

# Chapter 3

## Housing

Housing characteristics and trends are important components of comprehensive planning. The physical location of housing can determine the need of many public facilities and services. Furthermore, understanding dynamics in the market likely to affect housing development in the future provides a basis for the formulation of policy to coordinate transportation facilities with a sustainable pattern of residential development. Understanding the factors affecting people's ability to meet their own housing needs provides a basis for reinforcing community ties, fostering economic development and environmental sustainability and improving the quality of life.

### Previous Plans and Studies

#### City of Rhinelander Housing Needs Assessment, 2021

The purpose of this study is to help the City better understand its affordable housing market. This study examines the existing balance between housing demand and supply by analyzing data, talking to housing experts, and understanding local residents' experiences. This study lays out a toolbox of targeted strategies. Key findings from the 2021 Housing Needs Assessment include:

- A growing senior population and a lack of independent and assisted living options in Rhinelander
- There is a demonstrated need for affordable AND market rate housing in Rhinelander.
- About half of the City's existing rental units are considered affordable for a hypothetical household earning the median income in Rhinelander.
- The City's primary opportunity for new neighborhood development is annexation.
- Developers like working in Rhinelander, and some stakeholders provided suggestions on how to make it even easier to support housing construction.
- Partnerships with surrounding communities and utilization of additional State and Federal programs are needed to meet the City's affordable housing needs.

#### Oneida County Housing Study, 2025

The Oneida County Housing Study examines which prices, configurations, and styles of housing are needed the most along with a list of strategies the County and its municipalities can use to maintain existing housing stock while expanding the availability of new construction countywide. The Housing Study's ten recommendations are:

- Subdivision and Zoning Ordinance Revisions
- Comprehensive Planning
- Property Disposition
- Developer Outreach
- Educational Events
- State and Regional Partnerships
- Housing Committee Action
- Tax Incremental Financing (TIF)
- Housing Preservation
- Housing Study Monitoring

### Grow North Region Housing Study, 2021

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

- Provide an adequate supply of affordable housing for individuals and households of all income levels throughout the Region.
- Increase the number of rental units within the Region.
- Encourage and Support a diverse mix of housing within the Grow North Region.
- Encourage housing that accommodates seniors, those with special needs, and those that are extremely-low income.

### Oneida County Comprehensive Plan, 2025

The Oneida County Comprehensive Plan includes a housing element that supports the development of a variety of housing styles to meet the needs of County residents. Two housing goals are identified:

- Encourage adequate supply of affordable housing for all individuals of all income levels consistent with the County's rural character.
- Encourage residential development in suitable areas.

### North Central Wisconsin Regional Comprehensive Plan, 2025

The North Central Wisconsin Regional Comprehensive Plan evaluates opportunities for improved and expanded housing throughout the North Central Wisconsin Region. The Regional Comprehensive Plan's housing chapter includes a listing of programs and strategies for enhancing the housing market and identifies the following issues facing housing in the Region:

- Affordability
- Availability
- Housing Condition
- Senior, Disability-friendly, and Low-Income Housing
- Seasonal Housing

### Wisconsin State Consolidated Housing Plan

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

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

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

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

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

### ALICE: A Study of Financial Hardship in Wisconsin, 2025

This report, developed by the United Way, described the 35 percent of households in Oneida County that are living in poverty or are experiencing financial hardship, making them "ALICE" households (Asset Limited, Income Constrained, Employed). These households are largely employed but do not earn enough in wages to meet the "household survival budget," which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

- The ALICE report shows that 46 percent of City of Rhinelander households are either below the federal poverty level or are considered ALICE households, indicating that the average household in the City of Rhinelander is more likely to face financial hardship than the average Oneida County household at-large. This is based on 2023 data, so affordability is likely a larger challenge as housing prices and inflation have increased since then.

# Housing Stock Assessment

## Housing Trends

In 2024, the City of Rhinelander had 4,352 total housing units, as shown in **Table 10**. This represents nearly a 27 percent growth in housing units within the City since 2000, a significantly faster growth than both Oneida County and Wisconsin. Surrounding communities have also experienced significant housing growth since 2000.

Table 10: Total Housing Units					
	2000	2010	2020	2024	Change 2000-2024
City of Rhinelander	3,430	3,981	4,123	4,352	26.9%
Town of Crescent	1,034	1,252	1,238	1,325	28.1%
Town of Newbold	2,074	2,327	2,346	2,596	25.2%
Town of Pelican	1,532	1,715	1,749	1,800	17.5%
Town of Pine Lake	1,381	1,617	1,609	1,653	19.7%
Oneida County	26,627	30,125	30,465	30,814	15.7%
Wisconsin	2,321,144	2,593,073	2,734,511	2,778,572	19.7%

Source: U.S. Census, American Community Survey 2020-2024

## Age Characteristics

The age of a community’s housing stock typically reflects several important factors including size, offered amenities, and overall maintenance costs. Age of the home often also reflects different regional and national trends in housing development. Housing predating the 1940’s for example, was typically smaller and built on smaller lots. In subsequent decades, both average lot and home sizes have increased. For example, average homes constructed in the later part of the previous century and the first decade of the millennium are typically much larger than housing built in previous decades. Additional bedrooms, bathrooms, and attached garage space are among the amenities found in newer housing units.

**Table 11** outlines build dates of housing units throughout the City, County, and State based on 2024 American Community Survey data. About 23 percent of the City of Rhinelander’s housing units were built before 1940, compared to about 9.5 percent of housing units in Oneida County and about 18 percent of housing units statewide. Over 40 percent of housing units within the City were built between 1970 and 1999, a lower proportion than Oneida County (45 percent) and a slightly higher proportion than Wisconsin (36 percent). Nationwide, there has been a stark decrease in home construction since the Great Recession of 2008, leading to increased competition and higher prices. Only about three percent of the City’s housing stock has been constructed since 2010, compared to about seven percent in Oneida County and about 8.5 percent statewide. This indicates that the City has been more impacted by the national downtrend in housing construction since the 2008 Recession than the County and State have.

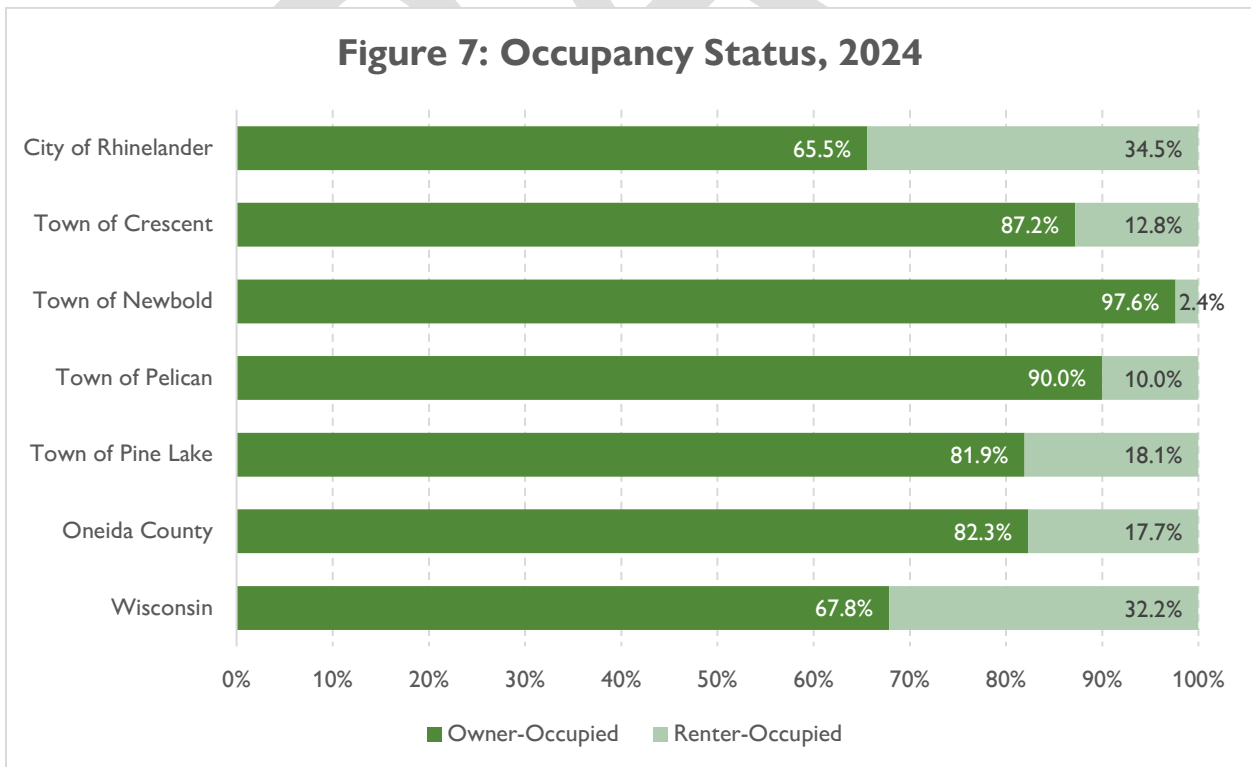
**Table 11: Year Structure Built**

	City of Rhinelander		Oneida County		Wisconsin	
Before 1939	1,011	23.2%	2,920	9.5%	495,155	17.8%
1940-1949	303	7.0%	1,645	5.3%	146,155	5.3%
1950-1959	623	14.3%	2,825	9.2%	285,081	10.3%
1960-1969	386	8.9%	2,883	9.4%	262,558	9.4%
1970-1979	741	17.0%	5,154	16.7%	394,494	14.2%
1980-1989	618	14.2%	4,050	13.1%	262,669	9.5%
1990-1999	401	9.2%	4,781	15.5%	347,567	12.5%
2000-2009	149	3.4%	4,479	14.5%	347,953	12.5%
2010 or Later	120	2.8%	2,077	6.7%	236,940	8.5%
Total	4,352	100.0%	30,814	100.0%	2,778,572	100.0%

Source: American Community Survey 2020-2024

## Housing Tenure

Occupied housing is divided between owner-occupied units and renter-occupied units. As the urban center of the area, the City of Rhinelander has a higher percentage of renter-occupied units than each of the surrounding towns and Oneida County, as shown in **Figure 7**.

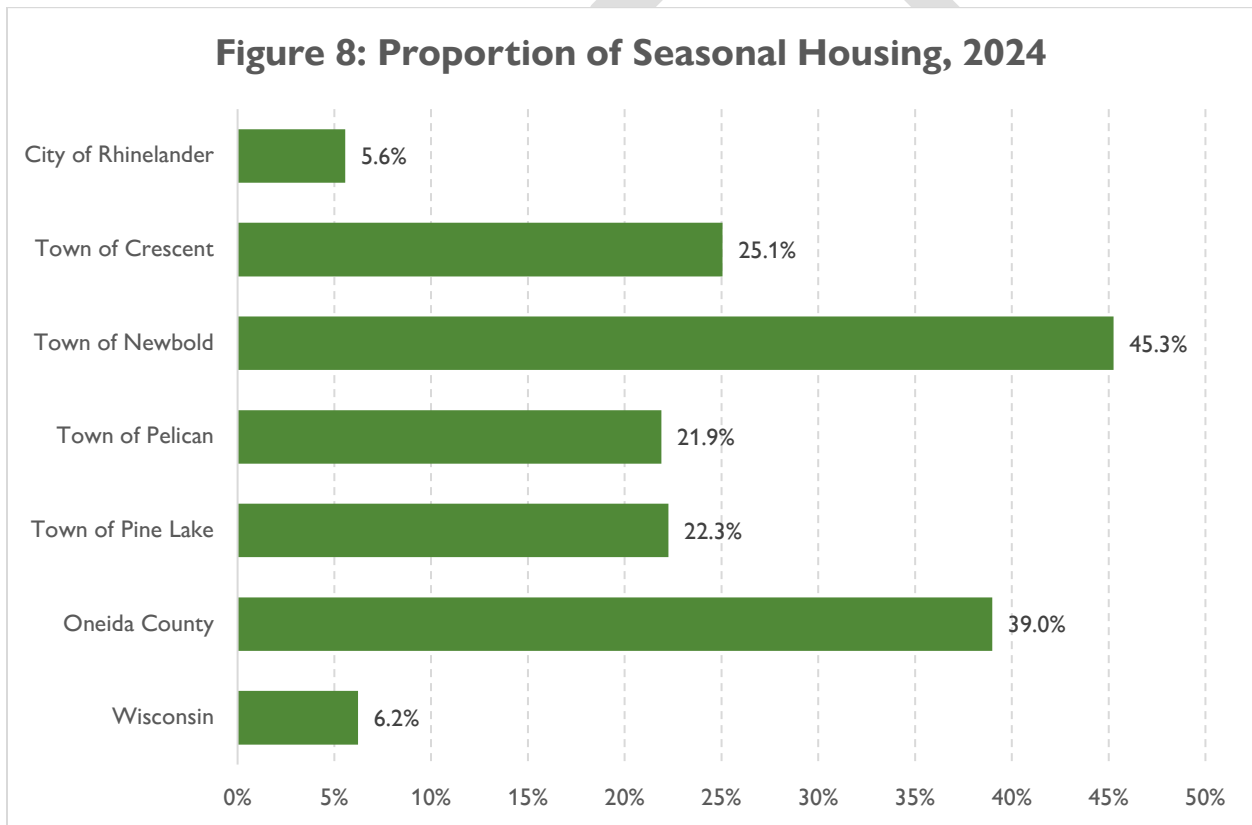


Source: American Community Survey 2020-2024

## Seasonal Housing

Seasonal housing plays an important role in the demographics and economy of Oneida County. While the City of Rhinelander itself does not contain a large proportion of seasonal housing, many of the surrounding towns have a significant proportion of their housing stock consisting of seasonal units. Every year, thousands of absentee landowners visit their properties in the Northwoods for recreation. Most of these landowners permanently reside and are employed across Wisconsin or Illinois. As a result, there is a significant number of homes in the area that are vacant for long periods of time (usually in the winter).

Within the City of Rhinelander itself, only about 5.6 percent of housing units are considered to be seasonal, as shown in **Figure 8**. Seasonal housing comprises over 20 percent of the housing stock in each community surrounding Rhinelander, and about 39 percent of the housing stock in Oneida County. In comparison, only about 6 percent of the State’s housing stock is considered seasonal.



Source: American Community Survey 2020-2024

## Structural Characteristics

According to the 2020-2024 American Community Survey data, a majority of the housing units in the City of Rhinelander are classified as single-family, as shown in **Table 12**. The City of Rhinelander has a housing stock with a lower percentage of single-family housing than both the County and the State as a whole. Over 29 percent of housing units within the City of Rhinelander are multi-family units, in sharp contrast to Oneida County where multi-family units account for only about 8.6 percent of the County’s housing stock.

Table 12: Housing Units by Structural Type							
	Single-Family		Multi-Family		Mobile Home		Total
City of Rhinelander	2,921	67.1%	1,271	29.2%	160	3.7%	4,352
Oneida County	26,251	85.2%	2,659	8.6%	1,904	6.2%	30,814
Wisconsin	1,960,248	70.5%	732,391	26.4%	85,933	3.1%	2,778,572

Source: American Community Survey 2020-2024

## Value Characteristics

**Table 13** details housing values in owner-occupied homes throughout the City, County, and State. In 2024, the median housing value was \$125,700 in the City of Rhinelander. This was significantly lower than Oneida County’s median housing value of \$238,400 and the State of Wisconsin’s median home value of \$266,500. Over half of the homes within the City (50.2 percent) are valued between \$100,000 and \$199,999. There is housing across a broad spectrum of valuations in the City.

Table 13: Housing Values of Owner-Occupied Housing Units, 2024							
	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 or More	Median Value
City of Rhinelander	7.8%	20.9%	33.8%	16.5%	14.3%	6.7%	\$125,700
Town of Crescent	2.1%	0.5%	11.7%	14.4%	45.5%	25.9%	\$242,500
Town of Newbold	3.0%	5.9%	9.5%	10.0%	28.9%	42.7%	\$274,000
Town of Pelican	6.5%	15.3%	11.0%	10.6%	29.5%	27.2%	\$217,300
Town of Pine Lake	4.5%	2.8%	13.5%	12.7%	21.3%	45.3%	\$272,000
Oneida County	5.0%	7.8%	12.8%	12.9%	24.6%	36.9%	\$238,400
Wisconsin	4.0%	5.1%	8.9%	14.1%	25.5%	42.4%	\$266,500

Source: U.S. Census, American Community Survey 2020-2024

## Housing Affordability

Several factors contribute to the affordability of housing in Oneida County. These factors include rent and mortgage payments, maintenance expenses, lot size, and required or desired amenities for the dwelling. Household size and income are key factors contributing to what housing options are available and accessible to residents.

The U.S. Department of Housing and Urban (HUD) development recommends that housing costs do not exceed 30 percent of monthly income. If housing costs exceed 30 percent of monthly income, a household is considered cost-burdened. HUD also indicates that lenders are more willing to make loans if the scheduled mortgage payment is no greater than 31 percent of the monthly household income. Low-income households that pay more than 30 percent of their income toward rent may have difficulty affording other household necessities such as food, childcare, and healthcare costs. Severely cost-burdened households are at risk of becoming homeless.

**Table 14** shows that the percentage of renter-occupied households in the City of Rhinelander that are cost-burdened is lower than the County and the State. **Table 15** shows that the percentage of owner-occupied households in the City of Rhinelander that are cost-burdened is lower than the County and the State for those with a mortgage and is higher than both the County and State for those without a mortgage.

Table 14: Housing Affordability (Renter-Occupied Units)		
	Median Gross Rent	Percent Cost-Burdened
City of Rhinelander	\$804	40.3%
Town of Crescent	\$740	37.1%
Town of Newbold	-	58.8%
Town of Pelican	\$829	0.0%
Town of Pine Lake	\$985	39.4%
Oneida County	\$885	43.6%
Wisconsin	\$1,087	43.7%

Source: American Community Survey 2020-2024

\*Cost-Burdened means a household is paying more than 30% of their income towards housing costs

**Table 15: Housing Affordability (Owner-Occupied Units)**

	<b>With Mortgage</b>	<b>Percent Cost-Burdened</b>	<b>No Mortgage</b>	<b>Percent Cost-Burdened</b>
City of Rhinelander	\$1,152	21.3%	\$507	19.1%
Town of Crescent	\$1,530	23.5%	\$487	10.1%
Town of Newbold	\$1,477	30.8%	\$485	10.1%
Town of Pelican	\$1,172	29.9%	\$483	5.1%
Town of Pine Lake	\$1,631	26.3%	\$491	8.6%
Oneida County	\$1,409	25.1%	\$499	10.5%
Wisconsin	\$1,689	22.5%	\$659	12.6%

Source: American Community Survey 2020-2024

\*Cost-Burdened means a household is paying more than 30% of their income towards housing costs

## Demand Characteristics

In general, the number of households nationwide is increasing as more people decide to live alone. Additionally, couples today are having fewer children than ever before. These factors have led to the number of households increasing at a faster pace than the population as a whole. When determining demand, it is also important to consider the age of the population. The proportion of the population nearing retirement age is increasing over time, which will place a higher demand on senior-oriented housing and services.

The **Oneida County Housing Study** contains an in-depth analysis of projected housing demand for Oneida County broken down to the municipal level. The study projects that Oneida County will need to add 907 housing units by 2040. The pronounced need for housing means that new units, regardless of the municipality they are located in, help address demand. For example, an aging population and an increased interest in walkability to services and shopping may shift more demand to Rhinelander, even though the City is projected to decrease in demand. Rhinelander is also one of the more feasible locations to add housing since public water and sewer allow for more styles of housing. These factors make it likely that the City of Rhinelander will actually see increased demand for new housing units despite a projected decrease.

## Specialized Housing

In Oneida County, housing for seniors and populations with special needs is primarily provided near Rhinelander. The Aging and Disability Resource Center (ADRC) of Oneida County, the Northeast Wisconsin Community Action Program (NEWCAP), the Wisconsin Department of Health and Family Services, and the Northwoods United Way all maintain a list of these housing options throughout Oneida County. As the proportion of elderly population increases in the coming years, there will most likely be a greater need for a wider variety of housing options.

## Senior Housing

Housing for seniors typically consists of a range of housing options that provide a spectrum of assistance starting with individual units or homes with little or no assistance, independent living communities for seniors that remain independent, assisted living facilities for those who are no longer able to live on their own, and nursing homes for those that need skilled medical care.

There are currently two nursing homes, seven assisted living facilities, and five federally subsidized apartments targeted to seniors within the City of Rhineland. Additionally, the ADRC of Oneida County provides a variety of housing services and programs to older adults and individuals with disabilities who are looking for supportive services in their place of residence. Some of these services and programs include a senior (low-income) subsidized housing program, assisted living facilities, skilled nursing facilities, supportive home care/(CHORE) services, and adult day centers.

According to research by the Department of Housing and Urban Development, the overwhelming majority of seniors prefer to “age in place,” or remain in their home throughout retirement. This can be difficult for seniors as the ability to access medical care and necessary goods and services can become burdensome as they get older.

## Housing Programs

The City maintains an active Community Development Block Grant (CDBG) Housing Rehabilitation Program to serve LMI residents throughout the community. A waiting list routinely exists for this program and there may be some need for the City to apply for more revolving loan funds from the state in the future. The CDBG Housing Rehabilitation Program is currently promoted through word-of-mouth advertising due to the availability of funds. However, when more funds become available, it would be beneficial to create a formal marketing strategy to promote this community program utilizing the expertise of existing CDBG Committee members and Program Administrative Staff. Annual CDBG Housing Rehabilitation Statistical Reports shall be kept on file in the City Clerk’s Office.

Additionally, there are a variety of state and federal housing programs geared at addressing a variety of housing issues. Grants and low interest loans are available for counties, communities, or individual homeowners and renters. The following are some housing resources administered through the state using state or federal funds that are available to participants.

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

- Low Income Housing Tax Credit (LIHTC)
- Rental Assistance (Section 8) Programs
- Multifamily Loan Fund
- National Foreclosure Mitigation Counseling
- WHEDA Advantage
- FHA Advantage
- First-Time Home Buyer Advantage
- WHEDA Tax Advantage
- WHEDA Foundation Grant Program

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

- Single Family Direct Home Loans
- Single Family Home Loan Guarantees
- Mutual Self-Help Housing Technical Assistance Grants
- Rural Housing Site Loan
- Housing Preservation & Revitalization Demonstration Loans & Grants
- Housing Preservation Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Multi-Family Housing Rental Assistance

### **State of Wisconsin Department of Administration Division of Energy, Housing and Community Resources (DEHCR)**

- Housing Grants and Loans
- Homelessness Assistance and Prevention
- Housing Opportunities for Persons with AIDS (HOPWA)
- HOME Homebuyer and Rehabilitation Program
- HOME Rental Housing Development (RHD)
- Tenant Based Rental Assistance Program
- Housing Cost Reduction Initiative Program (HCRI)
- CDBG – Small Cities Housing and Revolving Loan Program

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

- The HUD Self-Help Homeownership Opportunity Program
- The HOME Investment Partnership Program
- Section 8 Housing Choice Vouchers
- CDBG – Small Cities Program

## Goals & Objectives

**Goal 1:** Provide an adequate supply of housing for individuals of all income levels and abilities throughout the community.

**Objective 1:** Increase land available for new housing.

- a. Officially plat roads to extend the existing City street grid.
- b. Identify where historically significant buildings exist, so that demolition in those areas is restricted.
- c. Raze tax delinquent housing that the City now possesses to provide land to build new housing, possibly creating larger parcels.

**Objective 2:** Promote housing types that allow households to spend up to 30% of their income on housing.

- a. Cooperate with DRI to promote creation of housing above storefronts in downtown.
- b. Encourage development of various types of apartment buildings with inexpensive finishes and shared laundry facilities.
- c. Provide clear explanations of the City's decision processes and expectations to developers, builders, owners, and property managers as they become involved in those processes.
- d. Allow apartments and townhouses as buffers between single-family housing and other uses.
- e. To the extent possible, promote a variety of ownership programs to reinforce stability of housing for some income groups.
- f. Promote a variety of programs and services to help stabilize housing for other lower income or special need groups.
- g. Encourage housing designs that serve people with disabilities.

**Goal 2: Encourage strong, safe neighborhoods for all age groups.**

**Objective 1:** Promote the value of City residency as a first choice, and increase housing values.

- a. Increase curb appeal in existing neighborhoods by encouraging sidewalk terrace space between curb and sidewalk) plantings in addition to grass and street trees.
- b. Require sidewalks and encourage multiuse path development in new subdivisions.
- c. Complete sidewalks in existing neighborhoods.
- d. Consider revising Rhinelander’s sidewalk financing plan to have the City pay 100% of the cost to install and repair all sidewalks. New developments would still be required to pay for installing sidewalks along with roads.
- e. Require foundation plantings and trees as part of site development plans.

**Objective 2:** Promote the value of City residency as a first choice, and increase housing values.

- a. Increase the flexibility within the Rhinelander Housing Code by using the Conditional Use Permit process to encourage infill within existing neighborhoods.
- b. Create mini parks on vacant housing parcels where there is a need for additional outdoor recreation.
- c. Vacate alleys that are no longer needed, so that adjacent parcels have additional land, which will come onto the tax rolls.

**Objective 3:** Preserve and increase the quality of existing housing.

- a. Advertise ways for residents to weatherize their homes; possibly organizing an energy and water use efficiency fair – or both at the County Fair.
- b. Foster and promote Focus On Energy conservation programs and provide model prototypes and information through pilot programs.
- c. Apply for more revolving loan funds from the State to increase the Community Development Block Grant (CDBG) Housing Rehabilitation Program in Rhinelander.
- d. Create a formal marketing strategy for the City’s CDBG Housing Rehabilitation Program.
- e. Review and modify local ordinances and building codes to accommodate housing trends and strengthen existing housing stock.

- f. Identify and preserve dwellings and buildings of distinctive character that add to the City's identity or embody the City's heritage.
- g. Establish a community task force to investigate the reality of enacting a City rental housing code.

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