The image is a cover page for a housing study. It features a background photograph of a lake with a house on the shore and a dense forest in the background. The house has a red roof and a white gable. The forest is composed of tall, green trees. The text is overlaid on a green semi-transparent band across the middle of the image.

# **Grow North Region Housing Study - 2021**

Prepared by the North Central Wisconsin Regional Planning Commission

# Grow North Region

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# Table of Contents

## Sections

<b>Introduction .....</b>	<b>1</b>
<b>Grow North Demographics .....</b>	<b>2</b>
<b>Housing Inventory &amp; Trends .....</b>	<b>8</b>
<b>Workforce Housing Analysis .....</b>	<b>18</b>
<b>Housing Funding Opportunities .....</b>	<b>19</b>
<b>Conclusions .....</b>	<b>22</b>
<b>Goals &amp; Strategies .....</b>	<b>23</b>

## Tables & Figures

<b>Table 1: Population .....</b>	<b>2</b>
<b>Figure 1: Population Age 17 and Younger .....</b>	<b>4</b>
<b>Figure 2: Population Age 65 and Older .....</b>	<b>4</b>
<b>Figure 3: Household Type .....</b>	<b>5</b>
<b>Figure 4: Median and Per Capita Income .....</b>	<b>7</b>
<b>Table 2: Total Housing Units .....</b>	<b>8</b>
<b>Figure 5: Housing Unit Type .....</b>	<b>10</b>
<b>Figure 6: Year Structure Built .....</b>	<b>11</b>
<b>Figure 7: Median Value of Owner-Occupied Homes .....</b>	<b>12</b>
<b>Figure 8: Percent Change in Median Sales Price .....</b>	<b>12</b>
<b>Table 3: Annual Home Sales .....</b>	<b>13</b>
<b>Table 4: Median Selected Monthly Owner Costs .....</b>	<b>14</b>
<b>Figure 9: Cost-Burdened Households .....</b>	<b>14</b>
<b>Figure 10: Cost-Burden by Household Income .....</b>	<b>15</b>
<b>Figure 11: Cost-Burdened Households by Occupational Status .....</b>	<b>16</b>
<b>Figure 12: Low-Income Housing Units .....</b>	<b>17</b>
<b>Figure 13: Low-Income Households .....</b>	<b>17</b>
<b>Figure 14: Housing Values Compared to Workforce Ability to Afford .....</b>	<b>18</b>

# **Table of Contents**

## **Appendices**

**Appendix A – Forest County Municipalities Data**

**Appendix B – Langlade County Municipalities Data**

**Appendix C – Lincoln County Municipalities Data**

**Appendix D – Oneida County Municipalities Data**

**Appendix E – Vilas County Municipalities Data**

**Appendix F – Community Housing Profiles**

# Grow North Region Housing Study

## Introduction

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Housing is a crucial component of livability and is critical for regional and local prosperity. Communities that can offer a variety of housing types that are affordable across a wide spectrum of income levels are significantly more capable of providing the conditions necessary to attract and retain residents of all life phases. Housing impacts more than just residents, as housing also impacts transportation, employment, economic development, land use patterns, and communities themselves. The connection between housing and work is a fundamental function of any transportation system, as many workers are required to travel to their jobs. This relationship between housing, employment, and transportation guides land use decisions, and fosters economic development and a sense of community within communities and the Region.

Many communities throughout the region are experiencing increasing demand and rising costs for housing. This makes it harder for both working class and low-income families to find suitable housing within these communities, and often leads to the outmigration of a community's workforce and the displacement of low-income families. There is also a lack of housing diversity within the region, as single-family housing makes up a significant portion (85%) of the region's housing stock. This poses challenges to communities throughout the region in providing housing options, that can accommodate the different needs, of their residential base including senior housing, affordable housing, "missing middle" housing, workforce housing, and low-income housing.

This housing study examines housing on a regional scale within the Grow North Region to help understand the issues and opportunities within the Region. The Grow North Region is an eight-county region that consists of Florence, Forest, Langlade, Lincoln, Marinette, Oconto, Oneida, and Vilas Counties. **Note that for the purposes of this report, the Grow North Region refers only to the Counties of Forest, Langlade, Lincoln, Oneida, and Vilas. This means that Florence, Marinette, and Oconto Counties are not included or analyzed in this report.**

The goal of this study is to develop a set of goals and strategies that can address housing issues within the Region by examining the current state of the region and using that information to guide goal and strategy development. The study includes a demographic overview of the Region, an assessment of the Region's housing stock and trends, and an analysis of workforce housing within the region. This information will help to identify any needs such as a need for additional housing, what types of housing are needed, and help identify which steps are needed to solve housing gaps within the Region.

# Grow North Demographics

A review of the socio-economic trends throughout the Grow North Region is important for understanding what has occurred and what is likely to occur in the future. To help gain an understanding, trends such as population, age distribution, households, educational levels, employment, and income levels within the Region will be analyzed.

## Population

As of 2019, the estimated population of the Grow North Region is 113,017 people. Over the past two decades, the Grow North Region’s population has decreased by over 4 percent, compared to a growth of about 8 percent in the state of Wisconsin as a whole. **Table 1** displays total populations for each county within the Region, the Grow North Region itself, and Wisconsin. Four of the Region’s five counties examined in this report lost population from 2000 to 2019, with Vilas County being the only county to increase in population during this time. Forest County experienced the largest percent decrease with a 10.3 percent decrease during this time, while Lincoln County experienced the largest overall decrease in population, with population declining by 1,897 persons during this time.

County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Forest	10,024	9,534	8,995	-4.9%	-10.3%	-1,029
Langlade	20,740	20,218	19,146	-2.5%	-7.7%	-1,594
Lincoln	29,641	29,075	27,744	-1.9%	-6.4%	-1,897
Oneida	36,776	36,379	35,381	-1.1%	-3.8%	-1,395
Vilas	21,033	21,750	21,751	3.4%	3.4%	718
Grow North	118,214	116,956	113,017	-1.1%	-4.4%	-5,197
Wisconsin	5,363,675	5,637,947	5,790,716	5.1%	8.0%	427,041

Source: U.S. Census, American Community Survey

The components of population change are natural population change and net migration. From 2010 to 2019, Wisconsin grew as the natural increase from births outpaced deaths and negative net migration from the state. In contrast, the Grow North Region’s negative net migration and deaths outpaced the natural increase from births.

The Wisconsin Department of Administration (WDOA) calculates population projections for each county and each local government unit within Wisconsin. The latest population projections were published in 2013 and project population sizes from 2015 to 2040 in five-year increments. WDOA estimated that the

Grow North Region would increase in population. From 2015 to 2040, population within the region was projected to increase by about six percent.

## Median Age

The Grow North Region has an older population in comparison to the state of Wisconsin as a whole. In 2019, median age within the Grow North Region ranged from 46.7 years old in Forest County to 54.6 years old in Vilas County, while Wisconsin had a median age of 39.5. Older populations are especially common in the predominantly rural counties within the Region, as the Region is attractive to recent retirees and is generally less attractive for young adults and young families, leading to an overall older population.

## Age Distribution

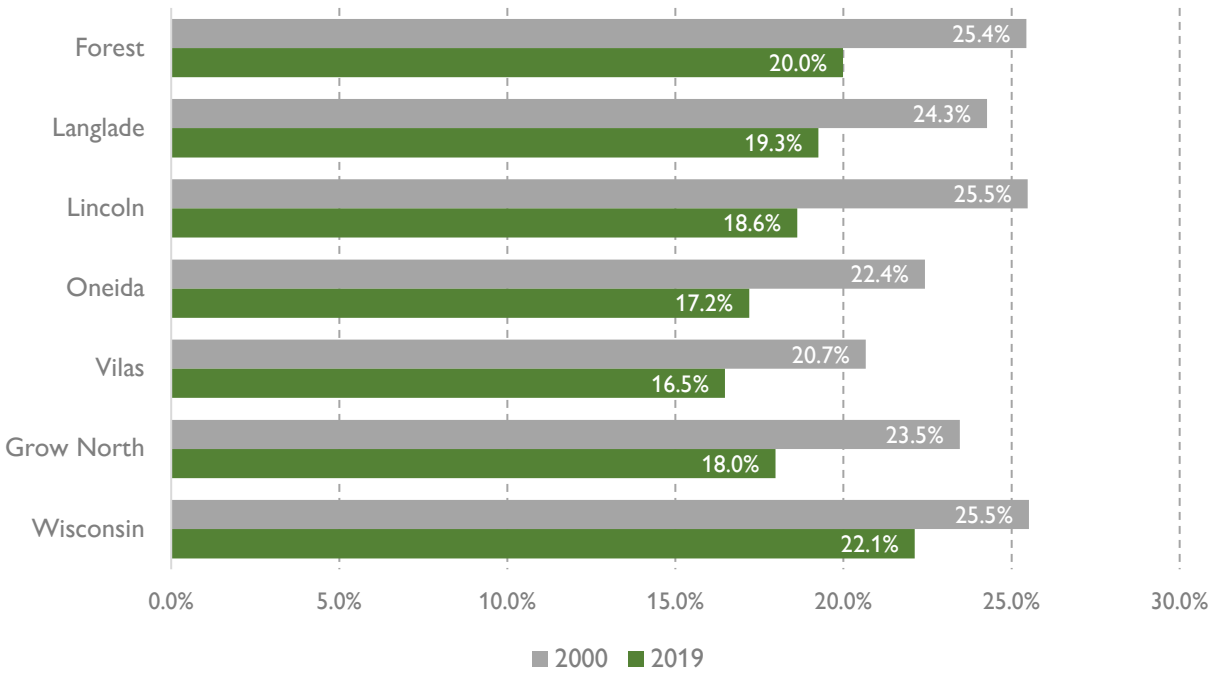
Population distribution is important to the planning process. Two age cohorts are examined in detail in this report. They are the 17 years of age and younger age cohort, and the 65 and older age cohort. These are often referred to as dependent populations and have distinct needs from the rest of the population. The younger group requires schools, while the older group is retiring. By comparing these groups over time and to the state at-large, demographic changes in the Region are identified.

During the past two decades, the population of children ages 17 and younger within the Region declined from 23.5 percent in 2000 to 18 percent in 2019, as displayed in **Figure 1**. Meanwhile the state's population of children ages 17 and younger decreased from 25.5 percent in 2000 to 22 percent in 2019.

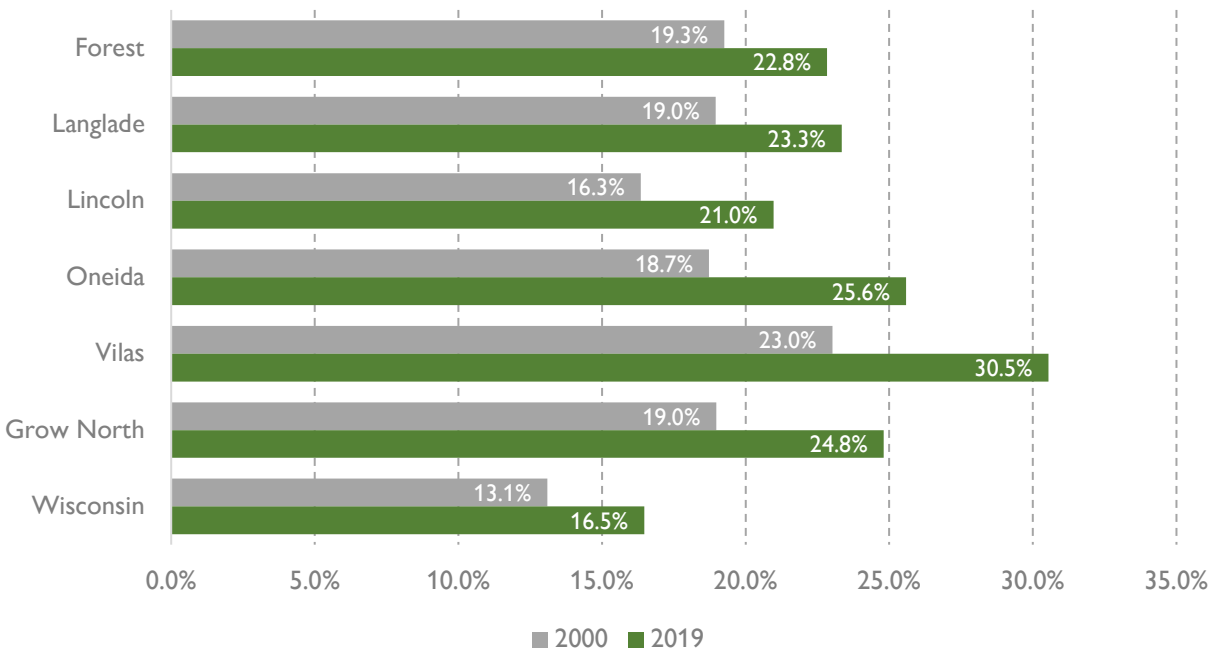
During the same period, the 65 and older age cohort increased as a percentage of total population, increasing from 19 percent in 2000 to about 25 percent in 2019, as shown in **Figure 2**. Meanwhile the state's population in the 65 and older age cohort increased from about 13 percent in 2000 to 16.5 percent in 2019. According to the Bureau of Labor Statistics, the baby-boom generation will move entirely into the 60-years-and-older age group by 2024, and entirely into the age 65 and older cohort by 2029. The aging of baby-boomers and the transition into retirement will have significant impacts on the housing needs and desires of residents within the Grow North Region.



**Figure 1: Population Age 17 and Younger**



**Figure 2: Population Age 65 and Older**



The decrease in the percentage of 17 and younger persons and the increase in the 65 and older persons will have an impact on the labor force, school system, and health care industries within the Grow North Region. As the growth in population plateaus, so will workforce growth and ultimately job growth. It will also be difficult to fund public services if employment and tax revenues stagnate, as there is a lower percentage of the population working from which to collect state income taxes and more income coming from Social Security, which is not taxed by the state.

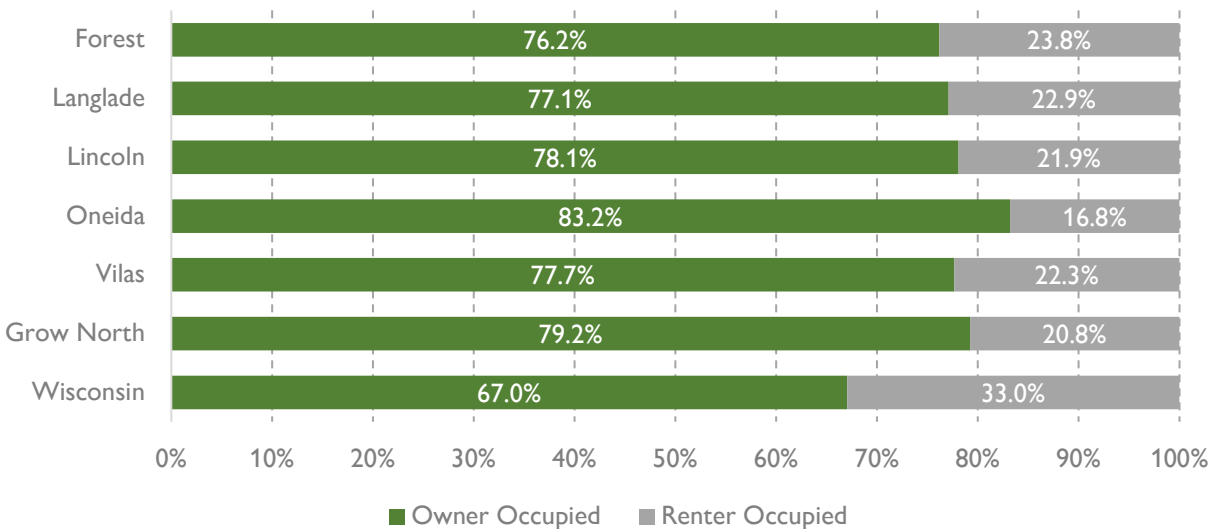
At the same time, the economy is expected to shift as older adults drive the economy. Healthcare is expected to continue to grow as well as other service providers while fewer goods are expected to be consumed. Considering the importance of the manufacturing industry to Wisconsin’s economy, this could lead to serious consequences for the Grow North Region.

There are a number of actions a community can take to not only to accommodate older adults but to capitalize on the benefits of this age group. Not only do older adults have years of valuable experiences and wisdom, many entrepreneurs are at or near retirement age. As the Grow North Region continues to attract older adults looking to retire in the area, this demographic brings a great amount of spending power to the local economy.

### Households

There was a total of 51,587 households within the Grow North Region in 2019. Owner-occupied households accounted for over 79 percent of the households within the Region accounting for 40,863 households, while renter households accounted for about 21 percent of households within the Region with 10,724 households. The number of households within the Region has increased by about 6 percent over the past two decades, as the Region has added 2,905 households since 2000.

**Figure 3: Household Type**



Although the number of households within the Region has been steadily increasing, the number of people per household is decreasing over time. For example, average household size within the Region was 2.43 in 2000 and has since decreased to 2.19 in 2019. This is consistent with the trend nationwide where the number of households across the country has increased, while the size of the households has decreased. This is often due to the fact that more people are deciding to live alone, and more couples are deciding to have fewer children or no children at all.

## Household Size

The Grow North Region, like the state of Wisconsin as a whole, has experienced a steady decline in the number of persons per household since 2000. The average household size decreased by 0.24 persons per household within the Region between 2000 and 2019, a trend that is consistent with the state and nation as a whole, as the rise of single-person households continues in conjunction with fewer people having children.

A joint study between the U.S. Census Bureau and the Harvard Joint Center for Housing Studies reported in 2013 that 28 percent of households nationwide were single person. This was second only to married couples without minor children which made up 29 percent of households at that time. There is no one prominent type of single person household, as males and females comprise them in fairly equal numbers. Additionally, the age of the single householder is spread relatively consistently across the age spectrum. An article published by Deloitte in 2015 states that single-family households are expected to increase in number in upcoming decades.

## Income Levels

There are 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. Both per capita and median household incomes throughout the Region have risen over the last thirty years. Generally, the per capita incomes within the Region have grown faster than the state and national growth rates for the same time period, while median household incomes within the Region have grown at a slower rate than the state and nation. However, when adjusted for inflation these growth rates become significantly slower, with median household incomes even declining.

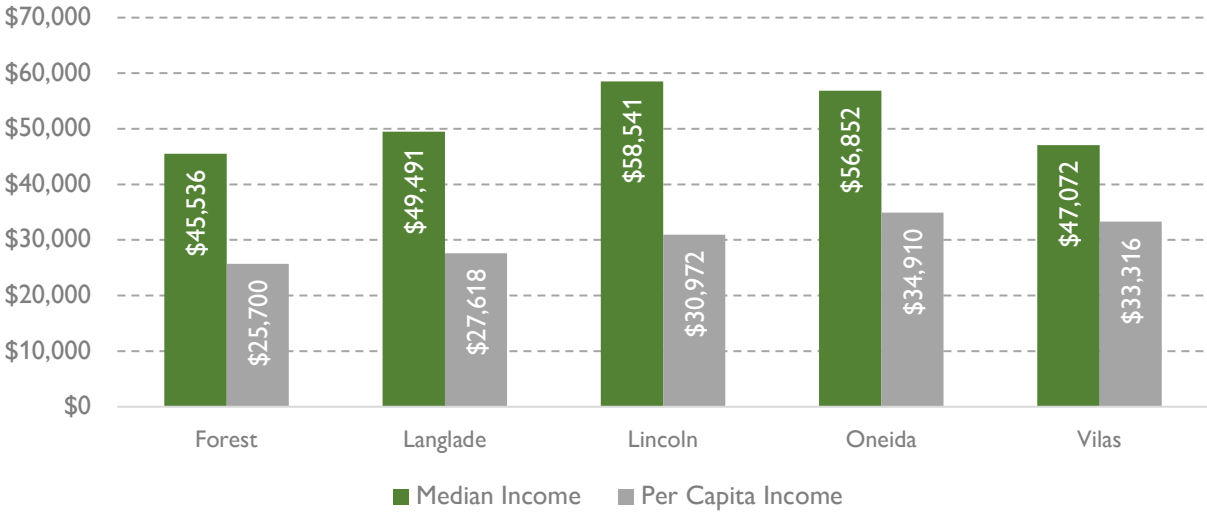
### *Per Capita Income*

Per capita income provides a measure of relative earning power on a per person level. Per capita income within the Region ranged from \$25,700 in Forest County to \$34,910 in Oneida County. Overall, Oneida County was the Region's only county to have a higher per capita income than the state and was also the only county within the Region to have a higher per capita income than the national average.

*Median Household Income*

Median household income in 2019 for the Region, each of the five counties examined within the Region, and Wisconsin is displayed to the right. Median household income within the Region ranged from \$45,536 in Forest County to \$58,541 in Lincoln County. Median household incomes were lower than the state's median household income of \$61,747 and the nation's median household income of \$62,843 in all five of the counties analyzed.

**Figure 4: Median and Per Capita Income for Grow North Region**



**Employment**

In 2019, there were 45,832 residents employed (note that these are persons employed and many of them work outside of the region). This reflected a 6.8 percent decrease in the Region's employment since 2000, compared to a 5.4 percent growth for the state during this time.

Overall, the Grow North Region has a negative net migration of workers coming into the Region for work. About 22,939 people who live within the Grow North Region leave the Region for work, while 11,539 people travel into the Region for work. Employees who live and work within the Region account for more than 73 percent of the Region's workforce. Most of the counties within the Region have significantly more workers who leave their respective county for work. However, the Region has a significant number of workers who live and work within the region, as most workers within the Region who leave their county of residence for work, work in a county that is also located within the Grow North Region.

# Housing Inventory & Trends

## Existing Housing Stock

There were 95,608 housing units within the Grow North Region in 2019. Housing growth rates within both the Grow North Region and Wisconsin have slowed significantly over the past decade, as the Grow North Region experienced a 10.2 percent growth in housing units between 2000 and 2010, compared to only a 4.7 percent increase between 2010 and 2019.

Given that there are 51,587 households within the Region and 95,608 housing units within the Region, it is clear that there are currently more housing units within the Region than there are households. This indicates that there is a large presence of vacant housing within the Region, as evidenced by the Region’s 46 percent vacancy rate. However, this is mainly due to the widespread presence of seasonal housing throughout the Region. When removing seasonal housing units from the picture, the gap between the number of housing units and the number of households significantly decreases.

Table 2: Total Housing Units				
	2000	2010	2019	Percent Change 2000-2019
Forest	8,322	8,885	9,185	10.4%
Langlade	11,187	12,268	12,565	12.3%
Lincoln	14,681	16,488	17,142	16.8%
Oneida	26,627	29,646	31,058	16.6%
Vilas	22,397	23,922	25,921	15.7%
Grow North	62,817	69,297	71,969	14.6%
Wisconsin	2,321,144	2,593,073	2,694,527	16.1%

Source: American Community Survey 2015-2019

## Occupancy Characteristics

Of the 95,608 housing units within the Grow North Region in 2019, 51,587 or 54 percent were occupied units. Homeowners accounted for 79.2 percent of the occupied units, and renters comprised the other 20.8 percent. Homeownership rates within the Grow North Region are significantly higher than they are in the state as a whole, which is likely a result of the Region’s rural nature, where rental units are less common than in more urbanized areas. Homeownership rates appear to have taken a slight dip since 2010 but are still higher than homeownership rates in 1990.

## Vacancy Rates

The Grow North Region's home vacancy rate of 46 percent is more than triple the state of Wisconsin's home vacancy rate of 12.5 percent. This is due to the high proportion of seasonal housing within the Region, as seasonal homes are classified as vacant housing units by the American Community Survey. According to the American Community Survey, about 86.7 percent of all vacant units located within the Region are considered to be seasonal housing units. In comparison, only about 57 percent of all vacant housing units within the state are considered to be seasonal housing units. "Other" vacant housing units comprise about 11 percent of all vacant units within the Region and about 21 percent of all vacant units within the state. Common reasons that a housing unit is classified as an "Other" vacant unit include: the unit being foreclosed, no one is living in the unit while the owner makes repairs or renovations, the owner does not currently want to rent or sell the empty unit, the unit is being used mainly for storage, or the owner of the unit is elderly and is living in a nursing home or with family instead of living within the unit.

## Seasonal Housing

Seasonal dwellings are a crucial component of the housing mix within the Region. Seasonal housing is important for several factors such as bringing in outside money into the Region via tourism and for housing seasonal workers. Visitors who stay at seasonal homes often spend money in the communities that they are staying in, helping to bring an influx of outside money into the Region. Additionally, the Grow North Region has a strong tourism economy, and many employers within the Tourism & Hospitality industries rely on migrant workers to fill their positions during the summer months. This makes seasonal housing essential for allowing migrant workers to live and work within the Region during the summer months, as these workers often need access to affordable short-term housing. However, the provision of seasonal housing is an issue in rural areas such as the Grow North Region that have a shortage of rental units available, which makes it difficult to attract and support migrant workers.

As the Region's population ages, there is also an increasing shift towards converting these seasonal units into year-round residences, as evidenced by increasing populations within the highly seasonal Grow North Region and decreases in the percentage of housing stock that is considered seasonal. There was a total of 38,380 seasonal housing units within the Grow North Region in 2019, comprising 40 percent of the Region's housing stock. In comparison, seasonal housing only comprised of about 7 percent of the state's housing stock in 2019. Each of the Region's counties had significantly higher proportions of seasonal housing than the state.

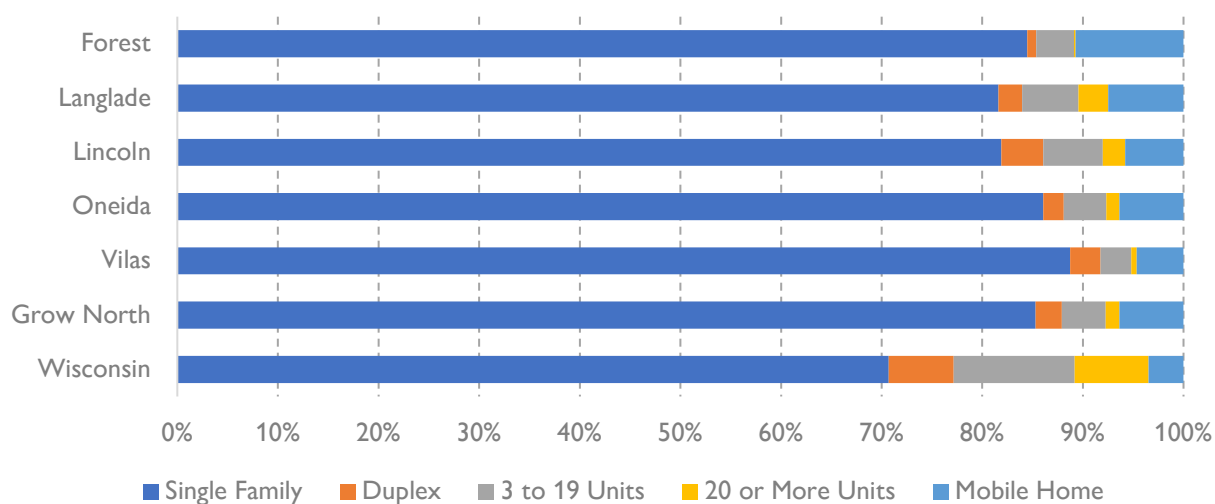
## Type of Structure

Single-family housing is the dominant housing type within the Grow North Region, comprising about 85 percent of the total housing stock for the Region, compared to only about 71 percent for the state. Multi-family housing (structures with three or more dwelling units) comprises over 19 percent of the state's housing stock, but only comprises about 8.4 percent of the Region's housing stock. This indicates that the

Region has a higher proportion of single-family housing than the state and subsequently a lower proportion of multi-family housing.

The predominance of single-family housing within the Region indicates that there is a lack of housing diversity within the Region. The Region’s lack of housing types such as duplexes and multi-family units is concerning, as these types of units are important for providing residents with options as to how and

**Figure 5: Housing Unit Type**



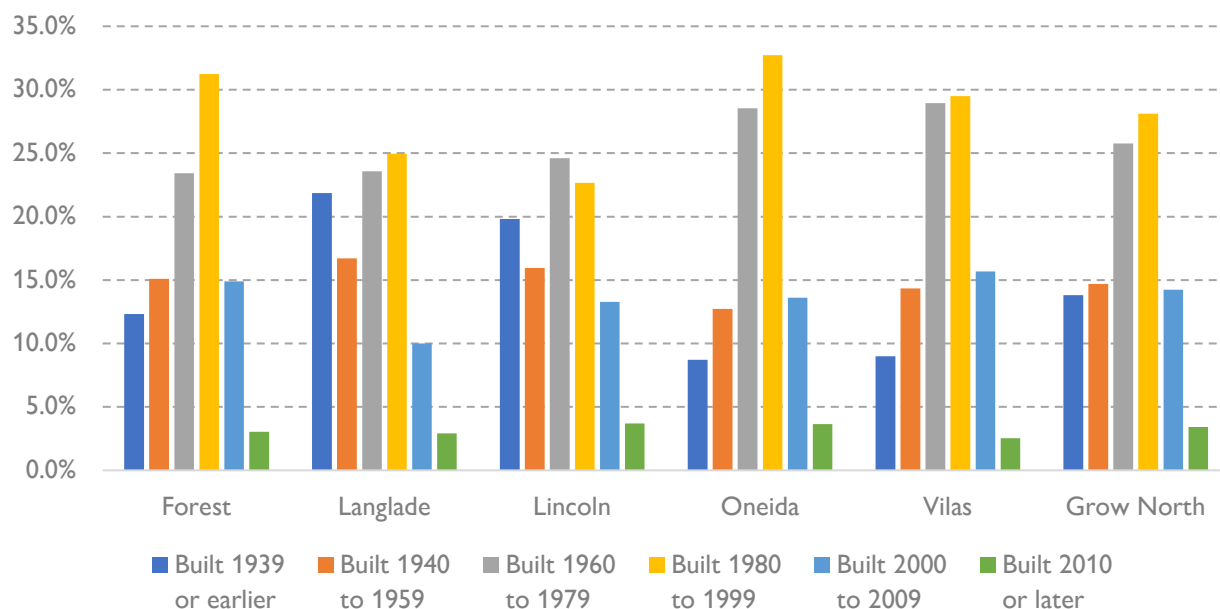
where they would like to live. Additionally, the lack of multi-family units plays a major role in the affordability of housing within the Region for both low-income households and workforce households alike. Multi-family housing is necessary to providing affordable units, as the majority of subsidized affordable housing is provided in multi-family housing developments. Multi-family developments are also important for adding new units to the regional housing supply, which helps to meet the demand for housing and helps to keep the growth in rent prices in check.

### Age of Structure

Through the 1970’s to 2010, the Grow North Region averaged approximately 14,500 new housing units per decade. However, after the 2008 recession, the number of new housing units dropped significantly, across both the Grow North Region and Wisconsin as a whole. During the nine-year period between 2010 and 2019, only 3,071 housing units were built within the Region.

About 14 percent of the region’s housing stock was built before 1940. Older homes tend to be less energy efficient, often need more maintenance and cost more to maintain than newer homes, and often lack the amenities that newer houses can provide such as attached garages. Older homes are also less attractive to potential buyers if they have not been maintained properly.

**Figure 6: Year Structure Built**



### Building Permits

Over the past decade, the Grow North Region has experienced a drastic decline in housing unit growth. In fact, only 3.4 percent of the region’s housing stock was built in the past decade.

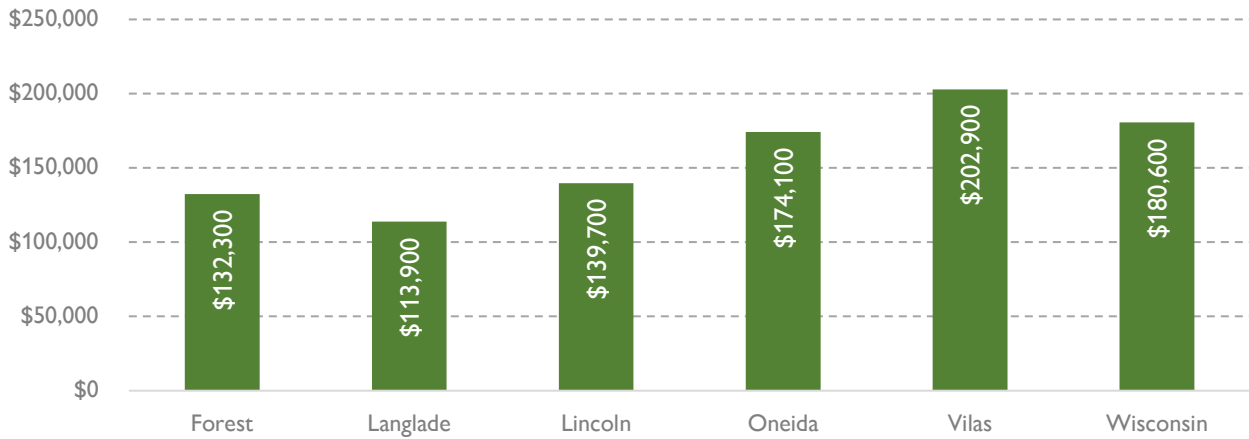
Another way to examine the slow growth in housing units is to analyze the trends in residential building permits throughout the Region. The number of residential building permits authorized per year is significantly lower now than it was before the Great Recession in 2008. From 2000 to 2008, the Grow North Region was averaging 1,127 residential building permit authorizations per year. Since 2009 however, the Region has averaged only 539 residential building permit authorizations per year, which represents a 109 percent decrease from the pre-recession average. While the number of residential building permits has been increasing since 2011, the number of residential building permits authorized per year has yet to recover to pre-recession levels.

### Median Home Values

The median value of a home in the Region has been consistently below the median home value for the state as a whole. In 2019, median home values within the Region ranged from \$113,900 in Langlade County to \$202,900 in Vilas County. Of the five counties analyzed within the Region, only Vilas County had a higher median home value than the state’s median home value of \$180,600. **Figure 7** shows the median value of owner-occupied housing for the Region.



**Figure 7: Median Value of Owner-Occupied Homes**

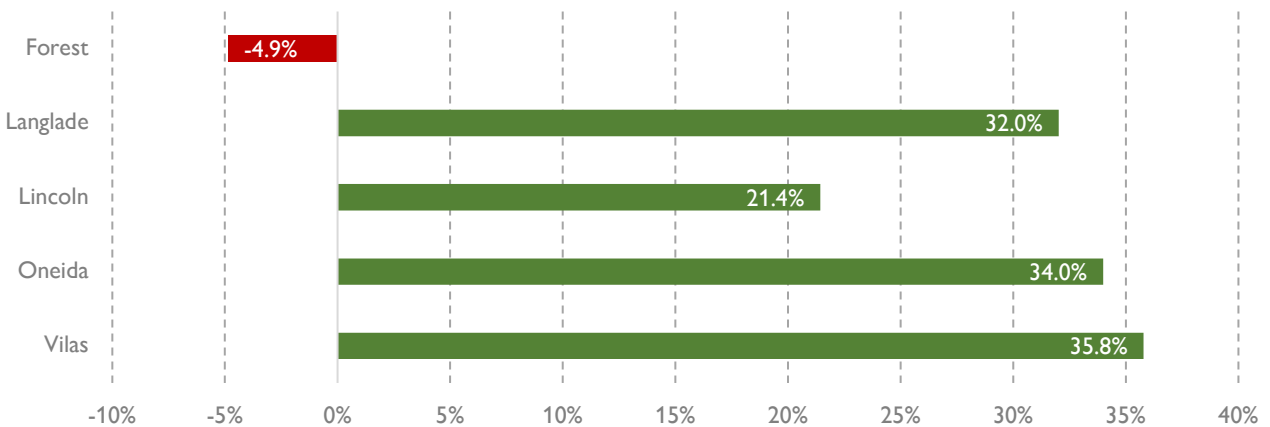


### Median Sales Price

According to the Wisconsin Realtors Association, the median sale price for a house in Wisconsin in 2020 was \$220,000. Wisconsin's median sales prices for houses has significantly risen over the past five years, as the median sales price of homes within the state has increased by nearly 35 percent since 2016.

The median sales price of homes has steadily increased over the past five years within the Grow North Region, with only Forest County experiencing a decrease in median sales price during this time. Each of the four other counties analyzed experienced an increase of at least 21 percent in median sales price during this time.

**Figure 8: Percent Change in Median Sales Price 2016-2020**



## Housing Sales

Between 2016 and 2020, 12,979 homes were sold within the Grow North Region. Over the past five years, the Region has experienced an increase in annual home sales, as the number of homes sold in 2020 was over 31 percent higher than the number of homes sold in 2016. Despite the increase in housing sales within the Region over the last five years, the supply of homes for sale has not kept up with demand, as low supply and low interest rates have helped lead to the increase in home sales prices that are currently being experienced in the housing market.

**Table 3: Annual Home Sales**

	2016	2017	2018	2019	2020
Forest	131	131	150	126	182
Langlade	368	379	338	346	445
Lincoln	467	471	543	497	560
Oneida	806	799	929	864	1,026
Vilas	588	596	689	663	885
Grow North	2,360	2,376	2,649	2,496	3,098

Source: Wisconsin Realtor's Association

## Housing Costs

There are three housing types to measure when considering housing costs – owner-occupied households with a mortgage, owner-occupied households without a mortgage, and renter households. Median monthly housing costs are typically highest for households with a mortgage, and lowest for owner-occupied households without a mortgage.

In the Grow North Region, the median monthly housing costs for owner-occupied households with a mortgage ranged from \$988 per month in Langlade County to \$1,217 in Oneida County. Each of the counties within the Grow North Region had a lower median monthly housing cost for households with a mortgage than the state's median cost of \$1,430 per month amongst owner-occupied households with a mortgage.

For owner-occupied households without a mortgage, the median monthly housing costs within the Region ranged from \$397 per month in Langlade County to \$455 in Lincoln County. Similar to households with a mortgage, there are no counties within the Grow North Region where the median monthly cost of housing for households without a mortgage exceeds the state's median monthly cost of \$553 per month.

Median gross rents are lower within the Grow North Region than in the state as a whole. Within the Grow North Region, median gross rent ranged from \$506 per month in Forest County to \$766 in Oneida County, while the median gross rent for the state as a whole was \$856 per month.

**Table 4: Median Selected Monthly Owner Costs**

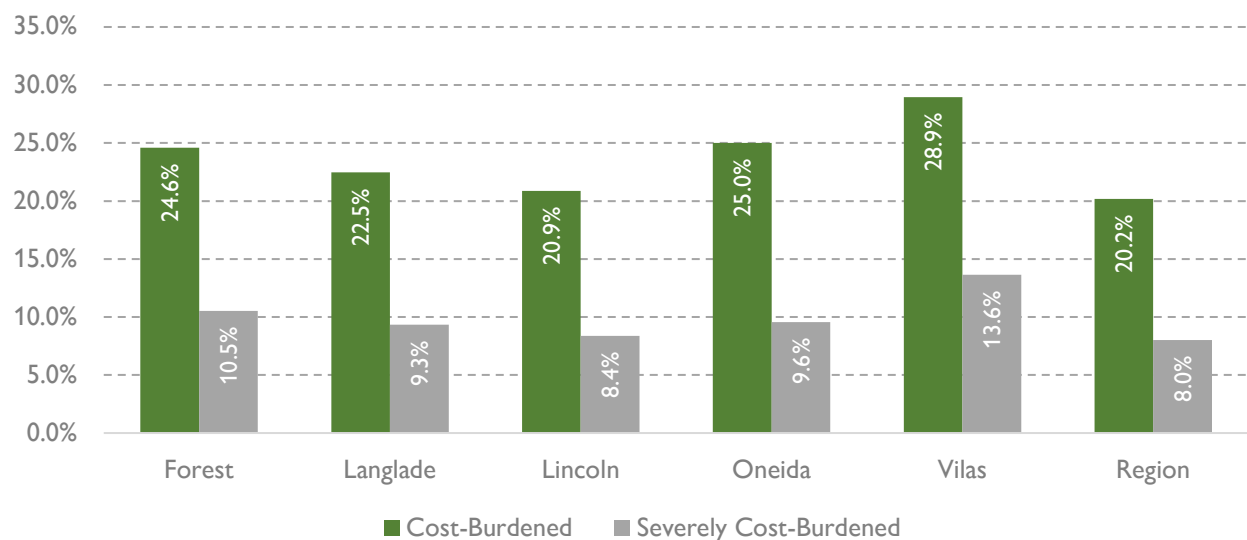
	With Mortgage	Without Mortgage	Rent
Forest	\$1,057	\$409	\$506
Langlade	\$988	\$397	\$640
Lincoln	\$1,163	\$455	\$662
Oneida	\$1,217	\$433	\$766
Vilas	\$1,190	\$436	\$699
Wisconsin	\$1,430	\$553	\$856

Source: American Community Survey 2015-2019

### Housing Affordability

Costs associated with housing are one of the top expenses in household budgets, with housing costs being the top expense in many household budgets across the nation. There is a general consensus that 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 HUD. In 2019, over 24 percent of all households within the Grow North Region spent more than 30 percent of their household income on housing, making them cost-burdened. There is also a general consensus that a household is considered severely cost-burdened if it spends more than 50 percent or more of its household income on housing costs. In 2019, about 8 percent of all households within the Grow North Region spent more than 50 percent of their household income on housing, making them severely cost-burdened.

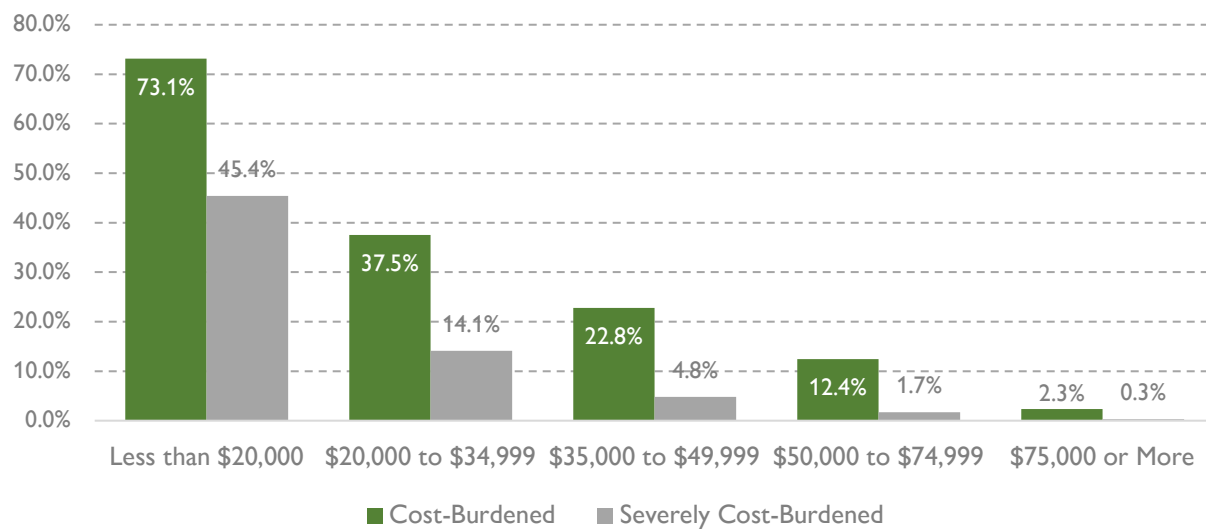
**Figure 9: Cost-Burdened Households**



### Housing Stress by Income

Housing affordability issues are more common in households with lower incomes. For example, about 73 percent of households earning less than \$20,000 annually within the Region are cost-burdened, with about 45 percent of these households being severely cost-burdened. Additionally, over 37 percent of households earning between \$20,000 and \$34,999 within the Region are considered to be cost-burdened, with about 14 percent of these households being severely cost-burdened. In comparison, only about 4 percent of households earning \$75,000 or more annually are cost-burdened, indicating that households with higher income levels are less likely to be cost-burdened by their monthly housing costs.

**Figure 10: Cost-Burden by Household Income**



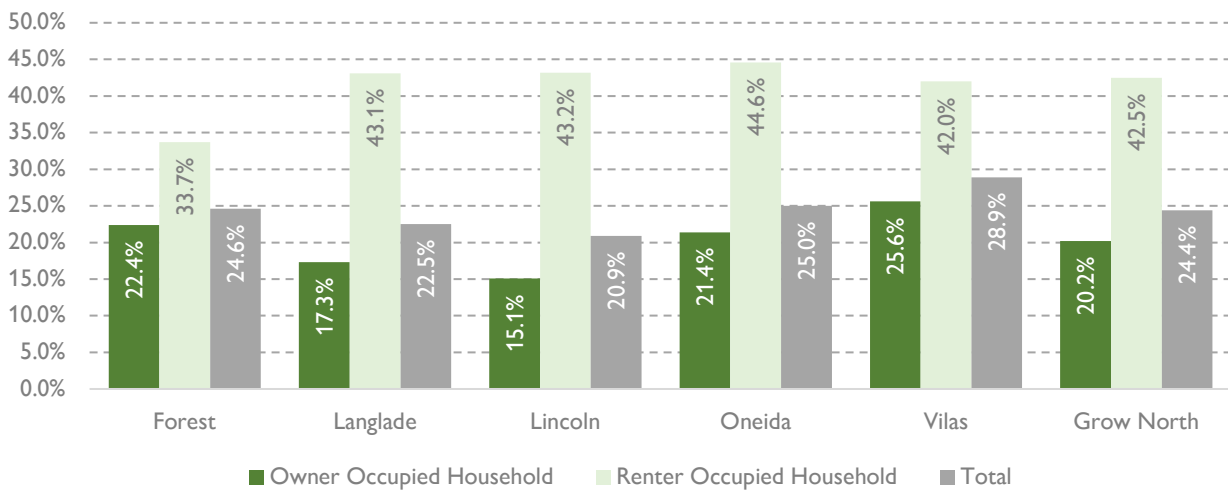
### Housing Stress by Tenure

Housing tenure also can help identify housing affordability issues for households. Renter households are more likely to be cost-burdened by their monthly housing costs than owner-occupied households. Within the Grow North Region, about 42.5 percent of renter households are cost-burdened by their monthly housing costs, compared to only 20 percent of owner-occupied households.

One reason for renter households being more likely to be cost-burdened by their monthly housing costs is that renter household incomes tend to be lower than homeowner household incomes, which places renter households at a larger risk of being cost-burdened. One way to measure this is to group households together based on housing tenure and on income. The group thresholds used to determine housing stress are 30%, 50%, and 80% of their county's median household income. Households earning less than 30% of their county's median household income are considered extremely cost-burdened. About 26.4 percent of renter households within the Grow North Region are extremely low-income households, compared to only about 7.3 percent of owner-occupied households. Due to their low-income levels, extremely low-income households have the most difficulty attaining affordable housing.

Renter households are also more likely to be very low-income and low-income households. Very low-income households are households that earn between 30 and 50 percent of their county’s median household income. Within the Grow North Region, about 20 percent of renter households qualify as very low-income households, compared to about 10 percent of owner-occupied households. Low-income households are households that earn between 50 and 80 percent of their county’s median household income. About 22.2 percent of renter households within the Region qualify as low-income households, compared to about 17.3 percent of owner-occupied households.

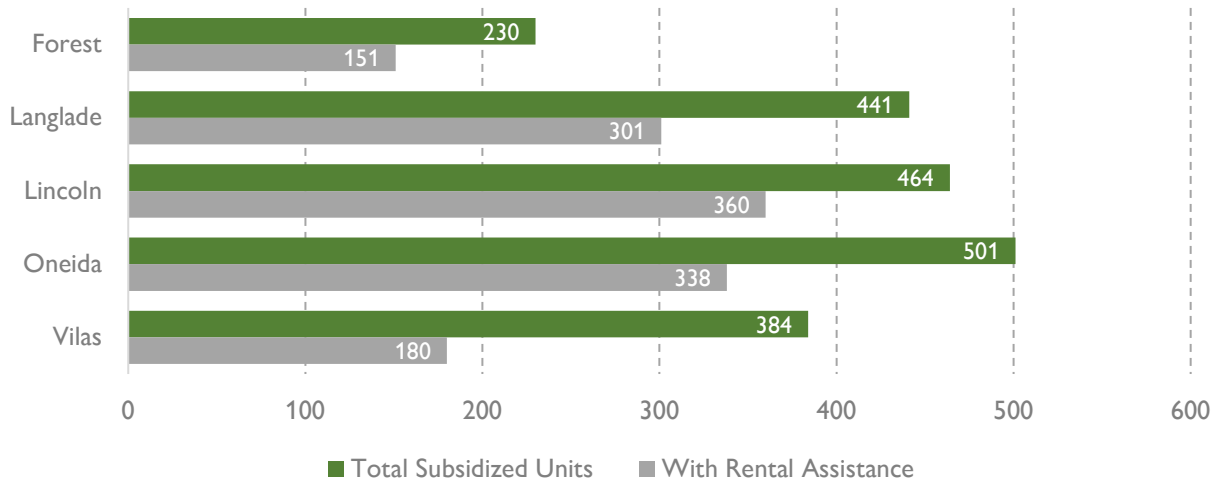
**Figure 11: Cost Burdened Households by Occupational Status**



### Low-Income Housing

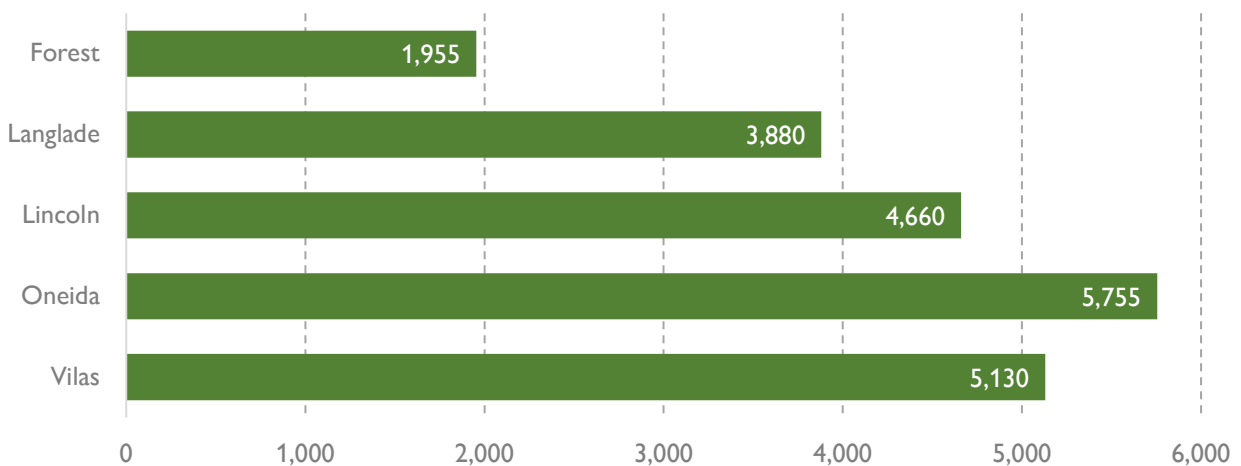
Housing authorities foster and promote low-rent public housing and other housing programs for low- and moderate-income families. Publicly subsidized low-income housing is essential for many households, as it allows them to live in quality housing at a price that they can afford, allowing them to build wealth and spend money on other basic needs. The various housing authorities across the Grow North Region operate approximately 2,020 units of low-income housing across 66 sites. About 1,330, or 66 percent, of the Region’s low-income housing units come with rental assistance for low-income families, while the remaining 34 percent (690 units) are priced at low enough levels where the apartments are still affordable for low-income renters, even without receiving rental assistance.

**Figure 12: Low-Income Housing Units**



Within the Grow North Region, there are 21,380 households that are considered to be low-income by HUD based off their income compared to their respective county’s median household income. When comparing the number of low-income households within the region to the number of publicly subsidized low-income housing units within the Region, it is clear that there is a shortage of publicly subsidized low-income housing within the region. In fact, there are 19,360 more low-income households within the Region than there are publicly subsidized low-income housing units, indicating a substantial gap between the number of low-income households and housing units available that can provide the assistance necessary for low-income households to live affordably.

**Figure 13: Low-Income Households**



## Workforce Housing Analysis

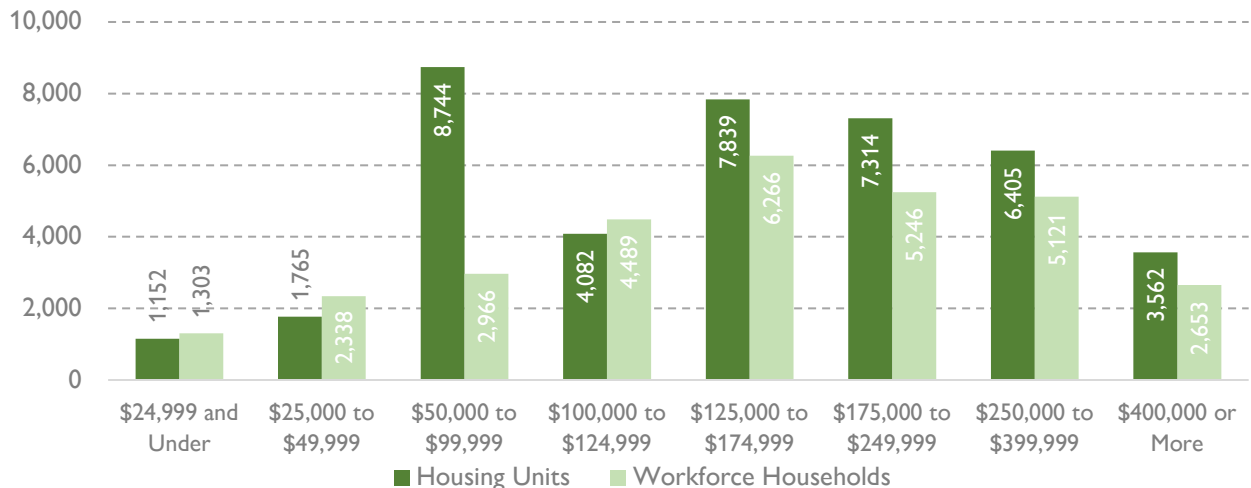
It is widely recognized that in Wisconsin there is a housing shortage among all income categories, but particularly for those within our workforce. A recent Wisconsin Realtors Association report, entitled *Falling Behind*, and authored by Kurt Paulsen, a professor of urban and regional planning at the University of Wisconsin-Madison, identifies workforce housing as the supply of housing in a community that meets the needs of the workforce in that community. That report notes that Wisconsin has a workforce housing shortage and that although the Wisconsin economy has returned to growth since the Great Recession, our housing stock is falling behind, particularly in the workforce housing category.

Workforce is defined here as households with persons between the ages of 25 and 64. There are 51,587 occupied houses within the Grow North Region, and 31,941 (or about 62 percent) of these are workforce households. This group is used as a stand-in to study if there is enough housing available for the working population in this analysis. These households are referred to as workforce households. Due to data limitations, there is not a way to study those workers within the Region who would also like to live in the Region as well.

**Figure 13** compares the number of housing units by value to the number of workforce households who could afford these houses. For example, there are 7,839 housing units within the \$125,000 to \$174,999 value range in the Grow North Region, and about 6,266 households within the Region that find these homes within the range of affordability. However, due to the high proportion of seasonal housing within the Grow North Region, there are likely far fewer homes actually available for full-time residential occupation, which likely means that there are market gaps across all price ranges.

On the whole, workforce household incomes are sufficient to afford housing in the Region. Most units are concentrated in the middle range of home values, which is considered affordable for most residents. However, there are far fewer units available in the lower value ranges, indicating that there is a shortage of homes affordable for lower-income workforce households within the Region.

**Figure 14: Housing Values Compared to Workforce Households by Ability to Afford**



## Housing Funding Opportunities

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The following is a compilation of state and federal funding opportunities that may be relevant to housing projects within the Grow North Region. This is not an exhaustive list of the grants and loans available, and some private funding options do exist.

### Wisconsin Department of Administration

#### Community Development Block Grant-Small Cities Housing Program:

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

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

#### Community Development Block Grant-Housing Revolving Loan Fund Program:

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

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

#### Neighborhood Stabilization Program:

The Neighborhood Stabilization Program provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.



HUD is requiring that these funds be targeted to communities with the most severe neighborhood problems associated with the foreclosure crisis.

#### HOME Homebuyer and Rehabilitation Program:

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

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

#### Low Income Housing Tax Credit (LIHTC):

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

#### Home Improvement Advantage Loan

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

### **U.S. Department of Housing and Urban Development**

Section 8 Housing Choice Vouchers are administered by several housing authorities within the Grow North Region. Eligible families are issued vouchers that they can use to secure housing in the private market. Having found a suitable housing unit, which meets minimum health and safety standards, where the owner has agreed to rent under the program, the eligible family uses its voucher to cover the part of the rent beyond the portion it pays, usually 30 percent of its income. The landlord receives a subsidy

directly for the portion of the Fair Market Rent not paid by the tenant. The voucher-holder signs a lease for a term of, at least, one year and the landlord signs a contract with their local housing authority, running concurrently with the lease. Eligibility for the program is generally limited to families with incomes below 50% of the median for the county in which they reside. The program is open to any housing unit where the owner agrees to participate and where the unit satisfies the standards. Congress is considering replacing the current voucher program with a block grant to states. If enacted, eligibility criteria for the program may change.

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

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

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

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

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

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

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

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

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

## Conclusions

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- There is currently a shortage of rental units, especially apartment complexes, within the Grow North Region. Only about 21 percent of occupied households within the Region are renter-occupied, compared to about 33 percent in Wisconsin.
  - Apartment complexes are the most efficient way to add and support rental units to the Region, which poses a problem for the Grow North Region, as apartment complexes only comprise about six percent of the Region's housing stock.
- In addition to a lack of rental units within the Grow North Region, there is also a significant lack of housing diversity within the Grow North Region. The Grow North Region's housing stock is dominated by single-family housing, which comprises about 85 percent of the Region's housing stock. In comparison, multi-family units only comprise about 8 percent of the Region's housing stock, while duplexes and mobile homes account for the rest of the region's housing stock.
  - The lack of housing diversity within the Region negatively impacts the number of rental units available, as multi-family units are generally the main source of rental units.
  - Low-income housing generally relies on multi-family housing units. This means that the Region's lack of housing diversity also negatively impacts housing affordability, especially for low-income households.
- The Grow North Region has an aging population. In 2019, nearly a quarter of the Region's population consisted of individuals ages 65 and older. Additionally, population over the age of 65 is projected to continue to increase over the next decade. This trend indicates that the Region will have to take a number of steps to address the increasing need for more senior housing.
- The Grow North Region has a high number of seasonal units, which provides unique opportunities and challenges for the Region.
  - A majority of the Region's seasonal housing stock is privately owned. Some private owners prefer not to rent out their property, while others prefer to rent it out. A lack of landlords willing to rent their property to seasonal workers poses problems for seasonal migrant employees who are only in the Region for a few months at a time.
- There is a market gap for homes in the lower home price ranges within the Grow North Region, and due to the high proportion of seasonal housing units within the Region, there are likely market gaps in some of the upper home price ranges as well. These market gaps impact low-income households and employment attraction throughout the Region.

# Goals and Strategies

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**Goal 1:** Provide an adequate supply of affordable housing for individuals and households of all income levels throughout the Region.

## Strategies

- Increase the housing stock throughout the Region.
- Broaden housing diversity throughout the Region.
  - Encourage development of a diverse mix of housing types and densities throughout the Region.
  - Encourage units of government to adopt and enforce housing development policies and regulations which promote a variety of housing types and cost ranges, and which do not unduly restrict housing choice for any segment of the population.
- Ensure that an adequate supply of rental properties is available for all age groups and family sizes.
- Develop and redevelop the housing stock to increase median home values.

**Goal 2:** Increase the number of rental units within the Region

## Strategies

- Encourage government units to add more multi-family housing options, especially apartment complexes, within their communities.
- Encourage government units to consider utilizing a scattered sites concept in an effort to add more rental units to the Region.
- Encourage government units to allow multifamily housing in at least one zoning district as a permitted use.
- Encourage governments to develop expedited permitting and developmental approval processes specifically for housing developments that will provide rental units.
- Locate multi-family rental housing only in areas which are served, or can be readily served, by sanitary sewer.

### **Goal 3: Encourage and Support a diverse mix of housing within the Grow North Region**

#### **Strategies**

- Encourage development of a broad array of housing styles including high-density, multi-family, and missing-middle housing.
- Encourage units of government to allow for alternative housing types in order to meet a greater variety of housing needs. Examples of alternative housing options could include:
  - Mixed-use options including live/work space
  - Tiny homes
  - Accessory dwelling units (Granny flats)
- Encourage governments to develop expedited permitting and developmental approval processes for housing developments.

### **Goal 4: Encourage housing that accommodates seniors, those with special needs, and those that are extremely-low income.**

#### **Strategies**

- Encourage units of government to provide a range of housing options that can accommodate seniors and low-income households.
  - In particular, governments should increase the number of housing units within their communities that are affordable for extremely-low income households, as well as the number of households that can accommodate seniors and those with special needs.
- Encourage housing that provides for adaptability as the population ages and/or changes.

## Appendix A – Forest County Municipalities Data

## Appendix A – Forest County Municipalities Data

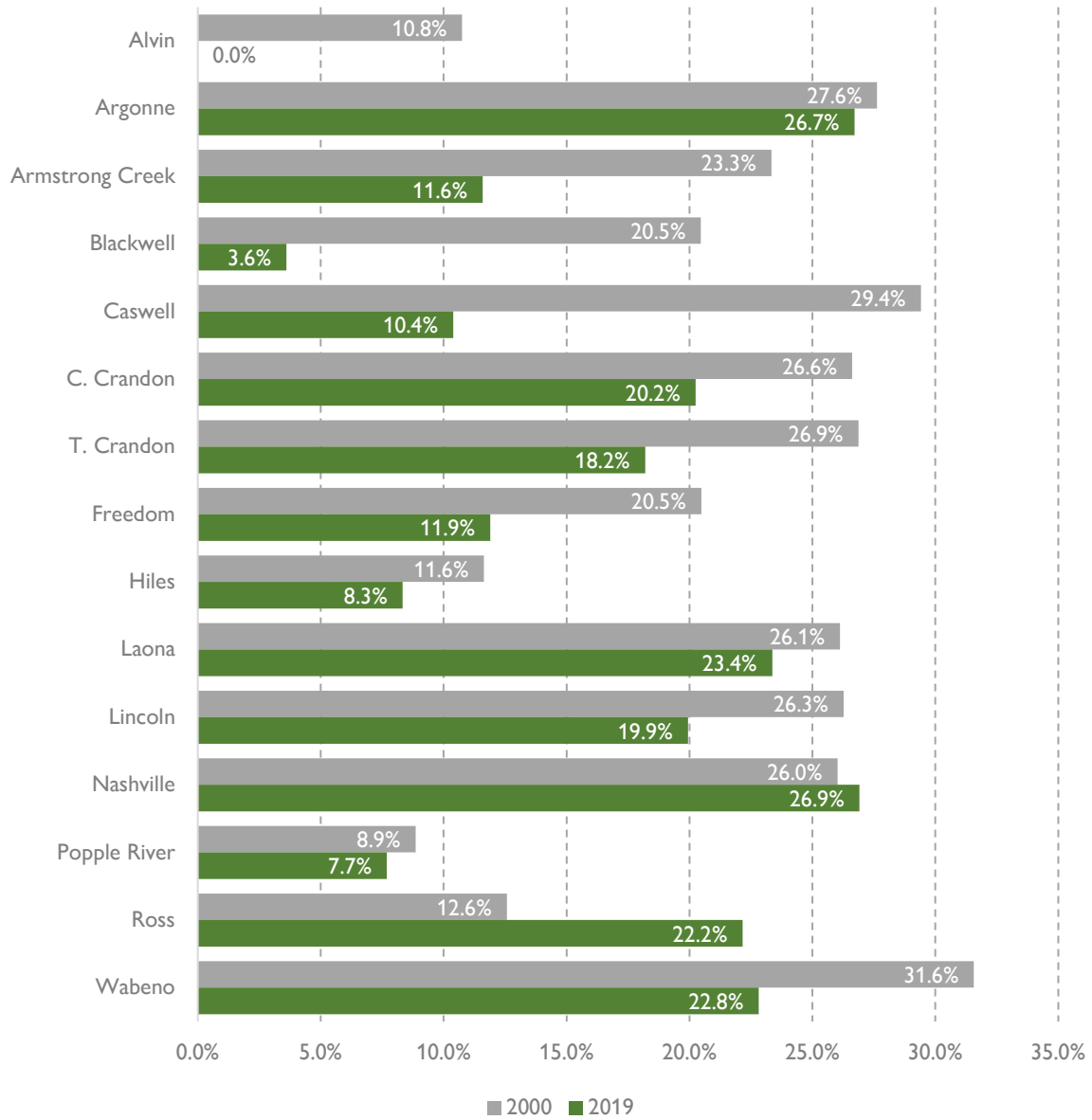
Population .....	A1
Population Age 17 and Younger .....	A2
Population Age 65 and Older.....	A3
Households .....	A4
Household Type .....	A5
Median and Per Capita Income .....	A6
Total Housing Units .....	A7
Housing Unit Type .....	A8
Vacancy Status .....	A9
Seasonal Housing .....	A10
Year Structure Built .....	A11
Median Value of Owner-Occupied Homes .....	A12
Median Selected Monthly Housing Costs .....	A13
Cost-Burdened Households .....	A14
Cost-Burden by Household Income .....	A15
Cost-Burdened Households by Occupational Status .....	A16

Population						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Alvin	186	132	112	-29.0%	-39.8%	-74
Argonne	532	532	539	0.0%	1.3%	7
Armstrong Creek	463	416	423	-10.2%	-8.6%	-40
Blackwell	347	361	222	4.0%	-36.0%	-125
Caswell	102	71	77	-30.4%	-24.5%	-25
C. Crandon	1,961	1,984	1,941	1.2%	-1.0%	-20
T. Crandon	614	745	599	21.3%	-2.4%	-15
Freedom	376	370	370	-1.6%	-1.6%	-6
Hiles	404	353	360	-12.6%	-10.9%	-44
Laona	1,367	1,215	1,070	-11.1%	-21.7%	-297
Lincoln	1,005	1,067	953	6.2%	-5.2%	-52
Nashville	1,157	1,097	1,189	-5.2%	2.8%	32
Popple River	79	31	39	-60.8%	-50.6%	-40
Ross	167	143	185	-14.4%	10.8%	18
Wabeno	1,264	1,017	916	-19.5%	-27.5%	-348

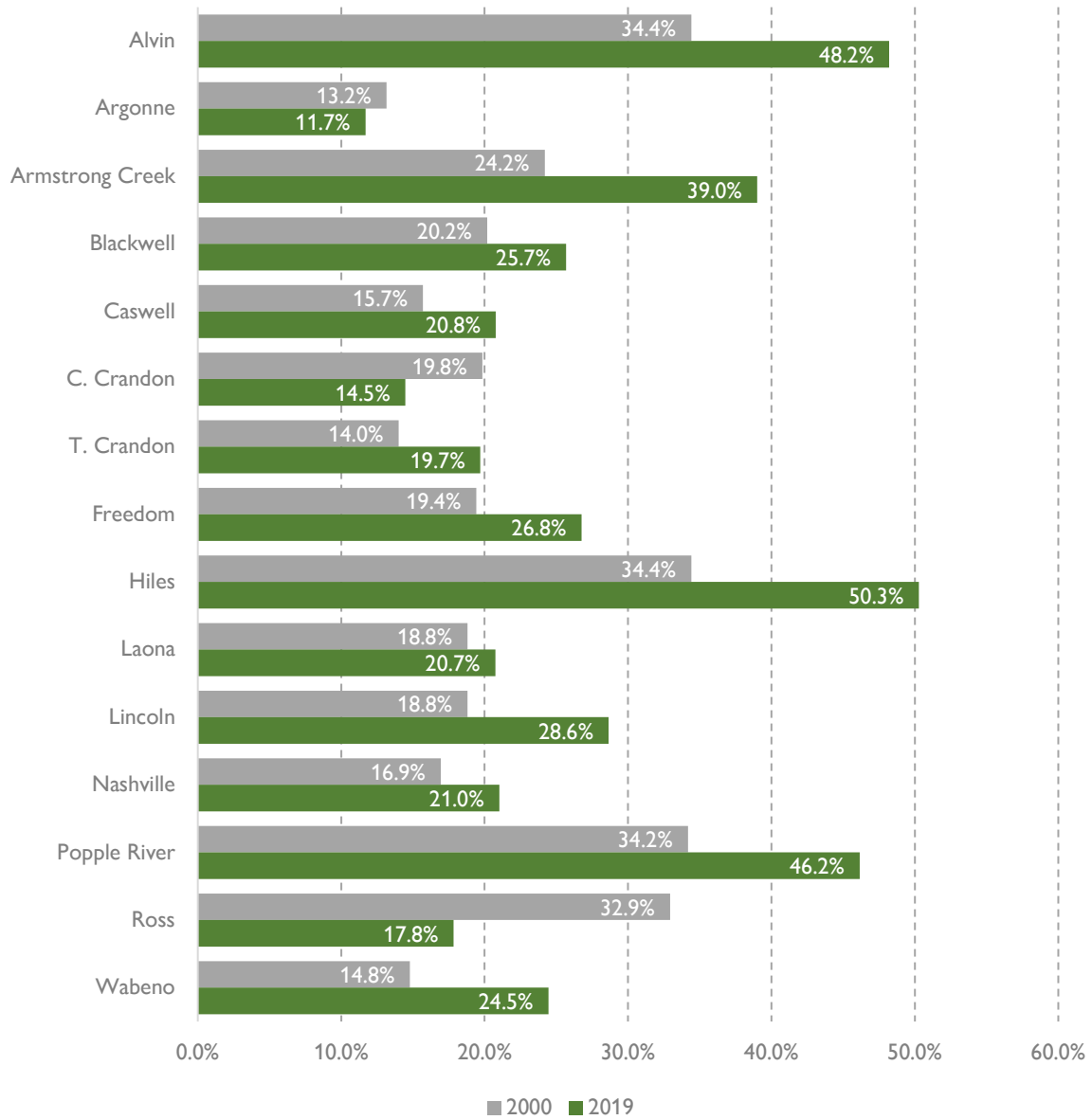
Source: U.S. Census, American Community Survey



## Population Age 17 and Younger



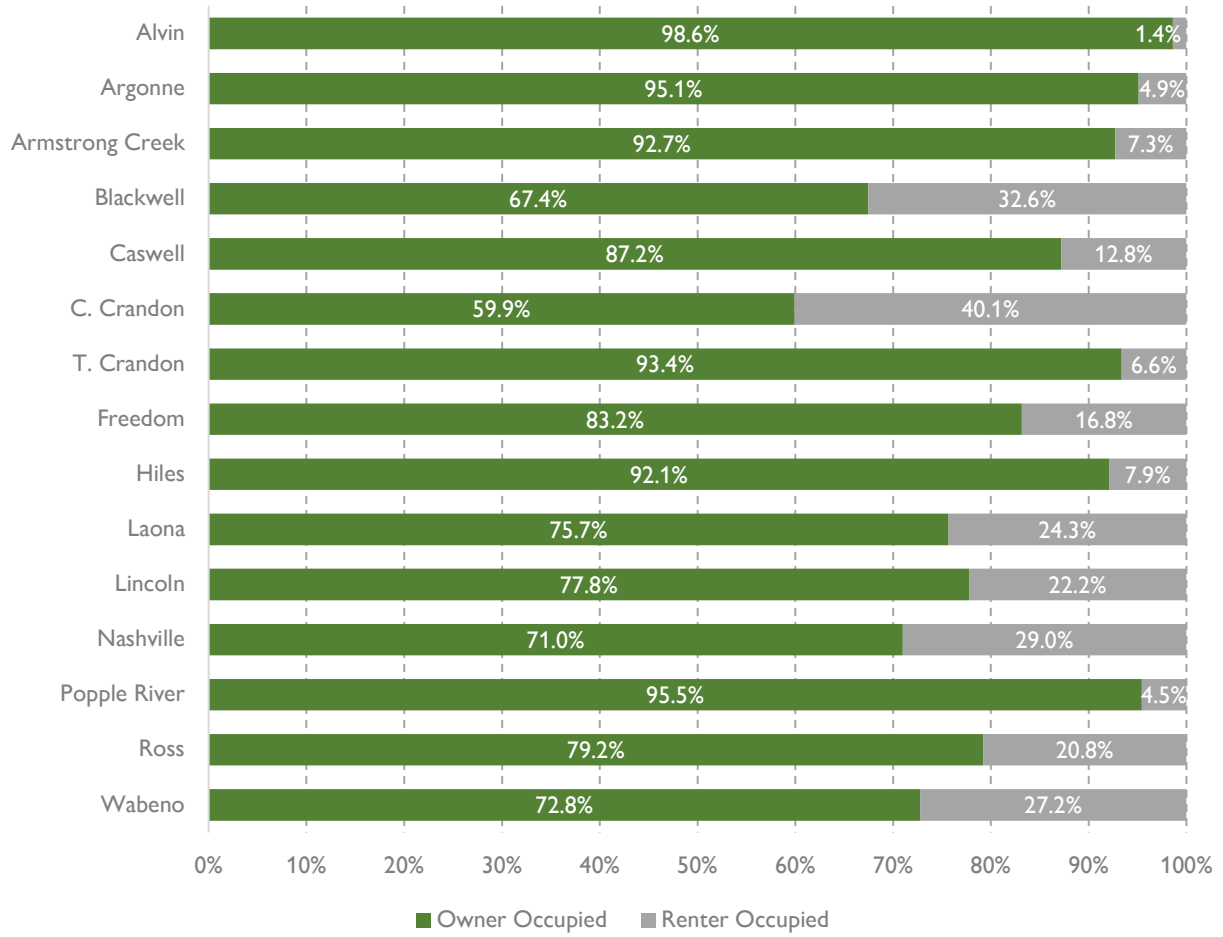
## Population Age 65 and Older



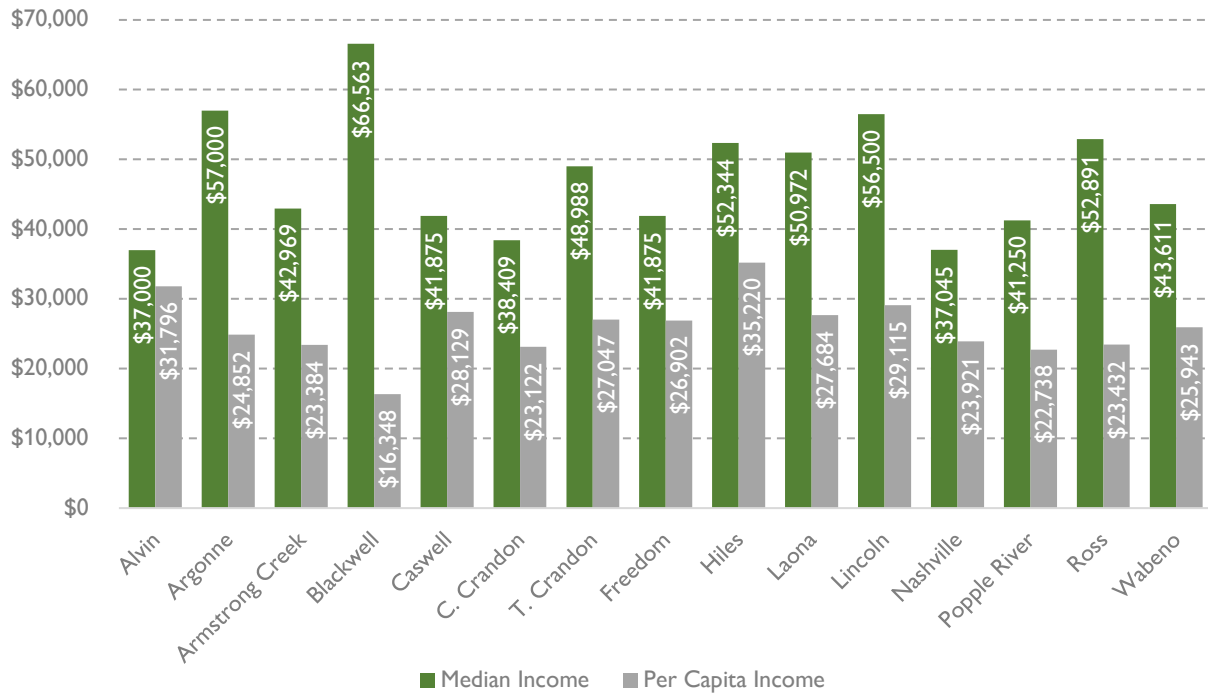
Households						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Alvin	96	78	72	-18.8%	-25.0%	-24
Argonne	194	238	204	22.7%	5.2%	10
Armstrong Creek	207	174	179	-15.9%	-13.5%	-28
Blackwell	45	29	43	-35.6%	-4.4%	-2
Caswell	41	34	165	-17.1%	302.4%	124
C. Crandon	803	830	876	3.4%	9.1%	73
T. Crandon	238	327	257	37.4%	8.0%	19
Freedom	158	179	196	13.3%	24.1%	38
Hiles	199	197	191	-1.0%	-4.0%	-8
Laona	564	575	448	2.0%	-20.6%	-116
Lincoln	404	487	432	20.5%	6.9%	28
Nashville	485	477	524	-1.6%	8.0%	39
Popple River	37	20	22	-45.9%	-40.5%	-15
Ross	75	75	77	0.0%	2.7%	2
Wabeno	497	462	448	-7.0%	-9.9%	-49

Source: U.S. Census, American Community Survey

## Household Type

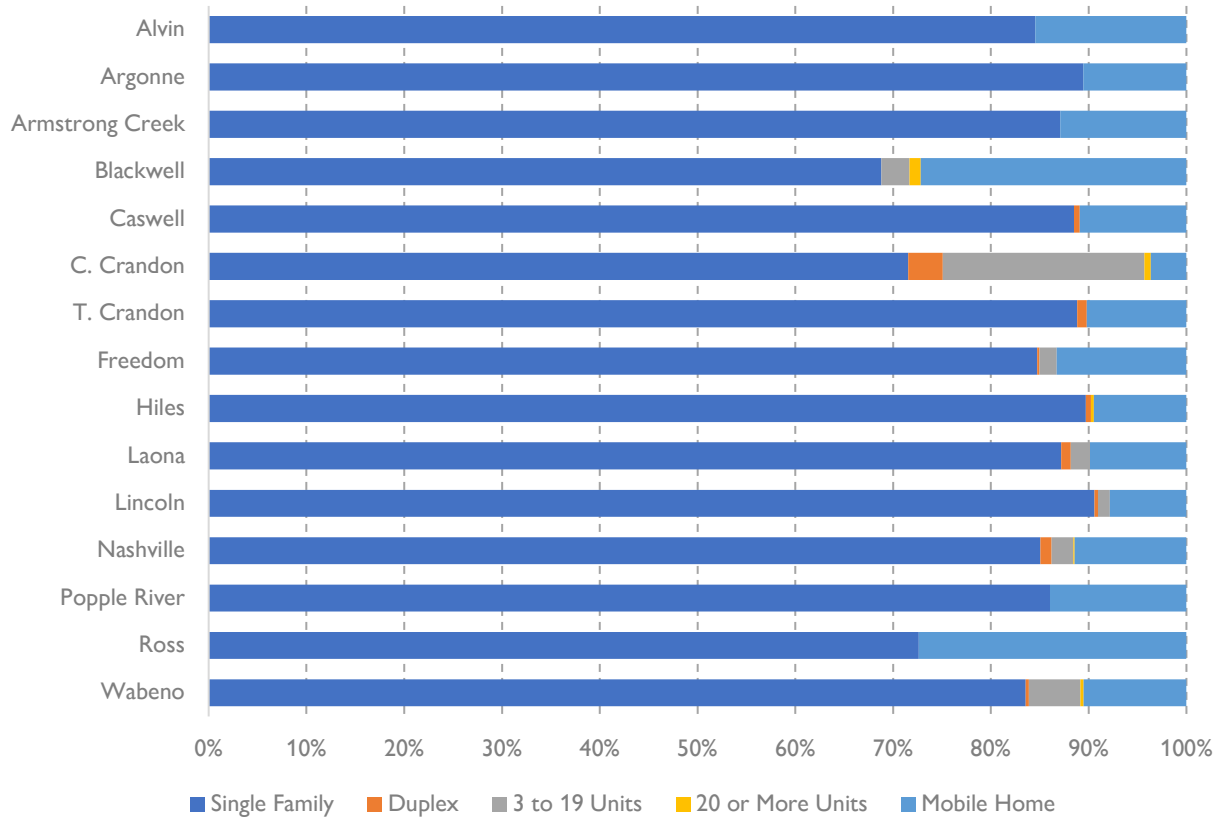


## Median and Per Capita Income



Total Housing Units				
	2000	2010	2019	Percent Change 2000-2019
Alvin	411	459	446	8.5%
Argonne	314	419	408	29.9%
Armstrong Creek	422	453	434	2.8%
Blackwell	116	121	173	49.1%
Caswell	156	140	165	5.8%
C. Crandon	961	996	1,068	11.1%
T. Crandon	443	442	510	15.1%
Freedom	435	454	505	16.1%
Hiles	761	736	759	-0.3%
Laona	850	893	820	-3.5%
Lincoln	998	1,168	1,150	15.2%
Nashville	1,264	1,366	1,480	17.1%
Popple River	128	81	129	0.8%
Ross	218	281	263	20.6%
Wabeno	845	876	875	3.6%

## Housing Unit Type



## Vacancy Status

	Total Housing Units	Vacant	Percent Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
Alvin	446	374	83.9%	5.1%	88.9%
Argonne	408	204	50.0%	0.0%	0.0%
Armstrong Creek	434	255	58.8%	0.0%	23.5%
Blackwell	173	130	75.1%	0.0%	0.0%
Caswell	165	126	76.4%	0.0%	0.0%
C. Crandon	1,068	192	18.0%	1.7%	5.9%
T. Crandon	510	253	49.6%	2.8%	22.7%
Freedom	505	309	61.2%	7.9%	0.0%
Hiles	759	568	74.8%	4.7%	0.0%
Laona	820	372	45.4%	5.3%	13.5%
Lincoln	1,150	718	62.4%	2.6%	13.3%
Nashville	1,480	956	64.6%	0.0%	10.1%
Popple River	129	107	82.9%	0.0%	0.0%
Ross	263	186	70.7%	6.2%	0.0%
Wabeno	875	427	48.8%	0.0%	6.9%

Source: U.S. Census, American Community Survey 2015-2019



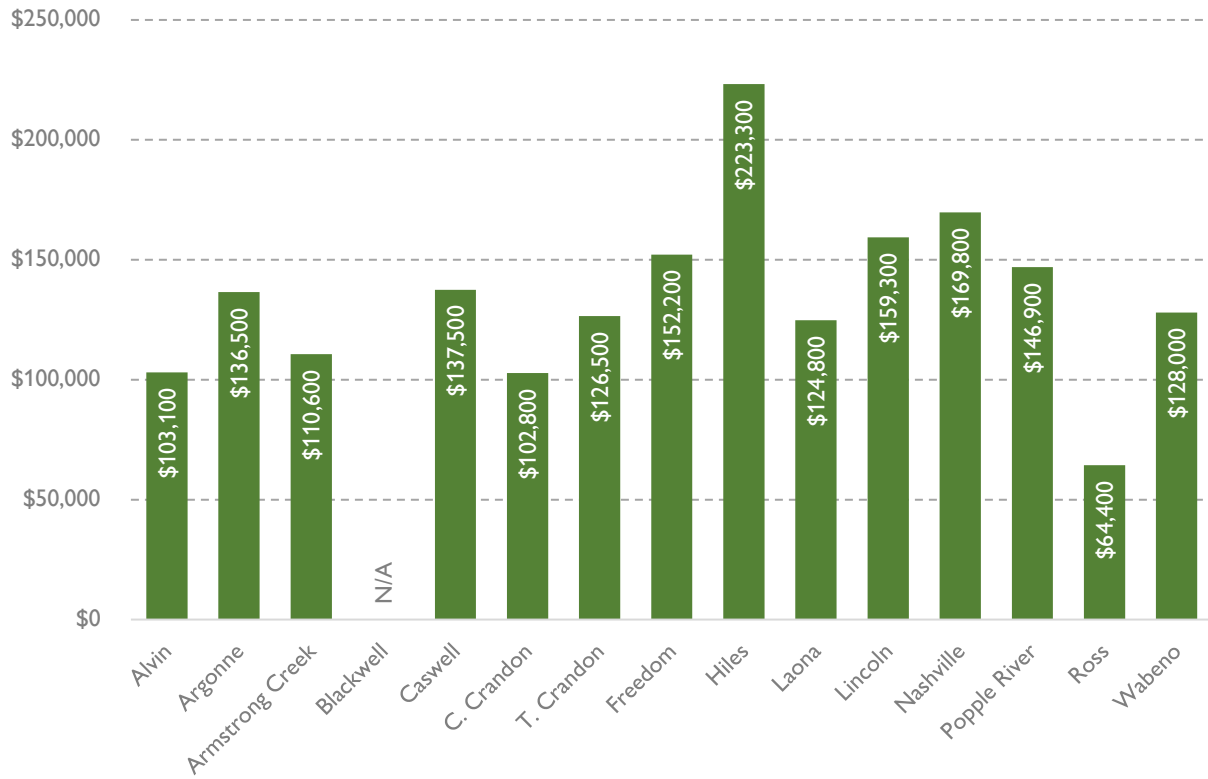
Seasonal Housing					
	Total Housing Units	Seasonal Housing Units	Percent Seasonal	Total Vacant Units	Percent of Vacant Units that are Seasonal
Alvin	446	345	77.4%	374	92.2%
Argonne	408	172	42.2%	204	84.3%
Armstrong Creek	434	234	53.9%	255	91.8%
Blackwell	173	128	74.0%	130	98.5%
Caswell	165	109	66.1%	126	86.5%
C. Crandon	1,068	93	8.7%	192	48.4%
T. Crandon	510	207	40.6%	253	81.8%
Freedom	505	285	56.4%	309	92.2%
Hiles	759	538	70.9%	568	94.7%
Laona	820	312	38.0%	372	83.9%
Lincoln	1,150	650	56.5%	718	90.5%
Nashville	1,480	886	59.9%	956	92.7%
Popple River	129	103	79.8%	107	96.3%
Ross	263	178	67.7%	186	95.7%
Wabeno	875	353	40.3%	427	82.7%

Source: U.S. Census, American Community Survey 2015-2019

Year Structure Built									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Alvin	9.2%	4.9%	5.6%	6.5%	15.0%	11.0%	25.8%	22.0%	0.0%
Argonne	16.9%	4.9%	11.3%	8.1%	16.7%	10.3%	15.2%	14.2%	2.5%
Armstrong Creek	7.1%	8.8%	10.8%	12.2%	18.0%	15.9%	6.9%	13.8%	6.5%
Blackwell	12.1%	17.3%	1.7%	1.7%	14.5%	17.3%	6.9%	22.5%	5.8%
Caswell	7.3%	5.5%	20.6%	3.0%	7.9%	15.2%	17.0%	18.8%	4.8%
C. Crandon	28.8%	4.9%	5.0%	8.0%	19.7%	12.1%	13.3%	6.7%	1.6%
T. Crandon	5.7%	3.3%	6.1%	7.3%	22.0%	7.5%	20.4%	25.3%	2.5%
Freedom	9.5%	4.0%	9.3%	13.1%	12.5%	17.6%	10.1%	23.2%	0.8%
Hiles	8.0%	5.8%	12.8%	9.1%	15.2%	13.6%	17.4%	12.8%	5.4%
Laona	12.9%	15.0%	6.2%	5.5%	18.3%	9.4%	17.6%	13.0%	2.1%
Lincoln	5.2%	2.6%	13.7%	5.4%	17.4%	14.4%	25.5%	14.0%	1.8%
Nashville	6.8%	4.8%	8.9%	6.1%	9.3%	23.8%	20.3%	15.6%	4.5%
Popple River	11.6%	15.5%	12.4%	0.0%	19.4%	5.4%	9.3%	26.4%	0.0%
Ross	14.8%	12.9%	9.5%	9.9%	16.3%	5.3%	15.6%	12.2%	3.4%
Wabeno	21.9%	3.9%	6.7%	11.1%	16.5%	13.6%	10.6%	11.8%	3.9%

Source: U.S. Census, American Community Survey 2015-2019

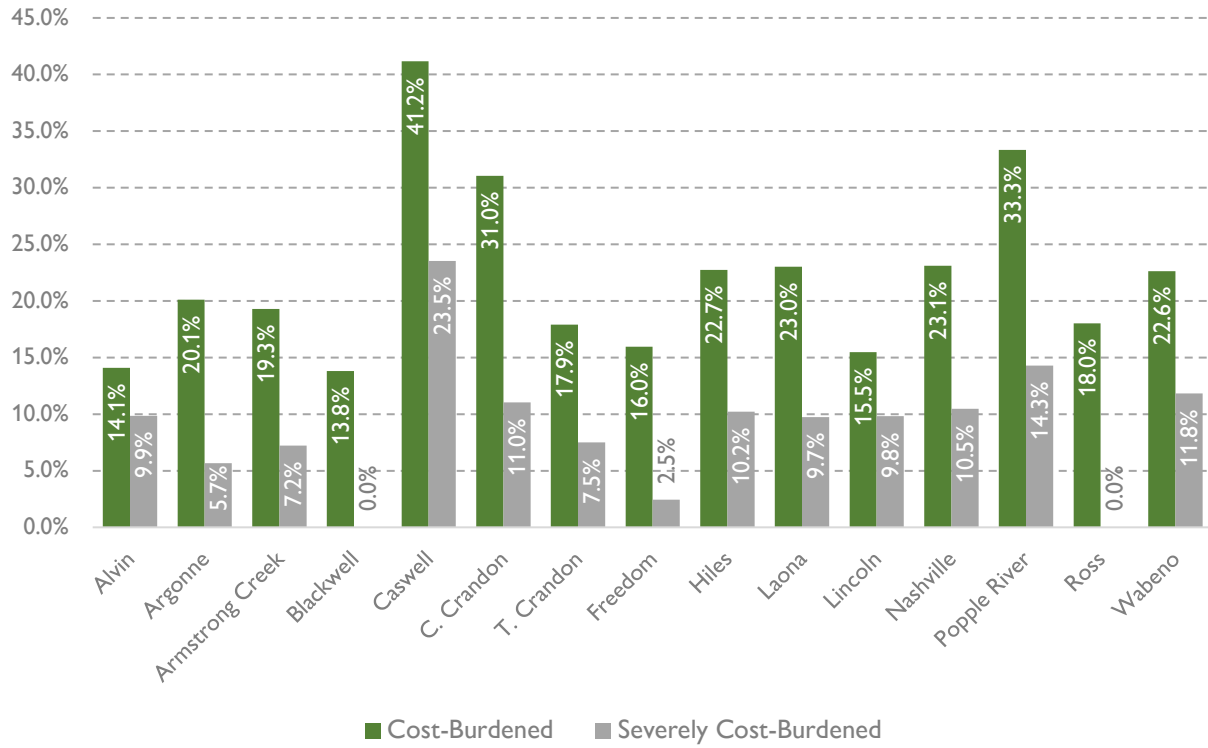
## Median Value of Owner-Occupied Homes



<b>Median Selected Monthly Owner Costs</b>			
	With Mortgage	Without Mortgage	Rent
Alvin	\$800	\$381	N/A
Argonne	\$1,178	\$388	\$650
Armstrong Creek	\$1,051	\$401	\$819
Blackwell	\$1,106	N/A	\$500
Caswell	\$900	\$457	\$625
C. Crandon	\$909	\$422	\$490
T. Crandon	\$1,054	\$357	\$660
Freedom	\$1,050	\$384	\$589
Hiles	\$1,354	\$498	\$1,500
Laona	\$1,067	\$479	\$653
Lincoln	\$1,211	\$435	\$634
Nashville	\$1,174	\$342	\$368
Popple River	\$813	\$457	N/A
Ross	\$710	\$363	N/A
Wabeno	\$1,021	\$384	\$421

Source: U.S. Census, American Community Survey 2015-2019

## Cost-Burdened Households



## Cost-Burdened Households by Household Income

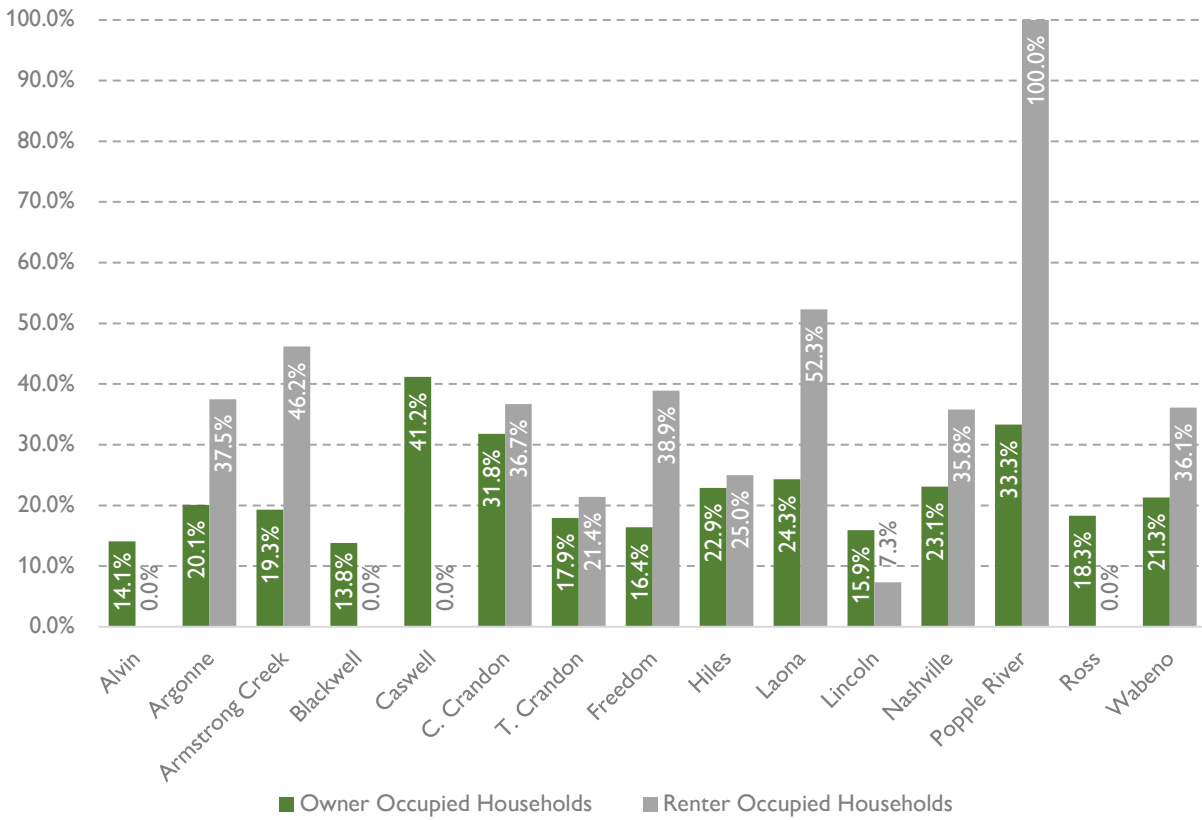
	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**
Alvin	66.7%	50.0%	20.0%	16.0%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Argonne	80.0%	50.0%	31.6%	15.8%	0.0%	0.0%	25.3%	3.4%	5.5%	0.0%
Armstrong Creek	57.1%	33.3%	26.2%	11.9%	16.7%	0.0%	11.1%	0.0%	0.0%	0.0%
Blackwell	33.3%	0.0%	0.0%	0.0%	50.0%	0.0%	9.5%	0.0%	0.0%	0.0%
Caswell	100.0%	87.5%	25.0%	25.0%	33.3%	0.0%	66.7%	0.0%	0.0%	0.0%
C. Crandon	70.2%	33.7%	77.8%	28.4%	15.7%	0.0%	12.3%	0.0%	0.0%	0.0%
T. Crandon	77.8%	55.6%	32.5%	12.5%	21.0%	4.8%	7.0%	0.0%	0.0%	0.0%
Freedom	43.5%	17.4%	12.9%	0.0%	28.6%	0.0%	5.3%	0.0%	0.0%	0.0%
Hiles	66.7%	26.7%	50.0%	29.5%	21.7%	4.3%	2.8%	0.0%	3.4%	0.0%
Laona	48.5%	30.3%	69.2%	33.3%	23.3%	0.0%	12.3%	0.0%	1.5%	0.0%
Lincoln	50.0%	43.8%	21.4%	12.5%	22.7%	0.0%	3.8%	2.6%	2.7%	2.7%
Nashville	56.9%	48.3%	34.9%	8.4%	23.6%	5.6%	13.7%	0.0%	0.0%	0.0%
Popple River	83.3%	16.7%	0.0%	0.0%	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%
Ross	53.3%	0.0%	13.3%	0.0%	16.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Wabeno	67.5%	37.5%	9.4%	0.0%	15.6%	11.1%	0.0%	0.0%	0.0%	0.0%

Source: U.S. Census, American Community Survey 2015-2019

30%\* - Percentage of Households that are Cost-Burdened

50%\*\* - Percentage of Households that are Severely Cost-Burdened

## Cost-Burdened Households by Occupational Status



## Appendix B – Langlade County Municipalities Data



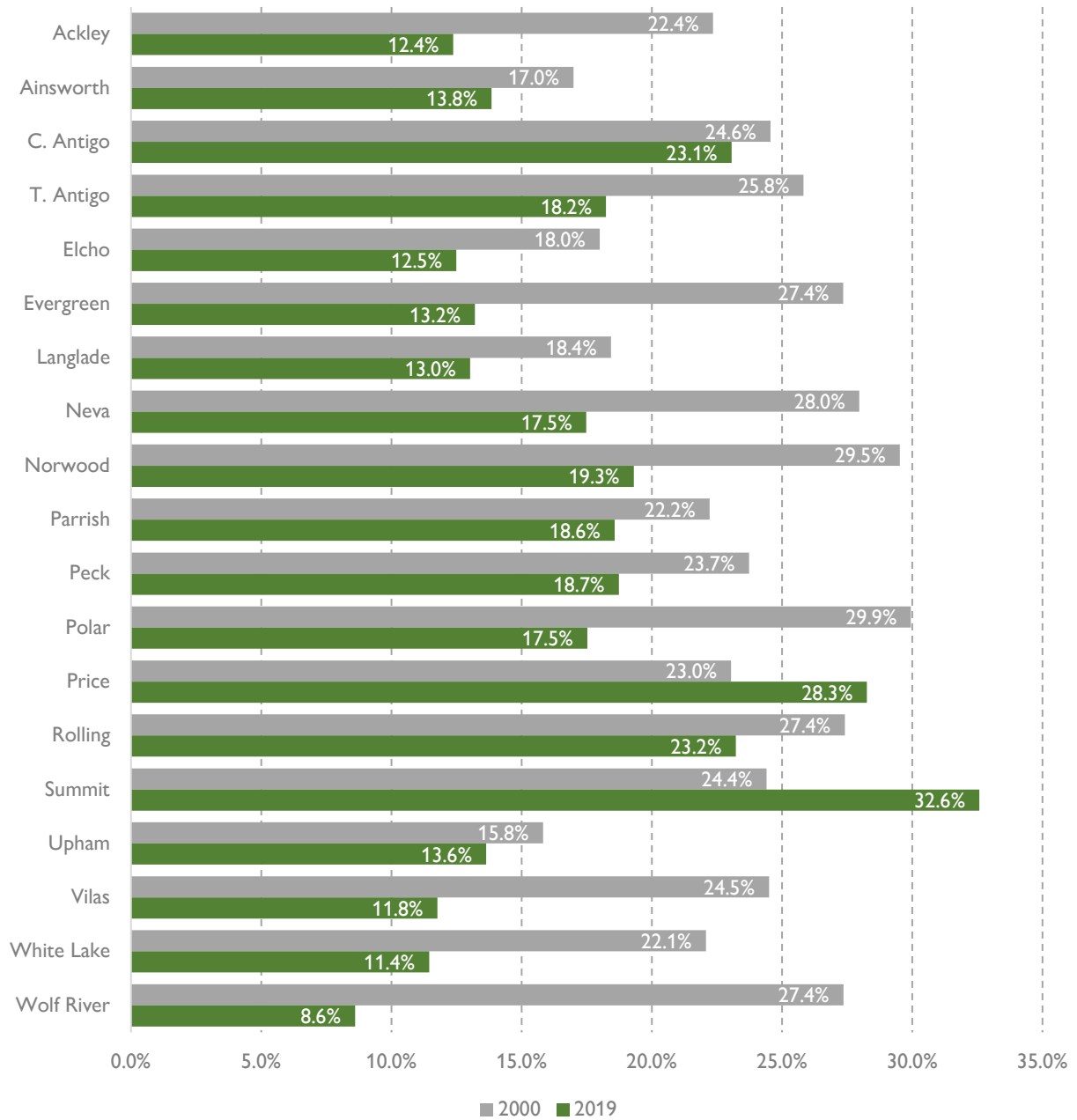
## Appendix B – Langlade County Municipalities Data

Population .....	B1
Population Age 17 and Younger .....	B2
Population Age 65 and Older.....	B3
Households .....	B4
Household Type .....	B5
Median and Per Capita Income .....	B6
Total Housing Units .....	B7
Housing Unit Type .....	B8
Vacancy Status .....	B9
Seasonal Housing .....	B10
Year Structure Built .....	B11
Median Value of Owner-Occupied Homes .....	B12
Median Selected Monthly Housing Costs .....	B13
Cost-Burdened Households .....	B14
Cost-Burden by Household Income .....	B15
Cost-Burdened Households by Occupational Status .....	B16

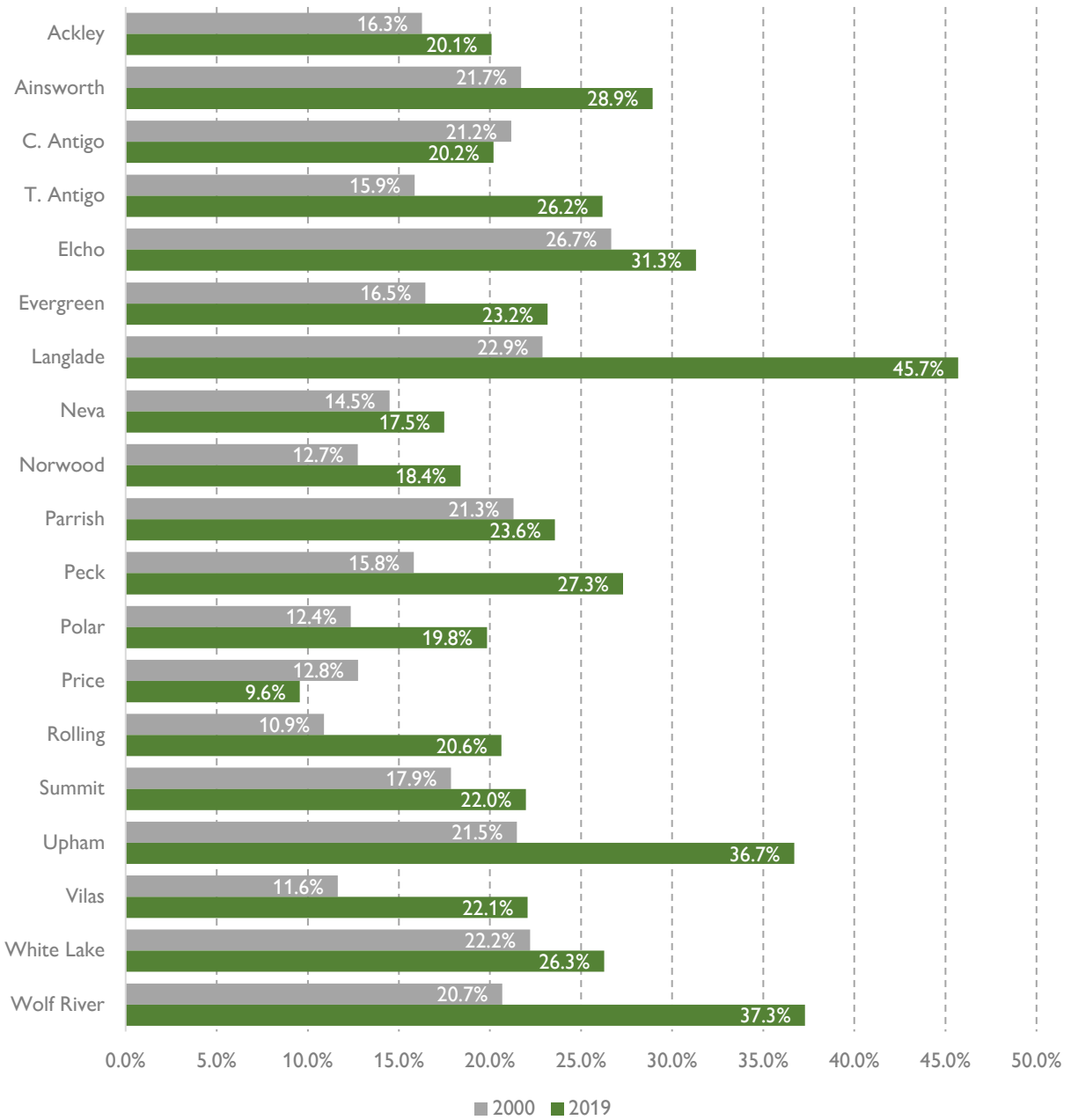
Population						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Ackley	510	535	493	4.9%	-3.3%	-17
Ainsworth	571	557	484	-2.5%	-15.2%	-87
C. Antigo	8,560	8,312	7,780	-2.9%	-9.1%	-780
T. Antigo	1,487	1,310	1,475	-11.9%	-0.8%	-12
Elcho	1,317	1,164	1,105	-11.6%	-16.1%	-212
Evergreen	468	381	462	-18.6%	-1.3%	-6
Langlade	472	563	407	19.3%	-13.8%	-65
Neva	994	967	858	-2.7%	-13.7%	-136
Norwood	918	995	865	8.4%	-5.8%	-53
Parrish	108	110	140	1.9%	29.6%	32
Peck	354	313	315	-11.6%	-11.0%	-39
Polar	995	1,006	953	1.1%	-4.2%	-42
Price	243	258	230	6.2%	-5.3%	-13
Rolling	1,452	1,577	1,503	8.6%	3.5%	51
Summit	168	151	132	-10.1%	-21.4%	-36
Upham	689	756	711	9.7%	3.2%	22
Vilas	249	244	204	-2.0%	-18.1%	-45
White Lake	856	327	297	-61.8%	-65.3%	-559
Wolf River	329	692	732	110.3%	122.5%	403

Source: U.S. Census, American Community Survey

## Population Age 17 and Younger



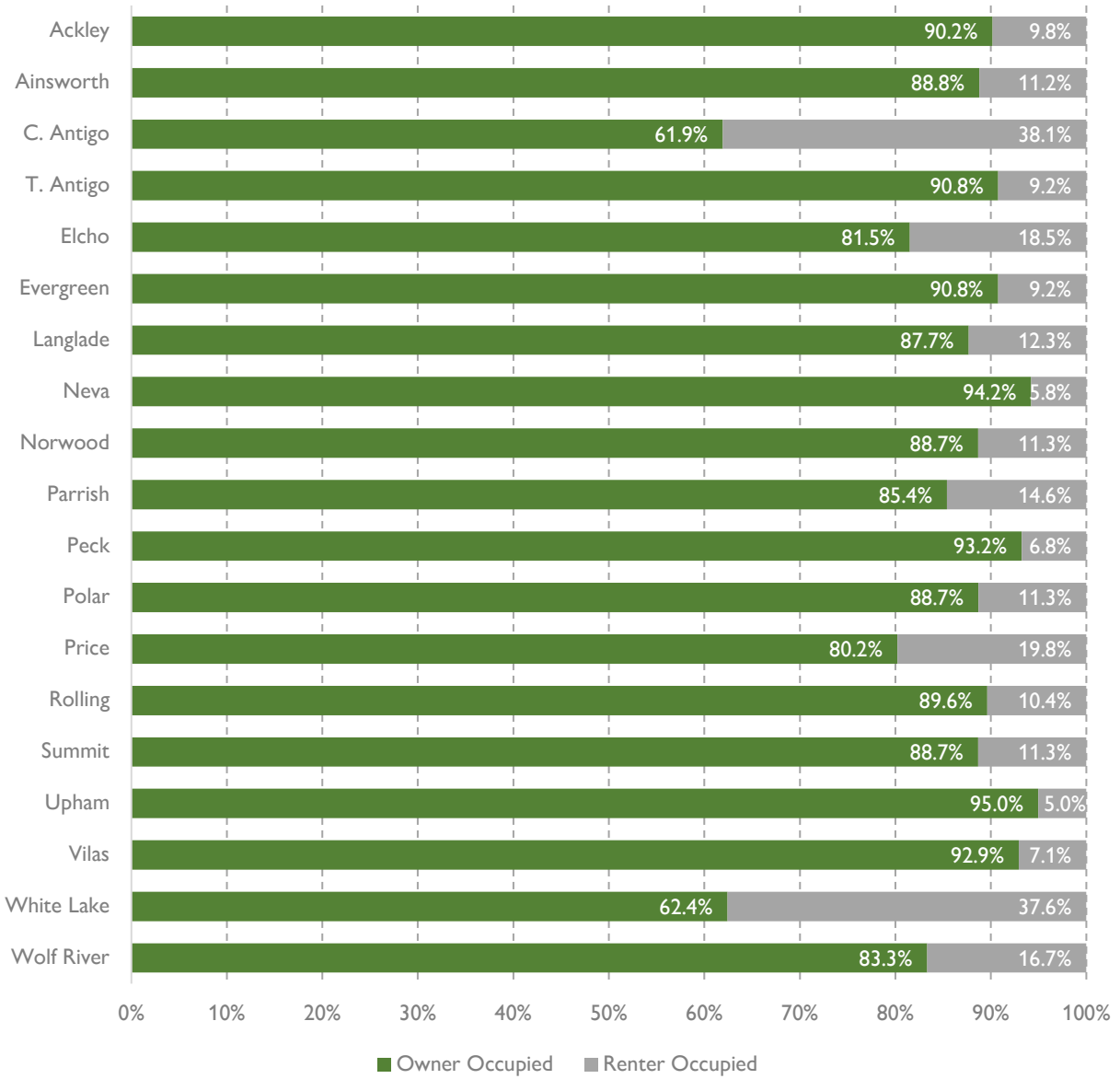
## Population Age 65 and Older



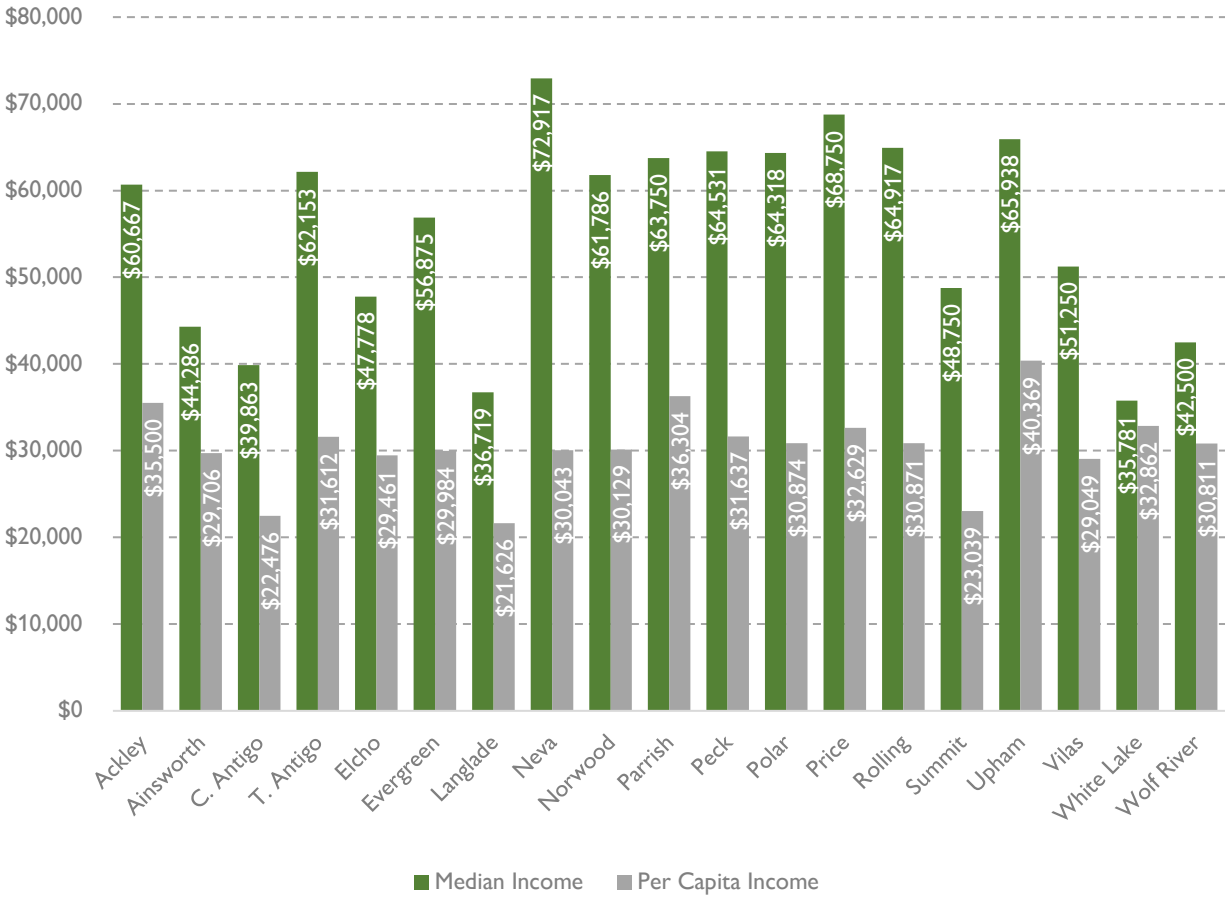
Households						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Ackley	202	214	234	5.9%	15.8%	32
Ainsworth	255	240	250	-5.9%	-2.0%	-5
C. Antigo	3,630	3,742	3,593	3.1%	-1.0%	-37
T. Antigo	550	528	607	-4.0%	10.4%	57
Elcho	613	584	568	-4.7%	-7.3%	-45
Evergreen	181	165	195	-8.8%	7.7%	14
Langlade	208	250	203	20.2%	-2.4%	-5
Neva	360	390	347	8.3%	-3.6%	-13
Norwood	332	402	362	21.1%	9.0%	30
Parrish	41	35	48	-14.6%	17.1%	7
Peck	136	137	133	0.7%	-2.2%	-3
Polar	354	390	398	10.2%	12.4%	44
Price	92	108	91	17.4%	-1.1%	-1
Rolling	512	591	579	15.4%	13.1%	67
Summit	66	73	53	10.6%	-19.7%	-13
Upham	319	348	337	9.1%	5.6%	18
Vilas	97	103	85	6.2%	-12.4%	-12
White Lake	368	170	157	-53.8%	-57.3%	-211
Wolf River	136	345	372	153.7%	173.5%	236

Source: U.S. Census, American Community Survey




















## Household Type



## Median and Per Capita Income

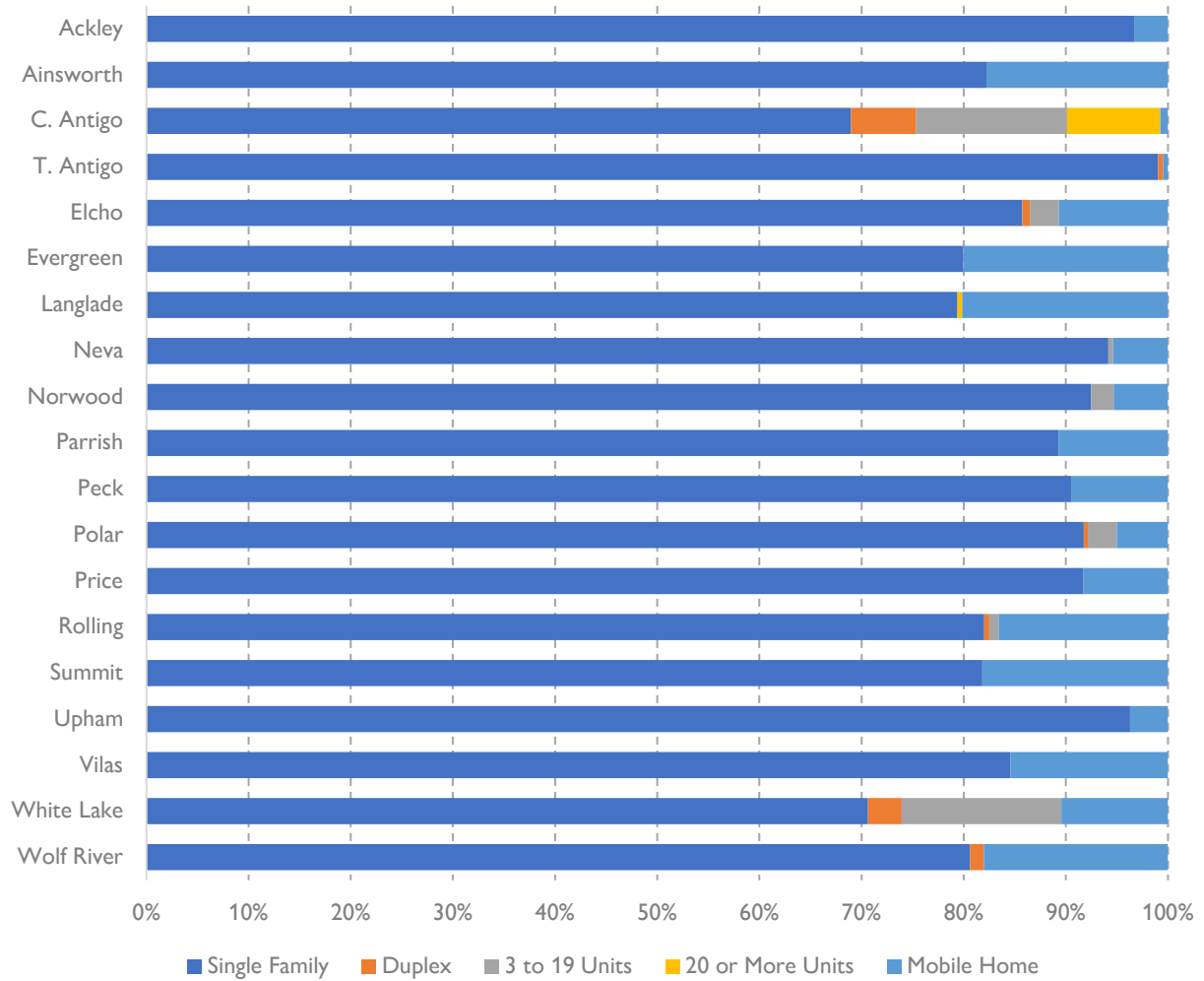


## Total Housing Units

	2000	2010	2019	Percent Change 2000-2019	
Ackley	226	246	271		19.9%
Ainsworth	549	616	579		5.5%
C. Antigo	3,938	4,223	4,042		2.6%
T. Antigo	580	573	626		7.9%
Elcho	1,370	1,383	1,488		8.6%
Evergreen	218	220	294		34.9%
Langlade	375	475	427		13.9%
Neva	385	456	446		15.8%
Norwood	374	463	452		20.9%
Parrish	92	89	112		21.7%
Peck	163	191	191		17.2%
Polar	383	435	498		30.0%
Price	101	118	133		31.7%
Rolling	539	626	634		17.6%
Summit	142	170	165		16.2%
Upham	661	785	946		43.1%
Vilas	161	204	162		0.6%
White Lake	184	221	211		14.7%
Wolf River	746	774	888		19.0%



## Housing Unit Type



## Vacancy Status

	Total Housing Units	Vacant	Percent Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
Ackley	271	37	13.7%	2.8%	0.0%
Ainsworth	579	329	56.8%	2.6%	0.0%
C. Antigo	4,042	449	11.1%	0.0%	8.0%
T. Antigo	626	19	3.0%	0.0%	0.0%
Elcho	1,488	920	61.8%	7.6%	0.0%
Evergreen	294	99	33.7%	0.0%	0.0%
Langlade	427	224	52.5%	3.3%	21.9%
Neva	446	99	22.2%	4.7%	25.9%
Norwood	452	90	19.9%	0.0%	16.3%
Parrish	112	64	57.1%	0.0%	0.0%
Peck	191	58	30.4%	4.6%	0.0%
Polar	498	100	20.1%	2.2%	0.0%
Price	133	42	31.6%	6.4%	0.0%
Rolling	634	55	8.7%	1.7%	0.0%
Summit	165	112	67.9%	9.6%	0.0%
Upham	946	609	64.4%	0.6%	0.0%
Vilas	162	77	47.5%	0.0%	0.0%
White Lake	211	54	25.6%	3.9%	0.0%
Wolf River	888	516	58.1%	1.6%	0.0%

Source: U.S. Census, American Community Survey 2015-2019

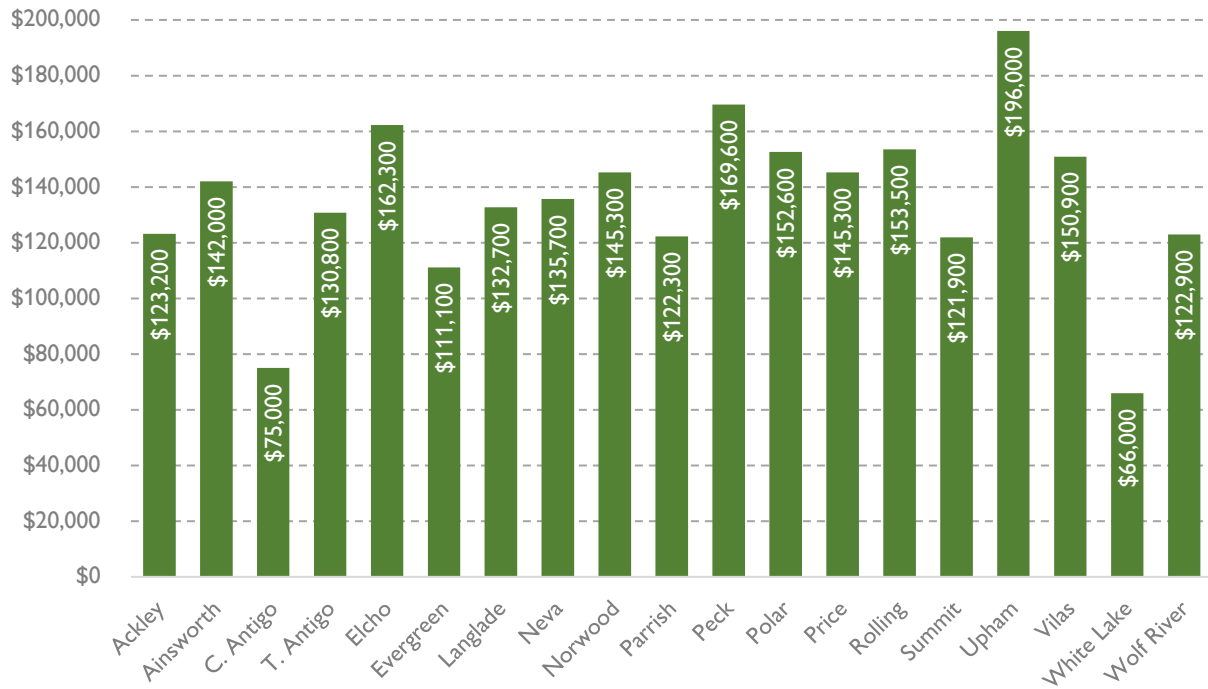
Seasonal Housing					
	Total Housing Units	Seasonal Housing Units	Percent Seasonal	Total Vacant Units	Percent of Vacant Units that are Seasonal
Ackley	271	24	8.9%	37	64.9%
Ainsworth	579	283	48.9%	329	86.0%
C. Antigo	4,042	69	1.7%	449	15.4%
T. Antigo	626	0	0.0%	19	0.0%
Elcho	1,488	853	57.3%	920	92.7%
Evergreen	294	86	29.3%	99	86.9%
Langlade	427	185	43.3%	224	82.6%
Neva	446	68	15.2%	99	68.7%
Norwood	452	55	12.2%	90	61.1%
Parrish	112	59	52.7%	64	92.2%
Peck	191	27	14.1%	58	46.6%
Polar	498	56	11.2%	100	56.0%
Price	133	32	24.1%	42	76.2%
Rolling	634	18	2.8%	55	32.7%
Summit	165	101	61.2%	112	90.2%
Upham	946	568	60.0%	609	93.3%
Vilas	162	67	41.4%	77	87.0%
White Lake	211	33	15.6%	54	61.1%
Wolf River	888	467	52.6%	516	90.5%

Source: U.S. Census, American Community Survey 2015-2019

Year Structure Built									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Ackley	29.2%	9.6%	12.9%	5.5%	14.0%	4.8%	8.9%	14.4%	0.7%
Ainsworth	4.1%	1.7%	4.7%	4.1%	26.6%	18.0%	23.8%	11.1%	5.9%
C. Antigo	35.4%	15.3%	9.5%	7.4%	12.7%	5.2%	10.5%	3.0%	1.0%
T. Antigo	23.3%	4.6%	11.7%	7.0%	18.1%	12.5%	13.3%	8.3%	1.3%
Elcho	8.7%	9.3%	7.7%	11.2%	20.4%	12.0%	14.4%	13.6%	2.6%
Evergreen	9.9%	2.4%	3.7%	6.8%	14.6%	20.1%	20.4%	17.7%	4.4%
Langlade	9.1%	3.0%	6.3%	11.7%	13.3%	10.5%	27.6%	15.5%	2.8%
Neva	27.6%	8.7%	2.9%	4.5%	14.6%	15.9%	9.4%	13.9%	2.5%
Norwood	33.8%	2.4%	3.8%	1.5%	12.4%	10.0%	20.8%	10.8%	4.4%
Parrish	14.3%	0.9%	12.5%	11.6%	27.7%	8.9%	16.1%	7.1%	0.9%
Peck	30.4%	12.0%	5.8%	7.3%	7.9%	4.7%	17.8%	14.1%	0.0%
Polar	25.7%	1.0%	10.2%	5.8%	11.0%	10.6%	16.1%	13.9%	5.6%
Price	17.3%	1.5%	11.3%	8.3%	15.8%	23.3%	2.3%	13.5%	6.8%
Rolling	10.3%	2.7%	1.7%	5.7%	28.9%	16.1%	20.8%	10.7%	3.2%
Summit	20.6%	0.0%	3.0%	11.5%	6.1%	12.7%	13.9%	13.9%	18.2%
Upham	9.3%	15.1%	7.5%	10.9%	14.2%	7.8%	16.3%	15.5%	3.4%
Vilas	18.5%	11.1%	4.3%	16.0%	14.2%	10.5%	10.5%	11.7%	3.1%
White Lake	32.7%	5.7%	7.6%	7.6%	14.2%	7.6%	12.3%	8.5%	3.8%
Wolf River	9.2%	3.4%	5.5%	6.5%	16.4%	13.4%	22.1%	17.3%	6.1%

Source: U.S. Census, American Community Survey 2015-2019

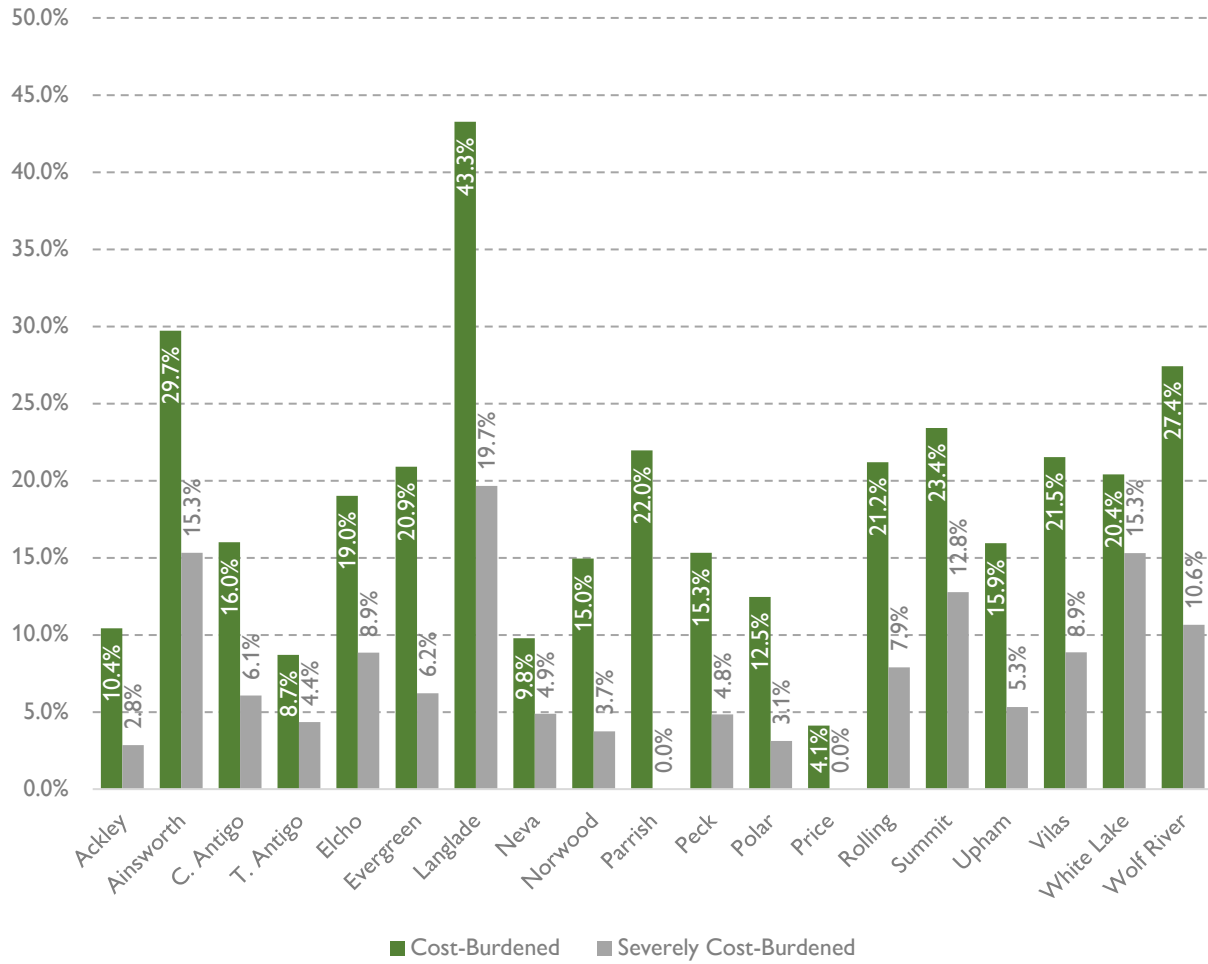
## Median Value of Owner-Occupied Homes



Median Selected Monthly Owner Costs			
	With Mortgage	Without Mortgage	Rent
Ackley	\$775	\$414	\$539
Ainsworth	\$1,134	\$478	\$650
C. Antigo	\$834	\$378	\$651
T. Antigo	\$975	\$397	\$950
Elcho	\$1,155	\$336	\$542
Evergreen	\$1,045	\$372	\$575
Langlade	\$1,112	\$469	\$545
Neva	\$1,074	\$416	\$600
Norwood	\$1,152	\$394	\$831
Parrish	\$1,250	\$343	N/A
Peck	\$1,417	\$431	\$875
Polar	\$1,139	\$455	\$581
Price	\$1,297	\$405	\$817
Rolling	\$1,224	\$390	\$644
Summit	\$1,292	\$365	N/A
Upham	\$1,339	\$427	\$675
Vilas	\$1,181	\$520	N/A
White Lake	\$1,075	\$432	\$495
Wolf River	\$1,005	\$409	\$550

Source: U.S. Census, American Community Survey 2015-2019

## Cost-Burdened Households



## Cost-Burdened Households by Household Income

	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**
Ackley	47.1%	35.3%	25.8%	0.0%	0.0%	0.0%	10.3%	0.0%	0.0%	0.0%
Ainsworth	73.5%	51.0%	50.0%	13.9%	15.4%	5.1%	17.1%	5.7%	0.0%	0.0%
C. Antigo	79.6%	41.2%	20.6%	8.4%	19.5%	0.0%	0.0%	0.0%	0.0%	0.0%
T. Antigo	47.4%	31.6%	36.1%	21.7%	7.0%	0.0%	1.9%	0.0%	0.0%	0.0%
Elcho	42.3%	28.2%	36.7%	21.4%	10.4%	0.0%	15.9%	0.0%	0.0%	0.0%
Evergreen	85.7%	14.3%	70.0%	40.0%	11.8%	0.0%	11.7%	1.7%	0.0%	0.0%
Langlade	84.6%	76.9%	65.4%	19.2%	43.2%	11.4%	0.0%	0.0%	8.3%	0.0%
Neva	72.2%	61.1%	5.7%	0.0%	19.4%	0.0%	3.8%	0.0%	4.2%	3.0%
Norwood	88.2%	23.5%	20.5%	15.4%	28.3%	3.8%	3.1%	0.0%	5.4%	0.0%
Parrish	71.4%	0.0%	0.0%	0.0%	100.0%	0.0%	25.0%	0.0%	0.0%	0.0%
Peck	60.0%	40.0%	18.2%	0.0%	26.3%	10.5%	18.8%	0.0%	0.0%	0.0%
Polar	91.7%	29.2%	39.4%	6.1%	14.7%	0.0%	3.9%	2.0%	0.0%	0.0%
Price	0.0%	0.0%	0.0%	0.0%	7.1%	0.0%	18.2%	0.0%	0.0%	0.0%
Rolling	71.8%	66.7%	49.3%	21.7%	8.7%	0.0%	25.0%	0.0%	4.0%	0.0%
Summit	63.6%	54.5%	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	7.1%	0.0%
Upham	48.0%	32.0%	41.2%	5.9%	27.9%	8.8%	14.3%	3.2%	2.7%	0.0%
Vilas	100.0%	37.5%	58.3%	16.7%	13.3%	13.3%	0.0%	0.0%	0.0%	0.0%
White Lake	61.1%	50.0%	31.3%	25.0%	13.3%	13.3%	11.1%	0.0%	0.0%	0.0%
Wolf River	62.3%	28.3%	48.0%	26.0%	18.9%	2.2%	15.7%	4.3%	0.0%	0.0%

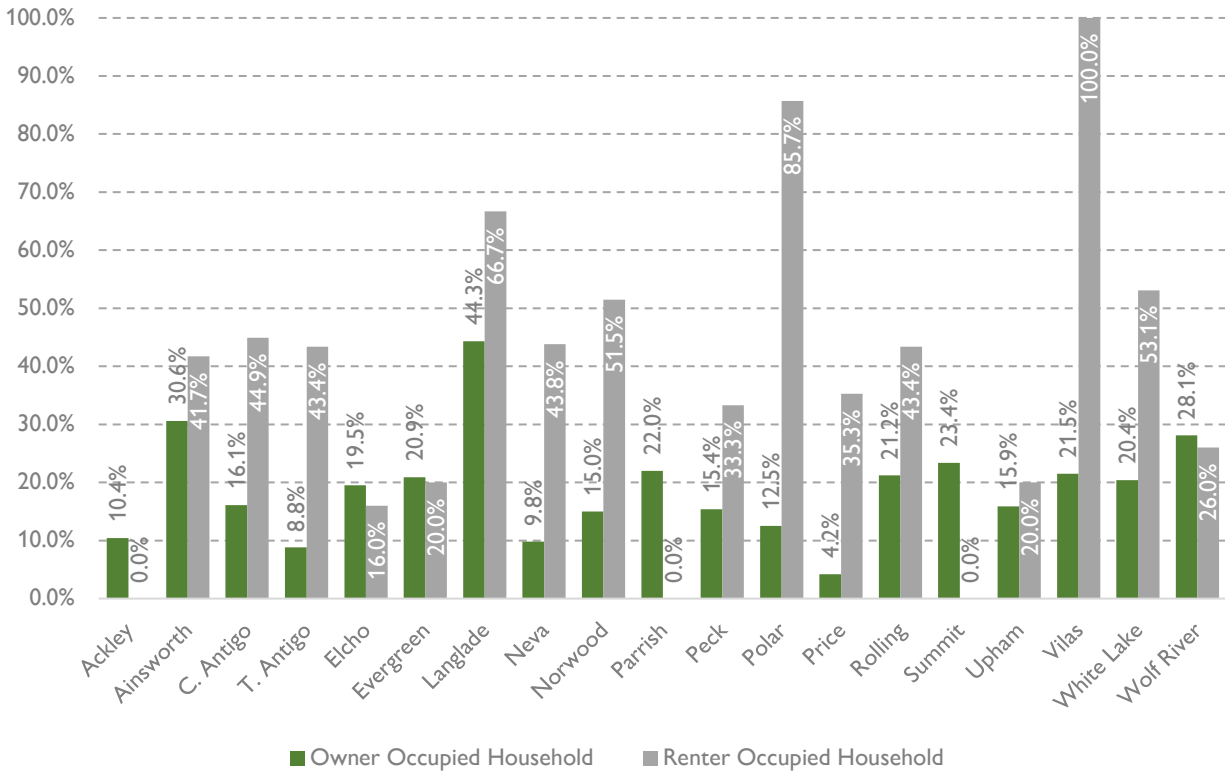
Source: U.S. Census, American Community Survey 2015-2019

30%\* - Percentage of Households that are Cost-Burdened

50%\*\* - Percentage of Households that are Severely Cost-Burdened



## Cost-Burdened Households by Occupational Status



## Appendix C – Lincoln County Municipalities Data

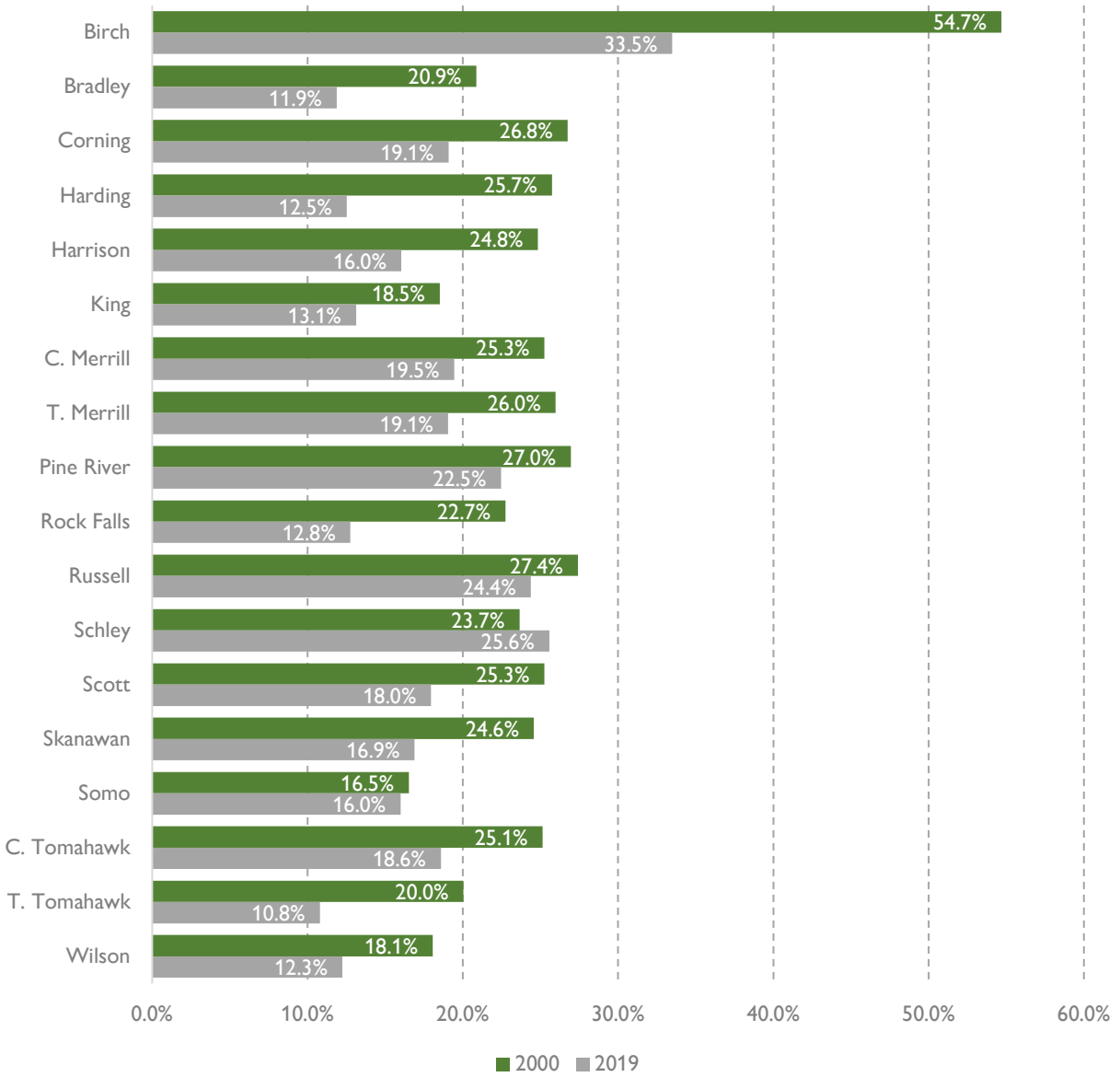
## Appendix C – Lincoln County Municipalities Data

Population .....	C1
Population Age 17 and Younger .....	C2
Population Age 65 and Older.....	C3
Households.....	C4
Household Type .....	C5
Median and Per Capita Income .....	C6
Total Housing Units .....	C7
Housing Unit Type .....	C8
Vacancy Status .....	C9
Seasonal Housing .....	C10
Year Structure Built .....	C11
Median Value of Owner-Occupied Homes .....	C12
Median Selected Monthly Housing Costs .....	C13
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Cost-Burden by Household Income .....	C15
Cost-Burdened Households by Occupational Status .....	C16

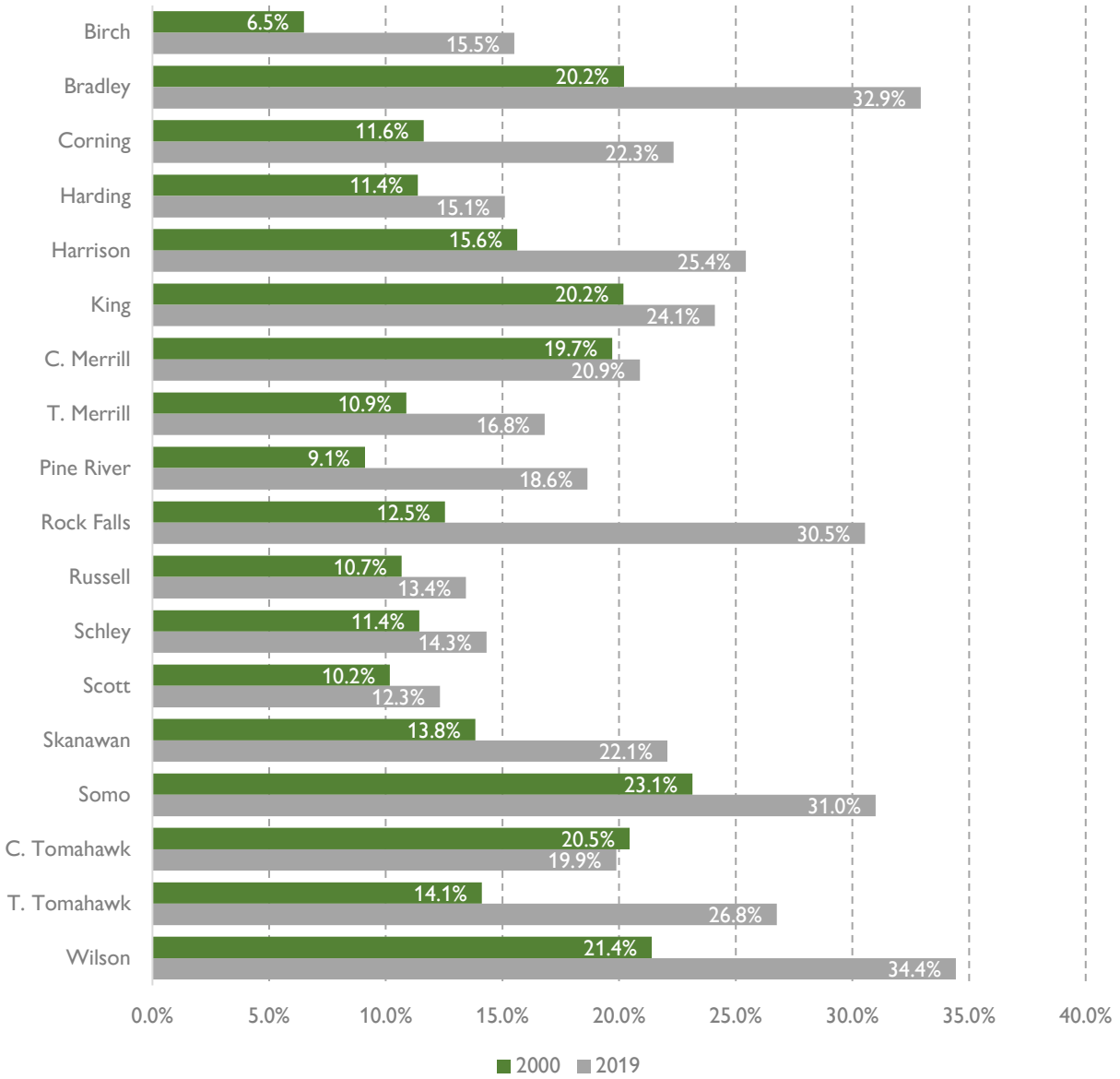
Population						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Birch	801	578	651	-27.8%	-18.7%	-150
Bradley	2,573	2,277	2,296	-11.5%	-10.8%	-277
Corning	826	938	676	13.6%	-18.2%	-150
Harding	334	390	351	16.8%	5.1%	17
Harrison	793	732	798	-7.7%	0.6%	5
King	842	935	1,066	11.0%	26.6%	224
C. Merrill	10,146	9,800	9,108	-3.4%	-10.2%	-1038
T. Merrill	2,979	2,982	2,938	0.1%	-1.4%	-41
Pine River	1,877	2,001	1,834	6.6%	-2.3%	-43
Rock Falls	598	630	658	5.4%	10.0%	60
Russell	693	734	685	5.9%	-1.2%	-8
Schley	909	913	950	0.4%	4.5%	41
Scott	1,287	1,360	1,364	5.7%	6.0%	77
Skanawan	354	441	367	24.6%	3.7%	13
Somo	121	110	100	-9.1%	-17.4%	-21
C. Tomahawk	3,770	3,475	3,174	-7.8%	-15.8%	-596
T. Tomahawk	439	471	426	7.3%	-3.0%	-13
Wilson	299	308	302	3.0%	1.0%	3

Source: U.S. Census, American Community Survey

## Population Age 17 and Younger



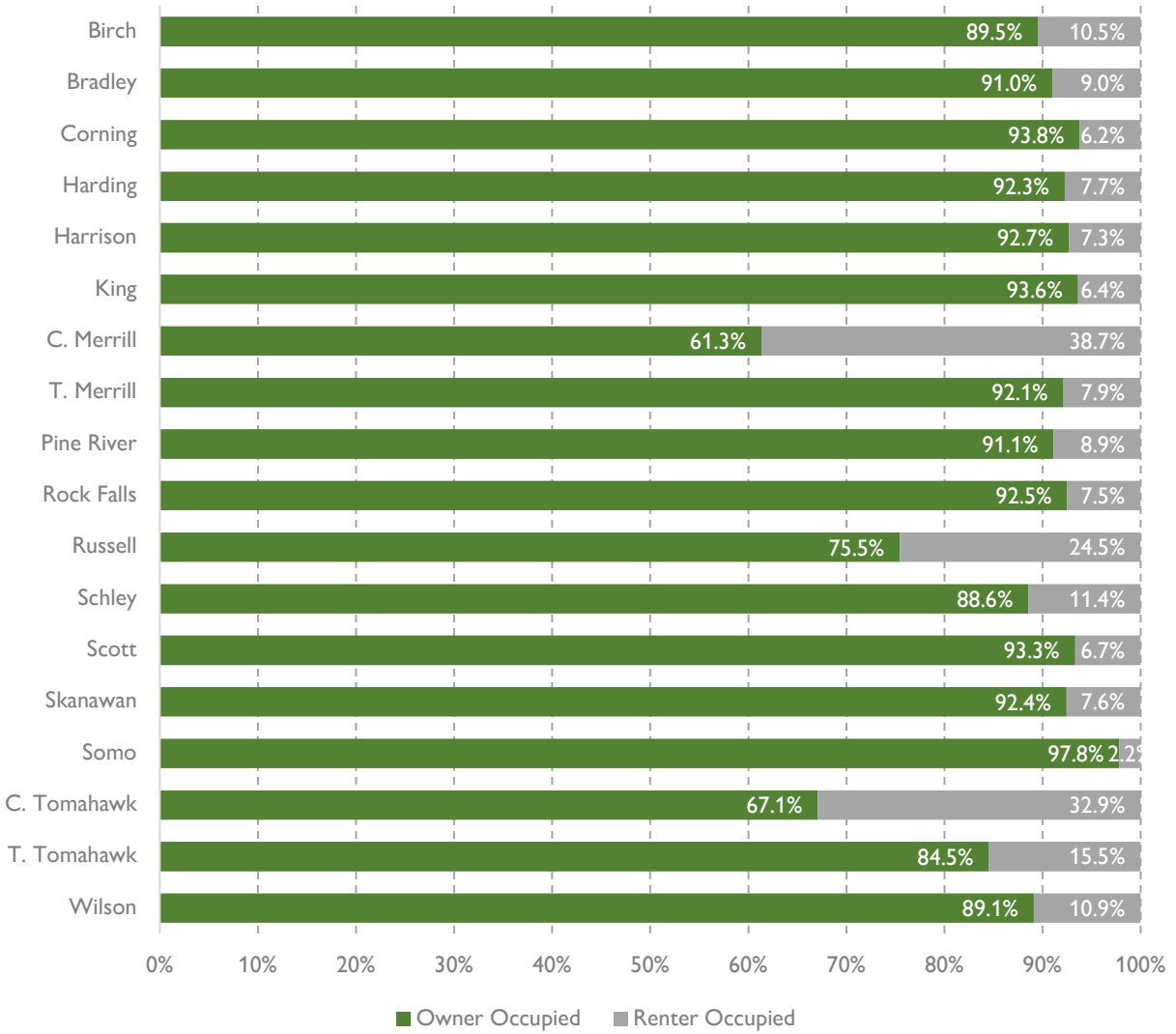
## Population Age 65 and Older



Households						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Birch	181	218	210	20.4%	16.0%	29
Bradley	1,118	1,126	1,181	0.7%	5.6%	63
Corning	307	377	306	22.8%	-0.3%	-1
Harding	122	138	155	13.1%	27.0%	33
Harrison	324	327	382	0.9%	17.9%	58
King	333	413	471	24.0%	41.4%	138
C. Merrill	4,184	4,853	4,351	16.0%	4.0%	167
T. Merrill	1,118	1,263	1,272	13.0%	13.8%	154
Pine River	671	808	744	20.4%	10.9%	73
Rock Falls	224	275	308	22.8%	37.5%	84
Russell	268	314	273	17.2%	1.9%	5
Schley	372	380	385	2.2%	3.5%	13
Scott	467	559	599	19.7%	28.3%	132
Skawanaw	143	185	172	29.4%	20.3%	29
Somo	61	52	46	-14.8%	-24.6%	-15
C. Tomahawk	1,522	1,428	1,416	-6.2%	-7.0%	-106
T. Tomahawk	194	236	207	21.6%	6.7%	13
Wilson	112	161	147	43.8%	31.3%	35

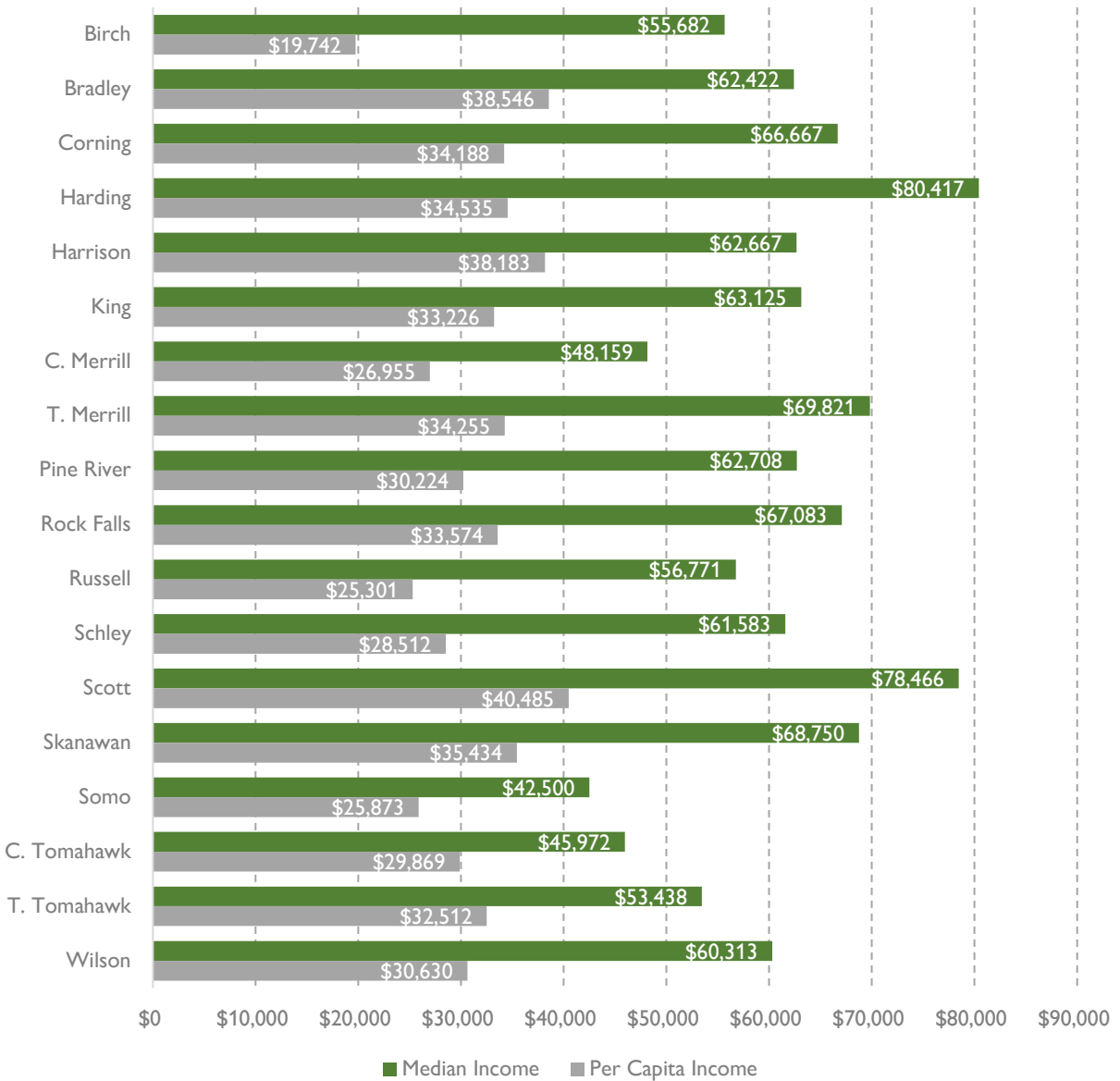
Source: U.S. Census, American Community Survey



















## Household Type



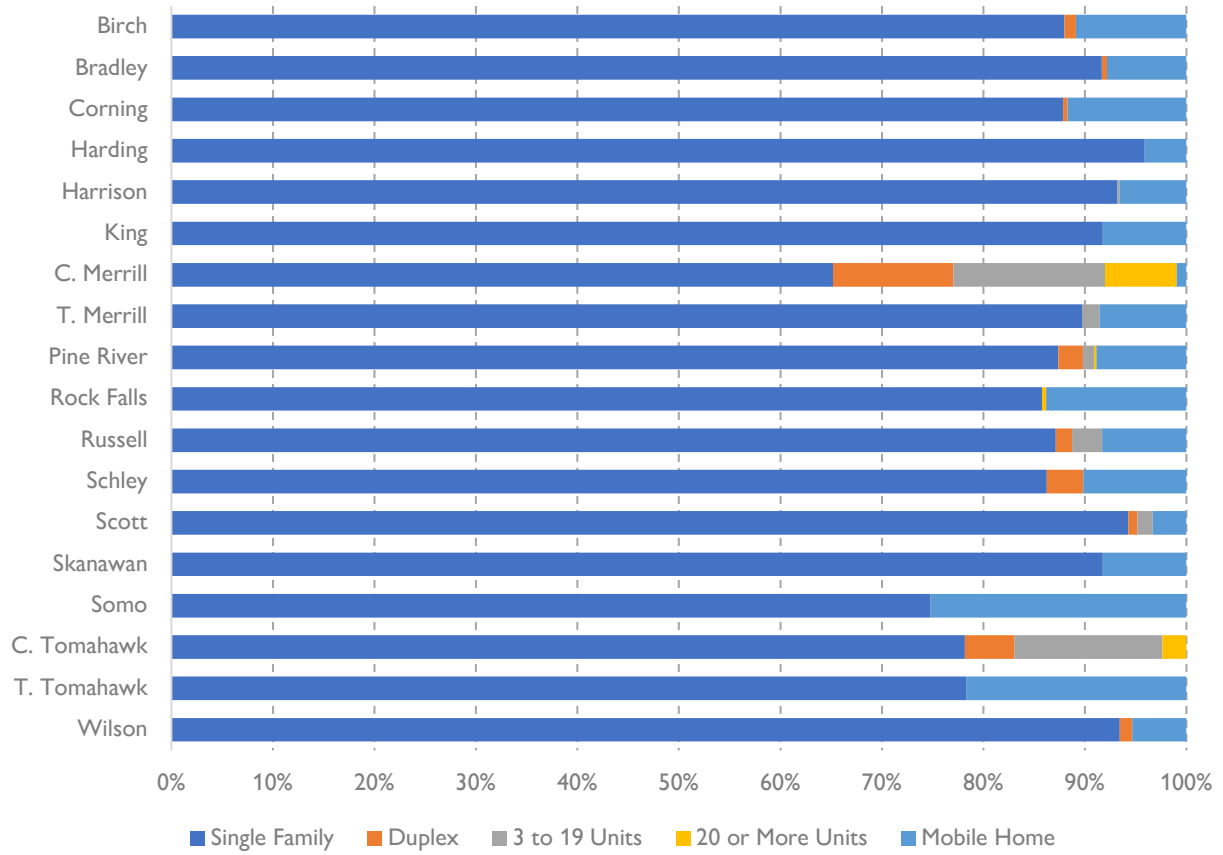


## Median and Per Capita Income



Total Housing Units				
	2000	2010	2019	Percent Change 2000-2019
Birch	252	243	266	 5.6%
Bradley	1,848	1,946	2,134	 15.5%
Corning	392	512	461	 17.6%
Harding	223	229	292	 30.9%
Harrison	679	771	971	 43.0%
King	608	751	923	 51.8%
C. Merrill	4,398	5,267	4,720	 7.3%
T. Merrill	1,198	1,384	1,440	 20.2%
Pine River	723	867	824	 14.0%
Rock Falls	407	439	506	 24.3%
Russell	326	399	373	 14.4%
Schley	419	423	443	 5.7%
Scott	498	592	664	 33.3%
Skanawan	216	257	316	 46.3%
Somo	89	86	123	 38.2%
C. Tomahawk	1,689	1,479	1,728	 2.3%
T. Tomahawk	391	496	470	 20.2%
Wilson	325	347	488	 50.2%

## Housing Unit Type



## Vacancy Status

	Total Housing Units	Vacant	Percent Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
Birch	266	56	21.1%	3.1%	12.0%
Bradley	2,134	953	44.7%	2.9%	0.0%
Corning	461	155	33.6%	2.0%	0.0%
Harding	292	137	46.9%	4.0%	0.0%
Harrison	971	589	60.7%	4.7%	0.0%
King	923	452	49.0%	3.5%	0.0%
C. Merrill	4,720	369	7.8%	0.0%	5.1%
T. Merrill	1,440	168	11.7%	0.0%	0.0%
Pine River	824	80	9.7%	2.5%	0.0%
Rock Falls	506	198	39.1%	0.7%	32.4%
Russell	373	100	26.8%	0.0%	0.0%
Schley	443	58	13.1%	2.0%	0.0%
Scott	664	65	9.8%	0.0%	0.0%
Skawanaw	316	144	45.6%	3.0%	0.0%
Somo	123	77	62.6%	8.2%	0.0%
C. Tomahawk	1,728	312	18.1%	0.0%	7.4%
T. Tomahawk	470	263	56.0%	3.3%	0.0%
Wilson	488	341	69.9%	3.0%	5.9%

Source: U.S. Census, American Community Survey 2015-2019

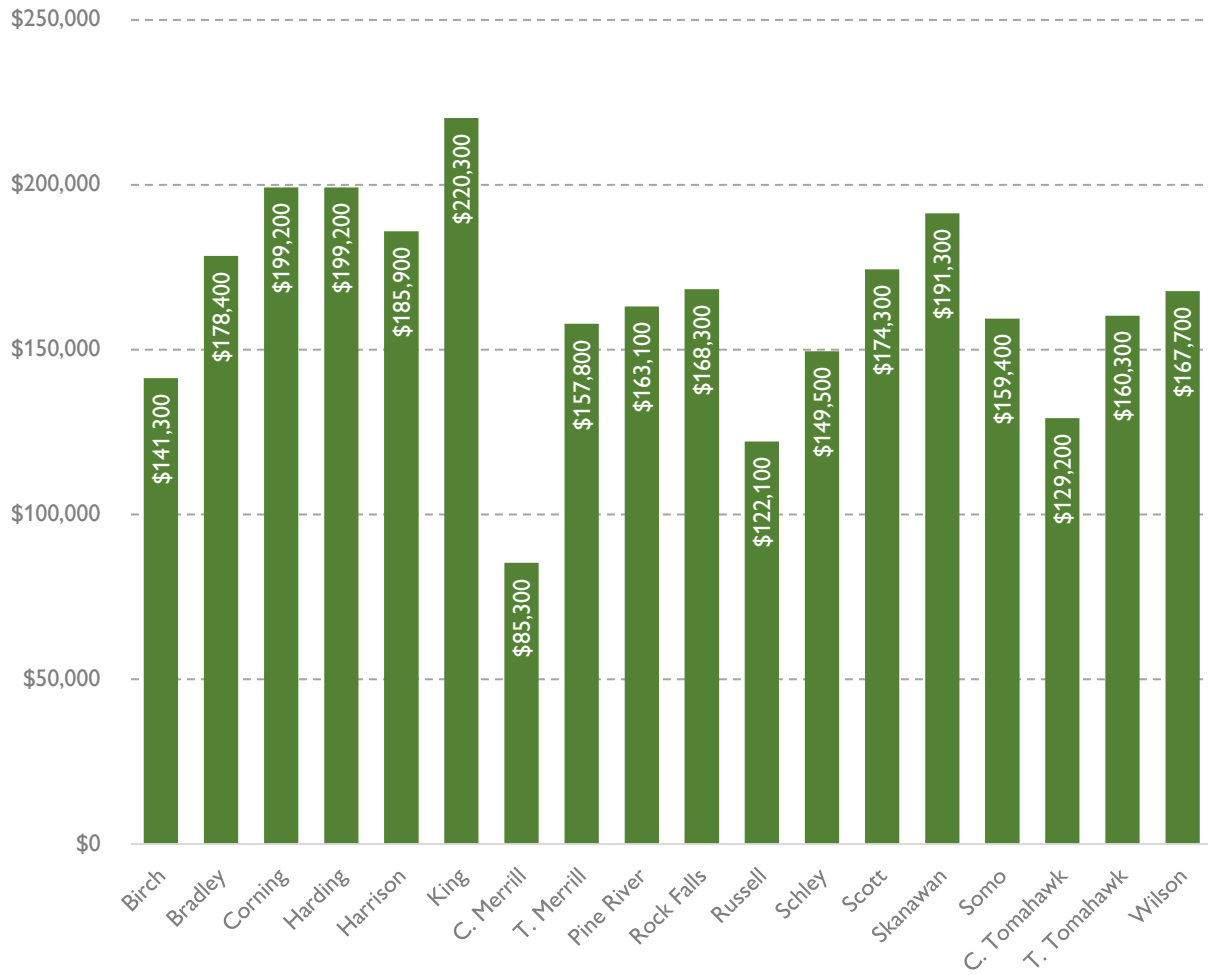
Seasonal Housing					
	Total Housing Units	Seasonal Housing Units	Percent Seasonal	Total Vacant Units	Percent of Vacant Units that are Seasonal
Birch	266	40	15.0%	56	71.4%
Bradley	2,134	780	36.6%	953	81.8%
Corning	461	141	30.6%	155	91.0%
Harding	292	123	42.1%	137	89.8%
Harrison	971	544	56.0%	589	92.4%
King	923	409	44.3%	452	90.5%
C. Merrill	4,720	37	0.8%	369	10.0%
T. Merrill	1,440	98	6.8%	168	58.3%
Pine River	824	28	3.4%	80	35.0%
Rock Falls	506	157	31.0%	198	79.3%
Russell	373	90	24.1%	100	90.0%
Schley	443	26	5.9%	58	44.8%
Scott	664	34	5.1%	65	52.3%
Skanawan	316	131	41.5%	144	91.0%
Somo	123	72	58.5%	77	93.5%
C. Tomahawk	1,728	191	11.1%	312	61.2%
T. Tomahawk	470	254	54.0%	263	96.6%
Wilson	488	332	68.0%	341	97.4%

Source: U.S. Census, American Community Survey 2015-2019

Year Structure Built									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Birch	16.2%	3.4%	9.8%	3.8%	13.2%	7.9%	15.0%	25.9%	4.9%
Bradley	7.9%	6.1%	13.8%	8.9%	19.6%	11.3%	13.5%	16.0%	2.8%
Corning	23.2%	8.7%	3.9%	7.6%	18.0%	11.3%	11.7%	15.2%	0.4%
Harding	7.9%	4.8%	6.2%	7.5%	16.4%	13.0%	23.6%	17.5%	3.1%
Harrison	10.3%	9.3%	10.4%	9.2%	21.5%	9.5%	14.0%	11.8%	4.0%
King	6.3%	6.2%	8.1%	8.0%	16.6%	14.4%	17.2%	15.7%	7.5%
C. Merrill	37.0%	8.4%	10.0%	8.3%	11.0%	8.1%	5.9%	6.3%	4.9%
T. Merrill	12.6%	5.1%	7.8%	10.2%	22.9%	9.4%	13.1%	15.9%	2.8%
Pine River	13.6%	3.6%	4.1%	8.4%	13.6%	11.2%	21.2%	21.6%	2.7%
Rock Falls	9.7%	3.2%	10.5%	9.9%	12.1%	11.9%	15.4%	24.7%	2.8%
Russell	23.3%	5.9%	11.3%	14.2%	8.0%	7.8%	14.2%	10.5%	4.8%
Schley	21.9%	4.1%	7.9%	11.3%	12.2%	3.4%	14.9%	19.2%	5.2%
Scott	20.0%	1.5%	1.7%	5.0%	9.0%	17.9%	22.7%	20.8%	1.4%
Skawanaw	7.0%	2.5%	5.7%	7.3%	20.6%	16.5%	16.8%	16.5%	7.3%
Somo	8.1%	2.4%	5.7%	6.5%	20.3%	8.9%	16.3%	28.5%	3.3%
C. Tomahawk	21.2%	7.7%	11.2%	14.0%	17.2%	8.4%	8.4%	11.0%	0.8%
T. Tomahawk	7.7%	2.6%	9.6%	9.1%	18.7%	14.7%	18.9%	13.6%	5.1%
Wilson	10.9%	10.7%	13.1%	8.4%	12.3%	19.1%	11.3%	10.7%	3.7%

Source: U.S. Census, American Community Survey 2015-2019

## Median Value of Owner-Occupied Homes



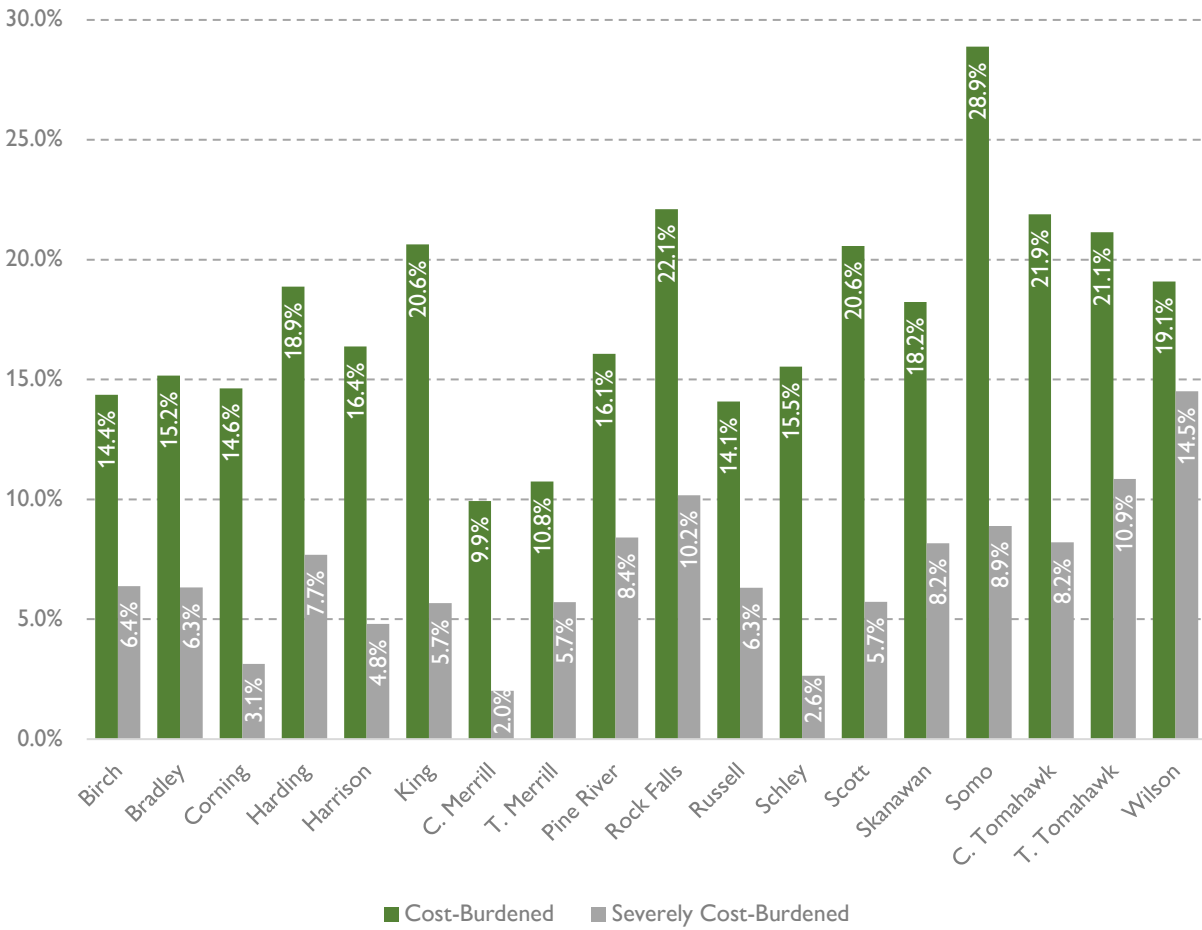
## Median Selected Monthly Owner Costs

	With Mortgage	Without Mortgage	Rent
Birch	\$1,132	\$383	\$575
Bradley	\$1,327	\$475	\$754
Corning	\$1,430	\$467	\$785
Harding	\$1,322	\$500	\$436
Harrison	\$1,359	\$472	\$830
King	\$1,297	\$484	\$794
C. Merrill	\$952	\$444	\$637
T. Merrill	\$1,204	\$437	\$796
Pine River	\$1,306	\$476	\$836
Rock Falls	\$1,306	\$476	N/A
Russell	\$1,017	\$525	\$714
Schley	\$1,213	\$434	\$762
Scott	\$1,373	\$444	\$653
Skanawan	\$1,284	\$491	\$929
Somo	\$1,313	\$420	N/A
C. Tomahawk	\$1,195	\$453	\$639
T. Tomahawk	\$1,301	\$471	\$923
Wilson	\$1,170	\$488	\$735

Source: U.S. Census, American Community Survey 2015-2019



## Cost-Burdened Households



## Cost-Burdened Households by Household Income

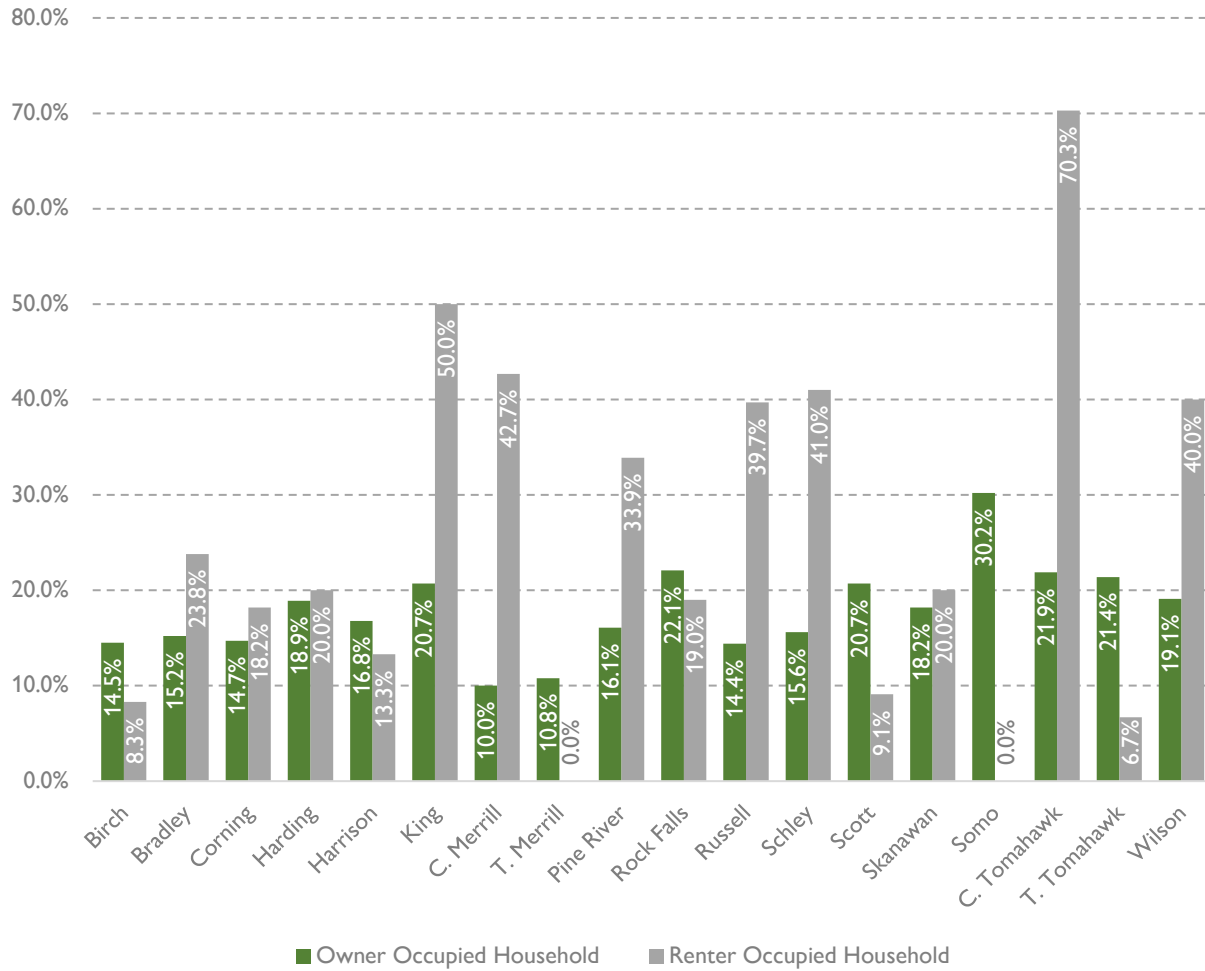
	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**
Birch	51.9%	37.0%	23.1%	0.0%	0.0%	0.0%	15.6%	4.4%	0.0%	0.0%
Bradley	49.2%	21.2%	24.5%	9.5%	19.3%	4.4%	12.8%	6.8%	2.2%	1.1%
Corning	56.5%	30.4%	26.3%	0.0%	25.8%	0.0%	21.6%	2.7%	0.0%	0.0%
Harding	76.9%	61.5%	30.0%	30.0%	16.7%	0.0%	20.7%	0.0%	7.6%	0.0%
Harrison	63.9%	30.6%	39.3%	10.7%	0.0%	0.0%	22.9%	3.6%	3.5%	0.0%
King	75.0%	46.4%	28.1%	6.3%	46.4%	2.4%	16.3%	4.8%	2.6%	1.6%
C. Merrill	65.1%	16.1%	16.9%	6.5%	11.2%	0.0%	4.7%	0.0%	0.0%	0.0%
T. Merrill	61.5%	54.2%	20.9%	3.5%	18.1%	8.6%	0.0%	0.0%	2.2%	0.0%
Pine River	84.2%	60.5%	17.2%	12.1%	26.8%	16.3%	19.6%	2.0%	1.3%	1.3%
Rock Falls	100.0%	79.2%	28.6%	5.7%	41.3%	13.0%	20.4%	4.1%	0.0%	0.0%
Russell	69.2%	53.8%	42.4%	18.2%	10.7%	0.0%	4.8%	0.0%	0.0%	0.0%
Schley	59.1%	13.6%	30.2%	5.7%	23.1%	5.8%	9.0%	0.0%	4.1%	0.0%
Scott	69.8%	32.6%	48.3%	27.6%	21.9%	7.8%	37.4%	4.3%	4.5%	0.0%
Skawanaw	91.7%	91.7%	50.0%	0.0%	20.7%	3.4%	14.3%	3.6%	2.6%	0.0%
Somo	54.5%	36.4%	0.0%	0.0%	38.5%	0.0%	16.7%	0.0%	9.1%	0.0%
C. Tomahawk	86.7%	68.9%	32.4%	7.4%	30.6%	3.1%	25.6%	0.0%	0.0%	0.0%
T. Tomahawk	57.7%	53.8%	40.0%	25.0%	24.0%	0.0%	20.6%	0.0%	1.4%	0.0%
Wilson	75.0%	65.0%	45.5%	27.3%	18.2%	13.6%	0.0%	0.0%	2.1%	0.0%

Source: U.S. Census, American Community Survey 2015-2019

30%\* - Percentage of Households that are Cost-Burdened

50%\*\* - Percentage of Households that are Severely Cost-Burdened

## Cost-Burdened Households by Occupational Status



## Appendix D – Oneida County Municipalities Data

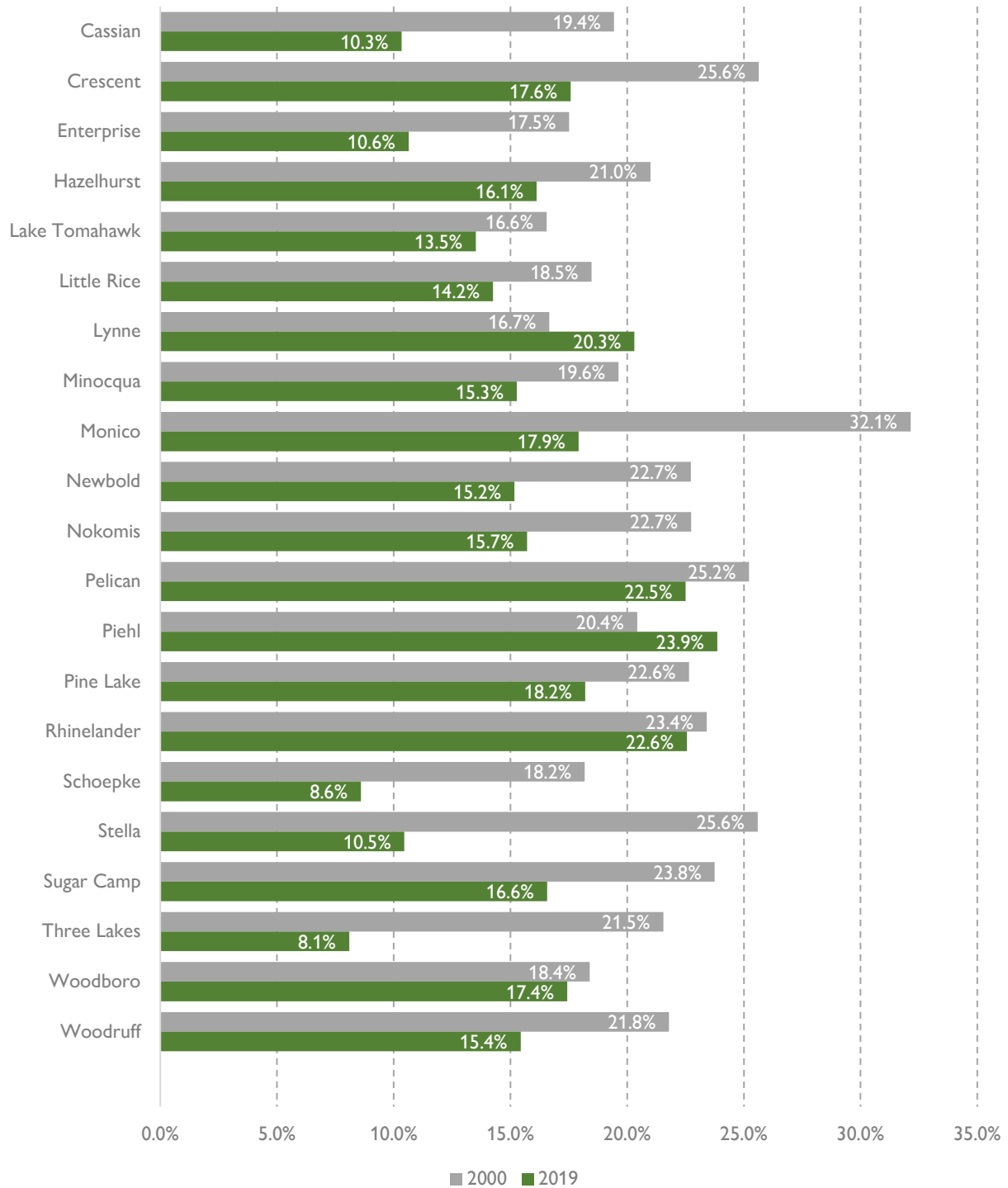
## Appendix D – Oneida County Municipalities Data

Population .....	D1
Population Age 17 and Younger .....	D2
Population Age 65 and Older.....	D3
Households .....	D4
Household Type .....	D5
Median and Per Capita Income .....	D6
Total Housing Units .....	D7
Housing Unit Type .....	D8
Vacancy Status .....	D9
Seasonal Housing .....	D10
Year Structure Built .....	D11
Median Value of Owner-Occupied Homes .....	D12
Median Selected Monthly Housing Costs .....	D13
Cost-Burdened Households .....	D14
Cost-Burden by Household Income .....	D15
Cost-Burdened Households by Occupational Status .....	D16

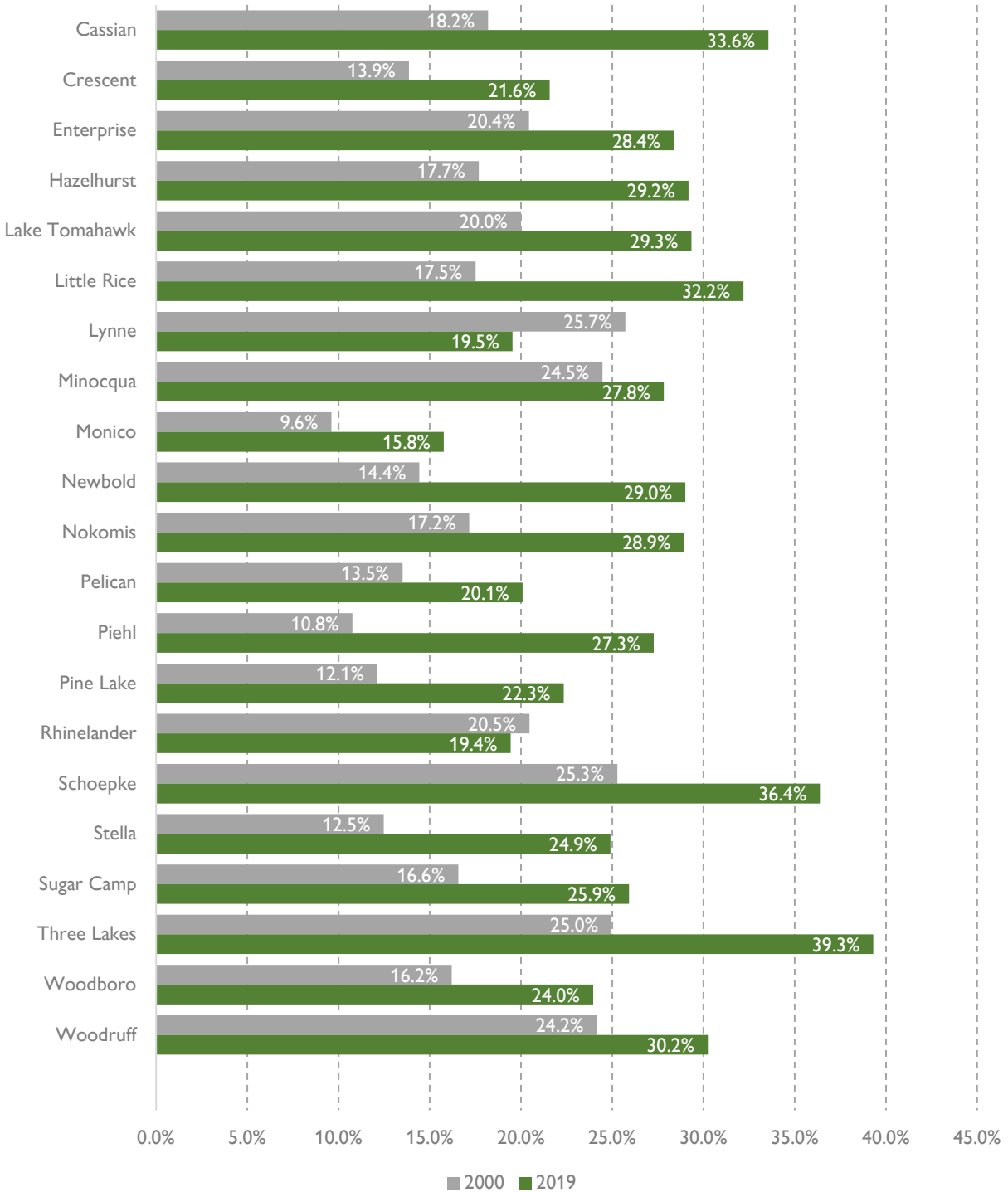
Population						
	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Cassian	962	909	1,016	-5.5%	5.6%	54
Crescent	2,071	1,828	2,128	-11.7%	2.8%	57
Enterprise	274	297	282	8.4%	2.9%	8
Hazelhurst	1,267	1,339	1,203	5.7%	-5.1%	-64
Lake Tomahawk	1,160	1,068	1,036	-7.9%	-10.7%	-124
Little Rice	314	373	379	18.8%	20.7%	65
Lynne	210	185	128	-11.9%	-39.0%	-82
Minocqua	4,859	4,481	4,406	-7.8%	-9.3%	-453
Monico	364	343	279	-5.8%	-23.4%	-85
Newbold	2,710	2,742	2,682	1.2%	-1.0%	-28
Nokomis	1,363	1,214	1,362	-10.9%	-0.1%	-1
Pelican	2,902	2,765	2,724	-4.7%	-6.1%	-178
Piehl	93	76	88	-18.3%	-5.4%	-5
Pine Lake	2,720	2,734	2,703	0.5%	-0.6%	-17
Rhineland	7,735	7,894	7,570	2.1%	-2.1%	-165
Schoepke	352	478	349	35.8%	-0.9%	-3
Stella	633	674	526	6.5%	-16.9%	-107
Sugar Camp	1,781	1,967	1,701	10.4%	-4.5%	-80
Three Lakes	2,339	2,306	2,002	-1.4%	-14.4%	-337
Woodboro	685	873	906	27.4%	32.3%	221
Woodruff	1,982	1,833	1,911	-7.5%	-3.6%	-71

Source: U.S. Census, American Community Survey

## Population Age 17 and Younger



## Population Age 65 and Older

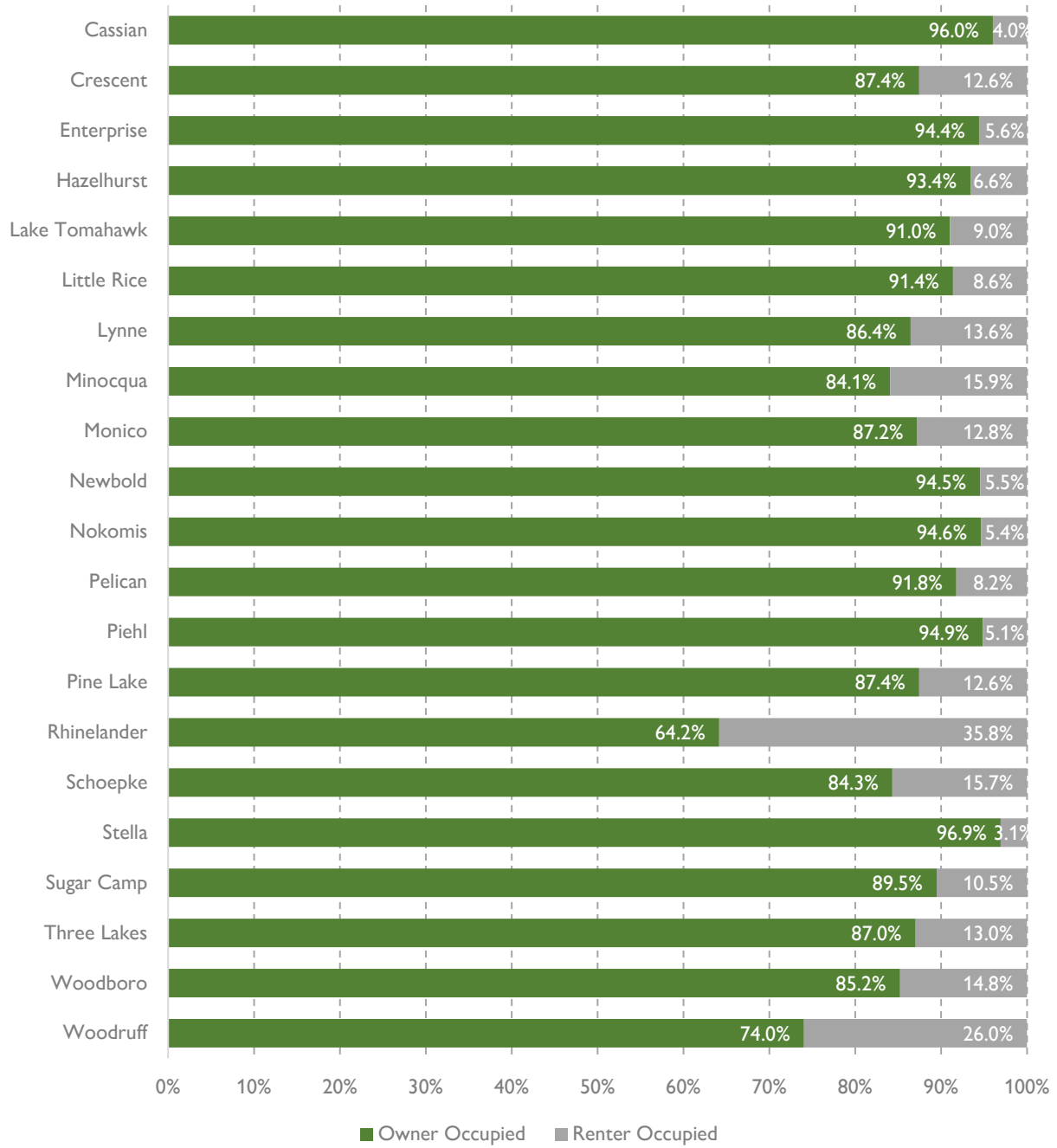




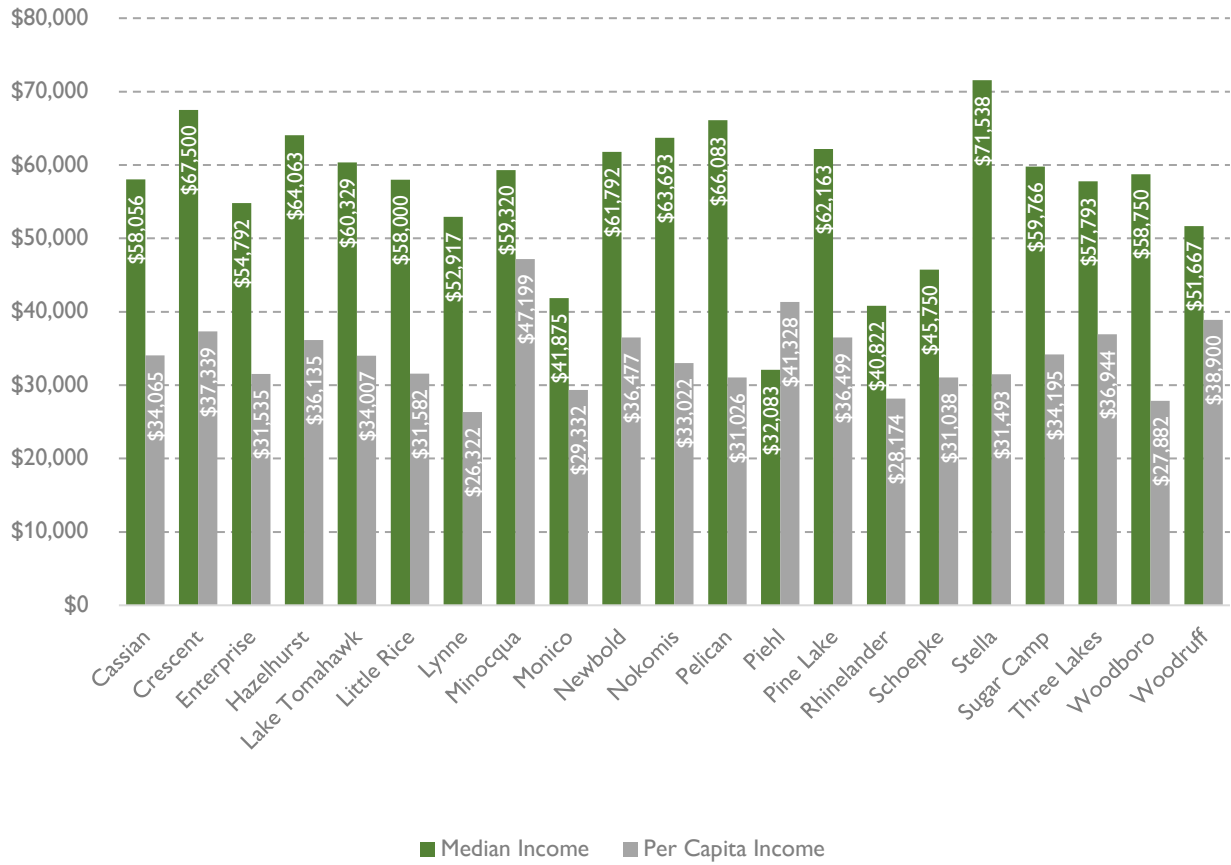
Households						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Cassian	402	441	478	8.4%	18.9%	76
Crescent	797	868	932	7.4%	16.9%	135
Enterprise	124	155	125	-19.4%	0.8%	1
Hazelhurst	528	615	501	-18.5%	-5.1%	-27
Lake Tomahawk	475	528	457	-13.4%	-3.8%	-18
Little Rice	138	176	174	-1.1%	26.1%	36
Lynne	92	88	59	-33.0%	-35.9%	-33
Minocqua	2,189	2,459	1,951	-20.7%	-10.9%	-238
Monico	128	149	133	-10.7%	3.9%	5
Newbold	1,114	1,280	1,153	-9.9%	3.5%	39
Nokomis	556	585	595	1.7%	7.0%	39
Pelican	1,167	1,280	1,033	-19.3%	-11.5%	-134
Piehl	39	37	39	5.4%	0.0%	0
Pine Lake	1,063	1,255	1,147	-8.6%	7.9%	84
Rhinelander	3,214	3,615	3,275	-9.4%	1.9%	61
Schoepke	156	220	185	-15.9%	18.6%	29
Stella	236	272	228	-16.2%	-3.4%	-8
Sugar Camp	708	960	750	-21.9%	5.9%	42
Three Lakes	1,031	1,172	963	-17.8%	-6.6%	-68
Woodboro	310	423	365	-13.7%	17.7%	55
Woodruff	866	897	878	-2.1%	1.4%	12

Source: U.S. Census, American Community Survey

## Household Type

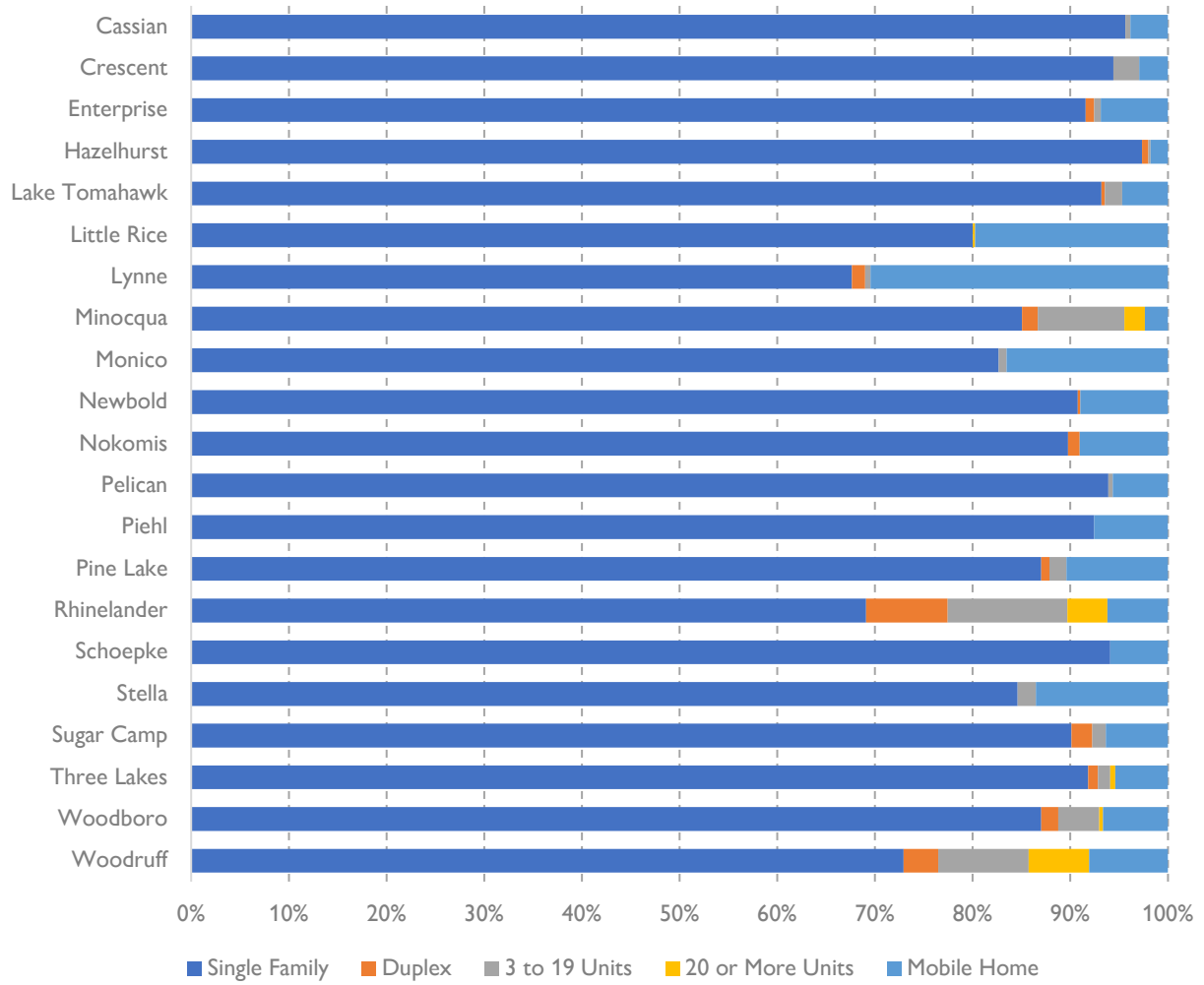


## Median and Per Capita Income



Total Housing Units				
	2000	2010	2019	Percent Change 2000-2019
Cassian	1,011	1,124	1,169	15.6%
Crescent	1,034	1,172	1,327	28.3%
Enterprise	386	409	450	16.6%
Hazelhurst	1,113	1,161	1,238	11.2%
Lake Tomahawk	1,052	1,080	1,127	7.1%
Little Rice	435	471	487	12.0%
Lynne	298	264	371	24.5%
Minocqua	4,284	4,785	4,921	14.9%
Monico	216	265	248	14.8%
Newbold	2,074	2,304	2,315	11.6%
Nokomis	1,013	1,186	1,193	17.8%
Pelican	1,532	1,609	1,699	10.9%
Piehl	85	80	106	24.7%
Pine Lake	1,381	1,604	1,748	26.6%
Rhineland	3,430	4,117	4,208	22.7%
Schoepke	626	660	726	16.0%
Stella	316	340	370	17.1%
Sugar Camp	1,326	1,605	1,764	33.0%
Three Lakes	2,908	3,123	3,119	7.3%
Woodboro	592	739	810	36.8%
Woodruff	1,515	1,548	1,662	9.7%

## Housing Unit Type



Vacancy Status					
	Total Housing Units	Vacant	Percent Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
Cassian	1,169	691	59.1%	2.1%	32.1%
Crescent	1,327	395	29.8%	1.3%	0.0%
Enterprise	450	325	72.2%	4.7%	41.7%
Hazelhurst	1,238	737	59.5%	0.0%	19.5%
Lake Tomahawk	1,127	670	59.4%	0.0%	33.9%
Little Rice	487	313	64.3%	6.5%	0.0%
Lynne	371	312	84.1%	7.3%	11.1%
Minocqua	4,921	2,970	60.4%	2.1%	25.4%
Monico	248	115	46.4%	0.0%	22.7%
Newbold	2,315	1,162	50.2%	0.0%	0.0%
Nokomis	1,193	598	50.1%	0.0%	0.0%
Pelican	1,699	666	39.2%	0.0%	24.1%
Piehl	106	67	63.2%	0.0%	0.0%
Pine Lake	1,748	601	34.4%	4.2%	13.7%
Rhineland	4,208	933	22.2%	2.6%	20.1%
Schoepke	726	541	74.5%	4.3%	0.0%
Stella	370	142	38.4%	0.0%	50.0%
Sugar Camp	1,764	1,014	57.5%	0.4%	11.2%
Three Lakes	3,119	2,156	69.1%	6.3%	32.5%
Woodboro	810	445	54.9%	2.2%	6.9%
Woodruff	1,662	784	47.2%	0.0%	28.9%

Source: U.S. Census, American Community Survey 2015-2019

Seasonal Housing					
	Total Housing Units	Seasonal Housing Units	Percent Seasonal	Total Vacant Units	Percent of Vacant Units that are Seasonal
Cassian	1,169	664	56.8%	691	96.1%
Crescent	1,327	373	28.1%	395	94.4%
Enterprise	450	310	68.9%	325	95.4%
Hazelhurst	1,238	719	58.1%	737	97.6%
Lake Tomahawk	1,127	640	56.8%	670	95.5%
Little Rice	487	302	62.0%	313	96.5%
Lynne	371	307	82.7%	312	98.4%
Minocqua	4,921	2,702	54.9%	2,970	91.0%
Monico	248	108	43.5%	115	93.9%
Newbold	2,315	1,162	50.2%	1,162	100.0%
Nokomis	1,193	598	50.1%	598	100.0%
Pelican	1,699	585	34.4%	666	87.8%
Piehl	106	65	61.3%	67	97.0%
Pine Lake	1,748	470	26.9%	601	78.2%
Rhineland	4,208	281	6.7%	933	30.1%
Schoepke	726	511	70.4%	541	94.5%
Stella	370	122	33.0%	142	85.9%
Sugar Camp	1,764	964	54.6%	1,014	95.1%
Three Lakes	3,119	1,978	63.4%	2,156	91.7%
Woodboro	810	429	53.0%	445	96.4%
Woodruff	1,662	614	36.9%	784	78.3%

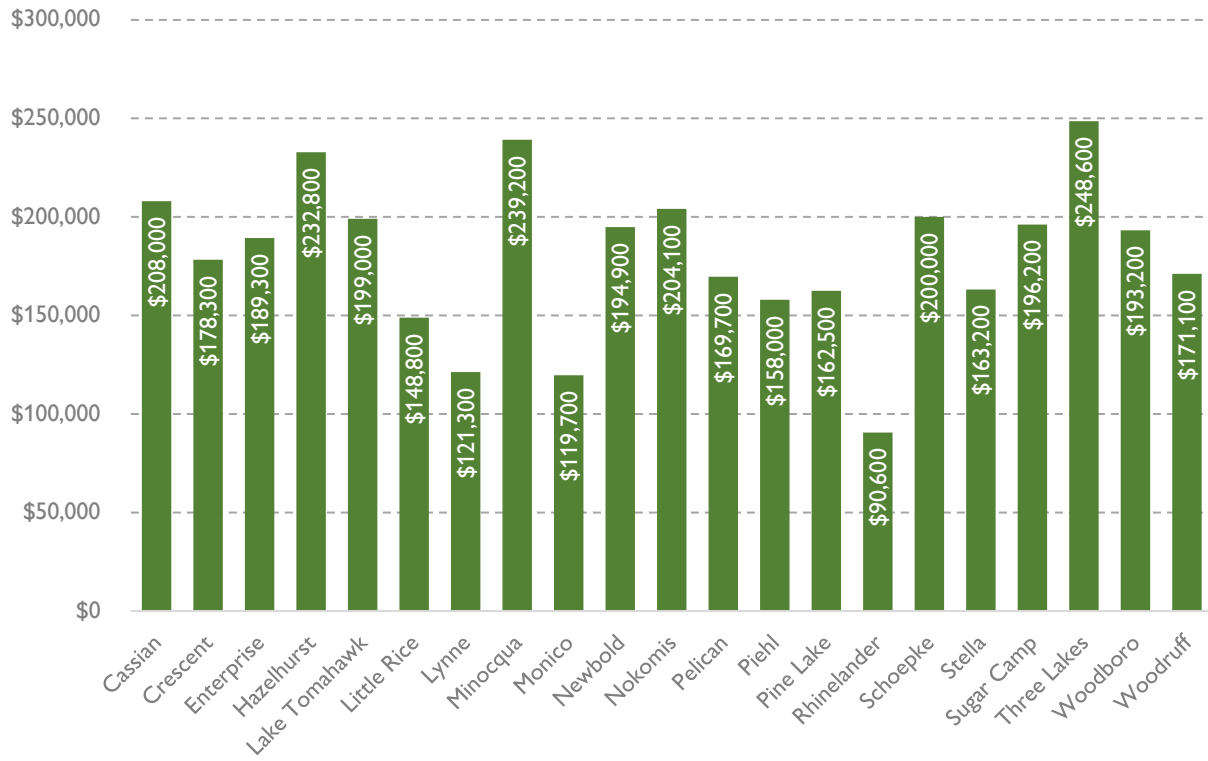
Source: U.S. Census, American Community Survey 2015-2019

Year Structure Built									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Cassian	6.2%	3.2%	6.4%	8.6%	22.4%	21.6%	13.5%	13.9%	4.2%
Crescent	4.5%	2.9%	6.2%	5.7%	20.2%	13.1%	28.6%	13.5%	5.4%
Enterprise	12.7%	6.0%	7.3%	9.6%	15.8%	17.3%	11.8%	12.9%	6.7%
Hazelhurst	7.8%	2.5%	3.4%	7.7%	22.9%	15.7%	22.5%	16.0%	1.5%
Lake Tomahawk	5.9%	6.7%	8.0%	7.7%	20.4%	18.7%	18.3%	12.1%	2.3%
Little Rice	1.8%	1.6%	3.5%	10.1%	22.8%	24.4%	17.5%	16.4%	1.8%
Lynne	8.4%	3.2%	10.8%	10.8%	12.1%	21.0%	13.7%	15.6%	4.3%
Minocqua	5.3%	3.6%	5.0%	7.9%	18.2%	20.8%	19.2%	15.1%	5.0%
Monico	17.7%	2.8%	3.6%	4.0%	19.8%	15.7%	25.8%	5.6%	4.8%
Newbold	2.5%	1.6%	4.7%	14.3%	21.6%	17.1%	15.3%	17.8%	4.9%
Nokomis	2.8%	6.5%	6.1%	5.3%	21.1%	22.4%	19.3%	14.4%	2.1%
Pelican	3.9%	8.3%	10.6%	18.7%	19.2%	12.1%	9.8%	12.1%	5.2%
Piehl	8.5%	10.4%	1.9%	11.3%	27.4%	14.2%	15.1%	10.4%	0.9%
Pine Lake	3.2%	4.9%	12.6%	10.1%	22.5%	11.0%	16.9%	17.2%	1.7%
Rhinelander	26.8%	7.6%	16.3%	11.9%	11.4%	5.5%	9.6%	7.9%	3.0%
Schoepke	13.9%	9.0%	8.7%	11.0%	18.0%	13.9%	9.2%	10.6%	5.6%
Stella	7.8%	1.1%	8.9%	7.6%	18.6%	19.7%	23.5%	11.9%	0.8%
Sugar Camp	6.2%	6.3%	6.3%	9.3%	17.2%	17.2%	17.0%	15.8%	4.6%
Three Lakes	8.7%	4.3%	7.2%	12.2%	17.5%	23.7%	13.1%	9.9%	3.3%
Woodboro	4.9%	3.2%	4.8%	5.8%	22.3%	19.8%	22.8%	15.6%	0.7%
Woodruff	6.4%	1.7%	7.5%	4.7%	22.4%	15.6%	19.3%	19.9%	2.5%

Source: U.S. Census, American Community Survey 2015-2019



## Median Value of Owner-Occupied Homes

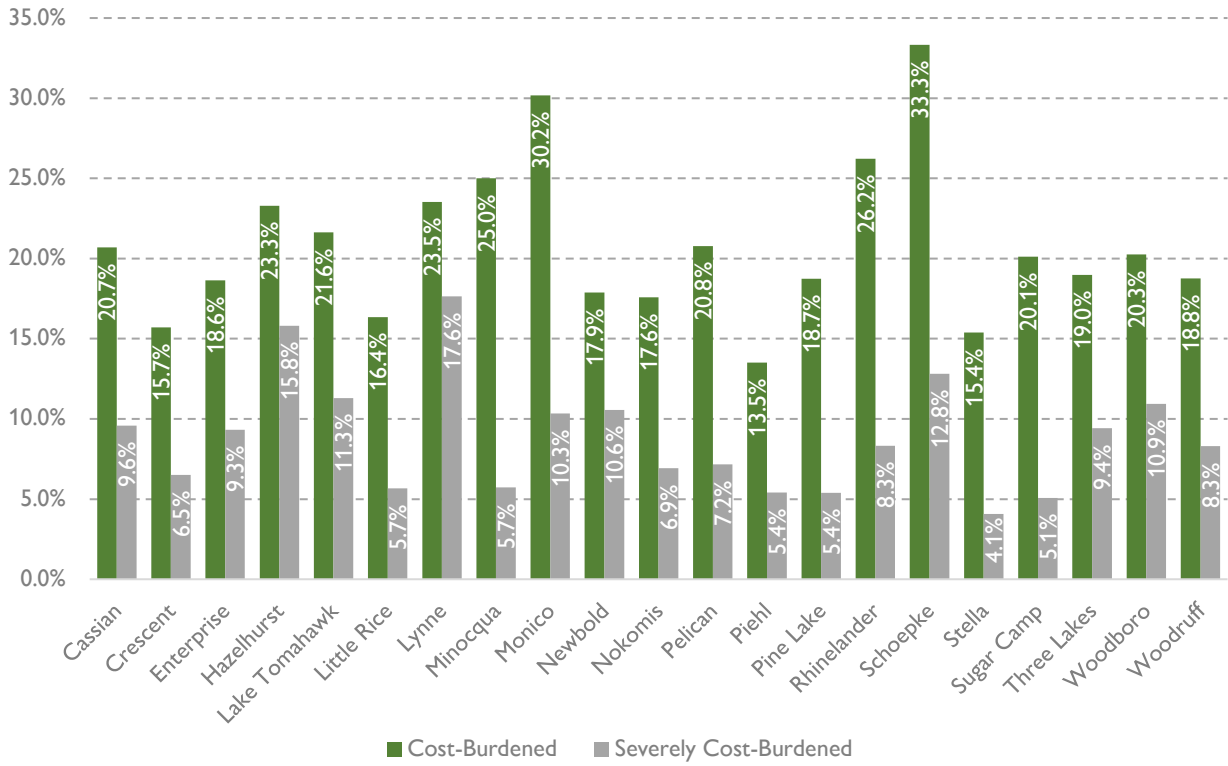


## Median Selected Monthly Owner Costs

	With Mortgage	Without Mortgage	Rent
Cassian	\$1,405	\$483	\$629
Crescent	\$1,313	\$471	\$640
Enterprise	\$1,286	\$395	\$850
Hazelhurst	\$1,270	\$471	\$788
Lake Tomahawk	\$1,276	\$403	\$768
Little Rice	\$1,275	\$354	\$875
Lynne	\$1,100	\$331	N/A
Minocqua	\$1,303	\$493	\$827
Monico	\$1,000	\$300	\$800
Newbold	\$1,327	\$426	\$775
Nokomis	\$1,329	\$429	\$700
Pelican	\$1,223	\$377	\$628
Piehl	\$1,125	\$325	N/A
Pine Lake	\$1,056	\$447	\$673
Rhineland	\$1,027	\$394	\$799
Schoepke	\$1,302	\$416	\$579
Stella	\$1,077	\$381	\$675
Sugar Camp	\$1,295	\$413	\$777
Three Lakes	\$1,368	\$543	\$929
Woodboro	\$1,284	\$452	\$586
Woodruff	\$1,141	\$400	\$644

Source: U.S. Census, American Community Survey 2015-2019

## Cost-Burdened Households



## Cost-Burdened Households by Household Income

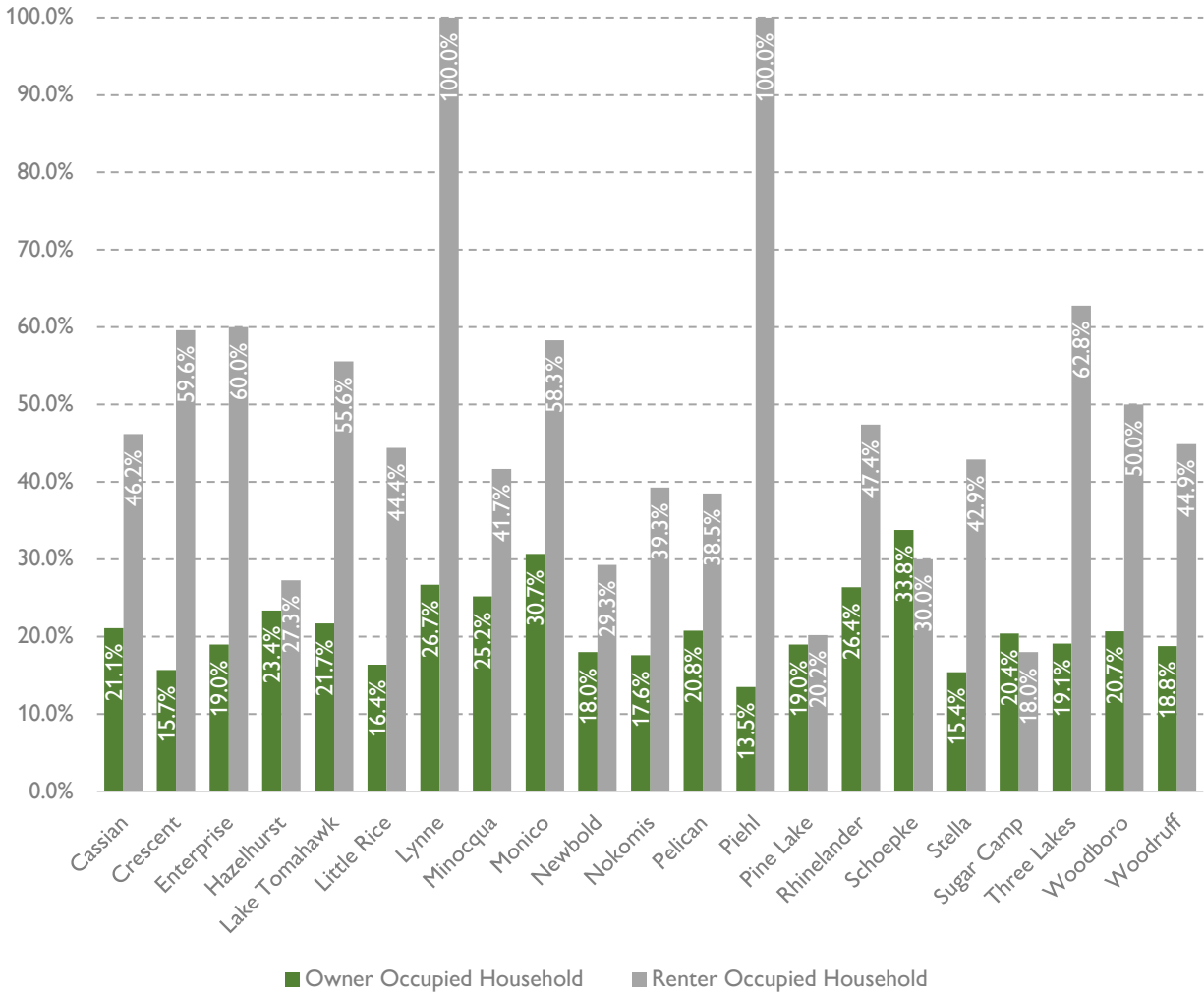
	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**
Cassian	54.1%	40.5%	57.1%	21.4%	24.3%	0.0%	7.5%	3.0%	0.0%	0.0%
Crescent	60.3%	25.9%	48.8%	28.8%	21.6%	8.2%	11.9%	4.0%	3.0%	0.0%
Enterprise	80.0%	60.0%	31.6%	21.1%	20.0%	5.0%	13.3%	0.0%	0.0%	0.0%
Hazelhurst	80.0%	70.0%	42.6%	31.7%	28.6%	0.0%	6.7%	0.0%	1.5%	0.0%
Lake Tomahawk	79.5%	41.0%	42.5%	35.0%	50.0%	24.3%	6.0%	0.0%	0.0%	0.0%
Little Rice	64.3%	50.0%	22.7%	0.0%	12.5%	4.2%	18.4%	2.6%	3.3%	0.0%
Lynne	57.1%	42.9%	75.0%	50.0%	16.7%	16.7%	0.0%	0.0%	0.0%	0.0%
Minocqua	68.9%	38.6%	66.4%	8.6%	35.2%	5.3%	24.5%	4.7%	5.6%	0.0%
Monico	67.9%	32.1%	40.0%	15.0%	29.4%	0.0%	23.1%	0.0%	0.0%	0.0%
Newbold	59.0%	46.3%	26.5%	16.3%	25.8%	19.7%	17.5%	1.2%	0.0%	0.0%
Nokomis	86.3%	56.9%	24.7%	11.2%	10.6%	0.0%	19.0%	0.0%	0.0%	0.0%
Pelican	93.2%	81.1%	37.9%	5.0%	22.1%	0.0%	11.1%	0.0%	6.3%	0.0%
Piehl	25.0%	25.0%	8.3%	0.0%	0.0%	0.0%	40.0%	0.0%	0.0%	0.0%
Pine Lake	84.4%	32.2%	48.0%	11.0%	14.6%	3.3%	9.6%	3.6%	4.4%	0.0%
Rhineland	72.2%	32.7%	53.5%	12.6%	14.7%	0.0%	5.4%	0.0%	0.0%	0.0%
Schoepke	85.0%	70.0%	47.6%	9.5%	36.8%	10.5%	11.5%	0.0%	15.7%	0.0%
Stella	46.7%	46.7%	32.3%	6.5%	40.0%	0.0%	9.4%	0.0%	2.1%	0.0%
Sugar Camp	66.1%	50.0%	22.0%	3.7%	20.3%	2.5%	36.5%	0.0%	2.2%	0.0%
Three Lakes	70.6%	43.1%	34.7%	24.2%	34.1%	16.5%	12.8%	0.0%	0.0%	0.0%
Woodboro	69.4%	69.4%	34.6%	15.4%	27.5%	12.5%	13.8%	0.0%	4.9%	0.0%
Woodruff	50.0%	26.7%	44.0%	11.0%	22.4%	11.2%	22.1%	16.8%	1.7%	0.0%

Source: U.S. Census, American Community Survey 2015-2019

30%\* - Percentage of Households that are Cost-Burdened

50%\*\* - Percentage of Households that are Severely Cost-Burdened

## Cost-Burdened Households by Occupancy Status



# Appendix E – Vilas County Municipalities Data

## Appendix E – Vilas County Municipalities Data

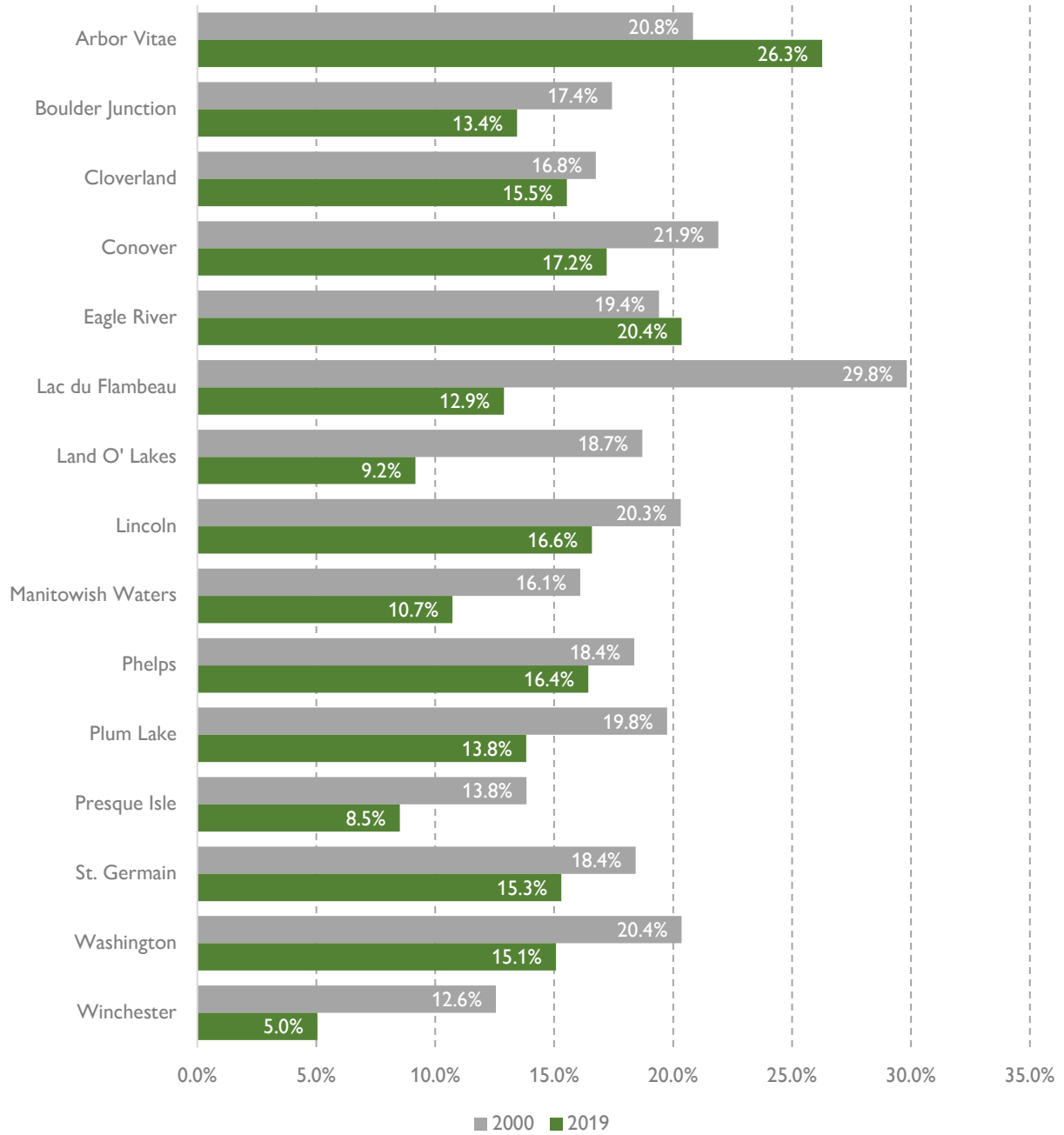
Population .....	E1
Population Age 17 and Younger .....	E2
Population Age 65 and Older.....	E3
Households .....	E4
Household Type .....	E5
Median and Per Capita Income .....	E6
Total Housing Units .....	E7
Housing Unit Type .....	E8
Vacancy Status .....	E9
Seasonal Housing .....	E10
Year Structure Built .....	E11
Median Value of Owner-Occupied Homes .....	E12
Median Selected Monthly Housing Costs .....	E13
Cost-Burdened Households .....	E14
Cost-Burden by Household Income .....	E15
Cost-Burdened Households by Occupational Status .....	E16

Population						
	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Arbor Vitae	3,153	3,358	3,362	6.5%	6.6%	209
Boulder Junction	958	1,156	975	20.7%	1.8%	17
Cloverland	919	847	959	-7.8%	4.4%	40
Conover	1,137	1,260	1,255	10.8%	10.4%	118
Eagle River	1,443	1,542	1,626	6.9%	12.7%	183
Lac du Flambeau	3,004	3,417	3,460	13.7%	15.2%	456
Land O' Lakes	882	940	829	6.6%	-6.0%	-53
Lincoln	2,579	2,235	2,460	-13.3%	-4.6%	-119
Manitowish Waters	646	622	662	-3.7%	2.5%	16
Phelps	1,350	1,368	1,144	1.3%	-15.3%	-206
Plum Lake	486	500	492	2.9%	1.2%	6
Presque Isle	513	645	552	25.7%	7.6%	39
St. Germain	1,932	2,118	2,026	9.6%	4.9%	94
Washington	1,577	1,423	1,612	-9.8%	2.2%	35
Winchester	454	319	337	-29.7%	-25.8%	-117

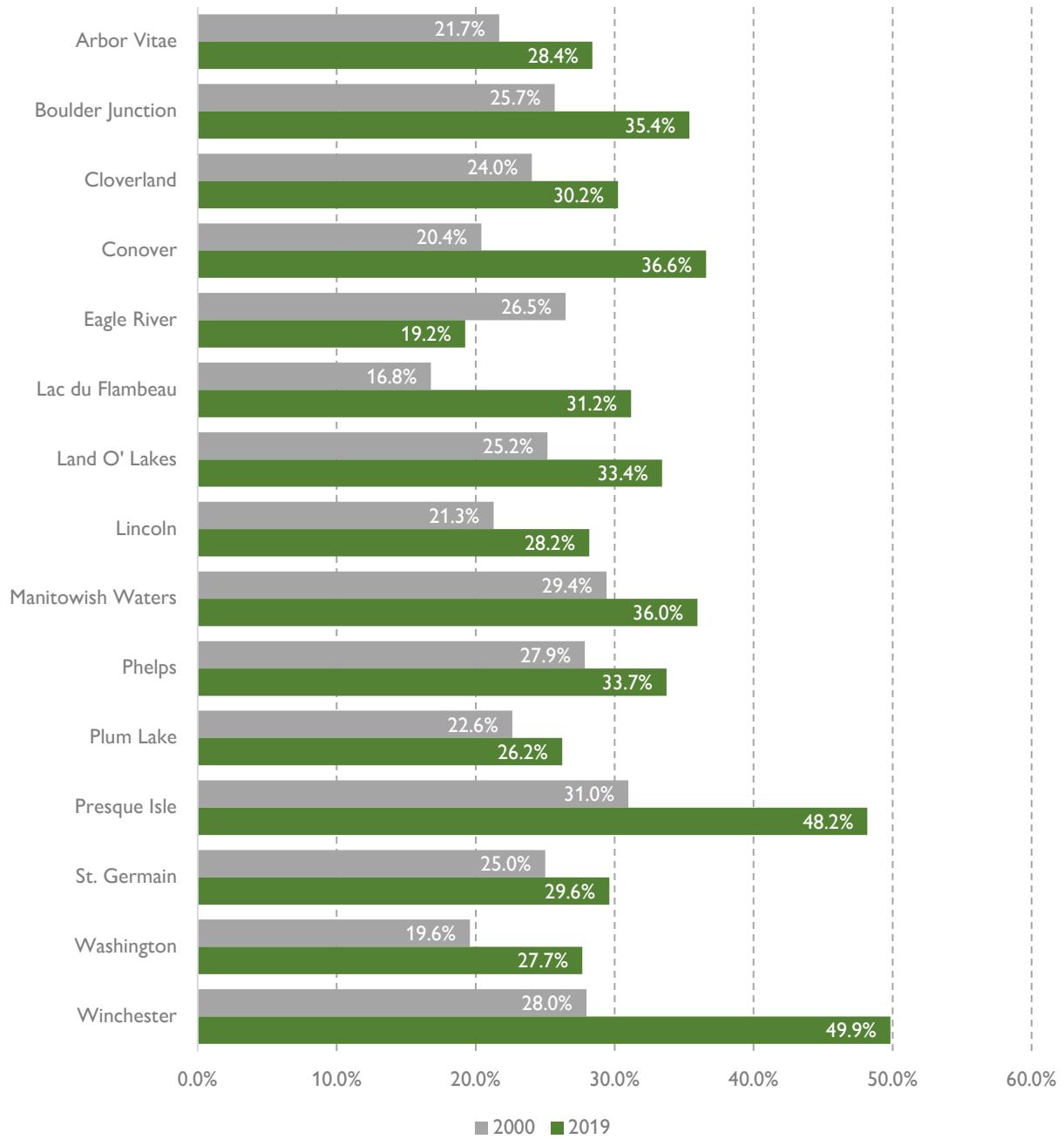
Source: U.S. Census, American Community Survey



## Population Age 17 and Younger



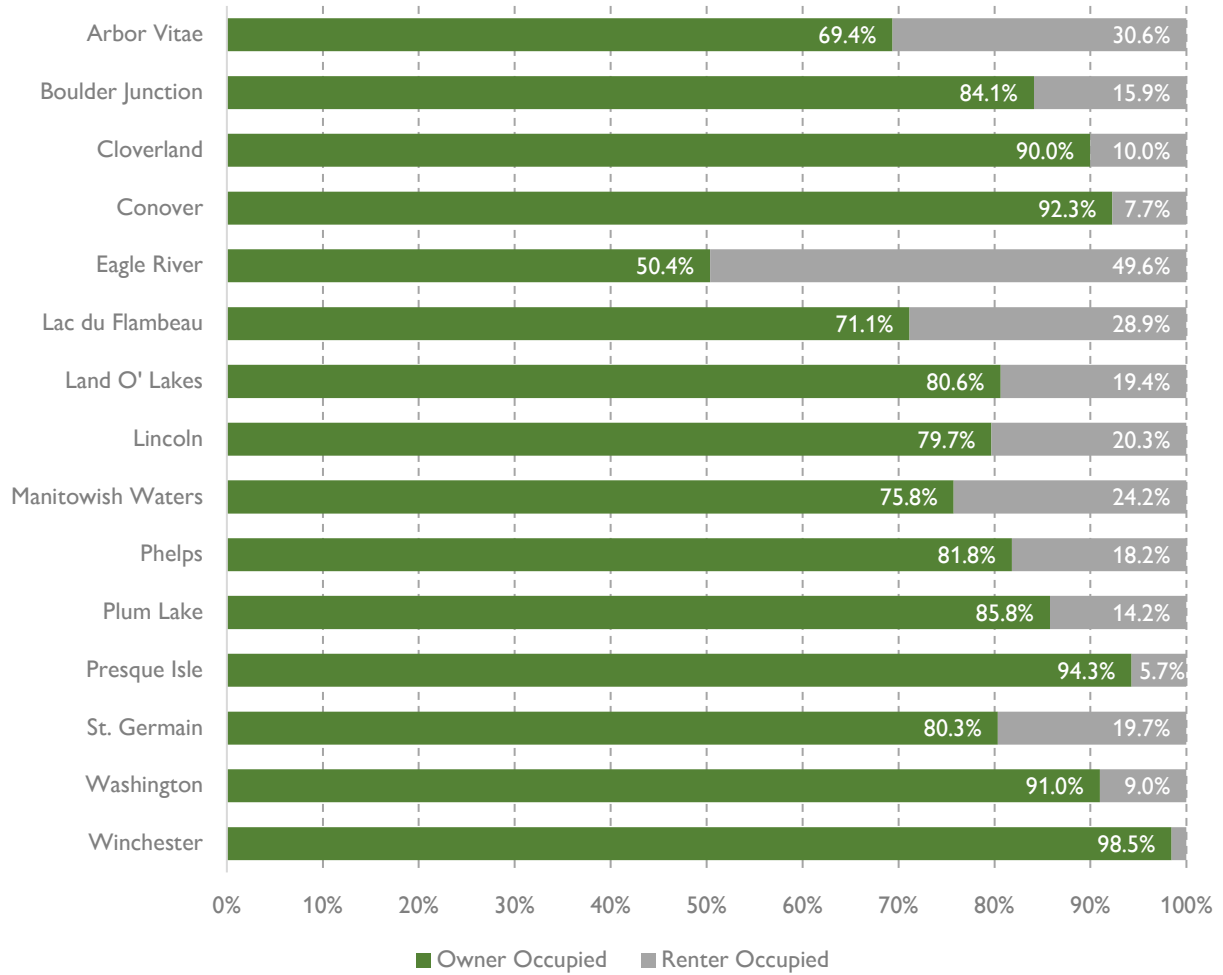
## Population Age 65 and Older



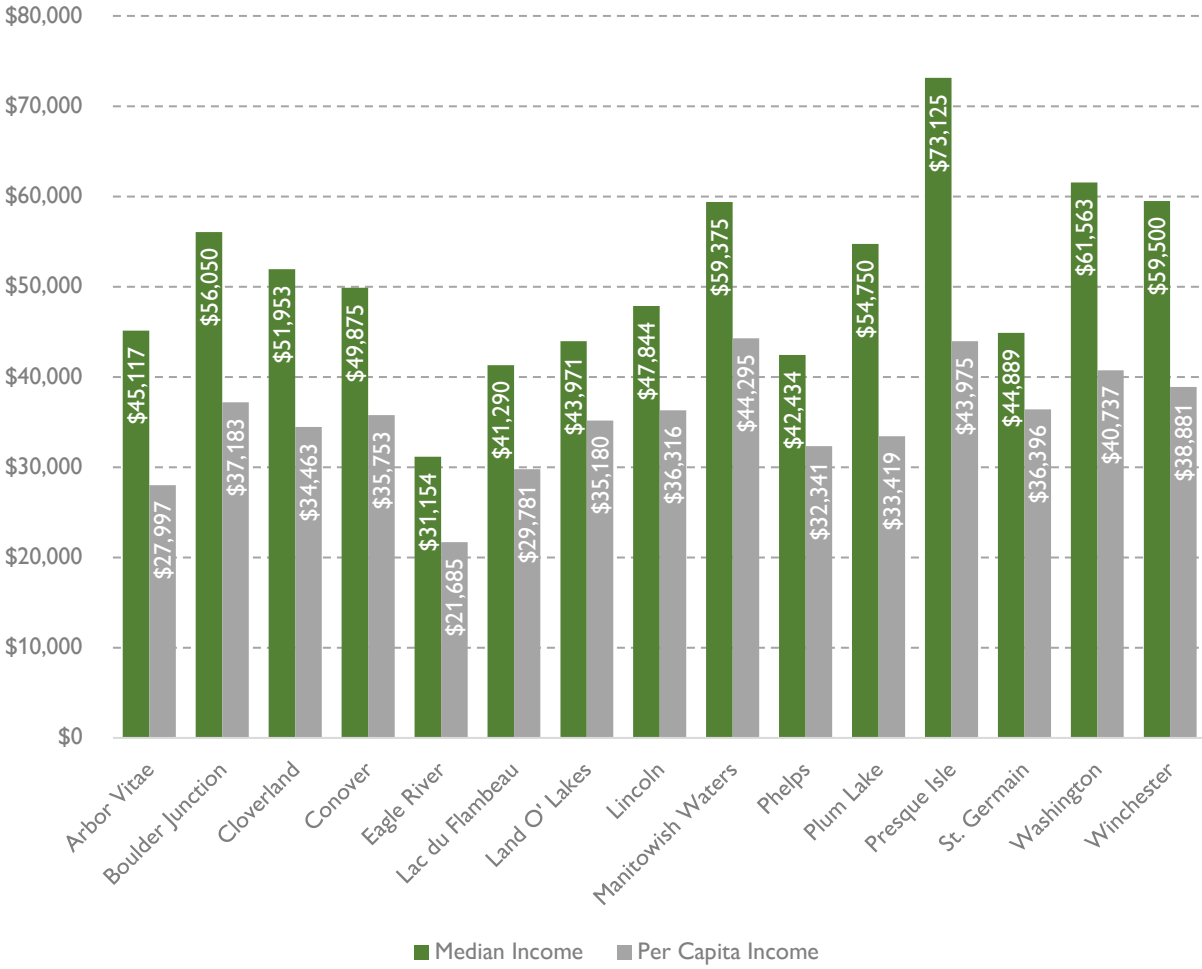
Households						
County	2000	2010	2019	2000-10 % Change	2000-19 % Change	2000-19 Net Change
Arbor Vitae	1,373	1,551	1,613	13.0%	17.5%	240
Boulder Junction	445	596	497	33.9%	11.7%	52
Cloverland	416	424	469	1.9%	12.7%	53
Conover	483	599	609	24.0%	26.1%	126
Eagle River	626	719	804	14.9%	28.4%	178
Lac du Flambeau	1,093	1,530	1,792	40.0%	64.0%	699
Land O' Lakes	412	555	444	34.7%	7.8%	32
Lincoln	1,111	1,099	1,231	-1.1%	10.8%	120
Manitowish Waters	301	330	363	9.6%	20.6%	62
Phelps	560	660	555	17.9%	-0.9%	-5
Plum Lake	221	266	253	20.4%	14.5%	32
Presque Isle	241	326	297	35.3%	23.2%	56
St. Germain	887	1,065	1,058	20.1%	19.3%	171
Washington	683	681	742	-0.3%	8.6%	59
Winchester	214	159	194	-25.7%	-9.3%	-20

Source: U.S. Census, American Community Survey

## Household Type

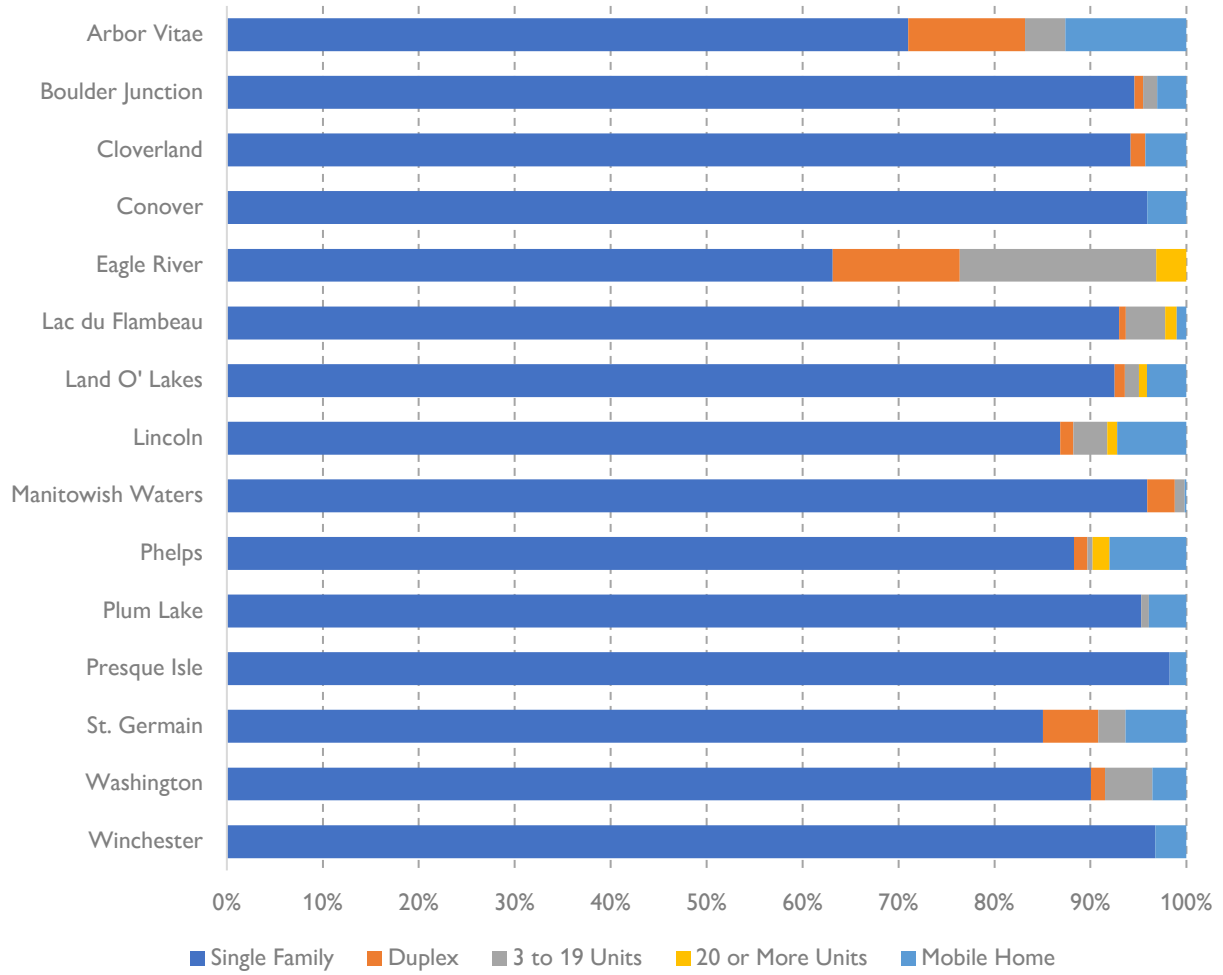


## Median and Per Capita Income



Total Housing Units				
	2000	2010	2019	Percent Change 2000-2019
Arbor Vitae	2,361	2,597	2,729	15.6%
Boulder Junction	1,422	1,409	1,351	-5.0%
Cloverland	937	992	1,120	19.5%
Conover	1,607	1,587	1,594	-0.8%
Eagle River	728	898	990	36.0%
Lac du Flambeau	2,972	3,404	4,170	40.3%
Land O' Lakes	1,374	1,514	1,574	14.6%
Lincoln	1,875	2,036	2,069	10.3%
Manitowish Waters	1,178	1,128	1,223	3.8%
Phelps	1,606	1,649	1,675	4.3%
Plum Lake	774	675	871	12.5%
Presque Isle	1,007	1,203	1,496	48.6%
St. Germain	2,121	2,260	2,247	5.9%
Washington	1,670	1,737	1,921	15.0%
Winchester	765	833	891	16.5%

## Housing Unit Type



## Vacancy Status

	Total Housing Units	Vacant	Percent Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
Arbor Vitae	2,729	1,116	40.9%	1.3%	0.0%
Boulder Junction	1,351	854	63.2%	0.0%	29.5%
Cloverland	1,120	651	58.1%	4.3%	27.7%
Conover	1,594	985	61.8%	4.7%	0.0%
Eagle River	990	186	18.8%	2.2%	10.3%
Lac du Flambeau	4,170	2,378	57.0%	1.8%	24.5%
Land O' Lakes	1,574	1,130	71.8%	2.5%	28.3%
Lincoln	2,069	838	40.5%	1.5%	6.3%
Manitowish Waters	1,223	860	70.3%	13.2%	10.7%
Phelps	1,675	1,120	66.9%	9.7%	37.5%
Plum Lake	871	618	71.0%	3.1%	61.7%
Presque Isle	1,496	1,199	80.1%	10.1%	26.1%
St. Germain	2,247	1,189	52.9%	1.8%	31.3%
Washington	1,921	1,179	61.4%	3.0%	32.3%
Winchester	891	697	78.2%	12.4%	72.7%

Source: U.S. Census, American Community Survey 2015-2019



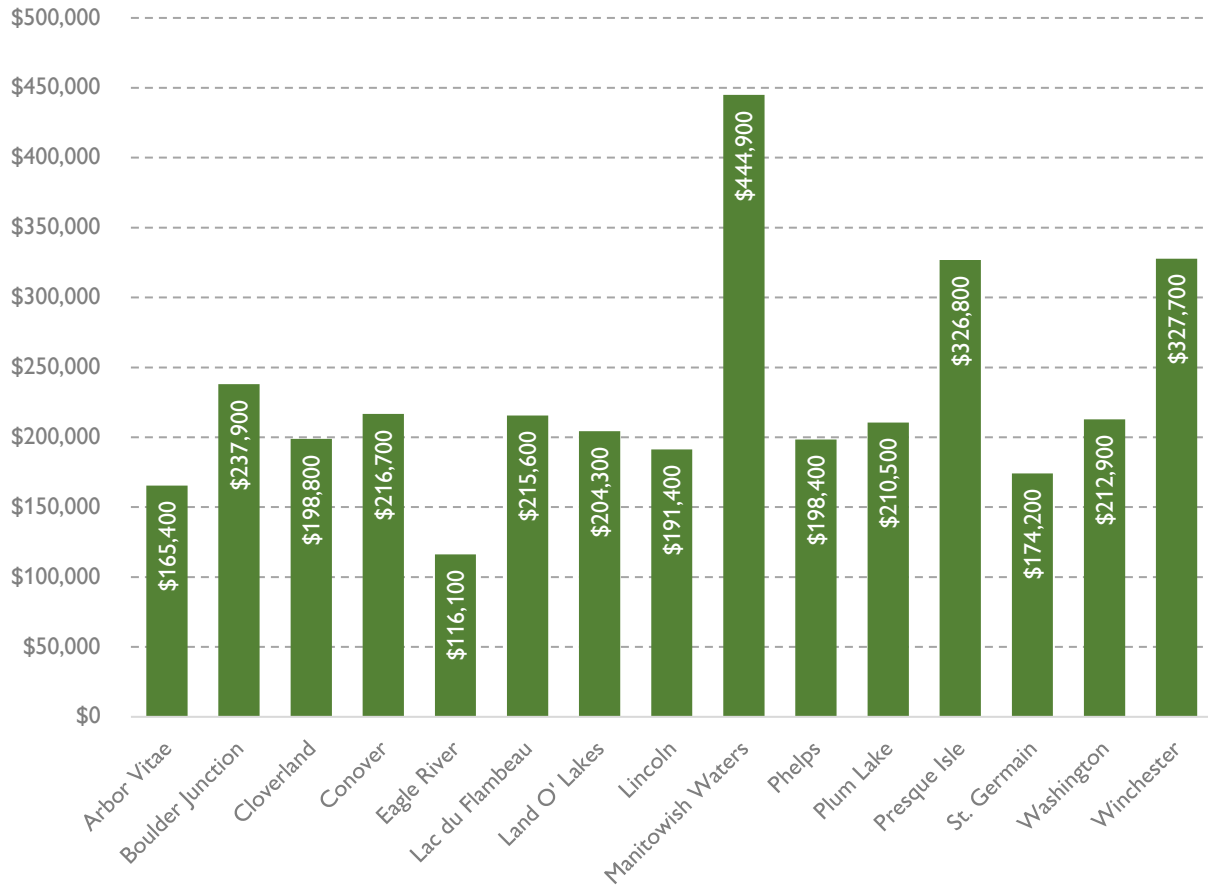
Seasonal Housing					
	Total Housing Units	Seasonal Housing Units	Percent Seasonal	Total Vacant Units	Percent of Vacant Units that are Seasonal
Arbor Vitae	2,729	1,011	37.0%	1,116	90.6%
Boulder Junction	1,351	775	57.4%	854	90.7%
Cloverland	1,120	593	52.9%	651	91.1%
Conover	1,594	901	56.5%	985	91.5%
Eagle River	990	79	8.0%	186	42.5%
Lac du Flambeau	4,170	2,087	50.0%	2,378	87.8%
Land O' Lakes	1,574	1,038	65.9%	1,130	91.9%
Lincoln	2,069	789	38.1%	838	94.2%
Manitowish Waters	1,223	765	62.6%	860	89.0%
Phelps	1,675	955	57.0%	1,120	85.3%
Plum Lake	871	526	60.4%	618	85.1%
Presque Isle	1,496	1,127	75.3%	1,199	94.0%
St. Germain	2,247	951	42.3%	1,189	80.0%
Washington	1,921	1,108	57.7%	1,179	94.0%
Winchester	891	640	71.8%	697	91.8%

Source: U.S. Census, American Community Survey 2015-2019

Year Structure Built									
	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
Arbor Vitae	4.9%	3.6%	6.4%	5.1%	32.7%	17.4%	16.0%	12.8%	1.0%
Boulder Junction	13.7%	8.1%	8.4%	10.7%	20.7%	11.8%	17.0%	8.4%	1.2%
Cloverland	5.7%	4.6%	8.3%	11.3%	19.8%	7.3%	19.6%	22.2%	1.2%
Conover	10.4%	5.8%	11.0%	11.4%	14.8%	12.0%	13.7%	18.5%	2.3%
Eagle River	19.6%	7.3%	7.5%	8.7%	20.8%	9.1%	8.9%	15.4%	2.8%
Lac du Flambeau	5.0%	4.7%	6.1%	9.8%	21.6%	19.7%	16.8%	13.5%	2.7%
Land O' Lakes	13.8%	8.4%	10.6%	9.6%	15.0%	9.8%	15.7%	14.7%	2.4%
Lincoln	6.6%	8.0%	13.0%	8.8%	19.3%	11.4%	14.8%	13.8%	4.3%
Manitowish Waters	9.6%	8.2%	12.8%	10.6%	15.9%	12.0%	12.0%	15.7%	3.1%
Phelps	14.6%	6.7%	5.0%	10.5%	16.0%	8.7%	18.4%	17.0%	3.2%
Plum Lake	13.7%	15.5%	8.5%	9.9%	15.3%	8.3%	9.9%	16.3%	2.8%
Presque Isle	8.2%	8.6%	5.8%	7.4%	17.9%	15.8%	14.6%	20.6%	1.2%
St. Germain	6.1%	4.9%	5.7%	10.1%	19.3%	11.8%	19.9%	20.3%	1.9%
Washington	10.7%	7.3%	6.6%	6.3%	20.5%	14.6%	15.5%	14.1%	4.4%
Winchester	8.9%	6.3%	4.5%	7.1%	12.2%	12.0%	25.8%	19.2%	4.0%

Source: U.S. Census, American Community Survey 2015-2019

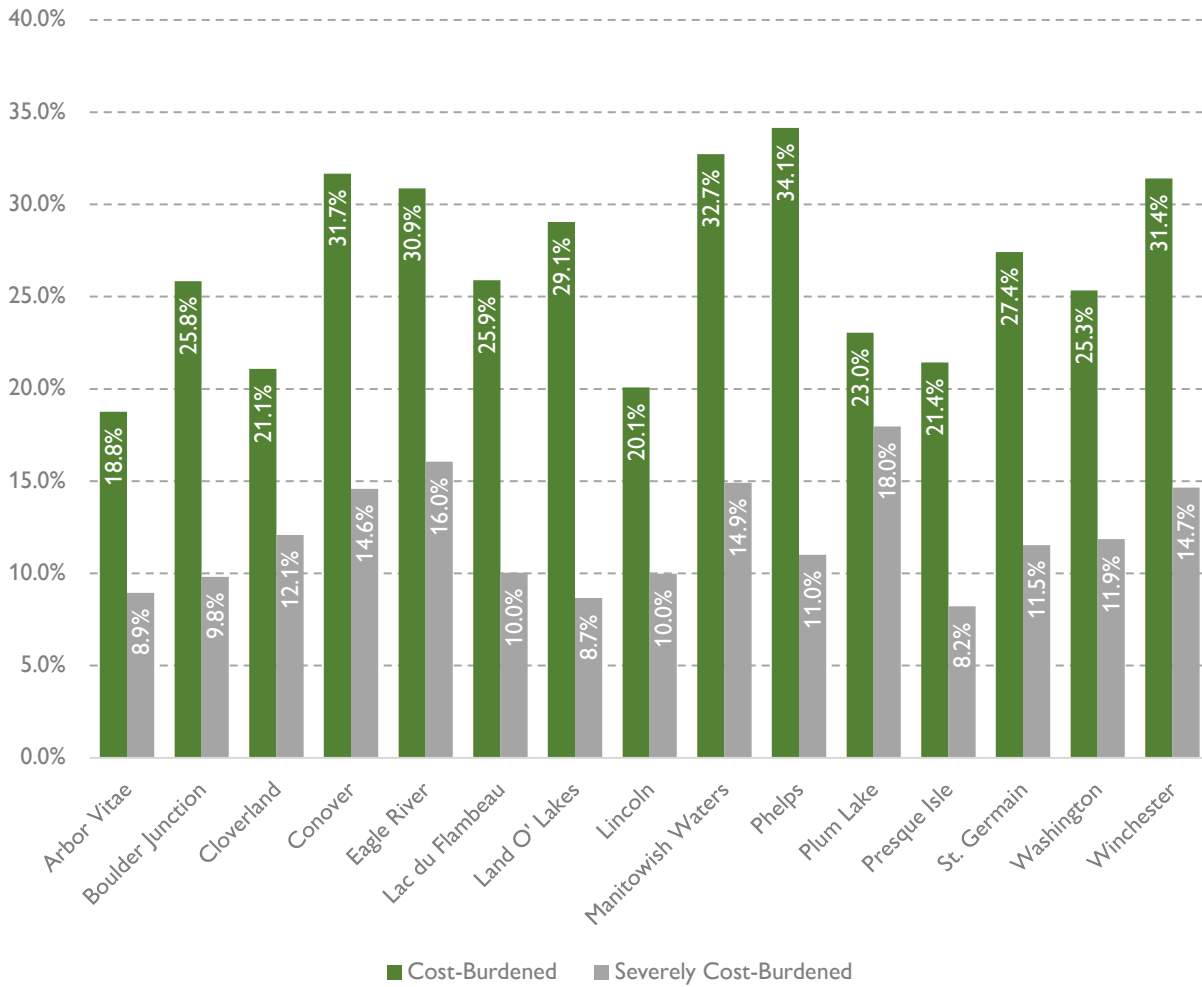
## Median Value of Owner-Occupied Homes



<b>Median Selected Monthly Owner Costs</b>			
	With Mortgage	Without Mortgage	Rent
Arbor Vitae	\$1,215	\$448	\$689
Boulder Junction	\$1,198	\$440	\$632
Cloverland	\$1,136	\$410	\$818
Conover	\$1,278	\$473	\$938
Eagle River	\$844	\$427	\$684
Lac du Flambeau	\$1,473	\$427	\$590
Land O' Lakes	\$1,352	\$479	\$708
Lincoln	\$1,078	\$394	\$788
Manitowish Waters	\$2,033	\$549	\$975
Phelps	\$1,288	\$438	\$685
Plum Lake	\$1,205	\$469	\$628
Presque Isle	\$1,384	\$519	\$941
St. Germain	\$1,083	\$373	\$809
Washington	\$1,159	\$431	\$942
Winchester	\$1,330	\$535	N/A

Source: U.S. Census, American Community Survey 2015-2019

## Cost-Burdened Households



## Cost-Burdened Households by Household Income

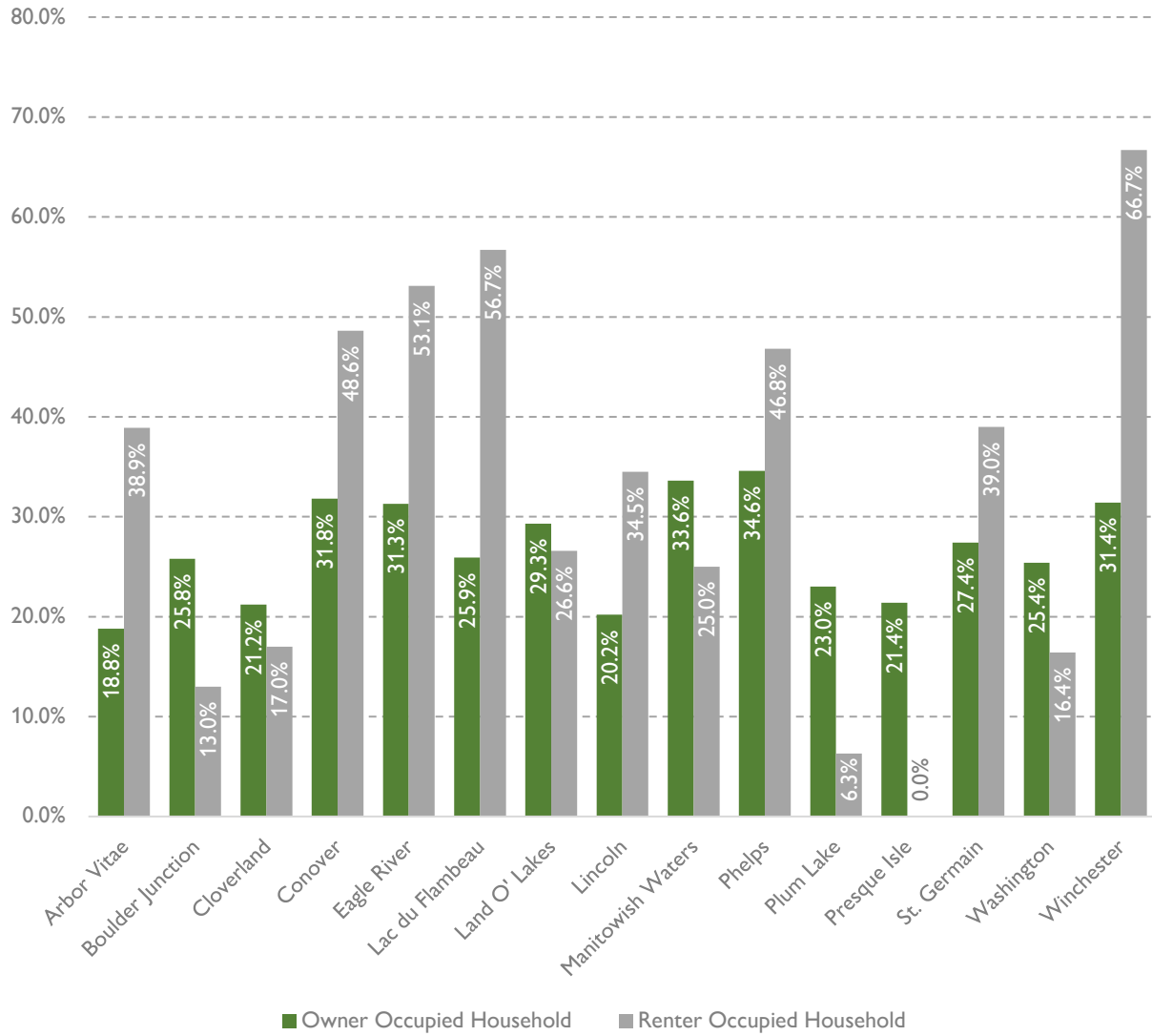
	Less than \$20,000		\$20,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999		\$75,000 or More	
	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**	30%*	50%**
Arbor Vitae	65.1%	44.1%	22.0%	10.2%	13.7%	0.0%	4.8%	0.0%	5.8%	1.8%
Boulder Junction	77.5%	70.0%	41.8%	14.9%	40.8%	4.2%	16.9%	0.0%	0.0%	0.0%
Cloverland	61.9%	50.0%	41.3%	30.0%	22.8%	0.0%	15.8%	7.9%	0.0%	0.0%
Conover	86.0%	66.7%	52.8%	18.5%	19.7%	0.0%	19.8%	0.0%	4.1%	0.0%
Eagle River	85.7%	52.4%	44.0%	19.3%	6.4%	0.0%	2.3%	0.0%	0.0%	0.0%
Lac du Flambeau	57.8%	34.4%	40.1%	12.6%	33.7%	10.2%	10.1%	0.0%	9.4%	3.4%
Land O' Lakes	75.0%	62.5%	43.0%	16.5%	28.6%	0.0%	26.2%	4.6%	10.4%	0.0%
Lincoln	59.7%	51.9%	33.3%	8.7%	27.3%	9.1%	9.0%	0.0%	0.0%	0.0%
Manitowish Waters	70.0%	67.5%	69.7%	21.2%	22.2%	8.9%	34.0%	6.0%	11.2%	0.0%
Phelps	77.6%	42.9%	57.5%	20.4%	47.0%	7.2%	11.8%	0.0%	2.4%	0.0%
Plum Lake	74.1%	66.7%	60.0%	53.3%	25.0%	17.9%	0.0%	0.0%	5.5%	0.0%
Presque Isle	73.7%	21.1%	67.4%	27.9%	11.1%	0.0%	16.2%	7.4%	3.0%	1.5%
St. Germain	62.8%	34.6%	59.7%	23.9%	33.9%	11.7%	14.0%	7.9%	2.9%	0.0%
Washington	83.6%	64.2%	42.7%	20.0%	38.2%	11.8%	18.7%	2.4%	2.2%	0.0%
Winchester	94.1%	58.8%	51.7%	44.8%	48.0%	4.0%	20.8%	1.9%	9.0%	4.5%

Source: U.S. Census, American Community Survey 2015-2019

30%\* - Percentage of Households that are Cost-Burdened

50%\*\* - Percentage of Households that are Severely Cost-Burdened

## Cost-Burdened Households by Occupational Status



## Appendix F – Community Housing Profiles



# City of Antigo Housing Profile



Population: 7,780  
 Median Age: 40.1  
 Pop. 17 and Below: 23.1%  
 Pop. 65 and Above: 20.2%



Housing Units: 4,042  
 Households: 3,593  
 Owner-Occupied: 2,225  
 Renter Occupied: 1,368



Single-Family: 2,787  
 Duplexes: 259  
 Multi-Family: 966  
 Mobile Homes: 30



## Median Housing Costs

Owner-Occupied – Mortgage: \$834  
 Owner Occupied – No Mortgage: \$378  
 Median Gross Rent: \$651



## Housing Affordability

Cost-Burdened Households: 26.2%  
 Owner-Occupied Households: 16.1%  
 Renter-Occupied Households: 44.9%



## Housing Organization

Antigo/Langlade County  
 Housing Authority

<https://www.antigohousingauthority.org/>

## County Subsidized Housing

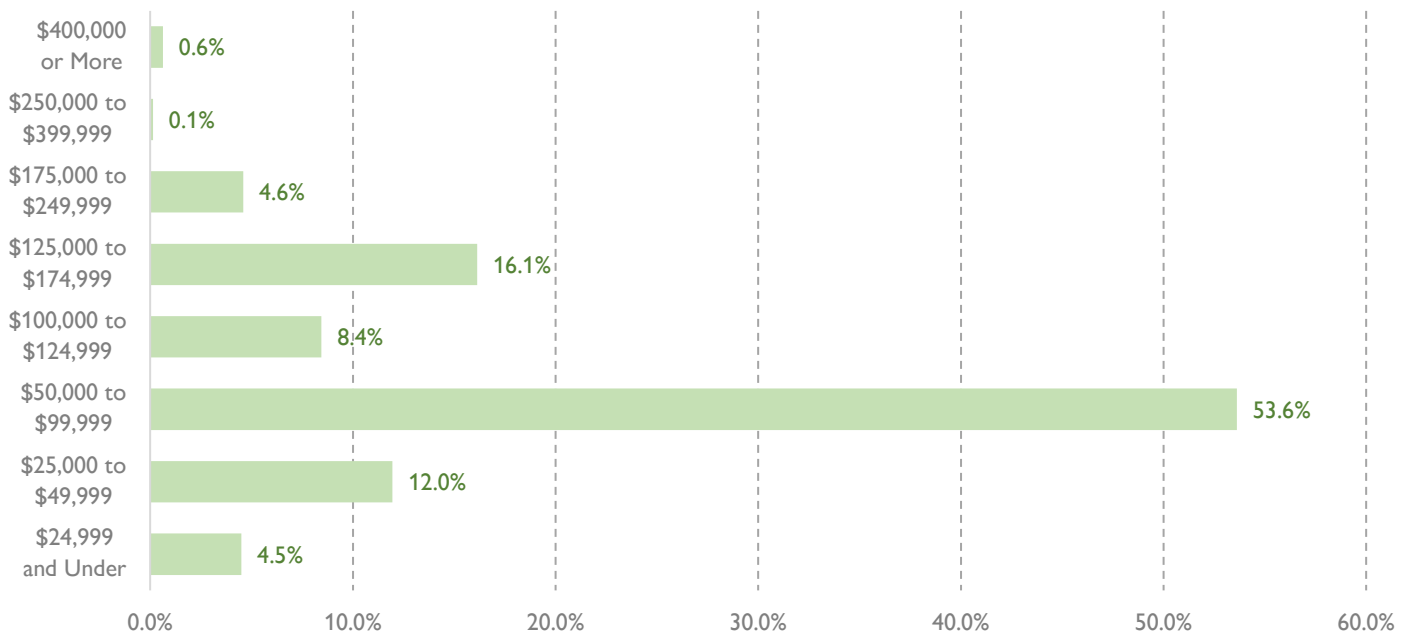
Locations: 12  
 Subsidized Units: 441  
 With Rental Assistance: 301  
 No Assistance: 104

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650
Monthly Income	\$2,095.83	\$2,395.83	\$2,695.83	\$2,991.67	\$3,233.33	\$3,470.83

## Range of Home Values

Median Home Value: \$75,000



# City of Crandon Housing Profile



Population: 1,941  
 Median Age: 40.0  
 Pop. 17 and Below: 20.2%  
 Pop. 65 and Above: 14.5%



Housing Units: 1,068  
 Households: 876  
 Owner-Occupied: 525  
 Renter Occupied: 351



Single-Family: 764  
 Duplexes: 38  
 Multi-Family: 227  
 Mobile Homes: 39



## Median Housing Costs

Owner-Occupied – Mortgage: \$909  
 Owner Occupied – No Mortgage: \$422  
 Median Gross Rent: \$490



## Housing Affordability

Cost-Burdened Households: 33.6%  
 Owner-Occupied Households: 31.8%  
 Renter-Occupied Households: 36.7%



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## Housing Organization

Northeast Wisconsin Community  
 Action Program (NEWCAP)  
<https://www.newcap.org/>

## County Subsidized Housing

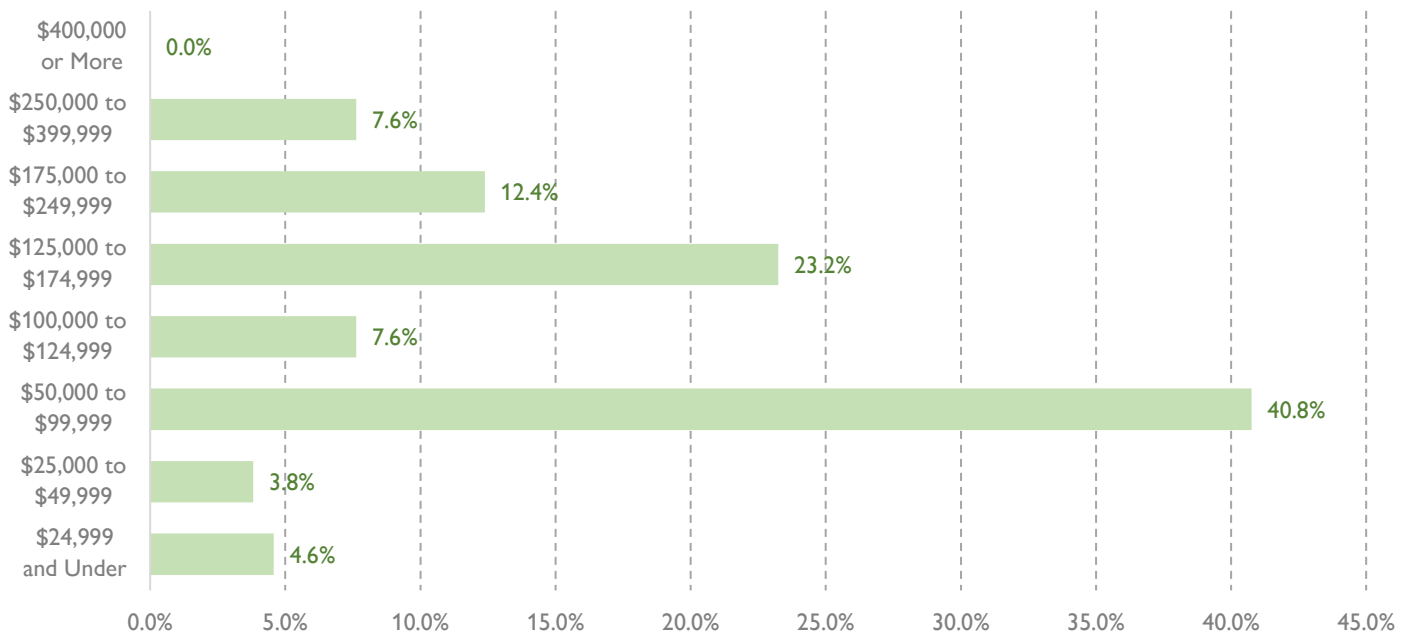
Locations: 12  
 Subsidized Units: 230  
 With Rental Assistance: 151  
 No Assistance: 79

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650
Monthly Income	\$2,095.83	\$2,395.83	\$2,695.83	\$2,991.67	\$3,233.33	\$3,470.83

## Range of Home Values

Median Home Value: \$102,800



# City of Eagle River Housing Profile



Population: 1,626  
 Median Age: 33.5  
 Pop. 17 and Below: 20.4%  
 Pop. 65 and Above: 19.2%



Housing Units: 990  
 Households: 804  
 Owner-Occupied: 405  
 Renter Occupied: 399



Single-Family: 625  
 Duplexes: 131  
 Multi-Family: 234  
 Mobile Homes: 0



## Median Housing Costs

Owner-Occupied – Mortgage: \$844  
 Owner Occupied – No Mortgage: \$427  
 Median Gross Rent: \$684



## Housing Affordability

Cost-Burdened Households: 41.9%  
 Owner-Occupied Households: 31.3%  
 Renter-Occupied Households: 53.1%



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## Housing Organization

Northeast Wisconsin Community  
 Action Program (NEWCAP)  
<https://www.newcap.org/>

## County Subsidized Housing

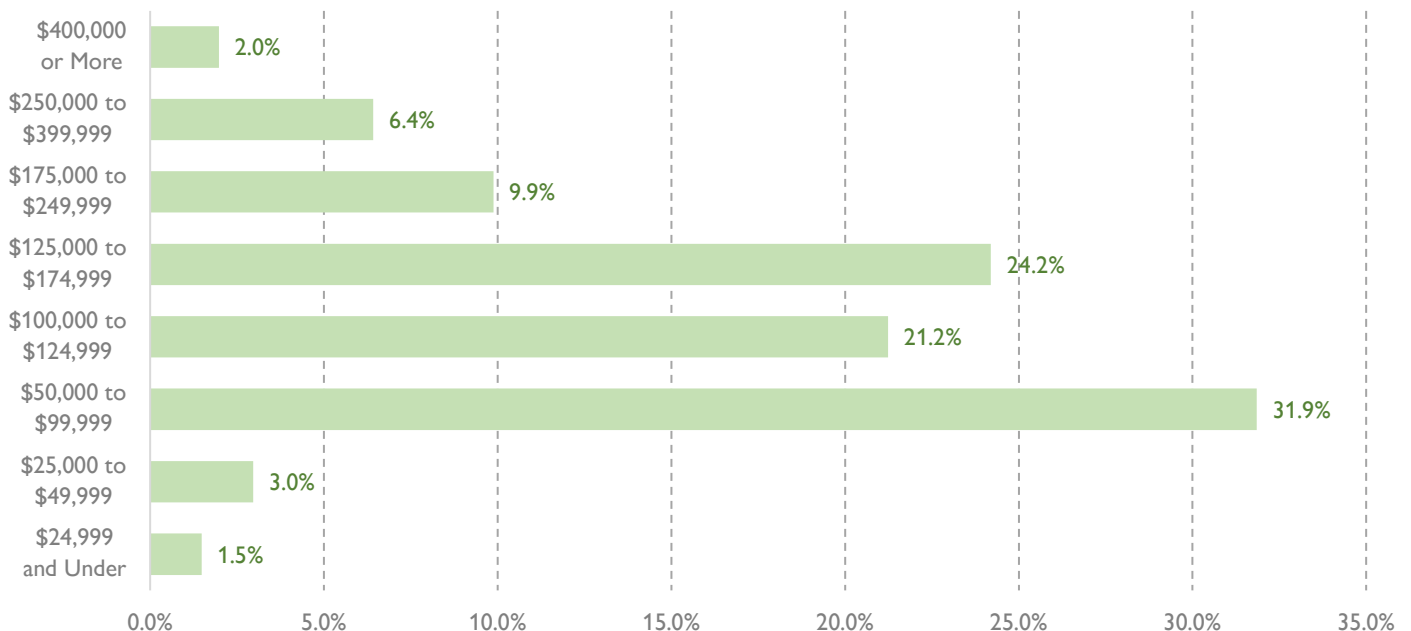
Locations: 14  
 Subsidized Units: 384  
 With Rental Assistance: 180  
 No Assistance: 204

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650
Monthly Income	\$2,095.83	\$2,395.83	\$2,695.83	\$2,991.67	\$3,233.33	\$3,470.83

## Range of Home Values

Median Home Value: \$116,100



# Lac du Flambeau Housing Profile



Population: 3,460  
 Median Age: 54.9  
 Pop. 17 and Below: 12.9%  
 Pop. 65 and Above: 31.2%



Housing Units: 4,170  
 Households: 1,792  
 Owner-Occupied: 1,275  
 Renter Occupied: 517



Single-Family: 3,878  
 Duplexes: 29  
 Multi-Family: 221  
 Mobile Homes: 42



## Median Housing Costs

Owner-Occupied – Mortgage: \$1,473  
 Owner Occupied – No Mortgage: \$427  
 Median Gross Rent: \$590



## Housing Affordability

Cost-Burdened Households: 34.4%  
 Owner-Occupied Households: 25.9%  
 Renter-Occupied Households: 56.7%



## Housing Organization

Lac du Flambeau-Chippewa  
 Housing Authority  
<https://www.ldfcha.org/>

## Subsidized Housing

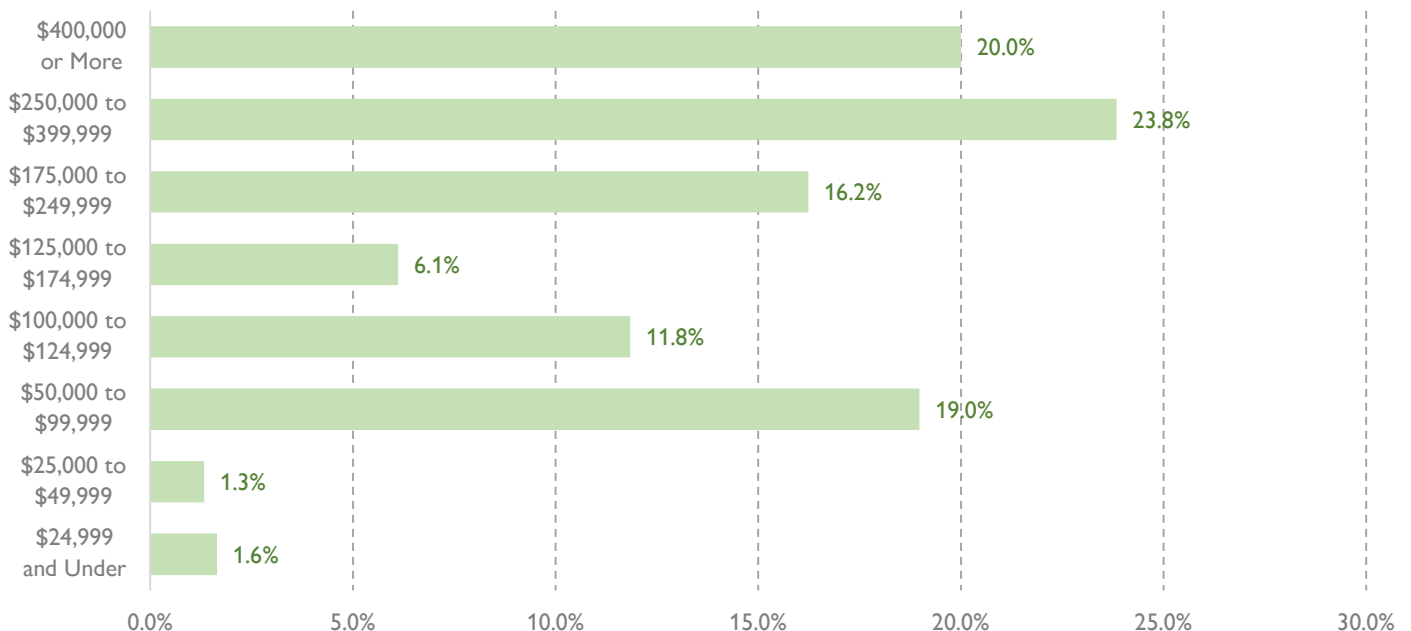
Locations: N/A  
 Subsidized Units: N/A  
 With Rental Assistance: N/A  
 No Assistance: N/A

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650
Monthly Income	\$2,095.83	\$2,395.83	\$2,695.83	\$2,991.67	\$3,233.33	\$3,470.83

## Range of Home Values

Median Home Value: \$215,600



# Manitowish Waters Housing Profile



Population: 662  
 Median Age: 58.6  
 Pop. 17 and Below: 10.7%  
 Pop. 65 and Above: 36.0%



Housing Units: 1,223  
 Households: 363  
 Owner-Occupied: 275  
 Renter Occupied: 88



Single-Family: 1,173  
 Duplexes: 35  
 Multi-Family: 13  
 Mobile Homes: 2



## Median Housing Costs

Owner-Occupied – Mortgage: \$2,033  
 Owner Occupied – No Mortgage: \$549  
 Median Gross Rent: \$975



## Housing Affordability

Cost-Burdened Households: 31.8%  
 Owner-Occupied Households: 33.6%  
 Renter-Occupied Households: 25.0%



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## Housing Organization

Northeast Wisconsin Community  
 Action Program (NEWCAP)  
<https://www.newcap.org/>

## County Subsidized Housing

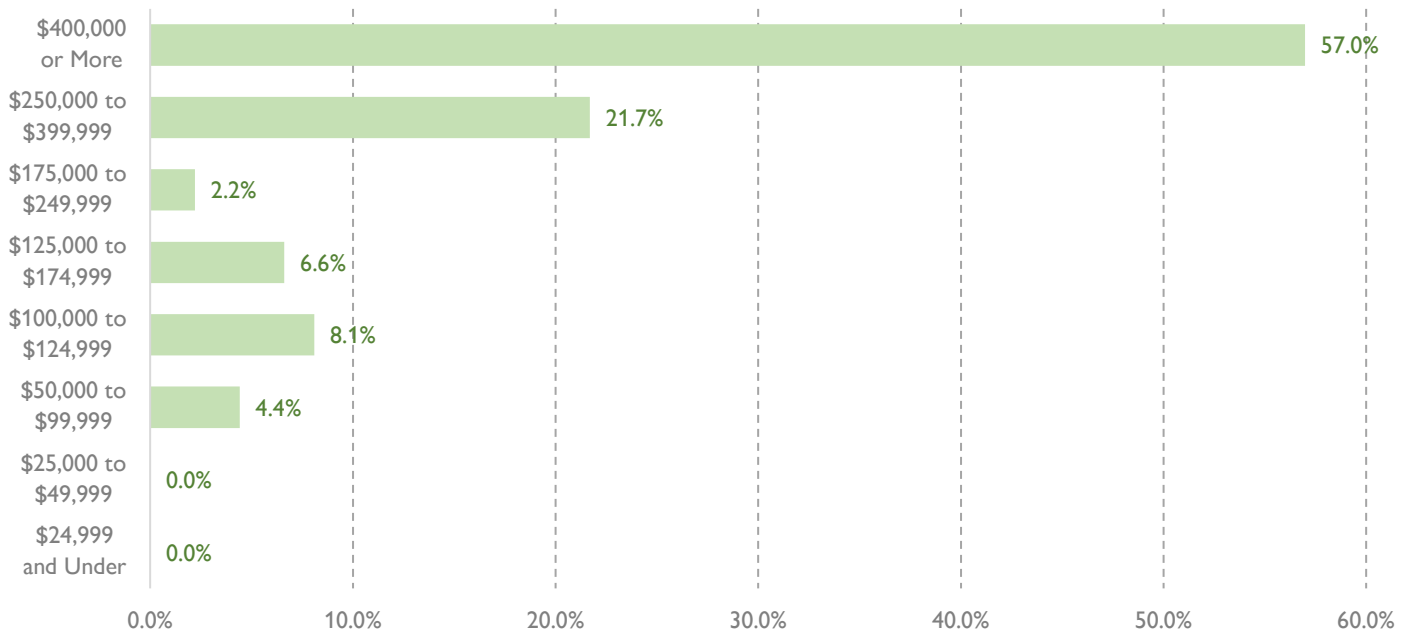
Locations: 14  
 Subsidized Units: 384  
 With Rental Assistance: 180  
 No Assistance: 204

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,150	\$28,750	\$32,350	\$35,900	\$38,800	\$41,650
Monthly Income	\$2,095.83	\$2,395.83	\$2,695.83	\$2,991.67	\$3,233.33	\$3,470.83

## Range of Home Values

Median Home Value: \$444,900



# City of Merrill Housing Profile



Population: 9,108  
 Median Age: 42.5  
 Pop. 17 and Below: 19.5%  
 Pop. 65 and Above: 20.9%



Housing Units: 4,720  
 Households: 4,351  
 Owner-Occupied: 2,669  
 Renter Occupied: 1,682



Single-Family: 3,077  
 Duplexes: 559  
 Multi-Family: 1,039  
 Mobile Homes: 45



## Median Housing Costs

Owner-Occupied – Mortgage: \$952  
 Owner Occupied – No Mortgage: \$444  
 Median Gross Rent: \$637



## Housing Affordability

Cost-Burdened Households: 22.3%  
 Owner-Occupied Households: 10.0%  
 Renter-Occupied Households: 42.7%



## Housing Organization

Merrill Area  
 Housing Authority  
<https://merrillha.com/>

## County Subsidized Housing

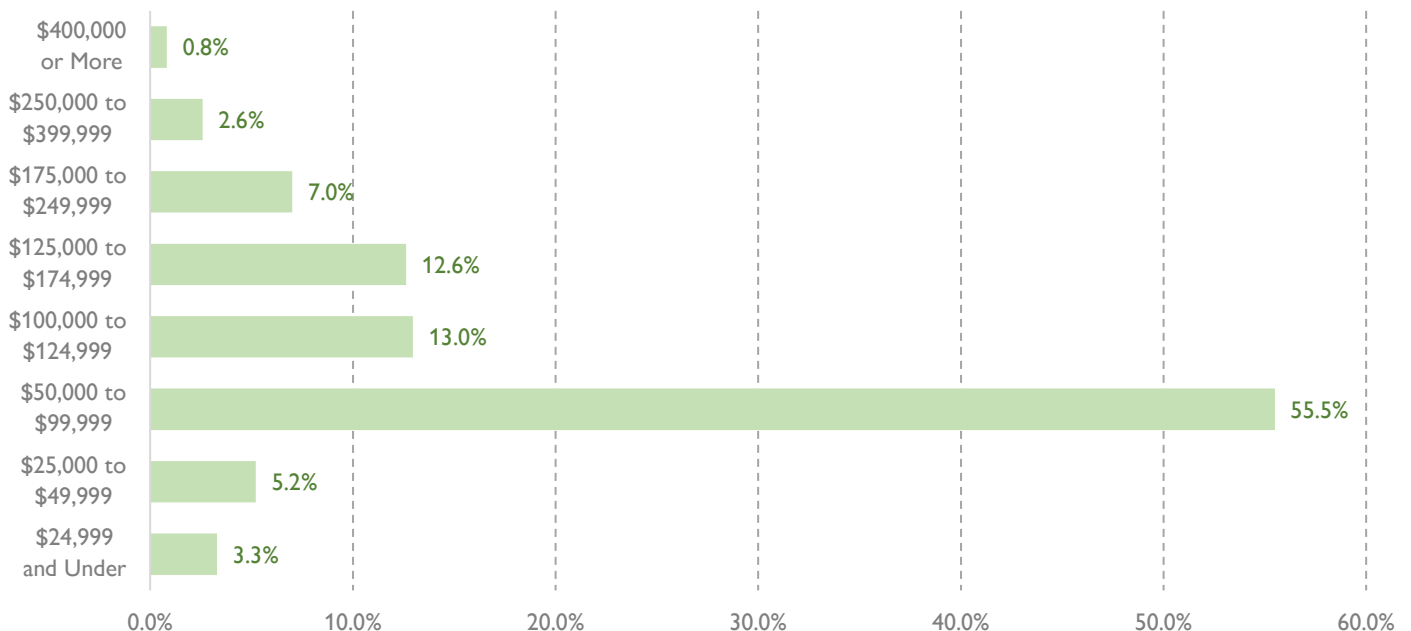
Locations: 11  
 Subsidized Units: 464  
 With Rental Assistance: 360  
 No Assistance: 104

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,650	\$29,300	\$32,950	\$36,600	\$39,550	\$42,500
Monthly Income	\$2,137.50	\$2,441.67	\$2,745.83	\$3,050.00	\$3,295.83	\$3,541.67

## Range of Home Values

Median Home Value: \$85,300



# Minocqua-Woodruff-Arbor Vitae Housing Profile



Population: 9,679  
 Median Age: N/A  
 Pop. 17 and Below: 19.1%  
 Pop. 65 and Above: 28.5%



Housing Units: 9,312  
 Households: 4,442  
 Owner-Occupied: 3,409  
 Renter Occupied: 1,033



Single-Family: 7,326  
 Duplexes: 469  
 Multi-Family: 911  
 Mobile Homes: 593



## Median Housing Costs

Owner-Occupied – Mortgage: \$1,303  
 Owner Occupied – No Mortgage: \$493  
 Median Gross Rent: \$827



## Housing Affordability

Cost-Burdened Households: 26.0%  
 Owner-Occupied Households: 21.9%  
 Renter-Occupied Households: 41.1%



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## Housing Organization

Northeast Wisconsin Community  
 Action Program (NEWCAP)  
<https://www.newcap.org/>

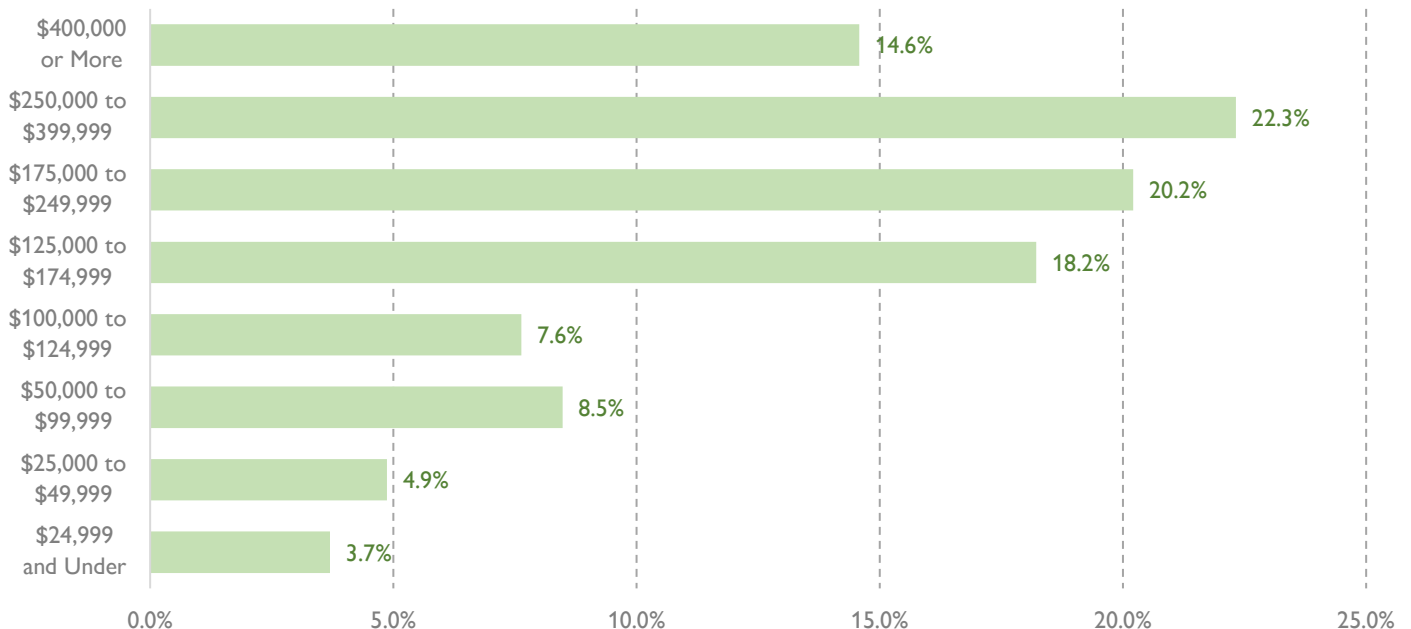
## County Subsidized Housing

Locations: 17  
 Subsidized Units: 501  
 With Rental Assistance: 338  
 No Assistance: 163

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,350	\$29,000	\$32,600	\$36,200	\$39,100	\$42,000
Monthly Income	\$2,112.50	\$2,416.67	\$2,716.67	\$3,016.67	\$3,258.33	\$3,500.00

## Range of Home Values



# City of Rhinelander Housing Profile



Population: 7,570  
 Median Age: 40.4  
 Pop. 17 and Below: 22.6%  
 Pop. 65 and Above: 19.4%



Housing Units: 4,208  
 Households: 3,275  
 Owner-Occupied: 2,101  
 Renter Occupied: 1,174



Single-Family: 2,908  
 Duplexes: 351  
 Multi-Family: 688  
 Mobile Homes: 261



## Median Housing Costs

Owner-Occupied – Mortgage: \$1,027  
 Owner Occupied – No Mortgage: \$394  
 Median Gross Rent: \$799



## Housing Affordability

Cost-Burdened Households: 33.8%  
 Owner-Occupied Households: 26.4%  
 Renter-Occupied Households: 47.4%



## Housing Organization

Rhinelander  
 Housing Authority  
<http://www.rhinelandercityhall.org/index.php?page=Rhinelander-Housing-Authority>

## County Subsidized Housing

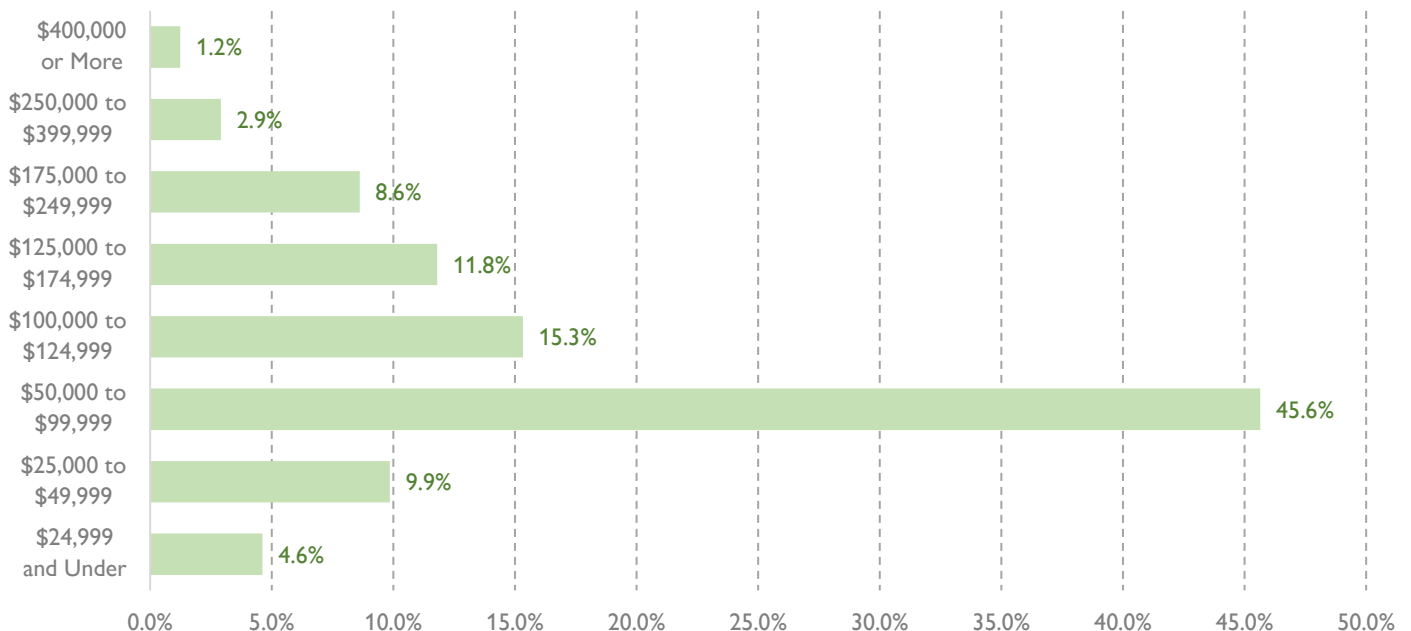
Locations: 17  
 Subsidized Units: 501  
 With Rental Assistance: 338  
 No Assistance: 163

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,350	\$29,000	\$32,600	\$36,200	\$39,100	\$42,000
Monthly Income	\$2,112.50	\$2,416.67	\$2,716.67	\$3,016.67	\$3,258.33	\$3,500.00

## Range of Home Values

Median Home Value: \$90,600





# Three Lakes Housing Profile



Population: 2,002  
 Median Age: 60.2  
 Pop. 17 and Below: 8.1%  
 Pop. 65 and Above: 39.3%



Housing Units: 3,119  
 Households: 963  
 Owner-Occupied: 838  
 Renter Occupied: 125



Single-Family: 2,864  
 Duplexes: 31  
 Multi-Family: 56  
 Mobile Homes: 168



## Median Housing Costs

Owner-Occupied – Mortgage: \$1,368  
 Owner Occupied – No Mortgage: \$543  
 Median Gross Rent: \$929



## Housing Affordability

Cost-Burdened Households: 23.5%  
 Owner-Occupied Households: 19.1%  
 Renter-Occupied Households: 62.8%



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## Housing Organization

Northeast Wisconsin Community  
 Action Program (NEWCAP)  
<https://www.newcap.org/>

## County Subsidized Housing

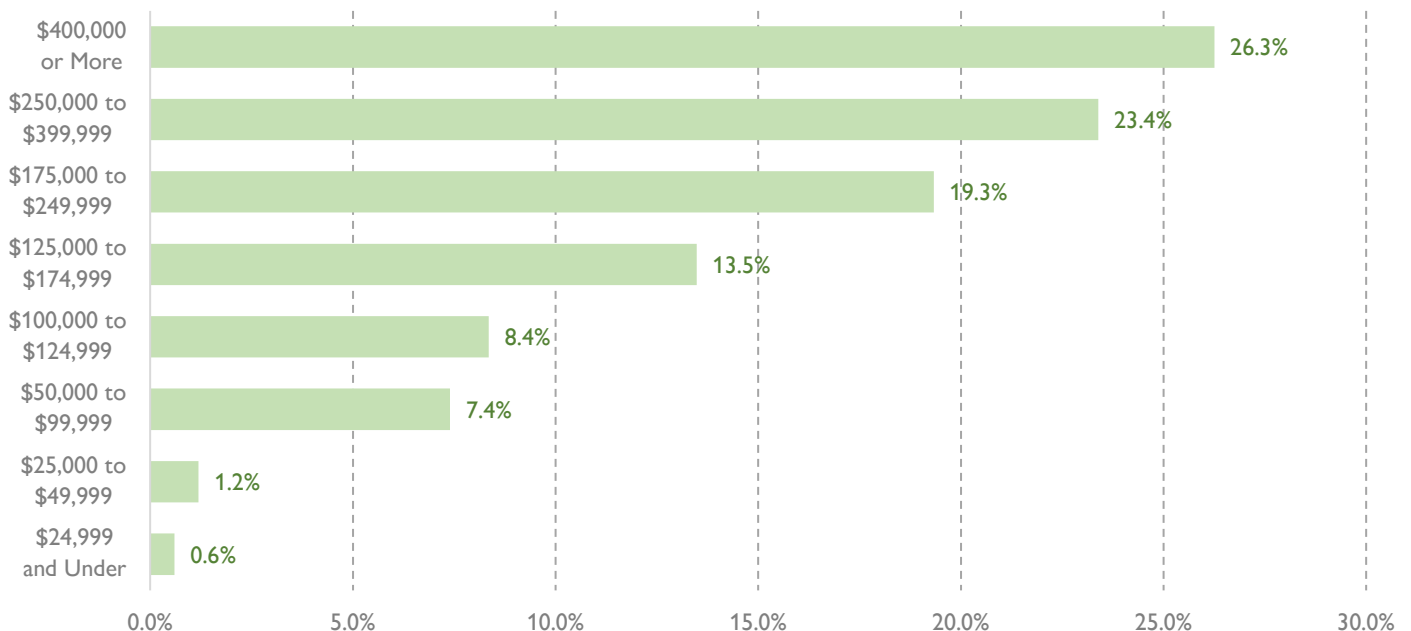
Locations: 17  
 Subsidized Units: 501  
 With Rental Assistance: 338  
 No Assistance: 163

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,350	\$29,000	\$32,600	\$36,200	\$39,100	\$42,000
Monthly Income	\$2,112.50	\$2,416.67	\$2,716.67	\$3,016.67	\$3,258.33	\$3,500.00

## Range of Home Values

Median Home Value: \$248,600



# City of Tomahawk Housing Profile



Population: 3,174  
 Median Age: 43.5  
 Pop. 17 and Below: 18.6%  
 Pop. 65 and Above: 19.9%



Housing Units: 1,728  
 Households: 1,416  
 Owner-Occupied: 950  
 Renter Occupied: 466



Single-Family: 1,351  
 Duplexes: 84  
 Multi-Family: 293  
 Mobile Homes: 0



## Median Housing Costs

Owner-Occupied – Mortgage: \$1,195  
 Owner Occupied – No Mortgage: \$453  
 Median Gross Rent: \$639



## Housing Affordability

Cost-Burdened Households: 36.7%  
 Owner-Occupied Households: 21.9%  
 Renter-Occupied Households: 70.3%



## Housing Organization

Lincoln County  
 Housing Authority  
<https://co.lincoln.wi.us/bc-housing-authority-of-lincoln>

## County Subsidized Housing

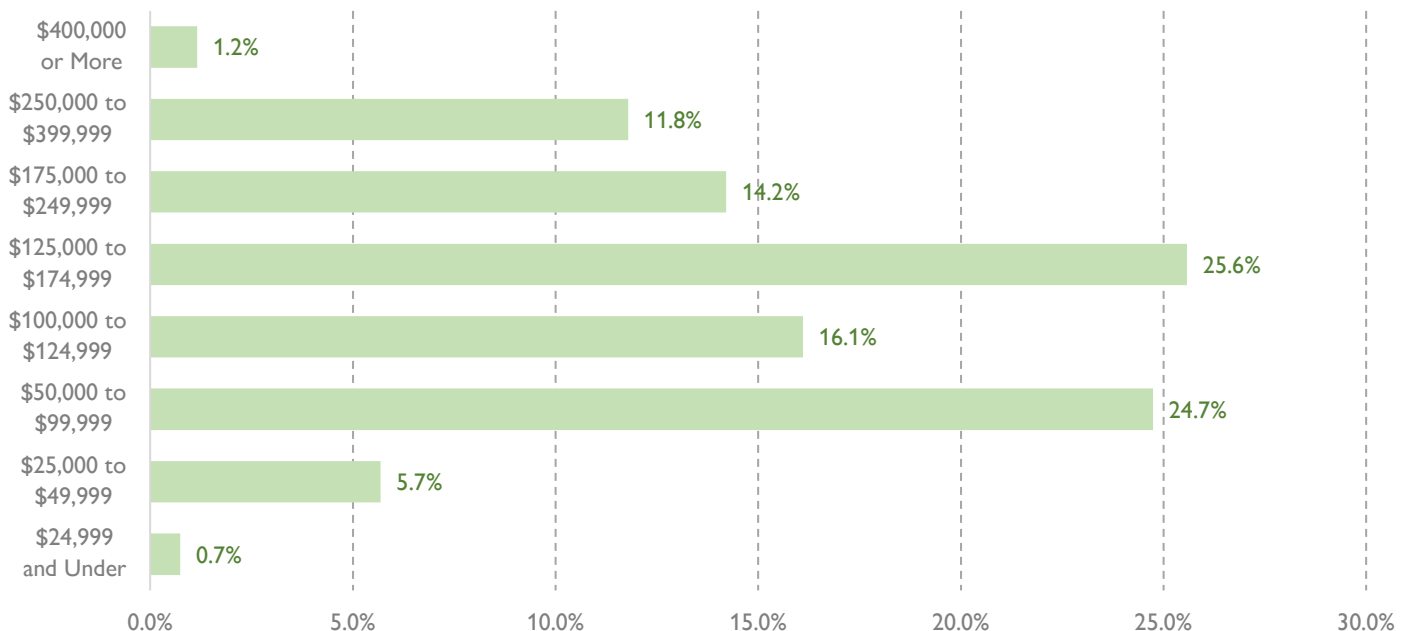
Locations: 11  
 Subsidized Units: 464  
 With Rental Assistance: 360  
 No Assistance: 104

## Section 8 Housing Choice Voucher Program – HUD Income Limits

Number of Household Members	1	2	3	4	5	6
Annual Income	\$25,650	\$29,300	\$32,950	\$36,600	\$39,550	\$42,500
Monthly Income	\$2,137.50	\$2,441.67	\$2,745.83	\$3,050.00	\$3,295.83	\$3,541.67

## Range of Home Values

Median Home Value: \$129,200



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# **Grow North Region Housing Study**

**2021**