

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

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.”

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

Grow North Region Housing Study, 2021

The Grow North Region Housing Study analyzes the Grow North Region’s (which includes Vilas 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.

Vilas County Comprehensive Plan, 2023

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

- Provide opportunities for a broad range of housing choices that will meet the needs of all residents while maintaining the predominantly rural forested and lakeshore residential character of Vilas County.

ALICE: A Study of Financial Hardship in Wisconsin, 2025

This report, developed by the United Way, described the 35 percent of households in Vilas 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 45 percent of City of Eagle River households are either below the federal poverty level or are considered ALICE households, indicating that the average household in the City of Eagle River is more likely to face financial hardship than the average Vilas 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 Eagle River had 935 total housing units, as shown in **Table 10**. This represents a 28 percent growth in housing units within the City since 2000, a significantly faster growth than both Vilas County and Wisconsin.

Table 10: Total Housing Units

	2000	2010	2020	2024	Change 2000-2024
City of Eagle River	728	898	955	935	28.4%
Vilas County	22,397	25,116	26,150	24,876	11.1%
Wisconsin	2,321,144	2,593,073	2,734,511	2,778,572	19.7%

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

Housing Type and Tenure

Table 11 describes the City’s housing stock by type and tenure. As previously stated, there were 935 total housing units within the City of Eagle River in 2024. Of these housing units, 732 units were occupied, while 203 units were considered vacant. A majority of the vacant housing units in the City are seasonal housing units. The City of Eagle River (about 49 percent) had a significantly lower percentage of owner-occupied homes than both Vilas County (84 percent) and the State of Wisconsin (about 68 percent). The City’s average household size of 2.09 was lower than both the County (2.13) and the State (2.35). Nearly 47 percent of households within the City were occupied by a single householder and over 57 percent of households had at least one individual age 60 and older.

Table 11: Housing Units by Type and Tenure

	City of Eagle River	Vilas County	Wisconsin
Total Housing Units	935	24,876	2,778,572
Total Occupied Housing Units	732	11,147	2,479,480
Vacant Housing Units	203	13,729	299,092
Seasonal Housing Units	134	12,790	172,842
Owner-occupied Housing Units	356	9,367	1,682,214
Renter-occupied Housing Units	376	1,780	797,266
Average Household Size	2.09	2.12	2.39
Percent Owner-occupied	48.6%	84.0%	67.8%
Percent Householder Living Alone	46.4%	33.7%	31.5%
Percent with Individuals 60 or Over	57.4%	59.8%	41.7%

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 Eagle River are classified as single-family, as shown in **Table 12**. The City of Eagle River has a housing stock with a lower percentage of single-family housing than both the County and the State as a whole. Over 35 percent of housing units within the City of Eagle River are multi-family units, in sharp contrast to Vilas County where multi-family units account for only about 4.6 percent of the County’s housing stock.

Table 12: Housing Units by Structural Type

	Single-Family		Multi-Family		Mobile Home		Total
City of Eagle River	588	62.9%	329	35.2%	18	1.9%	935
Vilas County	22,010	88.5%	1,141	4.6%	1,725	6.9%	24,876
Wisconsin	1,960,248	70.5%	732,391	26.4%	85,933	3.1%	2,778,572

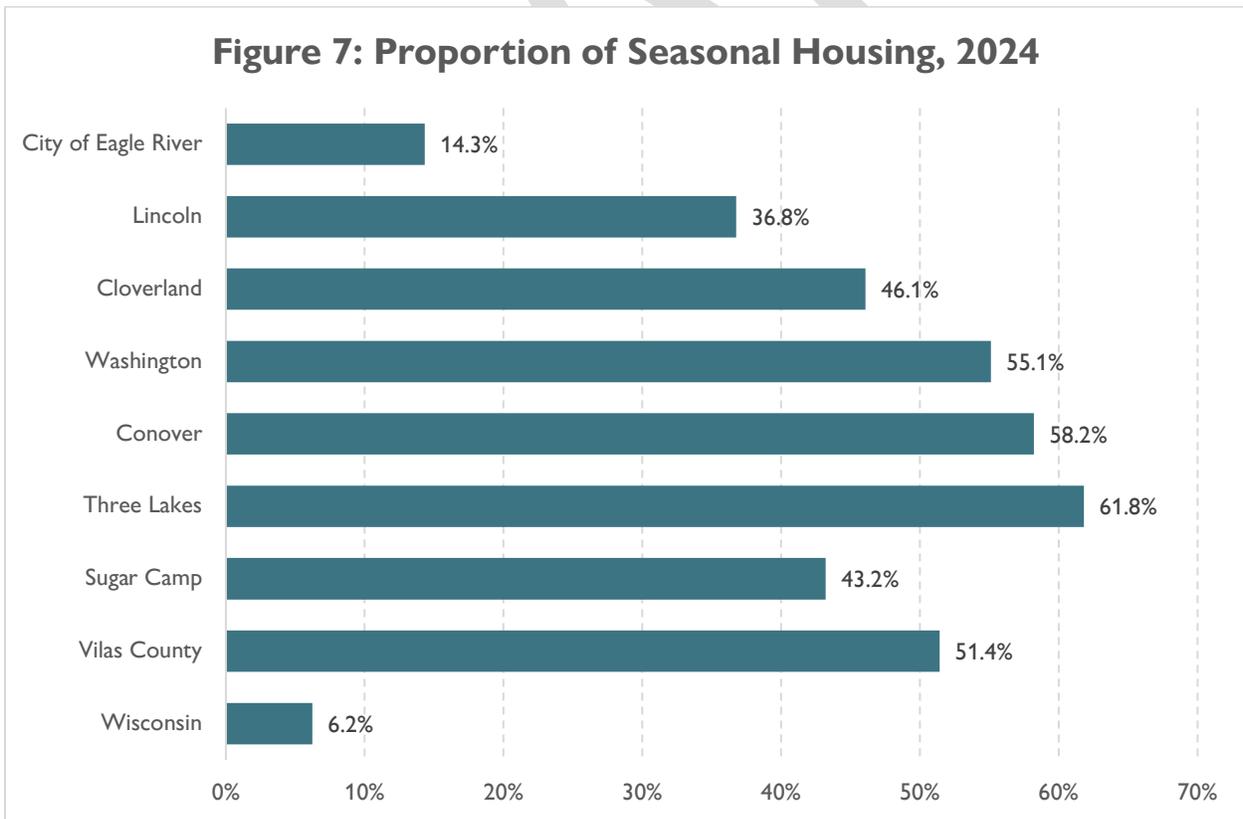
Source: American Community Survey 2020-2024

Seasonal Housing

Seasonal housing plays an important role in the demographics and economy of both Eagle River and Vilas County. 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).

Seasonal housing makes up a significant portion of the housing stock in the surrounding Eagle River area. Within the City of Eagle River itself, over 14 percent of housing units are considered to be seasonal, as shown in **Figure 7**. Seasonal housing comprises over a third of the housing stock in each community surrounding Eagle River, and over half of the housing stock in Vilas County. In comparison, only about 6 percent of the State’s housing stock is considered seasonal.

Figure 7: Proportion of Seasonal Housing, 2024



Source: U.S. Census & ACS 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 13 outlines build dates of housing units throughout the City, County, and State based on 2024 American Community Survey data. About 11 percent of the City of Eagle River’s housing units were built before 1940, compared to about 8 percent of housing units in Vilas County and about 18 percent of housing units statewide. About 39 percent of housing units within the City were built between 1970 and 1999, a lower proportion than Vilas County (47 percent) and a slightly higher proportion than Wisconsin (37 percent). Nationwide, there has been a stark decrease in home construction since the Great Recession of 2008, leading to increased competition and higher prices. Over 12 percent of the City’s housing stock has been constructed since 2010, compared to 9 percent in Vilas County and about 8.5 percent statewide. This indicates that the City has not been as impacted by the national downtrend in housing construction since the 2008 Recession as the County and State have.

Table 13: Year Structure Built						
	City of Eagle River		Vilas County		Wisconsin	
Before 1939	103	11.0%	1,862	7.5%	495,155	17.8%
1940-1949	43	4.6%	1,131	4.5%	146,155	5.3%
1950-1959	54	5.8%	2,163	8.7%	285,081	10.3%
1960-1969	87	9.3%	2,187	8.8%	262,558	9.4%
1970-1979	164	17.5%	4,883	19.6%	394,494	14.2%
1980-1989	100	10.7%	3,091	12.4%	262,669	9.5%
1990-1999	97	10.4%	3,535	14.2%	347,567	12.5%
2000-2009	172	18.4%	3,759	15.1%	347,953	12.5%
2010 or Later	115	12.3%	2,265	9.1%	236,940	8.5%
Total	935	100.0%	24,876	100.0%	2,778,572	100.0%

Source: American Community Survey 2020-2024

Value Characteristics

Table 14 details housing values in owner-occupied homes throughout the City, County, and State. In 2024, the median housing value was \$213,900 in the City of Eagle River. This was significantly lower than Vilas County’s median housing value of \$300,000 and the State of Wisconsin’s median home value of \$266,500. Over a third of the homes within the City (37.9 percent) are valued between \$100,000 and \$199,999. There is housing across a broad spectrum of valuations in the City.

Table 14: Housing Values of Owner-Occupied 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 Eagle River	0.8%	5.1%	13.2%	24.7%	26.7%	29.5%	\$213,900
Vilas County	4.2%	5.9%	6.7%	11.6%	21.6%	50.0%	\$300,000
Wisconsin	4.0%	5.1%	8.9%	14.1%	25.5%	42.4%	\$266,500

Source: American Community Survey 2020-2024

Housing Affordability

Several factors contribute to the affordability of housing in Vilas 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 15 shows that the percentage of owner-occupied households in the City of Eagle River that are cost-burdened is lower than the County and higher than the State for those with a mortgage and is lower than both the County and State for those without a mortgage. **Table 16** shows that the percentage of renter-occupied households in the City of Eagle River that are cost-burdened is lower than the County or the State.

Table 15: Housing Affordability (Owner-Occupied Units)

	With Mortgage	Percent Cost-Burdened	No Mortgage	Percent Cost-Burdened
City of Eagle River	\$1,449	24.1%	\$492	4.3%
Vilas County	\$1,477	31.6%	\$495	12.7%
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

Table 16: Housing Affordability (Renter-Occupied Units)

	Median Gross Rent	Percent Cost-Burdened
City of Eagle River	\$928	26.1%
Vilas County	\$847	30.0%
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

Specialized Housing

In Vilas County, housing for seniors and populations with special needs is primarily provided near Eagle River. The Vilas County Aging and Disability Resource Centers (ADRC), the Northeast Wisconsin Community Action Program (NEWCAP), the Wisconsin Department of Health and Family Services, and the Vilas County United Way all maintain a list of these housing options throughout Vilas County. As the number of elderly populations 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.

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.

The Vilas County ADRC 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.

Housing Programs

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

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Goals & Objectives

Goal: Develop land use plans that guide the location, use and density of existing and future housing development.

Objectives:

1. Encourage the conservation and improvements in the quality of existing housing and development of available lots
2. Continue to pursue housing block grants or similar programs.

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