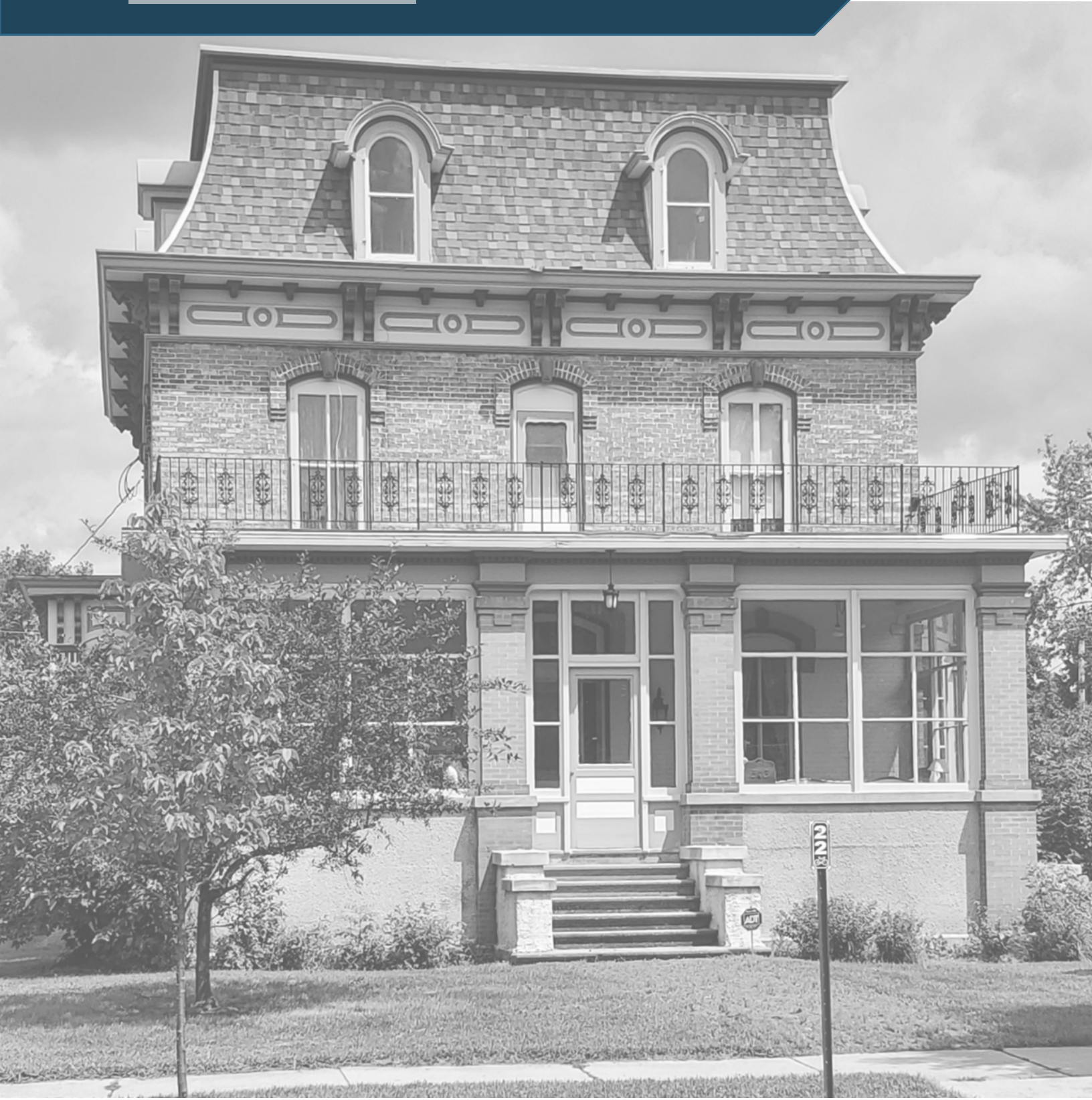


# Oconto County Housing Market Study and Needs Assessment

February 2023



## ACKNOWLEDGEMENTS

The *Oconto County Housing Market Study and Needs Assessment* was prepared by Bay-Lake Regional Planning Commission on behalf of the Oconto County Economic Development Corporation and Oconto County. This document was funded through Oconto County, the Greater Green Bay Community Foundation, and the Bay-Lake RPC Technical Assistance Grant Program.

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# 1. INTRODUCTION

## Purpose of the Study

The *Oconto County Housing Market Study and Needs Assessment* was prepared by the Bay-Lake Regional Planning Commission (BLRPC) for Oconto County and the Oconto County Economic Development Corporation (OCEDC). The purpose of this study is to provide an analysis of the county’s current housing trends and conditions that can be used by county and local decision makers, community members, and other stakeholders to better understand the current housing situation and potential housing opportunities in Oconto County. The overall study will identify housing gaps and potential recommendations to mitigate current and future housing issues. Recommendations are presented throughout the report. This study is focused on Oconto County and provides data and information related to each community within the county. A useful inventory of housing related definitions can be found in **Appendix 1**.

## Area of Study

Oconto County has 997.5 square miles of land area and is the 14<sup>th</sup> largest county in the state of Wisconsin by area. Located in northeast Wisconsin, Oconto County is bordered by the Bay of Green Bay and Menominee, Shawano, Marinette, Langlade, Forest, and Brown counties (**Map 1.1**). The total population of the county, according to the 2020 Decennial Census, is 38,965. Oconto County is made up of 29 municipalities consisting of three cities, 23 towns, and three villages (**Table 1.1**). Much of the population resides in the southeastern portion of the county. Nearly 75% of the county population resides in townships, while the remaining 25% resides in cities or villages. The most populous communities in the county, the Town of Little Suamico and the City of Oconto, make up over 25% of the entire county population.

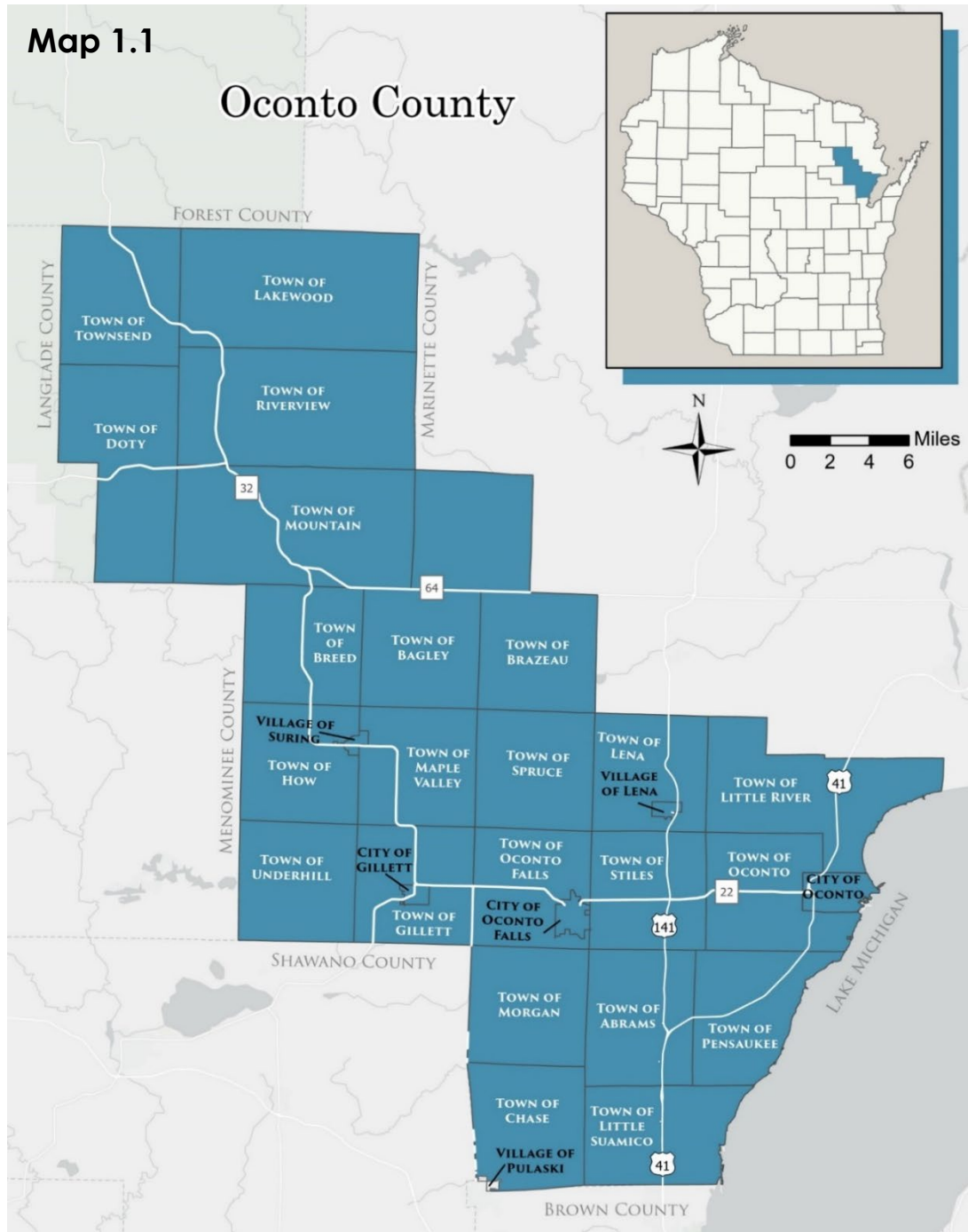
Oconto County Municipal Population and Square Mileage			Community	Population	Area
Community	Population	Area	Town of Lakewood	831	72.33
City of Gillett	1,289	1.37	Town of Lena	743	33.07
City of Oconto	4,609	6.66	Town of Little River	1,092	51.32
City of Oconto Falls	2,957	2.93	Town of Little Suamico	5,536	36.92
Village of Lena	537	1.07	Town of Maple Valley	647	35.32
Village of Pulaski*	0*	0.3*	Town of Morgan	985	35.57
Village of Suring	517	1.02	Town of Mountain	832	72.70
Town of Abrams	1,960	37.48	Town of Oconto	1,340	36.48
Town of Bagley	275	35.67	Town of Oconto Falls	1,259	32.66
Town of Brazeau	1,340	71.60	Town of Pensaukee	1,352	35.20
Town of Breed	698	35.72	Town of Riverview	819	72.01
Town of Chase	3,178	35.03	Town of Spruce	918	35.69
Town of Doty	309	54.25	Town of Stiles	1,518	35.20
Town of Gillett	989	34.35	Town of Townsend	1,044	42.23
Town of How	527	35.01	Town of Underhill	864	35.66
			<b>Total</b>	<b>38,965</b>	<b>997.5</b>

**Table 1.1 Oconto County Communities by Population and Square Miles; Source: U.S. Decennial Census and BLRPC**

\* The Village of Pulaski is located in Brown, Oconto, and Shawano Counties with less than one square mile located in Oconto County.

## Methodology

Most of the demographic and housing data presented within this document was collected through the 2017-2021 5-Year American Community Survey (ACS) Estimates, with the exception of current population data which uses the 2020 Decennial Census Redistricting Data. Unless otherwise noted, expect that all data found in text, tables, and figures was compiled using 2020 ACS data. The Bay-Lake Regional Planning Commission continuously maintains and updates the BLRPC Community Profiles Dashboard which contains ACS and available census data for each community and county in the region. Visit [www.baylakerpc.org](http://www.baylakerpc.org) to view the BLRPC Community Profiles Dashboard .

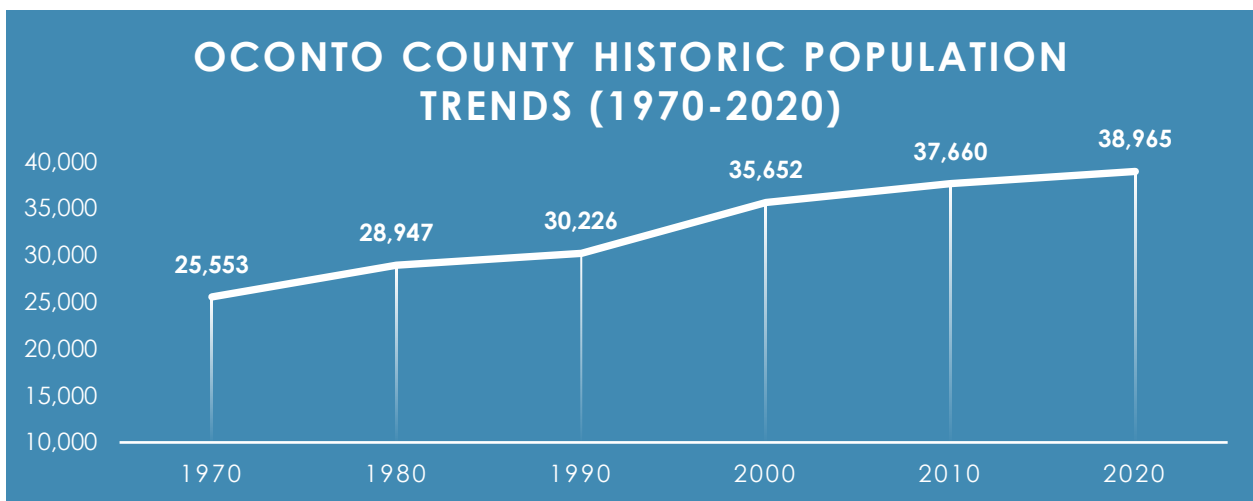


## 2. DEMOGRAPHIC CHARACTERISTICS

### Population

#### Historic and Current Population

According to the 2020 Decennial Census, the population of Oconto County was 38,965 in 2020<sup>1</sup>. As shown in **Figure 2.1** below, the county's population has steadily increased since 1970, with an average growth of 9% per decade. The county experienced its largest population growth during the 1970s (13%) and 1990s (18%). Between 1970 and 2020, the population grew 53% from 25,553 to 38,965. Communities that experienced the greatest population growth between 1970 and 2020 include the towns of Little Suamico, Doty, Chase, Riverview, Townsend, and Abrams.



**Figure 2.1 Oconto County Historic Population Trends; Source: U.S. Decennial Census and BLRPC**

Between 2010-2020, the county's population grew 3.5%. Communities with the greatest change in overall population between 2010-2020 include the towns of Doty (19%), Little Suamico (15%), Riverview (13%), and Spruce (10%) and the City of Gillett (-7%), Town of Bagley (-6%), Town of Gillett (-5%), and Village of Suring (-5%). Remaining communities experienced a population change between -4.8% and 6.6%. **Map 2.1** shows 2010-2020 population change by municipality.

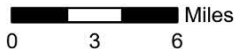
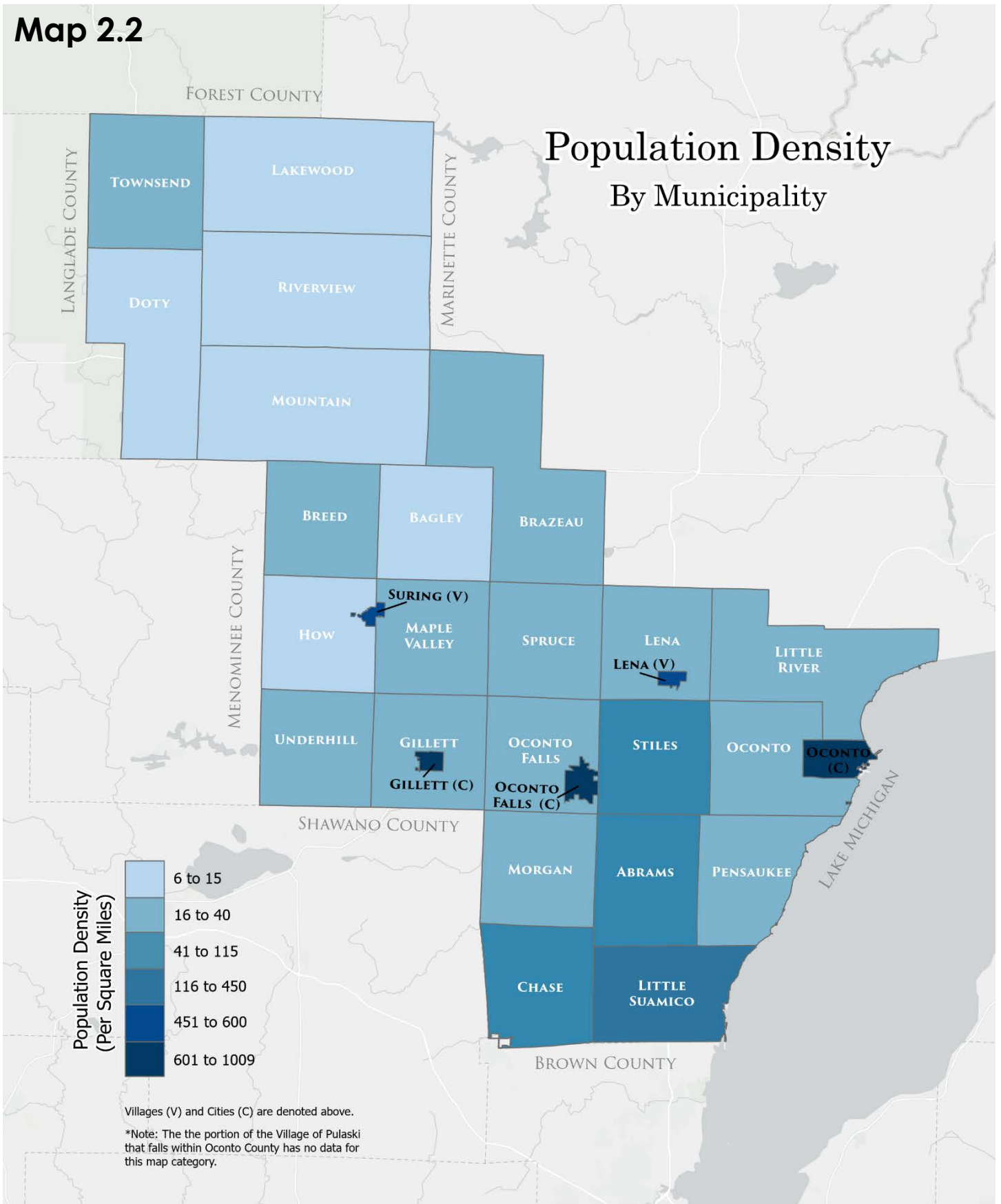
Today, over half of the population can be found in the cities as well as towns located in the southeastern portion of the county (cities of Gillett, Oconto, Oconto Falls and towns of Little Suamico, Pensaukee, Chase, Abrams, Morgan). **Map 2.2** displays population density by community showing strong concentration in the southernmost part of the county. The upward trend of population growth in southeastern communities can be tied to several factors, with the most prevalent factor being the proximity to the Green Bay metro area.

<sup>1</sup> For reference, the county's population according to 2021 ACS 5-Year Estimates was 38,691. This figure is used throughout the report, apart from the current and projected population (pages 7-10) which uses 2020 Decennial Census data.



# Map 2.2

## Population Density By Municipality



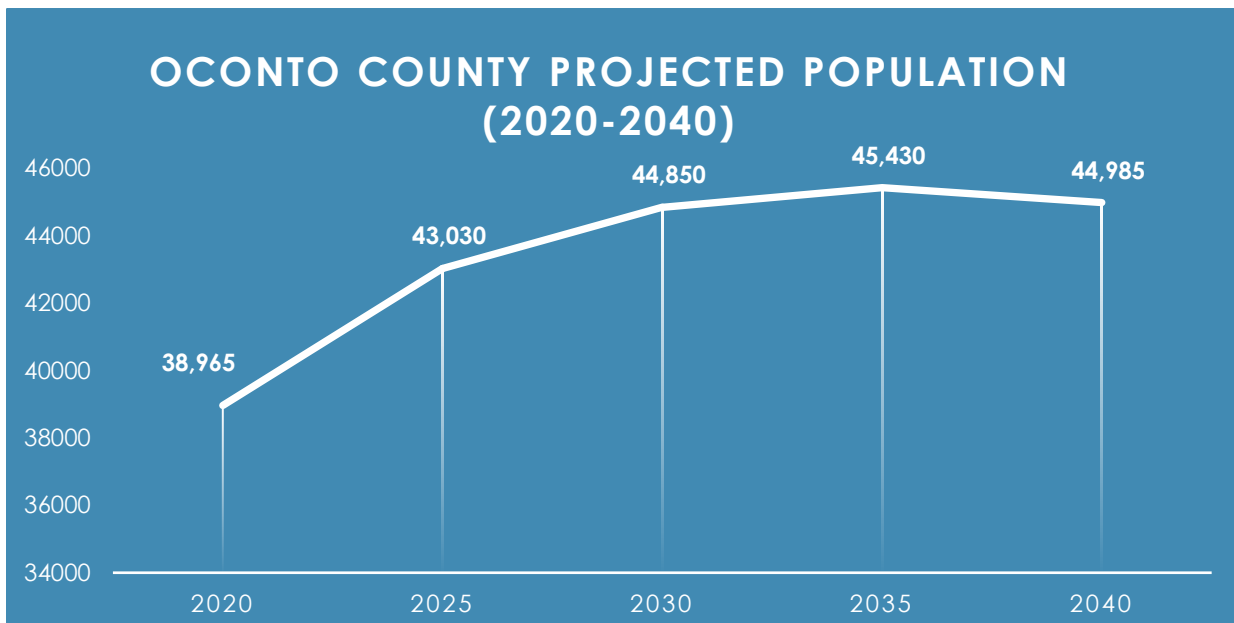
Disclaimer: This map is neither a legally recorded map nor a survey and is not intended to be used as one. This drawing is a compilation of records, information, and data used for reference purposes only. Bay-Lake RPC is not responsible for any inaccuracies herein contained.  
Data Source: U.S. Census Bureau, Decennial Census, 2020; Municipality Boundaries 2020; Bay-Lake RPC, 2023.



## Projected Population

Population projections for counties and municipalities in the state of Wisconsin are computed by the WI Department of Administration (WDOA), Demographic Service Center. The most recent WDOA estimates were generated in 2013 using 2010 census data. While the WDOA's projections are the most widely used method to determine projected population in Wisconsin, BLRPC has included additional forecasting models in this report and in **Appendix 2** to project the future population estimates. For additional information on the methodology behind the WDOA Demographic Services Center [webpage](#).

According to the WDOA, by year 2040, the county's population is projected to increase by 6,020 people from 38,965 to 44,985, an overall increase of 15% from 2020. **Figure 2.2** below shows the 2020-2040 projected population and **Map 2.3** on the following page shows projected population by municipality.



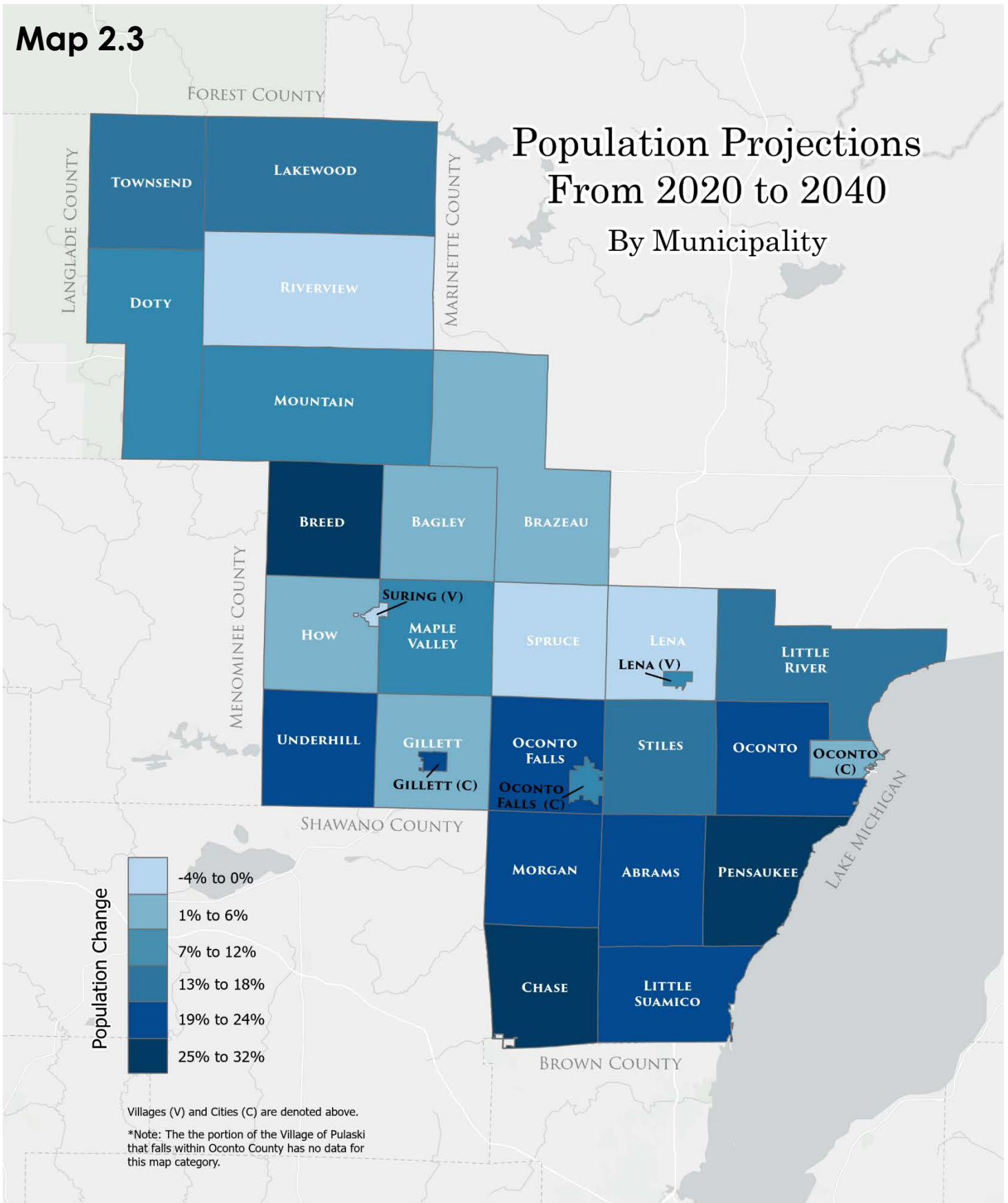
**Figure 2.2 Oconto County Projected Population; Source: WI Dept. of Administration, U.S. Decennial Census and BLRPC**

Municipalities that are expected to experience the greatest growth in their overall population from 2020 to 2040 include the towns of Chase (32%), Pensaukee (31%), Breed (29%), Oconto (24%), Oconto Falls (24%) and Underhill (24%). Communities that are projected to lose population by 2040 include the towns of Lena (2%), Riverview (2%), Spruce (2%) and the Village of Suring (2%). Remaining communities are projected to grow by 2% to 23%.

Over half of the population growth that is expected to occur by 2040 will take place in the southeastern portion of the county in the towns of Little Suamico, Chase, Pensaukee, Morgan, and Abrams. The county will need to ensure action is taken to provide services and housing to the growing population in the southeast portion of the county. See **Appendix 2** for additional historical, current, and projected population data for each community.

# Map 2.3

## Population Projections From 2020 to 2040 By Municipality



Disclaimer: 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. Bay-Lake RPC is not responsible for any inaccuracies herein contained.  
Data Source: U.S. Census Bureau, Decennial Census, 2020; WDOA Population Projections, 2040; Municipality Boundaries, 2020; Bay-Lake RPC, 2023.

## Population by Age and Sex

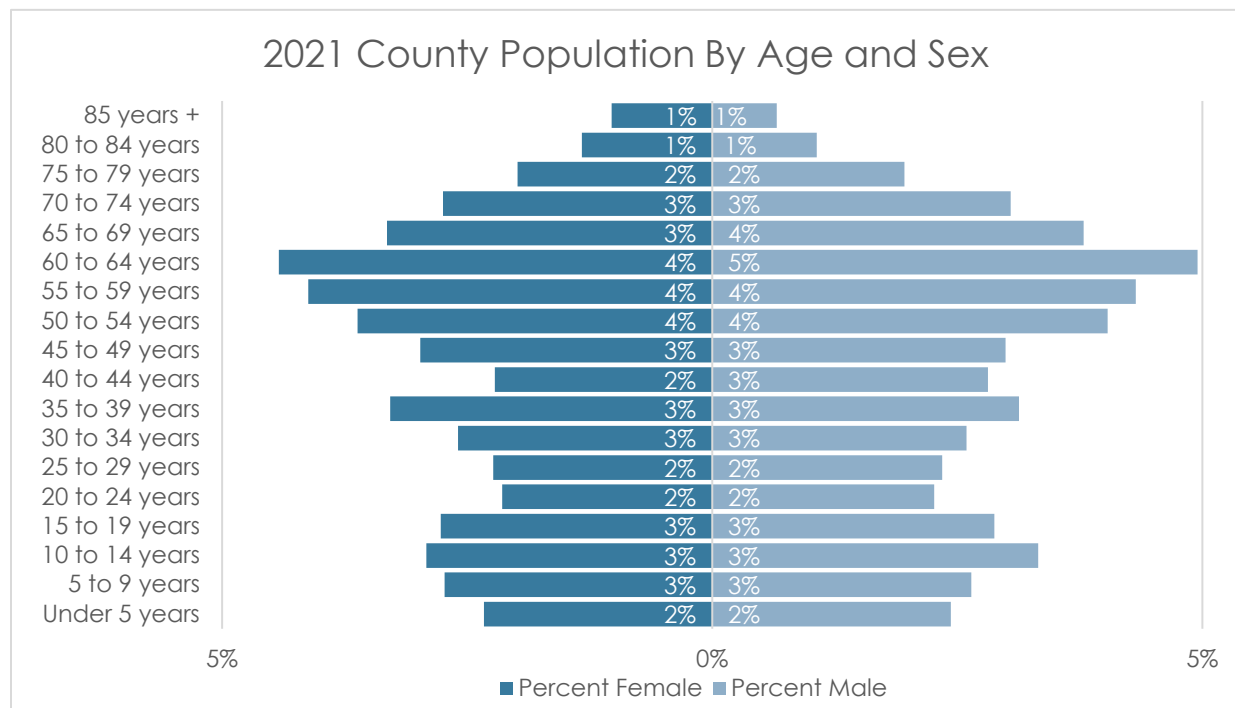
The county's median age in 2021 was 47.4 and the median age in Wisconsin was 39.6. The difference in median age between the county and state coincides with other northern and rural counties. The City of Gillett, City of Oconto Falls, Village of Lena, Town of Little Suamico, and Town of Chase have a median age under 40 whereas the towns of Doty, Townsend, and Riverview have a median age over 60.

In 2021, those under the age of 18 made up 20% of the population with about 5% under the age of five and 15% between the ages of 5-17 (school aged) as shown in **Table 2.1**.

Population by Age Category		
Age Category	Number	Percent
Under 5 Years	1,843	5%
5-17 Years	5,946	15%
16+ Years	31,883	82%
18+ Years	30,902	80%
65+ Years	8,094	21%

**Table 2.1: Population by Age Category; Source: 2017-2021 ACS 5-Year Estimates and BRLPC**

**Figure 2.3** shows age categories by sex that is used to further refine the overall population. Other than the fact that there were 1,000 more men than women living in the county, the distribution of sex by age was evenly disbursed in 2021 as shown below.



**Figure 2.3 County Population by Age and Sex; Source: 2017-2021 ACS 5-Year Estimates and BRLPC**

Senior population or retirement age is defined as those aged 65 and older. In 2021, 21% of the county's population was within the senior age category. **Map 2.4** shows the senior population density by municipality. Like most northern counties in the state, the senior population is projected to grow over the next two decades. By year 2040, it is projected that 28% of the county's population will be over the age of 65. A comparison of the current versus projected population broken out by age can be found in **Figure 2.4**. Communities with over half of their population being 65 or older include the Town of Doty (48%) and the Town of Townsend (52%).

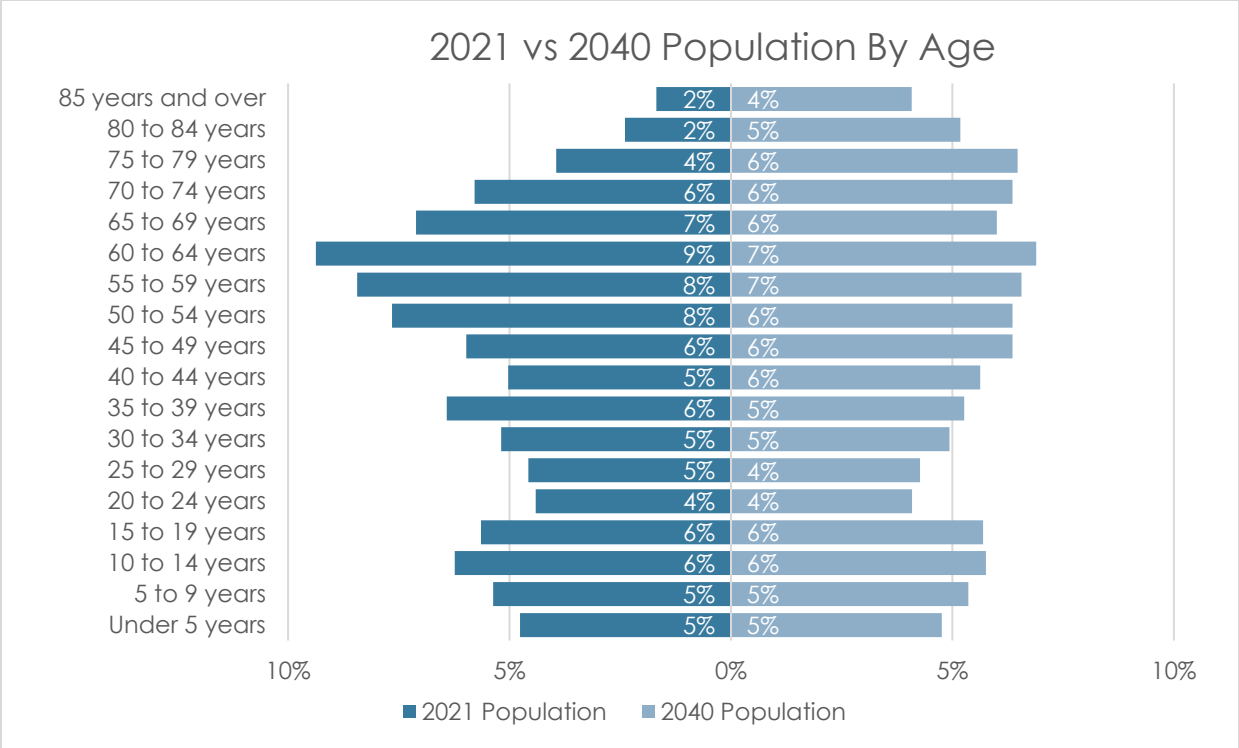
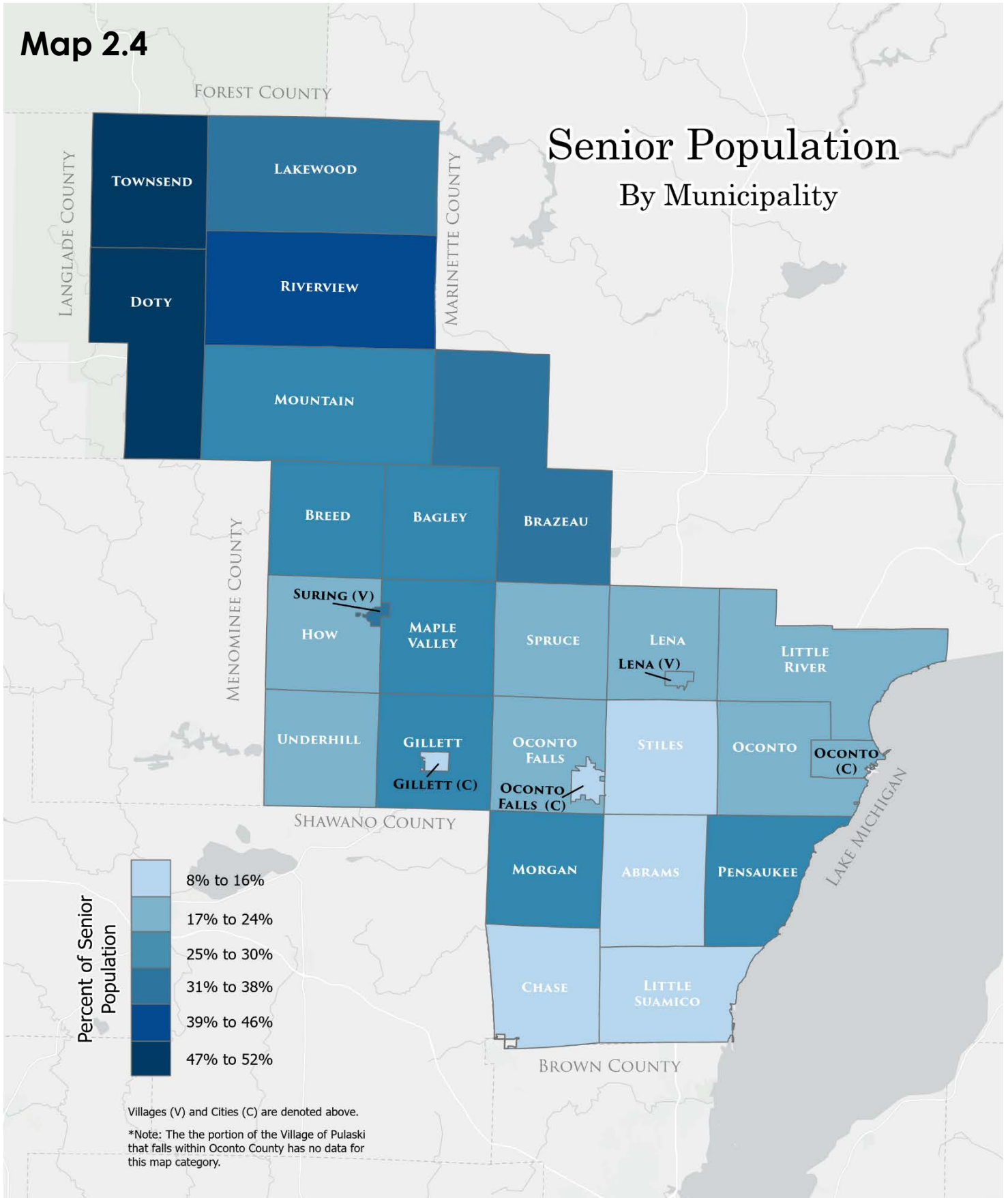


Figure 2.4 Projected Population by Age; Source: WI Dept. of Administration, ACS 2017-2021 5-Year Estimates, and BLRPC

**Map 2.4**

# Senior Population By Municipality



Disclaimer: 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. Bay-Lake RPC is not responsible for any inaccuracies herein contained.  
Data Source: ACS 5-Year Estimates, 2021; Municipality Boundaries, 2020; Bay-Lake RPC, 2023.

### Population by Race and Ethnicity

As shown in **Table 2.2**, the county's population in 2021 was predominantly White (94%), with only 6% being a race or ethnicity other than White alone. Just over 2% of county residents were two or more races and 2% were Hispanic or Latino. The remaining population (less than 2%) were Black or African American, American Indian, Asian, or some other race. The racial and ethnic makeup of the county is similar to other rural and surrounding counties.

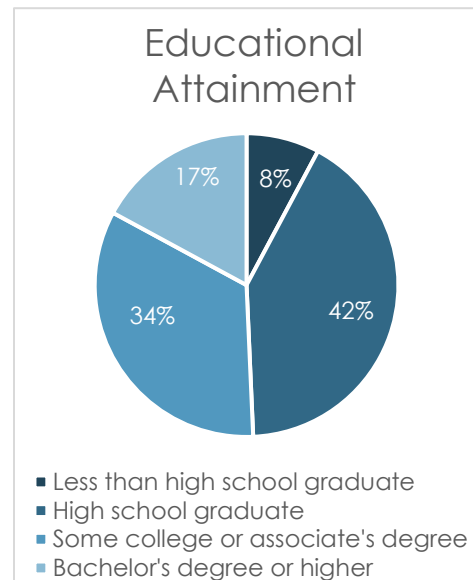
Race and Ethnicity		
Race/Ethnicity	Number	Percent
White	36,438	94.2%
African American	139	0.4%
American Indian	285	0.7%
Asian	134	0.3%
Some other race	5	0.0%
Two or more races	896	2.3%
Hispanic or Latino	794	2.1%

**Table 2.2: Race and Ethnicity; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

### Population by Educational Attainment

Educational attainment of county residents at least 25 years of age in 2021 can be found in **Figure 2.5**. Of those aged 25 and older, 92% had attained a high school or higher level of education and 17% had attained a bachelor's degree or higher. The proportion of county residents with a bachelor's degree or higher is significantly lower when compared to the state where 32% of the population had attained a bachelor's degree or higher.

Educational attainment levels can be an indicator of earning potential, which can influence housing decisions. Although it may not be directly correlated, those residing in the county that have received some form of college education were more likely to own a home and those with a high school diploma or less were more likely to rent.



**Figure 2.5: Educational Attainment; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

### Disabled Population

Disabled populations are defined by the Census Bureau as those with serious difficulty with four basic areas of functioning – hearing, vision, cognition, and ambulation. The ACS collects demographic data on these populations along with those with self-care and independent living difficulties. In 2021, there were 5,364 disabled persons living in the county, or about 14% of the county's total population. Approximately 7% of the population had ambulatory difficulty, 5% had cognitive difficulty, 2% had self-care difficulty, and 5% had independent living difficulty. The overall share of people with disabilities can help to determine the need for housing adaptations and services. Some people with physical disabilities require housing with special features or certain specialized living situations. The share of disabled population in Oconto County was higher than the state (12%) and national share (13%).

## Household Characteristics

### Household Size and Type

A household consists of all the people who occupy a housing unit, including related family members, unrelated people, and those living alone. In 2021, there were 16,352 households in the county with an average household size of 2.35 people. Of the total number of households in the county, 11,141 were considered family households and 5,211 were non-family households (unrelated people living in the same housing unit or persons living alone). Nearly 90% of families owned their home, while 11% rent.

The household population was 38,399 in 2021 and the overall county population was 38,691. The difference of the residential population and total household population represents the 292 individuals that were living in group quarters.

### Projected Households

According to the WDOA, by year 2040, it is projected that there will be 19,986 households in the county, a 22% increase (3,634 households) from 2021. Household population is projected to increase by about 6,500 people, or 16%, and household size is projected to decrease by 4%. While the county's overall population and household population are expected to increase by 2040, the average household size is projected to decrease, showing a need for additional housing units and potentially housing units of smaller size.

### Householder Age

Householders vary in age, as does the type of home they occupy. The decision to own or rent can be influenced by factors such as housing affordability and availability, personal preference, and more. Generally, it is expected that younger populations are more likely to rent than older populations.

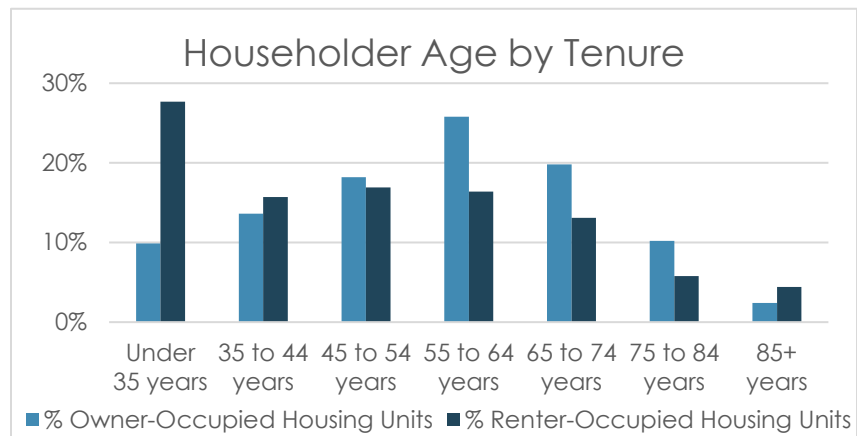
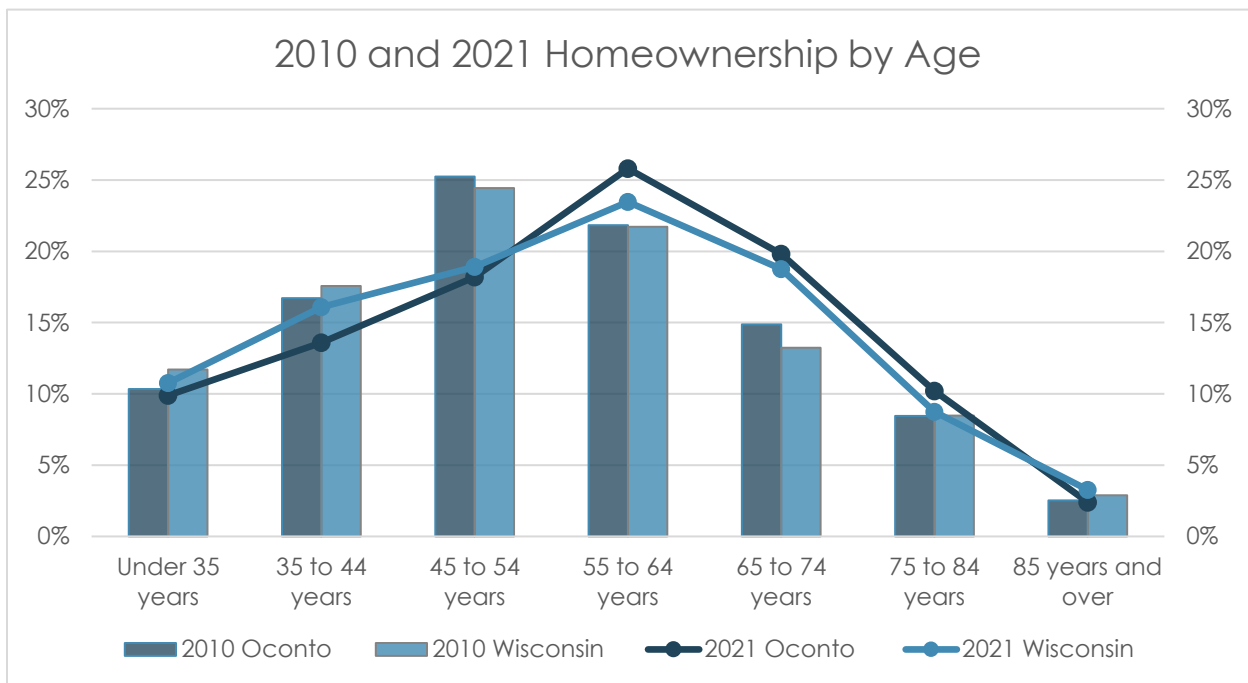


Figure 2.6 Age by Tenure; Source: 2017-2021 ACS 5-Year Estimates and BLRPC

**Figure 2.6** shows housing tenure (own vs. rent) by age of the householder. Households that were headed by an individual under the age of 35 were significantly more likely to rent (28%) than other age categories and householders aged 75-84 were least likely to rent (4%). Those under the age of 45 were almost two times more likely to rent (43%) than own a home (24%) which is also true for those over the age of 85. The share of households that rent varies substantially by age and renters of different ages and household sizes may be interested in different forms and sizes of rental homes. Communities should analyze the age of householders and the distribution of age in their population to determine what types of housing would be best suited for both current and projected populations.

When analyzing homeownership trends, the age of owner-occupied householders has shifted since 2010 in the county and statewide, as shown in **Figure 2.7**. Homeownership has declined for those under 55 years old since 2010, especially in the 45-54 age category. On the other hand, homeownership rates for those 55 and older have increased since 2010. The shift in homeownership age is consistent with state and national homeownership trends. One difference that may be important to note, is that those under the age of 55 were less likely to own a home and those aged 55-84 were slightly more likely to own a home in the county compared to elsewhere in the state. This trend may create difficulties for younger populations to purchase and own a home as older populations are staying in their current homes.



**Figure 2.7 2010 and 2021 County and State Homeownership Age; Source: U.S. Decennial Census, 2017-2021 ACS 5-Year Estimates, and BLRPC**

The median age of first-time homebuyers in the United States is about 33 years old. Using this stat, just over 5% of the county's population were within the average first-time homebuying age group of 30-35 in 2020 (see Figure 2.4). Communities should watch the trend in homeownership age and projected population growth in older adults to determine if additional first-time homes are available to younger working age populations. If older populations continue to live in their homes and the population of this age category is projected to increase, communities may want to consider incentives to encourage the development of new single-family homes and multi-family structures to house working-aged populations at varying incomes.



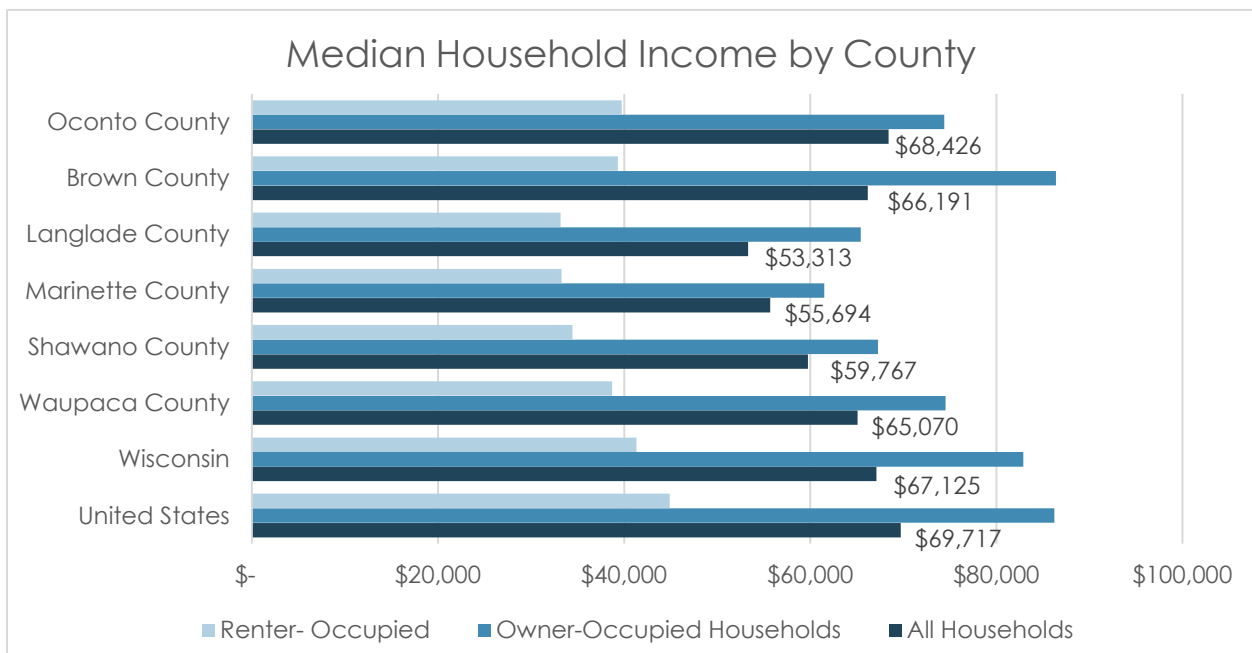
### 3. ECONOMIC CHARACTERISTICS

#### Income

##### Median Household Income

It is key to examine median household income (MHI) when analyzing the current housing situation as households that pay more than 30% of their income on housing costs are considered cost-burdened by their housing situation.

In 2021, the MHI for all households in Oconto County was \$68,426, which is about \$1,300 higher than the MHI in the state (\$67,125) and about \$1,300 lower than that of the nation (\$69,717). The MHI for all households, owner-occupied households, and renter-occupied households can be found in **Figure 3.1** which also shows the county's median household income was higher than surrounding counties and those with similar sized populations. The MHI for owner-occupied households in Oconto County was \$74,404, much lower than the state (\$82,908) and national (\$86,236) level. In general, renters have a lower MHI compared to homeowners. The renter MHI in Oconto County was \$39,750, which is only slightly lower than the state and national renter MHI but higher than comparison counties.



**Figure 3.1 Median Household Income by County; Source: 2017-2021 ACS 5-Year Estimates**

##### Median Family Income

Median family income (MFI) is typically higher than median household income because a family consists of two or more people in the same housing unit, whereas a household can be a single person living in a housing unit. In 2021, the MFI in Oconto County was \$82,378, slightly lower than the state (\$85,810) and national MFI (\$85,806). Additional information on MHI and MFI for individual communities can be found in **Appendix 3**.

## Poverty Rate

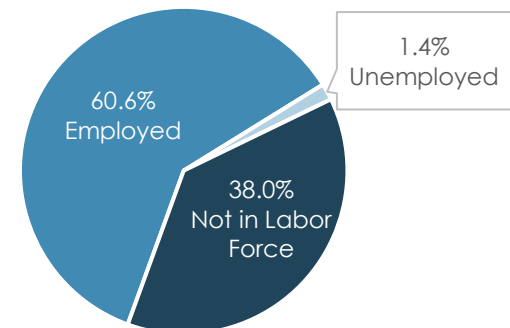
In 2021, 9% of the county's residential population and 6% of families lived in poverty. Additionally, 6% of those over the age of 65 lived in poverty. Communities with the highest rate of poverty include the City of Oconto Falls (19%) and the Town of Mountain (18%) followed by the Town of Lakewood (17%), the Village of Suring (16%), and the Town of Breed (15%). Communities with higher levels of poverty may need to consider actions that will lead to the addition of affordable housing.

## Employment and Industry

### Employment Status

Employment status for each community and the county was collected using 2021 5-Year ACS Estimates. **Figure 3.2** shows the status of employment for residents over the age of 16. In 2021, the county's labor force participation rate was 62% with 61% of the population being employed and 1% being unemployed. The overall 2021 unemployment rate in the county was 2.2%. Communities with the highest unemployment rates include the Village of Lena (10.3%) and the Town of Mountain (9.3%).

County Employment Status



**Figure 3.2 Employment Status; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

The Bureau of Labor Statics (BLS) tracks county-level employment and unemployment, data monthly and annually which provides a more accurate measurement of the current labor force compared to data collected through the ACS. **Table 3.1** below shows employment data for years 2020, 2021, and 2022. Recent trends in employment show signs of the economic impact the COVID-19 pandemic had on the county's labor force in 2020; however, labor force participation and unemployment appear to be improving.

In 2020, there were 19,369 employed and 1,301 unemployed residents in the county and the unemployment rate was 6.3%. In 2021, there were 20,039 employed and 777 unemployed residents, and the unemployment rate was 3.7%. Preliminary estimates for 2022<sup>2</sup> show 20,059 employed and 666 unemployed residents, and an unemployment rate of 3.2%.

County Employment Status 2020-2022				
Measure	2020	2021	2022	2020-2022 Change
Labor Force	20,670	20,815	20,724	54
Employed Residents	19,369	20,039	20,059	690
Unemployed Residents	1,301	777	666	-635
Unemployment Rate	6.3%	3.7%	3.2%	-3.1%

**Table 3.1: 2020-2022 County Employment Status; Source: BLS Local Area Employment Statistics and BLRPC**

<sup>2</sup> Annual 2022 employment data was not available at the time of this report. However, the BLS has released data for January to November 2022 and preliminary estimates for December 2022 allowing a preliminary estimate for 2022.

## Employment by Industry

**Table 3.2** below shows residential employment by industry sector using 2021 ACS data. Sectors with the highest rates of employment include manufacturing (24%), education services and health care (20%), retail trade (10%) and construction (10%). The median earnings in 2021 by the top industries are \$50,884, \$37,119, \$23,650, and \$52,202, respectively.

County Employment by Industry		
Industry	Number	Percent
Agriculture, forestry, fishing and hunting, and mining	636	3%
Construction	1,997	10%
Manufacturing	4,668	24%
Wholesale trade	348	2%
Retail trade	1,883	10%
Transportation and warehousing, and utilities	1,012	5%
Information	178	1%
Finance and insurance, and real estate and rental and leasing	1,048	5%
Professional, scientific, and management, and administrative and waste management services	1,199	6%
Educational services, and health care and social assistance	3,856	20%
Arts, entertainment, and recreation, and accommodation and food services	1,265	7%
Other services, except public administration	658	3%
Public administration	582	3%

**Table 3.2 County Employment by Industry Sector; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

## County Employment

The BLS also tracks total county employment through the *Quarterly Census of Employment and Wages* program. In 2020, the BLS recorded 8,442 total employees in all industries for all establishments (808 establishments), a 5% decrease from 2019 employment levels (8,909). In 2021, there were 8,688 employees within 819 county establishments, and in 2022, there were 8,578 employees within 831 establishments. Local business employment has improved since 2019, but not to pre-COVID levels. Based on this data, there are far more residents in the county than there are jobs, which is discussed in greater detail later in the report.

The average weekly pay of all employees in all business establishments in Oconto County was \$696 in 2019, \$741 in 2020, \$798 in 2021, and \$784 (preliminary Q1 and Q2 estimates) in 2022. The average annual rate of pay according to the BLS was \$38,537 in 2020 and \$41,490 in 2021. Average annual pay for 2022 was not yet available at the time of this report. While housing affordability is often calculated using household income, the individual rate of pay for those locally employed can be used to determine workforce housing affordability. To sustain and grow the local labor force, employers in the county may need to play a role in the affordable housing market within communities.

## Commuting

### Place of Work

In 2021, a little over half (53%) of the working age population worked outside of the county, while 46% worked within the county. Of those who worked in the county, approximately 11% worked within the community they reside in and 8% worked from home.

Today, reliable access to broadband allows more people to work from home and allows companies to attract talent from outside the immediate area. ACS data shows that 85% of the county had some sort of broadband access in 2021, whether that be a cellular data plan, broadband connection via cable, fiber optic or DSL, or a satellite internet service. Households with higher incomes were more likely to have broadband access. About 32% of households with an income under \$20K did not have access to internet, whereas only 5% of households with an income of \$75K or greater did not have access.

### Commuting Mode and Time

Commuting time can play a major role in determining where homebuyers decide to purchase a home. Understanding the change in commuting patterns is important because people may be more willing to commute longer distances to reside in a more affordable community or place of interest. Many realtors will advise homebuyers to purchase a home within their commute comfortability. In Oconto County, most people commuted to work by personal vehicle (81%), followed by carpooling (8%) and by walking (2%). The average commute time was about 27 minutes - as shown in **Figure 3.3**. Over half of the population had a 30 minute or less commute and 44% had a 30 minute or longer commute to work.

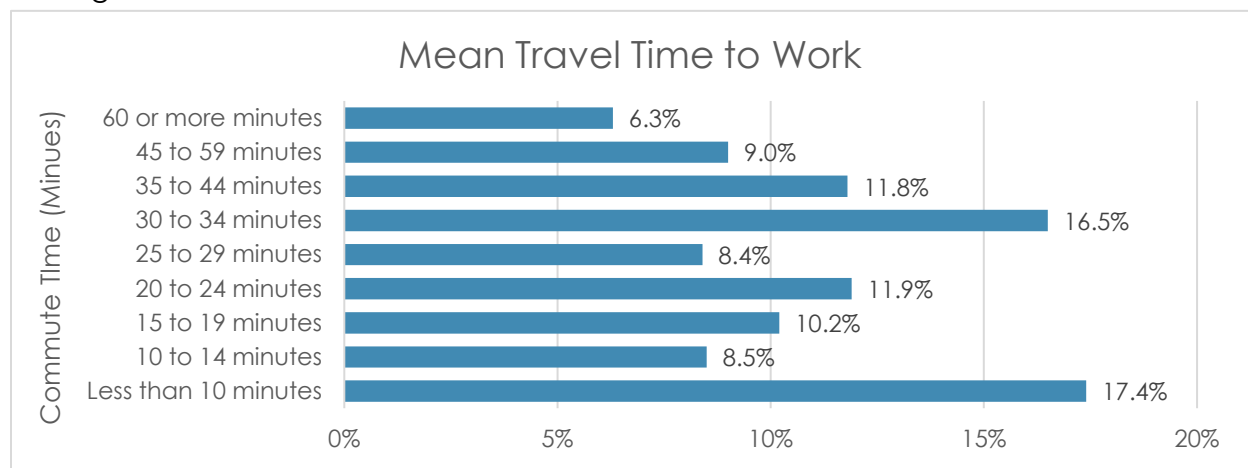


Figure 3.3 Mean Travel Time to Work; Source: 2017-2021 ACS 5-Year Estimates and BLRPC

### Inbound and Outbound Commuters

The above data points to the fact that many residents are commuting to places of work outside of the county. Today, people have the option to live farther away from their workplace with remote working, which can impact the housing market as it may be more affordable to live elsewhere. However, given the nature of jobs within the county, remote work is not as much of an option as in other counties. **Table 3.3** shows inbound, outbound,

and net commuters for Oconto County in 2022. Overall, 3,780 people commuted to Oconto County for work (inbound commuters) in 2022, and 11,707 commuted outside of Oconto County (outbound commuters) for work. Top outbound commuters travel to Brown, Marinette, Outagamie, Shawano, and Winnebago counties. Top inbound commuters come from Marinette, Brown, Shawano, Outagamie, and Menominee counties. **Appendix 3** shows the number of inbound, outbound, and net commuters for Oconto County.

Inbound and Outbound Commuters			
County	Inbound	Outbound	Net
Brown County	965	6,427	-5462
Marinette County	1,011	956	55
Outagamie County	121	868	-747
Shawano County	437	544	-107
Winnebago County	95	463	-367
Marathon County	41	246	-205
Sheboygan County	14	230	-216
Manitowoc County	72	223	-151
Forest County	65	194	-129
Fond du Lac County	101	174	-73

**Table 3.3 Oconto County Inbound, Outbound, and Net Commuters;**  
**Source: Lightcast Q1 2023 Commuting Map Data Set and BLRPC**

### Jobs-Housing Balance

The jobs-housing balance is the ratio of jobs to housing in an area. The ratio determines if there is enough housing available for workers to live near employment centers and if there an adequate number of jobs available for area residents. If the ratio of jobs to housing is high, the area is considered job-rich, and it is likely that people are commuting into the area to work. If the ratio is low, there may be inadequate job availability for residents in the area. Ideally, jobs available in a community should match the labor force skills, and housing should be available at various prices, sizes, and locations suited to workers who wish to live in the area.

There are numerous methods to assess the balance between housing and employment in an area. Although the jobs-to-housing unit ratio is most extensively used, there is no singular definition of the jobs-housing balance that is acknowledged today. Two methods were used to quantify the job-to-housing balance: (1) jobs-to-occupied-housing units, and (2) jobs-to-resident workers (labor force). According to Lightcast, an economic modeling tool, the total number of jobs in Oconto County in 2021 was 9,558. Lightcast data is based on the Quarterly Census of Employment and Wages (QCEW) from the BLS and the Bureau of Economic Analysis (BEA).

The average number of workers per household in Oconto County is 1.2. Ideally the ratio of jobs to occupied housing units or households is 1.2:1 (1.2 jobs per occupied-housing unit or household). The total number of occupied housing units in Oconto County in 2021 was 16,352. The jobs-to-occupied-housing units method results in a ratio of 0.58:1. This means there are 0.58 jobs available per household.

Ideally, the jobs-to-resident workers ratio is 1:1 (one job per resident worker). There were 20,815 residents in the labor force in 2021 according to the BLS. The jobs-to-resident workers method results in a ratio of 0.46:1, meaning there are 0.46 jobs in the county per resident in the labor force.

Both methods resulted in a shortage of jobs available to residents within the county. To increase the local workforce, additional jobs will be needed. If a jobs-to-total housing units is computed, the result is even lower at 0.40 jobs to every housing unit. However, the percentage of housing that is vacant for seasonal or recreational use skews the number of actual housing available to full-time permanent residents or workers.

## 4. HOUSING CHARACTERISTICS

### Housing Occupancy and Tenure

#### Housing Stock

There were 23,766 total housing units in Oconto County in 2021, with 17% of the stock being found in the cities, 2% in villages, and the remaining in towns. The City of Oconto had 2,154 housing units, which is 9% of the entire county's housing stock, and the Town of Little Suamico had 2,144 housing units, also 9% of the county's housing stock. Data pertaining to county housing stock, occupancy, and vacancy can be found in **Table 4.1** below and in **Appendix 4**.

#### Housing Tenure

Housing occupancy data is essential when analyzing the current housing situation in a community and is often used with other socio-economic data to determine the need for additional housing and the type of housing that may be needed for a certain area or certain populations. Data on housing occupancy by community can be found on **Table 4.2** on the following page.

Occupancy Status	
Total Housing Units	23,766
Occupied	16,352
Vacant	7,414
Owner-Occupied Units	13,799
Renter-Occupied Units	2,553
Percent Occupied	69%
Percent Vacant	31%

**Table 4.1: 2020 Oconto County Occupancy; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

Out of the 23,766 total housing units found in the county, 16,352 or 69% were considered occupied. Homeowners made up 84% of the occupied housing stock while renters made up 16%. In 2021, homeownership increased from the prior year and the of share renter-occupied housing units decreased. The percentage of population that owns versus rents their home in Oconto is significantly higher than that in the state (68%) and U.S. (65%). Areas with the highest rate of homeownership include the towns of Riverview (97%), Little Suamico (97%), Doty (96%), and Townsend (96%). Areas with the lowest rate of homeownership were found within cities and villages. The Village of Lena had the lowest rate of homeownership at 52% followed by the cities of Oconto Falls (54%) and Oconto (67%).

The Village of Lena had the highest percentage of renter-occupied housing units at 48% followed by the City of Oconto Falls (47%), City of Oconto (33%), the Village of Suring (37%), and the City of Gillett (23%). All other communities have a renter occupancy rate of 19% or lower. As expected, areas with higher rates of homeownership tend to have lower rates or renters and vice versa. For example, the Town of Riverview had the highest percentage of owner-occupied housing units and the lowest percentage of renter-occupied units (3%). The share of renter-occupied housing units found in Oconto County (16%) was significantly lower than that in the state (32%) and the U.S. (35%). Communities with a lower share of rental households may not have an adequate supply of renter options and should consider incentives used for increasing the stock of rental housing in their community.

Housing Stock Characteristics by Community						
Municipality	Total Housing Units	Total Occupied Units	Percent Owner-Occupied	Percent Renter-Occupied	Homeowner Vacancy Rate	Renter Vacancy Rate
Oconto County	23,766	16,352	84%	16%	1.1%	3.8%
City of Gillett	598	525	77%	23%	5.6%	13.9%
City of Oconto	2,154	1,957	67%	33%	2.2%	7.1%
City of Oconto Falls	1,285	1,285	54%	46%	0	0
Village of Lena	266	242	52%	48%	0	0
Village of Suring	234	185	74%	26%	0	12.5%
Town of Abrams	855	774	94%	6%	0	0
Town of Bagley	229	132	95%	5%	0	0
Town of Brazeau	1,594	691	92%	8%	3	0
Town of Breed	655	351	90%	10%	0	0
Town of Chase	1,190	1,123	90%	10%	0	0
Town of Doty	655	168	96%	4%	0	14.3%
Town of Gillett	436	400	79%	21%	0.9%	0
Town of How	300	266	91%	9%	0	0
Town of Lakewood	1,332	412	89%	11%	3.2%	0
Town of Lena	349	306	89%	11%	0	0
Town of Little River	508	436	85%	15%	0	0
Town of Little Suamico	2,144	2,078	97%	3%	0	0
Town of Maple Valley	328	239	89%	11%	0	0
Town of Morgan	478	438	96%	4%	0	29.6%
Town of Mountain	1,326	493	88%	12%	0.5%	10.4%
Town of Oconto	633	587	92%	8%	2.7%	0
Town of Oconto Falls	662	603	90%	10%	1.5%	0
Town of Pensaukee	682	541	91%	9%	0	0
Town of Riverview	1,504	337	97%	3%	4.1%	37.5%
Town of Spruce	555	371	81%	19%	0	0
Town of Stiles	650	553	90%	10%	4.4%	0
Town of Townsend	1,677	558	96%	4%	0.4%	0
Town of Underhill	487	301	88%	12%	0	0

Table 4.2: Housing Stock Characteristics by Community; Source: 2017-2021 ACS 5-Year Estimates and BLRPC



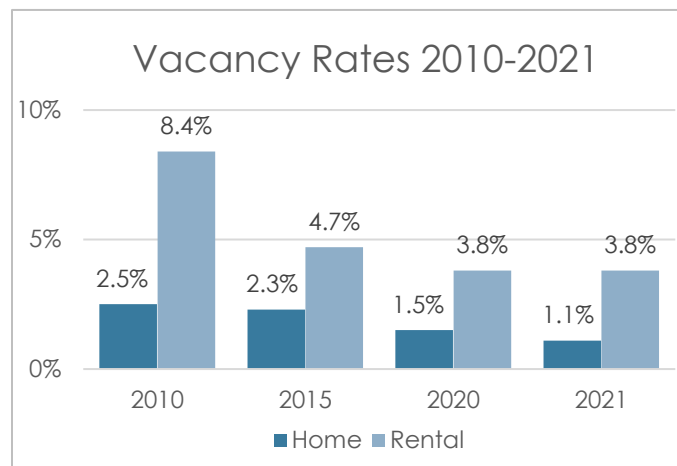
## Housing Vacancy

The status of vacant housing in 2021 is detailed in **Table 4.3**. Of the 23,766 housing units in the county, 31% were vacant, which is significantly higher than the percentage of vacant units in Wisconsin (11%). It is important to note that housing vacancy data includes units that are for seasonal or recreational use. Therefore, the high number of vacant units in the county can be attributed to the seasonal population that takes advantage of the abundance of recreational opportunities found within the area.

Vacant Housing Status	
Total Vacant	7,414
For Rent	101
Rented, not occupied	37
For Sale Only	152
Sold, not occupied	16
For Seasonal Use	6,345
For Migrant Workers	8
Other	755

**Table 4.3 Oconto County Vacant Housing Status; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

Vacancy rates represent the proportion of units that are vacant for rent or for sale. The home vacancy rate in 2021 was 1.1% while the renter vacancy rate was 3.8%. Since 2010, the share of rental units that are vacant for rent (available for rent) and the share of homes that are vacant for sale have decreased as shown in **Figure 4.1**, which indicates increasing pressure of the county's housing supply. According to HUD, a homeowner vacancy rate of 1.5% and a renter vacancy rate of 5% allows for adequate choice in housing type.



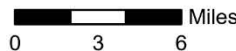
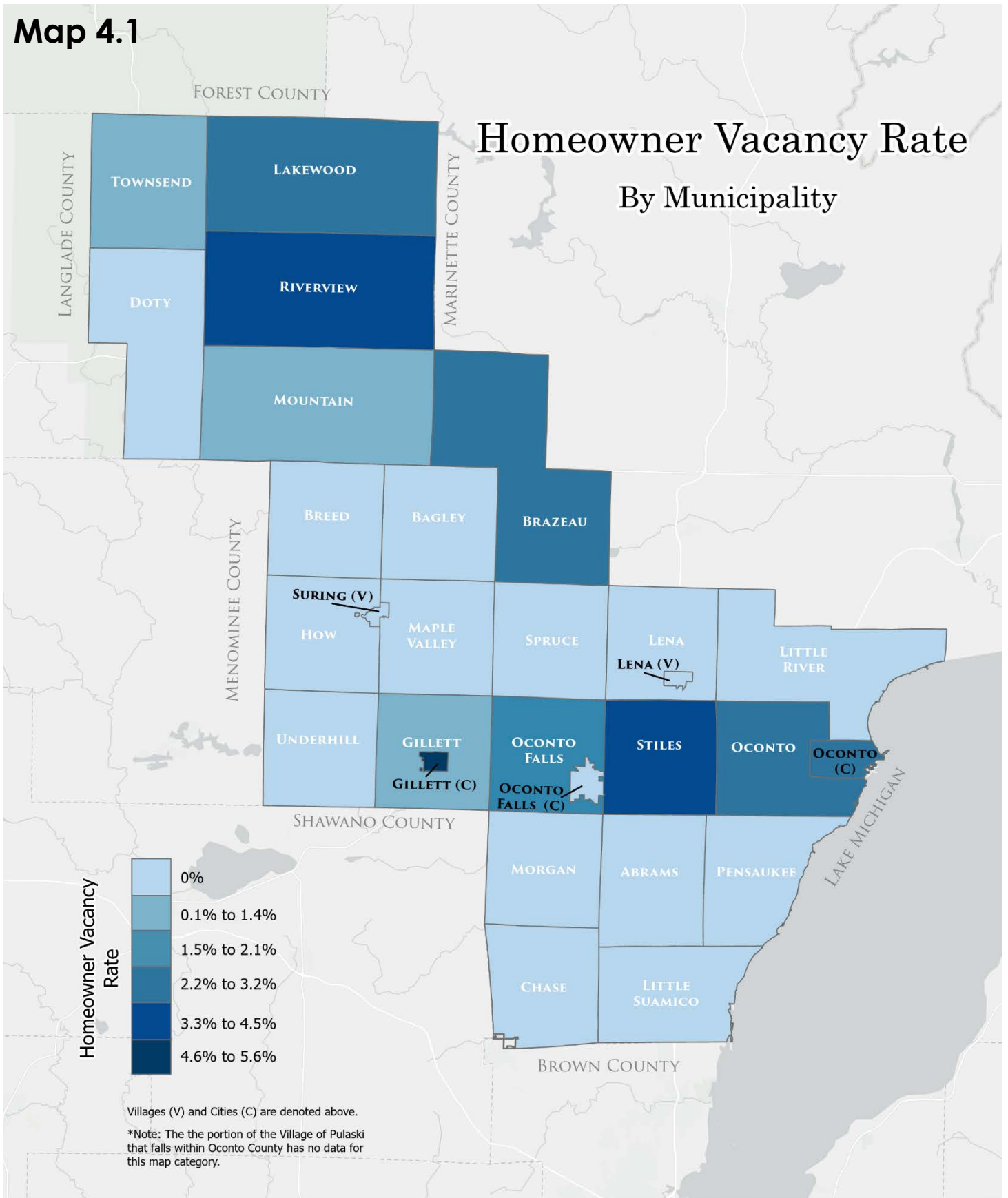
**Figure 4.1: 2010 - 2021 Vacancy Rates; Source: U.S. Decennial Census, ACS 5-Year Estimates, and BLRPC**

Some communities have very little vacancy within their housing stock such as the City of Oconto Falls where every housing unit was occupied in 2021. On the other side, some communities have significant vacancy within their housing stock, which most likely pertains to the high number of season homes within that community. For example, of the 1,504 total housing units in the Town of Riverview, 78% or 1,167 housing units were vacant and of those vacant, 72% were seasonal.

**Map 4.1** shows the homeowner vacancy rate by community and **Map 4.2** shows the renter vacancy rate by community. The Village of Lena with the highest percentage of renter-occupied housing units (48%) and the City of Oconto Falls with the second highest percentage of renter-occupied housing units (47%) in the county, had a renter vacancy rate of 0%, which indicates a need for additional rental units in both communities. The cities of Gillett and Oconto and the Village of Suring had higher percentages of renter-occupied units and higher renter vacancy rates than other communities. This could be due to a number of factors including a lack of desire to rent by current residents, deteriorating conditions of available rentals, decreasing or aging population, and more.

# Map 4.1

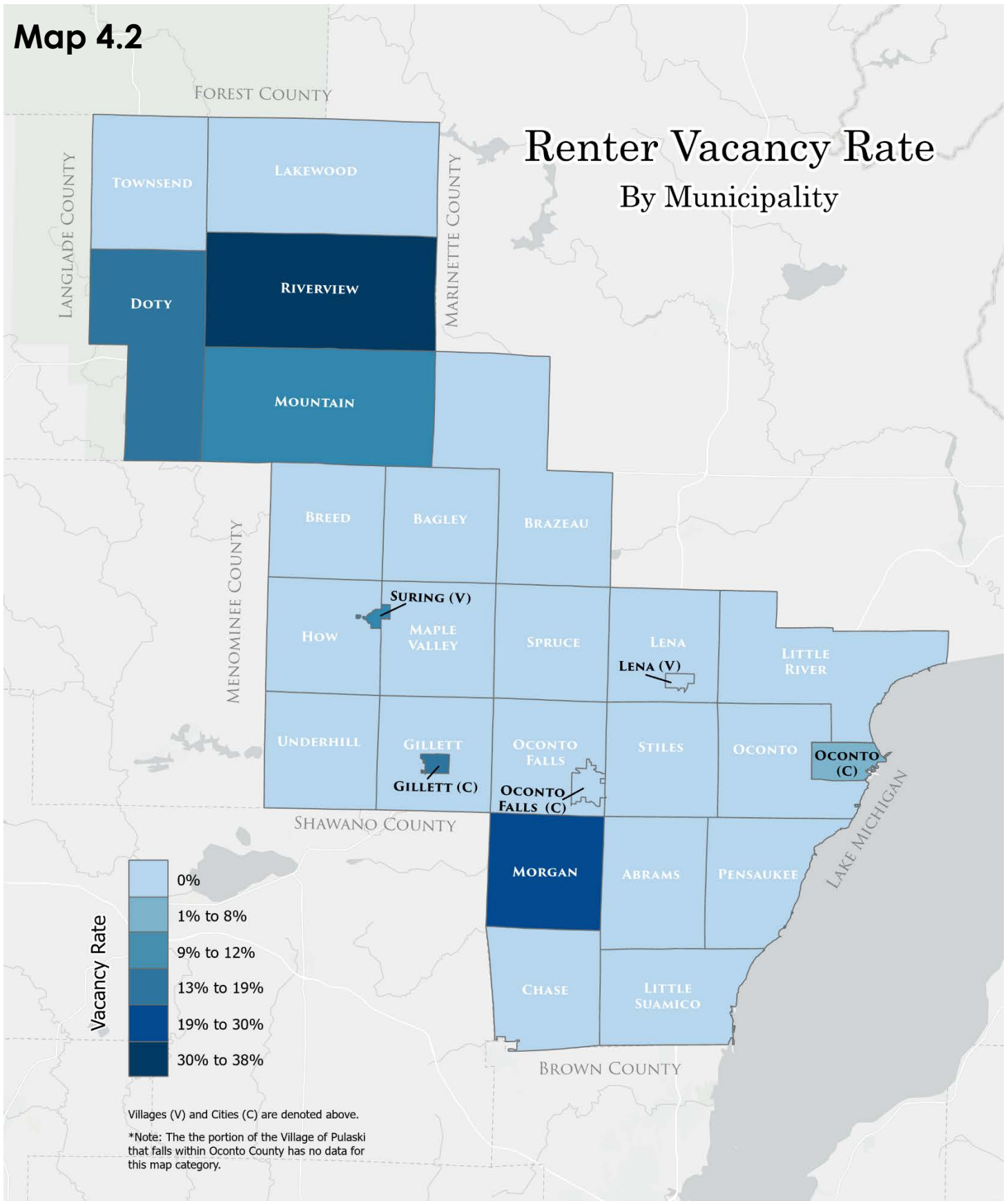
## Homeowner Vacancy Rate By Municipality



Disclaimer: 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. Bay-Lake RPC is not responsible for any inaccuracies herein contained.  
Data Source: ACS 5-Year Estimates, 2021; Municipality Boundaries, 2020; Bay-Lake RPC, 2023.

**Map 4.2**

# Renter Vacancy Rate By Municipality



Disclaimer: 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. Bay-Lake RPC is not responsible for any inaccuracies herein contained.  
Data Source: ACS 5-Year Estimates, 2021; Municipality Boundaries, 2020; Bay-Lake RPC, 2023.

## Seasonal Housing

There were about 6,350 seasonal housing units that made up approximately 27% of the entire county's housing stock in 2021. Seasonal units may be both second homes or seasonal rentals. Given the abundance of recreational opportunities in the county and its geographic location in the state, higher seasonal housing is expected. Oconto County communities with the highest rates of seasonal housing as a percent of their total housing stock include the towns of Riverview (72%), Doty (71%), Lakewood (64%), Townsend (63%), Mountain (57%), and Brazeau (52%). **Map 4.3** on the following page and **Appendix 4** show seasonal housing by community.

**Table 4.4** compares housing vacancy within Oconto County to surrounding counties. In Wisconsin, only 6% of the entire housing stock was for seasonal or recreational use. However, seasonal homes are more abundant in the northern part of the state. Counties that border Oconto County, such as Marinette, Shawano, and Langlade, have high seasonal housing rates as well. Marinette had the highest percentage of seasonal housing stock (31%) followed by Oconto (27%), Langlade (22%), and Shawano (12%) counties.

Between 2010 and 2020, the number of year-round occupied housing units in Oconto County increased while the total number of vacant and seasonal housing units decreased. This could mean housing was occupied more by permanent residents and less by seasonal residents in 2021, which is a positive trend for the county.

Housing Vacancy by County						
County	Total Housing Units	Vacant Housing Units	Percent Vacant Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate	Percent Seasonal Housing
Oconto	23,766	7,414	31%	1.1%	3.8%	27%
Brown	114,171	3,946	3%	0%	3.2	1%
Langlade	12,196	3,792	31%	1.1%	9.5%	22%
Marinette	29,330	10,986	37%	1.9%	2.4%	31%
Shawano	20,401	3,669	18%	1.2%	3.0%	12%
Waupaca	25,456	3,283	13%	0.9%	3.2%	8%

**Table 4.4 Housing Vacancy Status by County; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

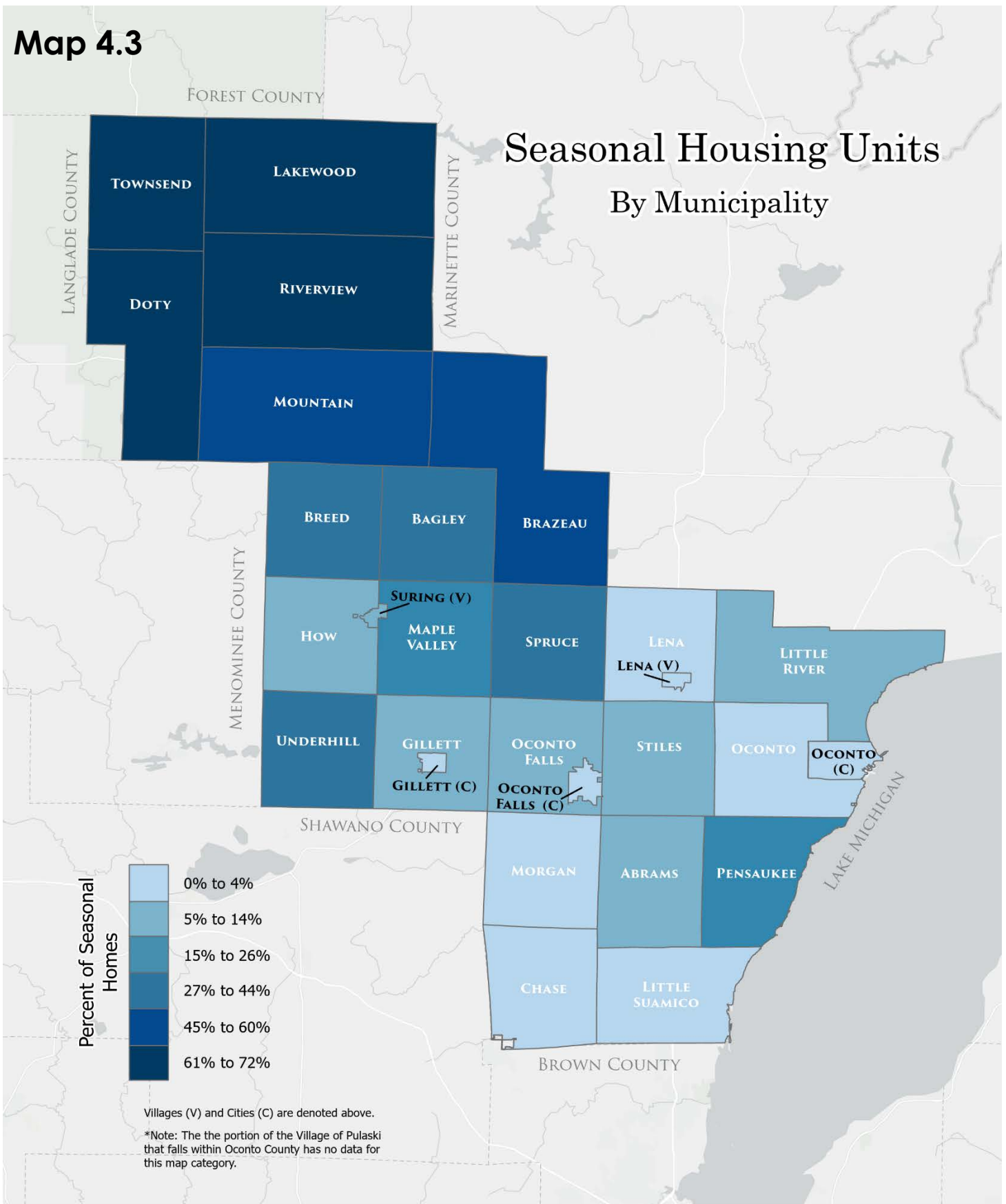
## Special Housing

### Workforce and Subsidized Housing

There are multiple definitions of workforce housing. In Wisconsin, the most widely used definition is housing units that are affordable to households earning between 60 and 120 percent of the area median income (AMI). Workforce housing targets low- and middle-income workers which include professions in law enforcement, manufacturing, education, health care, retail, etc. "Those in need of workforce housing may not always qualify for low-income or subsidized housing, such as the Low-Income Housing Tax Credit (LIHTC) program or the Housing Choice Vouchers program (formerly known as Section 8),

# Map 4.3

## Seasonal Housing Units By Municipality



Disclaimer: 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. Bay-Lake RPC is not responsible for any inaccuracies herein contained. Data Source: ACS 5-Year Estimates, 2021; Municipality Boundary, 2020; Bay-Lake RPC, 2023.

which are two major programs in place for addressing affordable housing needs" (*Urban Land Institute*). Additional information on housing that is considered affordable at various incomes is presented later in this report.

According to the *National Housing Preservation Database* (NHPD), there was a total of 222 federally assisted rental homes and 16 federally assisted rental properties in Oconto County as of September 2022. These housing units are assisted through various federal programs including, Section 8, Section 202 direct loans, Low Income Housing Tax Credits (LIHTC), Section 515, HOME, Section 521, USDA, and HUD. A list of these programs and additional information about the NHPD can be found at the end of **Appendix 6**.

### Supportive Housing

This report analyzed available data on populations that may need supportive housing. Populations with special housing needs include those that are physically and mentally disabled, elderly, people with medical conditions, and those residing in group quarters.

In 2021, there was a total of 292 individuals residing in group quarters in Oconto County. According to *2020 Decennial Redistricting Data*, there was 358 people residing in group quarters. Group quarters include institutional (correction facilities, nursing homes, or mental hospitals) and non-institutional (college dorms, military barracks, group homes, or shelters). Approximately 70 people are living in non-institutional facilities that are not considered as military quarters or college/university housing, but rather assumed as group homes or shelters. The institutional population is 288, with 79 people at correctional facilities for adults, and 209 people at nursing homes or skilled-nursing facilities.

### Senior Housing

In 2021, 5,067 households were headed by someone aged 65 or older, which represents 31% of the entire county's occupied housing stock. In Wisconsin, 27% of households are headed by someone aged 65 and older.

Of all senior households (5,067), there were 1,854 seniors living alone, which is 23% of the overall senior population, and 3,231 seniors had two or more people living within their household. Of seniors living alone, 80% owned their home and 20% lived in a rental unit.

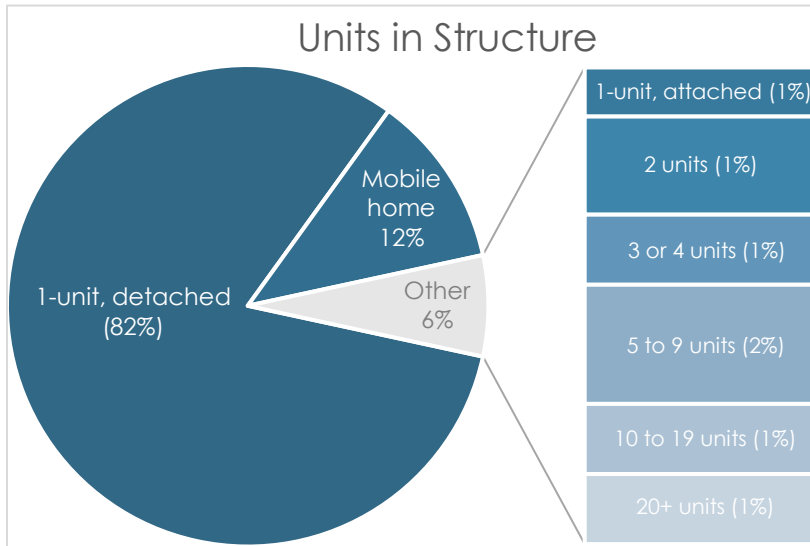
In total, 63% of the county's senior population were considered the head of household, whether they lived alone (23%) or had others living within their household (40%). The remaining senior population within the county was not considered the head of the household and lived with family or nonrelatives, and 187 were in group quarters in 2021.

Approximately 27% of those over the age of 65 are living with a disability of some sort. The county should ensure that current services and facilities that serve these populations are adequate, while also ensuring future needs will be met for the aging population with disabilities.

## Housing Unit Characteristics

### Housing Unit Type and Units in Structure

A housing unit is a home, an apartment, a mobile home, a collection of rooms, or a single room that serves as distinct living quarters. The most common housing structure type in Oconto County was detached, single-unit homes which made up 82% of the entire stock as shown in **Figure 4.2** below. Mobile or manufactured homes were the second most common structure type at 12% of the entire stock. Only 6% of the entire housing stock was considered multi-family or duplex housing.



**Figure 4.2 Structure Type; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

Multi-family housing units or apartment complexes are more prevalent in the cities and villages. Most apartment complexes with more than 5 units can be found in the cities of Oconto and Oconto Falls. Communities should analyze specific housing unit data to consider the range of housing types and sizes that are available to accommodate current and projected households that vary in size, income levels, and lifestyles. Those lacking

multi-family housing units should take steps to promote and or encourage the development of these structures to retain population. Additional data on housing unit types can be found in the **Appendix 4**.

### Rooms and Bedrooms

Homes of various sizes are necessary to accommodate households of varying sizes. The average housing unit in the county has 5.4 rooms and 2-3 bedrooms. Nearly all homes have one or less occupants per room showing that severe overcrowding is not a major issue for the county. Housing units with more than 1.5 occupants per room are considered severely overcrowded, which is one of the characteristics used to determine the level of adequate housing in a community. In 2021, the county had a total of 45 severely crowded housing units, of which, 30 units were owner-occupied and 15 were renter-occupied. The Town of Spruce had 20 overcrowded owner-occupied housing units, and the Town of Chase had six. All 15 severely overcrowded renter-occupied units were found in the City of Oconto.

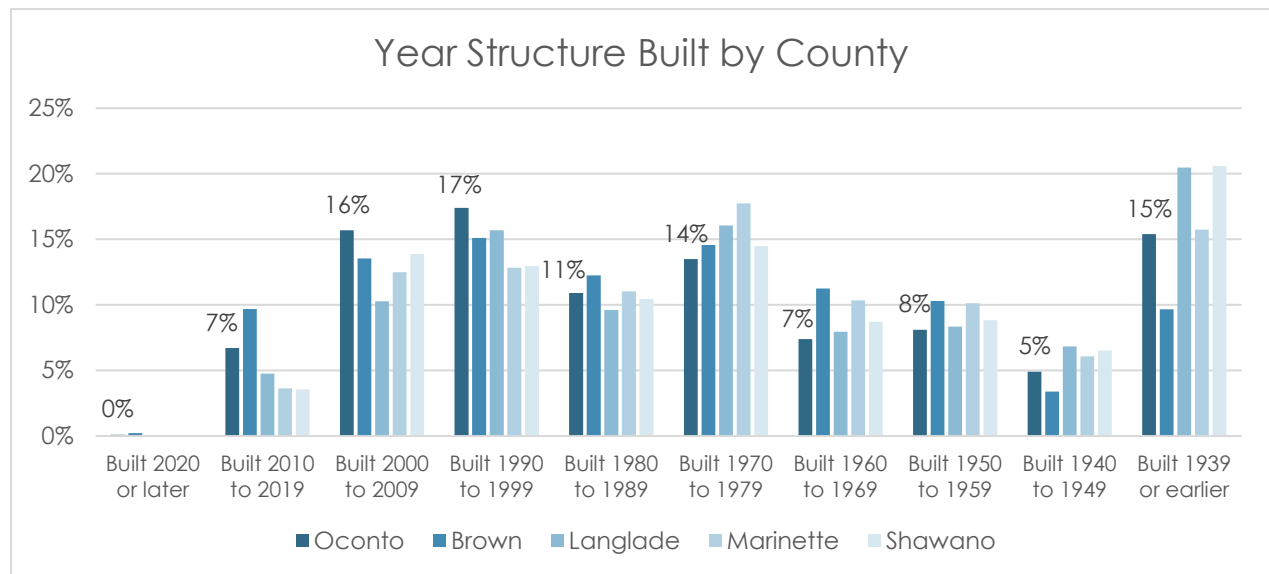
## Housing Structure Age

The age of a community's housing stock can be one of the indicators of housing quality or condition as older structures typically need greater financial investment to add new amenities or replace/repair older systems and components. As shown in **Table 4.5**, 1981 was the median year housing structures were built in Oconto County and Brown County. Of surrounding counties, 1974 was the median year housing structures were built. Generally, homes aged 25 years and over are prone to deterioration and it is assumed that components of the home will need to be replaced if not done so already.

Median Year Structure Built by	
County	Year
Oconto	1981
Brown	1981
Langlade	1974
Marinette	1974
Shawano	1974

**Table 4.5 Median Year Structure Built by County; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

Of the entire housing stock, 15% of homes in the county were built in 1939 or earlier. Housing construction declined significantly in the 1940's until a considerable rebound in the 1970s and 1980s, which was then followed by a 20-year housing boom. Over 30% of the county's housing stock was built in a 20-year period between 1990 and 2009. About 7%, or 1,604 units, were constructed between 2010 and 2019 and only 14 units have been constructed since 2020. **Figure 4.3** below shows that the lack of newly built structures in the past decade is a trend seen throughout surrounding counties.



**Figure 4.3 Year Structure Built by County; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

## Substandard Housing

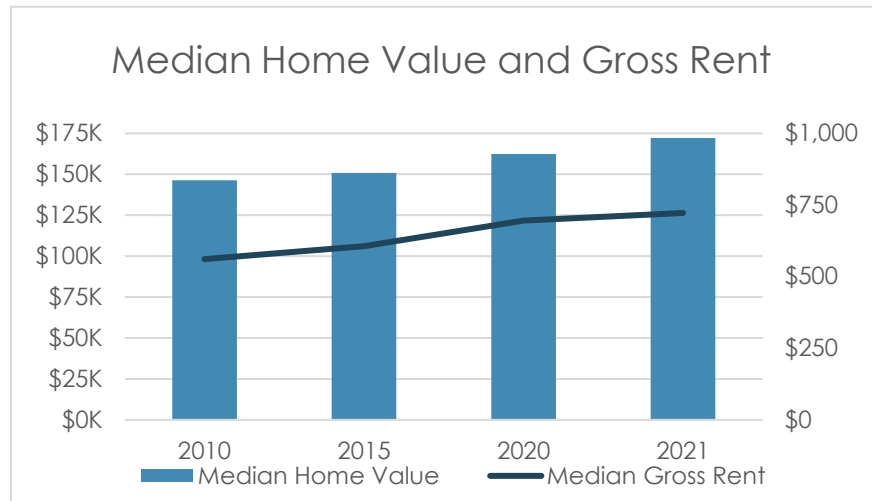
Substandard housing are units that lack adequate kitchen and plumbing amenities. Given the high cost of housing, renters are more likely to reside in substandard housing conditions in order to afford housing. Oconto County had only 67 owner-occupied and 58 renter-occupied housing units in substandard condition, which equates to less than 1% of the entire housing stock. Over 20% of the renter-occupied units in the Town of Stiles were considered substandard while 7% of renter-occupied units in the City of Oconto were substandard.



## Housing Value and Rent Paid

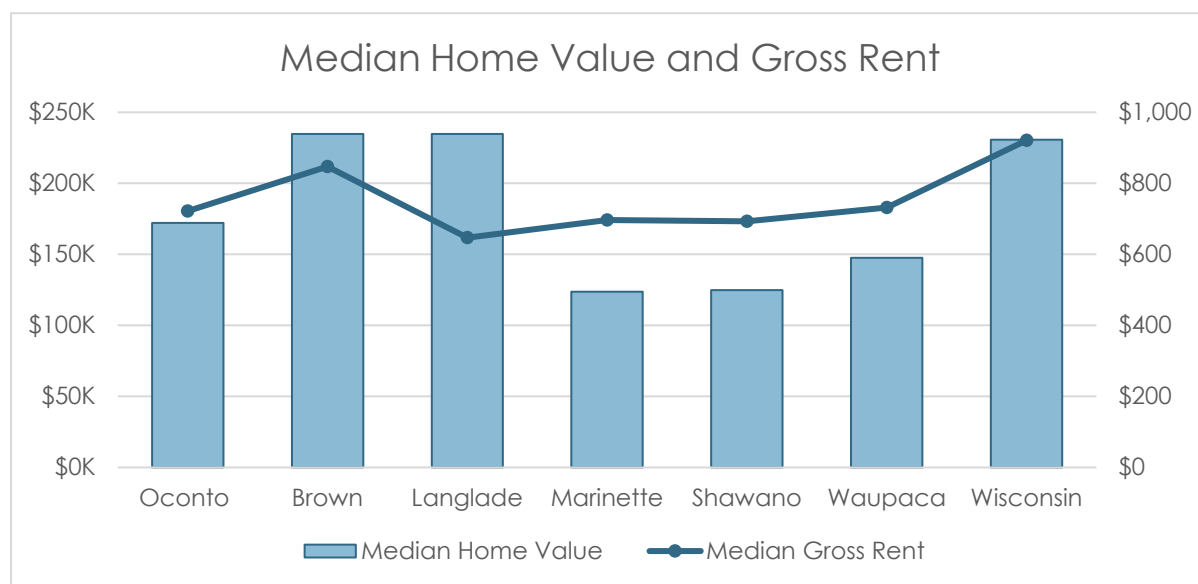
The cost of housing has skyrocketed in the most recent years due to several circumstances, but generally home prices reflect a mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, in addition to land and construction costs. A comparison of median home value and gross rent paid between 2010 and 2021 can be found in **Figure 4.4**.

The average owner-occupied home in Oconto County was valued at \$172,100 in 2021, an 18% increase of \$25,800 since 2010. Homeowners with a mortgage (56%) had an average monthly housing cost of \$1,308 and those without a mortgage (44%) had an average monthly housing cost of \$489. The average rent paid in 2021 was \$722, a significant increase of 29% or \$161 per month since 2010.



**Figure 4.4 2010-2021 Median Home Value and Rent; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

Oconto's median rent and home value have historically been lower than that of the state. When compared with surrounding and similar sized counties, home values and the cost of rent are lower than Brown and Langlade counties, and higher in Oconto County than Shawano and Marinette counties, as shown in **Figure 4.5** below. Higher housing costs in Oconto County could be due to the county's proximity to Brown County.



**Figure 4.5 2021 Median Home Value and Rent by County; Source: 2017-2021 ACS 5-Year Estimates and BLRPC**

## 5. HOUSING AFFORDABILITY ANALYSIS

### Cost-Burdened Households

According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing. Severely cost-burdened is defined as households paying more than 50% of their income for housing. Housing costs include expenses such as rent and utilities for renter-occupied households, and mortgage payments, taxes, insurance, and utilities for owner-occupied households. Households paying more than 30% of their income on housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

#### Cost-Burden Analysis by Income Level

One way to demonstrate the extent of housing issues and needs is through the use of HUD's *Comprehensive Housing Affordability Strategy* (CHAS) data. The CHAS data provides information on the number of low- and moderate-income households in an area that are cost-burdened or severely cost-burdened. CHAS data should be reviewed by local municipalities annually for updates to determine most recent data pertaining to housing cost burden.

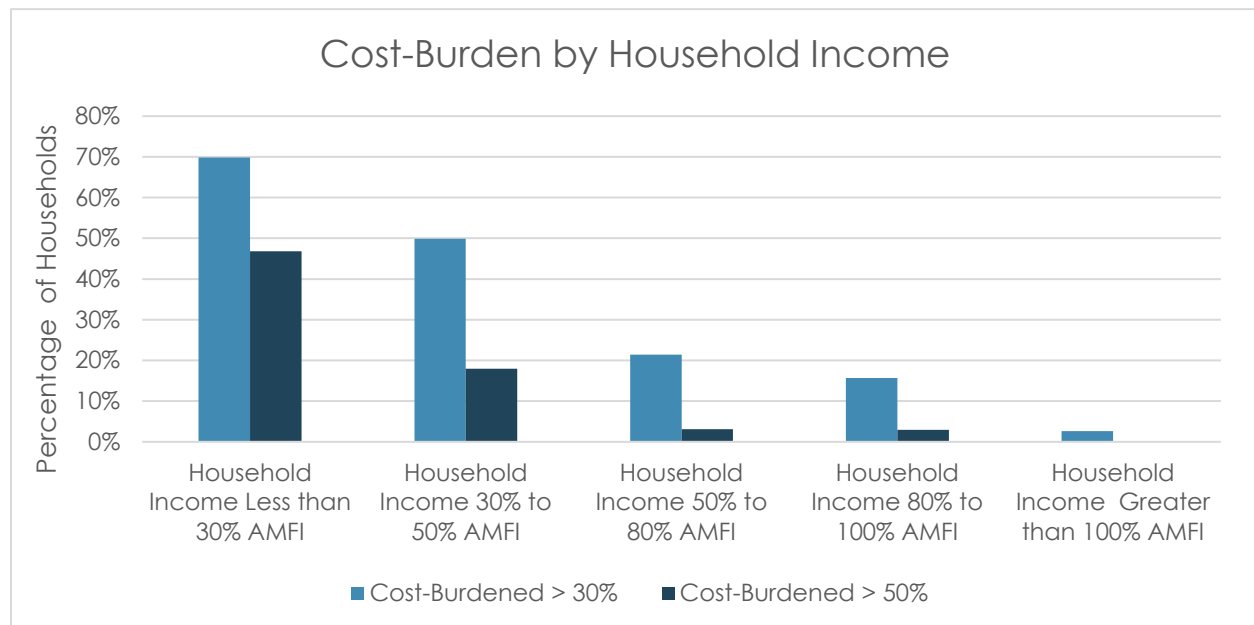


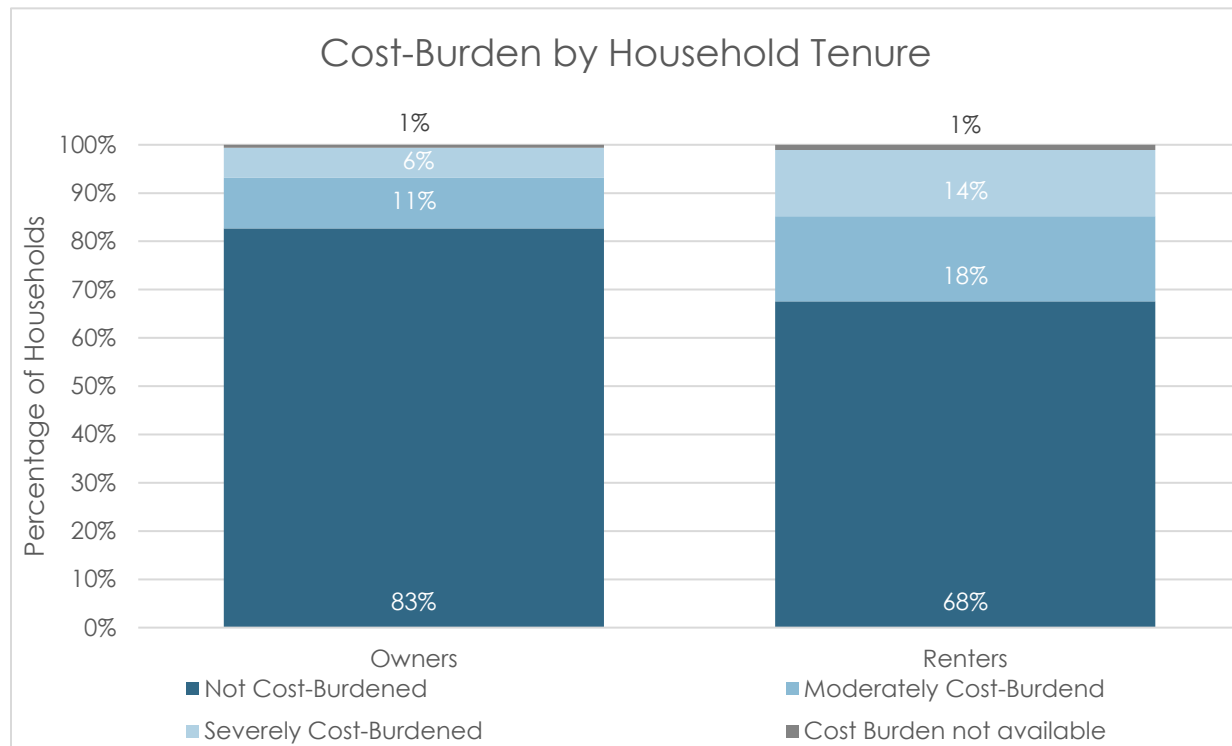
Figure 5.1 Cost Burden by Income Level; Source HUD 2015-2019 CHAS, and BLRPC

The most recent CHAS data set was released in September 2022 based on 2015-2019 ACS 5-year estimates. **Figure 5.1** shows the percentage of households that are cost-burdened or severely cost-burdened by different income levels. Households making less than 30% of the area median family income (AMFI) were far more likely to be cost burdened in some way. This information can be used to determine the percentage of homeowners and renters that cannot afford their current housing situation.

### Cost-Burden Analysis by Tenure

About one and four occupied households in the county were considered cost-burdened or severely cost-burdened. There were 1,880 moderately cost-burdened households and 1,200 severely cost-burdened households.

Approximately 17% of homeowners were cost-burdened in some way, while 32% of renters were cost-burdened. Approximately 18% of renters were moderately cost-burdened paying between 30%-50% of their income on housing costs and 14% were severely cost-burdened. Of homeowners, 11% were considered moderately cost-burdened and 6% were severely cost-burdened. While the current housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. Therefore, renters are more likely to pay greater than 30% of their income on housing are much more likely to be cost-burdened as shown in **Figure 5.2** below.



**Figure 5.2 County Housing Cost Burden by Tenure; Source: HUD CHAS 2015-2019 and BLRPC**

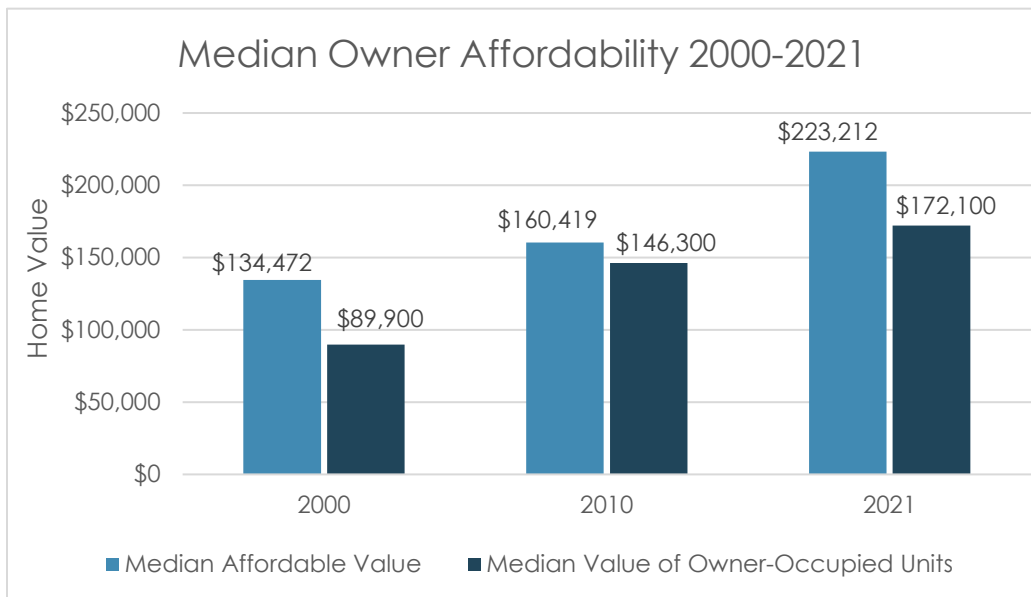
## Homeowner Affordability

There are multiple methods to analyze affordability for homeowners within a geographical area. This report uses current ACS data to analyze median household income and median home value. Another method to show the extent of homeowner affordability is by using HUD income limits to determine what is considered affordable to households. The first method is demonstrated below while the second method using HUD data has been included in **Appendix 5**. With both methods, the value of a home that is considered affordable to a homeowner or home buyer is three times their annual household income.

### Median Owner Affordability

**Figure 5.3** below shows the median value of owner-occupied housing units in 2000, 2010, and 2021 and the value that is affordable to the median owner-occupied household income in Oconto County.

While the average home value has nearly doubled since 2000, the majority of the owner-occupied housing stock should still be considered affordable to the average homeowner as median household income has increased by 66% since 2000. As previously mentioned, homes that are considered affordable to a homeowner are those at or below three times the annual household income for a homeowner. The average home was valued at \$172,100 in 2021 which would be considered affordable to households earning \$57,366 or more annually. If a household was earning 100% of the median owner household income (\$74,404) in 2021, they could afford up to \$223,200 for a home. While the median household income would allow the average homeowner to afford a home well over the median home value in Oconto, gaps in availability of affordable housing are evident within different income groups.

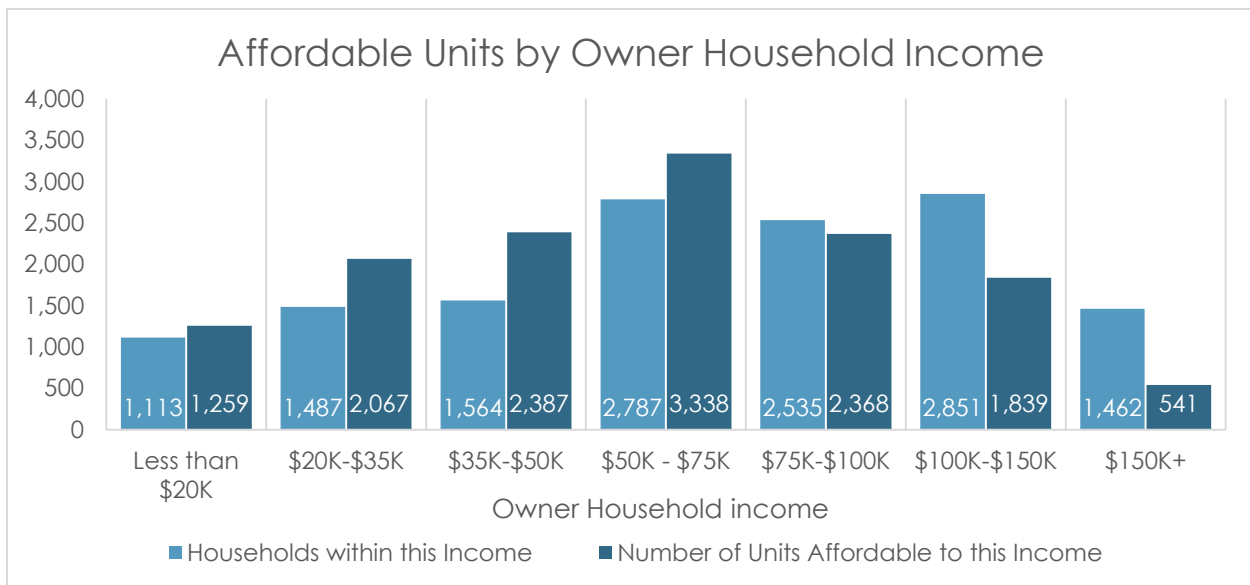


**Figure 5.3 Median Homeowner Affordability; Source: U.S. Decennial Census, 2017-2021 ACS 5-Year Estimates, and BLRPC**

## Current Homeowner Affordability Gaps

The homeowner affordability gap analysis measures the difference between the value of a home that is affordable to various incomes and the number of homes in Oconto County that are within the affordable value range of the income.

**Figure 5.4** shows the number of households within an income group and the actual number of housing units that were valued at or below the price they can afford. In 2021, there was a surplus of homes valued at what would be considered affordable for those making up to \$75K. However, there was a deficit in homes available to higher income households. The greatest gap is shown for owner-occupied households with an annual income between \$100-\$150K. There were 2,851 households within this income, but only 1,839 homes valued between the \$300K-\$450k range. There is also a major shortage in homes valued above \$450K that would be considered affordable to households with an income over \$150K.



**Figure 5.4 Affordable Units by Owner Household Income ; Source 2017-2021 ACS 5-Year Estimates and BLRPC**

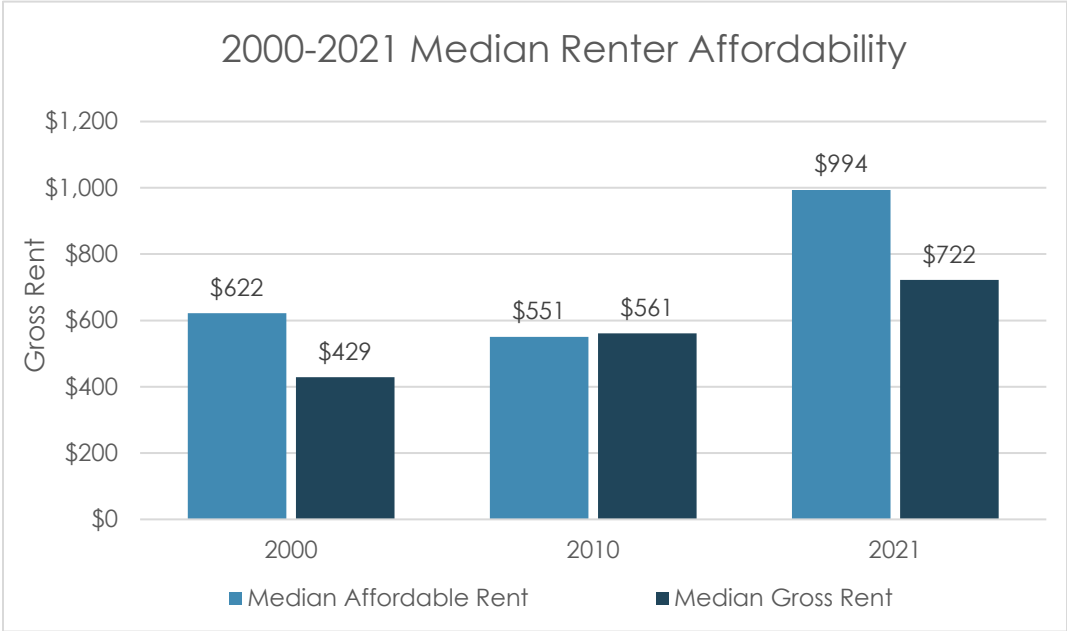
## Renter Affordability

Renter affordability is based on median renter income and median gross rent paid to determine what is considered affordable to renters in Oconto County. Median gross rent (which includes utilities) is considered affordable if it does not exceed 30% of a renter's annual household income. The HUD income limits and affordable housing cost to incomes can be found in **Appendix 4**, along with HUD's 2023 Fair Market Rent data. HUD annually releases Fair Market Rent data for geographical areas based on HUD income limits for annual median family income (AMI), and ACS data. Fair Market Rent is used by HUD to determine eligibility for certain HUD housing assistance programs for low-income households.

### Median Renter Affordability

**Figure 5.5** below shows the median gross rent paid in 2000, 2010, and 2021 and the median gross rent that is considered affordable to the average renter in Oconto County. Since 2000, the median gross rent in Oconto County has been considered mostly affordable to the average renter-occupied household.

Between 2000 and 2021, median gross rent increased from \$429 to \$722 and median household income for renters increased from \$24,871 to \$39,750. Households earning the median renter household income in Oconto County (\$39,750) afford up to \$994 per month on rent (and utilities). A renters household income would have to be \$28,880 or more to affordable the median gross rent in Oconto County. Similar to homeowners in Oconto County, renter affordability and availability gaps exist within different income ranges.



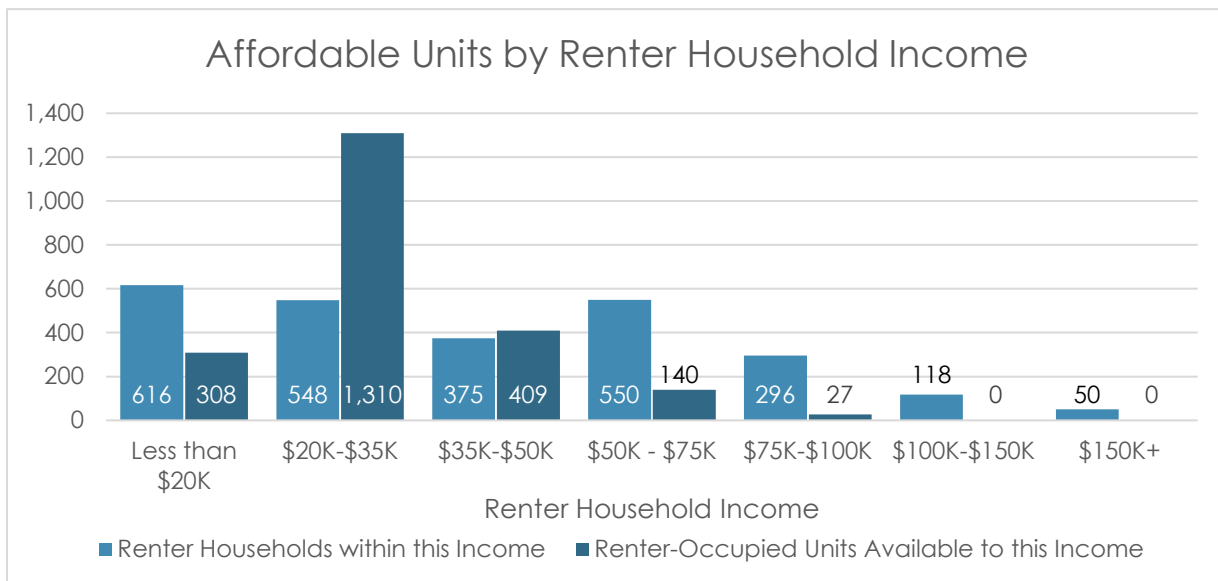
**Figure 5.5 Median Renter Affordability; Source: U.S. Decennial Census, 2017-2021 ACS 5-Year Estimates, and BLRPC**

## Current Renter Affordability Gaps

The renter affordability gap analysis measures the difference between the number of renter households that are within an income range and the number of rental units that are considered affordable within each income range. It should be noted that there were 359 renters that had no cash rent payments and therefore, those units were not included in the gap analysis.

**Figure 5.6** below shows renter household income and the number of units affordable to this income. In 2021, Oconto County had a rental housing deficit of units affordable to households earning less than \$20K, as well as rental households earning greater than \$50K, with the greatest deficit in affordable housing for household income earning between \$50-\$70K. Deficits in housing available to the lowest and highest income households is potentially a contributing factor to the county's workforce housing issues.

A surplus of rental housing affordable to households earning between \$20-\$35K was also identified. There were over 1,300 units with rent that was affordable to incomes making between \$20K-\$35K and only 548 renters within this income range. While this surplus potentially makes up for deficits in higher incomes, additional rental housing for higher incomes is needed and those making less than \$20K will continue to struggle with affording housing costs unless additional low-income units are added to the county's housing stock.



**Figure 5.6 Affordable Units by Renter Household Income; Source: 2017-2021 ACS 5-Year Estimates, and BLRPC**

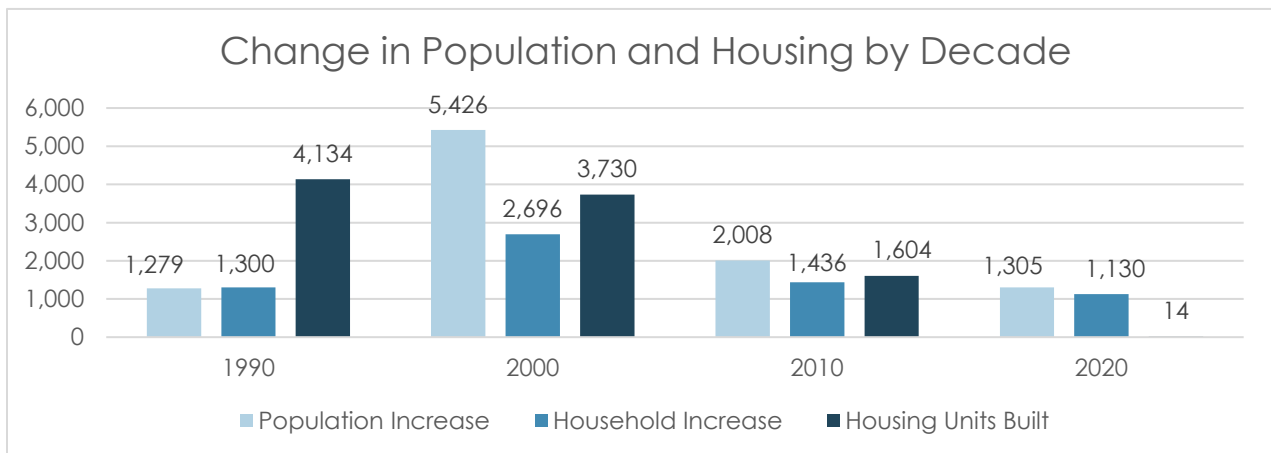
## 6. HOUSING MARKET ASSESSMENT AND NEEDS ANALYSIS

Throughout the state and across the country, communities are experiencing housing affordability and availability issues. While there is no single factor that can be attributed to current housing challenges alone, it is important to understand what may be driving some of the key housing issues Oconto County is facing today and what the county may expect in the future. This section of report analyzes current market trends and supply and demand factors to determine gaps within the current market and the demand for new housing.

### Housing Market Trends

#### Household and Population Growth

Population, household formation, and household size each play a factor in the demand for current housing and future housing needs. A common method of determining housing underproduction is by comparing the number of new households to the number of new housing units built within a given timeframe. While the average household size has decreased since 1990, the number of new households has steadily increased. **Figure 6.1** shows the change in population and households, and the number of new housing units built in past decades between 1990-2020. Housing built between 1990-2019 outpaced the number of new households. However, housing production has slowed since the 1990's and additional housing will be needed to keep up with current and projected population and household trends, especially as household sizes are decreasing.



**Figure 6.1 Change in Population and Housing by Decade; Source: U.S. Decennial Census, and BLRPC**

Because WDOA projections are based on 2010 data, additional forecast methods were used to project the county's population as shown in **Figure 6.2**. Based on multiple population projection models, the population of Oconto County is expected to increase by 15%-21% by year 2040.

Regardless of the method used, available data shows an evident trend in population growth within Oconto County by year 2040 and the county should therefore expect additional population growth and prepare for future demand in housing. It will be important for the county and individual communities must analyze updated WDOA population and household projections once available.



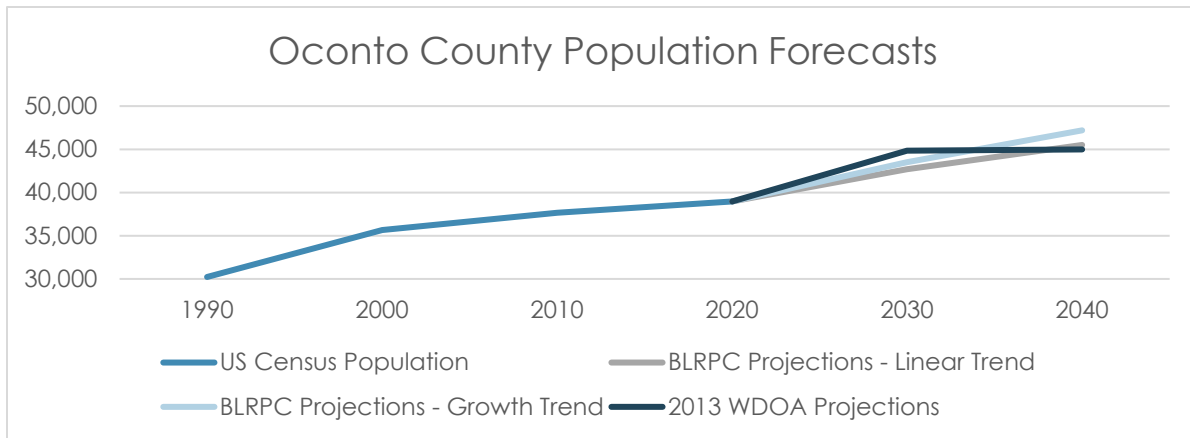


Figure 6.2 2040 Population Forecasts; Source: U.S. Decennial Census, WDOA, and BLRPC

### Housing Production

Residential housing development has slowed greatly since the Great Recession in 2008, which has had a compounding impact on housing throughout the state. Oconto County has experienced a major decline in single-family home development since 2007 as shown by 2002-2022 residential building permit activity found in **Figure 6.3** below. According to the *Rural Housing Coalition*, “Years of declining investment in the renovation of existing and construction of new housing in our small towns and farming communities has resulted in a housing deficit. A recent Wall Street Journal article noted, “Fewer homes are being built per household than almost any other time in US history, and it is even worse in rural areas.” As a result, in some rural communities, economic growth is impeded not by the lack of jobs, but by the lack of housing for workers. “

The lack of single and multi-family housing construction has massive impacts on the housing shortage and will continue to cause affordability and availability housing issues in the long term. Given the current cost of construction, there is no immediate solution that will combat the lack of housing construction in the past 10-15 years.

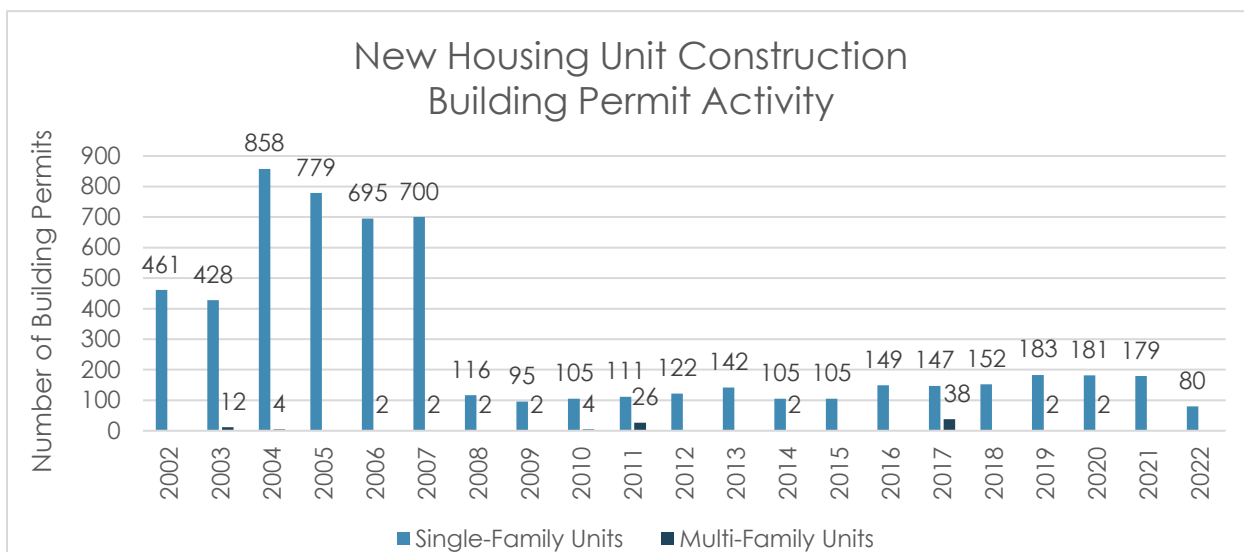
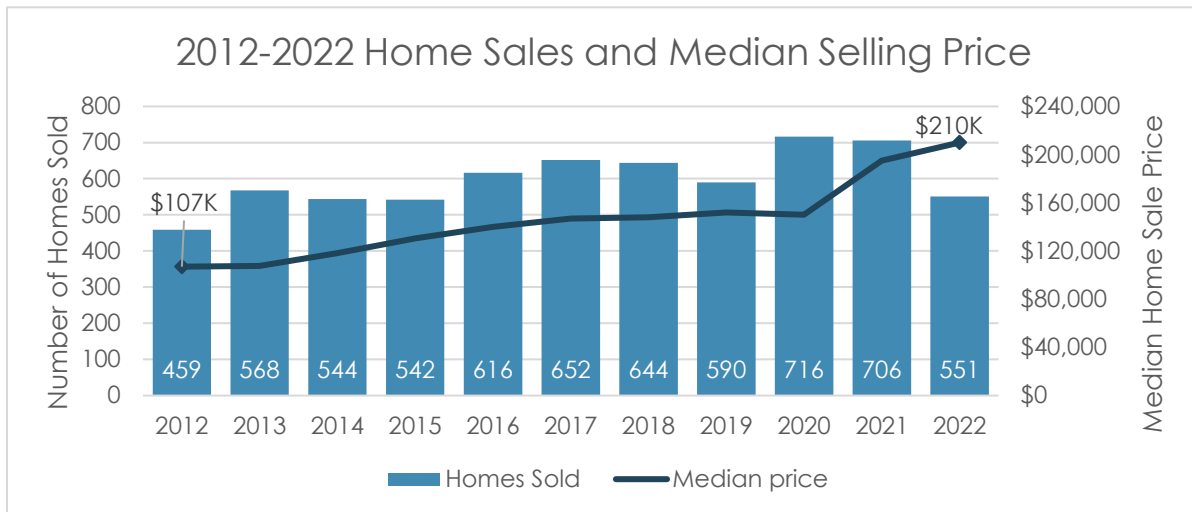


Figure 6.3 New Housing Unit Construction Building Permit Activity; Source: Census Building Permit Survey and BLRPC

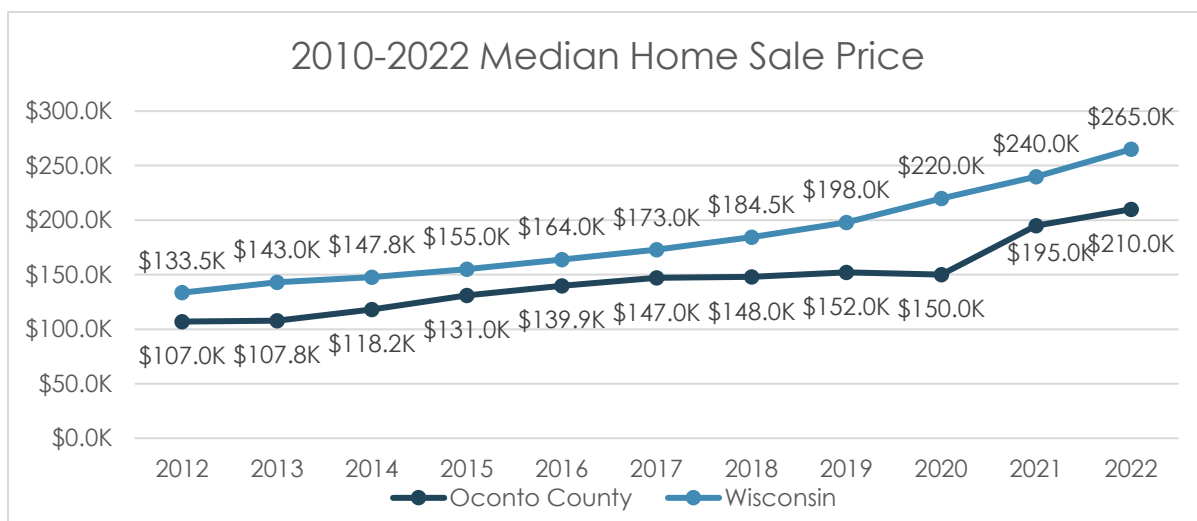
## Home Sales

According to the Wisconsin Realtors Association (WRA), there were 551 homes that sold in 2022 and the median home sale price hit an all-time high in Oconto County at \$210K. This is shown in **Figure 6.4** below. Since 2012, the median sale price of homes has nearly doubled. According to 2021 ACS data, the average homeowner should still be able to afford a home at the median home sale price in Oconto County. However, those earning less than the median household income will continue to struggle to obtain housing if affordable units remain occupied or the trend in housing prices continue to increase.



**Figure 6.4 Home Sales and Median Selling Price; Source: Wisconsin Realtors Association (WRA) and BLRPC**

As shown in **Figure 6.5**, average home sale price and rent cost have consistently remained much lower than the average for the State of Wisconsin. Lower housing costs in Oconto County may be driving localized shortages as surrounding counties face their own housing affordability and shortage issues. Oconto's lower housing costs can be seen as desirable for those working outside of the county in more urbanized areas such as Brown County.



**Figure 6.5 Median Home Sale Price in WI and Oconto; Source: Wisconsin Realtors Association (WRA) and BLRPC**

# Analysis of Housing Needs

## Housing Needed to Accommodate Current Population

Housing needed to accommodate the current population of Oconto County is based on available affordability data and the affordability gap analysis presented earlier in this report. Declining housing affordability is caused by factors such as strong demand, limited supply, increased building costs, labor shortages, and interest rates. According to the renter and homeowner affordability gap analysis, Oconto County is facing a shortage in housing considered affordable to low-income and high-income earners. This shortage presents a critical need of additional low-income rental housing.

Affordability Gap Analysis Results						
Median Income Range	Homeowners			Renters		
	Households within this Income	Units Affordable to this Income	Gap	Households within this Income	Units Affordable to this Income	Gap
Under \$20K	1,113	1,259	146	616	308	<b>(-308)</b>
\$20-\$35K	1,487	2,067	580	548	1,310	762
\$35-\$50K	1,564	2,387	823	375	409	34
\$50-\$75K	2,787	3,338	551	550	140	<b>(-410)</b>
\$75-\$100K	2,535	2,368	<b>(-167)</b>	296	27	<b>(-269)</b>
\$100-\$150K	2,851	1,839	<b>(-1,012)</b>	118	0	<b>(-118)</b>
\$150K+	1,462	541	<b>(-921)</b>	50	0	<b>(-50)</b>

Figure 6.1 Affordability Gap Analysis Results; Source: 2017-2021 ACS 5-Year Estimates, and BLRPC

**Table 6.1** above provides the gap findings for homeowners and renters in Oconto County. Based on the current population, Oconto County is in need of an additional 308 rental units that are affordable to households earning less than \$20K. Renters making \$50K or more and homeowners making \$75K may also feel the pressure of the current housing market as deficits exist in housing that is considered affordable to their income.

In addition to income limitations, it is important to note that other factors, such as location, household size, and the condition of available housing may impact the choice of housing by residents. It is likely that one of the factors driving demand in Oconto County is the geographic proximity to Brown County where jobs are more available and housing costs are higher. According to the *2020 Green Bay Housing Market Study*, the City of Green Bay alone needs between 3,000 and 7,000 rental units, and between 4,000 and 9,000 owner-occupied units by 2040 to meet demand. As mentioned earlier, a significant portion of the county's working population commute to Brown County for work which creates workforce housing shortages within Oconto County as affordable units are occupied by populations that work outside of the county.

## Housing Needed to Accommodate Projected Population

A rough estimate of the housing units needed in year 2030 and 2040 can be determined through a simple, yet widely used calculation using projected household population, average household size, and vacancy rate assumptions. The difference between the

number of households projected for future years and the current number of households in the county equates to the number of housing units needed.

The WDOA projects that there will be 19,486 households in 2030 and 19,986 in 2040. Using the 2020 Decennial Census household count as the baseline, the WDOA estimates that an additional 3,032 units will be needed by 2030 and an additional 500 units will be needed by 2040. To meet the household growth in 2040, approximately 208 housing units must be added annually from year 2023 to 2040.

The population projections determined using Linear and Exponential Growth were also used to forecast the number of households in 2030 and 2040 and thus the number of housing units needed by 2030 and 2040. The future household projection models assume an average household size of 2.3 (average between 1990-2020) and an annual institutionalized population of 344 (average between 1990-2020). The models also assume an ideal housing vacancy rate of 5%. It is important to note that these are rough estimates of the projected housing units needed and the models do not account for the high number of vacant seasonal housing units found within the county. **Table 6.2** below shows the projected number of new housing units needed based on these models.

Using the Linear Trend forecast model it is anticipated that the county will have a total of 19,328 households by year 2030 and 20,617 households by 2040. To meet the household growth in 2040, a total of 4,163 housing units or an annual average increase of 245 housing units per year is needed from 2023 to 2040.

Using the exponential growth model, it is anticipated that the county will have a total of 19,699 households in 2030 and 21,389 households in 2040. To meet the household growth in 2040, a total of 4,935 housing units or an annual average increase of 290 housing units per year is needed from 2030 to 2040.

2030 and 2040 Projected Housing Demand (Exponential and Linear Growth)					
	2020 Census	2030 Linear	2040 Linear	2030 Exponential	2040 Exponential
Population	38,965	42,682	45,505	43,494	47,195
Household Population	38,607	42,338	45,161	43,150	46,851
People Per Household	2.3	2.3	2.3	2.3	2.3
Projected Households	16,454	18,408	19,635	18,761	20,370
5% Vacancy	x	920	982	938	1,019
Projected Housing Units	x	19,328	20,617	19,699	21,389
<b>Total Housing Units Needed</b>		2,874	4,163	3,245	4,935

Table 6.2 2030 and 2040 Projected Housing Unit Demand; Source: U.S. Decennial Census and BLRPC

It is possible to determine the types of housing needed in 2030 and 2040 assuming the current balance and income of renter- and owner-occupied households remains constant through 2040. **Table 6.3** below provides a range of the number of units needed for owners and renters by income. Using the 2021 median household income, the percentage of owners and renters within each income category was used to determine how many households would be needed in 2030 and 2040 to meet the growing household population.

2030 and 2040 Projected Housing Needs by Income and Tenure				
Median Income Range	Units Needed by 2030		Units Needed by 2040	
	Owner-Occupied Units	Renter-Occupied units	Owner-Occupied Units	Renter-Occupied units
Less than \$20K	196-221	108-122	240-336	133-186
\$20K-\$35K	261-295	86-97	321-379	106-148
\$35K-\$50K	275-310	57-65	338-472	71-99
\$50K - \$75K	490-553	86-97	602-841	106-148
\$75K-\$100K	446-503	57-65	548-765	71-99
\$100K-\$150K	501-566	29-32	616-860	35-49
\$150K+	257-290	9-10	316-441	11-15

Table 6.3 2030 and 2040 Projected Housing Unit Demand by Income; Source: 2021 5-Year ACS Estimates and BLRPC

## Recommendations

### Promote Housing Development and Fair Housing

In summary, it is expected that the county will need between 2,900-3,200 additional housing units by 2030. By year 2040, an additional 3,500-4,900 housing units are needed to meet the 2040 projected household population. The need for housing development across all income categories is evident but there is a critical need for lower-income housing and workforce housing to help address workforce shortages within the county.

The county needs to work with local partners including OCEDC, Newcap, the Housing Authority, and local stakeholders to ensure housing opportunities are adequately promoted within the county and local jurisdictions. Currently Newcap lists [available low-income rental properties](#) within the county, but vacancies are rare. Additional information about public housing and low-income housing programs must be made available to the public. **Appendix 7** lists additional federal and state housing programs. Some of these programs are offered through the Housing Authority. It is recommended that the county, OCEDC, and the Housing Authority work together to identify, develop, and promote a directory of county housing resources. A great example of this is the [Langlade County Housing Resource Directory](#) that is used to connect people with programs, agencies, and services that can provide housing-related assistance within the county.

One way to promote housing development is through locally adopted Comprehensive Plans. Communities must encourage a variety of housing choices locally. The following is recommended to be incorporated into the housing element: workforce and affordable housing, mixed use housing, expand upon the overall housing supply, available property

and planned housing development, and locally identified housing needs and opportunities. Additional recommendations to promote housing development within the county, include incentivizing single and multi-family housing development, reviewing zoning regulations and streamlining the building permit process, and identifying available developable property within the county. These recommendations are further discussed below.

### Repair Existing Housing Stock

Investing in the restoration of the county's current housing stock and turning single-family homes into multi-family units where needed, are two ways rural communities can address pre-existing housing repair needs while also providing additional affordable housing units to meet new demands.

The county should promote the [CDBG-Housing Program](#) that is available to low- to moderate-income residents. This program is funded through the Wisconsin Department of Administration and administered by the Northwoods Housing Region within nine counties (Forest, Florence, Langlade, Lincoln, Menominee, Oconto, Oneida, Shawano and Vilas). The program provides funding for assistance with new home buyers, removal of lead-based paint, and repairs such as new septic systems, wells, siding, roofs, windows, furnaces, plumbing, and electrical work. The dollars are made available as zero-percent interest mortgage loans with no monthly payment due for as long as the loan recipient owns and resides in the home. If the property is sold, or if they move from the home, the money must be repaid. Loans vary depending on the work needed and the equity in the home. Loans average from \$20,000 to \$30,000.

Additional housing programs are available to rural counties and local units of government through USDA. The [Single-Family Housing Direct Home Loans Program](#) helps low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. The [USDA Single-Family Housing Repair Loans and Grants Program](#), also known as the Section 504 Home Repair program, provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. For a list of all USDA programs within Wisconsin see [here](#).

### Review Zoning Impedances

Periodically re-evaluate local codes and ordinances that may be barriers to adaptive re-use and infill housing such as accessory dwelling units, for example.

In 2020, *WI State Statutes* required cities and villages over 10,000 in population to develop the *New Housing Fee Report* and *Housing Affordability Report*. Although not required at the county or township level, a county-wide report that touches on the requirements outlined in statute 66.10013 and 66.10014 could help to identify local impedences in development and affordability as well as development opportunities within the county. The *Housing Affordability Report* contains the following:

- (a) The number of subdivision plats, certified survey maps, condominium plats, and building permit applications approved in the prior year.

**(b)** The total number of new residential dwelling units proposed in all subdivision plats, certified survey maps, condominium plats, and building permit applications that were approved by the municipality in the prior year.

**(c)** A list and map of undeveloped parcels in the municipality that are zoned for residential development.

**(d)** A list of all undeveloped parcels in the municipality that are suitable for, but not zoned for, residential development, including vacant sites and sites that have potential for redevelopment, and a description of the zoning requirements and availability of public facilities and services for each property.

**(e)** An analysis of the municipality's residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis shall calculate the financial impact that each regulation has on the cost of each new subdivision. The analysis shall identify ways in which the municipality can modify its construction and development regulations, lot sizes, approval processes, and related fees to do each of the following:

1. Meet existing and forecasted housing demand.
2. Reduce the time and cost necessary to approve and develop a new residential subdivision in the municipality by 20 percent.

Requirements of the *New Housing Fee Report* contains the following:

**(a)** identify whether the municipality imposes any of the following fees or other requirements for purposes related to residential construction, remodeling, or development and, if so, the amount of each fee:

1. Building permit fee.
2. Impact fee.
3. Park fee.
4. Land dedication or fee in lieu of land dedication requirement.
5. Plat approval fee.
6. Storm water management fee.
7. Water or sewer hook-up fee.

**(b)** The total amount of fees under par. [\(a\)](#) that the municipality imposed for purposes related to residential construction, remodeling, or development in the prior year and an amount calculated by dividing the total amount of fees under this paragraph by the number of new residential dwelling units approved in the municipality in the prior year.

### Identify Available Development Property

Maintaining an inventory of available developable land within the county for residential uses is recommended. This inventory can be used by the public, developers, and the county to easily identify properties that are available for additional housing needs.

### Plan for an Aging and Growing Population

Table 6.4 below shows the projected population by age category in Oconto County between 2021-2040 using WDOA projected population estimates. Age groups above the age of 75 are projected to grow the most within the county by year 2040. Current trends show older populations are living in their homes longer, which puts additional pressure on first time homebuyers. Adequate senior housing is needed to ensure older populations have an option for assisted living.

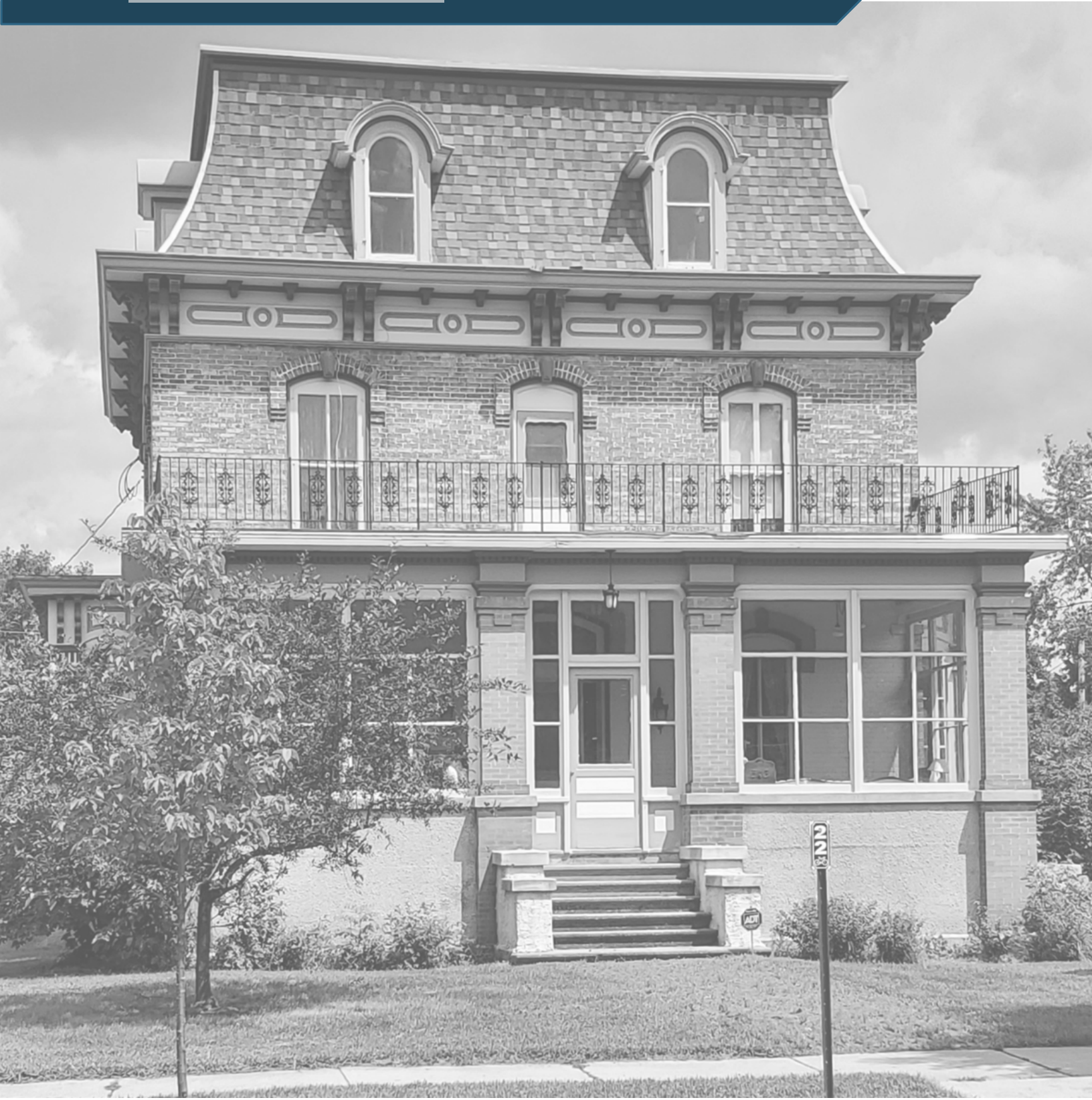
Oconto County Population Growth by Age (2021-2040)						
Age Group	2021	2025	2030	2033	2040	2020-2040 Change
0-4	1,843	2,190	2,230	2,210	2,140	16%
5-9	2,078	2,510	2,540	2,510	2,410	16%
10-14	2,414	2,570	2,730	2,680	2,590	7%
15-19	2,185	2,560	2,560	2,660	2,560	17%
20-24	1,705	1,760	1,880	1,820	1,840	8%
25-29	1,771	1,880	1,960	2,040	1,920	8%
30-34	2,008	2,320	2,210	2,200	2,220	11%
35-39	2,482	2,400	2,670	2,440	2,370	-5%
40-44	1,946	2,470	2,650	2,830	2,530	30%
45-49	2,311	2,710	2,670	2,750	2,860	24%
50-54	2,961	2,640	2,890	2,800	2,860	-3%
55-59	3,266	3,170	2,800	3,040	2,950	-10%
60-64	3,627	3,690	3,260	2,860	3,100	-15%
65-69	2,750	3,510	3,610	3,130	2,700	-2%
70-74	2,241	2,680	3,250	3,310	2,860	28%
75-79	1,526	1,870	2,320	2,830	2,910	91%
80-84	926	1,140	1,480	1,870	2,330	152%
85 +	651	960	1,140	1,450	1,835	182%

Table 6.4 2021-2040 Projected Housing Growth Unit by Age; Source: 2021 5-Year ACS Estimates and BLRPC



# Oconto County Housing Market Study and Needs Assessment

## APPENDIX



# APPENDIX 1

## DEFINITIONS

**Affordable Housing** is housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Gross Rent** provides information on the monthly housing cost expenses for renters. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

**Householder** refers to the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is jointly owned by a married couple, either the husband or the wife may be listed first, thereby becoming the reference person, or householder, to whom the relationship of the other household members is recorded. One person in each household is designated as the "householder."

**Households** include all persons who occupy a housing unit. The persons can be related or unrelated. Two unrelated persons living together would be a household. All families are households.

**Family households (families)** consist of a householder and one or more other persons living in the same household who are related by birth, marriage or adoption.

**Non-family households** include unrelated persons living in the same housing unit or persons living alone.

**Housing Tenure** refers to the financial arrangement and ownership structure under which someone has the right to live in a house or apartment. A housing unit can be owner-occupied or renter-occupied.

**Subsidized Housing** refers to all federal, state or local government programs that reduce the cost of housing for low- and moderate-income residents.

**Workforce Housing** is housing affordable to the workforce in a community which is determined by households earning between 60 and 120 percent of area median income (AMI). Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community.

Additional housing definitions can be found [here](#).

## APPENDIX 2

1970-2020 Oconto County Historical Population Trends								
Municipality	1970	1980	1990	2000	2010	2020	1970-2020 Change	2010-2020 Change
Oconto County	25,553	28,947	30,226	35,652	37,660	38,965	52.5%	3.5%
City of Gillett	1,288	1,356	1,303	1,262	1,386	1,289	0.1%	-7.0%
City of Oconto	4,667	4,505	4,474	4,708	4,513	4,609	-1.2%	2.1%
City of Oconto Falls	2,517	2,500	2,584	2,843	2,891	2,957	17.5%	2.3%
Village of Lena	569	585	590	529	564	537	-5.6%	-4.8%
Village of Pulaski	0	0	0	2	0	0	N/A	N/A
Village of Suring	499	581	626	605	544	517	4%	-5.0%
Town of Abrams	884	1,181	1,347	1,757	1,856	1,960	121.7%	5.6%
Town of Bagley	209	272	271	333	291	275	31.6%	-5.5%
Town of Brazeau	924	1,039	1,169	1,408	1,284	1,340	45.0%	4.4%
Town of Breed	402	563	564	657	712	698	73.6%	-2.0%
Town of Chase	1,026	1,256	1,375	2,082	3,005	3,178	209.7%	5.8%
Town of Doty	93	154	184	249	260	309	232.3%	18.8%
Town of Gillett	936	1,059	1,026	1,090	1,043	989	5.7%	-5.2%
Town of How	565	592	564	563	516	527	-6.7%	2.1%
Town of Lakewood	469	516	607	875	816	831	77.2%	1.8%
Town of Lena	877	851	790	757	727	743	-15.3%	2.2%
Town of Little River	859	940	1,003	1,065	1,094	1,092	27.1%	-0.2%
Town of Little Suamico	1,138	1,969	2,637	3,877	4,799	5,536	386.5%	15.4%
Town of Maple Valley	679	715	690	670	662	647	-4.7%	-2.3%
Town of Morgan	670	726	815	882	984	985	47.0%	0.1%
Town of Mountain	530	735	730	860	822	832	57.0%	1.2%
Town of Oconto	934	937	999	1,251	1,335	1,340	43.5%	0.4%
Town of Oconto Falls	895	1,033	1,014	1,139	1,265	1,259	40.7%	-0.5%
Town of Pensaukee	863	1,000	979	1,214	1,381	1,352	56.7%	-2.1%
Town of Riverview	321	417	483	829	725	819	155.1%	13.0%
Town of Spruce	818	805	776	871	835	918	12.2%	9.9%
Town of Stiles	845	1,261	1,243	1,465	1,489	1,518	79.6%	1.9%
Town of Townsend	463	735	715	963	979	1,044	125.5%	6.6%
Town of Underhill	613	664	668	846	882	864	40.9%	-2.0%

Source: Wisconsin DOA Time Series Population Estimates of Decennial Census Data (1970-2020), US Census Decennial Census, and BLRPC

Oconto population Projections							
Municipality	2020	2025	2030	2035	2040	2020-2040 Change	2020-2040 % Change
Oconto County	38,965	43,030	44,850	45,430	44,985	6,020	15%
City of Gillett	1,289	1,520	1,565	1,570	1,540	251	19%
City of Oconto	4,609	4,910	5,020	4,990	4,845	236	5%
City of Oconto Falls	2,957	3,200	3,305	3,310	3,250	293	10%
Village of Lena	537	605	620	615	595	58	11%
Village of Suring	517	555	550	535	505	- 12	-2%
Town of Abrams	1,960	2,170	2,285	2,335	2,330	370	19%
Town of Bagley	275	305	305	300	285	10	4%
Town of Brazeau	1,340	1,390	1,420	1,405	1,365	25	2%
Town of Breed	698	835	880	900	900	202	29%
Town of Chase	3,178	3,720	3,985	4,140	4,200	1,022	32%
Town of Doty	309	310	330	340	340	31	10%
Town of Gillett	989	1,090	1,100	1,080	1,040	51	5%
Town of How	527	555	560	555	535	8	2%
Town of Lakewood	831	935	970	985	975	144	17%
Town of Lena	743	750	755	740	710	- 33	-4%
Town of Little River	1,092	1,225	1,270	1,280	1,255	163	15%
Town of Little Suamico	5,536	6,025	6,450	6,700	6,795	1,259	23%
Town of Maple Valley	647	720	735	730	710	63	10%
Town of Morgan	985	1,140	1,195	1,215	1,210	225	23%
Town of Mountain	832	895	920	915	895	63	8%
Town of Oconto	1,340	1,555	1,635	1,670	1,665	325	24%
Town of Oconto Falls	1,259	1,460	1,535	1,565	1,560	301	24%
Town of Pensaukee	1,352	1,625	1,715	1,760	1,765	413	31%
Town of Riverview	819	795	820	820	805	- 14	-2%
Town of Spruce	918	910	930	925	900	- 18	-2%
Town of Stiles	1,518	1,680	1,745	1,760	1,735	217	14%
Town of Townsend	1,044	1,135	1,190	1,210	1,205	161	15%
Town of Underhill	864	1,015	1,060	1,080	1,070	206	24%

Source: US Census Bureau Decennial Census, WDOA Population Projections and BLRPC

Oconto County Population Projections 1990-2040							
Source of Data	1990	2000	2010	2020	2030	2040	2020-2040 Change
US Census Population	30,226	35,652	37,660	38,965			
BLRPC Projections - Linear Trend				38,965	42,682	45,505	17%
BLRPC Projections - Growth Trend				38,965	43,494	47,195	21%
2013 WDOA Projections				38,965	44,850	44,985	15%

Source: US Census Bureau Decennial Census and BLRPC

Population By Age		
Age Category	Number	Percent
Under 5 years	1,0843	4.8%
5 to 9 years	2,078	5.4%
10 to 14 years	2,414	6.2%
15 to 19 years	2,185	5.6%
20 to 24 years	1,705	4.4%
25 to 29 years	1,771	4.6%
30 to 34 years	2,008	5.2%
35 to 39 years	2,482	6.4%
40 to 44 years	1,946	5.0%
45 to 49 years	2,311	6.0%
50 to 54 years	2,961	7.7%
55 to 59 years	3,266	8.4%
60 to 64 years	3,627	9.4%
65 to 69 years	2,750	7.1%
70 to 74 years	2,241	5.8%
75 to 79 years	1,526	3.9%
80 to 84 years	926	2.4%
85 years +	651	1.7%

Source: 2021 5-Year ACS Estimates and BLRPC

Median Age by Community	
Municipality	Median Age
Oconto County	47.4
City of Gillett	37.3
City of Oconto	46.2
City of Oconto Falls	38.3
Village of Lena	38.7
Village of Suring	49.1
Town of Abrams	42.4
Town of Bagley	55.7
Town of Brazeau	57.2
Town of Breed	58.2
Town of Chase	39.9
Town of Doty	64.3
Town of Gillett	53.5
Town of How	46.2
Town of Lakewood	58.8
Town of Lena	51.1
Town of Little River	46.2
Town of Little Suamico	39.4
Town of Maple Valley	51.4
Town of Morgan	52.8
Town of Mountain	56.7
Town of Oconto	50.7
Town of Oconto Falls	40.4
Town of Pensaukee	51.1
Town of Riverview	61.8
Town of Spruce	45.5
Town of Stiles	46.5
Town of Townsend	65.4
Town of Underhill	51.3

Source: 2021 5-Year ACS Estimates and BLRPC

Senior Population by Municipality		
Municipality	Number	Percent of Population
Oconto County	8,094	21%
City of Gillett	183	15%
City of Oconto	1,073	24%
City of Oconto Falls	461	16%
Village of Lena	105	20%
Village of Suring	139	31%
Town of Abrams	296	15%
Town of Bagley	84	30%
Town of Brazeau	420	31%
Town of Breed	207	28%
Town of Chase	246	8%
Town of Doty	149	48%
Town of Gillett	218	27%
Town of How	161	23%
Town of Lakewood	288	33%
Town of Lena	149	22%
Town of Little River	201	20%
Town of Little Suamico	622	11%
Town of Maple Valley	129	25%
Town of Morgan	322	28%
Town of Mountain	272	28%
Town of Oconto	266	19%
Town of Oconto Falls	328	21%
Town of Pensaukee	340	26%
Town of Riverview	278	39%
Town of Spruce	207	23%
Town of Stiles	231	16%
Town of Townsend	565	52%
Town of Underhill	154	22%

Source: 2021 5-Year ACS Estimates and BLRPC

2021 Age of Householder						
Age Categories	Total Occupied Housing Units	Percent Occupied	Owner-Occupied Units	Percent Owner Occupied	Renter-Occupied units	Percent Renter Occupied
Under 35 years	2,077	13%	1,370	10%	707	28%
35 to 44 years	2,285	14%	1,883	14%	402	16%
45 to 54 years	2,941	18%	2,509	18%	432	17%
55 to 64 years	3,982	24%	3,563	26%	419	16%
65 to 74 years	3,070	19%	2,736	20%	334	13%
75 to 84 years	1,550	10%	1,403	10%	147	6%
85 years and over	447	3%	335	2%	112	4%
2010 Age of Householder						
Under 35 years	2,795	17%	1,725	12.80%	1,075	36.2%
35 to 44 years	2,943	18%	2,385	17.70%	546	18.4%
45 to 54 years	3,913	24%	3,355	24.90%	561	18.9%
55 to 64 years	2,976	18%	2,668	19.80%	297	10.0%
65 to 74 years	2,055	13%	1,913	14.20%	140	4.7%
75 to 84 years	1,332	8%	1,064	7.90%	261	8.8%
85 years and over	444	3%	350	2.60%	89	3.0%
2010-2021 Percent Change in Age of Householder						
Age Categories	Percent Change in Total Occupied Housing Units		Percent Change in Owner-Occupied Housing Units		Percent Change in Renter-Occupied Housing Units	
Under 35 years	-1%		4%		-9%	
35 to 44 years	-12%		-12%		-12%	
45 to 54 years	-21%		-22%		-15%	
55 to 64 years	28%		28%		34%	
65 to 74 years	45%		44%		60%	
75 to 84 years	19%		30%		-34%	
85 years and over	-3%		3%		-19%	

Source: 2021 5-Year ACS Estimates and BLRPC

### APPENDIX 3

Oconto County Median Household Income			
Municipality	All Households	Owner-Occupied Households	Renter- Occupied Households
Oconto County	\$68,426	\$74,404	\$39,750
City of Gillett	\$47,386	\$55,000	\$30,521
City of Oconto	\$60,253	\$68,500	\$47,917
City of Oconto Falls	\$46,563	\$67,262	\$25,063
Village of Lena	\$58,017	\$70,625	\$49,167
Village of Suring	\$46,417	\$50,000	\$26,250
Town of Abrams	\$83,667	\$90,303	\$48,864
Town of Bagley	\$61,250	\$65,000	\$34,250*
Town of Brazeau	\$66,027	\$67,561	\$23,281*
Town of Breed	\$66,250	\$67,143	\$56,875
Town of Chase	\$95,296	\$98,600	\$33,730
Town of Doty	\$60,833	\$62,083	\$30,000
Town of Gillett	\$58,500	\$53,750	\$60,521
Town of How	\$71,538	\$73,750	\$50,625
Town of Lakewood	\$49,605	\$54,886	\$32,917
Town of Lena	\$79,773	\$83,281	\$50,156
Town of Little River	\$75,789	\$71,000	\$83,232
Town of Little Suamico	\$91,349	\$92,434	\$78,295*
Town of Maple Valley	\$51,979	\$61,667	\$50,179
Town of Morgan	\$70,833	\$73,393	\$46,250
Town of Mountain	\$43,922	\$44,009	\$42,083
Town of Oconto	\$80,642	\$81,284	\$45,750
Town of Oconto Falls	\$62,159	\$65,000	\$43,646
Town of Pensaukee	\$73,594	\$80,089	\$68,690
Town of Riverview	\$61,339	\$61,635	\$43,750
Town of Spruce	\$67,961	\$75,156	\$52,885
Town of Stiles	\$65,179	\$70,417	\$40,588
Town of Townsend	\$73,333	\$74,286	\$28,864
Town of Underhill	\$64,125	\$67,917	\$13,472

Source: 2021 5-Year ACS Estimates and BLRPC

\*2021 Household income was not available through 2021 ACS, 2020 data is provided



Oconto County Median Family Income (MFI)	
Municipality	MFI
Oconto County	\$ 82,378
City of Gillett	\$ 50,125
City of Oconto	\$ 63,513
City of Oconto Falls	\$ 66,977
Village of Lena	\$ 77,083
Village of Suring	\$ 64,375
Town of Abrams	\$ 100,227
Town of Bagley	\$ 69,688
Town of Brazeau	\$ 67,708
Town of Breed	\$ 80,089
Town of Chase	\$ 99,350
Town of Doty	\$ 71,964
Town of Gillett	\$ 62,014
Town of How	\$ 93,571
Town of Lakewood	\$ 66,250
Town of Lena	\$ 84,063
Town of Little River	\$ 83,500
Town of Little Suamico	\$ 106,908
Town of Maple Valley	\$ 86,250
Town of Morgan	\$ 86,917
Town of Mountain	\$ 43,906
Town of Oconto	\$ 82,411
Town of Oconto Falls	\$ 92,292
Town of Pensaukee	\$ 93,571
Town of Riverview	\$ 80,625
Town of Spruce	\$ 76,406
Town of Stiles	\$ 69,453
Town of Townsend	\$ 91,077
Town of Underhill	\$ 69,028

Source: 2021 5-Year ACS Estimates and BLRPC

Poverty Rates		
Municipality	Residents in Poverty	Percent of Residents
Oconto County	3,257	9%
City of Gillett	114	10%
City of Oconto	450	10%
City of Oconto Falls	546	19%
Village of Lena	48	9%
Village of Suring	62	16%
Town of Abrams	90	5%
Town of Bagley	14	5%
Town of Brazeau	155	12%
Town of Breed	110	15%
Town of Chase	108	3%
Town of Doty	22	7%
Town of Gillett	39	5%
Town of How	62	9%
Town of Lakewood	150	17%
Town of Lena	40	6%
Town of Little River	31	3%
Town of Little Suamico	206	4%
Town of Maple Valley	32	6%
Town of Morgan	83	7%
Town of Mountain	175	18%
Town of Oconto	104	8%
Town of Oconto Falls	135	9%
Town of Pensaukee	57	4%
Town of Riverview	72	10%
Town of Spruce	62	7%
Town of Stiles	118	8%
Town of Townsend	92	9%
Town of Underhill	80	11%

Source: 2021 5-Year ACS Estimates and BLRPC

Employment Status				
Municipality	Labor Force	Employed	Unemployed	Not in Labor Force
Oconto County	62%	61%	1%	38%
City of Gillett	65%	64%	1%	35%
City of Oconto	61%	59%	2%	39%
City of Oconto Falls	64%	63%	1%	36%
Village of Lena	71%	64%	7%	29%
Village of Suring	46%	44%	2%	55%
Town of Abrams	75%	74%	1%	26%
Town of Bagley	47%	43%	4%	53%
Town of Brazeau	48%	45%	3%	52%
Town of Breed	50%	49%	1%	50%
Town of Chase	78%	78%	1%	22%
Town of Doty	37%	36%	1%	63%
Town of Gillett	66%	64%	1%	35%
Town of How	55%	51%	4%	45%
Town of Lakewood	42%	39%	3%	58%
Town of Lena	67%	66%	1%	33%
Town of Little River	68%	66%	2%	32%
Town of Little Suamico	72%	72%	1%	28%
Town of Maple Valley	53%	53%	0%	47%
Town of Morgan	58%	56%	1%	43%
Town of Mountain	48%	44%	5%	52%
Town of Oconto	69%	68%	1%	31%
Town of Oconto Falls	60%	60%	0%	40%
Town of Pensaukee	58%	57%	1%	42%
Town of Riverview	41%	40%	1%	59%
Town of Spruce	57%	55%	2%	43%
Town of Stiles	66%	65%	1%	34%
Town of Townsend	34%	34%	1%	66%
Town of Underhill	58%	56%	2%	42%

Source: 2021 5-Year ACS Estimates and BLRPC

Broadband Access			
Community	With Internet Subscription	Broadband of Any Type	Without an Internet Subscription
Oconto County	86%	85%	15%
City of Gillett	88%	88%	12%
City of Oconto	87%	85%	13%
City of Oconto Falls	79%	78%	21%
Village of Lena	78%	77%	22%
Village of Suring	82%	81%	18%
Town of Abrams	93%	93%	8%
Town of Bagley	79%	76%	21%
Town of Brazeau	72%	72%	28%
Town of Breed	82%	80%	18%
Town of Chase	93%	93%	7%
Town of Doty	82%	82%	18%
Town of Gillett	75%	75%	25%
Town of How	85%	84%	15%
Town of Lakewood	80%	77%	20%
Town of Lena	86%	86%	14%
Town of Little River	83%	83%	17%
Town of Little Suamico	97%	97%	3%
Town of Maple Valley	77%	77%	23%
Town of Morgan	81%	81%	19%
Town of Mountain	83%	81%	17%
Town of Oconto	75%	74%	25%
Town of Oconto Falls	87%	87%	13%
Town of Pensaukee	84%	83%	16%
Town of Riverview	85%	84%	15%
Town of Spruce	82%	82%	18%
Town of Stiles	90%	89%	10%
Town of Townsend	82%	76%	18%
Town of Underhill	85%	85%	15%

Source: 2021 5-Year ACS Estimates and BLRPC

Inbound, Outbound, Net Commuters for Oconto County			
County	Inbound Commuters	Outbound Commuters	Net Commuters
Marinette County, WI	1,011	956	55
Brown County, WI	965	6,427	-5462
Shawano County, WI	437	544	-107
Outagamie County, WI	121	868	-747
Menominee County, WI	117	156	-39
Fond du Lac County, WI	101	174	-73
Menominee County, MI	97	82	14
Winnebago County, WI	95	463	-367
Langlade County, WI	83	82	1
Waupaca County, WI	75	139	-64
Manitowoc County, WI	72	223	-151
Forest County, WI	65	194	-129
Wood County, WI	62	35	27
Oneida County, WI	50	64	-14
Door County, WI	44	78	-35
Portage County, WI	41	139	-98
Marathon County, WI	41	246	-205
Vilas County, WI	31	9	21
Kewaunee County, WI	30	58	-29
Marquette County, MI	28	6	23
Green Lake County, WI	23	13	10
Lincoln County, WI	23	36	-14
Waushara County, WI	21	18	3
Calumet County, WI	14	55	-41
Sheboygan County, WI	14	230	-216
Clark County, WI	12	9	4
Dickinson County, MI	11	49	-37
Dodge County, WI	11	80	-69
Marquette County, WI	11	7	4
Iron County, MI	11	18	-7
Columbia County, WI	9	13	-3
Juneau County, WI	9	6	3
Gogebic County, MI	8	1	7
Alger County, MI	7	5	1
Washington County, WI	7	65	-58
Adams County, WI	5	1	4
Taylor County, WI	4	4	0
Houghton County, MI	4	1	3
Ozaukee County, WI	4	63	-60
Florence County, WI	2	15	-13
Ontonagon County, MI	2	0	2
Price County, WI	1	1	0

<b>Delta County, MI</b>	1	40	-39
<b>Leelanau County, MI</b>	0	7	-7
<b>Mason County, MI</b>	0	10	-10
<b>Schoolcraft County, MI</b>	0	2	-2
<b>Benzie County, MI</b>	0	5	-5
<b>Manistee County, MI</b>	0	11	-11
<b>Total</b>	3,780	11,707	-7927

Source: Lightcast Q1 2023 Commuting Map Data Set and BLRPC

## APPENDIX 4

Vacancy Status/Seasonal Housing									
Municipality	Total Vacant	For Rent	Rented, not occupied	For Sale Only	Sold, not occupied	Seasonal	Migrant Workers	Other	Percent Seasonal
Oconto County	7,414	101	37	152	16	6,345	8	755	27%
City of Gillett	73	21	9	24	0	3	0	16	1%
City of Oconto	197	51	25	29	0	29	0	63	1%
City of Oconto Falls	0	0	0	0	0	0	0	0	0%
Village of Lena	24	0	0	0	0	0	0	24	0%
Village of Suring	49	7	0	0	0	27	0	15	12%
Town of Abrams	81	0	0	0	8	51	0	22	6%
Town of Bagley	97	0	0	0	0	90	0	7	39%
Town of Brazeau	903	0	0	20	0	831	0	52	52%
Town of Breed	304	0	0	0	0	275	0	29	42%
Town of Chase	67	0	0	0	0	19	0	48	2%
Town of Doty	487	1	0	0	0	467	0	19	71%
Town of Gillett	36	0	0	3	0	24	0	9	6%
Town of How	34	0	0	0	0	28	0	6	9%
Town of Lakewood	920	0	3	12	0	853	0	52	64%
Town of Lena	43	0	0	0	0	14	0	29	4%
Town of Little River	72	0	0	0	0	61	0	11	12%
Town of Little Suamico	66	0	0	0	0	66	0	0	3%
Town of Maple Valley	89	0	0	0	0	65	0	24	20%
Town of Morgan	40	8	0	0	0	7	0	25	1%
Town of Mountain	833	7	0	2	0	752	0	72	57%
Town of Oconto	46	0	0	15	0	20	0	11	3%
Town of Oconto Falls	59	0	0	8	0	40	0	11	6%
Town of Pensaukee	141	0	0	0	0	103	0	38	15%
Town of Riverview	1,167	6	0	14	0	1,083	8	56	72%
Town of Spruce	184	0	0	0	0	169	0	15	30%
Town of Stiles	97	0	0	23	0	51	0	23	8%
Town of Townsend	1,119	0	0	2	8	1,061	0	48	63%
Town of Underhill	186	0	0	0	0	156	0	30	32%

Source: 2021 5-Year ACS Estimates and BLRPC

### Units in Structure

Municipality	Total housing units	1-unit, detached	1-unit, attached	2 units	3-4 units	5-9 units	10-19 units	20 + units	Mobile home
Oconto County	23,766	19,472	170	336	237	412	140	229	2,770
City of Gillett	598	468	5	33	8	32	0	0	52
City of Oconto	2,154	1,503	40	124	81	83	111	97	115
City of Oconto Falls	1,285	721	0	59	71	254	27	111	42
Village of Lena	266	185	0	17	48	16	0	0	0
Village of Suring	234	167	0	1	5	16	0	17	28
Town of Abrams	855	750	7	0	0	0	0	0	98
Town of Bagley	229	192	4	0	0	0	0	0	33
Town of Brazeau	1,594	1,353	6	13	0	0	0	0	222
Town of Breed	655	544	2	0	0	0	0	2	107
Town of Chase	1,190	1,048	12	0	0	0	0	0	130
Town of Doty	655	525	0	0	0	0	0	0	130
Town of Gillett	436	368	0	2	0	0	0	0	66
Town of How	300	286	0	0	0	0	0	2	12
Town of Lakewood	1,332	1,125	3	0	0	9	0	0	195
Town of Lena	349	304	0	8	0	0	0	0	37
Town of Little River	508	393	3	57	0	0	0	0	55
Town of Little Suamico	2,144	1,937	70	9	0	0	0	0	128
Town of Maple Valley	328	276	0	0	0	0	2	0	50
Town of Morgan	478	447	5	0	0	0	0	0	26
Town of Mountain	1,326	1,009	0	0	0	2	0	0	315
Town of Oconto	633	612	0	0	0	0	0	0	21
Town of Oconto Falls	662	623	0	12	0	0	0	0	27
Town of Pensaukee	682	616	0	0	0	0	0	0	66
Town of Riverview	1,504	1,258	5	0	0	0	0	0	241
Town of Spruce	555	464	1	1	3	0	0	0	86
Town of Stiles	650	528	2	0	21	0	0	0	99
Town of Townsend	1,677	1,388	0	0	0	0	0	0	289
Town of Underhill	487	382	5	0	0	0	0	0	100

Source: 2021 5-Year ACS Estimates and BLRPC

Year Structure Built										
Municipality	Built 2020 or later	Built 2010-2019	Built 2000-2009	Built 1990-1999	Built 1980-1989	Built 1970-1979	Built 1960-1969	Built 1950-1959	Built 1940-1949	Built 1939 or earlier
Oconto County	14	1,604	3,730	4,134	2,581	3,220	1,747	1,922	1,162	3,652
City of Gillett	0	6	31	60	33	79	36	71	110	172
City of Oconto	0	83	154	262	96	225	185	322	197	630
City of Oconto Falls	0	41	112	91	136	201	172	209	73	250
Village of Lena	0	0	4	25	29	31	18	29	23	107
Village of Suring	0	0	4	13	31	68	9	19	6	84
Town of Abrams	0	56	142	207	165	75	81	15	41	73
Town of Bagley	0	26	27	49	26	30	21	3	12	35
Town of Brazeau	0	85	240	312	99	225	136	160	84	253
Town of Breed	0	70	97	104	48	117	77	21	50	71
Town of Chase	0	68	318	357	94	122	15	30	27	159
Town of Doty	0	70	137	123	72	83	90	42	17	21
Town of Gillett	0	34	20	87	62	75	32	30	15	81
Town of How	0	43	21	38	33	15	16	5	16	113
Town of Lakewood	0	97	229	263	181	200	91	157	52	62
Town of Lena	0	10	36	55	22	36	9	23	23	135
Town of Little River	0	32	99	68	46	58	4	12	9	180
Town of Little Suamico	0	354	443	426	324	273	90	82	43	109
Town of Maple Valley	0	5	33	57	35	51	2	14	17	114
Town of Morgan	0	25	115	85	30	94	43	5	7	74
Town of Mountain	0	91	250	208	123	211	117	85	69	172
Town of Oconto	0	25	123	119	62	47	59	52	15	131
Town of Oconto Falls	0	35	155	101	63	86	23	76	27	96
Town of Pensaukee	0	35	161	85	50	77	70	70	38	96
Town of Riverview	0	58	288	222	240	293	126	150	84	43
Town of Spruce	6	37	79	53	59	37	66	36	18	164
Town of Stiles	0	30	88	118	121	100	24	43	20	106
Town of Townsend	8	166	241	456	218	227	132	123	60	46
Town of Underhill	0	22	83	90	83	84	3	38	9	75

Source: 2021 5-Year ACS Estimates and BLRPC



Monthly Housing Costs			
Municipality	All Occupied Units	Owner-Occupied	Renter-Occupied
Oconto County	\$814	\$863	\$772
City of Gillett	\$746	\$744	\$729
City of Oconto	\$814	\$879	\$714
City of Oconto Falls	\$663	\$736	\$607
Village of Lena	\$583	\$565	\$613
Village of Suring	\$529	\$454	\$625
Town of Abrams	\$1,107	\$1,147	\$865
Town of Bagley	\$663	\$650	\$850
Town of Brazeau	\$660	\$661	\$725
Town of Breed	\$859	\$860	\$850
Town of Chase	\$1,225	\$1,288	\$841
Town of Doty	\$679	\$677	\$825
Town of Gillett	\$779	\$745	\$850
Town of How	\$760	\$737	\$719
Town of Lakewood	\$713	\$667	\$854
Town of Lena	\$650	\$654	\$744
Town of Little River	\$790	\$979	\$768
Town of Little Suamico	\$1,162	\$1,201	\$755*
Town of Maple Valley	\$641	\$627	\$763
Town of Morgan	\$1,004	\$1,044	\$575
Town of Mountain	\$647	\$634	\$718
Town of Oconto	\$943	\$953	\$900
Town of Oconto Falls	\$767	\$789	\$715
Town of Pensaukee	\$1,037	\$1,099	\$693
Town of Riverview	\$683	\$680	\$675
Town of Spruce	\$909	\$909	\$910
Town of Stiles	\$835	\$793	\$868
Town of Townsend	\$534	\$514	\$742
Town of Underhill	\$754	\$744	\$871

Source: 2021 5-Year ACS Estimates and BLRPC

\*2022 Housing cost was not available through 2021 ACS, 2020 data is provided

## APPENDIX 5

Maximum Affordable Monthly Housing Cost by HUD Income Limits						
AMI	1-Person Max Cost	2-Person Max Cost	3-Person Max Cost	4-Person Max Cost	5-Person Max Cost	6-Person Max Cost
30% AMI	\$423	\$483	\$576	\$694	\$812	\$930
50% AMI	\$704	\$804	\$904	\$1,004	\$1,085	\$1,165
80% AMI	\$1,125	\$1,285	\$1,446	\$1,606	\$1,735	\$1,864
100% AMI	\$1,408	\$1,608	\$1,808	\$2,008	\$2,170	\$2,330
120% AMI	\$1,689	\$1,929	\$2,169	\$2,409	\$2,604	\$2,796
150% AMI	\$2,111	\$2,411	\$2,711	\$3,011	\$3,255	\$3,495
250% AMI	\$3,519	\$4,019	\$4,519	\$5,019	\$5,425	\$5,825

Source: HUD 2022 Income Limits and BLRPC

2023 FMR and Income to be Affordable					
Number of Bedrooms	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HUD FMR	\$608	\$669	\$826	\$1,063	\$1,110
Annual Rent Cost	\$7,296	\$8,028	\$9,912	\$12,756	\$13,320
Income to Afford Rent	\$24,320	\$26,760	\$33,040	\$42,520	\$44,400

Source: HUD 2023 Fair Market Rent and BLRPC

## APPENDIX 6

### PROGRAM DESCRIPTIONS

Housing Program descriptions were derived directly from the *National Housing Preservation Database (NHPD)* which was created by the [Public and Affordable Housing Research Corporation](#) (PAHRC) and the [National Low Income Housing Coalition](#) (NLIHC) in 2011 in an effort to provide communities with the information they need to effectively preserve their stock of public and affordable housing. The data in the *NHPD* come from the US Department of Housing and Urban Development (HUD) and the US Department of Agriculture (USDA) and include ten federally subsidized programs. Only state and local subsidies from Connecticut, Florida, and Massachusetts are included in this database. The *NHPD* is updated tri-annually.

#### **HUD Project-Based Rental Assistance**

The US Department of Housing and Urban Development (HUD), through its project-based rental assistance, contracts with owners of private multifamily housing to make units affordable to low-income households. Project-based rental assistance is administered by HUD and fixed to a specific property.

#### **Section 8 New Construction and Substantial Rehabilitation Program (S8 NC/SR)**

This program, now known as Project-Based Section 8, was established in 1974. HUD entered into Housing Assistance Payments (HAP) contracts with private owners to serve low-income tenants. Tenants pay 30% of their monthly adjusted income for rent and utilities and HUD pays the owner the difference between the contract rent and the tenant's portion. New residents of Project-Based Section 8 units can have incomes of no more than 80% of area median income (AMI) and 40% must have incomes below 30% of AMI.

#### **Rent Supplement Program (Rent Supp)**

This program was authorized by the Housing and Urban Development Act of 1965. Rental assistance was given to low-income tenants of privately owned housing, including those living in Section 221(d)(3) and Section 236 properties. Eligible tenants paid 30% of the rent or 30% of their income toward the rent, whichever was greater. Rent Supp contracts were the same length of time as the mortgage on the property, but many were converted to Project-Based Section 8 when that program was created. However, there are still some active Rent Supp contracts today.

#### **Rental Assistance Payments (RAP)**

This program was authorized by the Housing and Community Development Act of 1974. HUD provided additional rental assistance to owners of some Section 236 properties. RAP payments were made to owners on behalf of very low-income tenants unable to afford the basic rent. RAP reduces the tenant payment for rent to 10% of gross income, 20% of adjusted income, or the designated portion of welfare assistance, whichever is greater. Most RAP contracts were converted to

Section 8 Loan Management Set-Aside (LMSA) Section 8 contracts, but there are still some active RAP contracts today. This contract is nonrenewable.

### **Project Rental Assistance Contract (PRAC/202 and PRAC/811)**

The Section 202 Supportive Housing for the Elderly program provides capital and operating funds to nonprofit organizations that develop and operate housing for seniors with very low incomes, while the Section 811 Supportive Housing for Persons with Disabilities program provides funding for the development and operation of housing for low income people with significant and long-term disabilities. A component of each program is rental assistance in the form of PRACs which subsidize the operating expenses of these developments. Residents pay 30% of their adjusted income towards rent and the PRAC makes up the difference between rental income and operating expenses.\

### **Section 202 Direct Loans**

The Section 202 Program was established under the Housing Act of 1959 and is administered by HUD. [This training](#) provides preservation guidance on maturing Section 202 direct loans. The program has evolved over the years but has either provided direct loans or capital advances from the federal government for the development of housing for low income seniors. From 1959 to 1990 the program provided below market-rate direct loans (usually at a 3% interest rate for up to 50 years) to nonprofit organizations. Between 1974 and 1990 these loans were subsidized further by Project-Based Section 8 contracts. In 1990, the funding transitioned from these below market-rate direct loans to capital advances.

### **HUD Insurance Programs**

HUD's Federal Housing Administration (FHA) provided mortgage subsidies to private owners of multifamily housing to reduce development costs. In return, HUD required assisted properties to agree to low income 'use restrictions' which restricted occupancy to households meeting the program's income limits and restricted contract rents.

#### **Section 221(d)(3) Below Market Interest Rate (BMIR)**

This was a mortgage insurance program, created by the National Housing Act of 1961, which enabled nonprofit and for-profit developers to obtain FHA insured 3% BMIR mortgages from private lenders. Owners were required to make units available to low- and moderate-income families (with incomes at or below 80% of the area median income) at HUD-approved rents for the term of their 40-year mortgage. In some cases, for-profit developers can prepay the mortgage after 20 years. This program was replaced by the Section 236 program in 1968.

#### **Section 236**

This program was enacted in the Housing and Urban Development Act of 1968 and replaced the Section 221(d)(3) program. It combined FHA mortgage insurance on private loans with an interest reduction payment (IRP) to effectively lower the mortgage interest rate to 1%. Owners were required to make units available to low- and moderate-income families (with incomes at or below 80% of the area median income) at HUD-approved rents for the term of their 40-year

mortgage. In some cases, for-profit developers can prepay the mortgage after 20 years. In 1974 this program was replaced by the Section 8 New Construction and Substantial Rehabilitation program. [Preservation Options for Section 236 Properties](#) provides guidance on preservation options for properties with maturing Section 236 mortgages.

### **Other Nonsubsidized HUD Insured Properties**

There are several other HUD financing programs that insure lenders against losses on multifamily rental properties, which do not have any income or affordability restrictions. These programs are only included in the National Housing Preservation Database if the property has another type of subsidy attached to it. These programs include Section 207, Section 221(d)(4), Section 223(f), Section 231, and Section 542.

### **State Housing Finance Agency Funded Section 236**

Some properties were financed by state housing finance agencies using the interest reduction payment portion of the Section 236 program, without the FHA mortgage insurance. This happened in just eleven states.

### **Low Income Housing Tax Credit Program**

The Low-Income Housing Tax Credit Program (LIHTC) was created by the Tax Reform Act of 1986 to finance the construction, rehabilitation, and preservation of affordable housing for lower income households. The program is designed to encourage private individuals and corporations to invest in affordable housing by providing a tax credit over a 10-year period – a dollar-for-dollar reduction in federal taxes owed on other income. Although housing tax credits are federal, each state has an independent agency that decides how to allocate the state's share of federal housing tax credits. When applying for tax credits a developer has two options: ensure that at least 20% of the units are rent-restricted and occupied by households with incomes at or below 50% of the area median income; or ensure that at least 40% of the units are rent-restricted and occupied by households with incomes at or below 60% of the area median income. This program is administered by the Treasury Department's Internal Revenue Service (IRS).

### **HOME Rental Assistance**

The HOME Rental Assistance Program was authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. It is a federal block grant to participating jurisdictions, which use the funds to provide affordable housing to low- and moderate-income families. Participating jurisdictions use these funds for a variety of homeownership and rental activities. When used for rental activities, at least 90% of the units must be occupied by households with incomes at or below 60% of the area median income, and the remaining 10% can be occupied by households with incomes at or below 80% of the area median income. In rental properties with five or more HOME units, 20% of these units must be set aside for households with incomes at or below 50% of the area median income. This program is administered by HUD's Office of Community Planning and Development.

### **Section 515 Rural Rental Housing Loans**

The USDA Rural Development Housing and Community Facilities Programs Office (RD) began making subsidized mortgage loans through the Section 515 Rural Rental Housing Loan program in 1963. This direct loan program provides mortgages at a 1% interest rate to nonprofit and for-profit developers to build multifamily rural rental housing that is affordable to low income and moderate-income families, elderly persons, and persons with disabilities. Loan terms are 30 years and are amortized over 50 years. Tenants pay basic rent or 30% of their adjusted income, whichever is greater.

### **Section 538 USDA Guaranteed Rural Rental Housing Program**

The Section 538 USDA Guaranteed Rural Rental Housing Program was created by Congress in 1996. Under the Section 538 program, the USDA RD guarantees loans made by private lenders for the development of affordable rural rental housing. The tenants of these developments must have incomes at or below 115% of area median income at the time of initial occupancy.

### **Public Housing**

Public Housing was established by the Housing Act of 1937 and is the federal government's oldest subsidized rental housing program. HUD administers federal funds to local public housing agencies that manage and operate this government-owned housing. All public housing residents must have incomes at or below 80% of area median income and at least 40% of new admissions in any year must have incomes at or below 30% of area median income. Local public housing agencies can establish local preferences for certain populations, such as the elderly, persons with disabilities, veterans, full-time workers, domestic violence victims, or people who are homeless or at risk of being homeless. Rents for residents of public housing are restricted to the highest of 30% of their monthly adjusted income, 10% of their monthly gross income, their welfare shelter allowance, or a local public housing agency established minimum rent of up to \$50.

Source: National Housing Preservation Database