

2025 Oneida County Housing Study Summary

Introduction

In response to housing availability and affordability concerns, as well as the ability to fill local jobs as retirements continue, Oneida County Economic Development Corporation (OCEDC) partnered with North Central Wisconsin Regional Planning Commission (NCWRPC) to create a housing study to identify what types of housing are needed and how to meet housing demand.

Data Findings

Below is a summary of projected housing units needed for each income range by 2030. Units in green are unlikely to develop without considerable subsidies, so OCEDC should focus on rehabilitation of existing units in these price ranges and support new construction here as opportunities arise. Units in blue are most financially feasible and benefit the greatest number of households since higher income households also qualify for them, and existing housing at lower prices becomes available as households “move up” into newer units. The highest income units should also be encouraged to help the overall housing supply, even if not directly supported by OCEDC efforts. **Overall, a total of up to 217 rental units and 1,141 owner occupied units are needed by 2030** based on the State’s official household projections. For the detailed full housing study, see www.ocedc.org.



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

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

What employers told us

- It is difficult for new hires to find housing, especially interns, seasonal workers, and those looking for a move-in ready home they can afford, especially if they are relocating from another region.
- Housing that is available is often in poor condition, and new workers often make more compromises when buying a home compared to the house they are selling in their former location.
- Once people find a job and a place to live, they tend to enjoy life in Oneida County and stay long-term.
- Geographic features and availability of land and utilities make it difficult to create new housing developments.
- Contractors willing to build, renovate, or repair homes are hard to find and have long wait lists.
- Some employers have their own housing for seasonal employees, which tends to have studio, one-bedroom, and/or dormitory style housing.

What the public told us

- 57.5 percent of respondents currently owned their home and were not looking to move.
- 26.8 percent of respondents currently owned or rented and were looking to buy a new home.
- Less than 2 percent of respondents currently owned homes and wanted to rent instead.

Those looking to rent	Those looking to purchase
<ul style="list-style-type: none"> • Prefer 2 or 3 bedrooms / 2 bathrooms • 68 percent struggle to afford their current housing • There is some interest in rent assistance • Difficult to find single-family homes to rent 	<ul style="list-style-type: none"> • Prefer 3 or 4 bedrooms / 2 bathrooms • Over half would like a larger home • Competition is strong when trying to buy • Multigenerational, low maintenance, and aging-in-place homes are hard to find
All survey respondents	
<ul style="list-style-type: none"> • Most wanted to own instead of rent; Those who already own see a need for more housing. • Over 40 percent said they or someone they knew turned down a job offer because of housing issues. • Rising costs of non-housing essentials are a growing concern (utilities, groceries, childcare, etc.) • Many who worked in Oneida County but didn't live there would like to move to the County • Many homes and neighborhoods are in poor shape and need large, expensive repairs 	

Top Ten Recommendations

The study recommends focusing on maintaining and enhancing existing housing while attracting new construction below:

Household Income	\$35K - \$49K	\$50K - \$74K	\$75K - \$99K	\$100K - \$150K
Housing Type	Rentals \$900 - \$1,249	Rentals \$1,250 - \$1,499	To Buy \$200K - \$299K	To Buy \$300K - \$399K

These prices are the lowest possible with new construction, and they benefit middle and upper-income households by increasing availability. This frees up existing housing that is more affordable for lower incomes too as households move up, ensuring that the local workforce can live and work in Oneida County long term. The top ten strategies to achieve this are:

1. **Subdivision and Zoning Ordinance Revisions** to allow for smaller lots, reduced setbacks, a greater variety of housing styles, and other changes that reduce construction costs.
2. **Comprehensive Plans** that are up-to-date allows developers to apply for financing through WHEDA and other programs designed to address the statewide housing shortage.
3. **Property Disposition** involves selling land for development to spur development and increase the tax base. For example, vacant schools or unutilized park space have been used in other communities in Wisconsin for housing development.
4. **Developer Outreach** by OCEDC generates interest among those capable of delivering high quality housing to Oneida County while identifying opportunities for development.
5. **Educational Events** led by a variety of local organizations can help potential buyers navigate various financial products, counseling, loans for repairs, and other aspects of homeownership.
6. **Local, State, and Regional Partnerships** between OCEDC, Oneida County, municipalities, employers, school districts, nonprofits, Nicolet Technical College, NCWRPC, WEDC, WHEDA, and other organizations can identify existing and emerging funding sources, policies, and opportunities.
7. **Housing Committee Action.** The OCEDC Housing Committee should ensure the ongoing implementation of the study's recommendations and advocate for continued support for housing.
8. **Tax Incremental Financing (TIF).** Municipalities that meet state requirements could consider creating new TIDs that attract new development while protecting taxpayers.
9. **Housing Preservation.** Leveraging federal, state, and/or local dollars in a low-cost revolving loan fund or other type of program can be used for repairs and upgrades. This approach can also be used for aging-in-place upgrades that allow people with limited mobility remain in their homes.
10. **Housing Study Monitoring.** OCEDC should communicate to the public the benefits of this housing study's implementation by publishing the number of units to demonstrate the estimated benefits for workers, families, students, and other types of economic impacts over time.

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