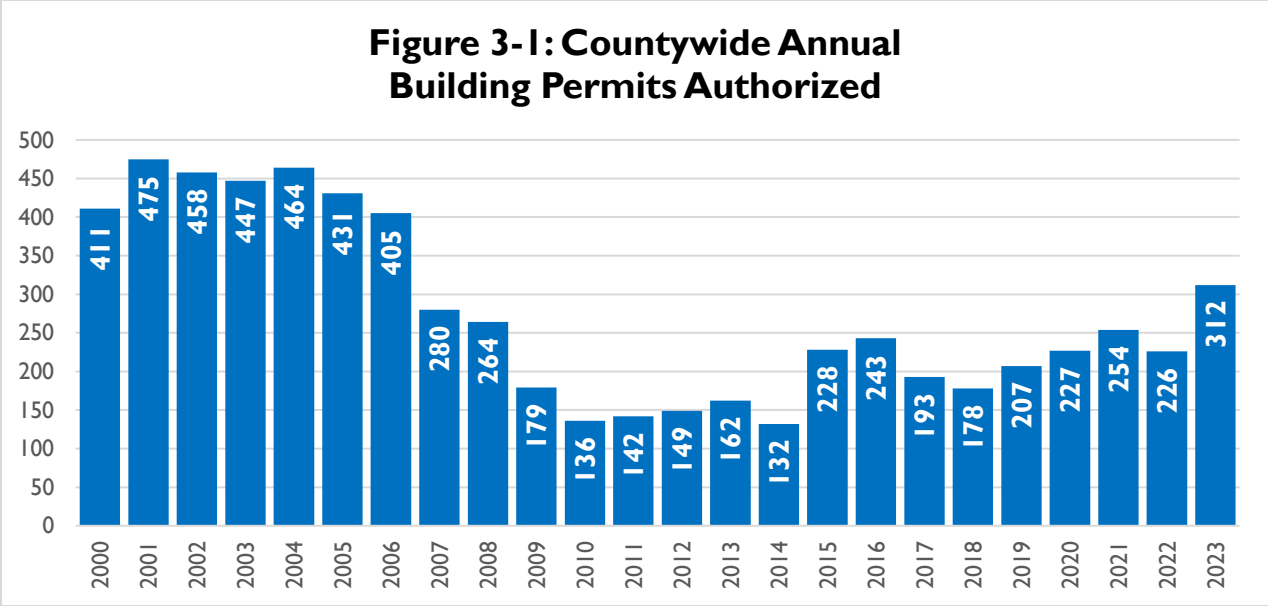
Factors that have caused housing growth within Oneida County to slow during the past decade. The Great Recession in 2008 led to a crash in the housing market and a drastic decrease in housing construction. Another factor that led to the decline in housing growth within Oneida County is that much of the prime lakefront property in Oneida County has already been developed.

Table 3-1: Total Housing Units

Minor Civil Division	2000	2010	2022	2000-22 Net Change	2000-22 % Change
Cassian	1,011	1,204	1,053	42	4.2%
Crescent	1,034	1,252	1,341	307	29.7%
Enterprise	386	460	479	93	24.1%
Hazelhurst	1,113	1,246	1,261	148	13.3%
Lake Tomahawk	1,052	1,139	1,092	40	3.8%
Little Rice	435	459	518	83	19.1%
Lynne	298	299	358	60	20.1%
Minocqua	4,284	4,835	4,887	603	14.1%
Monico	216	231	271	55	25.5%
Newbold	2,074	2,327	2,466	392	18.9%
Nokomis	1,013	1,145	1,218	205	20.2%
Pelican	1,532	1,715	1,693	161	10.5%
Piehl	85	102	123	38	44.7%
Pine Lake	1,381	1,617	1,660	279	20.2%
Schoepke	626	647	635	9	1.4%
Stella	316	385	402	86	27.2%
Sugar Camp	1,326	1,579	1,663	337	25.4%
Three Lakes	2,908	3,151	2,951	43	1.5%
Woodboro	592	748	744	152	25.7%
Woodruff	1,515	1,603	1,652	137	9.0%
City of Rhinelander	3,430	3,981	4,391	961	28.0%
Oneida County	26,627	30,125	30,858	4,231	15.9%
Wisconsin	2,321,144	2,624,358	2,734,511	413,367	17.8%

Source: American Community Survey (2018-2022)

Another way to examine the slow growth in housing units experienced over the past decade is to analyze the trends in residential building permits throughout Oneida County. The number of residential building permits authorized per year is significantly lower than it was before the Great Recession in 2008, as shown in [Figure 3-1](#). Oneida County averaged 404 housing permit authorizations between 2000 and 2008. Since 2009, Oneida County has averaged only 198 residential building permit authorizations per year, an average that is less than half of the pre-recession average. While the number of residential building permits authorized has been increasing since 2011, the number of permits authorized per year is still below pre-recession levels.

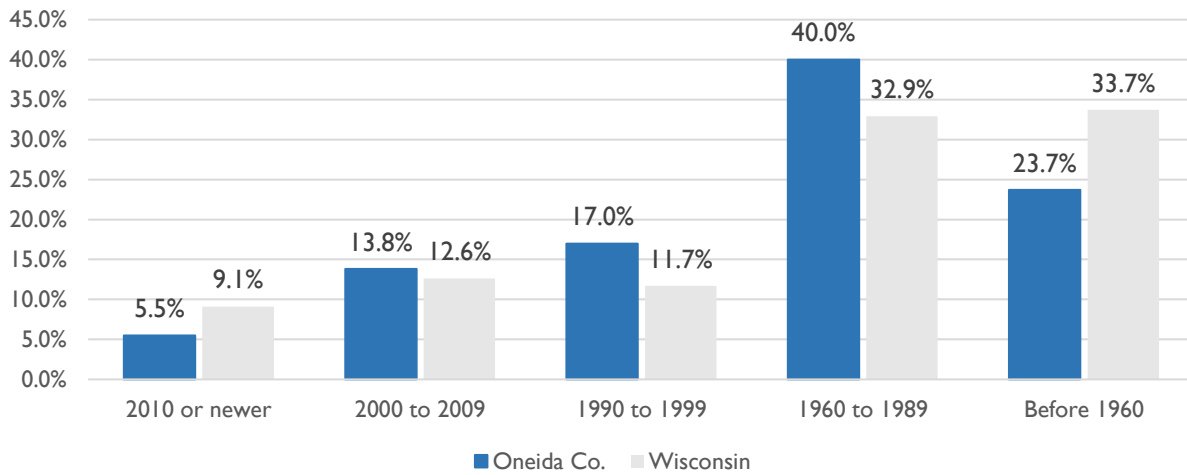


Source: HUD

Building Age

Figure 3-2 presents the age of the housing stock in Oneida County. The data is presented in terms of the year that the housing structures were originally built. Generally speaking, Oneida County has a newer housing stock than the State, as only about one-quarter of homes were built before 1960, whereas one-third of homes statewide were built before 1960. This trend reverses after 2010, where the ratio of homes in Oneida County built since then (5.5%) is lower than the statewide average (9.1%). For both Oneida County and the State of Wisconsin, more homes were built in the 1990s and 2000s than since 2010. This further illustrates the slowing housing growth experienced within both Oneida County and Wisconsin over the past decade.

Figure 3-2: Year Built

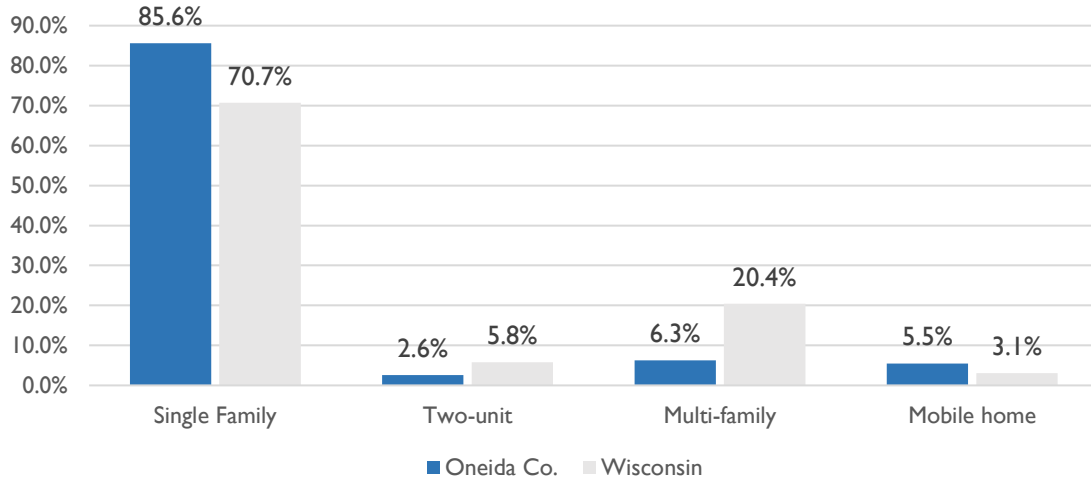


Housing Type

Single-family housing is the dominant housing type in Oneida County. Single-family housing comprises almost 86% of Oneida County’s housing stock, a significantly higher percentage compared to Wisconsin, where single-family housing accounts for about 71% of the housing stock. Multi-family housing (structures with three or more dwelling units) comprises just over 6% of Oneida County’s housing stock, significantly lower than in Wisconsin, where multi-family housing comprises over 20% of the State’s housing stock. **Figure 3-3** compares the structural type of housing units within Oneida County and Wisconsin.

When comparing the mix of housing types in Oneida County to that of the State, it is clear that there needs to be more housing diversity within Oneida County. A lack of housing diversity poses challenges for the County in providing housing options that meet the needs of residents. Additionally, the lack of multi-family units significantly affects housing affordability within the County for low-income and workforce households. Multi-family housing is necessary for affordable units, as most subsidized affordable housing is provided in multi-family housing complexes. Multi-family developments are also important for adding new units to the housing supply, which helps to meet the demand for housing, helping to keep housing costs in check.

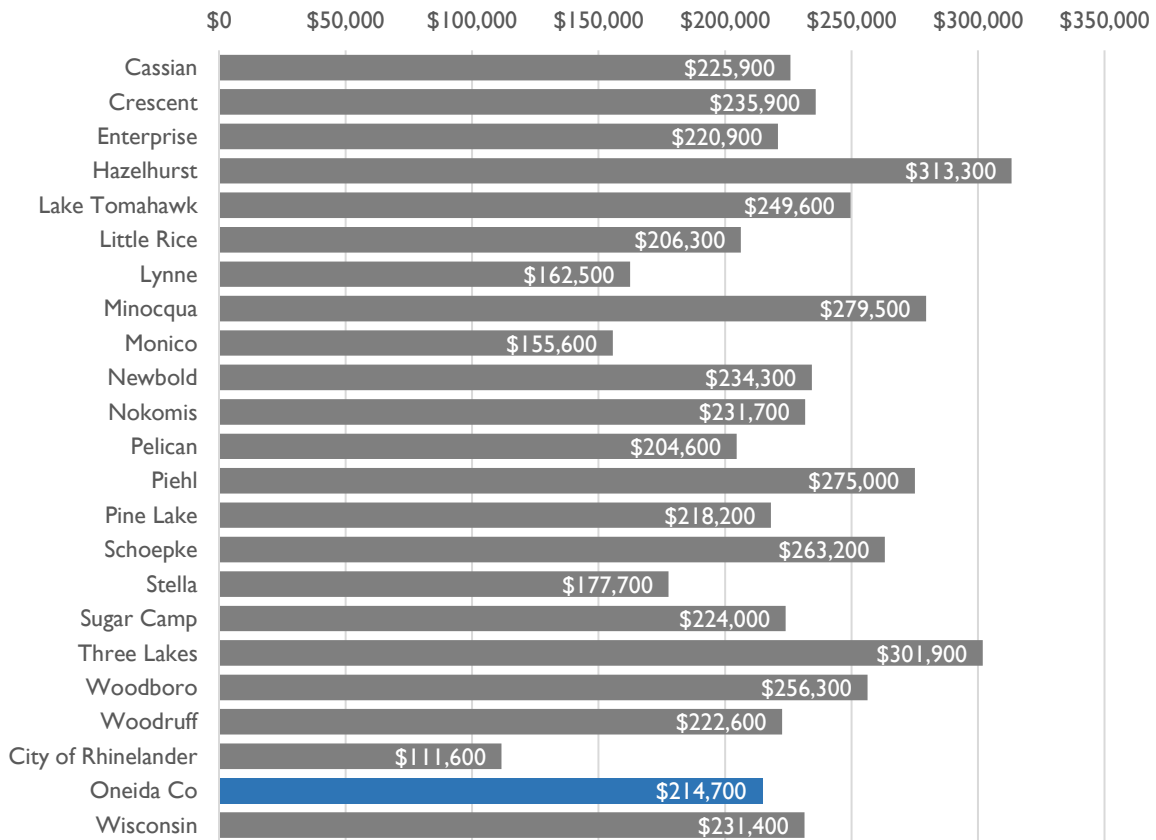
Figure 3-3: Housing Unit Type



Median Home Value

Figure 3-4 compares the median home value for owner-occupied housing units throughout Oneida County. In 2022, Oneida County had a lower median home value (\$214,700) than Wisconsin (\$231,400). While the median home value in Oneida County was lower than that of Wisconsin, ten towns within Oneida County had higher median home values than both Oneida County and Wisconsin. Among the municipalities in Oneida County, median home values within Oneida County ranged from \$111,600 in the City of Rhineland to \$313,300 in the Town of Hazelhurst. It is important to note that homes on larger pieces of land or along lakefronts can have higher values because of the land's value, rather than value being based just on the home's square footage. This explains why incorporated communities with small lot sizes, such as the City of Rhineland, can have lower home values.

Figure 3-4: Median Value of Owner Occupied Homes



Source: American Community Survey 5-Year Estimates 2018-2022

Housing Costs

Table 3-2 compares the median monthly housing costs throughout Oneida County. There are three housing types to measure when considering housing costs, which are:

1. Households living in owner-occupied homes with a mortgage,
2. Households living in owner-occupied homes without a mortgage, and
3. Renter households. Median monthly housing costs are typically highest for homes with a mortgage and lowest for homes without a mortgage.

Oneida County had a median monthly cost for households in owner-occupied homes with a mortgage of \$1,379 in 2022. Median monthly housing costs for households in owner-occupied homes with a mortgage among Oneida County municipalities ranged from \$954 per month in the Town of Monico to \$1,750 in the Town of Schoepke. Most of the towns within Oneida County had lower median monthly housing costs for households with a mortgage than the State’s

median cost of \$1,602 per month. Households in owner-occupied homes without a mortgage within Oneida County had a median monthly cost of \$481 in 2022. Among Oneida County municipalities, median monthly housing costs ranged from \$344 per month in the Town of Monico to \$624 in the Town of Piehl. Like households with a mortgage, most of the towns within Oneida County had lower median monthly housing costs for households without a mortgage than the State’s median cost of \$624 per month. Median gross rents are generally lower in Oneida County (\$876) than in the State (\$992). Within Oneida County, the median gross rent ranged from \$386 per month in the Town of Lynne to \$1,563 in the Town of Cassian, while the median gross rent for the State was \$992.

Table 3-2: Median Selected Monthly Housing Costs

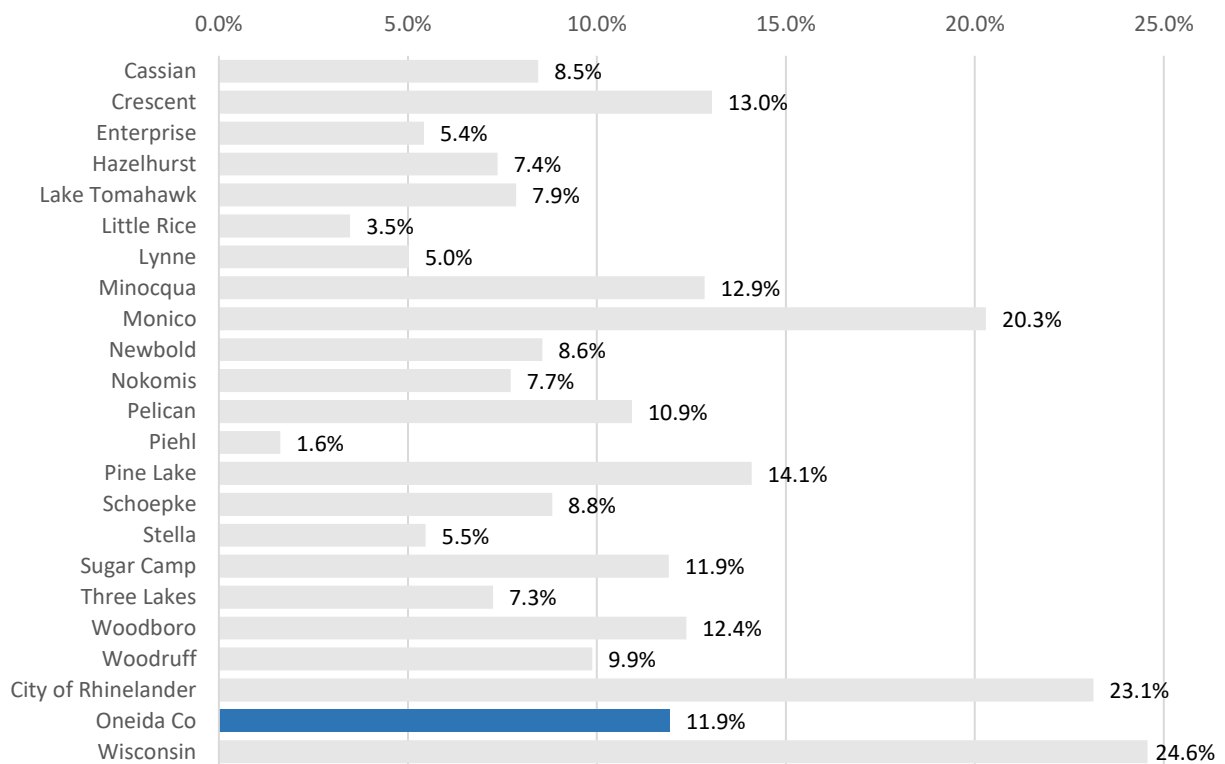
Minor Civil Division	With Mortgage	Without Mortgage	Rent
Cassian	\$1,591	\$499	\$1,563
Crescent	\$1,397	\$483	\$660
Enterprise	\$1,567	\$469	\$813
Hazelhurst	\$1,614	\$489	\$971
Lake Tomahawk	\$1,426	\$469	\$791
Little Rice	\$1,542	\$407	N/A
Lynne	\$1,453	\$437	\$386
Minocqua	\$1,592	\$521	\$939
Monico	\$954	\$344	\$875
Newbold	\$1,355	\$482	\$740
Nokomis	\$1,407	\$594	\$833
Pelican	\$1,205	\$409	\$768
Piehl	\$1,281	\$624	N/A
Pine Lake	\$1,502	\$486	\$796
Schoepke	\$1,750	\$467	\$643
Stella	\$1,134	\$500	N/A
Sugar Camp	\$1,498	\$445	\$840
Three Lakes	\$1,631	\$506	\$847
Woodboro	\$1,520	\$506	\$625
Woodruff	\$1,458	\$444	\$800
City of Rhinelander	\$1,054	\$495	\$867
Oneida County	\$1,379	\$481	\$876
Wisconsin	\$1,602	\$624	\$992

Source: American Community Survey (2018-2022)

Housing Affordability

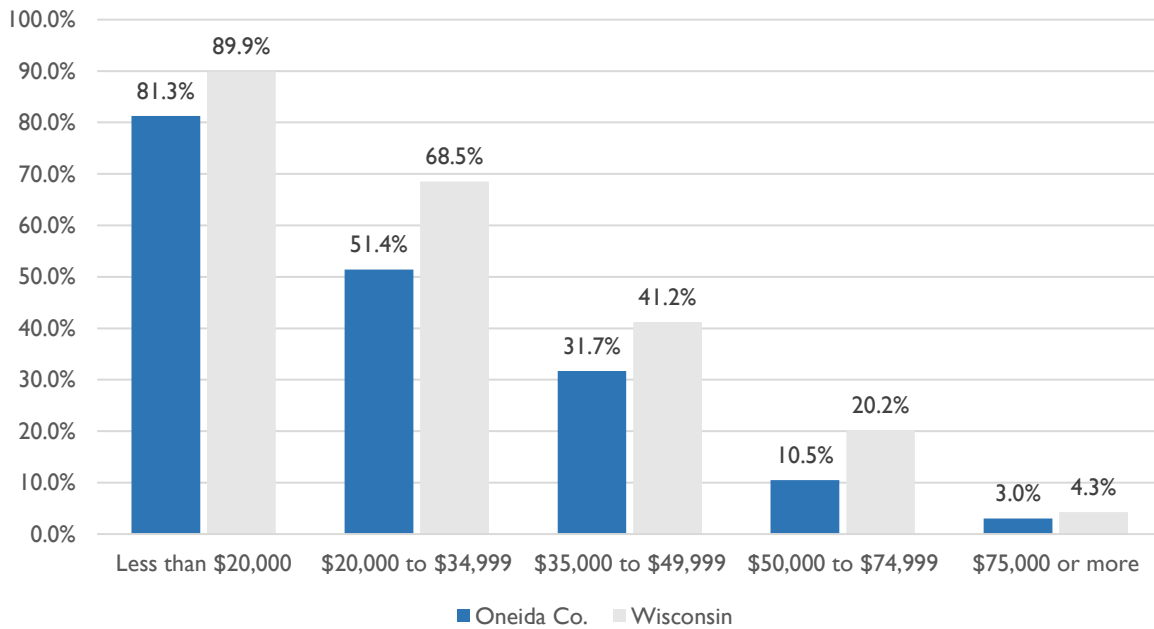
Costs associated with housing are one of the leading expenses in household budgets, with housing costs being the top expense in many household budgets across the nation. There is a consensus that a household is considered cost-burdened if it spends 30% or more of its household income on housing costs each month. This is the accepted definition of housing affordability by HUD. In 2022, over 11% of all households within Oneida County were considered cost-burdened based on this definition. **Figure 3-5** shows the percentage of households considered cost-burdened.

Figure 3-5: Percentage of Households Cost-Burdened



All municipalities within Oneida County had a lower percentage of households considered cost-burdened than the statewide percentage. Housing affordability issues are more common in households with lower incomes. For example, about 81% of households within Oneida County earning less than \$20,000 annually are cost-burdened. In comparison, about 51% of Oneida County households earning between \$20,000 and \$34,999 annually are also cost-burdened. The percentage of cost-burdened households decreases as household income increases, as shown in **Figure 3-6**.

Figure 3-6 Cost Burden by Household Income



Housing tenure also can help identify housing affordability issues for households. Generally, renter-occupied homes are more likely to be cost-burdened by their monthly housing costs than owner-occupied homes. About 46% of renter households within Oneida County are cost-burdened by their monthly housing costs, compared to only about 19% of owner-occupied homes.

One reason for renter households being more likely to be cost-burdened by their monthly housing costs is that renter household incomes tend to be lower than homeowner household incomes, which places renter households at more significant risk of being cost-burdened.

Occupancy Characteristics

Generally, the number of households nationwide is increasing as more people decide to live alone. Additionally, couples today are having fewer children than ever before. These factors have led to the number of households increasing at a faster pace than the population as a whole. As a result of household growth outpacing population growth, average household size has decreased over the past two decades. In 2000, Oneida County’s average household size was 2.4 people, and Wisconsin’s average household size was 2.57 people. In 2022, the average household size had decreased to 2.26 people in Oneida County and to 2.37 people in Wisconsin.

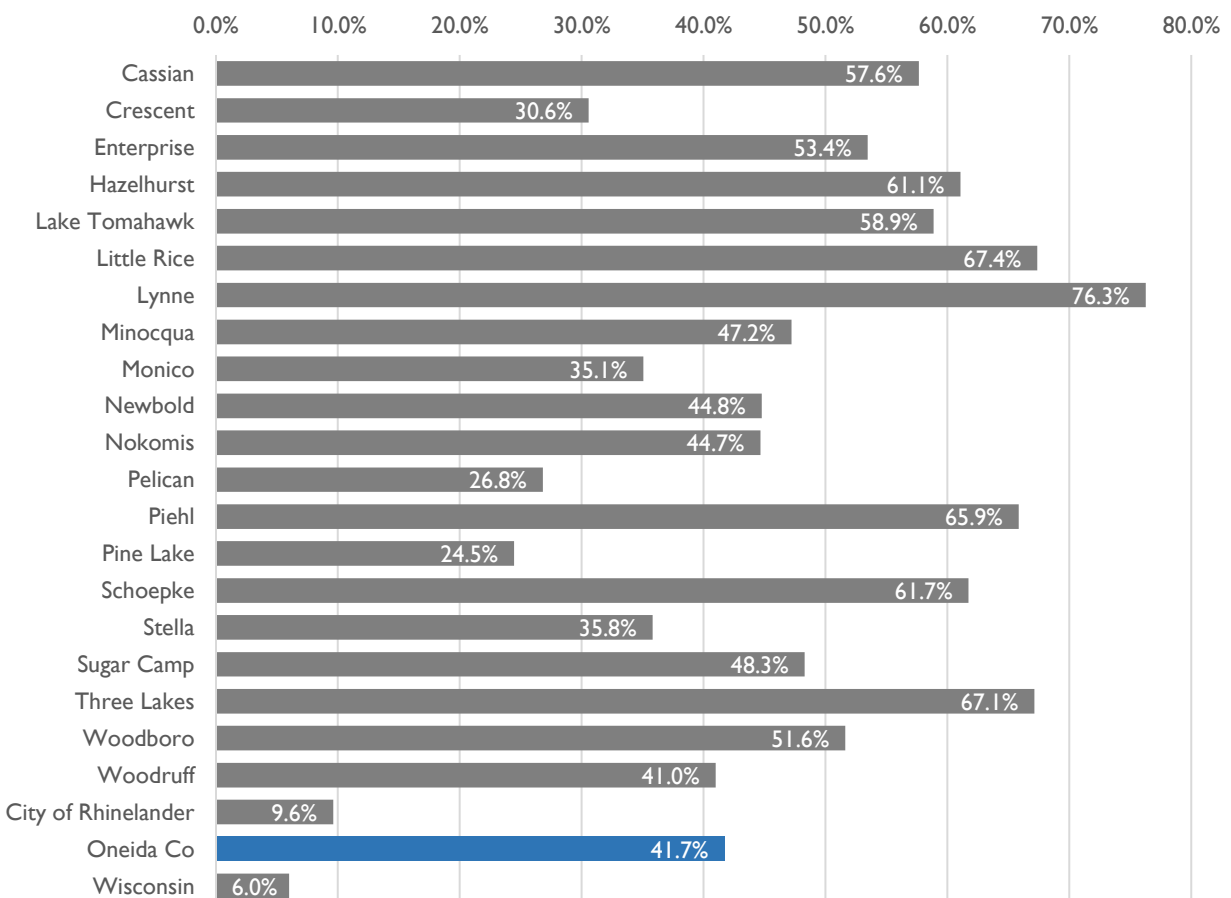
There was a total of 16,417 households within Oneida County in 2022. Homeowners accounted for about 83% of the occupied units (13,558), while renter households accounted for the remaining 17% (2,859). Homeownership rates within Oneida County are significantly higher than in the State, likely due to the County’s rural nature, where rental units are less common than in more urbanized areas. **Table 3-3** displays household types throughout Oneida County.

Table 3-3: Household Types, 2022		
Minor Civil Division	Owner-Occupied	Renter-Occupied
Cassian	96.8%	3.2%
Crescent	93.6%	6.4%
Enterprise	60.3%	39.7%
Hazelhurst	95.3%	4.7%
Lake Tomahawk	91.8%	8.2%
Little Rice	95.7%	4.3%
Lynne	76.3%	23.8%
Minocqua	74.3%	25.7%
Monico	94.2%	5.8%
Newbold	95.7%	4.3%
Nokomis	95.3%	4.7%
Pelican	88.4%	11.6%
Piehl	100.0%	0.0%
Pine Lake	87.3%	12.7%
Schoepke	85.5%	14.5%
Stella	97.9%	2.1%
Sugar Camp	93.7%	6.7%
Three Lakes	88.5%	11.5%
Woodboro	87.3%	12.7%
Woodruff	77.7%	22.3%
City of Rhinelander	64.5%	35.5%
Oneida County		
	82.8%	17.2%
Wisconsin		
	67.1%	32.9%
<i>Source: American Community Survey (2018-2022)</i>		

Seasonal Housing

Oneida County offers residents and visitors year-round recreational opportunities with its abundant natural resources, due to its "Northwoods character." The attractiveness of this asset is demonstrated by the dominance of seasonal/recreational housing units in Oneida County, as 41.7% of all housing units within Oneida County are considered seasonal. **Figure 3-7** displays the percentage of seasonal housing units throughout Oneida County. In addition, the 2017 Wisconsin Act 59, which prohibits local governments from restricting the rental of single-family homes for seven days or more, has changed the reasons lakefront dwellings are being purchased and developed. Some families no longer utilize them on occasional weekends, but operate them as lodging facilities instead.

Figure 3-7: Percentage of Housing Units that are Seasonal



Source: American Community Survey 2018-2022

Housing Programs

The following is a compilation of state and federal funding opportunities that may be relevant to housing projects within Oneida County. This is a partial list of the available grants and loans, and some private funding options exist.

Wisconsin Department of Administration

Community Development Block Grant-Small Cities Housing Program:

The Wisconsin Community Development Block Grant (CDBG) program, administered by the Wisconsin Department of Administration, Division of Housing (DOH), provides grants to general-purpose units of local government for housing programs that principally benefit low- and moderate-income (LMI) households. These funds are primarily used for rehabilitating housing units, homebuyer assistance, and small neighborhood public facility projects. CDBG dollars are flexible and responsive to local needs.

In addition to addressing LMI housing needs, CDBG can be used to leverage other programs or serve as a local match. The grant also can be used as an incentive to involve the private sector in local community development efforts or to respond to area needs. The CDBG program often catalyzes other community development projects.

Community Development Block Grant-Housing Revolving Loan Fund Program:

Since 1982, over 270 communities in the State of Wisconsin have received Community Development Block Grant (CDBG) funding for housing rehabilitation and homebuyer assistance through the State CDBG Small Cities Housing Program. CDBG housing funds are loaned to low and moderate-income (LMI) households and 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 the CDBG housing RLF, homeowners in owner-occupied dwellings and homebuyers receive 0% interest loans, either deferred or low monthly payments. Rental rehabilitation loans are 0% to 3% monthly installment loans. Loans are due in full when the title changes, 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.

Neighborhood Stabilization Program:

The Neighborhood Stabilization Program assists in acquiring and redeveloping foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The U.S. Department of Housing and Urban Development (HUD) requires these funds to be targeted to communities with the most severe neighborhood problems associated with the foreclosure crisis.

HOME Homebuyer and Rehabilitation Program:

The Division of Housing (DOH) has identified homeownership and the conservation of quality owner-occupied and rental housing as top priorities for allocating federal and state housing resources. A program was established to provide essential home purchase assistance, necessary home rehabilitation, and other vital improvements for dwelling units occupied by low- and moderate-income households. The source of funds is the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program (HOME). The Wisconsin Department of Administration (DOH) awards these funds to local units of government and local housing organizations through a biennial funding cycle.

Wisconsin Housing and Economic Development Authority (WHEDA)

Low Income Housing Tax Credit (LIHTC):

The Low-Income Housing Tax Credit (LIHTC), like HOME, aims to encourage the production and rehabilitation of affordable housing. It provides an incentive for private entities to develop affordable housing. The credit reduces the federal taxes an individual or corporation owes for an investment in low-income rental housing. The amount of the tax deduction is tied to the proportion of low-income residents in the housing produced. The credit is paid out over 15 years to investors in the housing project. LIHTC provides funding for the construction of new buildings or the rehabilitation or conversion of existing structures. To qualify, a property must set aside a particular share of its units for low-income households.

Home Improvement Advantage Loan

With this loan, a homeowner can borrow up to \$15,000 to improve the quality and value of their home. The borrower must have no late mortgage payments in the past six months, a credit score of 620 or better, total mortgage debt cannot exceed 110% of value, and the household must meet WHEDA Home Improvement Advantage income limits.

[U.S. Department of Housing and Urban Development](#)

Section 8 Housing Choice Vouchers are administered by several housing authorities within Oneida County. Eligible families are issued vouchers that they can use to secure housing in the private market. Having found a suitable housing unit that meets minimum health and safety standards, where the owner has agreed to rent under the program, the eligible family uses its voucher to cover the part of the rent beyond the portion it pays, usually 30% of its income. The landlord receives a subsidy directly for the amount of the Fair Market Rent not paid by the tenant. The voucher-holder signs a lease for 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% 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. Congress is considering replacing the current voucher program with a block grant to states. If enacted, eligibility criteria for the program may change.

[U.S. Department of Agriculture – Rural Development \(USDA-RD\)](#)

Section 502 Homeownership Direct Loan. This 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. These loans are designed to help very low-income households construct their own homes. Targeted families include those who cannot buy affordable housing through conventional means. Participating families perform approximately 65% of the construction under qualified supervision.

Section 504 Very-Low-Income Housing Repair Program. This 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. This program supports the construction of multi-family housing for low-income residents. The program, which has been in Wisconsin since 1969, involves the United States Department of Agriculture (USDA) underwriting fifty-year mortgages at a 1% interest rate in exchange for an agreement to provide housing for low and very low-income residents.

Section 521 Rural Rental Assistance (RA). This program provides an additional subsidy for households with incomes too low to pay Rural Housing Service (RHS)-subsidized rents.

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

Section 533 Rural Housing Preservation Grants. These grants are designed to assist sponsoring organizations in repairing or rehabilitating low-income or very low-income housing. Assistance is available for landlords or members of a cooperative.

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

Goals, Objectives, & Policies

Goal 1: Encourage adequate supply of affordable housing for all individuals of all income levels consistent with the County's rural character.

Objectives:

- Encourage local land use controls and permitting procedures that allow affordable housing opportunities.
- Encourage appropriate public and private sector development of housing within the county.

Policies:

- Consider using manufactured housing as an affordable, well-regulated source of housing.
- Encourage that adequate opportunities for multi-family housing to meet the needs of moderate-income families are available, especially in areas where service jobs are prevalent.
- Continue County support of a County-wide housing authority.
- Make changes to zoning ordinances that reduce the cost of housing.

Goal 2: Encourage residential development in suitable areas.

Objectives:

- Encourage residential development in areas that avoid conflict.
- Encourage multi-family dwellings and subdivision facilities.

Policies:

- Discourage the location of new development in areas that are shown to be unsuitable for specific uses due to flood hazards, groundwater pollution, highway access problems, etc.