

## CHAPTER 6: POPULATION AND HOUSING

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## INTRODUCTION

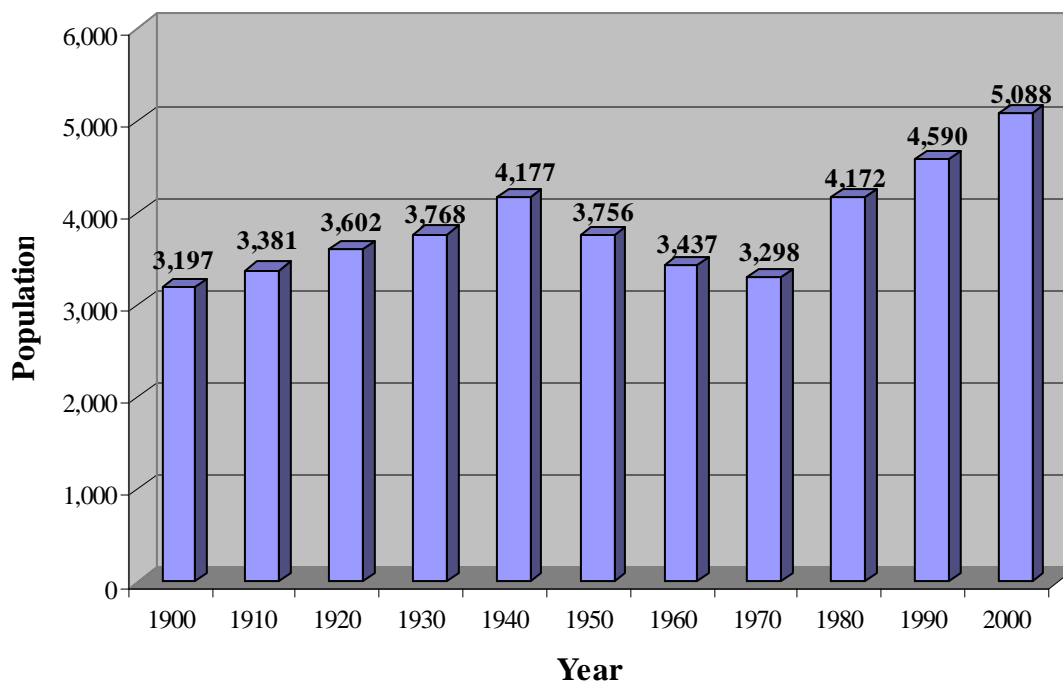
This chapter provides an inventory of the population and housing data for Florence County and its eight towns. Population and housing trends are utilized to track past growth patterns, which are instrumental in predicting future trends that will directly influence the growth and development of a municipality. By understanding potential future trends, a community can plan better for future services needed by its residents and businesses.

## POPULATION CHARACTERISTICS

### Historical Population Trends

Figure 6.1 illustrates the fluctuation in population Florence County has experienced during the past century. Since 1900, the population of the county has increased at a gradual rate until 1940 when the population started to decline. The county's population began to gradually increase after 1970. Florence County experienced its highest population total in the year 2000 of about 5,088 people.

Figure 6.1: Historical Population Levels, Florence County, 1900-2000



Source: U.S. Bureau of the Census, General Population Characteristics 1840-1990 and U.S. Census 2000; and the Bay-Lake Regional Planning Commission, 2009.

Table 6.1 illustrates the percent changes for Florence County's population levels between 1900 and 2000 and is compared to changes observed for Wisconsin, Marinette County, and Forest County. The greatest population increase during the past century for Florence County was between 1970 and 1980, which equated to 26.5 percent. Florence County's biggest population decrease was between 1940 and 1950 when population levels for all three counties decreased considerably between 1940 and 1960.

The historical population trends for all Florence County communities can be found in Table 6.15 at the end of this chapter.

Table 6.1: Historical Population Levels, Florence County, State of Wisconsin and Other Counties, 1900-2000

Year	Florence County	% Change From Previous Decade	Forest County	% Change From Previous Decade	Marinette County	% Change From Previous Decade	Wisconsin	% Change From Previous Decade
1900	3,197	-	1,396	-	30,822	-	2,069,042	-
1910	3,381	5.8	6,782	385.8	33,812	9.7	2,333,860	12.8
1920	3,602	6.5	9,850	45.2	34,477	2.0	2,632,067	12.8
1930	3,768	4.6	11,118	12.9	33,530	-2.7	2,939,006	11.7
1940	4,177	10.9	11,805	6.2	36,225	8.0	3,137,587	6.8
1950	3,756	-10.1	9,437	-20.1	35,748	-1.3	3,434,575	9.5
1960	3,437	-8.5	7,542	-20.1	34,660	-3.0	3,951,777	15.1
1970	3,298	-4.0	7,691	2.0	35,810	3.3	4,417,731	11.8
1980	4,172	26.5	9,044	17.6	39,314	9.8	4,705,642	6.5
1990	4,590	10.0	8,776	-3.0	40,548	3.1	4,891,769	4.0
2000	5,088	3.1	10,024	14.2	43,384	7.0	5,363,715	9.6

Source: U.S. Bureau of the Census, General Population Characteristics 1840-1970, Bay-Lake Regional Planning Commission, December 1975; Census 2000; and Bay-Lake Regional Planning Commission, 2009.

## Age and Sex Distribution

### **Decade Population Pyramids**

Figure 6.2 illustrates Florence County's population changes through population pyramids that compare age groups between males and females. From 1980 to 2000, the county's population has experienced several shifts in its age distribution, generally showing a trend towards older age groups. The most significant indicator of this trend is the decrease in the number of individuals between the ages of 20 and 29. In 1980, this group accounted for 12 percent of the county's population. By 2000, this group's representation dropped to seven percent.

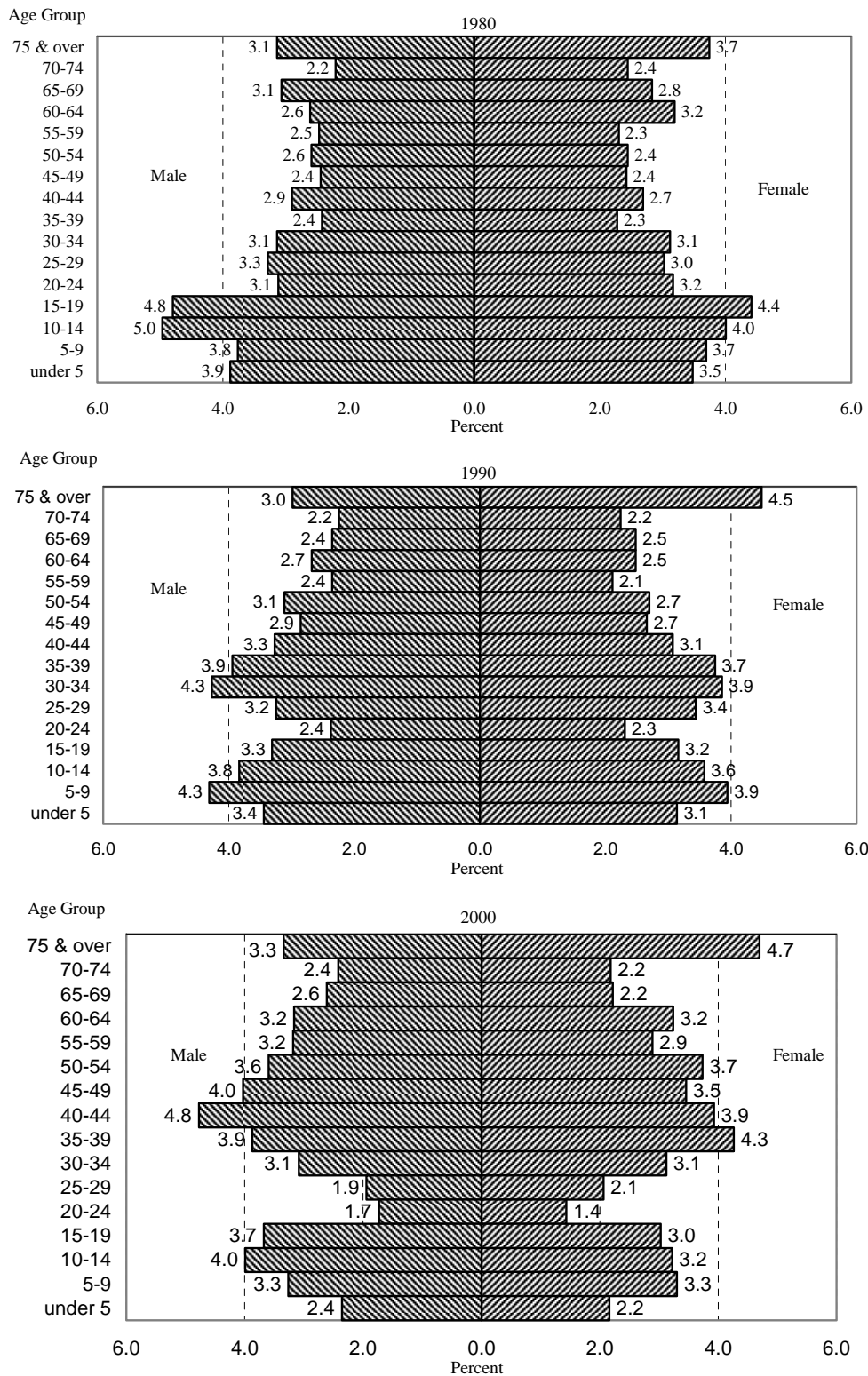
During the same 20-year period, the number of individuals between the ages of 35 and 64 steadily increased. In 1980, approximately 31 percent of the county's population was comprised of individuals in this age group. However, by 2000, this group represented more than 44 percent of the total population.



The county's population age 19 and under has steadily declined from 1980 to 2000. In 1980, these combined age groups comprised 33 percent of the total population. Twenty years later, that percentage had been reduced to 25 percent.

Overall, this trend has not yet extended to the elderly population. The retirement age (65 and older) population has remained stable, accounting for approximately 17.4 percent of the county's population in 1980 and 17.5 percent in 2000. When compared women to men in the age group 75 and over in 2000, the percent of women has increased by one percent, while the number of men in this age group has remained stable since 1980. This indicates that women are living longer than men during this 20-year period.

Figure 6.2: Florence County Population Pyramids by Age and Sex, 1980, 1990 and 2000



Source: U.S. Bureau of the Census, 1980 Census of Population and Housing, STF 1A, Table 10; 1990 Census of Population and Housing, STF 1A, Table P012; 2000 Census of Population and Housing SF-1; and Bay-Lake Regional Planning Commission, 2009.

### School Age, Working Age, and Retirement Age

Table 6.2 illustrates the population of Florence County by age groups and sex. The population is divided into three age groups: school age (5-17), working age (16-64) and those of retirement age (65+). Similar information for each of the communities in Florence County can be found in Table 6.16 at the end of this chapter.

The working age group (16 years to 64 years old) accounted for 62.6 percent of the county's total population in 2000. The school age groups (5 years old to 17 years old) accounted for more than 18 percent of the total population and the retirement age group (65 years old and older) accounted for approximately 17.5 percent of the total population compared to just slightly more than 13 percent of the population statewide.

Table 6.2: Population by Age Groups and Sex, Florence County, 2000

Age Groups	Total	Male	Female	Percent	Wisconsin
					Percent
<b>School Age</b>					
5-11	469	241	228	9.2	10.1
12-14	232	128	104	4.6	4.5
15-17	233	131	102	4.6	4.5
<b>Working and Voting Age</b>					
16+	4,072	2,055	2,017	80.0	77.5
16-64	3,183	1,629	1,554	62.6	64.4
18+	3,924	1,977	1,947	77.1	74.5
18-64	3,035	1,551	1,484	59.7	61.4
<b>Retirement Age</b>					
65+	889	426	463	17.5	13.1
<b>Total Population</b>	<b>5,088</b>	<b>2,597</b>	<b>2,491</b>		<b>5,363,715</b>

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, STF 1A, General Profile and Table P012; and Bay-Lake Regional Planning Commission, 2009.

### Median Age

The median age for Florence County and the State of Wisconsin are illustrated in Table 6.3. The median age for the county and state has gradually increased from 1970 to 2000. The county's median age rose from 32.3 years in 1970 to 41.9 years in 2000. The state's median age rose about the same percentage during this time period but the 2000 median age of 36 is still well below the county's figure of nearly 42. The increase in the median age indicates that people are living longer, and the county should account for this trend when planning for the future needs of the aging population, additional community and specialized services.

Similar information for each community within Florence County can be found in Table 6.17 at the end of this chapter.

Table 6.3: Median Age, Florence County and State of Wisconsin, 1970-2000

Geographic Location	1970	1980	1990	2000
Florence County	32.3	33.5	36.0	41.9
Wisconsin	27.2	29.4	32.9	36.0

Source: U.S. Bureau of the Census, Census of Population, General Population Characteristics, Wisconsin, 1970, Tables 33, 35; 1980 Table 14; 1990 STF 1A, General Profile; Census 2000 and Bay-Lake Regional Planning Commission, 2009.

### **Seasonal Population**

In 2000, the county had a total of 1,959 seasonal housing units, along with an average number of persons per household of 2.35. The result is an estimated 4,604 additional people in the county considered seasonal residents.

Table 6.4: Estimated Seasonal Population, Florence County and State of Wisconsin, 2000

	Florence County	Wisconsin
Population	5,088	5,363,675
Persons Per Household	2.35	2.50
Total Seasonal Housing Units*	1,959	142,313
Estimated Seasonal Population**	4,604	355,783

\*Seasonal housing includes seasonal, recreational, or occasional use units, but does not include other vacant units

\*\*Estimated Seasonal Population = Total Seasonal Housing Units x Persons per Household (2000 census)

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing and Bay-Lake Regional Planning Commission, 2009.

### **Population Projections**

Population projections are an important factor when assessing the future need for housing and type of housing, community facilities, transportation, and other population-influenced facilities. They can also be used to forecast each individual community's as well as county's future expenditures, revenues, and tax receipts.

Table 6.5 illustrates the WDOA population projections for Florence County and the state. According to the WDOA, Florence County is projected to have a population of 5,378 during this planning period. This represents an increase of 290 persons, or slightly more than 5.7 percent more than the county's 2000 Census count of 5,088 persons. In comparison, the WDOA predicts the State of Wisconsin will have a population of 6,541,180 by 2030, or a 1.2 million increase.

WDOA population projections for all communities within Florence County can be found in Table 6.18 at the end of this chapter.

Table 6.5: Wisconsin Department of Administration Population Projections, Florence County and State of Wisconsin, 2005-2030

Geographic Location	2000 Census Population	WDOA Population Projections						# Change 2000-2030	% Change 2000-2030
		2005	2010	2015	2020	2025	2030		
Florence County	5,088	5,223	5,273	5,333	5,373	5,378	5,340	252	5.0
Wisconsin	5,363,675	5,589,920	5,772,370	5,988,420	6,202,810	6,390,900	6,541,180	1,027,225	19.2

Source: U.S. Bureau of the Census, Census of Population and Housing, 1970 - 2000; Wisconsin Department of Administration, Official Population Projections, 2008; and Bay-Lake Regional Planning Commission, 2009.

In an effort to establish a range of possible population growth scenarios for the next 20 years, Florence County utilized two additional population projections along with the previously mentioned 2008 WDOA projections. These additional projections comprised the following and are defined in greater detail in the box to the right:

1. *Growth Trend* - utilizing the 1970, 1980, 1990 and 2000 Census figures and creating an exponential “growth trend” series to the year 2030.
2. *Linear Trend* - utilizing the 1970, 1980, 1990 and 2000 Census figures and creating a “linear trend” series to the year 2030.

Exponential growth – population growth which is modeled by a rate that is directly proportional to its present size. The larger the population gets, the faster it grows.

Linear growth - population growth which is modeled by adding a fixed amount each time period.

It should be noted that the growth and linear trend population projections assume that the county will continue to grow based on past trends in population. Future population changes for individual communities or the county however slight may cause significant modifications to these projections.

Table 6.6 and Figure 6.3 display the county’s actual 1970-2000 U.S. Census counts, the 2008 WDOA projection, and the growth and linear trend projections based on past population trends.

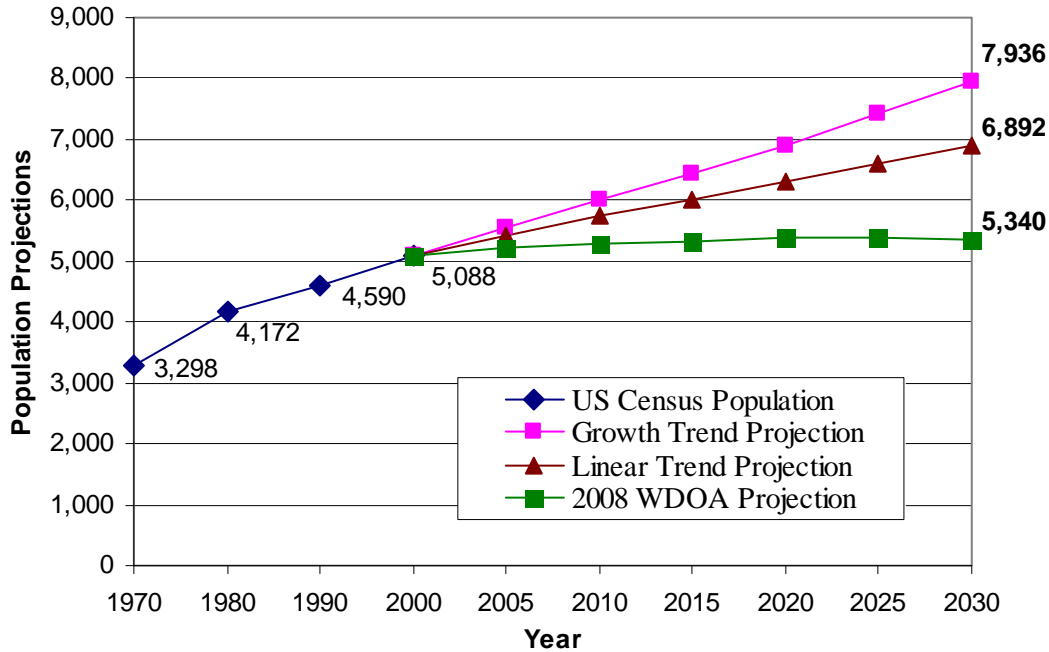
- The growth trend method projects Florence County to have a population of 7,936 in 2030, which is an increase of 2,848 people, or 56 percent, from the 2000 Census population count of 5,088.
- The linear trend method projects Florence County to have a population of 6,892 in 2030, which is an increase of 1,804 people, or approximately 35 percent, from the 2000 Census population count of 5,088.
- By using these three separate projection methods, the county can expect an increase in population by 2030 ranging from a conservative number of 252 people to a more aggressive growth rate of 2,848 new residents. Florence County as well as the eight towns will need to assess each rate of growth thoroughly and determine which scenario is most appropriate for their community.

Table 6.6: Population Projections, Florence County, 1970-2030

Florence County	1970	1980	1990	2000	2005	2010	2015	2020	2025	2030
US Census Population	3,298	4,172	4,590	5,088						
Growth Trend Projection				5,088	5,545	6,002	6,452	6,902	7,419	7,936
Linear Trend Projection				5,088	5,411	5,734	6,024	6,313	6,603	6,892
2008 WDOA Projection				5,088	5,223	5,273	5,333	5,373	5,378	5,340

Source: U.S. Department of Commerce, Bureau of the Census, 1970, 1980, 1990, 2000; Wisconsin Department of Administration, Official Municipal Population Projections, 2008; Bay-Lake Regional Planning Commission, 2009.

Figure 6.3: Population Trends and Projections, Florence County, 1970-2030



Source: U.S. Bureau of the Census, Census of Population and Housing, 1970-2000; Wisconsin Department of Administration, Official Population Projections, 2008; and Bay-Lake Regional Planning Commission, 2009.

### Seasonal Population Projections

As noted earlier in this chapter, seasonal housing accounted for 1,959 total housing units or 46.2 percent of the total housing units in the county according to the 2000 Census. Therefore, it is important to consider the number of additional persons that may potentially be residing throughout the county on a seasonal basis.

The WDOA’s final household projections for Florence County and eight towns were used to project the number of future seasonal housing units. Assuming the 2000 ratio of seasonal housing units to occupied housing units stays constant, the number of future seasonal housing units can be projected using the following formula.

- *Projected Occupied Housing Units \* Ratio of Seasonal Housing Units to Occupied Housing Units = Projected Seasonal Housing Units.*

Projections for future seasonal housing units can then be used to project future seasonal populations. The following formula is used to project seasonal population.

- *Projected Persons per Household \* Projected Seasonal Housing Units = Projected Seasonal Population.*

Table 6.7 illustrates seasonal population projections for Florence County and the state of Wisconsin for 2005 – 2030. By 2030, the county is projected to have a seasonal population of 4,893 persons. Seasonal population projections for all communities within Florence County can be found in Table 6.19 at the end of this chapter.

Table 6.7: Seasonal Population Projections, Florence County and State of Wisconsin, 2005–2030

Geographic Location	Projected Seasonal Population					
	2005	2010	2015	2020	2025	2030
Florence County	4,774	4,848	4,919	4,962	4,955	4,893
State of Wisconsin	368,388	380,774	392,939	404,919	415,427	423,978

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-1; Wisconsin Department of Administration Final Household Projections for Wisconsin Municipalities, 2000 – 2025, January 2004; WDOA Final Household Projections for Wisconsin Counties, 2000 – 2030, January 2004; and Bay-Lake Regional Planning Commission, 2009.

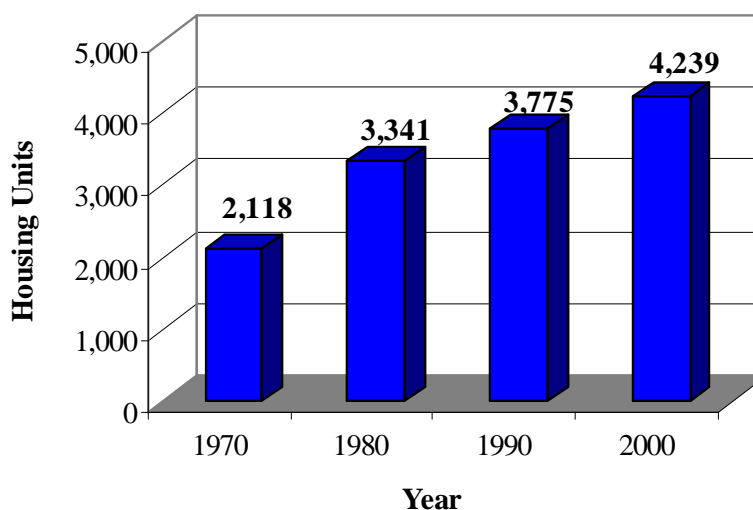
## HOUSING CHARACTERISTICS

### Total Housing Unit Levels by Decade

The total number of housing units for Florence County has increased by 100 percent from 1970 to 2000 (Figure 6.4 and Table 6.8). The county experienced the highest growth in the number of housing units between 1970 and 1980 of about 1,223 housing units or approximately a 58 percent increase. The housing units in the county gradually increase after 1980.

Total housing units between 1970 and 2000 for all communities within Florence County can be found in Table 6.20 at the end of this chapter.

Figure 6.4: Historic Housing Unit Levels, Florence County, 1970-2000



Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF 1A; State of Wisconsin Demographic Services Center, Table DP-1; and Bay-Lake Regional Planning Commission, 2009.

Table 6.8: Total Housing Units, Florence County, 1970-2000

Geographic Location	Year				Percent Change			
	1970	1980	1990	2000	1970-1980	1980-1990	1990-2000	1970-2000
Florence County	2,118	3,341	3,775	4,239	57.7	13.0	12.3	100.1
Wisconsin	1,472,466	1,863,897	2,055,774	2,321,144	26.6	10.3	12.9	57.6

Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF 1A; Census 2000; and Bay-Lake Regional Planning Commission, 2009.

## **Housing Types - Units in Structure**

A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

Florence County contains a range of housing structures throughout the county as noted in Table 6.9. According to the 2000 Census, one unit detached structures comprised nearly 83 percent of the total housing types in Florence County. The second largest housing type found in the county was mobile homes at 11 percent of the total available housing.

The “*1 unit, detached*” classification is a single family home that is separate from any other type of building or structure. It should be noted that garages, car ports, breezeways, porches, and etc., are not considered separate structures.

The “*1 unit, attached*” classification indicates that the single family home is attached to some other type of building such as a tavern, grocery store or office store front.

The “*2 units*” classification indicates a typical two-family home or duplex.

The “*other*” classification indicates a boat, RV, van, etc.

Table 6.9: Units in Structure, Florence County, 2000

Units	Florence County		Wisconsin	
	Number	Percent	Number	Percent
1 unit, detached	3,529	83.3	1,531,612	66.0
1 unit, attached	42	1.0	77,795	3.4
2 units	40	0.9	190,889	8.2
3 or 4 units	50	1.2	91,047	3.9
5 to 9 units	2	0.0	106,680	4.6
10 to 19 units	14	0.3	75,456	3.3
20 or more units	50	1.2	143,497	6.2
Mobile home	468	11.0	101,465	4.4
Other	44	1.0	2,703	0.1
Total	4,239	100.0	2,321,144	100.0

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF- 1; and Bay-Lake Regional Planning Commission, 2009.

## **Housing Occupancy and Tenure**

According to the 2000 Census, Florence County had a total of 4,239 housing units. Of that number, 2,133 were occupied housing units, or 50 percent of all housing units in the county (Table 6.10). Of the 2,133 occupied units, 1,828 units were owner-occupied and 305 units were renter-occupied. The other 50 percent accounted for vacant housing units that included units used for seasonal, recreational, or occasional purposes and other.

### **Seasonal Housing**

As of 2000, the total seasonal housing units in Florence County was 2,106. Of the 2,106 vacant housing units, 1,959 housing units were for seasonal, recreational, or occasional use. Housing occupancy and tenure for Florence County and the State of Wisconsin are shown in Table 6.10. Similar figures for all communities in the county can be found in Table 6.21 at the end of this chapter.

Table 6.10: Housing Occupancy and Tenure, Florence County, 2000

Geographic Location	Occupied			Vacant			Total Units	Percent Occupied	Percent Vacant
	Owner	Renter	Total	Seasonal, Recreational or Occasional Use	Other	Total			
Florence County	1,828	305	2,133	1,959	147	2,106	4,239	50.3	49.7
Wisconsin	1,426,361	658,183	2,084,544	142,313	94,287	236,600	2,321,144	89.8	10.2

Source: U.S. Bureau of the Census, and Bay-Lake Regional Planning Commission, 2009.

It is important to note that housing types can vary as they are converted from seasonal to year-round residences (or vice-versa). This occurs for a variety of reasons including retirement of the home owners or a change in ownership. These fluctuations in housing types can result in varying needs for emergency, healthcare, and other public services.

### **Age of Housing**

The year a structure is built can be used to identify the duration of time over which maintenance is required. Table 6.11 illustrates the housing units by year built for Florence County and Wisconsin. There has been a steady increase of homes in the county since 1940. An average of 477 housing units was added each decade



between 1940 and 1990.

Approximately, 34 percent or

1,449 housing units were built prior to 1960. A total of 3,322 housing units or 78 percent of the housing stock were built prior to 1990. This may be an indicator that there is possibility that substandard dwelling units exist throughout Florence County.

According to the Wisconsin Department of Commerce, the definition of a substandard dwelling unit is a housing unit which is in need of major repair or replacement in three or more of the following areas: roof, electrical, heating, plumbing, foundation, structure (including interior walls/floors/ceilings), siding, doors/windows and well/septic or water/sewer laterals.

Table 6.11: Housing Units by Year Structure Built, Florence County, 2000

Year Structure Built	Florence County		Wisconsin	
	Number	Percent	Number	Percent
1999 to March 2000	133	3.1	50,735	2.2
1995 to 1998	452	10.7	170,219	7.3
1990 to 1994	332	7.8	168,838	7.3
1980 to 1989	595	14.0	249,789	10.8
1970 to 1979	761	18.0	391,349	16.9
1960 to 1969	517	12.2	276,188	11.9
1940 to 1959	682	16.1	470,862	20.3
1939 or earlier	767	18.1	543,164	23.4
Total	4,239	100.00	2,321,144	100.0

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF- 3; and Bay-Lake Regional Planning Commission, 2009.

## **Housing Values**

Table 6.12 illustrates the values of owner-occupied homes for Florence County, Forest County, Marinette County and Wisconsin for 2000. The majority of Florence County's housing units were valued between \$50,000 and \$99,999, which was similar to the other counties and the state. Florence County's median value of \$82,200 is higher than its neighboring counties but lower than the state's median value of \$112,200.

Table 6.12: Values of Specified Owner-Occupied Housing Units, Florence County and State of Wisconsin, 2000

Value*	Florence County		Forest County		Marinette County		Wisconsin	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	301	26.4	496	22.9	2,487	27.2	73,450	6.5
\$50,000 to \$99,999	432	37.8	1,047	48.3	4,497	49.1	396,893	35.4
\$100,000 to \$149,999	233	20.4	353	16.3	1,334	14.6	343,993	30.6
\$150,000 to \$199,999	105	9.2	137	6.3	513	5.6	173,519	15.5
\$200,000 to \$299,999	52	4.6	118	5.4	273	3.0	95,163	8.5
\$300,000 to \$499,999	17	1.5	14	0.6	44	0.5	30,507	2.7
\$500,000 to \$999,999	2	0.2	2	0.1	10	0.1	7,353	0.7
\$1,000,000 or more	-	-	-	-	-	-	1,589	0.1
Total Units	1,142	100	2,167	100	9,158	100.0	1,122,467	100.0
Median Value	\$82,200		\$77,400		\$69,800		\$112,200	

\*Note: Census housing values may not be the actual assessed values; they are based on what the homeowner perceives the housing unit is worth.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, SF-3; and Bay-Lake Regional Planning Commission, 2009.

## **Housing Costs - Rents and Mortgage**

Providing affordable housing which meets the needs of current and future Florence County residents is an important element of planning. Housing number, type, and location greatly impacts the economic development, transportation, utilities, natural features, and various other aspects of a comprehensive plan.

According to the U.S. Department of Housing and Urban Development (HUD), housing affordability is defined as paying no more than 30 percent of household income for housing.

### ***Rent and Income Comparison***

According to the 2000 Census, the median gross rent for renter-occupied housing units in the Florence County was \$385.00 per month.

The 2000 Census also reported that 56 renters or approximately 20 percent of the renters surveyed paid more than 30 percent of their 1999 household income in gross rent. These occupants are considered to be living in non-affordable housing.

### ***Owner Costs and Income Comparison***

The median monthly owner-occupied mortgage cost in the county was \$754, according to the 2000 Census. As for owner-occupied units without a mortgage, the median monthly cost was \$267. The 2000 census indicates that 223 mortgage payers responding to the survey indicated that they were paying more than 30 percent of their 1999 income for monthly mortgage payments. Therefore, approximately 20 percent of the mortgage payers in the county are considered to be living in non-affordable housing.

## Housing Projections

### Projected Occupied Housing Units

Similar to the population projections, the same three projection methodologies were used to project occupied housing units for Florence County to the year 2030.

1. Growth Trend - Using the census “occupied” housing counts from 1970 to 2000; a “growth trend” was created to the year 2030.
2. Linear Trend - A “linear trend” to the year 2030 also utilizes the census “occupied” housing counts from 1970 to 2000.
3. WDOA Final Household Projections for Wisconsin Municipalities – Projections prepared by WDOA in 2008.

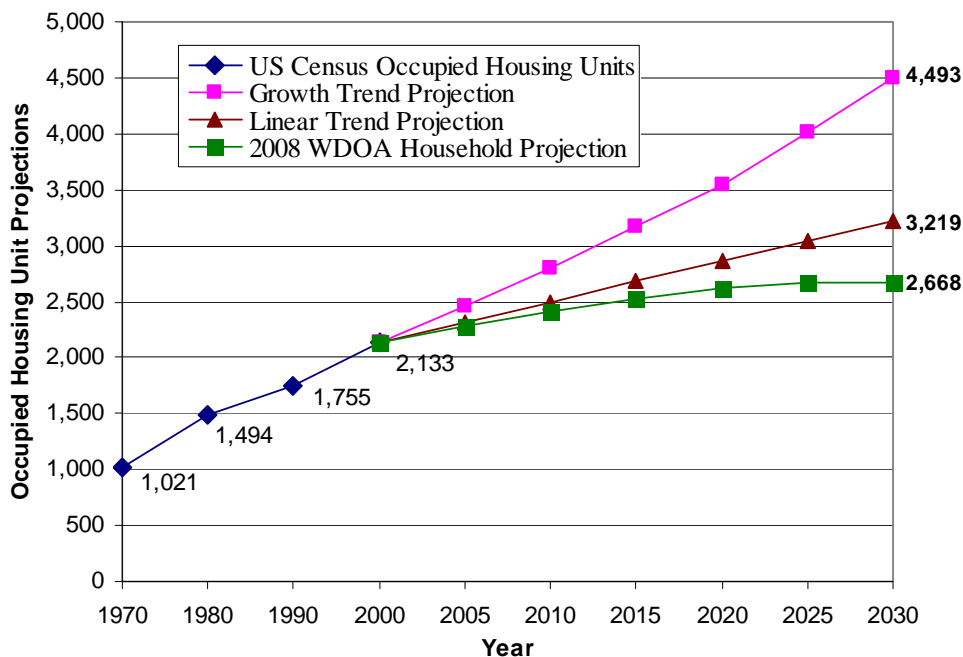
Table 6.13 and Figure 6.5 illustrate each of these projections. The growth trend projects the county to have 4,493 total occupied housing units in 2030, which is more than the linear and WDOA projections. Florence County can expect anywhere from 535 to 2,360 additional occupied units in 2030.

Table 6.13: Occupied Housing Unit Trends and Projections 1970-2030

Florence County	1970	1980	1990	2000	2005	2010	2015	2020	2025	2030
US Census Occupied Housing Units	1,021	1,494	1,755	2,133						
Growth Trend Projection				2,133	2,465	2,797	3,171	3,545	4,019	4,493
Linear Trend Projection				2,133	2,317	2,500	2,680	2,860	3,040	3,219
2008 WDOA Household Projection				2,133	2,274	2,406	2,529	2,624	2,669	2,668

Source: Wisconsin Department of Administration, 2004 and Bay-Lake Regional Planning Commission, 2009.

Figure 6.5: Occupied Housing Unit Trends & Projections, 1970-2030



Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF 1A; 2000 Census of Population and Housing, Table DP-1; Wisconsin Department of Administration Final Household Projections for Wisconsin Municipalities, 2000 – 2025, 2008 ; and Bay-Lake Regional Planning Commission, 2009.

### Projected Seasonal Housing Units

As noted earlier in this chapter, the WDOA’s final household projections for Florence County and its municipalities were used to project the number of future seasonal housing units. Assuming the 2000 ratio of seasonal housing units to occupied housing units stays constant, the number of future seasonal housing units can be projected using the following formula.

- *Projected Occupied Housing Units \* Ratio of Seasonal Housing Units to Occupied Housing Units = Projected Seasonal Housing Units.*

Table 6.14 illustrates seasonal housing unit projections for Florence County and the state of Wisconsin for 2005 – 2030. According to the projection mythology, Florence County can expect a total of 2,450 seasonal housing units by 2030.

Seasonal housing unit projections for all communities within Florence County can be found in Table 6.22 at the end of this chapter.

Table 6.14: Seasonal Housing Unit Projections, Florence County and State of Wisconsin, 2005-2030

Geographic Location	2000 Total Occupied Housing Units	2000 Seasonal Housing Units	Projected Seasonal Housing Units					
			2005	2010	2015	2020	2025	2030
Florence County	2133.00	1,959	2,088	2,210	2,323	2,410	2,451	2,450
State of Wisconsin	2,084,544	142,313	149,527	157,243	164,313	171,150	176,989	182,125

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-1; WDOA Final Household Projections for Wisconsin Municipalities, 2000 – 2025, January 2004; WDOA Final Household Projections for Wisconsin Counties, 2000 – 2030, 2008; and Bay-Lake Regional Planning Commission, 2008.

### Subsidized and Special Needs Housing

The Florence County Department of Human Services provides some housing needs to residents of the county who are eligible. Services provided include the following:

- Wisconsin Heating Assistance Program - federal fund for eligible individuals and families for fuel (wood, LP, gas, oil and natural gas and non-heating electric).
- Florence County Housing Office – support service that works with landlords and other to upgrade substandard housing, improve safety, prevent/reduce hazards, and refer to existing resources for housing repairs.
- COP or COP-W Funds – assist with home modifications and improvements

Other agencies in the county that help locate, finance, and develop housing for persons with various physical and mental disabilities or other special needs in the county include the Wisconsin Housing and Economic Development Authority, NEWCAP Inc., USDA Rural Development and Veteran’s Administration. A list of organizations and their services has been provided as [Appendix A](#) of *Volume II: County Resources*.

### Housing Development Environment

Florence County is rural in nature and contains many natural areas and forest lands. Any new development would need to be carefully considered because of the abundance of natural resources in landscape of the county.





With a population of 5,088 people and a total of 4,239 housing units, it is almost a ratio of 1 to 1. In fact, according to the 2000 Census, almost 50 percent or 2,106 of the total 5,088 housing units are used as vacation homes. This indicates that there are sufficient existing housing units to support the county's population.

Overall, housing growth is likely to be minimal because Florence County lacks the infrastructures to support major housing development projects. There might not be a rapid growth of housing development in Florence County but the county's environment does provide many amenities and opportunities for tourist and is a great vacation destination for outdoor enthusiasts.

# Florence County and Community Level Population and Housing Tables

**Table 6.15: Historical Population Levels, Florence County, Local Municipalities and Wisconsin, 1900-2000**

Geographic Location	U.S. Census										
	1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000
Town of Aurora	-	-	558	916	981	951	914	920	1,050	1,036	1,186
Town of Commonwealth	828	697	572	182	340	328	314	254	369	407	419
Town of Fence	-	-	-	246	285	275	195	191	192	222	231
Town of Fern	-	-	115	83	130	105	67	61	111	112	153
Town of Florence	1,824	1,838	1,768	1,341	1,353	1,257	1,251	1,262	1,809	2,097	2,319
Town of Homestead	545	846	405	351	383	348	302	258	272	337	378
Town of Long Lake	-	-	184	319	303	211	211	190	199	205	197
Town of Tipler	-	-	-	330	402	281	183	162	170	174	205
Florence County	3,197	3,381	3,602	3,768	4,177	3,756	3,437	3,298	4,172	4,590	5,088
Wisconsin	2,069,042	2,333,860	2,632,067	2,939,006	3,137,587	3,434,575	3,951,777	4,417,731	4,705,642	4,891,769	5,363,675

Source: U.S. Bureau of the Census, General Population Characteristics 1840-1970, Bay-Lake Regional Planning Commission, December 1975; Census 2000; and Bay-Lake Regional Planning Commission, 2009.

**Table 6.16: Population by Age Groups, Florence County, Local Municipalities, and State, 2000**

Geographic Location	School Age						Working and Voting Age						Retirement Age		Total Population		
	5-11		12-14		15-17		16+		16-64		18+		18-64			65+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		Number	Percent
Town of Aurora	117	10	63	5	63	5	928	78	765	65	887	75	724	61	163	14	1,186
Town of Commonwealth	42	10	23	5	17	4	330	79	266	63	319	76	255	61	64	15	419
Town of Fence	23	10	14	6	6	3	184	80	142	61	182	79	140	61	42	18	231
Town of Fern	6	4	9	6	10	7	123	80	97	63	119	78	90	59	29	19	153
Town of Florence	224	10	99	4	98	4	964	42	1,439	62	1,794	77	1,351	58	443	19	2,319
Town of Homestead	31	8	21	6	21	6	307	81	256	68	292	77	241	64	51	13	378
Town of Long Lake	9	5	6	3	6	3	170	86	123	62	167	85	120	61	27	14	197
Town of Tipler	17	8	2	1	12	6	170	83	199	97	164	80	114	56	28	14	205
Florence County	469	9	237	5	233	5	3,176	62	3,287	65	3,924	77	3,035	60	847	17	5,088
Wisconsin	541,735	10	241,367	5	241,367	5	4,156,879	78	3,454,232	64	3,995,968	75	3,293,321	61	702,647	13	5,363,715

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, STF 1a, General Profile and Table P012; and Bay-Lake Regional Planning Commission, 2009.

Table 6.17: Median Age, Florence County, Local Municipalities, and Wisconsin, 1970-2000

Geographic Location	1970	1980	1990	2000
Town of Aurora	27.9	29.2	34.3	39.1
Town of Commonwealth	29.4	35.2	33.9	39.6
Town of Fence	29.2	31.3	35.4	42.8
Town of Fern	45.6	32.8	35.7	46.4
Town of Florence	35.9	36.4	36.9	42.4
Town of Homestead	35.0	31.4	34.9	42.4
Town of Long Lake	40.0	32.8	37.8	51.3
Town of Tipler	26.1	40.0	45.8	49.2
Florence County	32.3	33.5	36.0	41.9
Wisconsin	27.2	29.4	32.9	36.0

Source: U.S. Bureau of the Census, Census of Population, General Population Characteristics, Wisconsin, 1970, Tables 33, 35; 1980 Table 14; 1990 STF 1A, General Profile; Census 2000 and Bay-Lake Regional Planning Commission, 2009.

Table 6.18: WDOA Population Projections, Florence County, Local Municipalities, and Wisconsin, 2000-2030

Geographic Location	US Census 2000	WDOA Population Projections						# Change 2000-2030	% Change 2000-2030
		2005	2010	2015	2020	2025	2030		
Town of Aurora	1186	1222	1234	1249	1259	1261	1253	75	6.3
Town of Commonwealth	419	415	407	400	393	383	372	-36	-8.6
Town of Fence	231	231	229	227	225	221	216	-10	-4.3
Town of Fern	153	156	161	166	170	173	174	20	13.1
Town of Florence	2319	2383	2412	2448	2471	2479	2465	160	6.9
Town of Homestead	378	388	395	401	407	410	410	32	8.5
Town of Long Lake	197	203	200	197	194	190	185	-7	-3.6
Town of Tipler	205	225	235	245	254	261	265	56	27.3
Florence County	5,088	5,223	5,273	5,333	5,373	5,378	5,340	290	5.7
Wisconsin	5,363,675	5,589,920	5,772,370	5,988,420	6,202,810	6,390,900	6,541,180	1,027,225	19.2

Source: U.S. Bureau of the Census, Census of Population and Housing, 1980-2000; Wisconsin Department of Administration, for years cited; Wisconsin Department of Administration, Official Population Projections, 2008; and Bay-Lake Regional Planning Commission, 2009.

Table 6.19: Seasonal Population Estimates and Projections, Florence County and Local Municipalities, 2000-2030

Geographic Location	Estimated 2000 Seasonal Population	Projected Seasonal Population					
		2005	2010	2015	2020	2025	2030
Town of Aurora	83	87	88	89	90	90	89
Town of Commonwealth	344	345	340	334	330	321	310
Town of Fence	568	573	570	569	563	553	537
Town of Fern	550	566	586	608	625	633	632
Town of Florence	1,596	1,659	1,686	1,719	1,737	1,738	1,719
Town of Homestead	435	450	463	471	478	481	477
Town of Long Lake	421	437	436	430	422	414	401
Town of Tipler	470	519	548	573	594	611	617
Florence County	4,604	4,774	4,848	4,919	4,962	4,955	4,893

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-1; WDOA Final Household Projections for Wisconsin Counties, 2000 – 2030, 2008; and Bay-Lake Regional Planning Commission, 2009.

Table 6.20: Total Housing Units, Florence County, Local Municipalities, and Wisconsin, 1970-2000

Geographic Location	Year				Percent Change			
	1970	1980	1990	2000	1970-80	1980-90	1990-2000	1970-2000
Town of Aurora	308	417	466	535	35.4	11.8	14.8	73.7
Town of Commonwealth	113	287	333	326	154.0	16.0	-2.1	188.5
Town of Fence	208	288	344	373	38.5	19.4	8.4	79.3
Town of Fern	146	250	281	334	71.2	12.4	18.9	128.8
Town of Florence	928	1,417	1,538	1,724	52.7	8.5	12.1	85.8
Town of Homestead	153	250	316	351	63.4	26.4	11.1	129.4
Town of Long Lake	146	261	274	296	78.8	5.0	8.0	102.7
Town of Tipler	116	171	223	300	47.4	30.4	34.5	158.6
Florence County	2,118	3,341	3,775	4,239	57.7	13.0	12.3	100.1
Wisconsin	1,472,466	1,863,897	2,055,774	2,321,144	26.6	10.3	12.9	57.6

Source: U.S. Bureau of the Census, 1970, Series 100, Table 2; 1980 Census of Population and Housing, STF 1A, Table 4; 1990 Census of Population and Housing, STF 1A; 2000 Census; WDOA Revised Census Counts, 2000 and 2003; and Bay-Lake Regional Planning Commission, 2009.

Table 6.21: Housing Occupancy and Tenure, Florence County, Local Municipalities, and Wisconsin, 2000

Geographic Location	Occupied			Vacant			Total Units	Percent Occupied	Percent Vacant
	Owner	Renter	Total	Seasonal, Recreational or Occasional Use	Other	Total			
Town of Aurora	400	85	485	34	16	50	535	90.7	9.3
Town of Commonwealth	153	17	170	140	16	156	326	52.1	47.9
Town of Fence	97	10	107	263	3	266	373	28.7	71.3
Town of Fern	68	3	71	256	7	263	334	21.3	78.7
Town of Florence	798	165	963	682	79	761	1,724	55.9	44.1
Town of Homestead	154	4	158	182	11	193	351	45.0	55.0
Town of Long Lake	78	13	91	195	10	205	296	30.7	69.3
Town of Tipler	80	8	88	207	5	212	300	29.3	70.7
Florence County	1,828	305	2,133	1,959	147	2,106	4,239	50.3	49.7
Wisconsin	1,426,361	658,183	2,084,544	142,313	94,287	236,600	2,321,144	89.8	10.2

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-1, and Bay-Lake Regional Planning Commission, 2009.

Table 6.22: Seasonal Housing Unit Projections, Florence County, Local Municipalities, and Wisconsin, 2005-2030

Geographic Location	2000 Occupied Housing Units	2000 Seasonal Housing Units	Projected Seasonal Housing Units					
			2005	2010	2015	2020	2025	2030
Town of Aurora	485	34	36	38	40	42	43	43
Town of Commonwealth	170	140	144	148	151	153	152	148
Town of Fence	107	263	273	283	292	297	297	292
Town of Fern	71	256	270	292	314	332	343	346
Town of Florence	963	682	729	772	815	847	863	865
Town of Homestead	158	182	194	207	219	228	234	235
Town of Long Lake	91	195	208	216	221	223	223	219
Town of Tipler	88	207	235	259	280	299	313	320
Florence County	2,133	1,959	2,088	2,210	2,323	2,410	2,451	2,450
Wisconsin	2,084,544	142,313	149,527	157,243	164,313	171,150	176,989	182,125

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-1; WDOA Final Household Projections for Wisconsin Municipalities, 2000 – 2025, January 2004; WDOA Final Household Projections for Wisconsin Counties, 2000 – 2030, January 2004; and Bay-Lake Regional Planning Commission, 2009