



Understanding Housing in Forest County

Housing indicators to support informed discussion and decision-making.



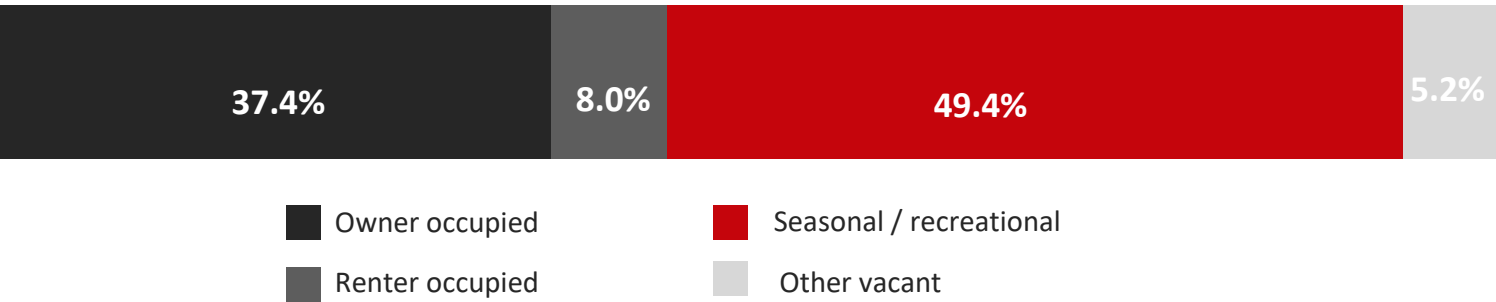
COMMUNITY ASSEMBLY QUESTION

What should Forest County and its community partners do to expand affordable housing for current and future residents?

Nearly Half of Forest County Housing Is Seasonal

49.4%

of housing units are seasonal,
recreational, or occasional-use.



Why this matters

The total number of housing units does not reflect how much housing is available to year-round residents.

What does the amount of seasonal housing mean for year-round residents?

Source: U.S. Census Bureau, 2019–2023 five-year estimates; Northwoods Housing 2025 (Matt Kures).



Forest County Housing Stock

47+ Years Old

Median age of Forest County housing

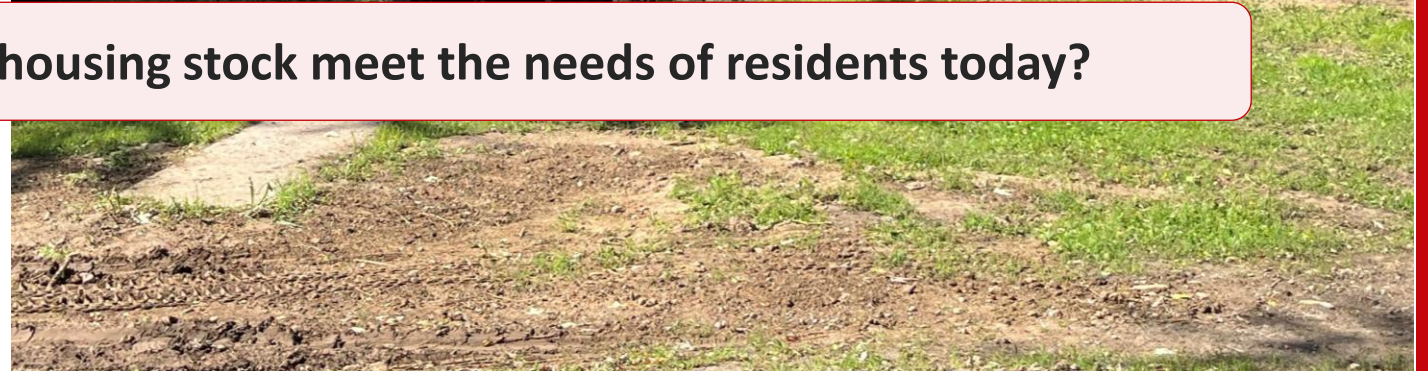
Much of Forest County's housing was built decades ago.

What this may mean

An older housing stock may raise questions about **condition, maintenance, rehabilitation, accessibility, and energy efficiency.**

How well does Forest County's existing housing stock meet the needs of residents today?

*Source: Forest County Comprehensive Plan 2024–2044;
2020 data.*



Households Grew More Than Twice as Much as Population

2010-2024

+2.2% Population

versus

+5.6% Households

Average household size has declined

2.39 (2000) → 2.33 (2010) → 2.29 (2019–2023)

Why it matters

Housing demand is shaped by the number of households, not population alone. More households can mean demand for more homes even when population changes relatively little.

What might these changes in households mean for housing in Forest County?



Home Prices Increased Faster Than Household Income

2018–2023, inflation-adjusted

+22.6%

Median home sale price

versus

+8.0%

Median household income

Why it matters

When home prices increase faster than household income, buying a home can become more difficult for some households.

What might this trend mean for housing affordability in Forest County?





HOUSING AFFORDABILITY

Some Forest County Households Spend a Large Share of Income on Housing

For Forest County, using 2019–2023 estimates:

23.5%

of renter households are
cost burdened

28.9%

of homeowner households
with a mortgage are cost
burdened

**What does “cost burdened”
mean?**

**Spending 30% or more of
household income on
housing costs.**

Why it matters

Cost burden can leave households with less income available for other needs.

What might these numbers tell us about housing affordability in Forest County?

Workforce and Affordability

What can a local wage support?

\$810 / WEEK

Average private-sector weekly wage
Forest County, Q4 2025

≈ \$42,120 / YEAR*

Annualized equivalent

≈ \$1,053 / MONTH

30% housing-cost benchmark



What housing is attainable for Forest County's workforce?

Sources: Wisconsin DWD, Quarterly Census of Employment and Wages (QCEW), Q4 2025; U.S. Department of Housing and Urban Development (HUD). Annualized equivalent calculated as $\$810 \times 52$. Housing costs above 30% of income are commonly used to identify housing cost burden.



Forest County Housing Market

Homes are entering the market, but are they the homes residents need?

109	\$190,000	130 days
Residential sales	Median sale price	Average time on market

196 new residential listings were reported during the same period.

If homes are on the market, what is preventing them from meeting the needs of year-round residents?

Greater Northwoods MLS | Jan.–Aug. 2026





Housing and Workforce are Connected



Where Do Forest County Workers Live and Work?

Q2 2023

62.4%

of people who **worked** in Forest County also **lived in Forest County**

53.2%

of **employed Forest County residents** also **worked in Forest County**

What this Tells Us

Many people cross county lines for work. Where people choose to live may be influenced by housing, wages, job location and personal preferences.

To what extent does housing affect Forest County's ability to attract and retain workers?

Source: U.S. Census Bureau OnTheMap LODS, Q2 2023

Note: 2023 employment-location data exclude Michigan workplaces, affecting figures for employed Forest County residents.



What We Still Need to Understand

WHO?

Which households are having the greatest difficulty finding housing?

WHAT?

Rental, ownership, starter homes, senior housing, apartments—or something else?

AT WHAT PRICE?

What price points are attainable for different Forest County households?

WHAT'S IN THE WAY?

What barriers are making it difficult to meet housing needs—construction costs, land, infrastructure, financing, contractor capacity, or something else?

What additional information do we need to make informed housing decisions?

Housing Takes Many Partners



No single organization can meet Forest County's housing needs alone.

County Government

Planning • coordination • programs

Cities, Towns & Villages

Land use • zoning • infrastructure

Tribal Governments & Housing Organizations

Housing programs • development • housing services

Developers, Builders & Property Owners

Build • renovate • manage housing

Employers

Workforce needs • partnerships

Nonprofits & Housing Organizations

Assistance • rehabilitation • services

State & Federal Partners

Funding • financing • technical assistance

Different partners have different tools, resources and responsibilities.



What Kind of Housing Does Forest County Actually Need?

**Starter
homes**

**Rental
housing**

**Senior
housing**

**Workforce
housing**

Apartments

**Modest single-
family homes**

The data do not tell us which solution to choose.

They help us determine which questions we need to answer before choosing a solution.

Primary Data Sources

U.S. Census Bureau — ACS & OnTheMap/LODES 2023
Wisconsin REALTORS® Association
Greater Northwoods Multiple Listing Service (MLS)
U.S. Department of Housing and Urban Development (HUD)
Forest County Comprehensive Plan 2024–2044 – North Central Wisconsin Regional Planning Commission (NCWRPC)

Local & Extension Sources

Northwoods Housing Summit 2025 — UW–Madison
Extension, Matt Kures

