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NORTH CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION  
**REGIONAL HOUSING ASSESSMENT REPORT**

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# INTRODUCTION

The Housing Assessment Report is one of four reports prepared as part of the overall Regional Livability Plan effort undertaken by the North Central Wisconsin Regional Planning Commission. Each Assessment Report focuses on the foundational topics of Housing, Economic Development, Transportation, and Land Use. These four reports along with demographic data will form the basis of the overall North Central Wisconsin Regional Livability Plan.

Housing is a crucial component of livability. The complex dynamics of the housing market impact future housing development. Understanding this relationship provides a basis for the formulation of policy to coordinate transportation facilities with a sustainable pattern of residential development. The connection between home and work is a fundamental function of any transportation system. Home-work connections should be efficient, reinforce and strengthen community ties, and foster economic development and environmental sustainability. Understanding the factors affecting people's decisions on meeting their housing needs provides a basis for establishing solid home-work connections in the region.

This Assessment Report examines housing on a regional scale. The type of housing and the costs of various housing options, in part, define the Region. The policies that affect the availability and affordability of housing, such as minimum lot sizes, can have an effect on traffic levels, land use patterns and infrastructure costs, by determining the density of development. A range of factors must be considered to ensure access to a safe, sanitary, and affordable housing for all needs and income levels. Policies that regulate the location and standards for housing can also have a profound effect on the quality of life and the character of our communities throughout the Region.

Balancing the needs of diverse communities with different housing issues requires that each situation be considered individually, but that a uniform standard of quality and affordability be applied, and that each community seeks the solution which fits the unique challenges that it faces. This planning process will identify goals, objectives and performance measures to advance the Region's housing efforts.



# 1 BACKGROUND

*There are nearly a quarter million housing units in the North Central Wisconsin Region. Understanding the type of housing units, their age and value, and the tenure of the housing stock can provide valuable insight into a community and the demands that will face the transportation network in the future. Connecting people's homes to their places of work, schools, and shopping opportunities is a primary function of a transportation system. This report looks at the existing housing stock, factors that affect current residents, and trends that are likely to determine the future of housing in the Region.*

Assessing the state of the housing stock and the degree to which it is meeting the needs of the community requires knowledge of existing conditions and a sense of how future market demand will shape new housing locations and traffic patterns. Price is a key factor in consumer decision making, and where rents and home values in the Region remain below the state, they have increased at a faster rate. The Region has higher rates of homeownership and a greater predominance of single-family housing, mobile homes and seasonal dwellings than in the state overall.

In order to present a more detailed view of how these factors have affected the Region, the ten counties have been divided into three sub-regions. The northern five counties are heavily forested and dotted with hundreds of lakes and heavily dependent on wood products and tourism. The three central counties are more agricultural and urban, with a strong manufacturing sector. The two southern counties are more rural and heavily dependent on agriculture, but in recent decades have shown significant growth in recreational uses and seasonal dwellings, especially on the lakes along the Wisconsin River.

The last decade, 2000-2010, has been challenging for housing throughout the nation, state and Region. Although the Region did not experience the levels of foreclosure that occurred in other parts of the country, the effects of the financial crisis have been felt here. Perhaps the most notable effect has been affordability of housing costs. The percentage of homeowners who are spending more than thirty percent of their income on housing has more than doubled at both the state and regional level. The differences between the sub-regions are evident. The central sub-region is generally more affordable than the state and trends fairly closely, while both the north and south have a higher share of homeowners paying over thirty percent of income for housing.

Nearly a quarter of all the seasonal dwellings in the state are in this Region. As a subset of vacancies, seasonal dwellings give insight into the dynamics of in-migration of population that will have particular importance for the future housing needs of the northern and southern sub-regions. During the 1990s all but two of the counties saw a reduction in seasonal dwellings. Very little of this loss was the result of buildings being torn down. Most were conversions of seasonal to year-round residences. In the last decade every county saw an increase again in the number of seasonal dwelling, except for the one northern county that had a population increase – evidence of a correlation between growth and the conversion of seasonal dwellings.

Although the central counties will probably continue to closely track statewide trends, housing trends in the north and south are likely to be determined by the ability of seasonal dwelling owners to realize their retirement dreams. These factors and others will affect transportation demand in the future. Half of the counties in the region lost population in the last census, most of them northern counties. The decline in extractive industries and the rise of tourism and retirement homes in both the northern and southern counties indicate a long-term change in the character of the housing stock.

The increase in homeowner expenses is likely to have the greatest effect on livability in those areas. Median home prices in the north and south, while remaining lower than the state, rose at a rate fifty percent higher than the increase for the state as a whole. Values in the central counties rose at a slower rate than the state. Much of the income in homeowners' expense can be attributed to the troubled economy, but it does point to a trend which may become a problem in the future.



## A Existing Housing Stock:

The Regional housing stock has a total of 246,507 units, an increase of over 39 percent since 1980. The overall regional growth has generally tracked state growth levels, with some variation from county to county and among the sub-regions. Over two-thirds of all the housing units in the Region are more than twenty years old, and over three quarters are single-family structures. Duplexes and mobile homes represent over 11.5 percent of the total and multi-family structures with three or more units account for 10.2 percent of all housing unit in the Region.

Median rents were below state levels, and home values were only above state levels in two counties (Oneida and Vilas). Owner occupancy levels were above those for the state. Construction of housing units since 1980 has been highest in the southern sub-region (49.5%), almost exactly the state level (40.9%) in the northern counties, and slightly below in the central sub-region (38.4%). There is significant variation in housing type between the sub-regions. As one would expect, due to the locations of central cities like Wausau, Wisconsin Rapids and Stevens Point, the highest ratio of multi-family residences are in the central sub-region. There is a substantial seasonal housing segment in both the northern and southern counties (35.6% and 29%, respectively) while in the southern counties there is also a substantial percentage of mobile homes (21.8%).

The Region tracked closely, though slightly below, the state in growth of the number of housing units. Over the past twenty years the number of housing units grew by 25.7 percent compared to 28.2 percent for the state. The number of households for the state grew by just over 25 percent, exactly the rate of household growth in the Region; meaning that although housing production slightly exceeded household formation in the state generally, within the Region the two tracked closely.

Only three of the ten counties in the Region (Adams, Juneau and Marathon) were above the state rate for the growth in the number of housing units in the last decade. Adams County had the highest growth rate (22%), considerably higher than the 9.7 percent growth in the number of households. The central sub-region saw housing units increase by twelve percent and households by 9.4 percent. In the south, number of housing units grew by

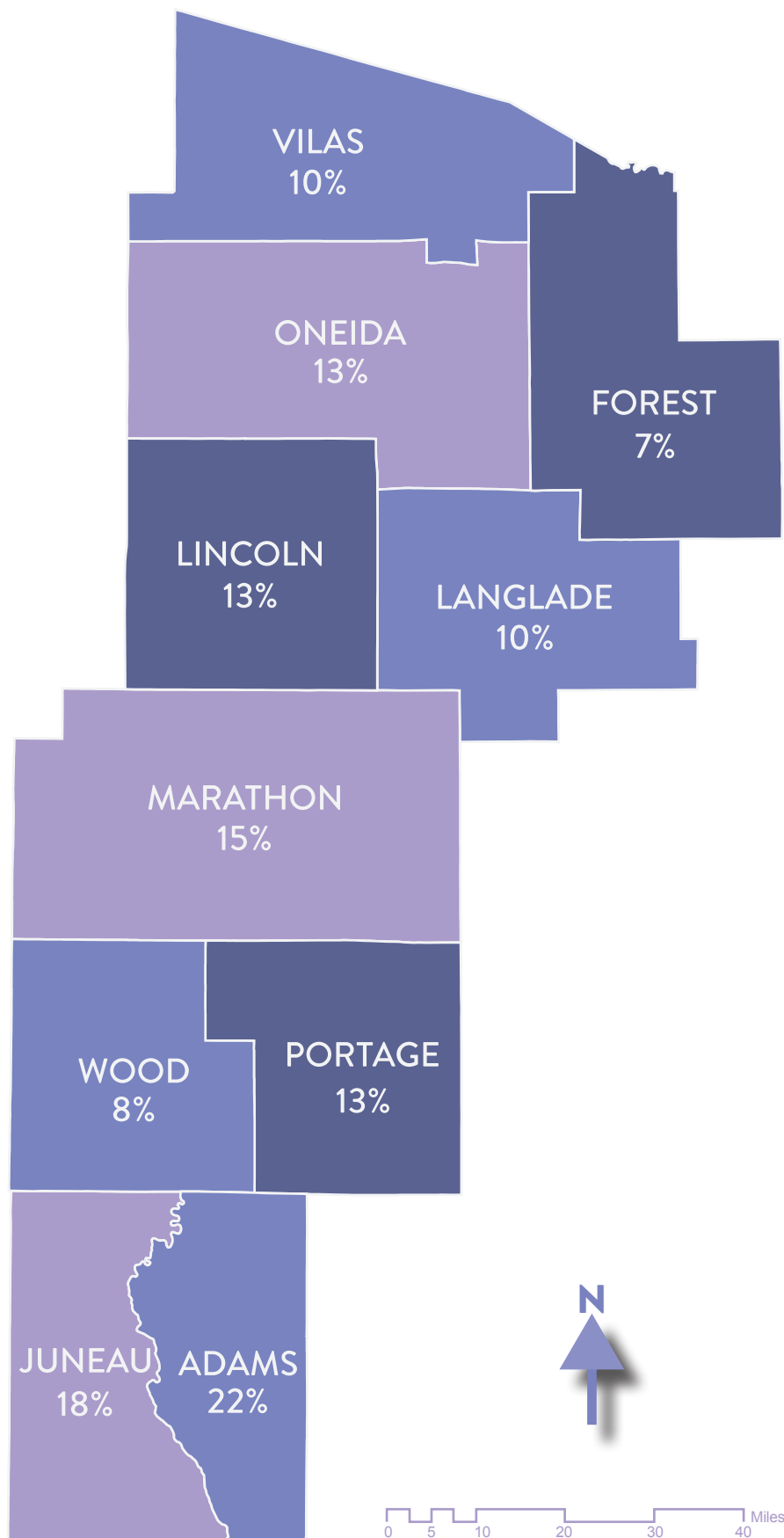
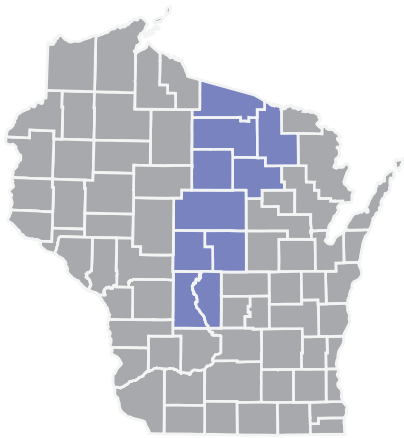
**TABLE 1** | Total Units

County	1980	1990	2000	2010	% Change 1980 - 2010	% Change 2000 - 2010	Total
ADAMS	10,084	12,418	14,123	17,274	71%	22%	7,190
FOREST	6,749	7,203	8,322	8,940	32%	7%	2,191
JUNEAU	9,938	11,422	12,370	14,577	47%	18%	4,639
LANGLADE	9,821	10,825	11,187	12,314	25%	10%	2,493
LINCOLN	12,780	13,256	14,681	16,650	30%	13%	3,870
MARATHON	39,752	43,774	50,360	57,772	45%	15%	18,020
ONEIDA	23,157	25,173	26,627	30,167	30%	13%	7,010
PORTAGE	19,901	22,910	26,589	30,090	51%	13%	10,189
VILAS	18,388	20,225	22,397	24,616	34%	10%	6,228
WOOD	26,186	28,839	31,691	34,107	30%	8%	7,921
REGION	176,756	196,045	218,347	246,507	39%	13%	69,751
NORTH	70,895	76,682	83,214	92,687	31%	11%	21,792
CENTRAL	85,839	95,523	108,640	121,969	42%	12%	36,130
SOUTH	20,022	23,840	26,493	31,851	59%	20%	11,829
STATE	1,863,857	2,055,774	2,321,144	2,634,806	41%	14%	770,949

SOURCE: US Census,



MAP 1 | Percent Change in Housing Units, 2000 - 2010



This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.

Data Sources: Census 2000 & 2010





twenty percent since 2000, double the increase of households, which grew by just over nine percent. In the north, households grew by only 3.2 percent but the number of housing units grew eleven percent.

This is a reversal of the pattern from the previous decade. During the 1990s, the rate of increase of households was more than double the percentage increase in the number of housing units in both the north and south sub-regions, while in the central they matched almost exactly. The strong growth in population and households that characterized the 1990s has changed. The conversion of seasonal to year-round residences as owners retire can, at least partially, explain greater number of new households than new housing units.

During the last decade every northern county, except Vilas, has lost population. Household formation for the northern counties was barely a third of the rate for the state. Yet the growth in housing units was only two points below the increase for the state. Overall the Region has tracked closely with the state in number of housing units, but has lagged in household and population growth. Seasonal dwellings, and their conversion to year-round residences, are important to the housing stock, especially in the northern counties. This illustrated by the fact that, during the 1990s, all the northern counties gained population but lost seasonal dwellings, while, in the 2000s, all those counties, except Vilas, lost population but gained seasonal dwellings.

The central sub-region tracks trends within the state most closely. The role of seasonal dwellings, retirement and conversion to year-round residences in the housing stock of both the northern and southern counties makes for a more complex picture in these two areas.

## Rural Housing

The majority of the housing stock in the North Central Region is located in the rural areas of the region. Roughly 63 percent of all housing units are located in the rural areas. Almost 100 percent of the housing units in the south sub-region are rural. All of the homes in Adams County are rural and 88 percent of the homes in Juneau County are rural. The three central sub-region counties have more urban housing than rural housing. Only 41 percent of the homes in Marathon County, 37 percent of the homes in Portage County and 34 percent of the homes in Wood County are rural. Like the south sub-region, the north sub-region's housing stock is predominately rural. Oneida County has the most rural homes with 25,466. Vilas County has the second highest rural housing units with 25,116 rural homes representing 100 percent of their housing stock. Housing units in Forest County are also 100 percent rural. Rural communities create a higher demand on transportation and personal auto use as amenities and services are typically farther apart.

## Age of Structure

The housing stock in the North Central Region is slightly newer than that of the state as a whole. The difference is most notable in the oldest houses, 16.7 percent of the houses in the Region were built before 1940 while 21.1 percent for the state are that old. Likewise among the newest houses, 40.9 percent in the Region were built since 1980. In the state 37.2 percent were built in this period. The highest percentage of new housing is in Adams County where 54.3 percent of structures have been built since 1980 and 83.9 percent of housing has been built since 1960. Generally the newest housing stock is in the south sub-region with 76.9 percent built since 1960. The oldest housing stock is in the central sub-region where 65 percent of housing was built after 1960 and 19.1 percent were built before 1940. In the north, 70 percent of the housing stock has been built since 1960. Marathon County illustrates the older housing stock in the central sub-region: 19.1 percent of the housing was built before 1940 and 61.1 percent was built since 1960.

**TABLE 2 | Rural Housing**

County	Urban	Rural	Total
ADAMS	0	17,436	17,436
FOREST	0	8,970	8,970
JUNEAU	1,981	14,669	16,650
LANGLADE	3,916	8,444	12,360
LINCOLN	6,349	10,435	16,784
MARATHON	34,087	23,647	57,734
ONEIDA	4,659	25,466	30,125
PORTAGE	18,919	11,135	30,054
VILAS	0	25,116	25,116
WOOD	22,433	11,655	34,088
REGION	92,344	156,973	249,317

SOURCE: US Census, 2010



**TABLE 3 | County and Regional Age Structure**

County	< 1940	%	1940-1959	%	1960-1979	%	1980-2000	%	2000-2010	%
ADAMS	1,498	8.7%	1,282	7.4%	5,120	29.6%	6,391	37.0%	2,983	17.3%
FOREST	1,354	15.1%	1,302	14.6%	2,318	25.9%	2,844	31.8%	1,122	12.6%
JUNEAU	2,997	20.6%	1,571	10.8%	3,596	24.7%	4,318	29.6%	2,075	14.2%
LANGLADE	3,004	24.4%	2,050	16.6%	2,932	23.8%	2,985	24.2%	1,343	10.9%
LINCOLN	3,295	19.8%	2,921	17.5%	4,321	26.0%	4,230	25.4%	1,883	11.3%
MARATHON	11,330	19.6%	9,391	16.3%	14,145	24.5%	13,410	23.2%	9,496	16.4%
ONEIDA	2,931	9.7%	4,328	14.3%	9,118	30.2%	9,564	31.7%	4,226	14.0%
PORTAGE	5,661	18.8%	3,270	10.9%	7,933	26.4%	9,008	29.9%	4,218	14.0%
VILAS	2,690	10.9%	3,961	16.1%	7,778	31.6%	6,960	28.3%	3,227	13.1%
WOOD	6,308	18.5%	6,802	19.9%	10,354	30.4%	7,671	22.5%	2,971	8.7%
REGION	41,068	16.7%	36,878	15.0%	67,615	27.4%	67,381	27.3%	33,544	13.6%
NORTH	13,274	14.3%	14,562	15.7%	26,467	28.6%	26,583	28.7%	11,801	12.7%
CENTRAL	23,299	19.1%	19,463	16.0%	32,432	26.6%	30,089	24.7%	16,685	13.7%
SOUTH	20,022	14.1%	2,853	9.0%	8,716	27.4%	10,709	33.6%	5,058	15.9%

SOURCE: US Census

### Type of Structure

The most notable difference between the Region and the state in terms of the type of structures is the predominance of single-family homes. Single-family dwellings represent 69.3 percent of the total housing stock for the state while they are 78.3 percent of the total for the Region. Multi-family housing (three or more units) represents over 18.6 percent of the state's housing stock, but only 10.2 percent of the Region. Mobile homes represent only 3.8 percent of the state total, while in the Region they are 7.6 percent of the total housing stock. Here the difference in the sub-region is noteworthy. In the central sub-region mobile homes are 4.3 percent of the total housing stock; in the north they are 7.2 percent of the total, while in the south sub-region mobile homes are 21.8 percent of the housing stock. Multi-family units are highest in the central sub-region: 14.4 percent of the total, and single-family are highest in the north: 83.9 percent of all housing units.

**TABLE 4 | Housing Type**

County	Single	Duplex	%	3 to 19 Units	Over 20 Units	%	Mobile Homes	%	Other
ADAMS	12,394	117	72.4%	657	124	4.5%	3,978	23.0%	4
FOREST	7,569	72	85.5%	258	166	4.7%	908	10.2%	0
JUNEAU	10,026	398	71.5%	949	351	8.9%	2,979	20.4%	6
LANGLADE	9,866	395	83.3%	782	380	9.4%	888	7.2%	3
LINCOLN	12,922	807	82.5%	981	310	7.8%	1,459	8.8%	2
MARATHON	44,266	3,363	82.4%	6,304	1,621	13.7%	2,215	3.8%	3
ONEIDA	25,424	863	87.1%	1,337	488	6.0%	2,055	6.8%	0
PORTAGE	21,871	1,670	78.2%	4,048	1,058	17.0%	1,443	4.8%	0
VILAS	22,023	453	91.3%	661	151	3.3%	1,328	5.4%	0
WOOD	26,564	1,452	82.1%	2,486	2,051	13.3%	1,554	4.6%	0
REGION	192,925	9,590	82.2%	18,463	6,700	10.2%	18,807	7.6%	18
NORTH	77,804	2,590	86.7%	4,019	1,495	5.9%	6,638	7.2%	5
CENTRAL	92,701	6,485	81.3%	12,838	4,730	14.4%	5,212	4.3%	3
SOUTH	22,420	515	72.0%	1,606	475	6.5%	6,957	21.8%	10
STATE			77.5%			18.7%		3.8%	

SOURCE: US Census, 2010



## B Value Characteristics

### Median Home Value

The median value of a home in the Region was below the home value for the state as a whole over the last two decades. The home value in the Region represented 83 percent of the state median in 1980, was 82.7 percent in 2000, but rose to 84.7 percent of the state median value by 2010. There are differences between the counties that express larger trends within the real-estate market. In the northern sub-region, median values jumped by ten percent from 81.3 percent of the state median in 1980 to 91.7 percent in 2010. During the same period, median home values in the central sub-region dropped from 87.9 percent of the state median to 81.6 percent, and in the southern sub-region median home values as a percentage of the state median went up from 67.2 percent to 76 percent.

Over the last decade the greatest increase in value has been in the two southern counties (Juneau 29%, Adams 28%), followed by the five northern counties, while the median value in the central counties has largely mirrored the growth rate for the state (17%). Only Oneida and Vilas Counties had median values that exceeded the state.

TABLE 5 | Housing Value

County	1980	1990	2000	2010	% Change 1980-2010*	1980 - 2010 Net Change
ADAMS	\$34,700	\$46,500	\$83,600	\$135,000	48%	\$100,300
FOREST	\$30,900	\$38,400	\$77,400	\$120,100	47%	\$89,200
JUNEAU	\$30,600	\$40,700	\$71,200	\$116,500	44%	\$85,900
LANGLADE	\$31,300	\$37,600	\$68,600	\$107,100	29%	\$75,800
LINCOLN	\$34,900	\$43,200	\$86,500	\$131,000	42%	\$96,100
MARATHON	\$43,900	\$54,800	\$95,800	\$141,900	34%	\$98,000
ONEIDA	\$42,600	\$52,900	\$106,200	\$168,800	50%	\$126,200
PORTAGE	\$45,200	\$58,800	\$98,300	\$144,100	20%	\$98,900
VILAS	\$46,400	\$58,900	\$120,200	\$183,500	49%	\$137,100
WOOD	\$39,100	\$50,500	\$81,400	\$119,100	15%	\$80,000
REGION	\$40,305	\$51,130	\$92,883	\$141,209	32%	\$100,904
NORTH	\$39,518	\$49,284	\$98,558	\$153,019	46%	\$113,501
CENTRAL	\$42,737	\$54,461	\$92,211	\$136,067	20%	\$93,330
SOUTH	\$32,665	\$43,721	\$77,810	\$126,533	46%	\$93,868
STATE	\$48,600	\$62,500	\$112,500	\$166,700	30%	\$118,100

SOURCE: US Census \* Adjusted for Inflation

### Housing Costs as a Percentage of Income

The most commonly applied standard for housing affordability is spending no more than thirty percent of income on housing. This is a calculation that has only been made in the last three censuses for homeowners and only in the last two for renters, but can provide a significant indicator in combination, particularly with the information contained in Tables 5 and 7.

Although below the state for both renters and homeowners in 2000, the percentage of those who lack affordable

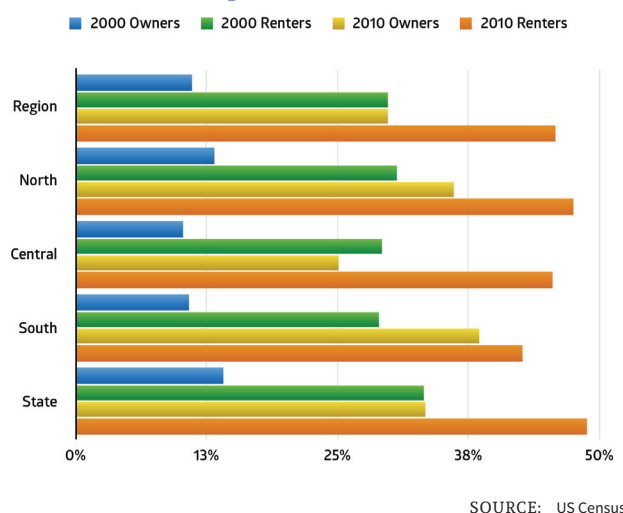
TABLE 6 | Housing Expenditure > 30% Of Income

Area	2000 Owners	2000 Renters	2010 Owners	2010 Renters
Region	11.2%	29.8%	29.8%	45.8%
State	14.1%	33.2%	33.4%	48.9%
North	13.3%	30.7%	36.1%	47.5%
Central	10.3%	29.3%	25.1%	45.6%
South	10.8%	29.0%	38.6%	42.7%

SOURCE: US Census



**FIGURE 1** | Average Percentage of Income Spent on Housing



housing rose significantly in 2010. A third of homeowners and nearly half of renters in Wisconsin now spend more than thirty percent of their income on housing. Owner costs are still well below the state in the central sub-region. Renter costs exceed thirty percent in the south region which has the smallest percentage of household spending more than 30 percent of their income on housing costs.

The Region remains more affordable than the state as a whole, although more narrowly than in the previous decade. A higher percentage of homeowners in the north and south sub-regions spend over thirty percent of income on housing than in the state. Much of the increase in those spending a greater part of their income on housing is probably related to the Great Recession and is the result of lower incomes rather than increases in rent or mortgage costs.

## Median Rent

Rents are generally lower throughout the Region than in the state as a whole during the 30 year period. For the Region, the level of contract rent, when adjusted for inflation, grew at a higher rate than the state. Median rents in the Region were 81.6 percent of the state median in 1980, after dipping significantly in 1990 to 71.9 percent, at \$434 per month, they returned to only a slightly lower fraction (80.3 percent) of the state median in 2000. Rents rose significantly in the last decade to 85.7 percent of the state median for the Region and in the central and south sub-region to roughly 87 percent.

Over the period since 1980, rents have doubled in Juneau County, and in the south sub-region they have increased by a rate of twenty-five points higher than the state. In the last decade, rises in rent have varied widely, with the highest growth in Vilas (27%) and Juneau (19%) Counties, while Langlade County rents actually went down by one percent, adjusted for inflation. Overall the trend has been down as a percentage of the state median in the central sub-region (from 94% in 1980 to 87% in 2010), up slightly in the north (80.5% to 83.5%), and a significant rise in the south (74.6% to 86.7%).

**TABLE 7** | Median Rent

County	1980	1990	2000	2010	% Change 1980-2010*	1980 - 2010 Net Change
ADAMS	\$146	\$236	\$443	\$630	63%	\$484
FOREST	\$118	\$183	\$325	\$482	54%	\$364
JUNEAU	\$119	\$224	\$433	\$654	108%	\$535
LANGLADE	\$131	\$227	\$405	\$506	46%	\$375
LINCOLN	\$144	\$222	\$433	\$564	48%	\$420
MARATHON	\$177	\$301	\$484	\$671	43%	\$494
ONEIDA	\$161	\$258	\$460	\$668	57%	\$507
PORTAGE	\$176	\$309	\$477	\$657	41%	\$481
VILAS	\$158	\$222	\$434	\$701	68%	\$543
WOOD	\$167	\$272	\$442	\$581	31%	\$414
REGION	\$151	\$238	\$434	\$633	58%	\$482
NORTH	\$149	\$231	\$427	\$619	57%	\$470
CENTRAL	\$174	\$296	\$471	\$642	40%	\$468
SOUTH	\$138	\$231	\$440	\$641	76%	\$503
STATE	\$185	\$331	\$540	\$738	51%	\$553

SOURCE: US Census \*Adjusted for Inflation



## C Occupancy Characteristics

### Owner Occupied

From 1980 to 2000, homeownership in the Region exceeded the overall state rate. However, by 2010, the owner occupied housing rate decreased to 75.3 percent of total housing units while compared to the state's rate of 79 percent.

Adams and Oneida Counties are the only counties to exceed the state in 2010. The central sub-region mirrored the state in 2010, while the north sub-region lagged behind. Overall, the Region increased the total number of owner occupied housing units by 20,055 units over the period.

**TABLE 8** | Owner Occupied Housing Units  
as a Percentage of Total Housing Units

County	1980	1990	2000	2010	1980 - 2010 Net Change
ADAMS	81.4%	66.6%	85.3%	81.7%	1,880
FOREST	76.9%	72.5%	78.9%	76.6%	658
JUNEAU	75.9%	71.5%	77.0%	76.7%	1,188
LANGLADE	77.5%	73.7%	79.0%	78.2%	811
LINCOLN	76.3%	71.9%	78.2%	76.5%	1,411
MARATHON	74.7%	68.9%	75.7%	74.3%	5,037
ONEIDA	78.4%	71.8%	79.7%	82.0%	2,409
PORTAGE	70.3%	62.5%	70.9%	68.7%	2,766
VILAS	79.2%	69.8%	81.8%	77.5%	1,637
WOOD	73.3%	68.3%	74.3%	74.6%	2,258
REGION	75.0%	68.7%	76.3%	75.3%	20,055
NORTH	77.7%	71.9%	79.5%	67.9%	6,926
CENTRAL	73.3%	67.2%	74.1%	78.7%	10,061
SOUTH	78.2%	69.4%	80.7%	73.0%	3,068
STATE	66.7%	61.9%	68.4%	79.0%	211,011

SOURCE: US Census





## Seasonal

Seasonal dwellings are a crucial component of the housing mix in the Region, and this is especially true in the northern sub-region. The allure of the northwoods has drawn people there for years. As far back as the 1920s, people have built weekend “cabins,” rustic buildings with few, if any, amenities. In recent years the quality of these recreational structures has increased as they have been added to and improved. Many have been converted to year-round homes as their owners have retired, causing a reduction in the number of seasonal dwellings. During the 1990s, only Forest and Vilas Counties, of all the counties in the Region, increased the number of seasonal dwellings. While in the last decade, only Vilas County has seen the number of seasonal dwelling go down.

Although the number of seasonal dwellings has nearly doubled over thirty years, they still amount to less than two percent of housing units in the central counties. During that same period, seasonal dwelling in the southern sub-region increased by 73 percent. Conversion of seasonal to year-round residences has been crucial to population growth in both the north and the south. In this context, it is significant that Vilas County is both the only county to see a fall in seasonal dwellings and the only northern county to show a population increase in the last decade.

Nearly three-quarters of all seasonal dwellings in the Region are in the northern sub-district, with another fifth in the south. “Second homes” are a minor factor in the housing picture in the central sub-region and are a growing consideration in the south. The fact that seasonal dwellings increased throughout the Region, in spite of the economic dislocation of the last decade, indicates an underlying dynamic that could reignite population growth after the effects of the financial crisis have passed.

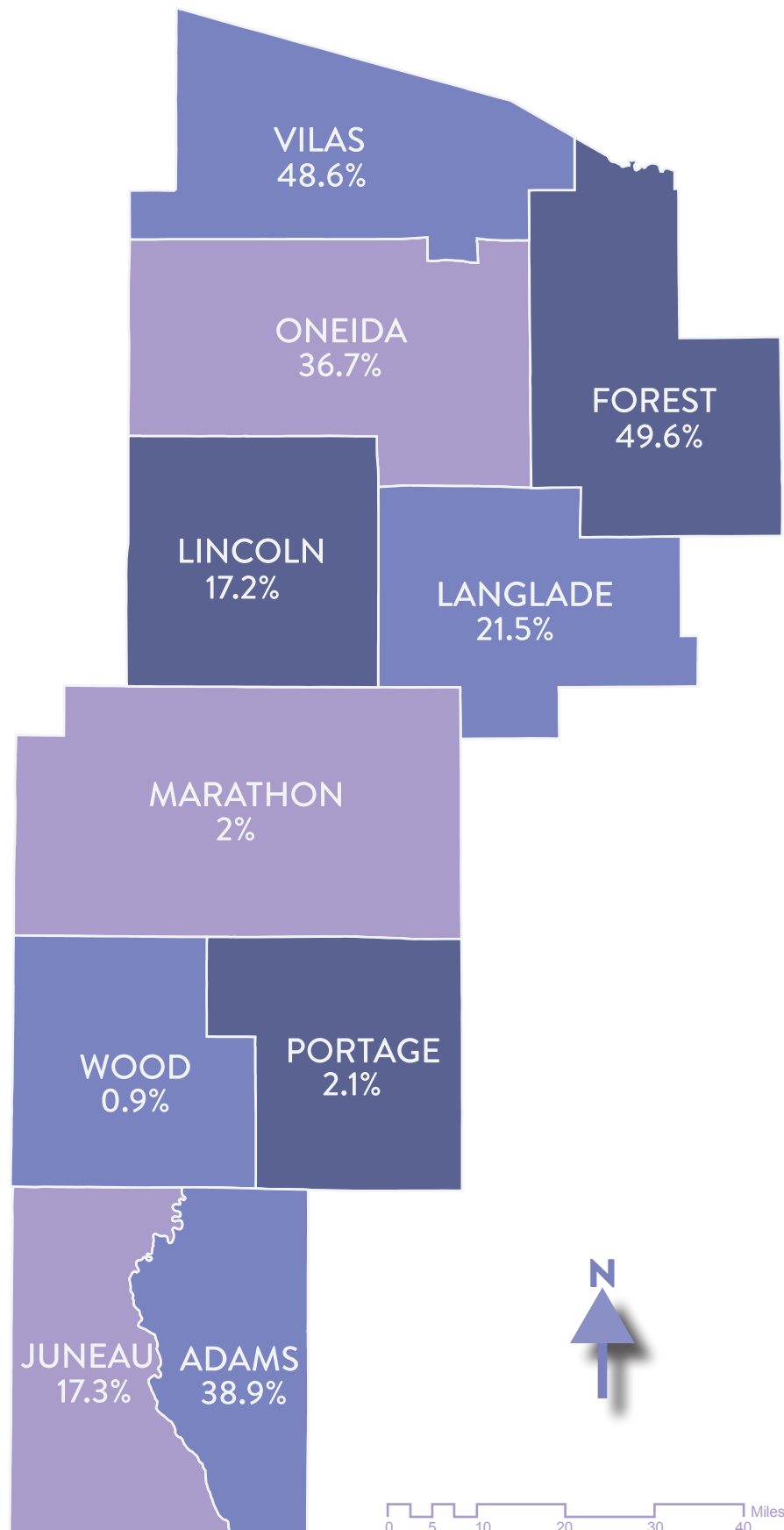
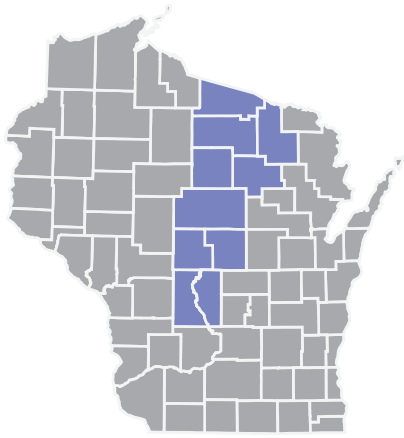
**TABLE 9** | Seasonal Dwellings

County	1980	1990	2000	2010	Net Change 1980 - 2010	% change 2000 - 2010	% of Total Housing Seasonally Occupied
ADAMS	3,644	5,949	5,637	6,725	3,081	84.5%	38.9%
FOREST	2,792	3,576	3,856	4,430	1,638	58.7%	49.6%
JUNEAU	1,698	2,436	2,043	2,516	818	48.2%	17.3%
LANGLADE	2,115	2,594	2,158	2,643	528	25.0%	21.5%
LINCOLN	2,721	2,521	1,949	2,866	145	5.3%	17.2%
MARATHON	409	725	554	1,176	767	187.5%	2.0%
ONEIDA	8,987	11,263	10,429	11,067	2,080	23.1%	36.7%
PORTAGE	479	685	557	637	158	33.0%	2.1%
VILAS	9,548	11,632	12,587	11,959	2,411	25.3%	48.6%
WOOD	188	400	244	311	123	65.4%	0.9%
REGION	32,581	41,781	40,014	44,330	11,749	36.1%	18.0%
NORTH	26,163	31,586	30,979	32,965	6,802	26.0%	35.6%
CENTRAL	1,076	1,810	1,355	2,124	1,048	97.4%	1.7%
SOUTH	5,342	8,385	7,680	9,241	3,899	73.0%	29.0%
STATE	110,298	150,601	142,313	186,036	75,108	67.7%	7.1%

SOURCE: US Census



MAP 2 | Seasonal Housing as Percentage of Total Housing, 2010



This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information and data used for reference purposes only. NCWRPC is not responsible for any inaccuracies herein contained.

Data Sources: Census 2010





## D Subsidized Housing

One policy response to problems with affordability is government subsidies for housing for low income people. These subsidies come in a number of forms and several federal and state agencies are involved in providing support to these efforts. Aid is provided in a number of ways: low interest mortgages and improvement loans, tax credits, and direct grants. Public agencies, non-profits, and private, for-profit developers are all involved in providing these services.

Table 10 is a partial inventory of subsidized housing units within the Region. This is not an exhaustive listing of all the housing units that receive some kind of government support, but rather an attempt to inventory housing units that fall under four general program headings that represent a broad cross-section of subsidized housing. A similar inventory conducted ten years ago identified 5,389 assisted housing units in the Region, while the current survey shows 7,466. At that time there were almost 2,500 project-based Section 8 units, while only 1,065 were identified in the current survey.

These units are specifically reserved for low-income residents for an agreed period of time, usually twenty years. The change may be a result of these agreements expiring.

Aid provided by tenant-based Section 8, also known as housing choice vouchers, is not tied to particular housing units but instead allows clients to arrange with any landlord who agrees to participate in the program, or rents an apartment at market rates. The tenant is required to pay a portion of the rent, usually conforming to thirty percent of gross income, and present a voucher for the remainder that is subsidized. Ten years ago there were 1,635 client families receiving Section 8 housing vouchers. Currently, 1,609 vouchers are received.

The USDA-RD's Section 515 program provided low-interest loans for low-income rental units in rural areas and cities with populations under 10,000. In the Region, 1,368 units were identified as financed under this program. Many of these projects were built in the 1970s and 1980s. They provided housing to the elderly who met the income restrictions. More recently USDA-RD has initiated the Multi-Family Housing Preservation and Revitalization (MPR) loan and grant program. The goal of the program is to restructure loans and provide grants to revitalize multi-family housing projects in order to extend the affordable use of those displacing tenants due to increased rent. There are 1,044 such units listed by county.

Created in 1986, the Low-Income Housing Tax Credits (LIHTC) has become the dominant program in the housing field and accounts for approximately ninety percent of all the affordable rental housing built in the country today. It offers a tax credit to private investors in affordable housing projects. Ten years ago, there were 1,118 units in the Region that had been financed using this program. The current survey identified 2,048 units.

Public housing is owned and operated by local housing authorities to provide decent and safe rental housing for eligible low-income families, the elderly and special needs populations. There are 948 public housing units identified in the Region, most in the central counties.

**TABLE 10 | Subsidized Housing Units** of

County	Family	Elderly	LIHTC	USDA	Total
ADAMS	118	46	70	94	328
FOREST	183	48	135	96	462
JUNEAU	216	247	183	153	799
LANGLADE	249	112	122	154	637
LINCOLN	285	110	56	43	494
MARATHON	396	848	592	131	1,967
ONEIDA	167	74	136	55	432
PORTAGE	489	193	290	21	993
VILAS	199	60	115	144	518
WOOD	596	509	349	153	1,607
REGION	2,898	2,247	2,048	1,044	8,237
NORTH	1,083	404	564	492	2,543
CENTRAL	1,481	1,550	1,231	305	4,567
SOUTH	334	293	253	247	1,127

SOURCE: US Census, WHEDA, USDA, local Housing Administration



## E Demand Characteristics

### Median Age

The Region's population is aging. As expressed by the median age, it is aging considerably faster than the state as a whole. The median age in the Region is 42, while in the state it is 38.7, but this varies considerably among the counties. Every county outside of the central sub-region saw its median age increase by more than ten percent in the last decade, compared to 7.5 percent for the state. Only Portage County, home to a large student population, and Marathon County experienced an increase in median age comparable to the state. Portage and Marathon counties are also the only counties with a median age under 40.

Vilas County, the only county with a median age over fifty, has had the highest median age in the Region in every census since 1980. The second highest median age is in Adams County. Four of the five counties with highest median age (Adams, Langlade, Oneida and Vilas) also have the highest percentage of seasonal dwellings, reinforcing the relationship between seasonal dwellings and retirement.

The biggest gain in median age over the last decade came in Lincoln County (14.9%), followed by Oneida County (13.2%). Both have a considerable number of seasonal dwellings, and saw an increase in persons over 65 (8.6% and 13.3%, respectively) but not at the level that this cohort increased in Vilas (15.9%) or Adams County (25.5%). The key factor seems to be the loss of population under 18. Lincoln County lost 16.4 percent in this age bracket in the last decade and Oneida County even more (19.1%), considerably higher than Vilas or Adams Counties (12.3% and 11.9%, respectively).

These changes in the age structure of the population will have an effect on the character of housing demand. Most obviously, if the conversion of seasonal dwellings to year-round residences picks up again, it will increase the share of the population over 65 and stimulate development of lake homes, although the more developed counties (Lincoln, Oneida and Vilas) are running out of waterfront property. But it is the loss in population under 18 years of age that promises the most lasting change. With fewer children, demand for family homes will decrease, but more importantly, the kinds of services that government must provide will change: more health care, fewer schools.

TABLE 11 | Median Age

County	1980	1990	2000	2010	% Change 1980 - 2010	1980 - 2010 Net Change
ADAMS	35.8	40.1	44.5	49.2	37.4%	13.4
FOREST	31.0	35.7	39.9	44.1	42.3%	13.1
JUNEAU	32.6	35.5	39.4	43.6	33.7%	11
LANGLADE	32.1	36.6	40.5	45.7	42.4%	13.6
LINCOLN	31.7	34.9	38.9	44.7	41.0%	13
MARATHON	28.6	32.7	36.3	39.4	37.8%	10.8
ONEIDA	33.3	38.7	42.4	48.0	44.1%	14.7
PORTAGE	25.4	29.3	33.0	35.5	39.8%	10.1
VILAS	38.8	42.9	45.8	50.7	30.7%	11.9
WOOD	28.8	33.3	38.0	42.6	47.9%	13.8
REGION	29.9	34.1	38.1	42.0	40.5%	12.1
NORTH	33.3	37.8	41.2	47.0	41.0%	13.7
CENTRAL	27.9	32.0	36.0	39.3	40.8%	11.4
SOUTH	33.8	37.4	41.7	46.1	36.1%	12.2
STATE	29.9	32.9	36.0	38.7	31.6%	9.3

SOURCE: US Census



## Persons per Household

People are living in smaller households, primarily because couples are having fewer children, but also because more people are living alone. There are a greater number of “empty-nest” households with older parents whose children have moved out, including most retirees. This is a long-standing trend that held through the second half of the 20th century and which continues. One effect of this trend is that the number of households has increased at a faster rate than population.

In 1980, only three counties (Adams, Oneida and Vilas) had household size smaller than the median for the state. By 2010, only Marathon County (2.49) had a household size larger than the state level (2.44). The trend of decline in household size is seen most strongly in the northern sub-region, and the least strongly in the central counties, especially Marathon County. The same factors at work in the rise of the median age are seen here: decline in persons under 18, the influx of retirees as the result of the conversion of seasonal dwellings to year-round residences and the tendency for more people to live alone. The net effect of these trends is increased demand for housing.

**TABLE 12** | Household Size

County	1980	1990	2000	2010	% Change 1980 - 2010	2008 - 2010 Net Change
ADAMS	2.63	2.44	2.33	2.24	-14.8%	-0.39
FOREST	2.87	2.56	2.39	2.33	-18.8%	-0.54
JUNEAU	2.79	2.59	2.47	2.38	-14.7%	-0.41
LANGLADE	2.94	2.55	2.42	2.29	-22.1%	-0.65
LINCOLN	2.80	2.61	2.46	2.33	-16.8%	-0.47
MARATHON	2.85	2.75	2.60	2.49	-12.6%	-0.36
ONEIDA	2.68	2.44	2.34	2.21	-17.5%	-0.47
PORTAGE	2.80	2.71	2.54	2.39	-14.6%	-0.41
VILAS	2.62	2.40	2.29	2.20	16.0%	-0.42
WOOD	2.87	2.65	2.47	2.34	-18.5%	-0.53
REGION	2.81	2.63	2.48	2.37	-15.6%	-0.439
NORTH	2.77	2.50	2.38	2.26	-18.4%	-0.51
CENTRAL	2.84	2.71	2.55	2.42	-14.6%	-0.42
SOUTH	2.73	2.53	2.41	2.32	-15.1%	-0.41
STATE	2.73	2.61	2.50	2.44	-11.9%	-0.33

SOURCE: US Census

## F Summary

As the Region's population increases and the average household size decreases, the need for housing continues to grow. Between 2000 and 2010, the Region saw a 13% increase in total housing units. Housing in the Region is growing at roughly the same rate as in the State, but within the Region housing growth is varied, with some Counties growing more quickly than others. A wide range of housing options are essential to the Region's growing population and expanding economy.

Housing in the Region is diverse. A few large urban areas exist in the Region, mostly in the central sub-region. Almost 63 percent of existing housing is located in the rural areas of the Region. Some counties in the Region, such as Adams, Forest, and Juneau, are almost entirely rural. Rural communities use the transportation network differently than urban communities, having to drive farther to reach amenities. The Region is also home to a vast number of seasonal dwellings, a segment of housing which has been growing rapidly.

The median age in the Region has increased by almost ten years since 1980. As the population in the Region continues to age, demand for housing will experience a shift. Older populations require more assistance and access to health care. This could lead to higher urban densities in the cities and villages of the Region. There may also be an increase in conversion of seasonal dwellings to permanent residences, as owners retire and move to the Region full-time. This would continue the trend of the Region aging faster than in the state as a whole.

The Region will have to adjust to the changing housing demands. Residents are spending more of their income on housing. Smaller household sizes mean more homes for fewer residents. The demand for multi-family units and affordable units has increased. Increased demand for housing will put pressure on other land uses, possibly threatening some of the rural nature of the Region. A livable community requires an adequate supply of affordable housing in a diverse set of locations with accessible housing for all segments of the population, including the elderly and disabled.





## 2 GOALS AND OBJECTIVES

As part of the previous Regional Comprehensive Plan efforts the following four goals and several objectives were adopted. These goals provide the starting point for the development of the goals, objectives and policies for the Regional Livability Plan effort. Also added here are performance measurements, which identify ways to monitor the success of the plan.

### **GOAL 1:**

Provide an adequate supply of affordable housing for individuals of all income levels throughout each community.

#### **Objectives:**

1. 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.
2. Ensure that an adequate supply of rental properties is available for all age groups and family sizes.
3. Develop and redevelop the housing stock to increase median home values.

### **GOAL 2:**

Encourage compact housing development patterns, where appropriate.

#### **Objectives:**

1. Locate multi-family rental housing only in areas which are served, or can readily be served, by sanitary sewer.
2. Encourage units of government to establish clear policies regarding costs, limitations, requirements, and priority areas for provision of water and sewer and other facilities and services.

### **GOAL 3:**

Encourage the production of new units and the rehabilitation of existing units, including the development of family units and elderly housing with accompanying support services.

#### **Objectives:**

1. Encourage housing that provides for adaptability as the population ages and/or changes.
2. Preserve and increase the availability of safe, sanitary housing for low- and moderate-income owners and renters to include lead based paint hazard reduction and enhanced training and resources for these activities.
3. Land-use practices and development plans at the state, regional, and local levels should encourage the preservation of historically and architecturally significant homes, buildings, structures, objects, districts and sites.

### **GOAL 4:**

Continue policies and activities that promote fairness and accessibility for all housing consumers, including enforcement and compliance with fair housing laws.

#### **Objective:**

1. Encourage units of government to adopt or strengthen housing ordinances at the local level.



## Regional Performance Measures

In an effort to identify critical information related to housing and track changes over time the following performance measures were identified.

- » Total Number of Housing Units
- » Number of Multifamily Units
- » Number of Subsidized Housing Units
- » Median Home Value
- » Median Rent
- » Percent of Owner/renter costs >30% of income Percentage of homeownership
- » Average Household Size
- » Households with children/parents
- » Median Population Age
- » Commute Times







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EDITION 2015

