



Sawyer County Housing Market Profile

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The information and opinions in this report are those of the authors and do not necessarily reflect those of the University of Wisconsin-Madison

Housing Market Profile Background

This profile of the Sawyer County housing market updates and expands the information originally included in the [2018 Sawyer County Housing Study](#) produced by the Sawyer County/Lac Courte Oreilles Economic Development Corporation. The profile is not intended to be a feasibility study or market analysis that quantifies the number and types of housing units needed in Sawyer County. Instead, this profile considers numerous demographic, economic and housing conditions that could inform development and re-development efforts in the county.

The information in this profile is obtained from a variety of sources including the U.S. Census Bureau; U.S. Department of Commerce Bureau of Economic Analysis; the University of Wisconsin-Madison Applied Population Laboratory; the Wisconsin Department of Workforce Development; the Wisconsin REALTORS® Association and Woods & Poole Economics, Inc. Given the pandemic-influenced timing of the 2020 Decennial Census and related concerns with its accuracy, both data from the [2020 Census](#) and figures from the 2022 [American Community Survey](#) 5-Year estimates (e.g. 2018-2022) are included where possible to provide additional insights. In most instances, the 2020 Census figures and 2022 American Community Survey estimates are quite consistent. For some measures, particularly those reported at the city, village, and town geographic levels (e.g. county subdivisions), the 2022 American Community Survey figures were not included due to sizeable margins of error.

While the data in this report is the most current available at the time of publication, housing markets are dynamic and conditions in Sawyer County and the surrounding region are subject to change. Consequently, other supplemental information from local developers, real estate agents, economic development and planning organizations, and local housing authorities will be useful and should be considered as well.

Executive Summary

Population and Housing Trends

- According to the Decennial Census, Sawyer County's 2020 population was 18,074 residents, or an increase of just over 1,500 individuals since 2010. Sawyer County's growth rate of 9.2% between 2010 and 2020 outpaced rates in both Wisconsin (3.6%) and the nation (7.4%), which is notable given that both Wisconsin and the United States experienced some of their lowest population growth rates in decades;
- The number of households in Sawyer County grew from 7,038 in 2010 to 8,030 in 2020, an increase of 992 or 14.1%. The county's household growth rate also exceeded state (6.5%) and national (8.7%) averages over the same period.
- Sawyer County's population is projected to grow by 3.9%, or 712 residents, between 2020 and 2030. Furthermore, Sawyer County is projected to add 612 households, an increase of 7.6%, over the same period. However, these projections should be revisited frequently given that estimates from the Census Bureau and Woods & Poole Economics suggest that much of the anticipated increases already occurred between 2020 and 2023;
- Sawyer County's recent population growth is largely driven by net migration. Similar to many nonmetro recreation counties, as designated by the USDA Economic Research Service, Sawyer County flipped from negative net migration to positive net migration in the prior decade and continued to have positive net migration both during and after the pandemic;
- Despite a jump in positive net migration early in the pandemic, the most recent estimate from the Census Bureau suggests that Sawyer County's 2022-2023 migration rate has returned to pre-pandemic levels;
- Sawyer County has traditionally experienced negative net migration among individuals in the 15 to 19; 20 to 24; and 25 to 29 age groups. These negative migration rates found among younger residents of rural areas are not surprising and are well-chronicled. In contrast, residents between the ages of 30 and 74 show a positive net migration into the county, albeit at different levels depending on the age group;
- The net migration estimates of individuals of pre-retirement age (55 to 64) and retirement age (65 to 74) were larger in the 2010s than in prior decades and partially reflect a growing share of the Baby Boom generation moving into these age groups. These trends also suggest that the county's aforementioned increases in overall net migration rates are partially driven by these age groups.

- The share of Sawyer County residents ages 25 to 54 declined by ten-percentage points between 2000 and 2022. These prime working age individuals have the highest average labor force participation rates of any age group, and this decline partially explains the labor availability challenges facing many businesses in the region. In contrast, Sawyer County's share of individuals ages 55 to 64 increased from 12.6% to 18.1% over this period, while the percentage of residents ages 65 and over grew from 17.9% in 2000 to 28.2% in 2022. These shifts in age structure also impact labor availability as labor force participation rates drop somewhat for individuals ages 55 to 64 and decline significantly for individuals ages 65 and over. These shifts may also impact the numbers and types of housing units desired by these age groups;
- Given the declines in working age residents, regional employers may need to explore additional strategies for attracting and retaining employees or enhancing productivity through other means. The ability of the county to attract and retain working age individuals will partially depend on a sufficient availability of affordable, quality housing units in Sawyer County;
- As Sawyer County's population has aged, its average number of persons per household has declined from 2.39 in 2000 to 2.20 in 2020. This shift will likely influence the types of housing units needed in terms of size and number of bedrooms. As the county's population continues to age, the average household size could continue to decline as well; further influencing demand for smaller housing units.

Housing Units

- Sawyer County's total housing units (vacant and occupied) increased from 13,722 in 2000 to 15,966 in 2020, an increase of 2,244 units or 16.4% over this period. In comparison, owner-occupied and renter-occupied housing units grew by 20.5% and 22.4% respectively. The Wisconsin Department of Administration estimates that Sawyer County added an additional 362 total housing units between 2020 and 2023;
- The share of Sawyer County occupied housing units that are owner-occupied has remained largely similar over the past three decades and remains well above state and national averages. However, only 50.3% of Sawyer County's housing units were occupied in 2020, with 45% of the county's housing units being vacant units for seasonal, recreational or occasional use. Sawyer County has some of the highest shares of seasonal and recreational housing units of any county in the United States;
- While vacancy rates for owner-occupied and renter-occupied units are included in this profile, these rates offer a brief snapshot and were not collected during ideal time periods. Subsequently, these vacancy rates do not necessarily reflect current conditions. Real estate

agents, property management firms, local housing authorities and other third-party sources should be consulted on current vacancy rates;

- An estimated 45.4% of Sawyer County's occupied housing units were built prior to 1980. The range of quality for these units is unknown. Some of these units could be of high value if they have been maintained or renovated, but it is likely that a share of these units does not meet the needs or expectations of many current or potential future residents. Furthermore, only 17.3% of the county's rental units have been built since 2000, compared to 26.3% of its owner-occupied units.

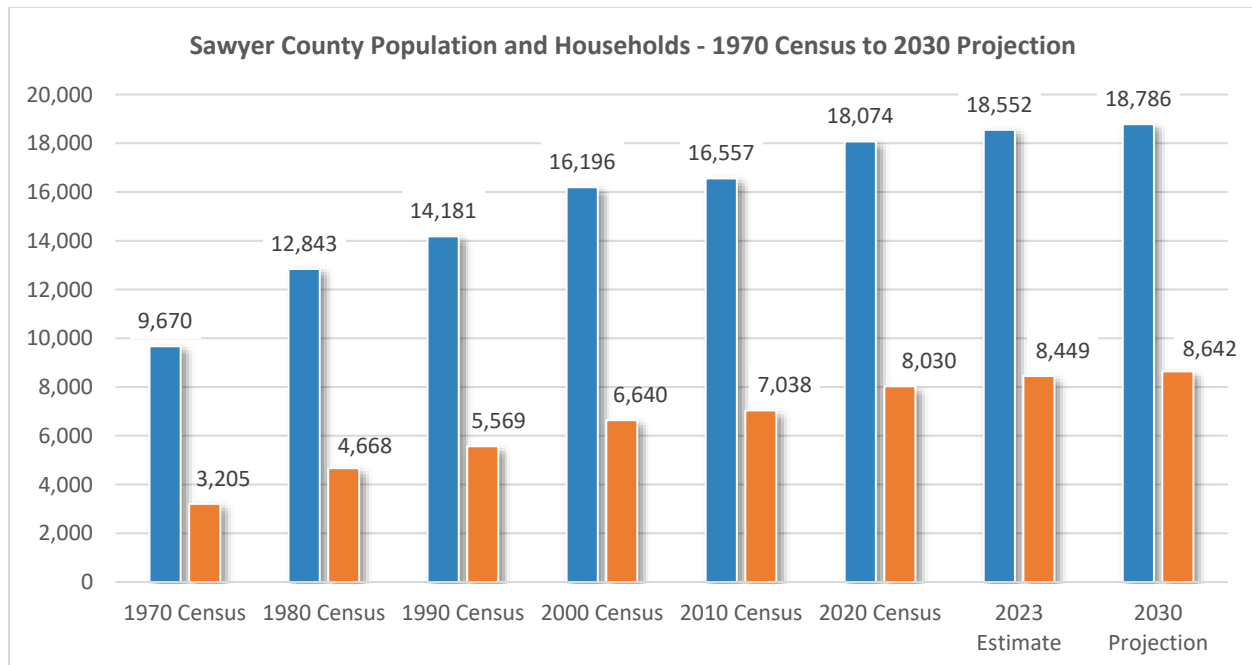
Income and Affordability

- Similar to many regions, Sawyer County has a divergence in incomes for owner-occupied units and renter-occupied units. Specifically, almost 28% of owner-occupied housing units have owners with annual incomes of \$100,000 or more, while only 11.0% of Sawyer County's rental housing units are occupied by households with incomes above the \$100,000 level. In contrast, only 37% of owner-occupied housing units have owners with incomes below \$50,000, while 61.2% of renter-occupied units have households with annual incomes under \$50,000;
- During the period between 2018 and 2022, 21.7% of owner-occupied housing units and 29.8% of renter-occupied units were housing cost burdened in Sawyer County. Almost all these cost-burdened households were households with annual incomes under \$50,000.
- Based on data provided by the Wisconsin REALTORS® Association, 2023 median home sales prices in Sawyer County varied from a low \$299,950 in the second quarter to \$355,510 in the third quarter. The 2023 four-quarter moving average median sales price of \$316,300 is the highest since at least 2005 after adjusting for inflation.
- Despite a labor market facing low unemployment rates and a shrinking working age population, relatively low annual average wages for many common occupations create affordability challenges for many potential homeowners; even for two income households. These challenges are exacerbated by historically high home prices and elevated interest rates;
- Sawyer County's Housing Affordability Index of 83.1 suggests that the county's median household income is approximately 17% below what is needed to afford the county's median home sale price in 2022. Sawyer County's index was the third lowest among Wisconsin's 72 counties in 2022, with only Menominee (42.9) and Door (81.5) having lower values.

Section 1 - Population and Household Trends

Trends in Sawyer County's population, households and demographic composition are drivers of current and future housing needs. According to the Decennial Census, Sawyer County's 2020 population was 18,074 residents, which was an increase of just over 1,500 individuals since 2010 (Chart 1). Sawyer County's growth rate of 9.2% between 2010 and 2020 outpaced the rates of both Wisconsin (3.6%) and the nation (7.4%). The greater percentage increase in Sawyer County relative to state and national rates is notable given that both Wisconsin and the United States experienced some of their lowest population growth rates in decades (Chart 2). The number of households in Sawyer County grew from 7,038 in 2010 to 8,030 in 2020; an increase of 992 households or 14.1%. The county's household growth rate also exceeded state (6.5%) and national (8.7%) averages over the same period.

Chart 1 – Total Population and Households by Year – 1970 to 2030

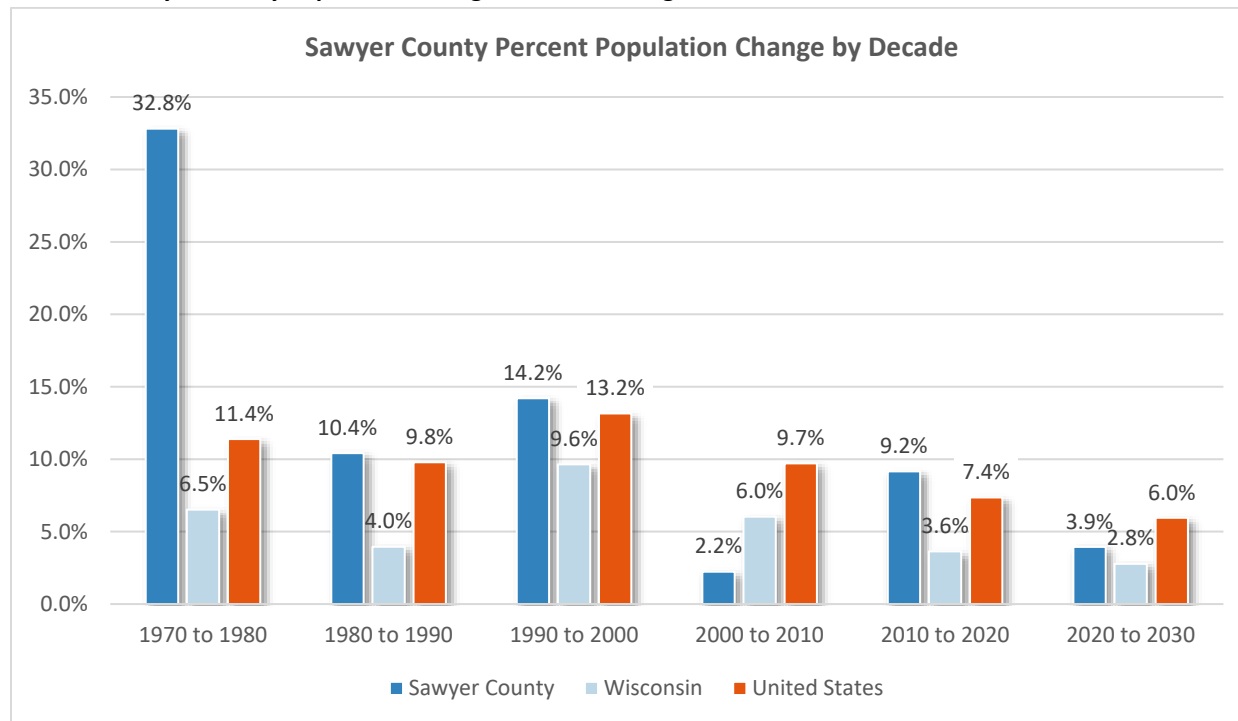


Sources: U.S. Census Bureau and Woods & Poole Economics. 2023 population estimate is from U.S. Census Bureau. 2023 household estimates and 2030 projections are from Woods & Poole Economics.

While Sawyer County's population growth rate from 2010 to 2020 was not a return to the higher rates experienced between 1970 and 2000, its recent growth was particularly large compared to that of the decade spanning 2000 to 2010 when the county's growth rate was minimal (2.2%). The low growth rate during the 2000 to 2010 period is not surprising as this was a decade of either minimal population growth or population decline for many nonmetro counties throughout the state and nation. Compared to the prior decade, the 2000 to 2010 period was also a period of slower overall growth for the state of Wisconsin and the United States, partially due to impacts stemming from the Great Recession.

Moving forward, Sawyer County’s population growth rate is projected to grow by 3.9%, or 712 residents, between 2020 and 2030.¹ Furthermore, Sawyer County is projected to add 612 households, an increase of 7.6%, over the same period. Potential factors driving these somewhat smaller growth rates relative to those experienced between 2010 and 2020 are considered throughout this profile. However, projected population and household changes may need to be revisited given that recent estimates from the Census Bureau and Woods and Poole Economics suggest that much of the anticipated increases already occurred between 2020 and 2023.

Chart 2 – Sawyer County Population Change - Percent Change Since 1970



Sources: U.S. Census Bureau and Woods & Poole Economics

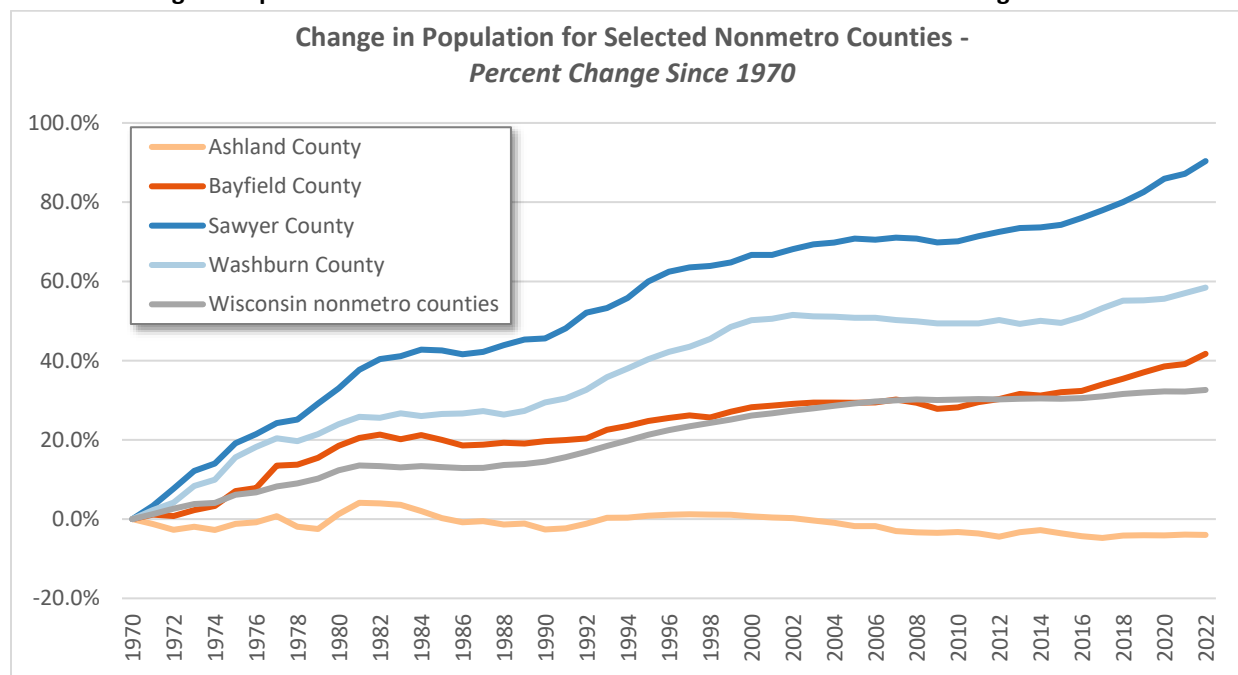
Many of the rural Wisconsin counties that gained population over the past decade are those that are designated as “[recreation counties](#).” As defined by the U.S. Department of Agriculture’s Economic Research Service, recreation counties are identified based on their higher reliance on employment and earnings in select industries including entertainment, recreation, accommodations, eating and drinking places, and real estate. The recreation county designation is also based on a county’s percentage of vacant housing units that are intended for seasonal or occasional use. Wisconsin has 23 counties assigned to the recreation county typology including Sawyer County and neighboring/nearby Douglas, Bayfield, Ashland, and Washburn counties (see Appendix A for a map of recreation counties).

Since 1970, Sawyer County’s population growth rate has exceeded those of neighboring nonmetro recreation counties (e.g. Ashland, Bayfield, and Washburn) and all nonmetro counties in Wisconsin

¹ The population projections are from Woods & Poole Economics Inc.

(Chart 3). While not all nonmetro recreation counties add residents faster than other nonmetro counties, the growth rates in many recreation counties suggest that these areas offer assets that contribute to population increases. In particular, the natural amenities and recreation-based economies offered by many of these counties are quality of life factors that are considered by current and potential future residents.

Chart 3 – Change in Population in Selected Nonmetro Recreation Counties – Percent Change 1970 to 2022



Source: Bureau of Economic Analysis

Domestic Net Migration and Natural Change

Population change can be further segmented in terms of domestic net migration, or the movement of residents into or away from Sawyer County. Net migration is calculated by comparing the number of in-migrants to the number of out-migrants. If in-migrants exceed out-migrants, then the region has a *positive* net migration of residents. In contrast, a greater number of out-migrants produces a *negative* net migration. Note that domestic net migration considers only those individuals who have moved within the United States rather than those who may have moved to or from international origins.²

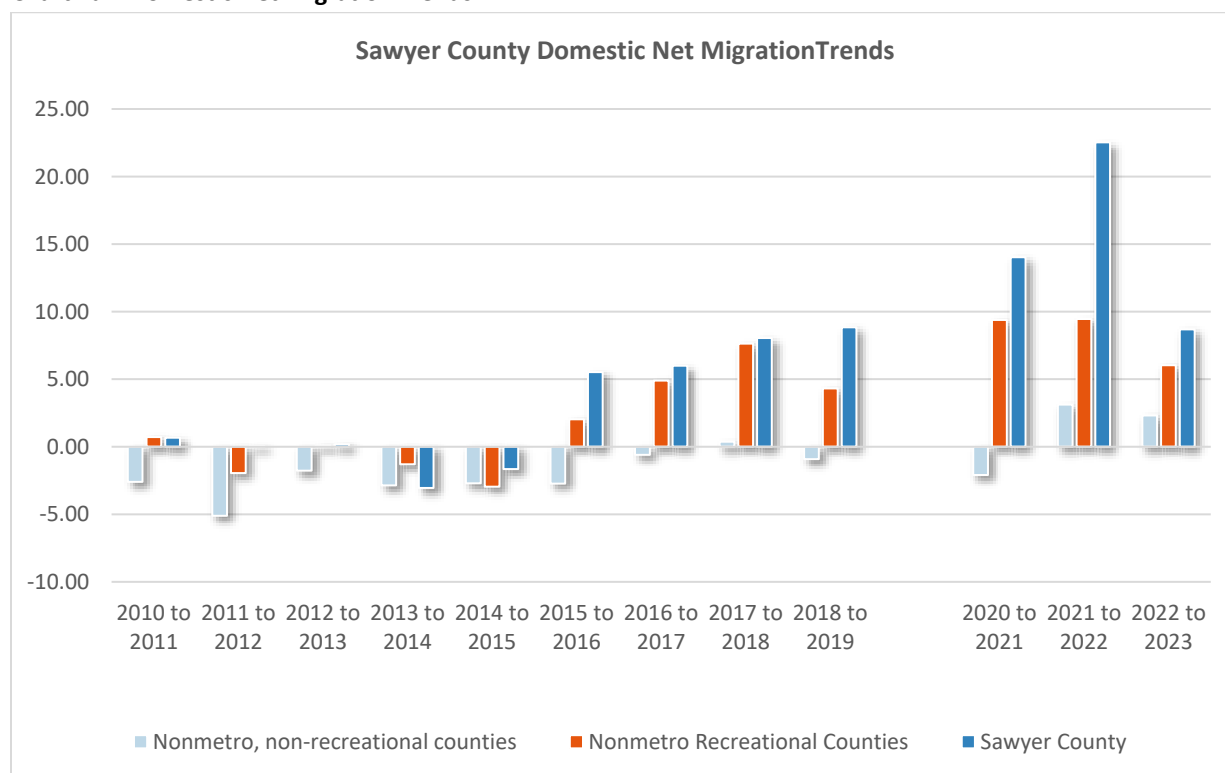
Census Bureau estimates suggest that domestic net migration in Sawyer County followed a pattern similar to other nonmetro recreation counties in Wisconsin (Chart 4a). Specifically, the average net migration rates for nonmetro recreation counties and the rates for Sawyer County moved from negative to consistently positive values after 2015. Note that nonmetro, non-recreational counties on average did

² International migration is an important contributor to population change in many counties, but Census Bureau estimates suggest it has been a minimal source of growth in Sawyer County between 2010 and 2023.

not experience a similar shift. Importantly, net migration does not determine whether more people moved to recreation counties *or* more people remained in these counties who would have otherwise moved. However, the growing net migration rate for nonmetro recreation counties compared to the rates found in nonmetro, non-recreational counties suggests that an increasing number of residents may value the natural and nonnatural amenities that recreational counties offer.

Rates of domestic net migration were particularly elevated after the onset of the pandemic in 2020. Some of these increases were likely due to outmigration from metro areas or were attributed to seasonal homeowners converting their status from part-time to full-time residents. The ability for many individuals to work remotely is a potential influence as well. However, more recent migration estimates suggest that these increases may have been temporary as estimated domestic net migration rates for the 2022-2023 period returned to pre-pandemic levels.

Chart 4a – Domestic Net Migration Trends



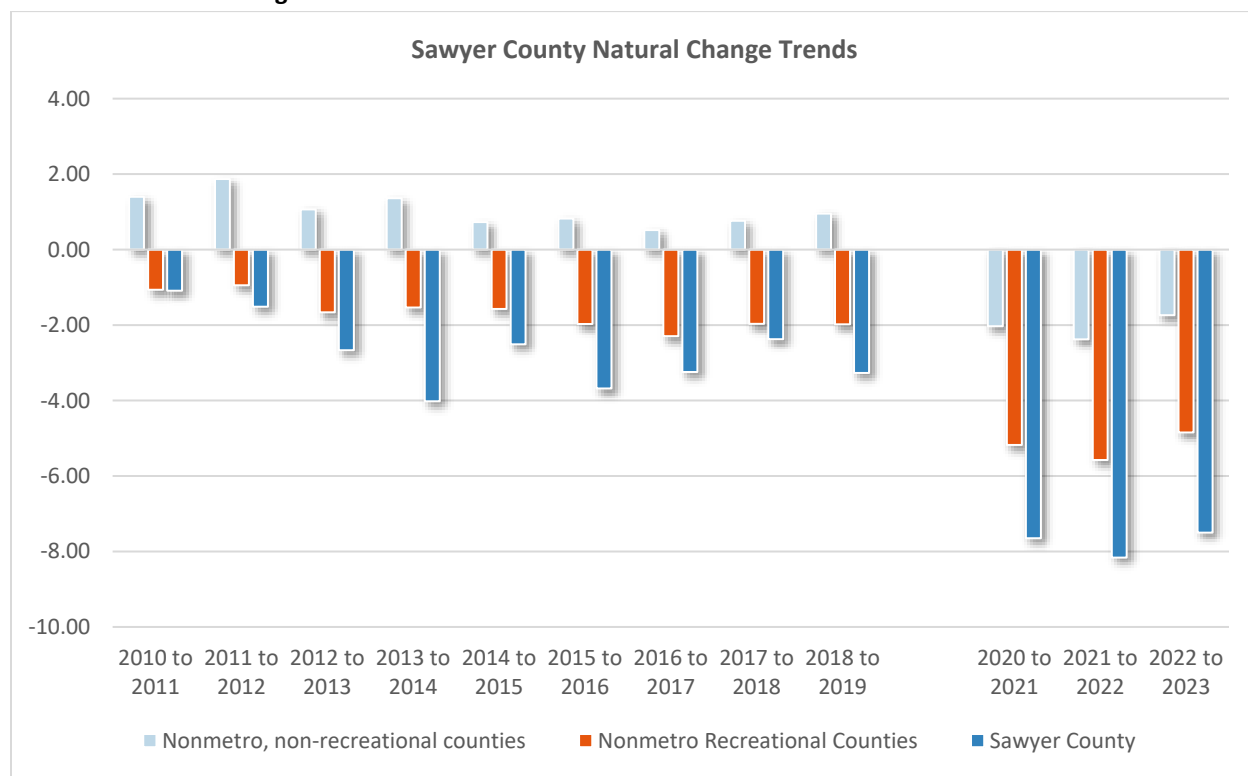
Source: U.S. Census Bureau

Population change is also influenced by the differences between births and deaths in a region, which is known as the rate of natural change. If a county has more births than deaths in a given period, it is said to have a *natural increase*. In contrast, an area with more deaths than births experiences so-called *natural decrease*.

Between 2000 and 2019 nonmetro, non-recreational counties on average showed small rates of natural increase while nonmetro recreation counties experienced natural decrease (Chart 4b). After 2020, both

nonmetro, non-recreational and recreational counties showed natural decreases, with the rates for recreational counties growing over their pre-pandemic levels. Sawyer County's rate of natural decrease also followed this pattern for nonmetro recreational counties, albeit at greater rates of decrease. Note that the rates of natural change in Sawyer County are partially attributed to an age structure that is skewing increasingly older. Nonetheless, the county's rates of natural change compared to its rates of net migration, suggest Sawyer County's overall population change is attributed to domestic net migration, or its ability to attract and/or retain residents.

Chart 4b – Natural Change Trends

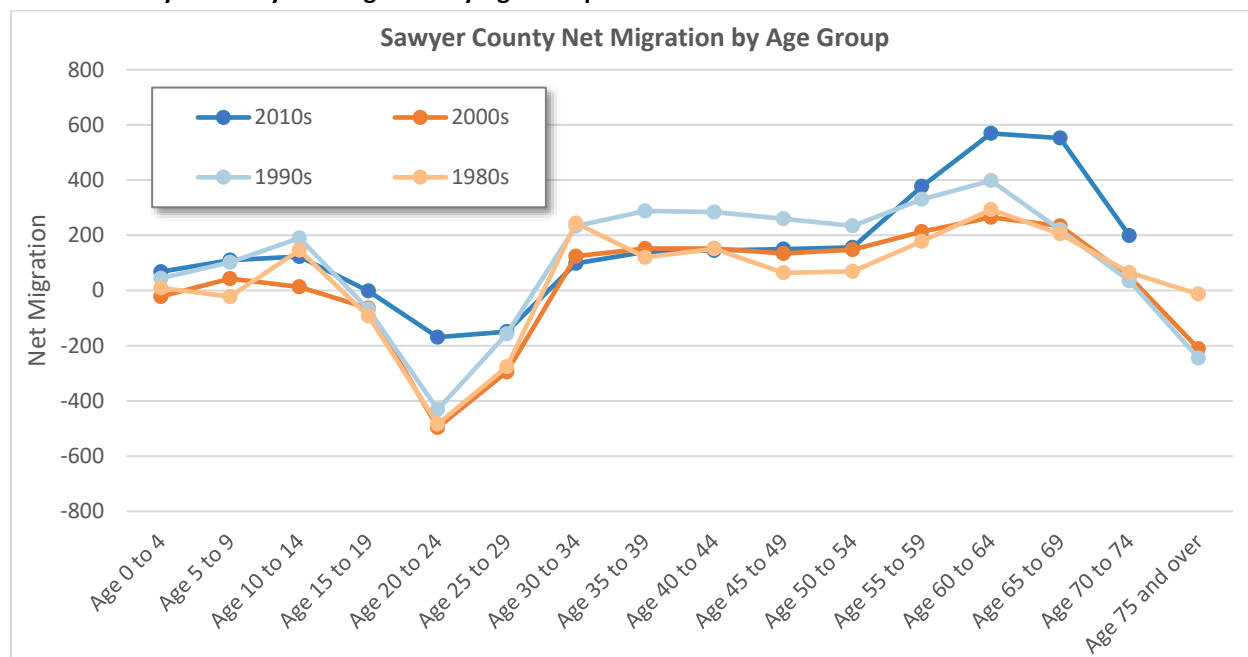


Source: U.S. Census Bureau

Sawyer County's overall migration rates are driven by migration signatures among different age groups. Indeed, four decades of migration in Sawyer County show distinct patterns across age groups (Chart 5). A particular trend is apparent in younger residents migrating away from Sawyer County on a net basis. These negative migration rates found among younger residents of rural areas are not surprising and are well-chronicled throughout the Midwest.³ In contrast, residents between the ages of 30 and 74 show a positive net migration into the county at varying levels. Note that the net migrations of individuals of pre-retirement age (55 to 64) and retirement age (65 to 74) were larger in the 2010s than in prior decades and partially reflects the Baby Boom generation increasingly moving into these age groups. These trends also suggest that the aforementioned increases in overall net migration rates are partially driven by these age groups.

³ For two examples see Longworth (2009) and Carr and Kefalasof (2010)

Chart 5 – Sawyer County Net Migration by Age Group



Source: UW-Madison Applied Population Laboratory

Negative net migrations among younger age groups often cause concern among community leaders and workforce development professionals as the loss of these residents may impact labor availability or could reflect a negative perception of the community among these individuals. However, these individuals often are moving to acquire education or gain work experience. Consequently, if a community can attract these individuals later in life, then a community can benefit from educational and/or skill investments made elsewhere. There is some evidence of this trend in Sawyer County, particularly among small, but positive net migration levels found in the 30 to 34 and 35 to 39 age groups. These two age groups may be particularly attractive targets for recruitment as these individuals are in prime working age years and may help to address labor force availability in the region.

Population by Age

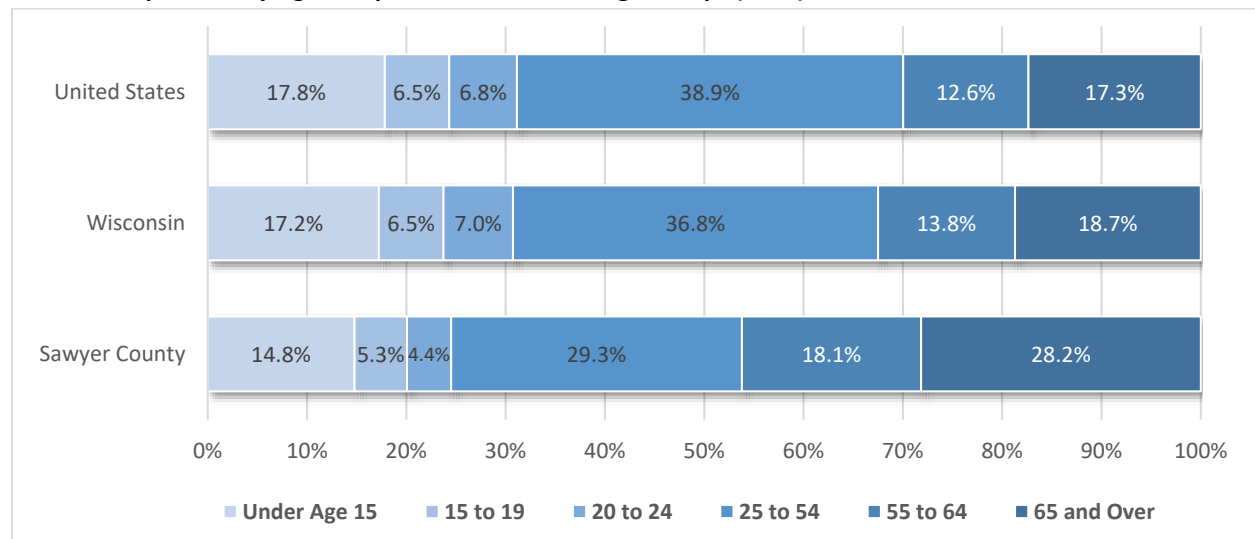
Sawyer County's age structure shapes many factors related to community and economic development conditions including labor force availability, school enrollment, demand for goods and services (such as health care) and housing needs. The county's current age structure is detailed in Table 1 and is summarized by selected age groups in Chart 6. Overall, Sawyer County has a lower share of individuals under the age of 55 with higher shares of residents of pre-retirement ages (55 to 64) and retirement ages (65 and over) when compared to state and national averages.

Table 1 – Sawyer County Population by Age (2022 Estimates)

	Sawyer County		Wisconsin		United States	
	Count	Percent	Count	Percent	Count	Percent
Total Population	18,559	100.0%	5,892,539	100.0%	333,287,557	100.0%
Under 5 years	755	4.1%	312,622	5.3%	18,538,353	5.6%
5 to 9 years	932	5.0%	339,916	5.8%	20,009,195	6.0%
10 to 14 years	1,058	5.7%	363,289	6.2%	20,889,839	6.3%
15 to 19 years	981	5.3%	383,560	6.5%	21,635,792	6.5%
20 to 24 years	823	4.4%	411,840	7.0%	22,705,779	6.8%
25 to 29 years	783	4.2%	367,885	6.2%	22,193,164	6.7%
30 to 34 years	784	4.2%	365,650	6.2%	23,308,136	7.0%
35 to 39 years	869	4.7%	372,740	6.3%	22,267,949	6.7%
40 to 44 years	957	5.2%	370,650	6.3%	21,427,416	6.4%
45 to 49 years	894	4.8%	329,307	5.6%	19,624,098	5.9%
50 to 54 years	1,148	6.2%	360,298	6.1%	20,807,547	6.2%
55 to 59 years	1,457	7.9%	395,560	6.7%	20,967,014	6.3%
60 to 64 years	1,893	10.2%	417,103	7.1%	21,118,423	6.3%
65 to 69 years	1,800	9.7%	366,203	6.2%	18,631,422	5.6%
70 to 74 years	1,471	7.9%	292,423	5.0%	15,157,017	4.5%
75 to 79 years	932	5.0%	198,304	3.4%	10,861,000	3.3%
80 to 84 years	568	3.1%	122,730	2.1%	6,659,545	2.0%
85 years and over	454	2.4%	122,459	2.1%	6,485,868	1.9%

Source: U.S. Census Bureau

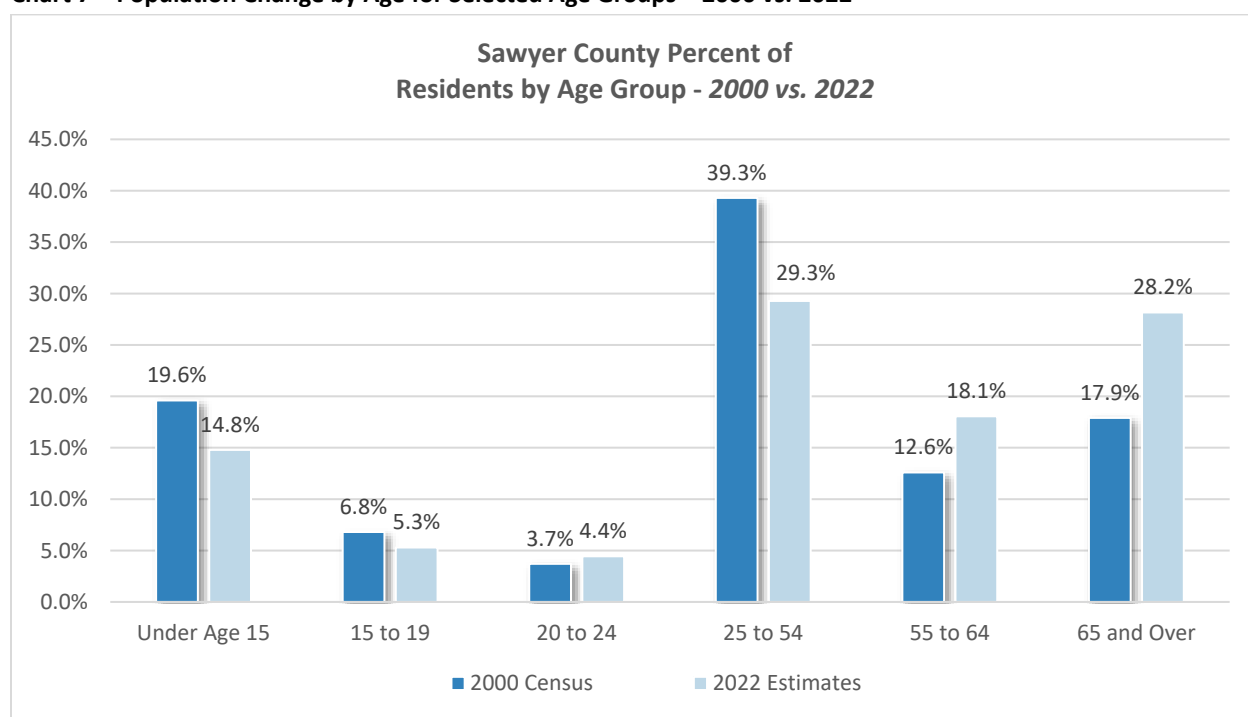
Chart 6 – Population by Age Comparison for Selected Age Groups (2022)



Source: U.S. Census Bureau

Sawyer County’s current age structure is shaped by two decades of residents shifting among different age groups (Chart 7). Particularly noticeable is the ten-percentage point decline between 2000 and 2022 among individuals ages 25 to 54. These individuals are also known as the prime working age population given that they have the highest average labor force participation rates of any age group. This decline partially explains the labor availability challenges facing many businesses in the region. In contrast, Sawyer County’s share of individuals ages 55 to 64 increased from 12.6% to 18.1% over this period, while the percentage of residents ages 65 and over grew from 17.9% in 2000 to 28.2% in 2022. These shifts in age structure also impact labor availability as labor force participation rates drop somewhat for individuals ages 55 to 64 and decline significantly for individuals ages 65 and over. Certainly, these shifts also impact the types of housing needed in the county.

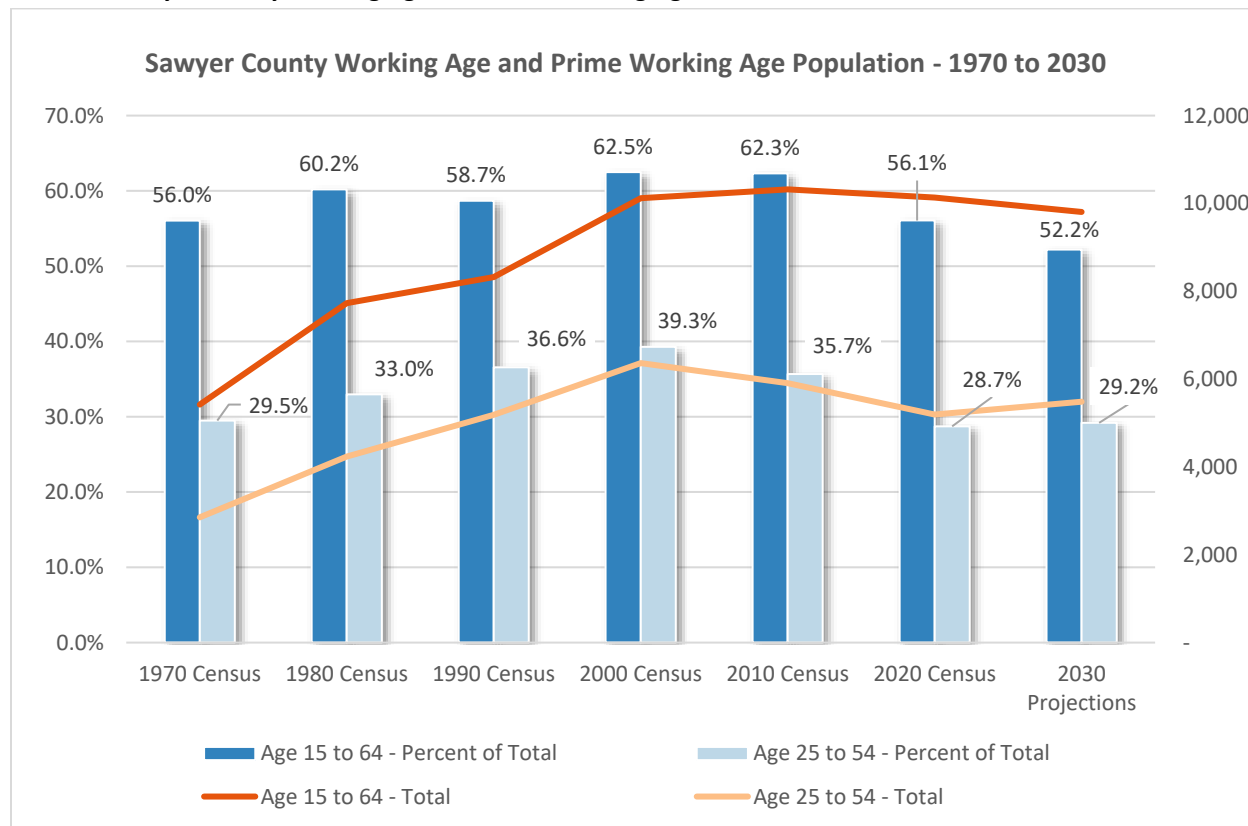
Chart 7 – Population Change by Age for Selected Age Groups – 2000 vs. 2022



Source: U.S. Census Bureau

Changes to the prime working age population and total working age population (e.g., ages 15 to 64) are further detailed in Chart 8. While these two age groups grew in terms of both total numbers and as a percentage of Sawyer County’s total population between 1970 and 2000, they have since peaked and declined. A small increase in the prime working age population is projected by 2030, but this share will remain notably lower than its value in 2000. As the currently high share of residents ages 55 to 64 continues to age toward retirement, the total working age population also is projected to continue its decline. The changes to age distributions in Sawyer County are occurring throughout Northwest Wisconsin and suggest that the entire region will face continued challenges concerning labor availability over the next decade.

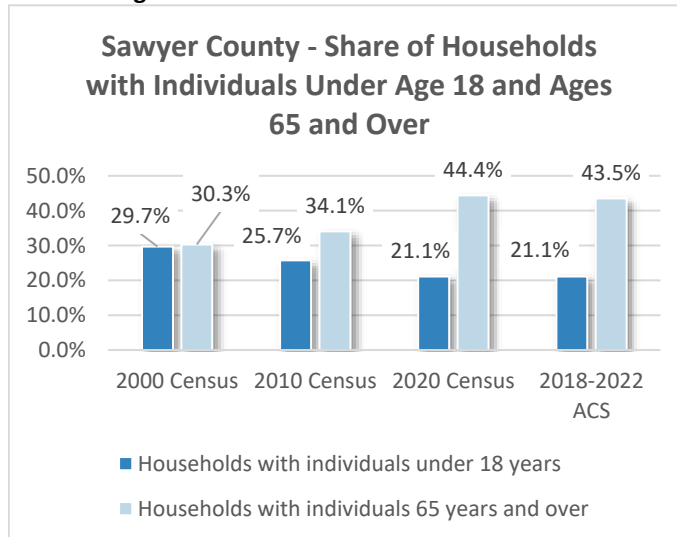
Chart 8 – Sawyer County Working Age and Prime Working Age Trends



Sources: U.S. Census Bureau and Woods & Poole Economics

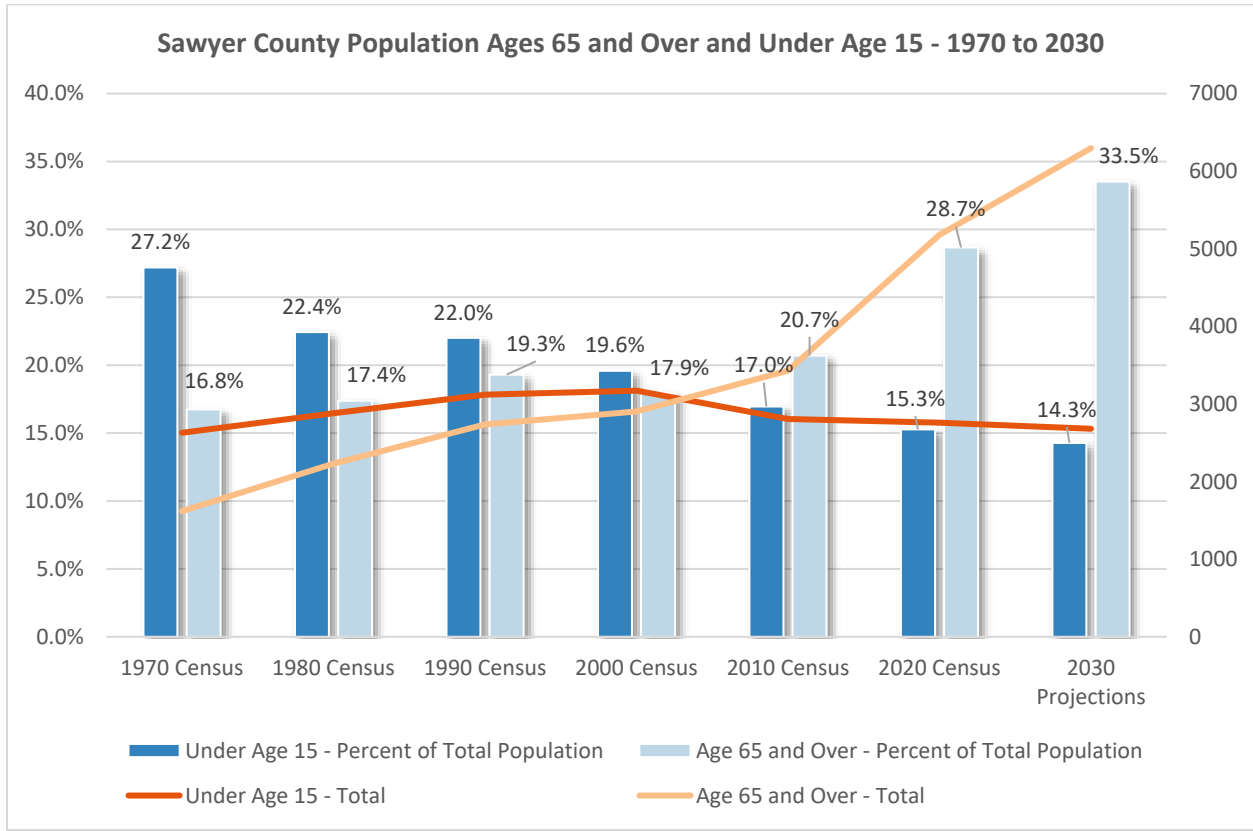
Given the declines in Sawyer County's working age population, particularly prime working age residents, it is not surprising that the number of individuals under the age of 15 has declined since 2000, while the numbers of residents ages 65 and over have increased. These trends are also projected to continue over the next decade (Chart 10). Another perspective on these shifts is provided by considering changes in the shares of households with individuals under the age of 18 and individuals ages 65 and over (Chart 9). In 2000, the shares households with someone under age 18 and age 65 and over were almost identical (29.7% vs. 30.3%). By 2020, the share of households with a resident age 65 and over was more than double that of households with someone under the age of 18. Given the county's current population composition, this trend will likely continue.

Chart 9 – Households with Individuals Under Age 18 and Age 65 and Over



Source: U.S. Census Bureau

Chart 10 – Trends in Sawyer County Population Ages 65 and Over and Under Age 15

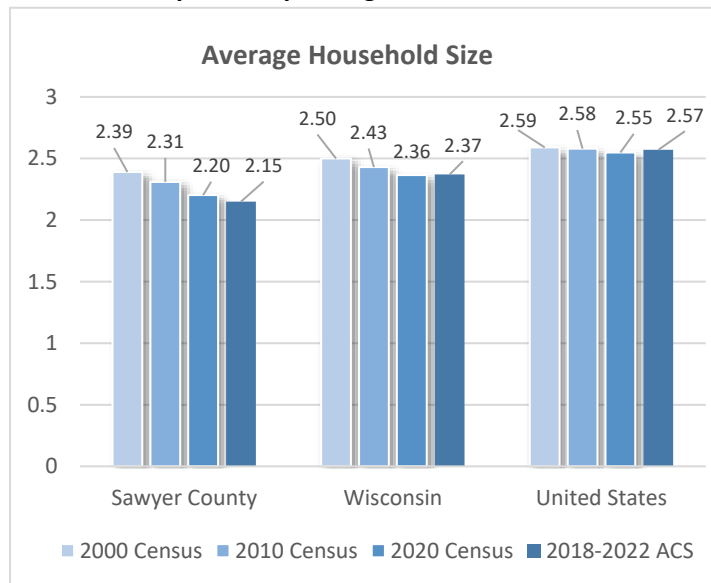


Sources: U.S. Census Bureau and Woods & Poole Economics

Household Size

Not surprisingly, as Sawyer County's population has aged, its average number of persons per household has declined from 2.39 in 2000 to 2.20 in 2020 (Chart 11). *Note that households include those individuals who occupy a housing unit as their usual place of residence and do not include vacant housing units.* While average household sizes have dropped somewhat in both the State of Wisconsin and the United States, the declines in Sawyer County have been particularly pronounced. As the county's population continues to age, the average household size could

Chart 11 – Sawyer County Average Household Size



Source: U.S. Census Bureau

continue to drop. The decline in average household size is particularly important to future housing demand, as it impacts both types of households present in the county and could suggest a growing demand for smaller housing units.

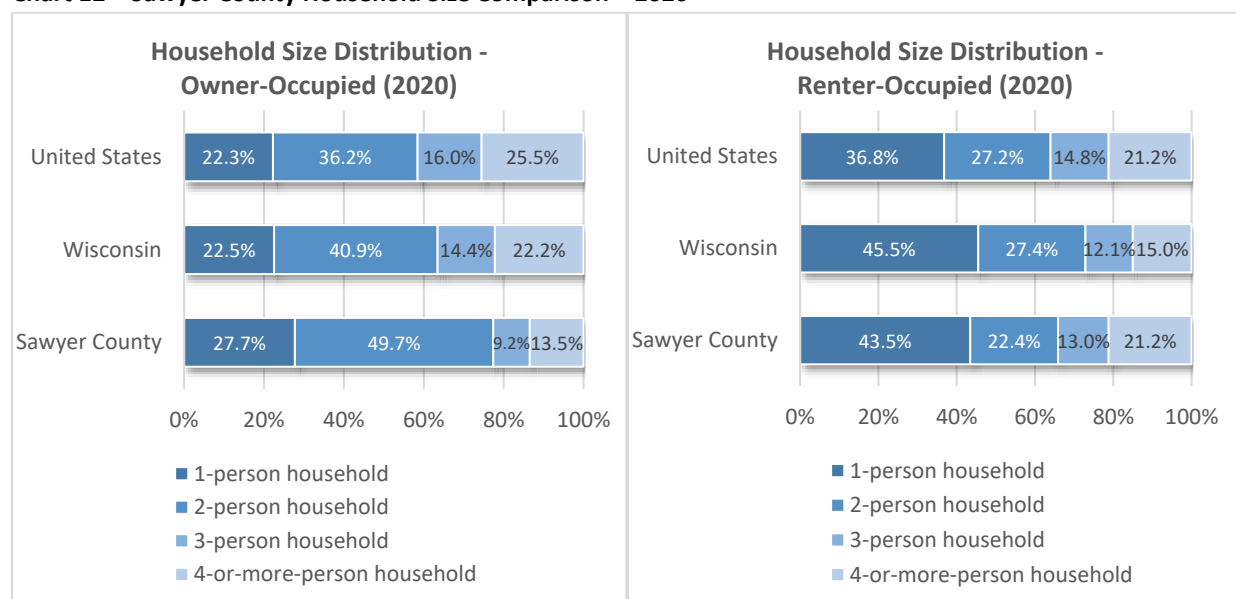
Sawyer County's average household size and age structure are also reflected in the number of people living in different household sizes within both owner-occupied and renter-occupied housing units (Table 2 and Chart 12). The county has a higher share of owner-occupied housing units that are one-person or two-person households than state and national averages. Furthermore, the county has a higher share of renter-occupied housing units with one resident than the U.S. average. These differences likely reflect a lower share of households with children, particularly those comprised of older individuals. Sawyer County also has a higher share of 4-or-more person households living in renter-occupied housing units than in owner-occupied units. This difference suggests that a higher percentage of renter-occupied units have households/families with children or multiple generation households compared to owner-occupied units.

Table 2 – Sawyer County Household Size by Tenure - 2020

Household Size	Owner-Occupied		Renter-Occupied	
	<i>Total</i>	<i>Percent</i>	<i>Total</i>	<i>Percent</i>
1-person household	1,710	27.7%	809	43.5%
2-person household	3,064	49.7%	417	22.4%
3-person household	565	9.2%	241	13.0%
4-or-more-person household	830	13.5%	394	21.2%

Source: U.S. Census Bureau

Chart 12 – Sawyer County Household Size Comparison – 2020



Source: U.S. Census Bureau

The past, present and future compositions of Sawyer County's age structure and household size suggest several implications for housing needs in the region:

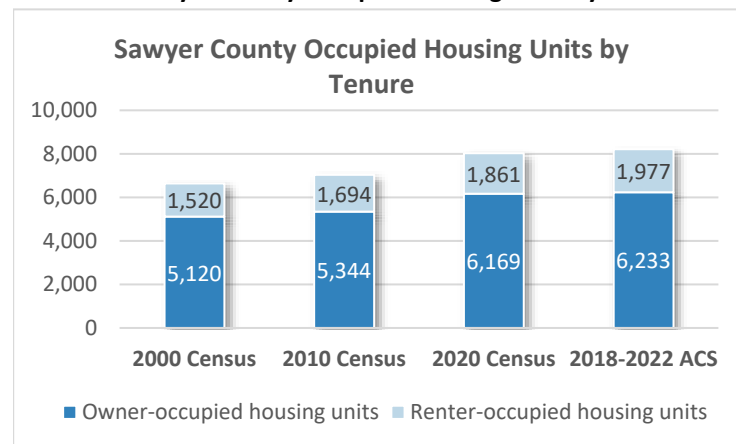
- Regional employers may need to explore additional strategies for attracting and retaining employees or enhancing productivity through other means. As attracting and retaining employees of working age population will partially depend on the availability of housing, some communities are involving employers in public/private partnerships to construct housing needed by employees. In particular, if Sawyer County is working to attract individuals between the ages of 25 and 39, it will need to consider developing housing types that cater to families;
- Prior research suggests that individuals between the ages of 55 and 64 may have a high entrepreneurial propensity in rural areas (Deller, Kures and Conroy, 2019). Accordingly, there may be additional opportunities for the region to support new business formation as these individuals migrate into Sawyer County. Creating housing units with live/work amenities could help support these individuals (or attract remote workers);
- The shifts in Sawyer County's age structure could create both opportunities and challenges for housing demand. As older households decide to downsize, or eventually move into assisted living, they could generate demand for smaller housing units with fewer bedrooms. At the same time, these moves could also create openings for families looking for housing in the county. However, if many older individuals express a desire to "age-in-place", they could reduce housing turnover and generate demand for retro-fitting existing homes;
- As individuals approach an age where they are no longer able to drive, the demand for housing units in walkable neighborhoods with amenities in proximity could increase. These types of neighborhoods may also be desirable to other households, regardless of their age.

Section 2 - Housing Units

The composition of Sawyer County's current housing stock provides perspectives on existing supply and potential gaps to meet future demand. A comparison of Sawyer County housing units in 2000 and 2020 shows the total number of housing units (vacant and occupied) increased by 2,244 units or 16.4% over this period (Table 3). Owner-occupied and renter-occupied housing units grew by 20.5% and 22.4% respectively (Table 3 and Chart 13). These growth rates for occupied housing units are similar to the county's overall household growth rate of 20.9% during this period.

Other categories of housing units that experienced notable increases include vacant housing units for rent (90.1%); vacant housing units rented or sold, but not occupied (65.4%); and all other vacant units (134.0%). While these are prominent increases on a percentage basis, these three categories comprise a small share of overall housing units in Sawyer County. Furthermore, as the 2020 numbers are based on a housing unit's status on April 1, 2020, the numbers may not fully reflect market conditions at the time due to the pandemic. Nonetheless, the "all other vacant units" category may provide some future housing opportunities as these are units that are often held for settlement of an estate, held for personal reasons, or held for repairs.

Chart 13 – Sawyer County Occupied Housing Units by Tenure



Source: U.S. Census Bureau

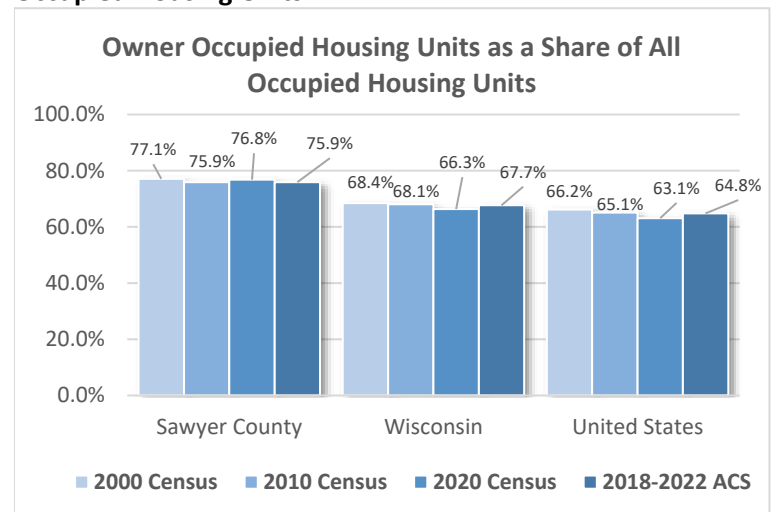
Table 3 – Sawyer County Housing Units by Occupancy Status – 2000 vs. 2020

Occupancy Status	2000 Census		2020 Census		Percent Change 2000 to 2020
	Total Units	Percent of Total	Total Units	Percent of Total	
Total housing units	13,722	100.0%	15,966	100.0%	16.4%
Occupied housing units	6,640	48.4%	8,030	50.3%	20.9%
Owner-occupied housing units	5,120	37.3%	6,169	38.6%	20.5%
Renter-occupied housing units	1,520	11.1%	1,861	11.7%	22.4%
Vacant housing units	7,082	51.6%	7,936	49.7%	12.1%
For rent	111	0.8%	211	1.3%	90.1%
For sale only	114	0.8%	108	0.7%	-5.3%
Rented or sold, not occupied	52	0.4%	86	0.5%	65.4%
For seasonal, recreational, or occasional use	6,658	48.5%	7,187	45.0%	7.9%
All other vacant units	147	1.1%	344	2.2%	134.0%

Source: U.S. Census Bureau

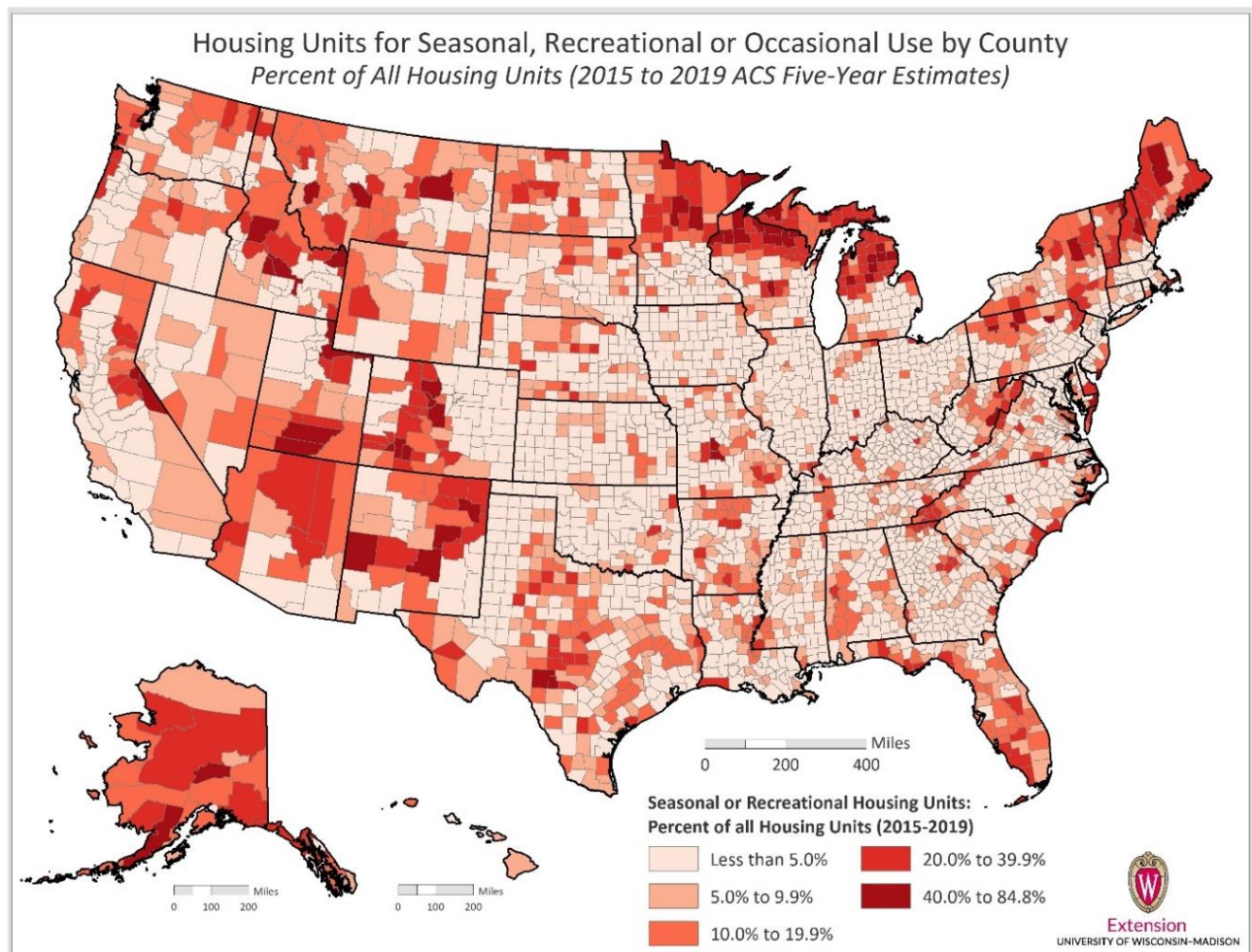
The share of Sawyer County occupied housing units that are owner-occupied has remained largely similar over the past three decades and remains well above state and national averages (Chart 14). However, this share is somewhat misleading given that only 50.3% of Sawyer County's housing units were occupied in 2020. Over 45% of the county's housing units are vacant units for seasonal, recreational or occasional use. In fact, Sawyer County has some of the highest shares of seasonal and recreational housing units of any county in the United States (Map 1) and ranks in the top 150 counties for total seasonal and recreational housing units.

Chart 14 – Owner Occupied Housing Units as a Share of All Occupied Housing Units



Data Source: U.S. Census Bureau

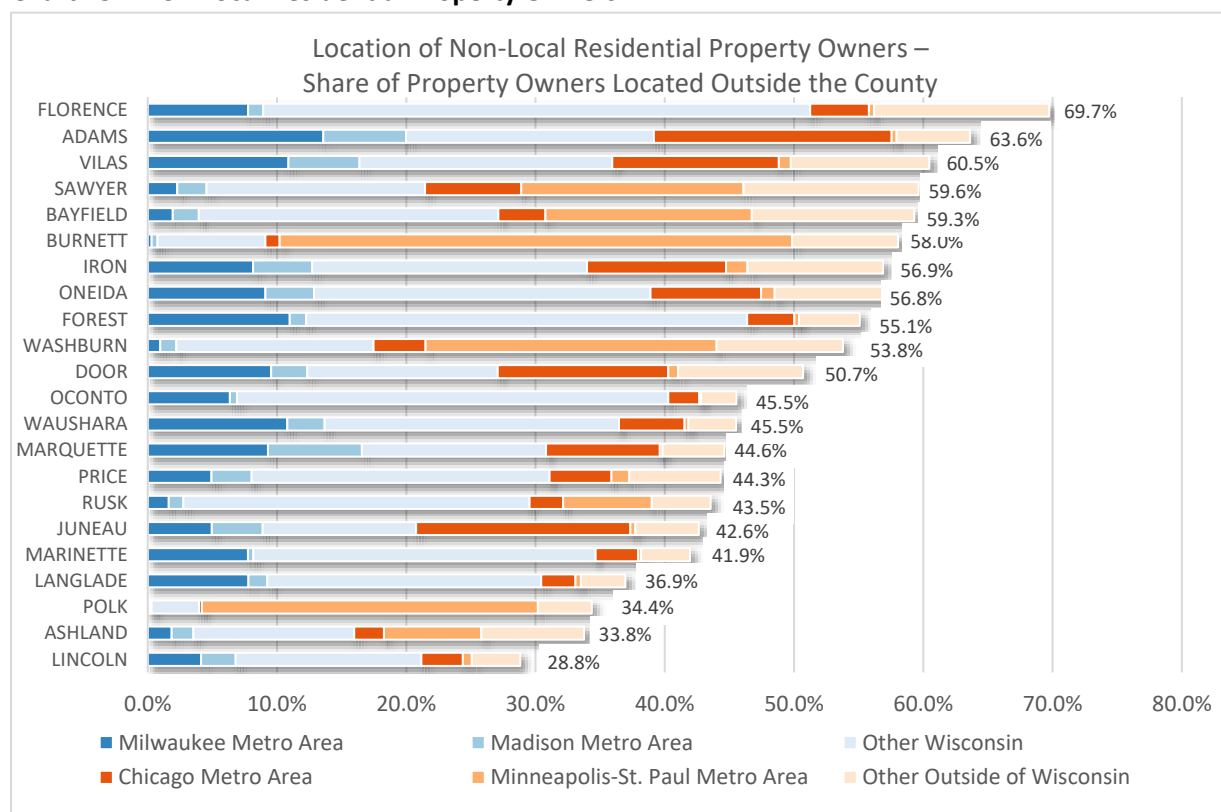
Map 1 – Seasonal and Recreational Housing Units as a Percent of all Housing Units



The permanent residences for seasonal property owners are likely scattered throughout areas outside of Sawyer County. The Statewide Parcel Database provides some insights on the locations of non-local residential property owners.⁴ While this dataset does not identify whether a specific parcel contains a housing unit designated as having seasonal or recreational use, the database does list the mailing address of the property owner. In instances where the property owner’s mailing address is not the same as the property itself, it may be that the property owner’s primary residence is located elsewhere. For purposes of this analysis, non-local property owners are those who do not have a mailing address with a zip code located in the same county as the parcel. The origins of non-local property owners can be further segmented by county, metro area or other geographies.

Not surprisingly, Sawyer County has some of the highest shares of residential property owners located outside of the county among all Wisconsin counties (Chart 15). Many of these individuals live throughout Wisconsin, with notable shares also coming from the Minneapolis-St. Paul Metro Area, the Chicago Metro Area, and other areas within and outside of Wisconsin. Given the pandemic-related migration trends previously noted, it may be that some of these individuals have since moved to Sawyer County and have flipped from non-local to local property owners.⁵

Chart 15 – Non-Local Residential Property Owners



⁴ Weichert and Zeitler, 2021 also use the Statewide Parcel Database to examine non-local property owners in Wisconsin’s Northwoods.

⁵ For more perspectives on seasonal and recreational housing units, see: [WIndicators Volume 4, Number 3: Seasonal and Recreational Housing Units in Wisconsin](#)).

Table 4 and Chart 16 depict snapshots of rental vacancy rates in Sawyer County municipalities while Table 5 and Chart 17 report owner-occupied vacancy rates. As noted by the Census Bureau, the rental vacancy rate is “the proportion of the rental inventory that is vacant ‘for rent.’ It is computed by dividing the number of vacant units ‘for rent’ by the sum of: 1) the renter-occupied units; 2) vacant units that are ‘for rent’; and 3) vacant units that have been rented but not yet occupied, and then multiplying by 100.” The homeowner vacancy rate “is calculated by dividing the number of vacant units ‘for sale only’ by the sum of owner-occupied units, vacant units that are ‘for sale only,’ and vacant units that have been sold but not yet occupied.”

Both rental vacancy and homeowner vacancy rates vary dramatically by location. While many of the rental vacancy rates appear somewhat elevated in 2020, it may be due to when the Census was conducted (April 2020), or due to a small overall number of renter-occupied units in some areas that are subsequently sensitive to a few units being reported as vacant (such as rental vacancy rates in the Town of Draper and Town of Meadowbrook). Municipal homeowner vacancy rates tend to be smaller than corresponding rental vacancy rates, but these differences may be due to 1) higher demand for owner occupied units; 2) the quality or type of rental vacancy; or 3) some other factors.

Table 4 – Rental Vacancy Rates by City, Town, and Village (2020 Census)

Municipality	Renter-occupied housing units	Units for rent	Units Rented, not Occupied	Rental vacancy rate
Bass Lake town	292	26	4	8.1%
Couderay village	3	0	1	0.0%
Couderay town	72	3	1	3.9%
Draper town	4	8	3	53.3%
Edgewater town	31	6	0	16.2%
Exeland village	30	4	1	11.4%
Hayward city	550	29	1	5.0%
Hayward town	341	38	11	9.7%
Hunter town	65	13	1	16.5%
Lenroot town	60	13	2	17.3%
Meadowbrook town	2	3	0	60.0%
Meteor town	8	2	0	20.0%
Ojibwa town	16	3	0	15.8%
Radisson village	45	3	0	6.3%
Radisson town	26	3	4	9.1%
Round Lake town	38	21	3	33.9%
Sand Lake town	87	13	5	12.4%
Spider Lake town	29	6	1	16.7%
Weirgor town	16	0	0	0.0%
Winter village	79	13	1	14.0%
Winter town	67	4	0	5.6%

Source: U.S. Census Bureau 2020 Census

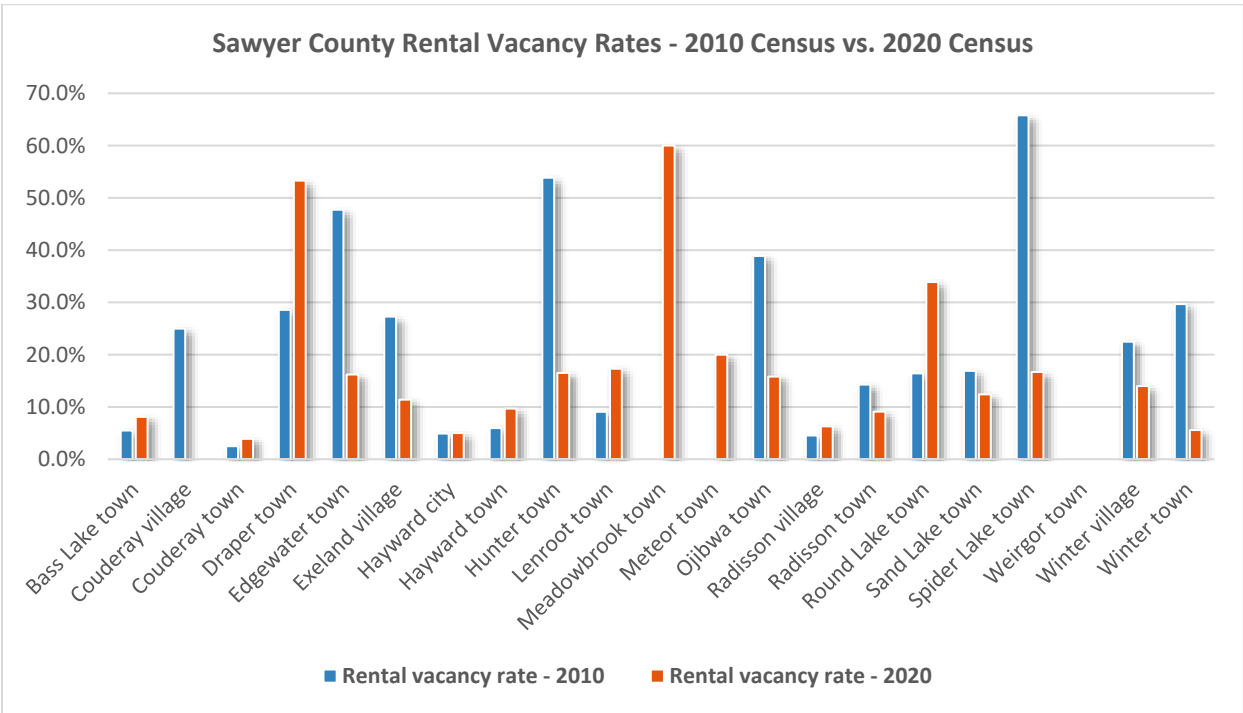
Table 5 – Owner Vacancy Rates by City, Town, and Village (2020 Census)

Municipality	Owner-occupied housing units	Units for sale only	Units Sold, not occupied	Homeowner vacancy rate
Bass Lake town	807	6	2	0.7%
Couderay village	32	3	0	8.6%
Couderay town	105	0	1	0.0%
Draper town	134	1	0	0.7%
Edgewater town	255	2	4	0.8%
Exeland village	56	0	0	0.0%
Hayward city	559	19	8	3.2%
Hayward town	1,142	11	8	0.9%
Hunter town	325	3	0	0.9%
Lenroot town	545	12	11	2.1%
Meadowbrook town	57	4	0	6.6%
Meteor town	61	0	0	0.0%
Ojibwa town	154	2	0	1.3%
Radisson village	77	1	1	1.3%
Radisson town	163	1	0	0.6%
Round Lake town	502	7	2	1.4%
Sand Lake town	355	19	7	5.0%
Spider Lake town	203	3	0	1.5%
Weirgor town	147	3	1	2.0%
Winter village	78	8	2	9.1%
Winter town	412	3	0	0.7%

Source: U.S. Census Bureau 2020 Census

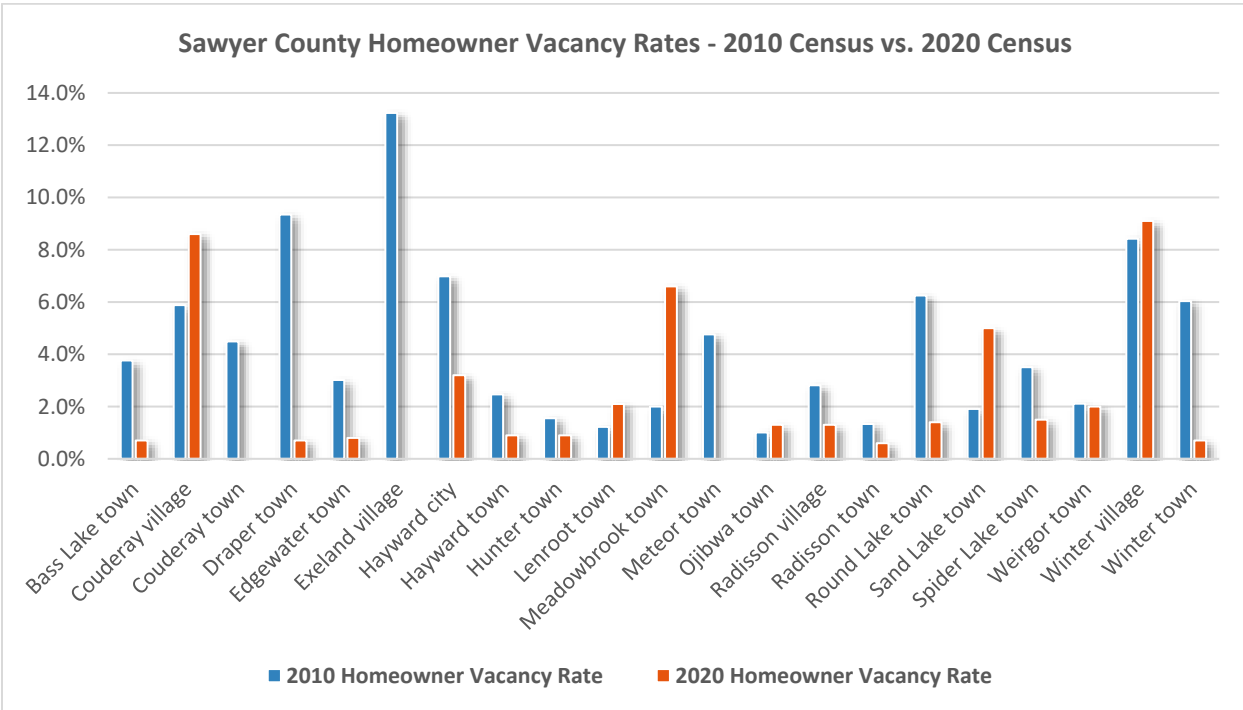
Compared to 2010 numbers, the 2020 rental vacancy and homeowner vacancy rates appear to be lower in many municipalities. However, the 2010 and 2020 comparisons are only a snapshot of rates that were taken during suboptimal periods that included: 1) the recovery from the Great Recession in 2010; and 2) the onset of the pandemic in 2020. Consequently, it is difficult to draw many conclusions from these numbers. Engaging with local real estate agents and brokers will provide a better perspective into the direction of the homeowner and rental markets.

Chart 16 – Rental Vacancy Rates by Sawyer County City, Town, and Village – 2010 vs. 2020



Source: U.S. Census Bureau

Chart 17 – Homeowner Vacancy Rates by Sawyer County City, Town, and Village – 2010 vs. 2020



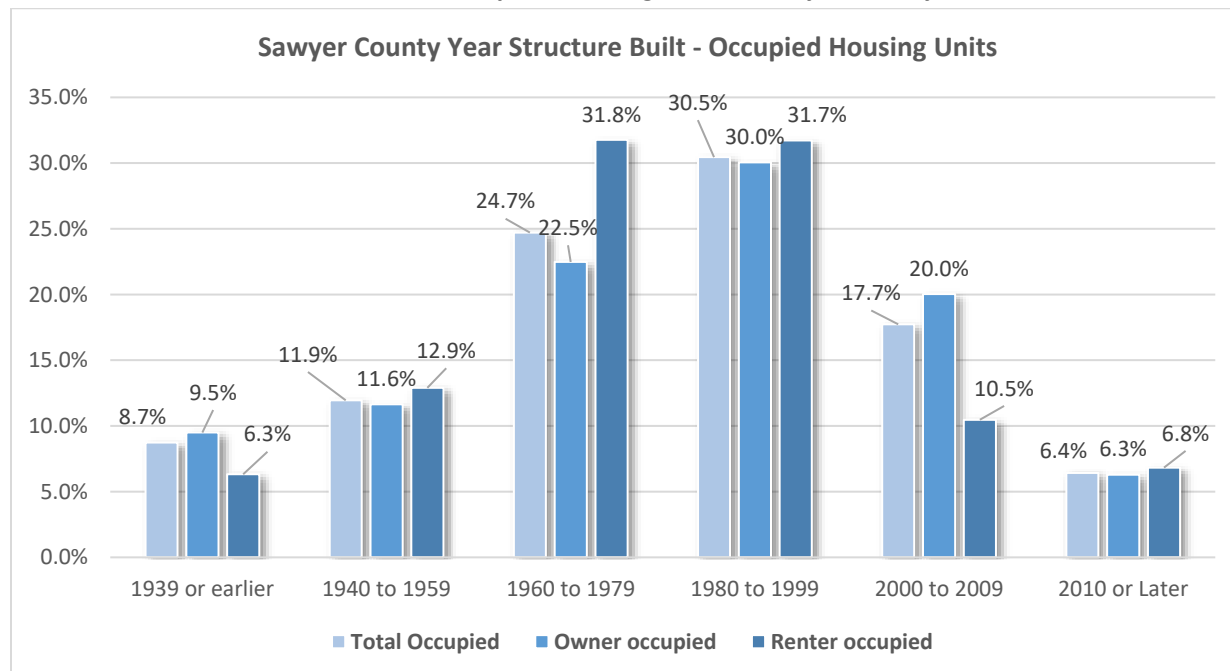
Source: U.S. Census Bureau 2020 Census

Housing Unit Construction

While housing stock can be assessed using a variety of measures, the distribution of housing units by year constructed provides one basic perspective (Figure 18). Note that the year of construction data is for *occupied* housing units and does not include vacant units such as seasonal or recreational homes. Sawyer County's distribution of occupied housing units by year of construction largely reflects population growth trends in the county. That is, a larger share of units was built during decades of mostly high population growth rates between 1960 and 1999. The exceptions to this trend started during the 2000 to 2009 period when almost 18% of the county's occupied housing units were built despite the number of households growing by just six percent. Furthermore, 6.4% of the county's occupied housing units were built after 2010, while the county's households increased by 20.0%.

Just over 45 percent (45.4%) of Sawyer County's occupied housing units were built prior to 1980. The quality of these units is unknown. Some of these units could be of high value if they have been maintained or renovated. It is likely, however, that a share of these units does not meet the needs or expectations of many current or potential future residents. Furthermore, only 17.3% of the county's rental units have been built since 2000, compared to 26.3% of its owner-occupied units. Accordingly, the area may face varying quality and quantity issues concerning its housing stock in terms of renter and owner-occupied units.

Chart 18 – Year of Construction for Occupied Housing Units – Sawyer County



Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates

From 2019 to 2022, the Sawyer County Zoning and Conservation Department reports an annual average of 124 new and replacement⁶ dwellings⁷, or an increase of 29 units compared to an average of 95 new and replacement dwellings constructed from 2016 to 2018 (Table 6). These reported increases are similar to the Wisconsin Department of Administration figures that estimate Sawyer County added an additional 362 total housing units between 2020 and 2023. From 2019 to 2022, the total cost of projects under \$150,000 was 146 and 125 dwellings ranged from \$150,000 - \$249,999. An increasing share of these units is above \$250,000 which is not surprising given the increasing costs of construction (Chart 19).

Table 6 – New and Replacement Buildings

Year	2019	2020	2021	2022
Total number of new & replacement dwellings	109	102	139	145
Total cost of project under \$150,000	56	28	35	26
Total cost of project \$150,000-\$249,999	20	29	35	41
Total cost of project over \$250,000	33	45	69	78

Source: Sawyer County Zoning and Conservation Department

The lowest dwelling cost⁸ ranged from \$6,500 in 2019 to \$1,500,000 in the year of 2022 (Table 7). It is assumed that extremely low value dwellings will not be adequate for year-round residency and extremely high value dwellings are seasonal lake homes.

Table 7 – Lowest and Highest Cost Dwellings – 2019 to 2022

Year	2019	2020	2021	2022
Lowest cost dwelling	\$6,500	\$10,000	\$10,000	\$15,000
Lowest cost dwelling location	Round Lake	Radisson	Winter	(1) Hayward & (1) Winter
Lowest cost dwelling - shoreline?	No	Yes	No	Hayward – Yes Winter - No
Highest cost dwelling	\$850,000	\$1,300,000	\$2,000,000	\$1,500,000
Highest cost dwelling location	Sand Lake	Sand Lake	Round Lake	Bass Lake
Highest cost dwelling - shoreline?	Yes	Yes	Yes	Yes

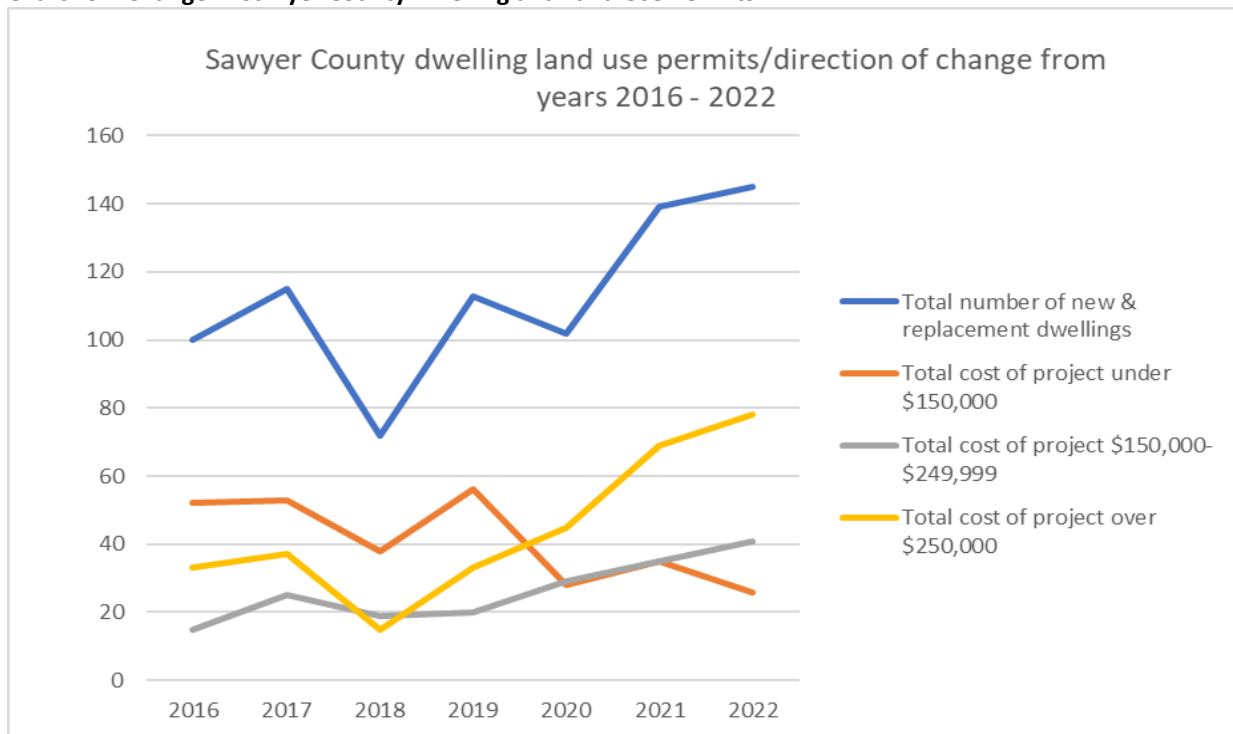
Source: Sawyer County Zoning and Conservation Department

⁶ Replacement: The original dwelling is removed, and a new one is constructed.

⁷ Dwelling: A building designed or used exclusively as the living quarters for one or more families, including manufactured homes which meet the dimensional requirements as originally designed.

⁸ The dwelling costs is only for the dwelling with any deck/porches/patios.

Chart 19 – Change in Sawyer County Dwelling and Land Use Permits



Source: Sawyer County Zoning and Conservation Department

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Section 3 - Income and Affordability

Housing affordability is tied to household incomes. Table 8 depicts the share of owner-occupied and renter-occupied housing units by household income levels. Note that year 2000 incomes are not adjusted for inflation but still provide some context into changing distributions by household income. In terms of renter-occupied housing, high shares of these units were rented by households with incomes under \$50,000 in both 2000 (88.2%) and the 2018-2022 period (61.2%). However, a notable share of rental units is now occupied by middle-to-high income households. Some of this shift is due to inflation. For instance, a household making \$45,000 in 2000 would be making ~\$76,000 in 2022 when adjusting for inflation. However, 11.0% of Sawyer County's rental housing units are now occupied by households with an income of \$100,000 or more.

Owner-occupied housing units tend to be owned by higher income households. Almost 28% of owner-occupied housing units currently have owners with incomes of \$100,000 or more. In contrast only 37% of owner-occupied housing units have owners with incomes below \$50,000 in 2022.

Table 8 – Households by Income Level by Housing Tenure

Household Income	2000 Census		2018-2022 American Community Survey	
	<i>Owner-occupied housing units</i>	<i>Renter-occupied housing units</i>	<i>Owner-occupied housing units</i>	<i>Renter-occupied housing units</i>
Housing Units	5,108	1,532	6,233	1,977
Less than \$5,000	3.1%	8.6%	2.7%	3.9%
\$5,000 to \$9,999	5.4%	14.6%	1.5%	3.3%
\$10,000 to \$14,999	8.0%	15.1%	2.6%	16.6%
\$15,000 to \$19,999	8.4%	11.5%	3.8%	6.6%
\$20,000 to \$24,999	7.5%	10.4%	4.5%	6.8%
\$25,000 to \$34,999	15.2%	16.3%	7.2%	12.2%
\$35,000 to \$49,999	18.2%	11.7%	14.6%	11.8%
\$50,000 to \$74,999	19.9%	9.3%	17.5%	14.7%
\$75,000 to \$99,999	7.3%	2.2%	17.8%	13.0%
\$100,000 to \$149,999	4.5%	0.1%	15.4%	5.3%
\$150,000 or more	2.5%	0.3%	12.4%	5.7%

Data Source: U.S. Census Bureau

Housing Cost Burden

While household incomes provide some perspective on how renters and homeowners are distributed according to income levels, these figures do not provide a true perspective on affordability. As housing markets are local and affordability varies according to household size, data from local housing authorities and the Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy data (CHAS) should be considered in addition to this document to provide a more complete local context. Nonetheless, examining whether households are “cost-burdened” provides one basis for considering how much a household is spending on housing costs. Specifically, a household is said to be cost-burdened if it is spending 30% or more of its monthly income on housing costs. Housing costs for owner-occupied housing units include mortgage payments, interest, property taxes, and utilities, while housing costs for renters include contract rent and utilities.

As a benchmark, the median household incomes for Sawyer County households are depicted in Table 9, along with the 30 percent of monthly income thresholds that would create a housing cost burden for these households. For comparison purposes, 2010 median incomes are also included and are inflation-adjusted to 2022 dollars. Based on 2022 income levels, a median income household would need to spend less than \$1,438 on monthly housing costs to avoid being cost burdened, or an increase of 15.5% compared to 2010 inflation adjusted thresholds.

Median household incomes among renter occupied housing units grew at a faster rate than owner-occupied households between 2010 and 2022 (6.8% vs 18.8%), but this change may be partially attributed to pandemic-related income assistance that disproportionately assisted renters and may have temporarily boosted their incomes. Regardless, household incomes and cost-burden thresholds among renter-occupied housing units remain significantly lower than those of owner-occupied units.

Table 9 – Sawyer County Median Household Income in the past 12 months (in 2022 dollars)

Annual Median Household Income	2010 Estimate (Adjusted to \$2022)	\$2022 Estimate	30% of Monthly Income 2010 (in \$2022)	30% of Monthly Income in \$2022
All Households	\$49,780	\$57,519	\$1,245	\$1,438
Owner occupied housing units	\$63,317	\$67,610	\$1,583	\$1,690
Renter occupied housing units	\$29,799	\$35,405	\$745	\$885

Source: U.S. Census Bureau

The county’s median household incomes provide a general perspective on cost burden thresholds, but housing costs burdens vary dramatically by household income levels and housing type (Table 10). In the 2018-2022 period, 21.7% of owner-occupied housing units and 29.8% of renter-occupied units were considered housing cost burdened in Sawyer County, which again shows a higher burden for renters. Furthermore, almost all these cost-burdened households were households with annual incomes under \$50,000. The disproportionate share of lower income households that are cost-burdened is one of the flaws with the cost-burden measure as higher income households can often spend more than 30% of their income without having to worry about paying for other household needs. The high share of lower income households facing a cost burden also emphasizes the need for providing local housing cost data

that is adjusted for household size and other household characteristics to better understand affordability. Several additional perspectives on local rental housing costs and affordability are provided in Appendix B.

Table 10 – Sawyer County Cost Burdened Households (2018-2022)

	Percent occupied housing units	Percent owner-occupied housing units	Percent renter-occupied housing units
Income of Less than \$20,000	13.2%	9.6%	24.5%
Less than 20 percent	1.6%	1.4%	2.0%
20 to 29 percent	2.2%	1.2%	5.3%
30 percent or more	9.4%	6.9%	17.2%
Income \$20,000 to \$34,999	13.1%	11.7%	17.6%
Less than 20 percent	4.3%	3.8%	5.7%
20 to 29 percent	2.5%	2.1%	3.8%
30 percent or more	6.4%	5.9%	8.1%
Income \$35,000 to \$49,999	13.6%	14.6%	10.5%
Less than 20 percent	6.0%	6.3%	5.1%
20 to 29 percent	3.2%	3.6%	1.7%
30 percent or more	4.4%	4.7%	3.7%
Income \$50,000 to \$74,999	16.8%	17.5%	14.4%
Less than 20 percent	11.1%	11.3%	10.5%
20 to 29 percent	3.9%	4.1%	3.5%
30 percent or more	1.8%	2.2%	0.5%
Income \$75,000 or more	39.0%	45.6%	17.9%
Less than 20 percent	32.2%	37.9%	14.1%
20 to 29 percent	5.2%	5.7%	3.6%
30 percent or more	1.6%	2.0%	0.3%
Zero or negative income	1.4%	1.0%	2.6%
No cash rent	3.0%	(X)	12.4%

Source: U.S. Census Bureau 2022 American Community Survey 5-Year Estimates

Median gross rents for Sawyer County rental units of different sizes provide additional perspectives on rental housing costs. In terms of gross rent, the aforementioned monthly cost-burden threshold for the median income renter household is \$885. Based on median gross rents for Sawyer County housing units, existing rental units would not create cost burdens for median income renters (Table 11). *However, it is likely that the gross rents reported in Table 9 are somewhat biased by members of a household reporting their individual rents paid, rather than the full amount for the entire unit.*

Table 11 – Sawyer County Median Gross Rent

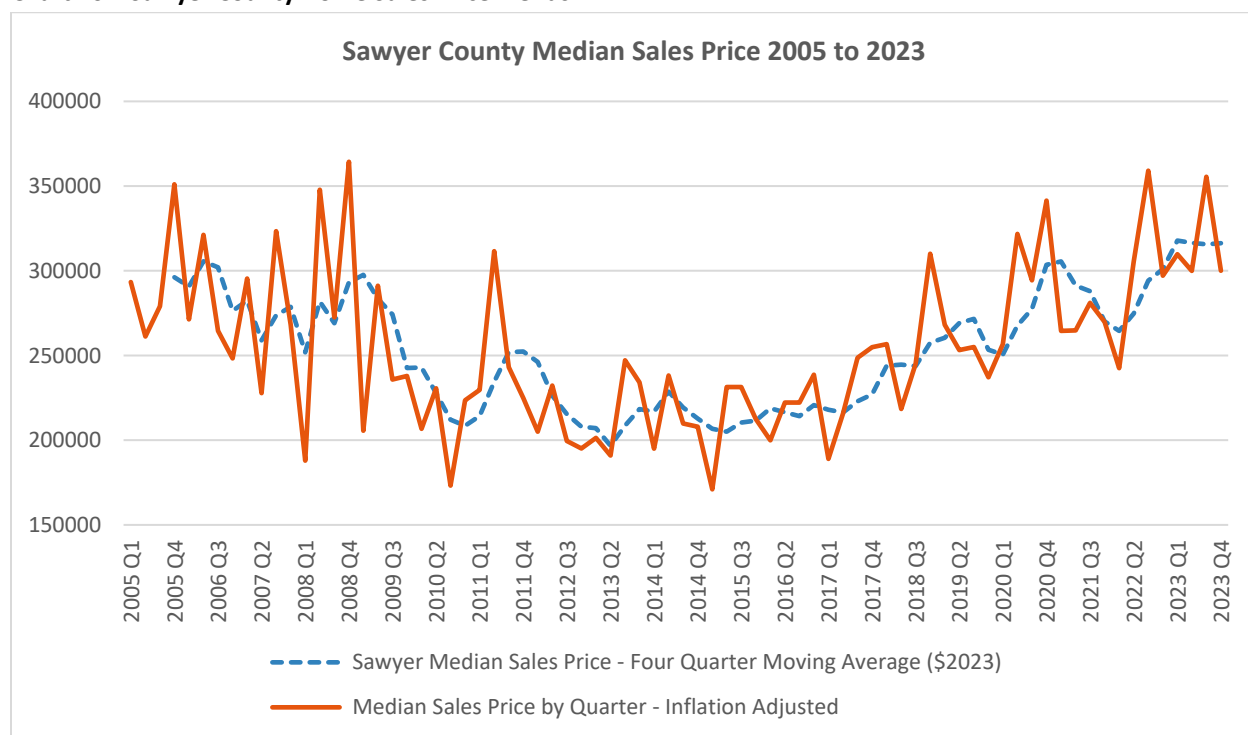
Rental Housing Units by Number of Bedrooms	Median Gross Rent (\$2022)
All Rental Units	\$670
No bedroom	\$671
1 bedroom	\$359
2 bedrooms	\$857
3 bedrooms	\$848
4 bedrooms	\$717
5 or more bedrooms	\$478

Source: U.S. Census Bureau

Home Sales

Based on data provided by the Wisconsin REALTORS® Association, 2023 median home sales prices in Sawyer County varied from a low \$299,950 in the second quarter to \$355,510 in the third quarter. Indeed, recent inflation adjusted median home sales prices have increased dramatically over the last decade and the four-quarter moving average price of \$316,300 is the highest since at least 2005. In terms of affordability, consider a potential home buyer looking to purchase a home priced at the four-quarter average with a 10% downpayment; a 6.625% APR 30-year fixed-rate mortgage; a 2.0% property tax rate; and a 0.2% homeowner's insurance rate. The resulting monthly payment would be \$2,623 which is well-above the Sawyer County household cost burden threshold of \$1,497⁹. Indeed, such a scenario would require an annual household income of ~\$112,000 compared to the current median household income \$57,519.

Chart 20 – Sawyer County Home Sales Price Trends

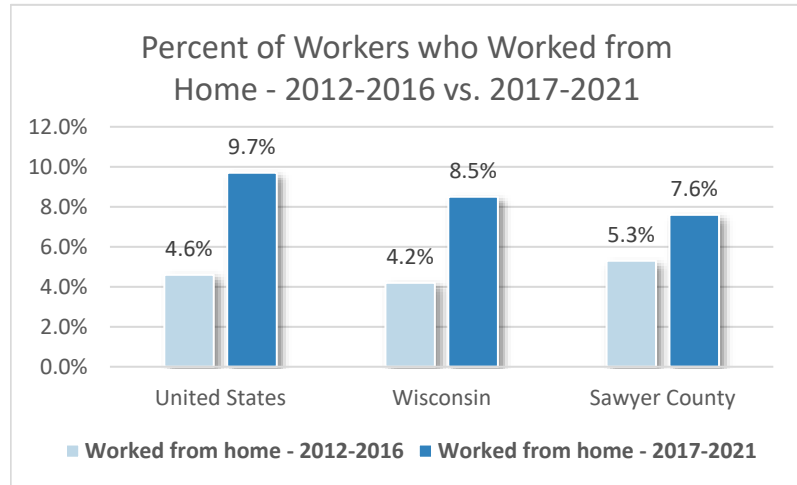


Source: Wisconsin REALTORS® Association

⁹ This is 2023 inflation adjusted figure based on the 2022 \$1,438 value in Table 9.

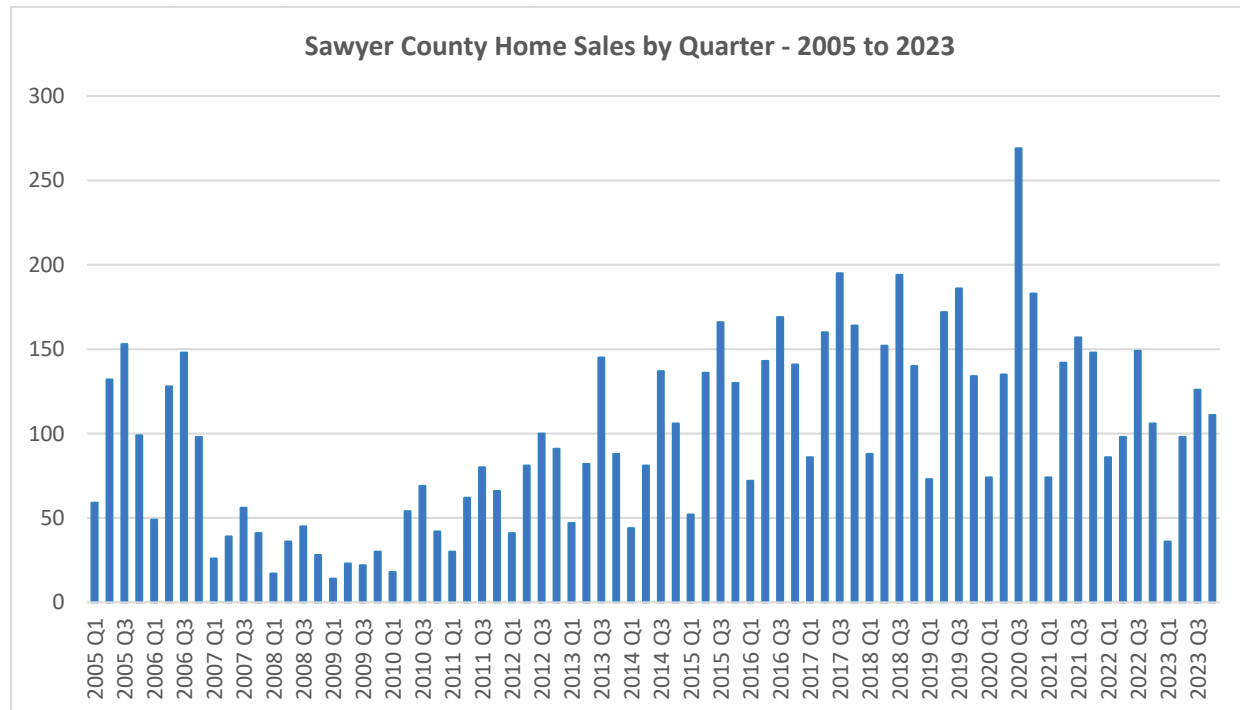
Some of the large increases in sales prices between 2018 and 2023 may have been driven by the migration patterns previously noted. Specifically, the increasing number of home sales in Sawyer County between 2015 and 2019 (Chart 22) is correlated with increasing net migration. Consequently, as more households migrated into Sawyer County, housing demand increased along with the prices of homes. The impact of the pandemic on Sawyer County home sales is also apparent with the spike in sales during Q3 2020, which may also have been partially driven by the increased shares of individuals who worked from home (Chart 21). While more recent numbers of home sales have fallen below pre-pandemic levels, median sales prices remain historically high. These trends could suggest that housing demand remains high in Sawyer County while inventory remains low. Local real estate agents can provide additional perspective on these market conditions.

Chart 21 – Percent of Workers who Worked from Home



Source: U.S. Census Bureau

Chart 22 –Sawyer County Home Sales Trends by Quarter

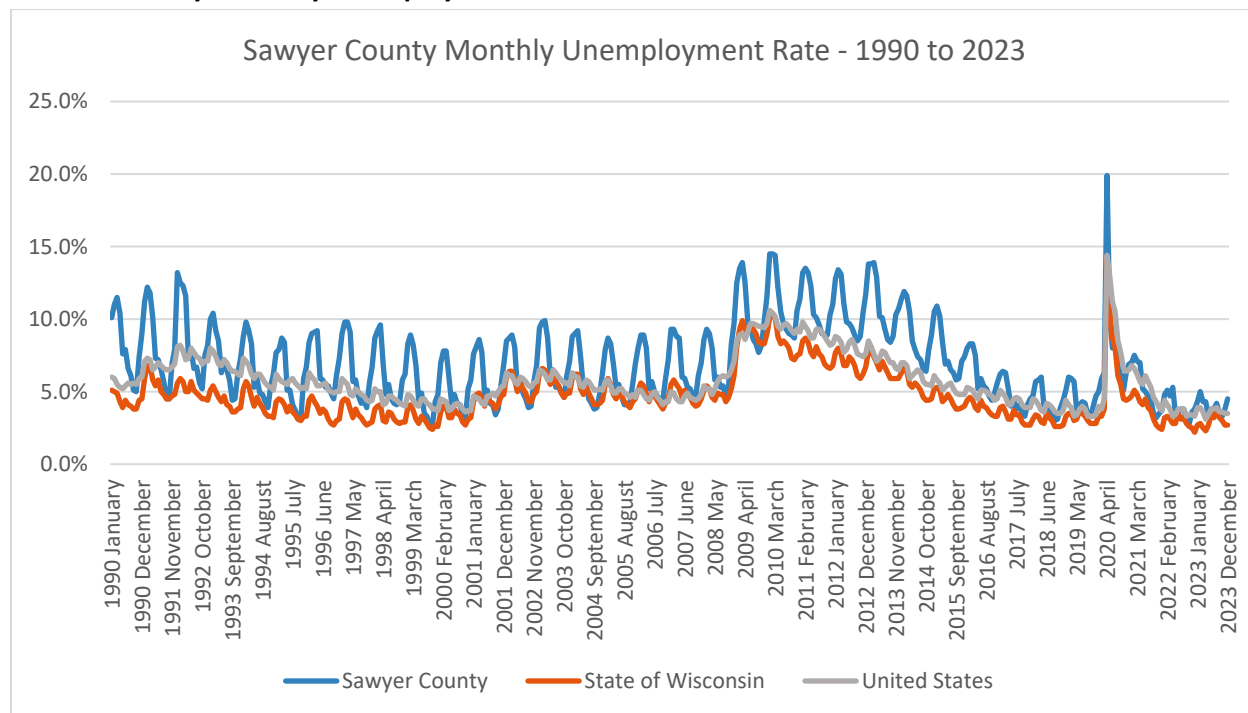


Source: Wisconsin REALTORS® Association

Unemployment and Occupations

Sawyer County's unemployment rate was low prior to the pandemic and remains historically low (Chart 23). These unemployment rates, combined with the region's declining working age population, result in a favorable labor market for many workers employed throughout Sawyer County's industry sectors (Appendix C). Despite these employment conditions, current trends in home prices, combined with wage rates for many common occupations, create affordability challenges for many potential home buyers.

Chart 23 – Sawyer County Unemployment Trends



Source: Bureau of Labor Statistics

Annual Sawyer County wages by occupation category provide one perspective on potential home purchasing power (Table 12). Based on the typical requirement that lenders require principal, interest, taxes and insurance to be no more than 28 percent of monthly gross income, Table 12 reports the maximum amount an individual can finance with an average wage in different occupation categories. For discussion purposes, these numbers are based on no downpayment, a 30-year fixed mortgage at 6.625% APR, a 2.0% property tax rate and 0.2% homeowner's insurance rate. While many potential homeowners are part of a two-income household, a number of these individuals may still face challenges in affording homes at or near the current median sales price.

As an example, consider a household with one member having an average wage in a production occupation and another with an average wage in a healthcare support occupation. Based on the aforementioned financing assumptions, this household could finance a maximum of \$211,000 in \$2022.

For comparison purposes, the Sawyer County quarterly median sales prices in 2022 varied from a low of \$232,950 in the first quarter to a high of \$344,900 in the third quarter. Similar combinations can be made with other occupations to explore amounts that could be financed.¹⁰

Table 12 – Sawyer County Average Wages by Occupation and Home Finance Estimates (in \$2022)

Occupation	Total Employment	Mean Wages	Maximum Monthly Housing Payment	Maximum Home Purchase Amount
Total, All Occupations	6,820	\$49,380	\$1,152.00	\$127,412
Office and Administrative Support	900	\$40,220	\$938.00	\$103,596
Food Preparation and Serving Related	670	\$30,100	\$702.00	\$77,354
Sales and Related	660	\$37,990	\$886.00	\$97,799
Transportation and Material Moving	580	\$40,240	\$939.00	\$103,740
Educational Instruction and Library	470	\$56,740	\$1,324.00	\$146,547
Healthcare Practitioners and Technical	460	\$85,360	\$1,992.00	\$220,860
Construction and Extraction	400	\$51,650	\$1,205.00	\$133,314
Production	370	\$46,970	\$1,096.00	\$121,146
Installation, Maintenance, and Repair	340	\$54,850	\$1,280.00	\$141,633
Healthcare Support	330	\$35,010	\$817.00	\$90,130
Management	320	\$97,140	\$2,267.00	\$251,474
Building and Grounds Cleaning & Maintenance	320	\$34,880	\$814.00	\$89,792
Protective Service	220	\$50,420	\$1,176.00	\$130,116
Business and Financial Operations	200	\$66,780	\$1,558.00	\$172,651
Community and Social Service	160	\$52,090	\$1,215.00	\$134,458
Personal Care and Service	100	\$31,620	\$738.00	\$81,309
Life, Physical, and Social Science	80	\$63,640	\$1,485.00	\$164,487
Architecture and Engineering	60	\$73,960	\$1,726.00	\$191,318
Computer and Mathematical	50	\$61,620	\$1,438.00	\$159,235
Arts, Design, Entertainment, Sports & Media	40	\$53,160	\$1,240.00	\$137,240
Farming, Fishing, and Forestry	40	\$41,750	\$974.00	\$107,574
Legal	30	\$73,760	\$1,721.00	\$190,714

Source: WI Department of Workforce Development and Author's calculations.

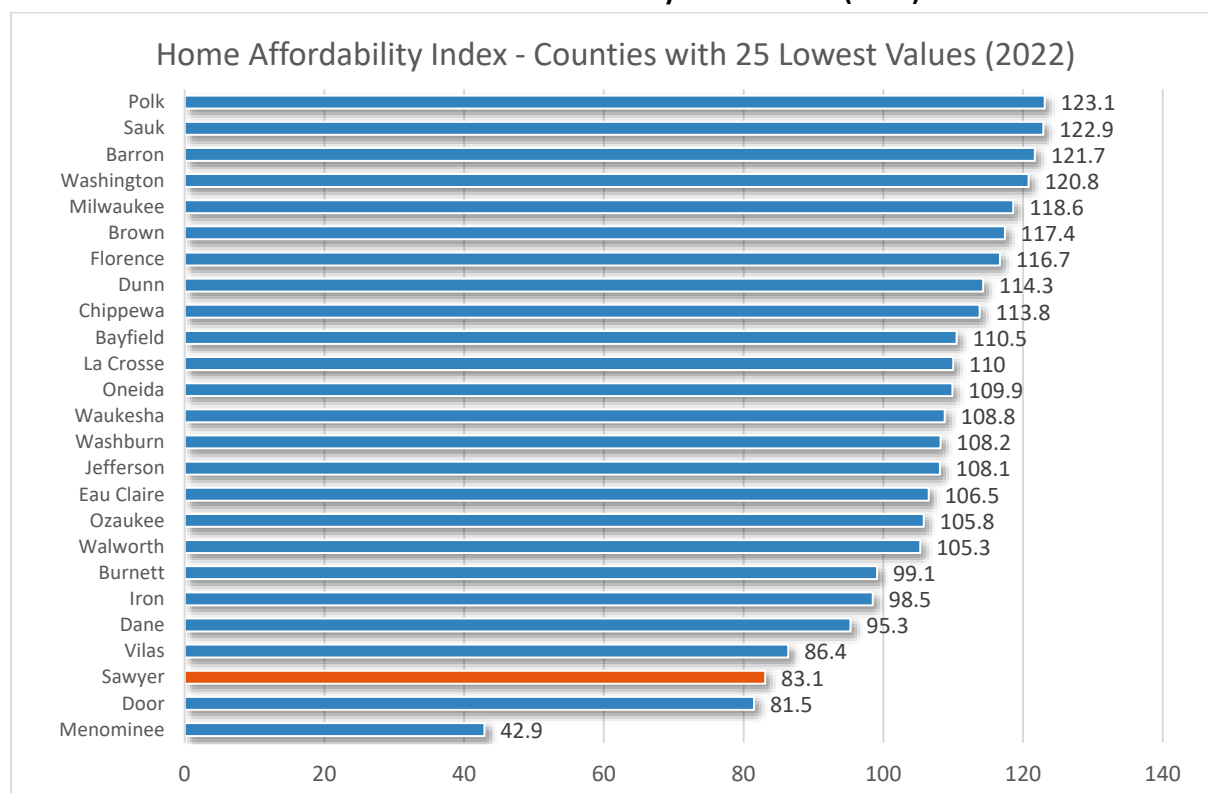
¹⁰ Note that wages for detailed occupations within these occupational categories can vary significantly. Similar calculations can be performed for specific occupations in the region to provide another perspective.

Housing Affordability Index

A final measure of home affordability is the Housing Affordability Index produced by Forward Analytics, which is modeled after the index constructed by the National Association of REALTORS®¹¹. The index compares the cost of the median home price in a county versus the county's median household income. An index of 100 suggests that a household with a median income can just afford a home at the median sales price. An index of 110 implies that a county's median household income is 10% above what is needed for the median sales price, while an index of 90 suggests that the median income is 10% below.

Sawyer County's Housing Affordability Index of 83.1 suggests that the county's median household income is approximately 17% below what is needed for the county's median home sale price in 2022 (Chart 24). Indeed, Sawyer County's index was the third lowest among Wisconsin's 72 counties in 2022, with only Menominee (42.9) and Door (81.5) having lower values. Notably, many of the Wisconsin counties with low Home Affordability Index values in Chart 24 are nonmetro recreational counties including Door, Sawyer, Vilas, Iron, Burnett, Walworth, Washburn, Oneida, Bayfield, Florence, and Sauk. These counties may be facing some of the same population and housing pressures stemming from the migration and pandemic-related trends experienced by Sawyer County.

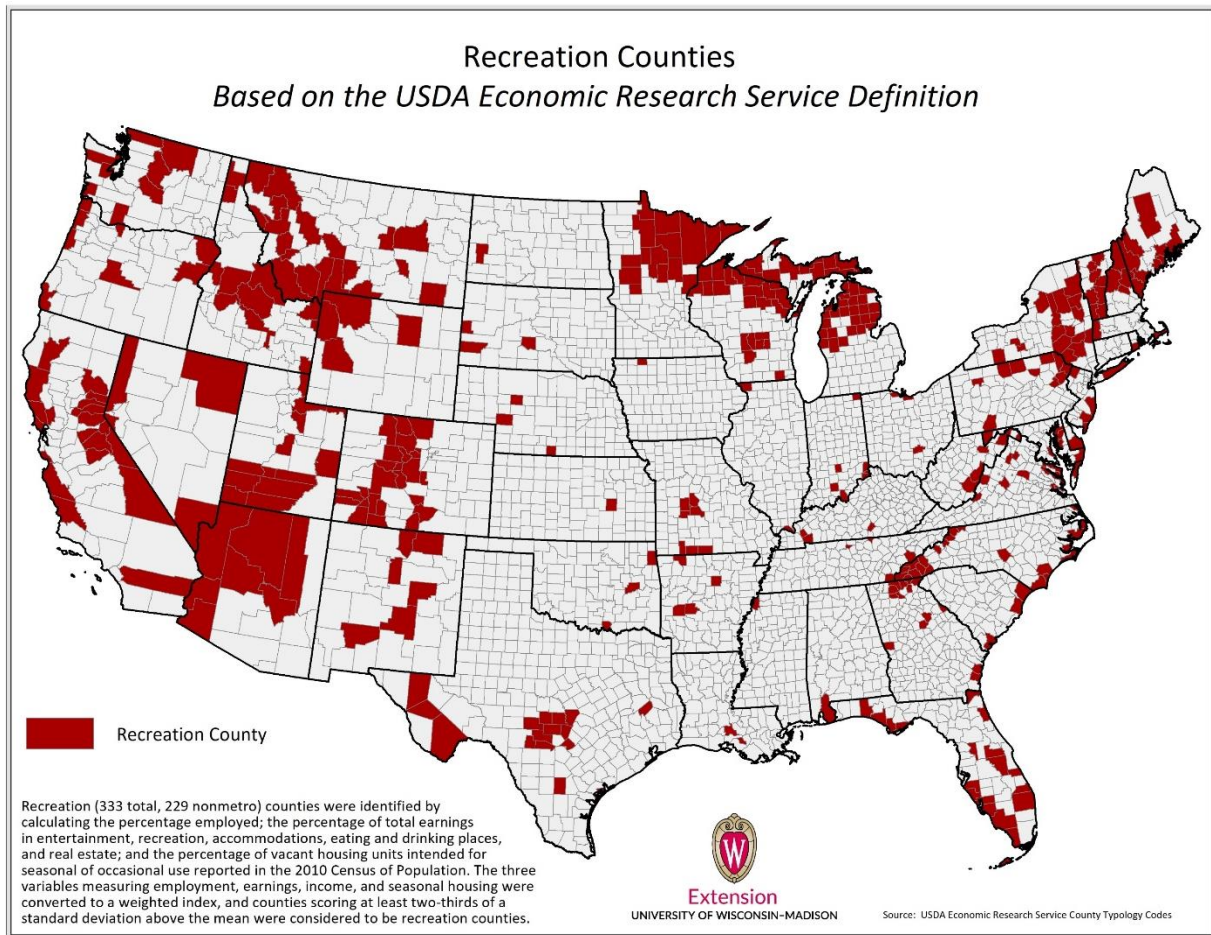
Chart 24 – Counties with 25 Lowest Home Affordability Index Values (2022)



Source: Forward Analytics. (2023). *The Green Book, A Book of County Facts, 6th Edition*

¹¹ See: Forward Analytics (2023) *The Green Book, A Book of County Facts, 6th Edition*. <https://www.forward-analytics.net/wp-content/uploads/2023/09/2023-County-Fact-Book-1.pdf>

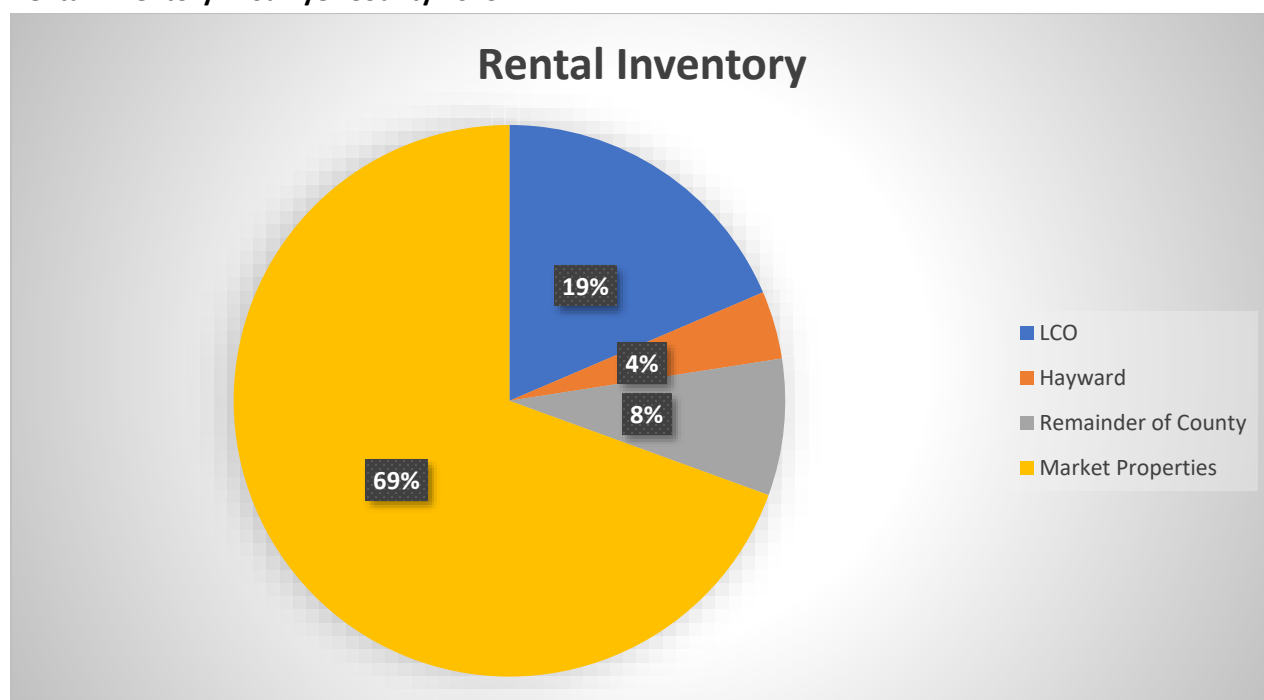
Appendix A – Recreation Counties



Appendix B – Housing Authority and Income-Based Rental Units

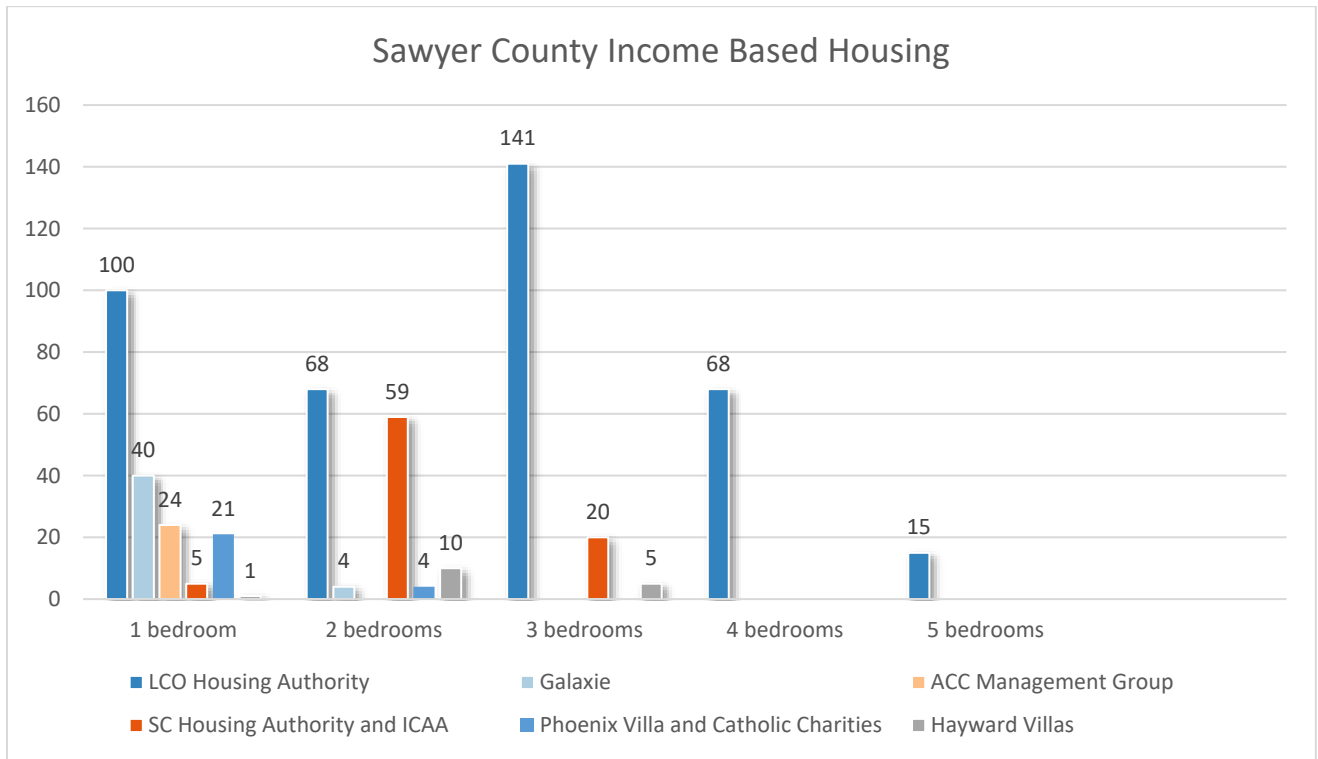
The 2020 Census reports 2,111 rentals in Sawyer County including occupied rental units; units available for rent; and units rented but not occupied. The chart below is divided into two sections: 1) market based rental units and 2) housing authority and income-based rental units. The county has an estimated 1,466 market rate units while the Sawyer County Housing Authority, the Lac Courte Oreilles (LCO) Housing Authority and other income-based managed properties, account for 645 units.

Rental Inventory in Sawyer County 2023



Housing authority or other income-based, one-bedroom units across the county account for 233 units, which are the most needed, especially among elderly/disabled and low-income families. One hundred sixty-three units have two-bedrooms, and 3-bedroom units account for 166 units across the county including those operated by the Lac Courte Oreilles (LCO) Tribe. The waiting lists for LCO housing units grew significantly since 2020 with minimum of two years of waiting time. Some families move to other areas as the housing is scarce with long waiting periods of time.

Housing Authority and Income-based Rental Inventory by Unit Size and Operator



The table below shows the list of Sawyer County Housing Authority units, Lac Courte Oreilles Housing Authority units and other income-based housing units in Sawyer County separated by location. All renter households in the rental units listed below pay a minimum of \$25 per month. Some units keep their rents low for qualifying families, while others have a higher payment standard based on their income, but do not charge more than 30% of the household income including utilities. From 2018 to 2023, the rent of some units show growth rates from 13% to 75%.

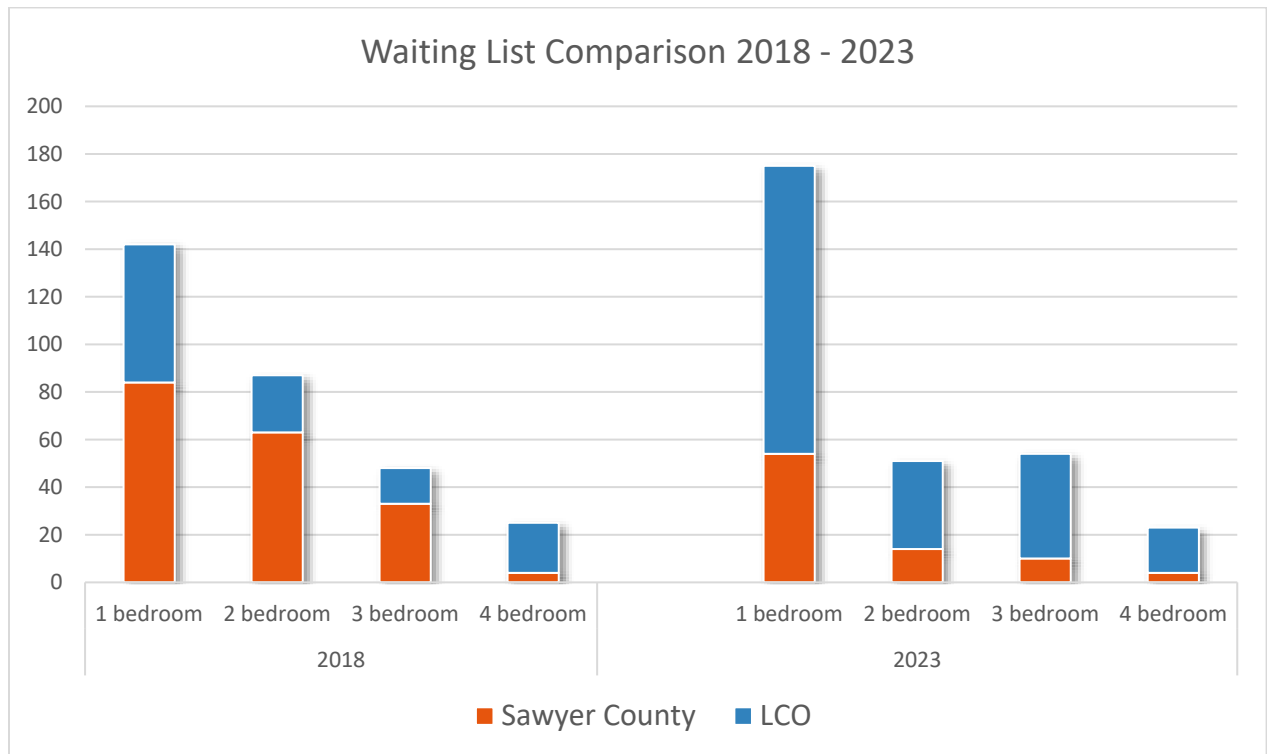
Location	Type	Unit Size	Number of Units	Rent Range	Waiting Lists	Vacancy	Utilities included
Hayward							
Galaxie Apts	Elderly/disabled	1 bedroom	32	\$475 -\$635	25	0	W, S, G
Shirley Ann	Elderly/disabled	1 bedroom	12	\$721	20	0	W, S, G
Fran Mar	Elderly/disabled	1 bedroom	30	\$605	20	0	
ACC Management Group	Elderly/disabled	1 bedroom	24	Income based	Yes	0	
Hayward Villas	Family/Elderly	1 bedroom	1		Yes	0	W, S, G
		2 bedroom	10				
		3 bedroom	5				
Sawyer County Housing Authority (SCHA)	Family/Elderly	1 bedroom	5	\$550 - \$1276	82	0	All utilities
		2 bedroom	59				
		3 bedroom	20				
Phoenix Villa		1 bedroom	10	30 % income	Yes	0	
		2 bedroom	20	30 % income			
Lac Courte Oreilles			0			0	
LCO Housing Authority		1 bedroom	100	Income based	221	0	
		2 bedroom	68				
		3 bedroom	141				
		4 bedroom	68				
		5 bedroom	15				
Radisson			0				
Galaxie Apts		2 bedroom	4		6		W, S, G
Winter			0				
Galaxie Apts		1 bedroom	8		6		W, S, G
Catholic Charities		1 bedroom 2 bedroom	11 2	30 % income	Yes		

W, S, G = Water, Sewer, Garbage

LCO – Lac Courte Oreilles

SCHA = Sawyer County Housing Authority

Current waiting lists in both Sawyer County and Lac Courte Oreilles (LCO) vary compared to 2018. For Sawyer County, the waiting lists dropped at least 35% for one-bedroom apartments in Sawyer County, while 2 bedrooms decreased by 77% and 3 bedrooms decreased by 69%. There were no changes in waiting list numbers for 4-bedroom apartments since 2018. For the Lac Courte Oreilles Housing Authority, there has been a waiting list increase of 108% for one-bedroom apartments, a 54% increase, for 2-bedroom apartments, a 30% waiting list growth for 3-bedroom apartments, and a decrease of 10% in 4-bedroom apartments.



Appendix C – Sawyer County Employment by Industry

