

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 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, which 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 X housing units by 20XX, X of which are needed immediately, X needed by 2030, and X units by 2035.** 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. To be completed**

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 section 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 Town of New Chester (643), Town of Rome (385), and City of Oneida (353).

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 that Oneida County's population will **grow to X by 20XX**. A detailed 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 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%	81.6%	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 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 6 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 lower cost of living compared to 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 7 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.

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 section 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 housing market bubble in 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 percent 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 relative 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.

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. 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 if 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 Mortgage	2010 Mortgage	2023 Mortgage	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 Median	2010 Median	2023 Median	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.

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' 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 section of this Housing Study identifies the price ranges of these housing units that are needed the most.

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 section 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 recommend 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 percent 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 or severely cost burdened, but a lower share of homeowners in these categories.

Table 19: Percent of Households that are Cost Burdened

Minor Civil Division	Cost Burdened Renter Households	Severely Cost Burdened Renter Households	Cost Burdened Owner Households	Severely Cost Burdened Owner Households
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 few 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

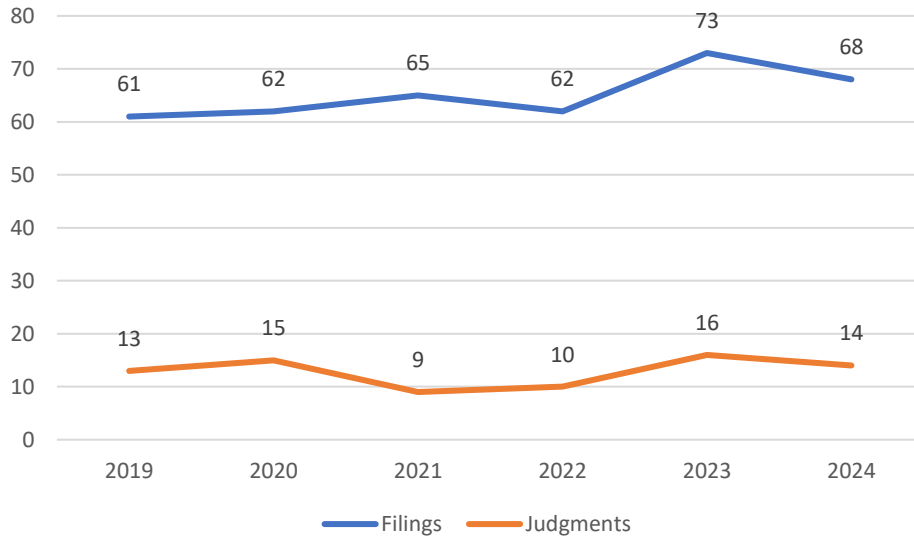
Minor Civil Division	Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
Cassian	100.0%	41.2%	67.9%	16.7%	15.0%	15.8%	7.4%
Crescent	100.0%	28.6%	54.2%	40.6%	17.9%	0.0%	11.6%
Enterprise	100.0%	71.4%	85.7%	5.3%	0.0%	12.5%	0.0%
Hazelhurst	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 at 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 for 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 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

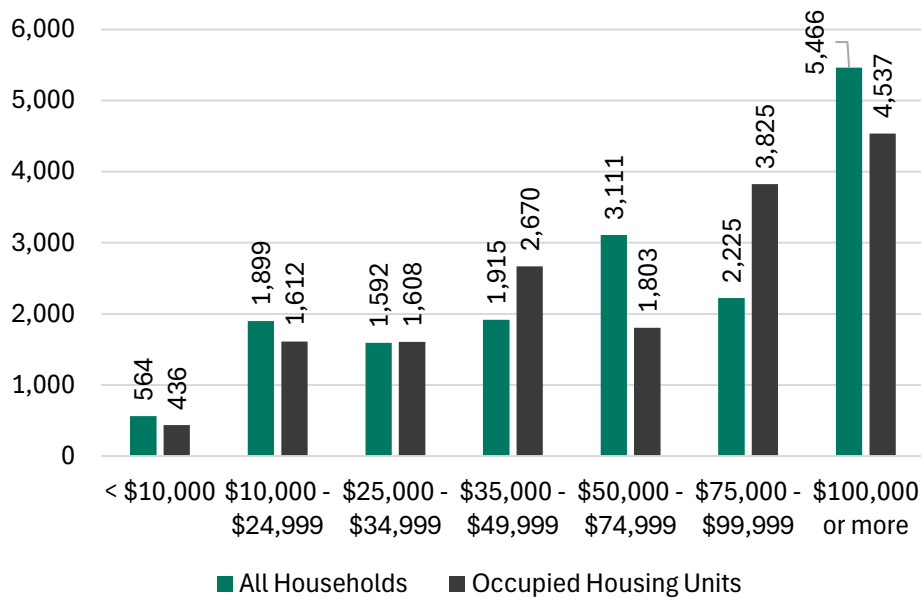
Income Needed	Monthly Rent	Purchase Price	Rental Unit Surplus (+) or Shortage (-)	Owner Unit Surplus (+) or Shortage (-)
<\$10,000	< \$250	<\$25,000	-147	19
\$10,000 - \$24,999	\$250 - \$599	\$25,000 - \$79,999	128	-415
\$25,000 - \$34,999	\$600 - \$899	\$80,000-\$99,999	507	-491
\$35,000 - \$49,999	\$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 if 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. 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

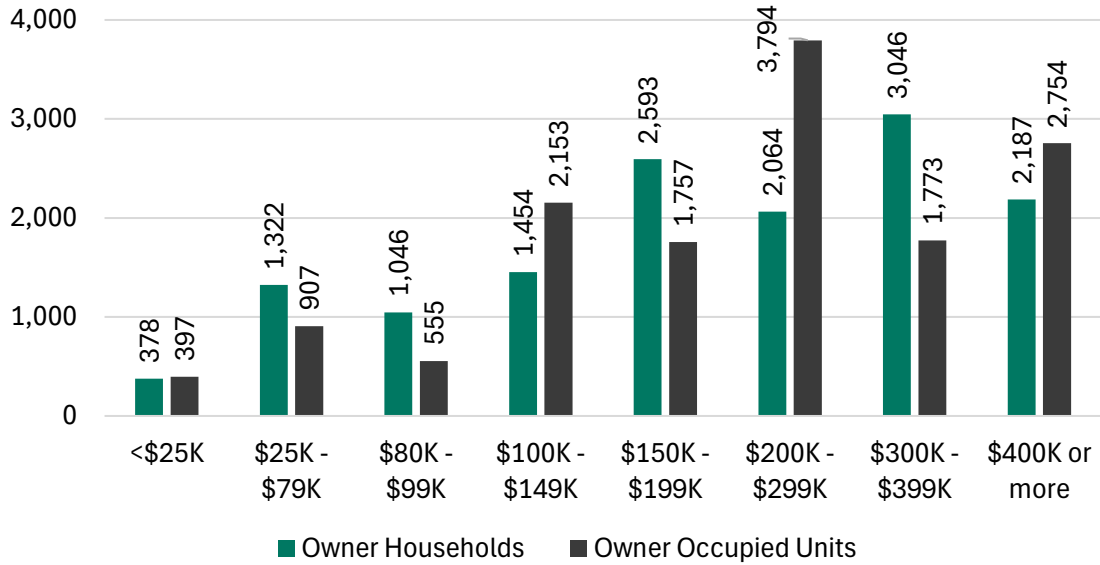


Source: ACS 5-Year Estimates 2023

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

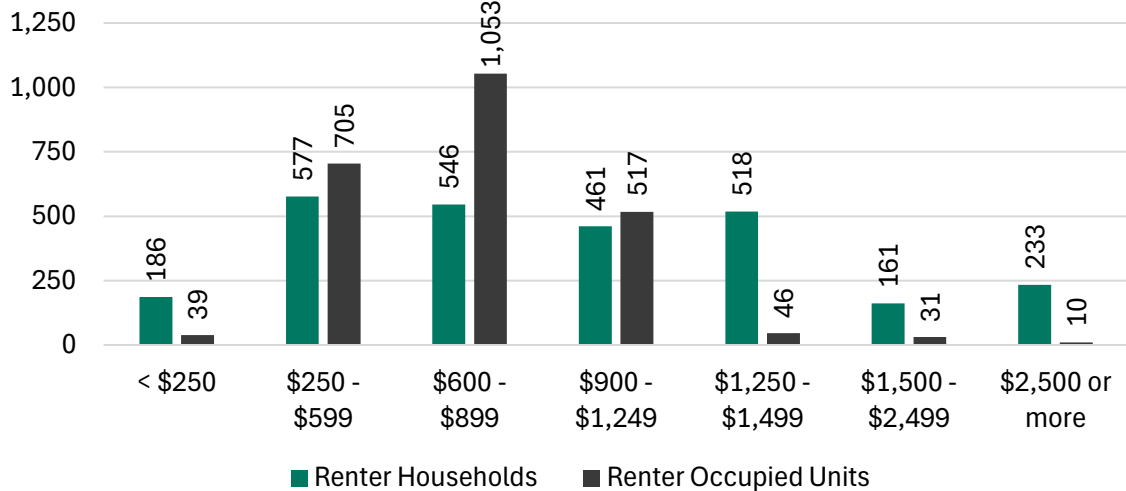


Source: ACS 5-Year Estimates 2023

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 \$1,249 per month, resulting in strong competition for units between \$250 and \$1,250, even though they appear to be abundant.

Figure 4: Renter Occupied Households and Housing Units



Source: ACS 5-Year Estimates 2023

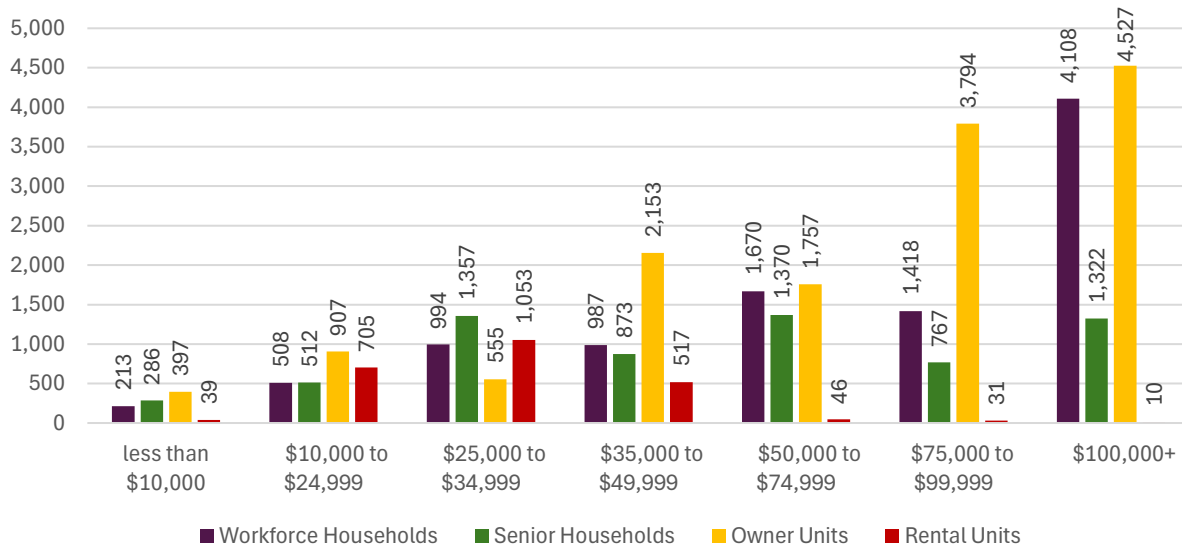
Senior and Workforce Households

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. 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 construction and rehabilitation are needed to increase the variety of housing options for all income levels.

5. Housing Demand

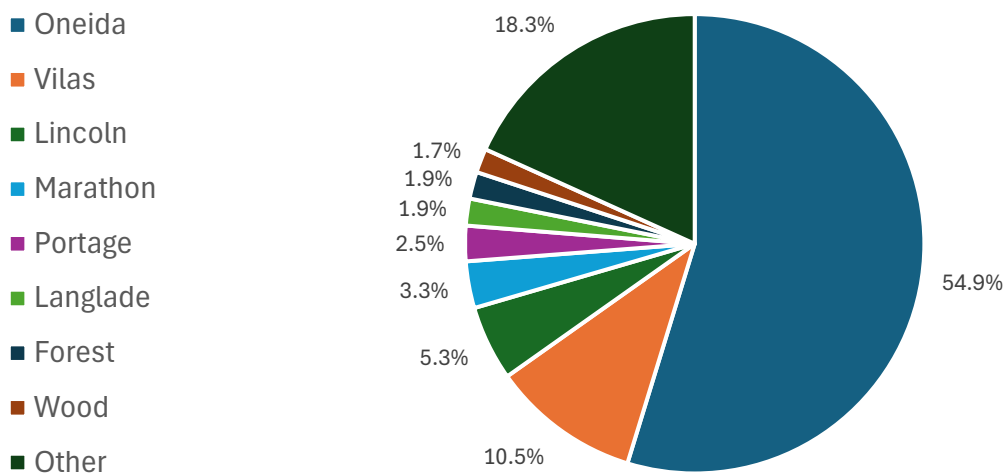
Housing demand in Oneida County is driven by existing and future residents as well as potential inbound moves from other locations. The last section of this Housing Study examined gaps in the housing market for existing residents, while this section examines commute patterns, potential inbound moves, 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 carpoled 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. 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.

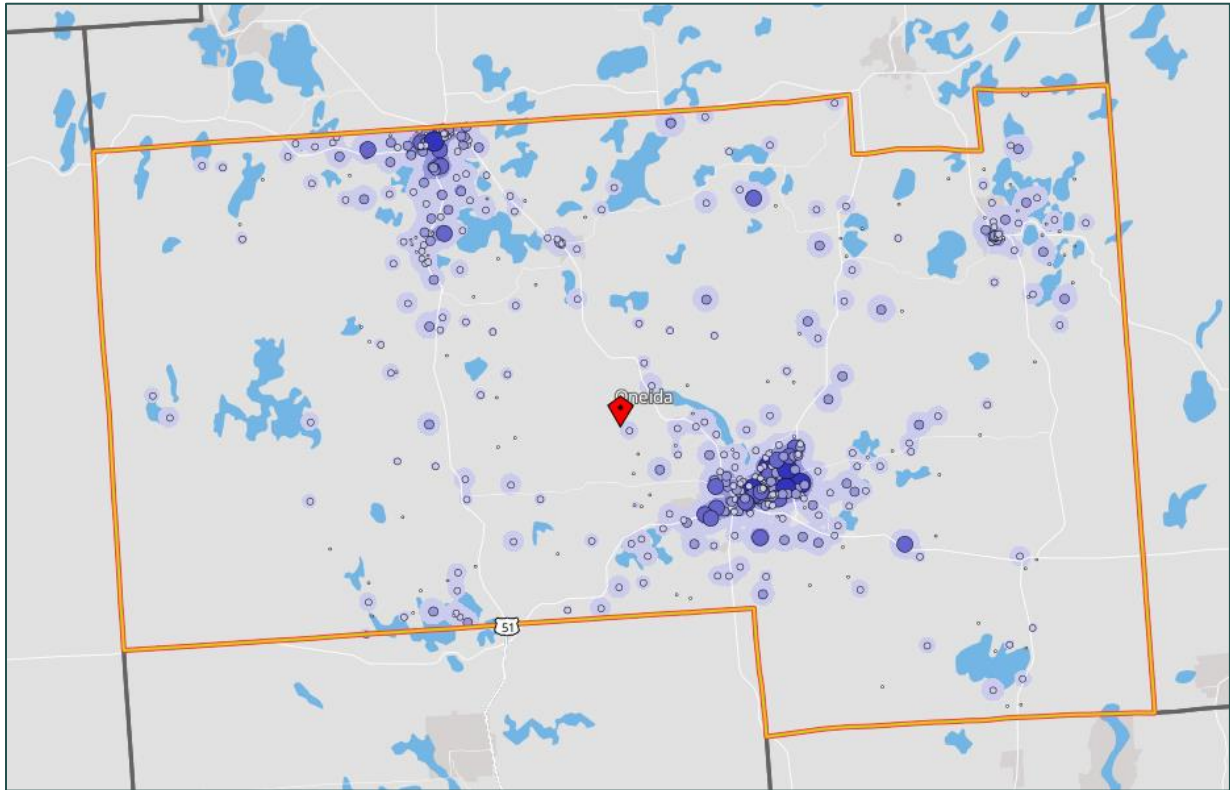
According to U.S. Census-on-the-Map, 6,778 workers commuted into the County and 9,395 commuted out of the County for work, while 8,238 residents both lived and worked within the County. Since Census only provides income data for County residents, instead of non-County residents who work in the County, 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. 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 communities, and increase the number of residents who will spend their money in the County while improving 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 24 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 estimate earlier in this study. To project the number of housing units needed, Table 24 adds or subtracts the difference between what was projected in 2020 and what was estimated in 2023 and applies them to the 2025 through 2040 projections. The result 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 household projections so far have been higher than population 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 25 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

According to Twin Cities-based Maxfield Research and Consulting, LLC, there are six main categories of owners and renters based on age, which Oneida County must plan for:

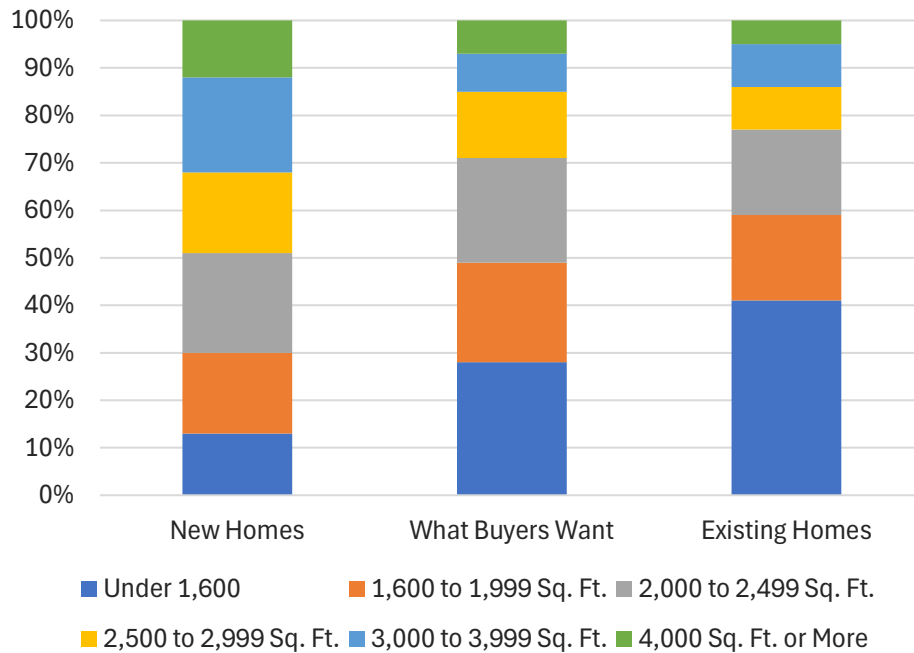
- **Entry-level householders** are typically early 20s singles and couples, often with roommates, who rent entry-level apartments.
- **First-time homebuyers** are typically couples in their late 20s or early 30s, sometimes with children, who purchase starter homes or rent larger apartments.
- **Move-up 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 homebuyers 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 townhomes and 8 percent interested in multifamily condominiums, which are like apartments but are purchased instead of rented. More buyers than any time since 2004 preferred new construction (60 percent). This could be partially due to limited inventory, low interest rates when the survey was taken, and a lack of newer housing built in

the past 15 years. Note that these results reflect the entire nation; see Section 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 for 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 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 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 2035, 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 1,360 Housing Units by 2035.

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 section 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)

Currently under review.

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 fund 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's 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 the 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 section 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 a subdivision ordinance 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 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. 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 section 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. Section 9 of this plan, Housing Programs, lists all known programs that are in effect as of this Housing Study's adoption date.